

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 1

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Summary****Base: All respondents**

|                 | Products       |   |                          |                               |            |                      |             |                                     |  |  |  |  |  |
|-----------------|----------------|---|--------------------------|-------------------------------|------------|----------------------|-------------|-------------------------------------|--|--|--|--|--|
|                 | ISA, cash only | ISA,<br>predominantly<br>cash with some<br>stocks and<br>shares | Stocks and<br>shares ISA | Private<br>pension<br>product | Property   | Workplace<br>pension | Shares      | Other<br>investment<br>fund product | Bank or<br>building<br>society easy<br>access savings<br>account | Bank or<br>building<br>society regular<br>savings<br>account | Bank or<br>building<br>society fixed<br>term account | National<br>Savings and<br>Investment<br>Premium Bonds | Online peer-<br>to-peer<br>lending<br>platform |
| Unweighted base | 2014           | 2014  | 2014                     | 2014                          | 2014       | 2014                 | 2014        | 2014                                | 2014   | 2014   | 2014   | 2014   | 2014   |
| Weighted base   | 2014           | 2014  | 2014                     | 2014                          | 2014       | 2014                 | 2014        | 2014                                | 2014   | 2014   | 2014   | 2014   | 2014   |
| Low risk        | 1510<br>75%    | 410<br>20%  | 149<br>7%                | 607<br>30%                    | 917<br>46% | 1078<br>54%          | 82<br>4%    | 128<br>6%                           | 1500<br>74%  | 1491<br>74%  | 1252<br>62%  | 1270<br>63%  | 170<br>8%                                      |
| Medium risk     | 458<br>23%     | 1392<br>69%   | 1016<br>50%              | 1163<br>58%                   | 909<br>45% | 798<br>40%           | 734<br>36%  | 1218<br>60%                         | 443<br>22%   | 453<br>22%   | 664<br>33%   | 617<br>31%   | 857<br>43%                                     |
| High risk       | 46<br>2%       | 212<br>11%  | 848<br>42%               | 244<br>12%                    | 188<br>9%  | 139<br>7%            | 1197<br>59% | 667<br>33%                          | 71<br>4%   | 70<br>3%   | 98<br>5%   | 127<br>6%  | 987<br>49%                                     |

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Table 2

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****ISA, cash only****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |            |           | Employment Sector |            |            |            |            |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|------------|-----------|-------------------|------------|------------|------------|------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Wales | East-ern  | London            | South East | South West | Public     | Pri-vate   |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |            |           |                   |            |            |            |            |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148        | 110       | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141        | 101       | 201               | 262        | 282        | 181        | 279        | 849        |
| Low risk        | 1510<br>75% | 749<br>76% | 761<br>74% | 132<br>55% | 231<br>68% | 245<br>72% | 280<br>78% | 248<br>83% | 374<br>85%   | 435<br>81% | 422<br>76% | 321<br>73% | 333<br>69% | 142<br>78% | 57<br>71%  | 173<br>78% | 145<br>80%              | 138<br>76%     | 114<br>81% | 81<br>80% | 156<br>78%        | 176<br>67% | 188<br>67% | 139<br>77% | 223<br>80% | 608<br>72% |
| Medium risk     | 458<br>23%  | 213<br>22% | 245<br>24% | 100<br>42% | 99<br>42%  | 84<br>29%  | 71<br>25%  | 46<br>20%  | 57<br>15%    | 94<br>13%  | 127<br>18% | 110<br>23% | 127<br>23% | 36<br>26%  | 20<br>20%  | 43<br>25%  | 34<br>19%               | 40<br>22%      | 23<br>16%  | 18<br>18% | 39<br>19%         | 80<br>31%  | 86<br>31%  | 39<br>21%  | 50<br>18%  | 223<br>26% |
| High risk       | 46<br>2%    | 25<br>2%   | 21<br>2%   | 7<br>3%    | 9<br>3%    | 10<br>3%   | 8<br>2%    | 5<br>2%    | 7<br>2%      | 9<br>2%    | 10<br>2%   | 7<br>2%    | 19<br>4%   | 4<br>2%    | 3<br>3%    | 6<br>3%    | 1<br>1%                 | 3<br>1%        | 4<br>3%    | 2<br>2%   | 6<br>3%           | 6<br>2%    | 7<br>3%    | 3<br>2%    | 5<br>2%    | 18<br>2%   |

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**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****ISA, cash only****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |            |   |                   |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442        | 1065  | 649               | 212                      | 57                           |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485        | 1074  | 634               | 203                      | 66                           |
| Low risk        | 1510<br>75%                           | 1258<br>81%  | 934<br>85%     | 324<br>72%                   | 252<br>55%    | 834<br>84%     | 676<br>66% | 511<br>71%   | 533<br>80% | 365<br>75% | 804<br>75%  | 506<br>80%        | 144<br>71%               | 38<br>57%                    |
| Medium risk     | 458<br>23%                            | 275<br>18%   | 156<br>14%     | 119<br>26%                   | 183<br>40%    | 150<br>15%     | 308<br>30% | 185<br>26%   | 119<br>18% | 112<br>23% | 245<br>23%  | 119<br>19%        | 49<br>24%                | 26<br>40%                    |
| High risk       | 46<br>2%                              | 19<br>1%   | 10<br>1%       | 9<br>2%                      | 27<br>6%      | 9<br>1%        | 37<br>4%   | 24<br>3%   | 12<br>2%   | 8<br>2%    | 24<br>2%  | 9<br>1%           | 10<br>5%                 | 2<br>3%                      |

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Table 3

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****ISA, predominantly cash with some stocks and shares****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |            |           | Employment Sector |            |            |            |            |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|------------|-----------|-------------------|------------|------------|------------|------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Wales | East-ern  | London            | South East | South West | Public     | Pri-vate   |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |            |           |                   |            |            |            |            |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148        | 110       | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141        | 101       | 201               | 262        | 282        | 181        | 279        | 849        |
| Low risk        | 410<br>20%  | 228<br>23% | 182<br>18% | 53<br>22%  | 77<br>23%  | 51<br>15%  | 63<br>18%  | 61<br>20%  | 105<br>24%   | 138<br>26% | 119<br>21% | 78<br>18%  | 74<br>15%  | 35<br>19%  | 10<br>12%  | 36<br>16%  | 45<br>25%               | 36<br>20%      | 39<br>27%  | 24<br>23% | 32<br>16%         | 66<br>25%  | 47<br>17%  | 42<br>23%  | 62<br>22%  | 167<br>20% |
| Medium risk     | 1392<br>69% | 672<br>68% | 720<br>70% | 161<br>67% | 227<br>75% | 253<br>66% | 238<br>66% | 200<br>67% | 313<br>72%   | 367<br>68% | 384<br>68% | 303<br>69% | 339<br>71% | 125<br>69% | 62<br>77%  | 163<br>74% | 117<br>64%              | 124<br>68%     | 91<br>65%  | 67<br>67% | 153<br>76%        | 167<br>64% | 207<br>73% | 116<br>64% | 187<br>67% | 589<br>69% |
| High risk       | 212<br>11%  | 87<br>9%   | 125<br>12% | 25<br>11%  | 36<br>10%  | 35<br>10%  | 58<br>16%  | 38<br>13%  | 20<br>5%     | 33<br>6%   | 55<br>10%  | 58<br>13%  | 65<br>14%  | 21<br>12%  | 9<br>11%   | 23<br>10%  | 19<br>11%               | 22<br>12%      | 11<br>8%   | 10<br>10% | 16<br>11%         | 29<br>11%  | 28<br>10%  | 24<br>13%  | 30<br>11%  | 92<br>11%  |

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Table 3

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****ISA, predominantly cash with some stocks and shares****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |  |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|--------------------|---|------------------------------|-----------|--|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |  |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | Uni-versity degree | Higher uni-versity degree   | Still in full time education |           |  |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442             | 1065               | 649   | 212                          | 57        |  |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485             | 1074               | 634   | 203                          | 66        |  |
| Low risk        | 410<br>20%                            | 334<br>22%   | 247<br>22%     | 87<br>19%                    | 76<br>16%     | 232<br>23%     | 178<br>17% | 126<br>17% | 136<br>20%   | 113<br>23%      | 194<br>18%         | 137<br>22%  | 47<br>23%                    | 20<br>31% |  |
| Medium risk     | 1392<br>69%                           | 1077<br>69%  | 782<br>71%     | 295<br>65%                   | 315<br>68%    | 692<br>70%     | 700<br>69% | 502<br>70% | 454<br>68%   | 342<br>70%      | 766<br>71%         | 434<br>68%  | 138<br>68%                   | 34<br>51% |  |
| High risk       | 212<br>11%                            | 140<br>9%  | 71<br>6%       | 69<br>15%                    | 72<br>16%     | 70<br>7%       | 142<br>14% | 92<br>13%  | 75<br>11%  | 31<br>6%        | 114<br>11%         | 63<br>10%   | 18<br>9%                     | 12<br>18% |  |

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Table 4

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Stocks and shares ISA****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |           |            |            |               |           |               |           | Employment Sector |            |            |           |            |            |        |  |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|-----------|------------|------------|---------------|-----------|---------------|-----------|-------------------|------------|------------|-----------|------------|------------|--------|--|
|                 |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |           |            |            | West Midlands |           | East Midlands |           | Eastern           |            | South East |           | South West |            | Public |  |
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land | North East | North West | 175           | 193       | 148           | 110       | 168               | 224        | 312        | 188       | 272        | 823        |        |  |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163       | 89         | 244        | 175           | 193       | 148           | 110       | 168               | 224        | 312        | 188       | 272        | 823        |        |  |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181       | 81         | 222        | 181           | 181       | 141           | 101       | 201               | 262        | 282        | 181       | 279        | 849        |        |  |
| Low risk        | 149<br>7%   | 76<br>8%   | 74<br>7%   | 29<br>12%  | 34<br>10%  | 22<br>6%   | 15<br>4%   | 14<br>5%   | 36<br>8%     | 37<br>7%   | 45<br>8%   | 30<br>7%   | 37<br>8%           | 13<br>7%  | 4<br>5%    | 12<br>6%   | 10<br>6%      | 19<br>11% | 10<br>7%      | 7<br>5%   | 27<br>10%         | 17<br>6%   | 18<br>10%  | 20<br>7%  | 59<br>7%   |            |        |  |
| Medium risk     | 1016<br>50% | 547<br>55% | 469<br>46% | 130<br>54% | 173<br>51% | 162<br>48% | 174<br>48% | 144<br>48% | 234<br>53%   | 294<br>53% | 298<br>53% | 205<br>47% | 220<br>46%         | 79<br>44% | 44<br>55%  | 112<br>51% | 96<br>53%     | 80<br>44% | 73<br>52%     | 55<br>55% | 83<br>41%         | 154<br>45% | 158<br>50% | 81<br>45% | 138<br>50% | 433<br>51% |        |  |
| High risk       | 848<br>42%  | 364<br>37% | 484<br>47% | 80<br>34%  | 132<br>39% | 155<br>46% | 170<br>47% | 141<br>47% | 169<br>39%   | 207<br>38% | 216<br>39% | 204<br>46% | 222<br>46%         | 90<br>49% | 32<br>40%  | 97<br>44%  | 75<br>41%     | 82<br>45% | 57<br>38%     | 39<br>54% | 108<br>31%        | 81<br>31%  | 107<br>38% | 82<br>45% | 120<br>43% | 357<br>42% |        |  |

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**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Stocks and shares ISA****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |            |   |                   |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442        | 1065  | 649               | 212                      | 57                           |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485        | 1074  | 634               | 203                      | 66                           |
| Low risk        | 149<br>7%                             | 105<br>7%  | 73<br>7%       | 32<br>7%                     | 44<br>10%     | 74<br>7%       | 75<br>7%   | 58<br>8%   | 40<br>6%   | 35<br>7%   | 71<br>7%  | 39<br>6%          | 17<br>8%                 | 12<br>18%                    |
| Medium risk     | 1016<br>50%                           | 792<br>51%   | 563<br>51%     | 229<br>51%                   | 224<br>49%    | 531<br>53%     | 485<br>48% | 351<br>49%   | 337<br>51% | 261<br>54% | 519<br>48%  | 340<br>54%        | 109<br>54%               | 37<br>56%                    |
| High risk       | 848<br>42%                            | 655<br>42%   | 464<br>42%     | 191<br>42%                   | 194<br>42%    | 388<br>39%     | 460<br>45% | 312<br>43%   | 287<br>43% | 188<br>39% | 485<br>45%  | 255<br>40%        | 77<br>38%                | 17<br>25%                    |

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Table 5

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Private pension product****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |            |            |            |               |            |           |           | Employment Sector |            |            |            |              |            |            |  |        |  |         |  |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|------------|------------|------------|---------------|------------|-----------|-----------|-------------------|------------|------------|------------|--------------|------------|------------|--|--------|--|---------|--|
|                 |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |            |            |            | West Midlands |            |           |           | East Wales        |            | Eastern    |            | South London |            | South West |  | Public |  | Private |  |
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land  | North East | North West | 175           | 193        | 148       | 110       | 168               | 224        | 312        | 188        | 272          | 823        |            |  |        |  |         |  |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163        | 89         | 244        | 181           | 141        | 101       | 201       | 262               | 282        | 181        | 279        | 849          |            |            |  |        |  |         |  |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181        | 81         | 222        | 181           | 181        | 141       | 101       | 201               | 262        | 282        | 181        | 279          | 849        |            |  |        |  |         |  |
| Low risk        | 607<br>30%  | 330<br>33% | 277<br>27% | 89<br>37%  | 104<br>31% | 99<br>29%  | 95<br>26%  | 96<br>32%  | 124<br>28%   | 185<br>34% | 171<br>31% | 131<br>30% | 120<br>25%         | 52<br>29%  | 16<br>20%  | 68<br>31%  | 66<br>36%     | 61<br>34%  | 37<br>26% | 35<br>34% | 61<br>30%         | 79<br>30%  | 82<br>29%  | 50<br>28%  | 103<br>37%   | 247<br>29% |            |  |        |  |         |  |
| Medium risk     | 1163<br>58% | 542<br>55% | 620<br>60% | 131<br>55% | 193<br>57% | 201<br>59% | 206<br>57% | 165<br>55% | 267<br>61%   | 308<br>57% | 334<br>60% | 253<br>58% | 268<br>56%         | 109<br>60% | 54<br>68%  | 129<br>58% | 93<br>51%     | 102<br>56% | 84<br>60% | 52<br>52% | 114<br>57%        | 156<br>60% | 168<br>60% | 101<br>56% | 137<br>49%   | 498<br>59% |            |  |        |  |         |  |
| High risk       | 244<br>12%  | 115<br>12% | 129<br>13% | 19<br>8%   | 43<br>13%  | 39<br>12%  | 59<br>16%  | 37<br>12%  | 47<br>11%    | 46<br>8%   | 53<br>10%  | 55<br>12%  | 91<br>19%          | 20<br>11%  | 10<br>12%  | 24<br>11%  | 23<br>12%     | 18<br>10%  | 20<br>14% | 14<br>13% | 27<br>13%         | 27<br>10%  | 32<br>11%  | 30<br>17%  | 39<br>14%    | 104<br>12% |            |  |        |  |         |  |

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|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |            |   |                   |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442        | 1065  | 649               | 212                      | 57                           |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485        | 1074  | 634               | 203                      | 66                           |
| Low risk        | 607<br>30%                            | 495<br>32%   | 351<br>32%     | 144<br>32%                   | 112<br>24%    | 327<br>33%     | 280<br>27% | 190<br>26%   | 207<br>31% | 152<br>31% | 321<br>30%  | 177<br>28%        | 70<br>35%                | 24<br>37%                    |
| Medium risk     | 1163<br>58%                           | 881<br>57%   | 641<br>58%     | 239<br>53%                   | 282<br>61%    | 554<br>56%     | 608<br>60% | 415<br>58%   | 398<br>60% | 281<br>58% | 618<br>58%  | 372<br>59%        | 118<br>58%               | 36<br>54%                    |
| High risk       | 244<br>12%                            | 176<br>11%   | 107<br>10%     | 69<br>15%                    | 68<br>15%     | 112<br>11%     | 132<br>13% | 115<br>16%   | 60<br>9%   | 52<br>11%  | 136<br>13%  | 86<br>14%         | 14<br>7%                 | 6<br>9%                      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 6

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Property e.g your own home or buy-to-let****Base: All respondents**

|                 | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |           |            |            |               |           |           |           | Employment Sector |            |            |           |            |            |            |  |        |  |         |  |
|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|-----------|------------|------------|---------------|-----------|-----------|-----------|-------------------|------------|------------|-----------|------------|------------|------------|--|--------|--|---------|--|
|                 |            |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |           |            |            | West Midlands |           |           |           | East Wales        |            | Eastern    |           | South East |            | South West |  | Public |  | Private |  |
|                 | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land | North East | North West | 175           | 193       | 148       | 110       | 168               | 224        | 312        | 188       | 272        | 823        |            |  |        |  |         |  |
| Unweighted base | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163       | 89         | 244        | 175           | 193       | 148       | 110       | 168               | 224        | 312        | 188       | 272        | 823        |            |  |        |  |         |  |
| Weighted base   | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181       | 81         | 222        | 181           | 181       | 141       | 101       | 201               | 262        | 282        | 181       | 279        | 849        |            |  |        |  |         |  |
| Low risk        | 917<br>46% | 464<br>47% | 453<br>44% | 68<br>28%  | 118<br>35% | 119<br>35% | 176<br>49% | 168<br>56% | 268<br>61%   | 269<br>50% | 279<br>50% | 190<br>43% | 178<br>37%         | 72<br>40% | 37<br>46%  | 100<br>45% | 77<br>43%     | 85<br>47% | 69<br>49% | 44<br>43% | 94<br>47%         | 118<br>45% | 127<br>52% | 94<br>52% | 128<br>46% | 353<br>42% |            |  |        |  |         |  |
| Medium risk     | 909<br>45% | 435<br>44% | 474<br>46% | 137<br>57% | 178<br>52% | 187<br>55% | 153<br>42% | 110<br>37% | 145<br>33%   | 230<br>43% | 243<br>44% | 199<br>45% | 236<br>49%         | 94<br>52% | 37<br>46%  | 97<br>44%  | 79<br>44%     | 80<br>44% | 63<br>45% | 46<br>46% | 94<br>47%         | 114<br>44% | 130<br>41% | 74<br>41% | 125<br>45% | 418<br>49% |            |  |        |  |         |  |
| High risk       | 188<br>9%  | 88<br>9%   | 100<br>10% | 35<br>14%  | 43<br>13%  | 33<br>10%  | 31<br>9%   | 21<br>7%   | 26<br>6%     | 39<br>7%   | 36<br>6%   | 49<br>11%  | 64<br>13%          | 15<br>8%  | 6<br>8%    | 24<br>11%  | 25<br>14%     | 16<br>9%  | 9<br>7%   | 11<br>11% | 13<br>7%          | 30<br>11%  | 25<br>9%   | 13<br>7%  | 26<br>9%   | 78<br>9%   |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 6

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Property e.g your own home or buy-to-let****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                   | What is the highest educational level that you have achieved to date? |                              |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|-------------------|---|------------------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | Up to £21k   | >£21k-£34k      | >£34k             | Up to secondary   | University degree            | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | University degree | Higher university degree  | Still in full time education |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442             | 1065              | 649   | 212                          | 57                       |                              |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485             | 1074              | 634   | 203                          | 66                       |                              |
| Low risk        | 917<br>46%                            | 774<br>50%   | 578<br>53%     | 195<br>43%                   | 143<br>31%    | 523<br>53%     | 394<br>39% | 303<br>42% | 321<br>48%   | 213<br>44%      | 492<br>46%        | 306<br>48%  | 88<br>44%                    | 23<br>35%                |                              |
| Medium risk     | 909<br>45%                            | 652<br>42%   | 446<br>41%     | 206<br>46%                   | 257<br>56%    | 397<br>40%     | 512<br>50% | 322<br>45% | 294<br>44%   | 236<br>49%      | 486<br>45%        | 273<br>43%  | 94<br>46%                    | 35<br>53%                |                              |
| High risk       | 188<br>9%                             | 126<br>8%  | 75<br>7%       | 51<br>11%                    | 62<br>13%     | 73<br>7%       | 115<br>11% | 95<br>13%  | 49<br>7%   | 36<br>7%        | 95<br>9%          | 55<br>9%  | 21<br>10%                    | 8<br>12%                 |                              |

## Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 7

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.**

**Workplace pension**

**Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                        |                |            |            | Employment Sector |            |            |            |              |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|------------------------|----------------|------------|------------|-------------------|------------|------------|------------|--------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-lands | East Wales | East-ern   | London            | South East | South West | Public     | Pri-<br>vate |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                        |                |            |            |                   |            |            |            |              |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                    | 193            | 148        | 110        | 168               | 224        | 312        | 188        | 272          | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                    | 181            | 141        | 101        | 201               | 262        | 282        | 181        | 279          | 849        |
| Low risk        | 1078<br>54% | 552<br>56% | 526<br>51% | 100<br>42% | 166<br>49% | 178<br>53% | 184<br>48% | 278<br>61% | 333<br>63%   | 334<br>62% | 221<br>60% | 190<br>50% | 98<br>40%  | 37<br>54% | 113<br>46% | 97<br>51%  | 103<br>54%             | 75<br>57%      | 59<br>53%  | 111<br>55% | 140<br>53%        | 152<br>54% | 93<br>51%  | 181<br>65% | 409<br>48%   |            |
| Medium risk     | 798<br>40%  | 363<br>37% | 435<br>42% | 121<br>50% | 145<br>43% | 140<br>41% | 162<br>45% | 101<br>34% | 130<br>30%   | 180<br>33% | 203<br>36% | 180<br>41% | 235<br>49% | 69<br>38% | 40<br>50%  | 91<br>41%  | 74<br>41%              | 65<br>36%      | 55<br>39%  | 37<br>37%  | 74<br>37%         | 98<br>38%  | 117<br>42% | 77<br>42%  | 85<br>30%    | 385<br>45% |
| High risk       | 139<br>7%   | 73<br>7%   | 66<br>6%   | 19<br>8%   | 29<br>8%   | 21<br>6%   | 25<br>7%   | 15<br>5%   | 31<br>7%     | 26<br>5%   | 22<br>4%   | 38<br>9%   | 53<br>11%  | 14<br>8%  | 3<br>4%    | 17<br>8%   | 10<br>6%               | 14<br>8%       | 11<br>5%   | 5<br>5%    | 16<br>8%          | 24<br>9%   | 13<br>5%   | 12<br>6%   | 14<br>5%     | 55<br>7%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 7

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Workplace pension****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |            |   |                   |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442        | 1065  | 649               | 212                      | 57                           |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485        | 1074  | 634               | 203                      | 66                           |
| Low risk        | 1078<br>54%                           | 889<br>57%   | 678<br>62%     | 211<br>47%                   | 189<br>41%    | 605<br>61%     | 472<br>46% | 323<br>45%   | 400<br>60% | 275<br>57% | 557<br>52%  | 362<br>57%        | 116<br>57%               | 26<br>40%                    |
| Medium risk     | 798<br>40%                            | 572<br>37%   | 364<br>33%     | 208<br>46%                   | 226<br>49%    | 336<br>34%     | 462<br>45% | 320<br>44%   | 235<br>35% | 189<br>39% | 433<br>40%  | 235<br>37%        | 76<br>37%                | 34<br>51%                    |
| High risk       | 139<br>7%                             | 90<br>6%   | 57<br>5%       | 33<br>7%                     | 48<br>10%     | 52<br>5%       | 87<br>8%   | 77<br>11%  | 29<br>4%   | 21<br>4%   | 83<br>8%  | 37<br>6%          | 11<br>5%                 | 6<br>9%                      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 8

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Shares****Base: All respondents**

|                 | Gender |             | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |            |           | Employment Sector |            |            |            |              |            |            |
|-----------------|--------|-------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|------------|-----------|-------------------|------------|------------|------------|--------------|------------|------------|
|                 | Total  | Male        | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Wales | East-ern  | London            | South East | South West | Public     | Pri-<br>vate |            |            |
|                 |        |             |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |            |           |                   |            |            |            |              |            |            |
| Unweighted base | 2014   | 980         | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148        | 110       | 168               | 224        | 312        | 188        | 272          | 823        |            |
| Weighted base   | 2014   | 987         | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141        | 101       | 201               | 262        | 282        | 181        | 279          | 849        |            |
| Low risk        |        | 82<br>4%    | 35<br>4%   | 47<br>5%   | 13<br>5%   | 28<br>8%   | 14<br>4%   | 9<br>3%    | 3<br>1%      | 14<br>3%   | 24<br>5%   | 23<br>4%   | 17<br>4%   | 18<br>4%   | 7<br>4%    | 2<br>2%    | 10<br>5%                | 11<br>6%       | 8<br>5%    | 4<br>3%   | 4<br>4%           | 7<br>4%    | 13<br>5%   | 10<br>3%   | 6<br>4%      | 12<br>4%   | 39<br>5%   |
| Medium risk     |        | 734<br>36%  | 371<br>38% | 363<br>35% | 121<br>51% | 138<br>41% | 125<br>37% | 125<br>35% | 91<br>30%    | 135<br>31% | 192<br>36% | 240<br>43% | 150<br>34% | 153<br>32% | 68<br>37%  | 29<br>35%  | 76<br>34%               | 61<br>33%      | 54<br>30%  | 44<br>31% | 36<br>35%         | 65<br>32%  | 125<br>48% | 113<br>40% | 66<br>36%    | 101<br>36% | 332<br>39% |
| High risk       |        | 1197<br>59% | 581<br>59% | 616<br>60% | 106<br>44% | 173<br>51% | 200<br>59% | 225<br>63% | 205<br>69%   | 289<br>66% | 322<br>60% | 296<br>53% | 272<br>62% | 308<br>64% | 106<br>59% | 50<br>62%  | 135<br>61%              | 109<br>60%     | 119<br>66% | 93<br>66% | 61<br>61%         | 129<br>64% | 124<br>47% | 159<br>57% | 109<br>60%   | 166<br>60% | 478<br>56% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 8

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Shares****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|-----------------|---|--------------------------|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k      | Up to secondary | University degree   | Higher university degree | Still in full time education |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |                 |   |                          |                              |           |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442             | 1065  | 649                      | 212                          | 57        |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485             | 1074  | 634                      | 203                          | 66        |
| Low risk        | 82<br>4%                              | 44<br>3%   | 28<br>3%       | 16<br>4%                     | 38<br>8%      | 30<br>3%       | 53<br>5%   | 26<br>4%   | 23<br>4%   | 28<br>6%        | 43<br>4%  | 20<br>3%                 | 12<br>6%                     | 4<br>7%   |
| Medium risk     | 734<br>36%                            | 551<br>36%   | 400<br>36%     | 151<br>33%                   | 183<br>40%    | 360<br>36%     | 375<br>37% | 279<br>39%   | 223<br>34% | 172<br>35%      | 388<br>36%  | 200<br>32%               | 101<br>50%                   | 24<br>37% |
| High risk       | 1197<br>59%                           | 956<br>62%   | 671<br>61%     | 285<br>63%                   | 241<br>52%    | 604<br>61%     | 593<br>58% | 416<br>58%   | 419<br>63% | 285<br>59%      | 643<br>60%  | 414<br>65%               | 90<br>45%                    | 37<br>57% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 9

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Other investment fund product****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                        |               |               |            | Employment Sector |            |            |            |            |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | East London       | South East | South West | Public     | Private    |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                        |               |               |            |                   |            |            |            |            |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                    | 193           | 148           | 110        | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                    | 181           | 141           | 101        | 201               | 262        | 282        | 181        | 279        | 849        |
| Low risk        | 128<br>6%   | 61<br>6%   | 68<br>7%   | 30<br>13%  | 39<br>12%  | 16<br>5%   | 14<br>4%   | 11<br>4%   | 18<br>4%     | 40<br>7%   | 29<br>5%   | 32<br>7%   | 26<br>6%   | 7<br>4%    | 2<br>3%    | 15<br>7%   | 16<br>9%               | 14<br>8%      | 3<br>2%       | 4<br>4%    | 10<br>5%          | 23<br>9%   | 20<br>7%   | 14<br>8%   | 22<br>8%   | 50<br>6%   |
| Medium risk     | 1218<br>60% | 615<br>62% | 603<br>59% | 165<br>69% | 194<br>57% | 216<br>64% | 214<br>60% | 181<br>56% | 247<br>59%   | 317<br>63% | 353<br>63% | 278<br>57% | 271<br>63% | 113<br>57% | 46<br>61%  | 135<br>56% | 107<br>59%             | 91<br>65%     | 61<br>61%     | 121<br>60% | 158<br>61%        | 176<br>62% | 107<br>59% | 162<br>58% | 533<br>63% |            |
| High risk       | 667<br>33%  | 311<br>32% | 356<br>35% | 44<br>18%  | 106<br>31% | 107<br>32% | 131<br>36% | 108<br>36% | 173<br>39%   | 181<br>34% | 176<br>31% | 129<br>29% | 181<br>38% | 61<br>34%  | 33<br>41%  | 71<br>32%  | 64<br>35%              | 60<br>33%     | 47<br>33%     | 35<br>35%  | 70<br>35%         | 81<br>31%  | 86<br>30%  | 59<br>33%  | 94<br>34%  | 266<br>31% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 9

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Other investment fund product****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |            |   |                   |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442        | 1065  | 649               | 212                      | 57                           |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485        | 1074  | 634               | 203                      | 66                           |
| Low risk        | 128<br>6%                             | 83<br>5%   | 52<br>5%       | 30<br>7%                     | 46<br>10%     | 52<br>5%       | 77<br>8%   | 45<br>6%   | 34<br>5%   | 37<br>8%   | 61<br>6%  | 27<br>4%          | 21<br>10%                | 12<br>18%                    |
| Medium risk     | 1218<br>60%                           | 942<br>61%   | 687<br>63%     | 255<br>56%                   | 276<br>60%    | 608<br>61%     | 611<br>60% | 435<br>60%   | 397<br>60% | 293<br>60% | 657<br>61%  | 378<br>60%        | 119<br>59%               | 39<br>59%                    |
| High risk       | 667<br>33%                            | 527<br>34%   | 360<br>33%     | 167<br>37%                   | 141<br>30%    | 334<br>34%     | 333<br>33% | 240<br>33%   | 233<br>35% | 155<br>32% | 355<br>33%  | 229<br>36%        | 63<br>31%                | 15<br>23%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 10

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region                 |            |            |            |               |            |            |           | Employment Sector |            |            |            |              |            |            |  |            |  |        |  |         |  |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------------------|------------|------------|------------|---------------|------------|------------|-----------|-------------------|------------|------------|------------|--------------|------------|------------|--|------------|--|--------|--|---------|--|
|                 |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humberside |            |            |            | West Midlands |            |            |           | East Wales        |            | Eastern    |            | South London |            | South East |  | South West |  | Public |  | Private |  |
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                     | Scot-land  | North East | North West | 175           | 193        | 148        | 110       | 168               | 224        | 312        | 188        | 272          | 823        |            |  |            |  |        |  |         |  |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                    | 163        | 89         | 244        | 175           | 193        | 148        | 110       | 168               | 224        | 312        | 188        | 272          | 823        |            |  |            |  |        |  |         |  |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                    | 181        | 81         | 222        | 181           | 181        | 141        | 101       | 201               | 262        | 282        | 181        | 279          | 849        |            |  |            |  |        |  |         |  |
| Low risk        | 1500<br>74% | 747<br>76% | 753<br>73% | 136<br>57% | 210<br>62% | 242<br>71% | 277<br>77% | 254<br>85% | 381<br>87%   | 415<br>77% | 424<br>76% | 317<br>72% | 344<br>72%             | 135<br>75% | 53<br>66%  | 164<br>74% | 136<br>75%    | 143<br>79% | 113<br>80% | 81<br>80% | 157<br>78%        | 158<br>60% | 207<br>73% | 152<br>84% | 203<br>73%   | 601<br>71% |            |  |            |  |        |  |         |  |
| Medium risk     | 443<br>22%  | 203<br>21% | 240<br>23% | 91<br>38%  | 110<br>32% | 81<br>24%  | 67<br>19%  | 43<br>14%  | 51<br>12%    | 108<br>20% | 113<br>25% | 109<br>24% | 113<br>24%             | 43<br>31%  | 25<br>22%  | 48<br>22%  | 40<br>17%     | 31<br>17%  | 24<br>17%  | 17<br>17% | 39<br>20%         | 88<br>34%  | 66<br>34%  | 21<br>23%  | 65<br>12%    | 218<br>26% |            |  |            |  |        |  |         |  |
| High risk       | 71<br>4%    | 37<br>4%   | 34<br>3%   | 12<br>5%   | 20<br>6%   | 16<br>5%   | 15<br>4%   | 2<br>1%    | 6<br>1%      | 16<br>3%   | 22<br>4%   | 13<br>3%   | 21<br>4%               | 3<br>2%    | 2<br>3%    | 10<br>5%   | 5<br>3%       | 8<br>4%    | 4<br>3%    | 2<br>2%   | 5<br>2%           | 16<br>6%   | 9<br>3%    | 8<br>4%    | 10<br>4%     | 30<br>4%   |            |  |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 10

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |  | What is the combined annual income of your household, prior to tax being deducted? |                 |   | What is the highest educational level that you have achieved to date? |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|--|-----------------|---|---|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |  |                 | What is the highest educational level that you have achieved to date? |   |                              |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   | >£34k  | Up to secondary | Uni-versity degree  | Higher uni-versity degree   | Still in full time education |           |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671  | 442             | 1065  | 649   | 212                          | 57        |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665  | 485             | 1074  | 634   | 203                          | 66        |
| Low risk        | 1500<br>74%                           | 1259<br>81%  | 934<br>85%     | 325<br>72%                   | 240<br>52%    | 822<br>83%     | 678<br>66% | 502<br>70%   | 541<br>81%   | 350<br>72%      | 809<br>75%  | 497<br>78%  | 136<br>67%                   | 39<br>59% |
| Medium risk     | 443<br>22%                            | 259<br>17%   | 152<br>14%     | 107<br>24%                   | 184<br>40%    | 149<br>15%     | 294<br>29% | 184<br>26%   | 105<br>16%   | 121<br>25%      | 237<br>22%  | 118<br>19%  | 56<br>28%                    | 21<br>31% |
| High risk       | 71<br>4%                              | 33<br>2%   | 13<br>1%       | 20<br>4%                     | 38<br>8%      | 23<br>2%       | 49<br>5%   | 33<br>5%   | 18<br>3%   | 14<br>3%        | 28<br>3%  | 20<br>3%  | 11<br>5%                     | 6<br>9%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 11

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |            |           | Employment Sector |            |            |            |            |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|------------|-----------|-------------------|------------|------------|------------|------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Wales | East-ern  | London            | South East | South West | Public     | Pri-vate   |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |            |           |                   |            |            |            |            |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148        | 110       | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141        | 101       | 201               | 262        | 282        | 181        | 279        | 849        |
| Low risk        | 1491<br>74% | 754<br>76% | 737<br>72% | 128<br>53% | 208<br>61% | 247<br>73% | 271<br>76% | 248<br>83% | 389<br>89%   | 421<br>78% | 421<br>78% | 315<br>75% | 333<br>75% | 133<br>72% | 57<br>70%  | 159<br>72% | 135<br>74%              | 134<br>74%     | 112<br>79% | 83<br>83% | 163<br>81%        | 161<br>62% | 205<br>73% | 148<br>82% | 206<br>74% | 596<br>70% |
| Medium risk     | 453<br>22%  | 200<br>20% | 253<br>25% | 97<br>41%  | 112<br>33% | 78<br>23%  | 74<br>21%  | 49<br>16%  | 43<br>10%    | 101<br>19% | 121<br>22% | 110<br>25% | 121<br>25% | 42<br>26%  | 21<br>25%  | 55<br>25%  | 40<br>22%               | 36<br>20%      | 24<br>17%  | 16<br>16% | 36<br>18%         | 87<br>33%  | 72<br>26%  | 24<br>13%  | 63<br>23%  | 224<br>26% |
| High risk       | 70<br>3%    | 33<br>3%   | 38<br>4%   | 14<br>6%   | 20<br>6%   | 14<br>4%   | 14<br>4%   | 2<br>1%    | 6<br>1%      | 16<br>3%   | 16<br>3%   | 14<br>3%   | 24<br>5%   | 6<br>3%    | 3<br>4%    | 8<br>3%    | 6<br>3%                 | 10<br>6%       | 5<br>4%    | 2<br>2%   | 3<br>1%           | 13<br>5%   | 5<br>2%    | 9<br>5%    | 10<br>4%   | 29<br>3%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 11

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                   | What is the highest educational level that you have achieved to date? |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|-------------------|---|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                   | What is the highest educational level that you have achieved to date? |                              |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | University degree | Higher university degree  | Still in full time education |           |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442             | 1065              | 649   | 212                          | 57        |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485             | 1074              | 634   | 203                          | 66        |
| Low risk        | 1491<br>74%                           | 1251<br>81%  | 933<br>85%     | 318<br>70%                   | 240<br>52%    | 828<br>83%     | 663<br>65% | 492<br>68% | 533<br>80%   | 358<br>74%      | 801<br>75%        | 505<br>80%  | 132<br>65%                   | 35<br>54% |
| Medium risk     | 453<br>22%                            | 264<br>17%   | 155<br>14%     | 109<br>24%                   | 189<br>41%    | 142<br>14%     | 311<br>30% | 191<br>27% | 114<br>17%   | 119<br>25%      | 243<br>23%        | 110<br>17%  | 59<br>29%                    | 25<br>38% |
| High risk       | 70<br>3%                              | 36<br>2%   | 12<br>1%       | 24<br>5%                     | 34<br>7%      | 23<br>2%       | 47<br>5%   | 37<br>5%   | 18<br>3%   | 8<br>2%         | 30<br>3%          | 18<br>3%  | 11<br>5%                     | 6<br>9%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 12

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |            |            |            |               |           |               |            | Employment Sector |            |            |            |            |            |        |  |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|------------|------------|------------|---------------|-----------|---------------|------------|-------------------|------------|------------|------------|------------|------------|--------|--|
|                 |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |            |            |            | West Midlands |           | East Midlands |            | Eastern           |            | South East |            | South West |            | Public |  |
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land  | North East | North West | 175           | 193       | 148           | 110        | 168               | 224        | 312        | 188        | 272        | 823        |        |  |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163        | 89         | 244        | 175           | 193       | 148           | 110        | 168               | 224        | 312        | 188        | 272        | 823        |        |  |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181        | 81         | 222        | 181           | 181       | 141           | 101        | 201               | 262        | 282        | 181        | 279        | 849        |        |  |
| Low risk        | 1252<br>62% | 663<br>67% | 590<br>57% | 109<br>45% | 168<br>49% | 207<br>61% | 225<br>63% | 215<br>72% | 329<br>75%   | 382<br>71% | 358<br>64% | 247<br>56% | 265<br>55%         | 110<br>61% | 51<br>63%  | 131<br>59% | 110<br>61%    | 91<br>65% | 74<br>74%     | 137<br>68% | 142<br>54%        | 171<br>61% | 118<br>65% | 184<br>66% | 515<br>61% |            |        |  |
| Medium risk     | 664<br>33%  | 284<br>29% | 379<br>37% | 117<br>49% | 146<br>43% | 112<br>33% | 117<br>33% | 72<br>24%  | 99<br>23%    | 140<br>26% | 181<br>32% | 166<br>38% | 177<br>37%         | 63<br>35%  | 21<br>27%  | 79<br>36%  | 62<br>34%     | 49<br>27% | 47<br>34%     | 22<br>22%  | 60<br>30%         | 104<br>40% | 101<br>36% | 56<br>31%  | 83<br>30%  | 290<br>34% |        |  |
| High risk       | 98<br>5%    | 40<br>4%   | 58<br>6%   | 14<br>6%   | 26<br>8%   | 20<br>6%   | 17<br>5%   | 11<br>4%   | 10<br>2%     | 17<br>3%   | 19<br>3%   | 26<br>6%   | 36<br>8%           | 9<br>5%    | 8<br>10%   | 12<br>5%   | 9<br>5%       | 15<br>8%  | 3<br>2%       | 4<br>4%    | 5<br>3%           | 16<br>4%   | 9<br>3%    | 7<br>4%    | 12<br>4%   | 44<br>5%   |        |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 12

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|--------------------|---|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | Uni-versity degree | Higher uni-versity degree   | Still in full time education |           |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442             | 1065               | 649   | 212                          | 57        |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485             | 1074               | 634   | 203                          | 66        |
| Low risk        | 1252<br>62%                           | 1052<br>68%  | 797<br>73%     | 255<br>56%                   | 200<br>43%    | 718<br>72%     | 534<br>52% | 402<br>56% | 453<br>68%   | 311<br>64%      | 666<br>62%         | 416<br>66%  | 123<br>61%                   | 31<br>47% |
| Medium risk     | 664<br>33%                            | 446<br>29%   | 279<br>25%     | 167<br>37%                   | 217<br>47%    | 247<br>25%     | 416<br>41% | 271<br>38% | 185<br>28%   | 158<br>32%      | 368<br>34%         | 186<br>29%  | 63<br>31%                    | 30<br>46% |
| High risk       | 98<br>5%                              | 53<br>3%   | 23<br>2%       | 30<br>7%                     | 45<br>10%     | 28<br>3%       | 70<br>7%   | 47<br>7%   | 26<br>4%   | 17<br>3%        | 41<br>4%           | 32<br>5%  | 17<br>8%                     | 5<br>7%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 13

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****National Savings and Investment Premium Bonds****Base: All respondents**

|                 | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                          |                |            |            | Employment Sector |            |            |            |              |            |
|-----------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|--------------------------|----------------|------------|------------|-------------------|------------|------------|------------|--------------|------------|
|                 | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | York-shire & Humber-side | West Mid-lands | East Wales | East-ern   | London            | South East | South West | Public     | Pri-<br>vate |            |
|                 |             |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                          |                |            |            |                   |            |            |            |              |            |
| Unweighted base | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                      | 193            | 148        | 110        | 168               | 224        | 312        | 188        | 272          | 823        |
| Weighted base   | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                      | 181            | 141        | 101        | 201               | 262        | 282        | 181        | 279          | 849        |
| Low risk        | 1270<br>63% | 682<br>69% | 588<br>57% | 85<br>35%  | 125<br>55% | 188<br>71% | 254<br>81% | 243<br>86% | 376<br>70%   | 374<br>65% | 361<br>59% | 258<br>58% | 277<br>53% | 96<br>68% | 55<br>63%  | 139<br>64% | 116<br>59%               | 106<br>71%     | 63<br>63%  | 142<br>71% | 146<br>56%        | 178<br>63% | 128<br>71% | 170<br>61% | 496<br>58%   |            |
| Medium risk     | 617<br>31%  | 266<br>27% | 352<br>34% | 138<br>58% | 174<br>51% | 124<br>36% | 85<br>24%  | 47<br>16%  | 49<br>11%    | 144<br>27% | 171<br>31% | 147<br>34% | 156<br>33% | 71<br>39% | 17<br>21%  | 69<br>31%  | 54<br>31%                | 53<br>29%      | 35<br>30%  | 31<br>25%  | 52<br>30%         | 100<br>38% | 90<br>32%  | 46<br>25%  | 95<br>34%    | 299<br>35% |
| High risk       | 127<br>6%   | 40<br>4%   | 87<br>8%   | 17<br>7%   | 40<br>12%  | 28<br>8%   | 20<br>6%   | 9<br>3%    | 13<br>3%     | 20<br>4%   | 27<br>5%   | 34<br>8%   | 46<br>10%  | 14<br>11% | 9<br>11%   | 14<br>6%   | 11<br>6%                 | 22<br>12%      | 7<br>5%    | 7<br>7%    | 7<br>3%           | 16<br>6%   | 13<br>5%   | 8<br>4%    | 14<br>5%     | 54<br>6%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 13

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****National Savings and Investment Premium Bonds****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|-----------------|---|--------------------------|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k      | Up to secondary | University degree   | Higher university degree | Still in full time education |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |                 |   |                          |                              |           |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758  | 671        | 442             | 1065  | 649                      | 212                          | 57        |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720  | 665        | 485             | 1074  | 634                      | 203                          | 66        |
| Low risk        | 1270<br>63%                           | 1081<br>70%  | 811<br>74%     | 271<br>60%                   | 189<br>41%    | 755<br>76%     | 515<br>50% | 420<br>58%   | 448<br>67% | 309<br>64%      | 678<br>63%  | 437<br>69%               | 117<br>58%                   | 27<br>40% |
| Medium risk     | 617<br>31%                            | 398<br>26%   | 253<br>23%     | 145<br>32%                   | 219<br>47%    | 209<br>21%     | 409<br>40% | 241<br>34%   | 173<br>26% | 162<br>33%      | 335<br>31%  | 163<br>26%               | 67<br>33%                    | 33<br>50% |
| High risk       | 127<br>6%                             | 72<br>5%   | 36<br>3%       | 36<br>8%                     | 55<br>12%     | 30<br>3%       | 97<br>9%   | 59<br>8%   | 43<br>7%   | 14<br>3%        | 61<br>6%  | 34<br>5%                 | 19<br>9%                     | 6<br>9%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 14

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Online peer-to-peer lending platform (e.g Funding Circle, Zopa or RateSetter)****Base: All respondents**

|                 | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region                 |           |            |            |               |           |           |           | Employment Sector |            |            |           |              |            |            |  |            |  |        |  |         |  |
|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------------------|-----------|------------|------------|---------------|-----------|-----------|-----------|-------------------|------------|------------|-----------|--------------|------------|------------|--|------------|--|--------|--|---------|--|
|                 |            |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humberside |           |            |            | West Midlands |           |           |           | East Wales        |            | Eastern    |           | South London |            | South East |  | South West |  | Public |  | Private |  |
|                 | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                     | Scot-land | North East | North West | 175           | 193       | 148       | 110       | 168               | 224        | 312        | 188       | 272          | 823        |            |  |            |  |        |  |         |  |
| Unweighted base | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                    | 163       | 89         | 244        | 175           | 193       | 148       | 110       | 168               | 224        | 312        | 188       | 272          | 823        |            |  |            |  |        |  |         |  |
| Weighted base   | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                    | 181       | 81         | 222        | 181           | 181       | 141       | 101       | 201               | 262        | 282        | 181       | 279          | 849        |            |  |            |  |        |  |         |  |
| Low risk        | 170<br>8%  | 79<br>8%   | 91<br>9%   | 27<br>11%  | 36<br>11%  | 28<br>8%   | 26<br>7%   | 23<br>8%   | 30<br>7%     | 42<br>8%   | 45<br>8%   | 41<br>9%   | 43<br>9%               | 10<br>6%  | 7<br>9%    | 24<br>11%  | 23<br>13%     | 11<br>6%  | 7<br>5%   | 10<br>10% | 22<br>11%         | 19<br>7%   | 17<br>6%   | 21<br>11% | 21<br>8%     | 73<br>9%   |            |  |            |  |        |  |         |  |
| Medium risk     | 857<br>43% | 436<br>44% | 421<br>41% | 116<br>49% | 159<br>47% | 150<br>44% | 146<br>41% | 134<br>45% | 153<br>35%   | 226<br>42% | 245<br>44% | 190<br>43% | 196<br>41%             | 73<br>40% | 42<br>53%  | 100<br>45% | 78<br>43%     | 84<br>46% | 64<br>45% | 36<br>36% | 72<br>43%         | 137<br>36% | 107<br>38% | 64<br>35% | 113<br>41%   | 407<br>48% |            |  |            |  |        |  |         |  |
| High risk       | 987<br>49% | 472<br>48% | 515<br>50% | 96<br>40%  | 144<br>43% | 161<br>47% | 187<br>52% | 142<br>48% | 256<br>58%   | 271<br>50% | 268<br>48% | 209<br>50% | 239<br>54%             | 98<br>38% | 31<br>44%  | 97<br>44%  | 81<br>44%     | 86<br>48% | 71<br>50% | 55<br>54% | 108<br>54%        | 106<br>40% | 158<br>56% | 96<br>53% | 144<br>52%   | 370<br>44% |            |  |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 14

**Q.1 Below is a list of products used for savings and investments. Please rate how risky you think each product type is, using the scales below.****Online peer-to-peer lending platform (e.g Funding Circle, Zopa or RateSetter)****Base: All respondents**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 | What is the highest educational level that you have achieved to date? |                          |                              |                          |                              |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|---|--------------------------|------------------------------|--------------------------|------------------------------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | Up to £21k   | >£21k-£34k      | >£34k   | Up to secondary          | University degree            | Higher university degree | Still in full time education |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | University degree   | Higher university degree | Still in full time education |                          |                              |
| Unweighted base | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442             | 1065  | 649                      | 212                          | 57                       |                              |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485             | 1074  | 634                      | 203                          | 66                       |                              |
| Low risk        | 170<br>8%                             | 114<br>7%  | 85<br>8%       | 29<br>6%                     | 56<br>12%     | 63<br>6%       | 107<br>10% | 63<br>9%   | 59<br>9%   | 41<br>8%        | 95<br>9%  | 45<br>7%                 | 16<br>8%                     | 11<br>17%                |                              |
| Medium risk     | 857<br>43%                            | 634<br>41%   | 442<br>40%     | 192<br>42%                   | 223<br>48%    | 421<br>42%     | 436<br>43% | 315<br>44% | 283<br>43%   | 204<br>42%      | 451<br>42%  | 269<br>42%               | 93<br>46%                    | 26<br>39%                |                              |
| High risk       | 987<br>49%                            | 803<br>52%   | 573<br>52%     | 231<br>51%                   | 184<br>40%    | 510<br>51%     | 477<br>47% | 342<br>47% | 322<br>48%   | 240<br>49%      | 528<br>49%  | 320<br>50%               | 94<br>46%                    | 29<br>44%                |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 15

**Q.2 Have you saved or invested money?**

Base: All respondents

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |             |                |                |          | Employment Sector |            |            |        |           |     |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------|----------------|----------------|----------|-------------------|------------|------------|--------|-----------|-----|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Hum-berside | West Mid-langs | East Mid-langs | East-ern | London            | South East | South West | Public | Pri-va-te |     |     |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |             |                |                |          |                   |            |            |        |           |     |     |
| Unweighted base   | 2014   | 980  | 1034   | 191   | 321   | 356   | 386   | 315   | 445          | 585 | 607 | 324 | 498    | 163       | 89         | 244        | 175         | 193            | 148            | 110      | 168               | 224        | 312        | 188    | 272       | 823 |     |
| Weighted base   | 2014   | 987  | 1027   | 239   | 339   | 339   | 359   | 299   | 438          | 538 | 558 | 439 | 479    | 181       | 81         | 222        | 181         | 181            | 141            | 101      | 201               | 262        | 282        | 181    | 279       | 849 |     |
| NET: Ever saved   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150         | 137            | 111            | 76       | 167               | 186        | 227        | 140    | 232       | 675 |     |
| Yes, I currently save or invest money in a savings account, pension, investment scheme or premium bonds | 1099   | 563  | 536    | 99    | 192   | 181   | 186   | 182   | 259          | 346 | 336 | 226 | 192    | 96        | 39         | 123        | 92          | 96             | 83             | 53       | 121               | 143        | 159        | 93     | 183       | 483 |     |
| I have previously saved or invested but am not doing so at present                                      | 452    | 210  | 242    | 57    | 63    | 63    | 85    | 71    | 113          | 124 | 103 | 112 | 113    | 39        | 20         | 39         | 58          | 41             | 27             | 23       | 46                | 43         | 68         | 47     | 49        | 192 |     |
| I, II, III, IV, V   | 22%    | 21%  | 24%    | 24%   | 19%   | 19%   | 24%   | 24%   | 26%          | 23% | 18% | 26% | 24%    | 22%       | 25%        | 18%        | 32%         | 23%            | 19%            | 23%      | 23%               | 16%        | 24%        | 26%    | 18%       | 23% |     |
| No, I have never saved or invested  | 463    | 214  | 249    | 83    | 84    | 94    | 88    | 46    | 67           | 69  | 120 | 101 | 173    | 46        | 25%        | 22%        | 59          | 31             | 44             | 30       | 24                | 34         | 76         | 55     | 42        | 47  | 174 |
| Never, I, II, III, IV, V  | 23%    | 22%  | 24%    | 35%   | 25%   | 28%   | 24%   | 16%   | 15%          | 13% | 21% | 23% | 36%    | 25%       | 27%        | 27%        | 17%         | 21%            | 24%            | 21%      | 17%               | 29%        | 20%        | 23%    | 17%       | 21% |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 15

**Q.2 Have you saved or invested money?**

Base: All respondents

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                   |                          | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|-------------------|--------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | University degree | Higher university degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                   |                          |   |           |  |
| Unweighted base   | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671        | 442  | 1065              | 649                      | 212   | 57        |  |
| Weighted base   | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665        | 485  | 1074              | 634                      | 203   | 66        |  |
| NET: Ever saved   | 1551<br>77%                           | 1551<br>100%   | 1099<br>100%   | 452<br>100%                  | -             | 993<br>100%    | 558<br>55% | 490<br>68% | 537<br>81% | 406<br>84%   | 790<br>74%        | 526<br>83%               | 178<br>88%  | 37<br>55% |  |
| Yes, I currently save or invest money in a savings account, pension, investment scheme or premium bonds | 1099<br>55%                           | 1099<br>71%  | 1099<br>100%   | -                            | -             | 727<br>73%     | 373<br>37% | 317<br>44% | 399<br>60% | 311<br>64%   | 550<br>51%        | 378<br>60%               | 134<br>66%  | 26<br>39% |  |
| I have previously saved or invested but am not doing so at present                                      | 452<br>22%                            | 452<br>29%   | -              | 452<br>100%                  | -             | 267<br>27%     | 185<br>18% | 173<br>24% | 138<br>21% | 95<br>20%  | 241<br>22%        | 148<br>23%               | 44<br>22%   | 11<br>16% |  |
| No, I have never saved or invested  | 463<br>23%                            | -  | -              | -                            | 463<br>100%   | -              | 463<br>45% | 230<br>32% | 127<br>19% | 79<br>16%  | 284<br>26%        | 108<br>17%               | 25<br>12%   | 29<br>45% |  |

## Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 16

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Summary****Base:** All respondents who have ever saved

|                                      | Products  |                          |                            |                      |            |                                     |  |   |  |  |   |
|--------------------------------------|---|--------------------------|----------------------------|----------------------|------------|-------------------------------------|--|---|--|--|---|
|                                      | ISA,<br>predominantly<br>cash with some<br>stocks and<br>shares | Stocks and<br>shares ISA | Private pension<br>product | Workplace<br>pension | Shares     | Other<br>investment fund<br>product | Bank or<br>building<br>society easy<br>access savings<br>account | Bank or<br>building<br>society regular<br>savings account | Bank or<br>building<br>society fixed<br>term account | National<br>Savings and<br>Investment<br>Premium Bonds | Online peer-to-<br>peer lending<br>platform |
| ISA, cash only                       |   |                          |                            |                      |            |                                     |  |   |  |  |   |
| Unweighted base                      | 1573  | 1573                     | 1573                       | 1573                 | 1573       | 1573                                | 1573   | 1573  | 1573   | 1573   | 1573  |
| Weighted base                        | 1551  | 1551                     | 1551                       | 1551                 | 1551       | 1551                                | 1551   | 1551  | 1551   | 1551   | 1551  |
| NET: Ever used                       | 1147<br>74%   | 277<br>18%               | 374<br>24%                 | 600<br>39%           | 994<br>64% | 657<br>42%                          | 362<br>23%   | 1352<br>87%   | 890<br>57%   | 680<br>44%   | 827<br>53%                                  |
| Currently using this<br>product type | 851<br>55%  | 75<br>5%                 | 181<br>12%                 | 340<br>22%           | 650<br>42% | 270<br>17%                          | 139<br>9%  | 1033<br>67%   | 431<br>28%   | 245<br>16%   | 409<br>26%                                  |
| Previously used this<br>product type | 297<br>19%  | 201<br>13%               | 193<br>12%                 | 260<br>17%           | 345<br>22% | 387<br>25%                          | 223<br>14%   | 320<br>21%  | 460<br>30%   | 435<br>28%   | 418<br>27%                                  |
| Never used this product<br>type      | 404<br>26%  | 1275<br>82%              | 1178<br>76%                | 951<br>61%           | 557<br>36% | 895<br>58%                          | 1190<br>77%  | 199<br>13%  | 661<br>43%   | 871<br>56%   | 724<br>47%                                  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 17

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**ISA, cash only**

**Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|-----|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |     |
|                                   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |          |                   |            |            |        |          |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |     |
| NET: Ever used                    | 1147   | 560  | 588    | 78    | 207   | 177   | 193   | 201   | 291          | 373 | 341 | 237 | 196    | 97        | 40         | 125        | 112                     | 101            | 88             | 57    | 130      | 138               | 164        | 96         | 186    | 489      |     |
|                                   | 74%    | 72%  | 76%    | 50%   | 81%   | 72%   | 71%   | 79%   | 78%          | 79% | 78% | 70% | 64%    | 72%       | 68%        | 77%        | 75%                     | 73%            | 80%            | 74%   | 78%      | 74%               | 72%        | 69%        | 80%    | 72%      |     |
| Currently using this product type | 851    | 406  | 444    | 56    | 151   | 127   | 142   | 154   | 220          | 281 | 269 | 159 | 142    | 76        | 32         | 94         | 84                      | 68             | 69             | 42    | 100      | 96                | 116        | 73         | 148    | 349      |     |
|                                   | 55%    | 53%  | 57%    | 36%   | 59%   | 52%   | 52%   | 61%   | 59%          | 60% | 61% | 47% | 46%    | 56%       | 54%        | 58%        | 56%                     | 49%            | 56%            | 49%   | 55%      | 62%               | 52%        | 51%        | 52%    | 64%      | 52% |
| Previously used this product type | 297    | 153  | 144    | 22    | 56    | 50    | 51    | 46    | 71           | 92  | 72  | 78  | 55     | 21        | 8          | 30         | 28                      | 33             | 20             | 15    | 30       | 42                | 48         | 24         | 38     | 140      |     |
|                                   | 19%    | 20%  | 18%    | 14%   | 22%   | 20%   | 19%   | 18%   | 19%          | 20% | 17% | 23% | 18%    | 15%       | 14%        | 19%        | 19%                     | 24%            | 18%            | 19%   | 18%      | 22%               | 21%        | 17%        | 16%    | 21%      |     |
| Never used this product type      | 404    | 213  | 191    | 78    | 48    | 68    | 78    | 52    | 80           | 97  | 97  | 101 | 109    | 38        | 19         | 38         | 38                      | 37             | 22             | 20    | 37       | 48                | 63         | 43         | 47     | 186      |     |
|                                   | 26%    | 28%  | 24%    | 50%   | 19%   | 28%   | 29%   | 21%   | 22%          | 21% | 22% | 30% | 36%    | 28%       | 32%        | 23%        | 25%                     | 27%            | 20%            | 26%   | 26%      | 26%               | 28%        | 31%        | 20%    | 28%      |     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 17

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****ISA, cash only****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794        | 543   | 186             | 33                |                          |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790        | 526   | 178             | 37                |                          |                              |
| NET: Ever used                    | 1147<br>74%                           | 1147<br>74%     | 857<br>78%     | 291<br>64%   | -                            | 791<br>80%    | 357<br>64%     | 345<br>70% | 410<br>76%   | 304<br>75% | 577<br>73% | 403<br>76%  | 130<br>73%      | 22<br>61%         |                          |                              |
| Currently using this product type | 851<br>55%                            | 851<br>55%      | 689<br>63%     | 162<br>36%   | -                            | 583<br>59%    | 268<br>48%     | 267<br>55% | 295<br>55%   | 232<br>57% | 416<br>53% | 308<br>58%  | 103<br>58%      | 16<br>43%         |                          |                              |
| Previously used this product type | 297<br>19%                            | 297<br>19%      | 168<br>15%     | 129<br>29%   | -                            | 208<br>21%    | 89<br>16%      | 78<br>16%  | 116<br>22%   | 73<br>18%  | 161<br>20% | 95<br>18%   | 27<br>15%       | 7<br>18%          |                          |                              |
| Never used this product type      | 404<br>26%                            | 404<br>26%      | 243<br>22%     | 161<br>36%   | -                            | 203<br>20%    | 201<br>36%     | 145<br>30% | 127<br>24%   | 101<br>25% | 213<br>27% | 124<br>24%  | 48<br>27%       | 14<br>39%         |                          |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 18

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |
| NET: Ever used                    | 277    | 158  | 119    | 32    | 47    | 49    | 24    | 48    | 76           | 120 | 76  | 45  | 37     | 28        | 6          | 28         | 19                      | 29             | 22             | 13    | 21       | 48                | 44         | 18         | 54     | 114      |
|                                   | 18%    | 20%  | 15%    | 21%   | 18%   | 20%   | 9%    | 19%   | 21%          | 25% | 17% | 13% | 12%    | 21%       | 11%        | 17%        | 12%                     | 20%            | 17%            | 13%   | 26%      | 19%               | 18%        | 23%        | 23%    | 17%      |
| Currently using this product type | 75     | 40   | 35     | 9     | 11    | 13    | 6     | 15    | 22           | 30  | 29  | 10  | 7      | 8         | 1          | 5          | 5                       | 6              | 3              | 2     | 7        | 17                | 15         | 7          | 14     | 27       |
|                                   | 5%     | 5%   | 5%     | 5%    | 4%    | 5%    | 2%    | 6%    | 6%           | 6%  | 7%  | 3%  | 2%     | 6%        | 1%         | 3%         | 3%                      | 5%             | 2%             | 2%    | 4%       | 9%                | 6%         | 5%         | 6%     | 4%       |
| Previously used this product type | 201    | 118  | 83     | 24    | 36    | 36    | 19    | 33    | 54           | 90  | 47  | 35  | 30     | 20        | 5          | 24         | 13                      | 23             | 19             | 12    | 13       | 31                | 29         | 12         | 40     | 87       |
|                                   | 13%    | 15%  | 11%    | 15%   | 14%   | 15%   | 7%    | 13%   | 15%          | 19% | 11% | 10% | 10%    | 15%       | 9%         | 15%        | 9%                      | 17%            | 15%            | 8%    | 17%      | 17%               | 13%        | 17%        | 13%    | 13%      |
| Never used this product type      | 1275   | 615  | 660    | 124   | 209   | 196   | 247   | 204   | 295          | 350 | 363 | 293 | 269    | 107       | 53         | 134        | 132                     | 108            | 89             | 63    | 146      | 138               | 183        | 121        | 178    | 560      |
|                                   | 82%    | 80%  | 85%    | 79%   | 82%   | 80%   | 91%   | 81%   | 79%          | 75% | 83% | 87% | 88%    | 79%       | 89%        | 83%        | 88%                     | 80%            | 83%            | 88%   | 74%      | 81%               | 87%        | 77%        | 83%    | 83%      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 18

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794        | 543   | 186             | 33                |                          |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790        | 526   | 178             | 37                |                          |                              |
| NET: Ever used                    | 277<br>18%                            | 277<br>18%      | 194<br>18%     | 83<br>18%  | -                            | 255<br>26%    | 21<br>4%       | 71<br>14%  | 89<br>17%  | 93<br>23%  | 107<br>14% | 109<br>21%  | 45<br>25%       | 7<br>19%          |                          |                              |
| Currently using this product type | 75<br>5%                              | 75<br>5%        | 60<br>5%       | 15<br>3%   | -                            | 69<br>7%      | 7<br>1%        | 20<br>4%   | 18<br>3%   | 31<br>8%   | 25<br>3%   | 33<br>6%  | 14<br>8%        | 1<br>2%           |                          |                              |
| Previously used this product type | 201<br>13%                            | 201<br>13%      | 133<br>12%     | 68<br>15%  | -                            | 187<br>19%    | 15<br>3%       | 51<br>10%  | 70<br>13%  | 62<br>15%  | 81<br>10%  | 76<br>14%   | 30<br>17%       | 6<br>18%          |                          |                              |
| Never used this product type      | 1275<br>82%                           | 1275<br>82%     | 906<br>82%     | 369<br>82%   | -                            | 738<br>74%    | 537<br>96%     | 419<br>86% | 448<br>83%   | 313<br>77% | 683<br>86% | 417<br>79%  | 133<br>75%      | 30<br>81%         |                          |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 19

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Stocks and shares ISA****Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |
| NET: Ever used                    | 374    | 228  | 146    | 28    | 52    | 58    | 45    | 61    | 130          | 161 | 111 | 52  | 49     | 34        | 8          | 38         | 25                      | 40             | 27             | 16    | 37       | 61                | 56         | 32         | 58     | 147      |
|                                   | 24%    | 29%  | 19%    | 18%   | 20%   | 24%   | 17%   | 24%   | 35%          | 34% | 25% | 15% | 16%    | 25%       | 14%        | 23%        | 16%                     | 29%            | 24%            | 21%   | 22%      | 33%               | 25%        | 23%        | 25%    | 22%      |
| Currently using this product type | 181    | 117  | 64     | 10    | 21    | 25    | 21    | 32    | 72           | 83  | 55  | 25  | 18     | 19        | 3          | 16         | 10                      | 12             | 12             | 7     | 19       | 32                | 33         | 18         | 22     | 64       |
|                                   | 12%    | 15%  | 8%     | 7%    | 8%    | 10%   | 8%    | 13%   | 19%          | 18% | 13% | 13% | 7%     | 6%        | 4%         | 10%        | 6%                      | 9%             | 11%            | 9%    | 12%      | 17%               | 15%        | 13%        | 9%     | 9%       |
| Previously used this product type | 193    | 111  | 82     | 18    | 31    | 33    | 24    | 28    | 58           | 78  | 56  | 27  | 31     | 15        | 6          | 22         | 15                      | 28             | 14             | 9     | 17       | 29                | 23         | 14         | 37     | 83       |
|                                   | 12%    | 14%  | 11%    | 12%   | 12%   | 13%   | 9%    | 11%   | 16%          | 17% | 13% | 13% | 8%     | 10%       | 11%        | 10%        | 14%                     | 10%            | 20%            | 13%   | 12%      | 10%               | 16%        | 10%        | 16%    | 12%      |
| Never used this product type      | 1178   | 545  | 632    | 128   | 203   | 187   | 227   | 192   | 241          | 308 | 327 | 286 | 256    | 101       | 51         | 125        | 126                     | 98             | 84             | 60    | 130      | 125               | 171        | 107        | 174    | 528      |
|                                   | 76%    | 71%  | 81%    | 82%   | 80%   | 76%   | 83%   | 76%   | 65%          | 66% | 75% | 85% | 84%    | 75%       | 86%        | 77%        | 84%                     | 71%            | 76%            | 79%   | 78%      | 67%               | 75%        | 77%        | 75%    | 78%      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 19

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Stocks and shares ISA****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543               | 186                      | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526               | 178                      | 37                           |
| NET: Ever used                    | 374<br>24%                            | 374<br>24%      | 290<br>26%     | 84<br>19%  | -                            | 374<br>38%    | -              | 100<br>20%   | 127<br>24% | 119<br>29% | 154<br>20%  | 147<br>28%        | 61<br>34%                | 5<br>15%                     |
| Currently using this product type | 181<br>12%                            | 181<br>12%      | 163<br>15%     | 18<br>4%   | -                            | 181<br>18%    | -              | 40<br>8%   | 64<br>12%  | 62<br>15%  | 66<br>8%  | 83<br>16%         | 27<br>15%                | -                            |
| Previously used this product type | 193<br>12%                            | 193<br>12%      | 127<br>12%     | 66<br>15%  | -                            | 193<br>19%    | -              | 60<br>12%  | 62<br>12%  | 57<br>14%  | 88<br>11%   | 64<br>12%         | 34<br>19%                | 5<br>15%                     |
| Never used this product type      | 1178<br>76%                           | 1178<br>76%     | 810<br>74%     | 368<br>81%   | -                            | 620<br>62%    | 558<br>100%    | 390<br>80%   | 411<br>76% | 287<br>71% | 636<br>80%  | 379<br>72%        | 117<br>66%               | 31<br>85%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 20

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Private pension product****Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |              |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|--------------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern          | London | South-East | South-West | Public | Pri-<br>vate |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141               | 170    | 249        | 146        | 230    | 666          |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167               | 186    | 227        | 140        | 232    | 675          |
| NET: Ever used                    | 600    | 350  | 251    | 29    | 66    | 92    | 120   | 116   | 177          | 200 | 179 | 140 | 81     | 44        | 22         | 66         | 51                      | 50             | 43             | 26    | 72                | 83     | 93         | 51         | 82     | 282          |
|                                   | 39%    | 45%  | 32%    | 18%   | 26%   | 38%   | 44%   | 46%   | 48%          | 43% | 41% | 42% | 26%    | 33%       | 37%        | 41%        | 34%                     | 36%            | 39%            | 34%   | 43%               | 44%    | 41%        | 36%        | 35%    | 42%          |
| Currently using this product type | 340    | 199  | 141    | 11    | 33    | 55    | 76    | 72    | 93           | 111 | 102 | 88  | 40     | 20        | 11         | 44         | 27                      | 30             | 22             | 17    | 37                | 48     | 55         | 29         | 38     | 176          |
|                                   | 22%    | 26%  | 18%    | 7%    | 13%   | 23%   | 28%   | 29%   | 25%          | 24% | 23% | 26% | 13%    | 15%       | 19%        | 27%        | 18%                     | 22%            | 20%            | 22%   | 26%               | 24%    | 21%        | 17%        | 26%    |              |
| Previously used this product type | 260    | 151  | 109    | 18    | 33    | 37    | 44    | 44    | 85           | 89  | 78  | 53  | 40     | 24        | 10         | 23         | 25                      | 20             | 22             | 9     | 35                | 37     | 21         | 43         | 106    |              |
|                                   | 17%    | 19%  | 14%    | 12%   | 13%   | 15%   | 16%   | 17%   | 23%          | 19% | 18% | 16% | 13%    | 18%       | 17%        | 14%        | 16%                     | 14%            | 20%            | 12%   | 21%               | 19%    | 16%        | 15%        | 19%    | 16%          |
| Never used this product type      | 951    | 424  | 527    | 127   | 189   | 153   | 151   | 136   | 194          | 270 | 259 | 198 | 225    | 91        | 37         | 96         | 99                      | 88             | 67             | 50    | 95                | 103    | 134        | 89         | 150    | 392          |
|                                   | 61%    | 55%  | 68%    | 82%   | 74%   | 62%   | 56%   | 54%   | 52%          | 57% | 59% | 58% | 74%    | 67%       | 63%        | 59%        | 66%                     | 64%            | 61%            | 56%   | 57%               | 56%    | 59%        | 64%        | 65%    | 58%          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 20

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Private pension product****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543               | 186                      | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526               | 178                      | 37                           |
| NET: Ever used                    | 600<br>39%                            | 600<br>39%      | 443<br>40%     | 158<br>35%   | -                            | 600<br>60%    | -              | 182<br>37%   | 225<br>42% | 146<br>36% | 307<br>39%  | 213<br>40%        | 68<br>38%                | 6<br>16%                     |
| Currently using this product type | 340<br>22%                            | 340<br>22%      | 277<br>25%     | 64<br>14%  | -                            | 340<br>34%    | -              | 94<br>19%  | 137<br>26% | 87<br>21%  | 173<br>22%  | 136<br>26%        | 28<br>16%                | 2<br>4%                      |
| Previously used this product type | 260<br>17%                            | 260<br>17%      | 166<br>15%     | 94<br>21%  | -                            | 260<br>26%    | -              | 88<br>18%  | 87<br>16%  | 60<br>15%  | 134<br>17%  | 77<br>15%         | 39<br>22%                | 4<br>12%                     |
| Never used this product type      | 951<br>61%                            | 951<br>61%      | 657<br>60%     | 294<br>65%   | -                            | 393<br>40%    | 558<br>100%    | 308<br>63%   | 312<br>58% | 259<br>64% | 483<br>61%  | 313<br>60%        | 111<br>62%               | 31<br>84%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 21

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Workplace pension****Base:** All respondents who have ever saved

|                                   | Gender            |                   | Age               |                   |                   |                   |                   |                   | Social Grade      |                   |                   |                   | Region            |                  |                  |                   |                         |                  |                  |                   |                   | Employment Sector |                  |                   |                   |                   |     |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|-----|
|                                   | Total             | Male              | Female            | 18-24             | 25-34             | 35-44             | 45-54             | 55-64             | 65+               | AB                | C1                | C2                | DE                | Scot-land        | North-East       | North-West        | Yorkshire & Humber-side | West-Mid-lands   | East-Mid-lands   | Wales             | East-ern          | London            | South-East       | South-West        | Public            | Pri-ate           |     |
| Unweighted base                   | 1573              | 777               | 796               | 127               | 239               | 263               | 295               | 266               | 383               | 513               | 488               | 247               | 325               | 123              | 70               | 184               | 143                     | 147              | 119              | 81                | 141               | 170               | 249              | 146               | 230               | 666               |     |
| Weighted base                     | 1551              | 773               | 778               | 156               | 255               | 245               | 271               | 253               | 371               | 470               | 438               | 338               | 305               | 135              | 59               | 163               | 150                     | 137              | 111              | 76                | 167               | 186               | 227              | 140               | 232               | 675               |     |
| NET: Ever used                    | 994               | 546               | 448               | 56                | 159               | 164               | 183               | 169               | 264               | 339               | 313               | 203               | 140               | 83               | 31               | 105               | 91                      | 67               | 42               | 117               | 123               | 153               | 91               | 197               | 420               | 62%               |     |
| 64%<br>71%<br>58%                 | 64%<br>71%<br>58% | 546<br>71%<br>58% | 448<br>36%<br>62% | 56<br>36%<br>62%  | 159<br>67%<br>67% | 164<br>67%<br>67% | 183<br>71%<br>71% | 169<br>71%<br>71% | 264<br>67%<br>67% | 339<br>72%<br>72% | 313<br>71%<br>71% | 203<br>60%<br>60% | 140<br>46%<br>46% | 83<br>61%<br>61% | 31<br>53%<br>53% | 105<br>64%<br>64% | 91<br>60%<br>60%        | 67<br>66%<br>66% | 42<br>55%<br>55% | 117<br>70%<br>70% | 123<br>66%<br>66% | 153<br>67%<br>67% | 91<br>65%<br>65% | 197<br>85%<br>85% | 420<br>62%<br>62% |                   |     |
| Currently using this product type | 650               | 356               | 294               | 37                | 120               | 111               | 132               | 109               | 142               | 215               | 223               | 134               | 79                | 61               | 21               | 62                | 60                      | 42               | 28               | 73                | 78                | 102               | 58               | 160               | 291               | 43%               |     |
| 42%<br>46%<br>38%                 | 42%<br>46%<br>38% | 356<br>46%<br>38% | 294<br>23%<br>47% | 37<br>47%<br>47%  | 120<br>45%<br>45% | 111<br>45%<br>48% | 132<br>43%<br>43% | 109<br>38%<br>38% | 142<br>46%<br>46% | 215<br>51%<br>51% | 223<br>40%<br>40% | 134<br>26%<br>26% | 79<br>26%<br>26%  | 61<br>45%<br>45% | 21<br>36%<br>36% | 62<br>38%<br>38%  | 60<br>40%<br>40%        | 42<br>38%<br>38% | 28<br>36%<br>36% | 73<br>44%<br>44%  | 78<br>42%<br>42%  | 102<br>45%<br>45% | 58<br>42%<br>42% | 160<br>69%<br>69% | 291<br>43%<br>43% |                   |     |
| Previously used this product type | 345               | 191               | 154               | 20                | 39                | 53                | 51                | 59                | 122               | 124               | 90                | 70                | 61                | 22               | 10               | 42                | 31                      | 28               | 25               | 14                | 44                | 45                | 50               | 33                | 37                | 129               | 19% |
| 22%<br>25%<br>20%                 | 22%<br>25%<br>20% | 191<br>25%<br>20% | 154<br>13%<br>15% | 20<br>13%<br>15%  | 39<br>22%<br>19%  | 53<br>22%<br>19%  | 51<br>23%<br>23%  | 59<br>33%<br>33%  | 122<br>26%<br>26% | 124<br>21%<br>21% | 90<br>21%<br>21%  | 70<br>20%<br>20%  | 61<br>16%<br>16%  | 22<br>16%<br>16% | 10<br>16%<br>16% | 42<br>26%<br>26%  | 31<br>21%<br>21%        | 28<br>20%<br>20% | 25<br>22%<br>22% | 14<br>18%<br>18%  | 44<br>27%<br>27%  | 45<br>24%<br>24%  | 50<br>22%<br>22% | 33<br>24%<br>24%  | 37<br>16%<br>16%  | 129<br>19%<br>19% |     |
| Never used this product type      | 557               | 227               | 330               | 100               | 96                | 81                | 88                | 84                | 108               | 131               | 126               | 135               | 166               | 52               | 28               | 58                | 59                      | 46               | 44               | 35                | 50                | 63                | 74               | 48                | 35                | 255               | 38% |
| 36%<br>29%<br>42%                 | 36%<br>29%<br>42% | 227<br>64%<br>64% | 330<br>38%<br>38% | 100<br>33%<br>33% | 96<br>33%<br>33%  | 81<br>33%<br>33%  | 88<br>33%<br>33%  | 84<br>29%<br>29%  | 108<br>28%<br>28% | 131<br>29%<br>29% | 126<br>40%<br>40% | 135<br>54%<br>54% | 166<br>39%<br>39% | 52<br>47%<br>47% | 28<br>36%<br>36% | 58<br>40%<br>40%  | 59<br>34%<br>34%        | 46<br>45%<br>45% | 44<br>39%<br>39% | 35<br>30%<br>30%  | 50<br>30%<br>30%  | 63<br>34%<br>34%  | 74<br>33%<br>33% | 48<br>35%<br>35%  | 35<br>15%<br>15%  | 255<br>38%<br>38% |     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 21

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Workplace pension****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794        | 543   | 186             | 33                |                          |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790        | 526   | 178             | 37                |                          |                              |
| NET: Ever used                    | 994<br>64%                            | 994<br>64%      | 743<br>68%     | 251<br>56%   | -                            | 742<br>75%    | 253<br>45%     | 269<br>55% | 372<br>69%   | 288<br>71% | 485<br>61% | 374<br>71%  | 122<br>69%      | 3<br>9%           |                          |                              |
| Currently using this product type | 650<br>42%                            | 650<br>42%      | 518<br>47%     | 132<br>29%   | -                            | 463<br>47%    | 187<br>34%     | 139<br>28% | 261<br>49%   | 214<br>53% | 311<br>39% | 251<br>48%  | 80<br>45%       | -                 |                          |                              |
| Previously used this product type | 345<br>22%                            | 345<br>22%      | 225<br>21%     | 119<br>26%   | -                            | 279<br>28%    | 66<br>12%      | 130<br>27% | 111<br>21%   | 73<br>18%  | 174<br>22% | 123<br>23%  | 42<br>23%       | 3<br>9%           |                          |                              |
| Never used this product type      | 557<br>36%                            | 557<br>36%      | 356<br>32%     | 201<br>44%   | -                            | 252<br>25%    | 305<br>55%     | 221<br>45% | 165<br>31%   | 118<br>29% | 305<br>39% | 152<br>29%  | 56<br>31%       | 33<br>91%         |                          |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 22

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Shares****Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |           |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|-----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern          | London | South-East | South-West | Public | Pri-va-te |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141               | 170    | 249        | 146        | 230    | 666       |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167               | 186    | 227        | 140        | 232    | 675       |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| NET: Ever used                    | 657    | 390  | 267    | 33    | 77    | 92    | 103   | 125   | 227          | 245 | 204 | 114 | 94     | 52        | 15         | 60         | 66                      | 47             | 25             | 78    | 101               | 104    | 49         | 91         | 253    | 42%       | 50% | 34% | 21% | 30% | 38% | 49% | 61% | 52% | 46% | 34% | 31% | 38% | 25% | 37% | 44% | 43% | 43% | 33% | 47% | 54% | 46% | 35% | 39% | 37% |     |     |     |     |
| Currently using this product type | 270    | 173  | 97     | 10    | 30    | 42    | 41    | 49    | 99           | 111 | 81  | 35  | 42     | 28        | 3          | 26         | 21                      | 23             | 16             | 6     | 38                | 42     | 46         | 21         | 30     | 110       | 17% | 22% | 13% | 6%  | 12% | 17% | 15% | 19% | 24% | 19% | 10% | 14% | 20% | 5%  | 16% | 14% | 17% | 14% | 7%  | 23% | 20% | 15% | 13% | 16% |     |     |     |     |
| Previously used this product type | 387    | 218  | 169    | 23    | 47    | 50    | 62    | 76    | 128          | 134 | 122 | 79  | 52     | 24        | 12         | 34         | 45                      | 36             | 32             | 19    | 40                | 58     | 58         | 28         | 61     | 143       | 25% | 28% | 22% | 15% | 19% | 21% | 23% | 30% | 34% | 29% | 28% | 23% | 17% | 20% | 21% | 30% | 26% | 28% | 25% | 31% | 26% | 20% | 26% | 21% |     |     |     |     |
| Never used this product type      | 895    | 383  | 512    | 123   | 178   | 153   | 168   | 128   | 144          | 224 | 235 | 224 | 211    | 83        | 44         | 103        | 84                      | 78             | 64             | 51    | 89                | 85     | 123        | 91         | 141    | 422       | 58% | 50% | 50% | 58% | 66% | 79% | 70% | 62% | 62% | 51% | 39% | 48% | 54% | 66% | 69% | 62% | 75% | 63% | 56% | 57% | 57% | 67% | 53% | 46% | 54% | 65% | 61% | 63% |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 22

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Shares****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543               | 186                      | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526               | 178                      | 37                           |
| NET: Ever used                    | 657<br>42%                            | 657<br>42%      | 483<br>44%     | 174<br>38%   | -                            | 657<br>66%    | -              | 192<br>39%   | 242<br>45% | 180<br>44% | 305<br>39%  | 253<br>48%        | 83<br>47%                | 7<br>18%                     |
| Currently using this product type | 270<br>17%                            | 270<br>17%      | 229<br>21%     | 41<br>9%   | -                            | 270<br>27%    | -              | 63<br>13%  | 105<br>20% | 88<br>22%  | 127<br>16%  | 103<br>19%        | 36<br>20%                | 1<br>2%                      |
| Previously used this product type | 387<br>25%                            | 387<br>25%      | 254<br>23%     | 133<br>29%   | -                            | 387<br>39%    | -              | 129<br>26%   | 137<br>26% | 93<br>23%  | 178<br>23%  | 150<br>29%        | 47<br>26%                | 6<br>16%                     |
| Never used this product type      | 895<br>58%                            | 895<br>58%      | 616<br>56%     | 278<br>62%   | -                            | 337<br>34%    | 558<br>100%    | 298<br>61%   | 295<br>55% | 225<br>56% | 485<br>61%  | 273<br>52%        | 95<br>53%                | 30<br>82%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 23

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**Other investment fund product**

**Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |
| NET: Ever used                    | 362    | 226  | 135    | 23    | 44    | 45    | 53    | 69    | 128          | 146 | 116 | 51  | 48     | 32        | 13         | 34         | 36                      | 35             | 28             | 17    | 27       | 58                | 54         | 29         | 59     | 133      |
|                                   | 23%    | 29%  | 17%    | 15%   | 17%   | 18%   | 20%   | 27%   | 34%          | 31% | 26% | 15% | 16%    | 23%       | 22%        | 21%        | 24%                     | 26%            | 25%            | 22%   | 31%      | 24%               | 31%        | 20%        | 25%    | 20%      |
| Currently using this product type | 139    | 88   | 51     | 12    | 12    | 14    | 18    | 27    | 56           | 49  | 52  | 23  | 14     | 16        | 3          | 10         | 11                      | 12             | 12             | 5     | 9        | 20                | 27         | 13         | 17     | 51       |
|                                   | 9%     | 11%  | 7%     | 8%    | 5%    | 6%    | 7%    | 11%   | 15%          | 11% | 12% | 7%  | 5%     | 12%       | 5%         | 6%         | 8%                      | 9%             | 11%            | 6%    | 5%       | 11%               | 12%        | 10%        | 7%     | 8%       |
| Previously used this product type | 223    | 138  | 85     | 11    | 32    | 30    | 35    | 42    | 72           | 97  | 63  | 28  | 34     | 16        | 10         | 24         | 25                      | 23             | 16             | 12    | 18       | 38                | 28         | 15         | 42     | 81       |
|                                   | 14%    | 18%  | 11%    | 7%    | 13%   | 12%   | 13%   | 16%   | 19%          | 21% | 14% | 12% | 11%    | 12%       | 16%        | 15%        | 17%                     | 14%            | 16%            | 11%   | 20%      | 12%               | 11%        | 18%        | 12%    |          |
| Never used this product type      | 1190   | 547  | 643    | 133   | 211   | 200   | 218   | 184   | 244          | 323 | 323 | 287 | 257    | 104       | 46         | 129        | 114                     | 102            | 83             | 59    | 140      | 128               | 173        | 111        | 173    | 542      |
|                                   | 77%    | 71%  | 83%    | 85%   | 83%   | 82%   | 80%   | 73%   | 66%          | 69% | 74% | 85% | 84%    | 77%       | 78%        | 79%        | 76%                     | 75%            | 78%            | 84%   | 69%      | 76%               | 80%        | 75%        | 80%    |          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 23

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Other investment fund product****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543               | 186                      | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526               | 178                      | 37                           |
| NET: Ever used                    | 362<br>23%                            | 362<br>23%      | 281<br>26%     | 81<br>18%  | -                            | 362<br>36%    | -              | 109<br>22%   | 131<br>24% | 101<br>25% | 148<br>19%  | 149<br>28%        | 54<br>30%                | 6<br>16%                     |
| Currently using this product type | 139<br>9%                             | 139<br>9%       | 118<br>11%     | 21<br>5%   | -                            | 139<br>14%    | -              | 43<br>9%   | 48<br>9%   | 45<br>11%  | 68<br>9%  | 44<br>8%          | 22<br>12%                | 3<br>9%                      |
| Previously used this product type | 223<br>14%                            | 223<br>14%      | 163<br>15%     | 60<br>13%  | -                            | 223<br>22%    | -              | 66<br>13%  | 83<br>15%  | 56<br>14%  | 80<br>10%   | 105<br>20%        | 32<br>18%                | 3<br>7%                      |
| Never used this product type      | 1190<br>77%                           | 1190<br>77%     | 819<br>74%     | 371<br>82%   | -                            | 632<br>64%    | 558<br>100%    | 381<br>78%   | 407<br>76% | 305<br>75% | 642<br>81%  | 377<br>72%        | 124<br>70%               | 31<br>84%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 24

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**Bank or building society easy access savings account (e.g. you can access your money at any time)**

**Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|-----|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |     |
|                                   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |          |                   |            |            |        |          |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |     |
| NET: Ever used                    | 1352   | 668  | 684    | 128   | 196   | 214   | 240   | 226   | 347          | 414 | 394 | 284 | 260    | 112       | 48         | 143        | 133                     | 121            | 103            | 68    | 142      | 161               | 198        | 124        | 199    | 570      |     |
|                                   | 87%    | 86%  | 88%    | 82%   | 77%   | 88%   | 89%   | 89%   | 94%          | 88% | 90% | 84% | 85%    | 83%       | 82%        | 88%        | 88%                     | 93%            | 88%            | 89%   | 87%      | 87%               | 87%        | 88%        | 86%    | 84%      |     |
| Currently using this product type | 1033   | 512  | 521    | 95    | 145   | 169   | 182   | 166   | 275          | 318 | 320 | 206 | 190    | 92        | 40         | 117        | 102                     | 93             | 84             | 53    | 107      | 111               | 147        | 87         | 153    | 439      |     |
|                                   | 67%    | 66%  | 67%    | 61%   | 57%   | 69%   | 67%   | 66%   | 74%          | 68% | 68% | 73% | 61%    | 62%       | 68%        | 67%        | 72%                     | 68%            | 68%            | 76%   | 70%      | 64%               | 60%        | 65%        | 62%    | 66%      | 65% |
| Previously used this product type | 320    | 157  | 163    | 33    | 51    | 45    | 59    | 60    | 72           | 97  | 75  | 79  | 70     | 21        | 9          | 25         | 31                      | 28             | 19             | 15    | 35       | 50                | 51         | 37         | 46     | 130      | 20% |
|                                   | 21%    | 20%  | 21%    | 21%   | 20%   | 18%   | 22%   | 24%   | 19%          | 21% | 17% | 23% | 23%    | 15%       | 14%        | 15%        | 14%                     | 20%            | 17%            | 19%   | 21%      | 27%               | 22%        | 26%        | 20%    | 19%      |     |
| Never used this product type      | 199    | 105  | 94     | 28    | 59    | 30    | 31    | 27    | 24           | 55  | 44  | 54  | 46     | 23        | 11         | 20         | 18                      | 16             | 8              | 8     | 25       | 25                | 29         | 16         | 33     | 105      |     |
|                                   | 13%    | 14%  | 12%    | 18%   | 23%   | 12%   | 11%   | 11%   | 6%           | 12% | 10% | 16% | 15%    | 17%       | 18%        | 12%        | 12%                     | 11%            | 15%            | 13%   | 13%      | 13%               | 12%        | 14%        | 16%    |          |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 24

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543               | 186                      | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526               | 178                      | 37                           |
| NET: Ever used                    | 1352<br>87%                           | 1352<br>87%     | 981<br>89%     | 372<br>82%   | -                            | 900<br>91%    | 452<br>81%     | 420<br>86%   | 469<br>87% | 363<br>90% | 680<br>86%  | 479<br>91%        | 150<br>84%               | 27<br>73%                    |
| Currently using this product type | 1033<br>67%                           | 1033<br>67%     | 823<br>75%     | 210<br>47%   | -                            | 679<br>68%    | 354<br>63%     | 310<br>63%   | 367<br>68% | 286<br>70% | 527<br>67%  | 375<br>71%        | 99<br>55%                | 23<br>63%                    |
| Previously used this product type | 320<br>21%                            | 320<br>21%      | 158<br>14%     | 161<br>36%   | -                            | 221<br>22%    | 98<br>18%      | 110<br>23%   | 102<br>19% | 78<br>19%  | 154<br>19%  | 104<br>20%        | 51<br>29%                | 4<br>10%                     |
| Never used this product type      | 199<br>13%                            | 199<br>13%      | 119<br>11%     | 80<br>18%  | -                            | 93<br>9%      | 106<br>19%     | 70<br>14%  | 68<br>13%  | 42<br>10%  | 110<br>14%  | 47<br>9%          | 28<br>16%                | 10<br>27%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 25

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**

**Base: All respondents who have ever saved**

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|---|---|-----|-----|-----|----|-----|----|-----|-----|-----|-----|-----|-----|-----|----|----|----|----|----|----|----|-----|----|----|-----|---|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern          | London | South-East | South-West | Public | Pri-va-te   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| Unweighted base   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141               | 170    | 249        | 146        | 230    | 666   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167               | 186    | 227        | 140        | 232    | 675   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| NET: Ever used  | 890    | 456  | 434    | 74    | 131   | 155   | 150   | 150   | 232          | 285 | 262 | 189 | 154    | 84        | 34         | 95         | 77                      | 67             | 41             | 90    | 123               | 125    | 77         | 144        | 383    | 57%   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| NET: Ever used<br>57% 59% 56% 47% 51% 63% 55% 59% 62% 61% 60% 56% 50% 62% 58% 58% 51% 56% 61% 53% 54% 66% 55% 55% 62% 57% | 890    | 456  | 434    | 74    | 131   | 155   | 150   | 150   | 232          | 285 | 262 | 189 | 154    | 84        | 34         | 95         | 77                      | 67             | 41             | 90    | 123               | 125    | 77         | 144        | 383    | 57%   |   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| Currently using this product type   | 431    | 216  | 215    | 41    | 70    | 78    | 68    | 67    | 107          | 146 | 130 | 90  | 65     | 39        | 18         | 43         | 39                      | 40             | 31             | 19    | 42                | 62     | 57         | 41         | 76     | 191   | 28%   |     |     |     |    |     |    |     |     |     |     |     |     |     |    |    |    |    |    |    |    |     |    |    |     |   |     |
| Previously used this product type   | 460    | 240  | 220    | 33    | 61    | 77    | 82    | 83    | 124          | 139 | 132 | 99  | 89     | 45        | 16         | 51         | 38                      | 36             | 22             | 48    | 62                | 69     | 36         | 68         | 193    | 30% 31% 28% 21% 24% 31% 30% 33% 30% 30% 29% 29% 33% 28% 31% 25% 33% 27% 33% 28% 33% 30% 26% 29% 29% | 460   | 240 | 220 | 33  | 61 | 77  | 82 | 83  | 124 | 139 | 132 | 99  | 89  | 45  | 16 | 51 | 38 | 36 | 22 | 48 | 62 | 69  | 36 | 68 | 193 | 30% 31% 28% 21% 24% 31% 30% 33% 30% 30% 29% 29% 33% 28% 31% 25% 33% 27% 33% 28% 33% 30% 26% 29% 29% |     |
| Never used this product type  | 661    | 317  | 344    | 83    | 125   | 90    | 121   | 103   | 140          | 185 | 176 | 149 | 151    | 51        | 25         | 68         | 73                      | 60             | 44             | 36    | 102               | 63     | 63         | 89         | 291    | 43%   | 41% 44% 53% 49% 37% 45% 41% 38% 39% 40% 44% 50% 38% 42% 49% 44% 39% 47% 46% 34% 45% 45% 38% 43% | 661 | 317 | 344 | 83 | 125 | 90 | 121 | 103 | 140 | 185 | 176 | 149 | 151 | 51 | 25 | 68 | 73 | 60 | 44 | 36 | 102 | 63 | 63 | 89  | 291   | 43% |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 25

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |            |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|------------|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k  | >£34k      | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |   |            |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794   | 543        | 186             | 33                |                          |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790   | 526        | 178             | 37                |                          |                              |
| NET: Ever used                    | 890<br>57%                            | 890<br>57%      | 646<br>59%     | 244<br>54%   | -                            | 660<br>66%    | 231<br>41%     | 255<br>52% | 318<br>59%   | 248<br>61% | 434<br>55%  | 316<br>60% | 115<br>65%      | 14<br>39%         |                          |                              |
| Currently using this product type | 431<br>28%                            | 431<br>28%      | 345<br>31%     | 86<br>19%  | -                            | 301<br>30%    | 130<br>23%     | 101<br>21% | 163<br>30%   | 127<br>31% | 208<br>26%  | 151<br>29% | 57<br>32%       | 10<br>28%         |                          |                              |
| Previously used this product type | 460<br>30%                            | 460<br>30%      | 301<br>27%     | 158<br>35%   | -                            | 359<br>36%    | 101<br>18%     | 154<br>31% | 155<br>29%   | 122<br>30% | 226<br>29%  | 165<br>31% | 59<br>33%       | 4<br>11%          |                          |                              |
| Never used this product type      | 661<br>43%                            | 661<br>43%      | 453<br>41%     | 208<br>46%   | -                            | 334<br>34%    | 327<br>59%     | 235<br>48% | 219<br>41%   | 157<br>39% | 356<br>45%  | 210<br>40% | 63<br>35%       | 22<br>61%         |                          |                              |

## Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 26

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**

**Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|-----|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |     |
| NET: Ever used                    | 680    | 347  | 333    | 54    | 77    | 107   | 121   | 130   | 191          | 252 | 201 | 117 | 110    | 70        | 27         | 64         | 55                      | 59             | 53             | 29    | 71       | 89                | 107        | 57         | 115    | 270      |     |
|                                   | 44%    | 45%  | 43%    | 35%   | 30%   | 44%   | 45%   | 52%   | 51%          | 54% | 46% | 35% | 36%    | 52%       | 45%        | 39%        | 37%                     | 43%            | 48%            | 38%   | 42%      | 48%               | 47%        | 41%        | 49%    | 40%      |     |
| Currently using this product type | 245    | 142  | 104    | 16    | 28    | 30    | 38    | 50    | 82           | 101 | 68  | 41  | 35     | 26        | 10         | 19         | 12                      | 16             | 12             | 11    | 27       | 48                | 35         | 15         | 42     | 82       |     |
|                                   | 16%    | 18%  | 13%    | 10%   | 11%   | 12%   | 14%   | 20%   | 22%          | 21% | 16% | 12% | 12%    | 19%       | 18%        | 12%        | 12%                     | 17%            | 11%            | 14%   | 16%      | 26%               | 15%        | 11%        | 18%    | 12%      |     |
| Previously used this product type | 435    | 206  | 229    | 38    | 49    | 77    | 83    | 80    | 108          | 151 | 132 | 76  | 75     | 44        | 16         | 45         | 30                      | 43             | 41             | 18    | 44       | 41                | 72         | 42         | 42     | 72       | 188 |
|                                   | 28%    | 27%  | 29%    | 24%   | 19%   | 31%   | 30%   | 32%   | 29%          | 32% | 30% | 23% | 24%    | 32%       | 27%        | 28%        | 20%                     | 31%            | 37%            | 23%   | 26%      | 22%               | 32%        | 30%        | 31%    | 28%      |     |
| Never used this product type      | 871    | 426  | 445    | 102   | 178   | 138   | 150   | 122   | 181          | 218 | 238 | 221 | 195    | 65        | 32         | 99         | 95                      | 78             | 58             | 48    | 97       | 97                | 120        | 83         | 118    | 405      |     |
|                                   | 56%    | 55%  | 57%    | 65%   | 70%   | 56%   | 55%   | 48%   | 49%          | 46% | 54% | 65% | 64%    | 48%       | 55%        | 61%        | 63%                     | 57%            | 52%            | 62%   | 58%      | 52%               | 53%        | 59%        | 51%    | 60%      |     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 26

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |            |                 |                    |                           |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|------------|-----------------|--------------------|---------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k  | >£34k      | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |   |            |                 |                    |                           |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794   | 543        | 186             | 33                 |                           |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790   | 526        | 178             | 37                 |                           |                              |
| NET: Ever used                    | 680<br>44%                            | 680<br>44%      | 510<br>46%     | 170<br>38%   | -                            | 544<br>55%    | 136<br>24%     | 216<br>44% | 235<br>44%   | 179<br>44% | 307<br>39%  | 252<br>48% | 98<br>55%       | 12<br>34%          |                           |                              |
| Currently using this product type | 245<br>16%                            | 245<br>16%      | 209<br>19%     | 36<br>8%   | -                            | 198<br>20%    | 47<br>8%       | 65<br>13%  | 84<br>16%  | 76<br>19%  | 94<br>12%   | 101<br>19% | 38<br>21%       | 9<br>26%           |                           |                              |
| Previously used this product type | 435<br>28%                            | 435<br>28%      | 301<br>27%     | 134<br>30%   | -                            | 346<br>35%    | 89<br>16%      | 150<br>31% | 151<br>28%   | 103<br>25% | 213<br>27%  | 152<br>29% | 60<br>34%       | 3<br>8%            |                           |                              |
| Never used this product type      | 871<br>56%                            | 871<br>56%      | 589<br>54%     | 282<br>62%   | -                            | 449<br>45%    | 422<br>76%     | 274<br>56% | 302<br>56%   | 227<br>56% | 483<br>61%  | 274<br>52% | 80<br>45%       | 24<br>66%          |                           |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 27

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

**National Savings and Investment Premium Bonds**

**Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |          |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|----------|-----|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern | London            | South-East | South-West | Public | Pri-vate |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141      | 170               | 249        | 146        | 230    | 666      |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167      | 186               | 227        | 140        | 232    | 675      |     |
| NET: Ever used                    | 827    | 446  | 380    | 58    | 88    | 114   | 139   | 140   | 288          | 281 | 244 | 155 | 147    | 62        | 28         | 80         | 84                      | 74             | 57             | 41    | 82       | 107               | 133        | 79         | 101    | 326      |     |
|                                   | 53%    | 58%  | 49%    | 37%   | 34%   | 47%   | 51%   | 56%   | 78%          | 60% | 56% | 46% | 48%    | 46%       | 47%        | 49%        | 56%                     | 54%            | 51%            | 54%   | 49%      | 58%               | 58%        | 56%        | 44%    | 48%      |     |
| Currently using this product type | 409    | 219  | 190    | 25    | 32    | 60    | 66    | 68    | 159          | 152 | 138 | 56  | 63     | 22        | 13         | 39         | 37                      | 36             | 34             | 18    | 43       | 49                | 80         | 39         | 49     | 21%      | 142 |
|                                   | 26%    | 28%  | 24%    | 16%   | 12%   | 25%   | 24%   | 27%   | 43%          | 32% | 31% | 17% | 21%    | 17%       | 22%        | 24%        | 24%                     | 26%            | 31%            | 23%   | 25%      | 26%               | 35%        | 28%        | 21%    | 21%      |     |
| Previously used this product type | 418    | 228  | 190    | 33    | 56    | 54    | 74    | 73    | 129          | 129 | 106 | 99  | 84     | 40        | 15         | 41         | 48                      | 38             | 23             | 24    | 39       | 58                | 53         | 39         | 53     | 184      |     |
|                                   | 27%    | 29%  | 24%    | 21%   | 22%   | 22%   | 27%   | 29%   | 35%          | 27% | 24% | 29% | 27%    | 30%       | 25%        | 25%        | 32%                     | 28%            | 20%            | 31%   | 23%      | 31%               | 23%        | 28%        | 23%    | 27%      |     |
| Never used this product type      | 724    | 327  | 398    | 99    | 168   | 131   | 132   | 112   | 84           | 189 | 194 | 183 | 158    | 73        | 31         | 83         | 66                      | 64             | 54             | 35    | 85       | 79                | 94         | 61         | 131    | 349      |     |
|                                   | 47%    | 42%  | 51%    | 63%   | 66%   | 53%   | 49%   | 44%   | 22%          | 40% | 44% | 54% | 52%    | 54%       | 53%        | 51%        | 44%                     | 46%            | 49%            | 51%   | 42%      | 42%               | 44%        | 56%        | 52%    |          |     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 27

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****National Savings and Investment Premium Bonds****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |            |                 |                    |                           |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|------------|-----------------|--------------------|---------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k  | >£34k      | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |   |            |                 |                    |                           |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794   | 543        | 186             | 33                 |                           |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790   | 526        | 178             | 37                 |                           |                              |
| NET: Ever used                    | 827<br>53%                            | 827<br>53%      | 599<br>55%     | 228<br>50%   | -                            | 643<br>65%    | 184<br>33%     | 263<br>54% | 297<br>55%   | 206<br>51% | 393<br>50%  | 320<br>61% | 89<br>50%       | 16<br>43%          |                           |                              |
| Currently using this product type | 409<br>26%                            | 409<br>26%      | 343<br>31%     | 67<br>15%  | -                            | 322<br>32%    | 87<br>16%      | 138<br>28% | 138<br>26%   | 101<br>25% | 204<br>26%  | 156<br>30% | 36<br>20%       | 11<br>29%          |                           |                              |
| Previously used this product type | 418<br>27%                            | 418<br>27%      | 257<br>23%     | 161<br>36%   | -                            | 320<br>32%    | 97<br>17%      | 125<br>26% | 159<br>30%   | 105<br>26% | 189<br>24%  | 164<br>31% | 53<br>30%       | 5<br>14%           |                           |                              |
| Never used this product type      | 724<br>47%                            | 724<br>47%      | 500<br>45%     | 224<br>50%   | -                            | 350<br>35%    | 374<br>67%     | 227<br>46% | 240<br>45%   | 200<br>49% | 397<br>50%  | 206<br>39% | 89<br>50%       | 21<br>57%          |                           |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 28

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?**

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |            | Employment Sector |            |            |        |          |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|------------|-------------------|------------|------------|--------|----------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-Wales | London            | South-East | South-West | Public | Pri-vate |
|                                   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |            |                   |            |            |        |          |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143                     | 147            | 119            | 81    | 141        | 170               | 249        | 146        | 230    | 666      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150                     | 137            | 111            | 76    | 167        | 186               | 227        | 140        | 232    | 675      |
| NET: Ever used                    | 119    | 70   | 49     | 25    | 31    | 26    | 11    | 11    | 16           | 48  | 34  | 25  | 13     | 11        | 4          | 8          | 13                      | 9              | 5              | 4     | 15         | 33                | 13         | 5          | 27     | 67       |
|                                   | 8%     | 9%   | 6%     | 16%   | 12%   | 11%   | 4%    | 4%    | 4%           | 10% | 8%  | 7%  | 4%     | 8%        | 6%         | 5%         | 9%                      | 7%             | 5%             | 5%    | 9%         | 18%               | 6%         | 4%         | 12%    | 10%      |
| Currently using this product type | 43     | 31   | 12     | 4     | 15    | 10    | 4     | 2     | 8            | 22  | 12  | 8   | 1      | 5         | 1          | 2          | 2                       | 1              | 3              | 1     | 5          | 13                | 7          | 2          | 10     | 21       |
|                                   | 3%     | 4%   | 2%     | 3%    | 6%    | 4%    | 1%    | 1%    | 2%           | 5%  | 3%  | 2%  | *      | 4%        | 1%         | 1%         | 1%                      | 3%             | 1%             | 1%    | 3%         | 7%                | 3%         | 2%         | 4%     | 3%       |
| Previously used this product type | 76     | 39   | 37     | 21    | 16    | 16    | 7     | 9     | 8            | 27  | 21  | 17  | 11     | 5         | 3          | 6          | 8                       | 2              | 2              | 10    | 6          | 19                | 6          | 3          | 17     | 46       |
|                                   | 5%     | 5%   | 5%     | 13%   | 6%    | 6%    | 3%    | 4%    | 2%           | 6%  | 5%  | 5%  | 4%     | 4%        | 5%         | 4%         | 6%                      | 2%             | 3%             | 3%    | 10%        | 6%                | 3%         | 2%         | 7%     | 7%       |
| Never used this product type      | 1432   | 703  | 729    | 131   | 225   | 219   | 261   | 242   | 355          | 421 | 405 | 313 | 293    | 125       | 55         | 155        | 137                     | 128            | 106            | 73    | 152        | 214               | 134        | 205        | 88%    | 608      |
|                                   | 92%    | 91%  | 94%    | 84%   | 88%   | 89%   | 96%   | 96%   | 96%          | 90% | 92% | 93% | 96%    | 92%       | 94%        | 95%        | 91%                     | 93%            | 95%            | 95%   | 82%        | 94%               | 96%        | 88%        | 90%    |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 28

**Q.3 Below is a list of types of savings and investment products. Which of these types of products have you ever used, across your entire lifetime?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|--------------------|---------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                    |                           |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543                | 186                       | 33                           |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526                | 178                       | 37                           |
| NET: Ever used                    | 119<br>8%                             | 119<br>8%       | 82<br>7%       | 38<br>8%   | -                            | 119<br>12%    | -              | 29<br>6%   | 37<br>7%   | 40<br>10%  | 39<br>5%  | 38<br>7%           | 30<br>17%                 | 7<br>18%                     |
| Currently using this product type | 43<br>3%                              | 43<br>3%        | 32<br>3%       | 11<br>2%   | -                            | 43<br>4%      | -              | 5<br>1%  | 15<br>3%   | 19<br>5%   | 13<br>2%  | 15<br>3%           | 11<br>6%                  | 3<br>7%                      |
| Previously used this product type | 76<br>5%                              | 76<br>5%        | 49<br>4%       | 27<br>6%   | -                            | 76<br>8%      | -              | 24<br>5%   | 22<br>4%   | 22<br>5%   | 27<br>3%  | 24<br>5%           | 20<br>11%                 | 4<br>11%                     |
| Never used this product type      | 1432<br>92%                           | 1432<br>92%     | 1018<br>93%    | 414<br>92%   | -                            | 874<br>88%    | 558<br>100%    | 460<br>94%   | 500<br>93% | 365<br>90% | 751<br>95%  | 488<br>93%         | 148<br>83%                | 30<br>82%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 29

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Summary****Base:** All respondents who currently hold each

|                    | Products       |  |                       |                         |                   |            |                               |  |  |   |   |                                      |
|--------------------|----------------|--|-----------------------|-------------------------|-------------------|------------|-------------------------------|--|--|---|---|--------------------------------------|
|                    | ISA, cash only | predominantly cash with some stocks and shares | Stocks and shares ISA | Private pension product | Workplace pension | Shares     | Other investment fund product | Bank or building society easy access savings account | Bank or building society regular savings account | Bank or building society fixed term account | National Savings and Investment Premium Bonds | Online peer-to-peer lending platform |
| Unweighted base    | 869            | 73   | 185                   | 354                     | 661               | 277        | 147                           | 1056   | 418  | 247   | 446   | 42                                   |
| Weighted base      | 851            | 75   | 181                   | 340                     | 650               | 270        | 139                           | 1033   | 431  | 245   | 409   | 43                                   |
| £1-£500            | 99<br>12%      | 5<br>7%  | 8<br>5%               | 6<br>2%                 | 36<br>6%          | 22<br>8%   | 2<br>2%                       | 167<br>16%   | 59<br>14%  | 6<br>3%                                     | 97<br>24%                                     | 3<br>7%                              |
| £501-£1000         | 27<br>3%       | 3<br>4%  | 6<br>3%               | 1<br>*                  | 11<br>2%          | 17<br>6%   | 5<br>4%                       | 78<br>8%   | 31<br>7%   | 6<br>2%                                     | 30<br>7%                                      | 4<br>8%                              |
| £1001-£2000        | 47<br>5%       | 1<br>2%  | 4<br>2%               | 4<br>1%                 | 8<br>1%           | 20<br>7%   | 4<br>3%                       | 63<br>6%   | 34<br>8%   | 14<br>6%                                    | 22<br>5%                                      | 6<br>14%                             |
| £2001-£3000        | 28<br>3%       | 5<br>6%  | 2<br>1%               | 7<br>2%                 | 6<br>1%           | 11<br>4%   | 1<br>1%                       | 52<br>5%   | 10<br>2%   | 11<br>4%                                    | 13<br>3%                                      | 1<br>2%                              |
| £3001-£5000        | 55<br>7%       | 1<br>2%  | 5<br>3%               | 8<br>2%                 | 19<br>3%          | 16<br>6%   | 8<br>6%                       | 51<br>5%   | 24<br>6%   | 13<br>5%                                    | 21<br>5%                                      | -<br>-                               |
| £5001-£7500        | 29<br>3%       | -<br>-   | 3<br>2%               | 6<br>2%                 | 8<br>1%           | 12<br>5%   | 2<br>2%                       | 18<br>2%   | 3<br>1%  | 2<br>1%                                     | 6<br>1%                                       | 1<br>2%                              |
| £7501-£10000       | 37<br>4%       | 4<br>6%  | 7<br>4%               | 13<br>4%                | 8<br>1%           | 8<br>3%    | 3<br>2%                       | 45<br>4%   | 13<br>3%   | 16<br>6%                                    | 13<br>3%                                      | 2<br>5%                              |
| £10001-£20000      | 80<br>9%       | -<br>-   | 15<br>8%              | 25<br>7%                | 36<br>6%          | 16<br>6%   | 11<br>8%                      | 46<br>4%   | 9<br>2%  | 17<br>7%                                    | 17<br>4%                                      | 2<br>4%                              |
| £20001-£30000      | 27<br>3%       | 5<br>7%  | 13<br>7%              | 11<br>3%                | 17<br>3%          | 16<br>6%   | 2<br>2%                       | 16<br>2%   | 4<br>1%  | 6<br>2%                                     | 14<br>3%                                      | 1<br>1%                              |
| £30001+            | 47<br>5%       | -<br>-   | 27<br>15%             | 56<br>16%               | 33<br>5%          | 15<br>6%   | 18<br>13%                     | 24<br>2%   | 1<br>*   | 19<br>8%                                    | 13<br>3%                                      | -<br>-                               |
| Prefer not to say  | 373<br>44%     | 50<br>67%                                      | 91<br>50%             | 203<br>60%              | 468<br>72%        | 117<br>43% | 82<br>59%                     | 472<br>46%   | 242<br>56%                                       | 136<br>55%                                  | 164<br>40%                                    | 25<br>57%                            |
| Mean ('000)        | 11.80          | 7.78   | 65.78                 | 47.88                   | 30.26             | 47.29      | 34.54                         | 6.47   | 3.46   | 31.48                                       | 7.67  | 4.97                                 |
| Standard deviation | 18.33          | 9.97   | 178.63                | 73.05                   | 84.25             | 364.02     | 75.01                         | 12.38  | 6.00   | 168.30                                      | 19.30   | 7.21                                 |
| Standard error     | 0.83           | 2.08   | 18.52                 | 6.20                    | 6.37              | 29.05      | 9.60                          | 0.53   | 0.45   | 16.05                                       | 1.17  | 1.70                                 |
| Median ('000)      | 4.89           | 2.44   | 17.39                 | 19.65                   | 8.60              | 3.98       | 13.78                         | 1.85   | 1.14   | 8.73  | 0.99  | 1.41                                 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 30

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**

ISA, cash only

Base: All respondents who currently hold each

|                    | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |           | Region    |           |            |            |                        |               |               |           | Employment Sector |            |            |           |           |            |          |
|--------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|-----------|-------------------|------------|------------|-----------|-----------|------------|----------|
|                    | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales     | East London       | South East | South West | Public    | Private   |            |          |
| Unweighted base    | 869        | 413        | 456        | 47        | 139       | 141       | 150       | 161       | 231          | 303        | 295        | 120       | 151       | 71        | 36         | 105        | 81                     | 72            | 73            | 47        | 85                | 86         | 132        | 81        | 144       | 350        |          |
| Weighted base      | 851        | 406        | 444        | 56        | 151       | 127       | 142       | 154       | 220          | 281        | 269        | 159       | 142       | 76        | 32         | 94         | 84                     | 68            | 69            | 42        | 100               | 96         | 116        | 73        | 148       | 349        |          |
| £1-£500            | 99<br>12%  | 34<br>8%   | 65<br>15%  | 10<br>17% | 22<br>14% | 21<br>17% | 17<br>12% | 11<br>7%  | 18<br>8%     | 26<br>9%   | 25<br>9%   | 24<br>15% | 24<br>17% | 3<br>4%   | 5<br>15%   | 13<br>14%  | 16<br>19%              | 12<br>17%     | 7<br>10%      | 2<br>5%   | 9<br>9%           | 14<br>14%  | 12<br>10%  | 6<br>6%   | 23<br>16% | 37<br>11%  |          |
| £501-£1000         | 27<br>3%   | 13<br>3%   | 14<br>3%   | 2<br>3%   | 13<br>9%  | 3<br>3%   | 4<br>3%   | 4<br>2%   | 2<br>1%      | 5<br>2%    | 9<br>3%    | 3<br>2%   | 11<br>8%  | 5<br>7%   | 3<br>8%    | 1<br>1%    | 3<br>3%                | 3<br>5%       | 2<br>3%       | 1<br>2%   | 6<br>6%           | 2<br>2%    | -<br>-     | 2<br>3%   | 7<br>5%   | 14<br>4%   |          |
| £1001-£2000        | 47<br>5%   | 19<br>5%   | 27<br>6%   | 7<br>12%  | 11<br>7%  | 8<br>6%   | 8<br>5%   | 8<br>5%   | 6<br>3%      | 15<br>5%   | 19<br>7%   | 9<br>5%   | 5<br>3%   | 3<br>4%   | -<br>-     | 5<br>5%    | 5<br>6%                | 3<br>4%       | 2<br>7%       | 4<br>4%   | 4<br>4%           | 7<br>8%    | 11<br>9%   | 3<br>4%   | 8<br>6%   | 23<br>7%   |          |
| £2001-£3000        | 28<br>3%   | 14<br>3%   | 15<br>3%   | 2<br>3%   | 9<br>6%   | 2<br>2%   | 5<br>3%   | 6<br>4%   | 5<br>2%      | 5<br>2%    | 16<br>6%   | 6<br>4%   | 1<br>1%   | 2<br>3%   | *          | 3<br>1%    | -<br>3%                | 2<br>3%       | -<br>-        | 2<br>2%   | -<br>-            | 3<br>3%    | 4<br>5%    | 7<br>6%   | 6<br>9%   | 5<br>3%    | 15<br>4% |
| £3001-£5000        | 55<br>7%   | 24<br>6%   | 32<br>7%   | 1<br>3%   | 11<br>7%  | 7<br>5%   | 12<br>8%  | 11<br>7%  | 13<br>6%     | 15<br>5%   | 20<br>8%   | 10<br>6%  | 11<br>8%  | 3<br>4%   | 4<br>11%   | 4<br>5%    | 5<br>6%                | 2<br>3%       | 6<br>9%       | 3<br>6%   | 9<br>9%           | 4<br>5%    | 7<br>6%    | 10<br>10% | 8<br>6%   | 24<br>7%   |          |
| £5001-£7500        | 29<br>3%   | 14<br>3%   | 16<br>3%   | -<br>-    | 3<br>2%   | 4<br>3%   | 4<br>2%   | 8<br>5%   | 10<br>5%     | 12<br>4%   | 10<br>4%   | 3<br>2%   | 4<br>3%   | 2<br>3%   | 1<br>2%    | 3<br>3%    | 2<br>2%                | 1<br>2%       | 4<br>6%       | 3<br>7%   | 8<br>8%           | -<br>-     | 3<br>2%    | 3<br>4%   | 4<br>3%   | 11<br>3%   |          |
| £7501-£10000       | 37<br>4%   | 19<br>5%   | 18<br>4%   | 2<br>3%   | 5<br>3%   | 5<br>4%   | 4<br>3%   | 9<br>6%   | 13<br>6%     | 11<br>4%   | 17<br>6%   | 1<br>1%   | 8<br>6%   | 3<br>3%   | 1<br>2%    | 1<br>1%    | -<br>-                 | -<br>-        | 5<br>8%       | 1<br>3%   | 6<br>6%           | 7<br>7%    | 8<br>7%    | 6<br>8%   | 3<br>2%   | 20<br>6%   |          |
| £10001-£20000      | 80<br>9%   | 49<br>12%  | 31<br>7%   | 7<br>13%  | 4<br>3%   | 12<br>10% | 7<br>5%   | 17<br>11% | 33<br>15%    | 31<br>11%  | 17<br>6%   | 23<br>14% | 10<br>7%  | 7<br>10%  | 1<br>4%    | 9<br>10%   | 10<br>12%              | 10<br>14%     | 7<br>11%      | 4<br>8%   | 8<br>8%           | 14<br>14%  | 7<br>6%    | 4<br>5%   | 9<br>6%   | 28<br>8%   |          |
| £20001-£30000      | 27<br>3%   | 12<br>3%   | 16<br>4%   | -<br>-    | 3<br>2%   | 5<br>4%   | 6<br>4%   | 7<br>5%   | 6<br>3%      | 7<br>2%    | 10<br>4%   | 8<br>5%   | 3<br>2%   | 2<br>4%   | 1<br>1%    | 3<br>4%    | 2<br>2%                | 2<br>7%       | 3<br>4%       | 4<br>4%   | 1<br>2%           | 6<br>5%    | 3<br>4%    | 3<br>2%   | 2<br>1%   | 14<br>4%   |          |
| £30001+            | 47<br>5%   | 25<br>6%   | 21<br>5%   | 3<br>5%   | 1<br>1%   | 6<br>5%   | 3<br>2%   | 8<br>5%   | 26<br>12%    | 20<br>7%   | 17<br>6%   | 4<br>3%   | 5<br>4%   | 9<br>12%  | 1<br>4%    | 3<br>3%    | 6<br>7%                | 2<br>4%       | 3<br>4%       | 7<br>7%   | 2<br>8%           | 7<br>8%    | 2<br>1%    | 4<br>6%   | 4<br>3%   | 15<br>4%   |          |
| Prefer not to say  | 373<br>44% | 184<br>45% | 189<br>43% | 23<br>42% | 70<br>46% | 54<br>42% | 73<br>51% | 66<br>43% | 88<br>40%    | 136<br>48% | 109<br>41% | 69<br>43% | 60<br>42% | 36<br>48% | 15<br>54%  | 51<br>41%  | 35<br>47%              | 32<br>39%     | 27<br>34%     | 23<br>36% | 37<br>39%         | 35<br>47%  | 54<br>50%  | 28<br>39% | 74<br>50% | 149<br>43% |          |
| Mean ('000)        | 11.80      | 13.19      | 10.58      | 12.45     | 4.48      | 9.77      | 8.79      | 13.62     | 17.65        | 15.84      | 11.17      | 9.80      | 8.09      | 16.45     | 9.40       | 10.99      | 11.91                  | 11.76         | 10.15         | 13.45     | 14.25             | 11.68      | 8.89       | 10.83     | 7.06      | 10.84      |          |
| Standard deviation | 18.33      | 17.94      | 18.63      | 26.55     | 7.44      | 14.00     | 14.32     | 21.25     | 20.59        | 25.15      | 15.51      | 11.52     | 13.62     | 20.80     | 15.59      | 19.67      | 16.13                  | 26.87         | 13.40         | 13.11     | 24.53             | 15.21      | 13.51      | 15.42     | 12.13     | 17.21      |          |
| Standard error     | 0.83       | 1.17       | 1.16       | 5.21      | 0.86      | 1.54      | 1.69      | 2.14      | 1.75         | 1.96       | 1.17       | 1.44      | 1.45      | 3.25      | 3.58       | 2.73       | 2.35                   | 4.15          | 2.00          | 2.93      | 3.37              | 2.03       | 1.59       | 2.27      | 1.37      | 1.23       |          |
| Median ('000)      | 4.89       | 5.96       | 3.39       | 1.82      | 1.33      | 3.68      | 3.03      | 5.81      | 9.82         | 5.97       | 4.87       | 3.64      | 2.48      | 8.50      | 4.09       | 2.91       | 3.16                   | 1.82          | 5.59          | 5.85      | 5.16              | 4.42       | 4.01       | 3.79      | 1.81      | 4.33       |          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 30

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****ISA, cash only****Base:** All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|-----------|-----------------|---|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |           | Up to secondary | University degree   | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k     |                 |   |                          |                              |
| Unweighted base    | 869                                   | 869             | 710            | 159  | -                            | 597           | 272            | 292  | 303  | 220       | 425             | 318   | 108                      | 13                           |
| Weighted base      | 851                                   | 851             | 689            | 162  | -                            | 583           | 268            | 267  | 295  | 232       | 416             | 308   | 103                      | 16                           |
| £1-£500            | 99<br>12%                             | 99<br>12%       | 80<br>12%      | 19<br>12%  | -                            | 47<br>8%      | 53<br>20%      | 47<br>18%  | 30<br>10%  | 21<br>9%  | 52<br>12%       | 36<br>12%   | 12<br>12%                | -                            |
| £501-£1000         | 27<br>3%                              | 27<br>3%        | 21<br>3%       | 6<br>4%  | -                            | 15<br>3%      | 13<br>5%       | 9<br>3%  | 9<br>3%  | 8<br>4%   | 18<br>4%        | 4<br>1%   | 5<br>5%                  | -                            |
| £1001-£2000        | 47<br>5%                              | 47<br>5%        | 43<br>6%       | 4<br>2%  | -                            | 29<br>5%      | 18<br>7%       | 12<br>5%   | 18<br>6%   | 16<br>7%  | 22<br>5%        | 13<br>4%  | 9<br>8%                  | 3<br>17%                     |
| £2001-£3000        | 28<br>3%                              | 28<br>3%        | 25<br>4%       | 4<br>2%  | -                            | 18<br>3%      | 10<br>4%       | 11<br>4%   | 9<br>3%  | 8<br>3%   | 11<br>3%        | 13<br>4%  | 3<br>3%                  | 1<br>7%                      |
| £3001-£5000        | 55<br>7%                              | 55<br>7%        | 46<br>7%       | 9<br>6%  | -                            | 35<br>6%      | 21<br>8%       | 17<br>6%   | 20<br>7%   | 17<br>7%  | 30<br>7%        | 16<br>5%  | 10<br>9%                 | -                            |
| £5001-£7500        | 29<br>3%                              | 29<br>3%        | 22<br>3%       | 7<br>5%  | -                            | 20<br>3%      | 9<br>3%        | 11<br>4%   | 12<br>4%   | 7<br>3%   | 13<br>3%        | 12<br>4%  | 3<br>3%                  | -                            |
| £7501-£10000       | 37<br>4%                              | 37<br>4%        | 32<br>5%       | 5<br>3%  | -                            | 32<br>6%      | 5<br>2%        | 11<br>4%   | 10<br>3%   | 15<br>6%  | 19<br>4%        | 16<br>5%  | 1<br>1%                  | 2<br>11%                     |
| £10001-£20000      | 80<br>9%                              | 80<br>9%        | 71<br>10%      | 10<br>6%   | -                            | 66<br>11%     | 14<br>5%       | 28<br>11%  | 28<br>9%   | 23<br>10% | 37<br>9%        | 36<br>12%   | 5<br>5%                  | 2<br>13%                     |
| £20001-£30000      | 27<br>3%                              | 27<br>3%        | 26<br>4%       | 1<br>*   | -                            | 21<br>4%      | 6<br>2%        | 7<br>3%  | 14<br>5%   | 6<br>2%   | 15<br>4%        | 11<br>4%  | 1<br>1%                  | -                            |
| £30001+            | 47<br>5%                              | 47<br>5%        | 40<br>6%       | 7<br>4%  | -                            | 44<br>7%      | 3<br>1%        | 14<br>5%   | 18<br>6%   | 13<br>6%  | 23<br>6%        | 18<br>6%  | 6<br>5%                  | -                            |
| Prefer not to say  | 373<br>44%                            | 373<br>44%      | 284<br>41%     | 90<br>56%  | -                            | 256<br>44%    | 117<br>44%     | 100<br>37%   | 126<br>43%   | 98<br>42% | 175<br>42%      | 133<br>43%  | 50<br>48%                | 8<br>53%                     |
| Mean ('000)        | 11.80                                 | 11.80           | 12.14          | 9.87   | -                            | 14.78         | 5.32           | 10.63  | 12.59  | 12.18     | 11.71           | 13.09   | 8.66                     | 7.30                         |
| Standard deviation | 18.33                                 | 18.33           | 17.85          | 20.88  | -                            | 20.48         | 9.77           | 17.59  | 17.46  | 20.52     | 18.08           | 19.71   | 15.60                    | 6.09                         |
| Standard error     | 0.83                                  | 0.83            | 0.87           | 2.46   | -                            | 1.12          | 0.78           | 1.30   | 1.32   | 1.81      | 1.15            | 1.47  | 2.01                     | 2.48                         |
| Median ('000)      | 4.89                                  | 4.89            | 4.92           | 3.82   | 0.00                         | 7.37          | 1.49           | 3.76   | 4.82   | 4.68      | 4.85            | 5.96  | 2.61                     | 2.96                         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 31

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**

ISA, predominantly cash with some stocks and shares

Base: All respondents who currently hold each

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |      |       |       | Region |           |            |            |                         |               |               |            | Employment Sector |            |            |        |         |      |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|------|-------|-------|--------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public | Private |      |
|                    |        |       |        |       |       |       |       |       |              |      |       |       |        |           |            |            |                         |               |               |            |                   |            |            |        |         |      |
| Unweighted base    | 73     | 38    | 35     | 7     | 12    | 14    | 7     | 13    | 20           | 30   | 30    | 6     | 7      | 7         | 1          | 5          | 6                       | 7             | 2             | 9          | 14                | 12         | 8          | 13     | 30      |      |
| Weighted base      | 75     | 40    | 35     | 9     | 11    | 13    | 6     | 15    | 22           | 30   | 29    | 10    | 7      | 8         | 1          | 5          | 5                       | 6             | 3             | 2          | 7                 | 17         | 15         | 7      | 14      | 27   |
| £1-£500            | 5      | 1     | 5      | 2     | -     | 2     | 1     | -     | -            | 2    | 3     | -     | -      | -         | -          | -          | -                       | 1             | 1             | -          | 1                 | 2          | -          | 1      | 3       | 2    |
|                    | 7%     | 1%    | 13%    | 25%   | -     | 19%   | 10%   | -     | -            | 6%   | 11%   | -     | -      | -         | -          | -          | -                       | 10%           | 47%           | -          | 13%               | 10%        | -          | 8%     | 24%     | 6%   |
| £501-£1000         | 3      | 2     | 1      | -     | -     | 1     | -     | 2     | -            | 1    | 2     | -     | -      | 2         | -          | -          | -                       | -             | -             | -          | -                 | -          | 1          | -      | 1       | -    |
|                    | 4%     | 5%    | 3%     | -     | -     | 12%   | -     | 11%   | 4%           | 6%   | -     | -     | 21%    | -         | -          | -          | -                       | -             | -             | -          | -                 | 9%         | -          | 5%     | -       | -    |
| £1001-£2000        | 1      | 1     | 1      | -     | 1     | 1     | -     | -     | -            | 1    | -     | -     | -      | -         | -          | -          | -                       | -             | -             | 1          | -                 | 1          | -          | -      | -       | 1    |
|                    | 2%     | 2%    | 2%     | -     | 6%    | 5%    | -     | -     | 4%           | -    | -     | -     | -      | -         | -          | -          | -                       | -             | 37%           | -          | 4%                | -          | -          | -      | -       | 5%   |
| £2001-£3000        | 5      | 4     | 1      | -     | 1     | 1     | -     | -     | 2            | 1    | 2     | 1     | 1      | 1         | -          | -          | -                       | -             | -             | 1          | 1                 | 1          | 1          | -      | -       | 4    |
|                    | 6%     | 9%    | 3%     | -     | 14%   | 8%    | -     | -     | 10%          | 4%   | 6%    | 9%    | 15%    | -         | 100%       | -          | -                       | -             | -             | 63%        | 9%                | 6%         | 8%         | -      | -       | 13%  |
| £3001-£5000        | 1      | 1     | -      | 1     | -     | -     | -     | -     | 1            | -    | 1     | -     | 1      | -         | -          | -          | -                       | -             | -             | -          | -                 | -          | -          | -      | -       | -    |
|                    | 2%     | 3%    | -      | 8%    | -     | -     | -     | -     | 3%           | -    | 2%    | -     | 11%    | -         | -          | -          | 27%                     | -             | -             | -          | -                 | -          | -          | -      | -       | -    |
| £5001-£7500        | -      | -     | -      | -     | -     | -     | -     | -     | -            | -    | -     | -     | -      | -         | -          | -          | -                       | -             | -             | -          | -                 | -          | -          | -      | -       | -    |
| £7501-£10000       | 4      | 2     | 2      | -     | -     | 1     | -     | -     | 3            | 1    | 1     | 2     | 21%    | -         | -          | -          | 1                       | -             | -             | -          | -                 | 1          | -          | 2      | -       | 1    |
|                    | 6%     | 5%    | 6%     | -     | -     | 6%    | -     | -     | 15%          | 3%   | 5%    | 21%   | -      | -         | -          | -          | 26%                     | -             | -             | -          | -                 | 5%         | -          | 30%    | -       | 3%   |
| £10001-£20000      | -      | -     | -      | -     | -     | -     | -     | -     | -            | -    | -     | -     | -      | -         | -          | -          | -                       | -             | -             | -          | -                 | -          | -          | -      | -       | -    |
| £20001-£30000      | 5      | 2     | 3      | -     | -     | -     | -     | 5     | -            | 1    | 2     | 2     | -      | -         | -          | -          | -                       | -             | -             | -          | -                 | 1          | 4          | -      | -       | -    |
|                    | 7%     | 4%    | 9%     | -     | -     | -     | -     | 32%   | -            | 3%   | 6%    | 25%   | -      | -         | -          | -          | -                       | -             | -             | -          | -                 | 4%         | 29%        | -      | -       | -    |
| £30001+            | -      | -     | -      | -     | -     | -     | -     | -     | -            | -    | -     | -     | -      | -         | -          | -          | -                       | -             | -             | -          | -                 | -          | -          | -      | -       | -    |
| Prefer not to say  | 50     | 28    | 23     | 6     | 9     | 8     | 4     | 10    | 14           | 23   | 19    | 4     | 5      | 7         | -          | 5          | 2                       | 6             | 12            | 8          | 4                 | 10         | 20         | -      | -       |      |
|                    | 67%    | 70%   | 64%    | 67%   | 80%   | 62%   | 78%   | 68%   | 61%          | 76%  | 64%   | 45%   | 74%    | 79%       | -          | 100%       | 47%                     | 90%           | 53%           | 79%        | 70%               | 54%        | 62%        | 71%    | 73%     |      |
| Mean ('000)        | 7.78   | 7.26  | 8.25   | 1.24  | 2.69  | 2.55  | 0.58  | 26.26 | 4.61         | 4.35 | 7.17  | 15.03 | 3.02   | 1.00      | 3.00       | -          | 7.19                    | *             | 0.03          | 2.19       | 1.33              | 5.81       | 17.55      | 6.33   | 0.23    | 2.78 |
| Standard deviation | 9.97   | 10.03 | 10.30  | 2.57  | 0.63  | 3.83  | -     | 3.24  | 3.67         | 7.18 | 11.07 | 10.38 | -      | -         | -          | -          | 3.50                    | -             | -             | -          | -                 | 8.44       | 13.45      | 4.14   | 0.41    | 2.85 |
| Standard error     | 2.08   | 2.90  | 3.11   | 1.49  | 0.36  | 1.71  | -     | 1.87  | 1.39         | 2.54 | 3.50  | 5.99  | -      | -         | -          | -          | 2.02                    | -             | -             | -          | -                 | 3.77       | 6.72       | 2.93   | 0.18    | 1.01 |
| Median ('000)      | 2.44   | 2.64  | 2.06   | 0.06  | 2.27  | 0.50  | 0.14  | 24.07 | 2.46         | 1.35 | 1.18  | 7.48  | 2.28   | 1.00      | 3.00       | 0.00       | 4.96                    | *             | 0.03          | 2.06       | 0.21              | 2.01       | 10.08      | 2.96   | 0.03    | 2.18 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 31

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**

ISA, predominantly cash with some stocks and shares

Base: All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|-----------|-----------------|---|--------------------------|------------------------------|--|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |           | Up to secondary | University degree   | Higher university degree | Still in full time education |  |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k     |                 |   |                          |                              |  |
| Unweighted base    | 73                                    | 73              | 59             | 14   | -                            | 67            | 6              | 20   | 20   | 29        | 23              | 33  | 15                       | 1                            |  |
| Weighted base      | 75                                    | 75              | 60             | 15   | -                            | 69            | 7              | 20   | 18   | 31        | 25              | 33  | 14                       | 1                            |  |
| £1-£500            | 5<br>7%                               | 5<br>7%         | 5<br>8%        | -  | -                            | 3<br>5%       | 2<br>26%       | 2<br>11%   | 1<br>3%  | 2<br>8%   | 2<br>7%         | 2<br>5%   | 2<br>11%                 | -                            |  |
| £501-£1000         | 3<br>4%                               | 3<br>4%         | 2<br>3%        | 1<br>9%  | -                            | 3<br>4%       | -              | 2<br>9%  | -  | 1<br>4%   | 2<br>9%         | 1<br>2%   | -                        | -                            |  |
| £1001-£2000        | 1<br>2%                               | 1<br>2%         | -              | 1<br>9%  | -                            | 1<br>1%       | 1<br>9%        | -  | 1<br>3%  | 1<br>2%   | -               | -   | 1<br>9%                  | -                            |  |
| £2001-£3000        | 5<br>6%                               | 5<br>6%         | 4<br>6%        | 1<br>8%  | -                            | 5<br>7%       | -              | 2<br>8%  | 2<br>12%   | 1<br>3%   | 2<br>6%         | 2<br>6%   | 1<br>7%                  | -                            |  |
| £3001-£5000        | 1<br>2%                               | 1<br>2%         | 1<br>2%        | -  | -                            | 1<br>1%       | 1<br>10%       | 1<br>3%  | 1<br>4%  | -         | 1<br>3%         | -   | -                        | 1<br>100%                    |  |
| £5001-£7500        | -                                     | -               | -              | -  | -                            | -             | -              | -  | -  | -         | -               | -   | -                        | -                            |  |
| £7501-£10000       | 4<br>6%                               | 4<br>6%         | 4<br>7%        | -  | -                            | 2<br>3%       | 2<br>31%       | -  | 1<br>7%  | 3<br>9%   | 2<br>8%         | 1<br>4%   | 1<br>5%                  | -                            |  |
| £10001-£20000      | -                                     | -               | -              | -  | -                            | -             | -              | -  | -  | -         | -               | -   | -                        | -                            |  |
| £20001-£30000      | 5<br>7%                               | 5<br>7%         | 5<br>8%        | -  | -                            | 5<br>7%       | -              | 2<br>8%  | -  | 3<br>10%  | 2<br>10%        | 2<br>7%   | -                        | -                            |  |
| £30001+            | -                                     | -               | -              | -  | -                            | -             | -              | -  | -  | -         | -               | -   | -                        | -                            |  |
| Prefer not to say  | 50<br>67%                             | 50<br>67%       | 39<br>65%      | 11<br>74%  | -                            | 49<br>71%     | 2<br>24%       | 12<br>61%  | 13<br>70%  | 20<br>64% | 14<br>57%       | 25<br>75%   | 10<br>68%                | -                            |  |
| Mean ('000)        | 7.78                                  | 7.78            | 8.85           | 1.83   | -                            | 8.67          | 4.30           | 7.56   | 4.21   | 9.65      | 7.96            | 10.58   | 2.76                     | 5.00                         |  |
| Standard deviation | 9.97                                  | 9.97            | 10.50          | 0.73   | -                            | 10.91         | 3.75           | 12.54  | 3.81   | 10.28     | 10.01           | 12.31   | 3.79                     | -                            |  |
| Standard error     | 2.08                                  | 2.08            | 2.41           | 0.36   | -                            | 2.50          | 1.87           | 4.43   | 1.56   | 3.43      | 3.34            | 4.65  | 1.55                     | -                            |  |
| Median ('000)      | 2.44                                  | 2.44            | 3.03           | 1.49   | 0.00                         | 2.41          | 2.79           | 1.01   | 2.38   | 4.02      | 2.70            | 2.79  | 1.25                     | 5.00                         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 32

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Stocks and shares ISA****Base: All respondents who currently hold each**

|                    | Gender |        | Age    |       |       |        |       |       | Social Grade |       |       |       | Region |           |            |            |                         |                |                |          | Employment Sector |            |            |        |              |        |    |
|--------------------|--------|--------|--------|-------|-------|--------|-------|-------|--------------|-------|-------|-------|--------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|--------|--------------|--------|----|
|                    | Total  | Male   | Female | 18-24 | 25-34 | 35-44  | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East-ern | London            | South East | South West | Public | Pri-<br>vate |        |    |
|                    |        |        |        |       |       |        |       |       |              |       |       |       |        |           |            |            |                         |                |                |          |                   |            |            |        |              |        |    |
| Unweighted base    | 185    | 115    | 70     | 7     | 17    | 28     | 28    | 33    | 72           | 88    | 60    | 17    | 20     | 20        | 3          | 17         | 12                      | 13             | 13             | 6        | 17                | 28         | 33         | 23     | 25           | 63     |    |
| Weighted base      | 181    | 117    | 64     | 10    | 21    | 25     | 21    | 32    | 72           | 83    | 55    | 25    | 18     | 19        | 3          | 16         | 10                      | 12             | 12             | 7        | 19                | 32         | 33         | 18     | 22           | 64     |    |
| £1-£500            | 8      | 5      | 3      | 1     | 6     | 1      | -     | 1     | -            | 1     | 1     | 5     | 1      | -         | -          | -          | -                       | 1              | -              | -        | 1                 | 5          | 1          | 2%     | 2%           | 5      |    |
|                    | 5%     | 5%     | 5%     | 9%    | 29%   | 3%     | -     | 2%    | -            | 2%    | 2%    | 22%   | 4%     | -         | -          | -          | -                       | 6%             | -              | -        | 5%                | 16%        | 5          | 1      | 2%           | 11%    | 8% |
| £501-£1000         | 6      | 2      | 4      | -     | 1     | -      | 1     | 1     | 2            | 2     | 2     | 3     | -      | 1         | 2          | -          | 1                       | -              | -              | -        | -                 | 1          | 2          | 8%     | 3%           | 3      |    |
|                    | 3%     | 2%     | 7%     | -     | 7%    | -      | 11%   | 2%    | 3%           | 3%    | 6%    | -     | 4%     | 9%        | -          | 4%         | -                       | -              | -              | -        | -                 | 2%         | 8%         | 6%     | 6%           | 5%     |    |
| £1001-£2000        | 4      | 4      | -      | 1     | -     | 1      | 1     | -     | 2            | 1     | 1     | 2     | -      | -         | -          | 1          | -                       | -              | -              | -        | -                 | 1          | 2          | -      | 2            | -      | -  |
|                    | 2%     | 4%     | -      | 10%   | -     | 3%     | 3%    | -     | 3%           | 2%    | 2%    | 8%    | -      | -         | -          | 7%         | -                       | -              | -              | -        | -                 | 3%         | 7%         | -      | 8%           | -      | -  |
| £2001-£3000        | 2      | 1      | 1      | -     | -     | 1      | 1     | -     | 1            | 1     | 1     | 1     | -      | 1         | -          | -          | -                       | -              | -              | -        | -                 | -          | 1          | 1      | 1            | 1      | 1  |
|                    | 1%     | 1%     | 2%     | -     | -     | 2%     | 3%    | -     | 1%           | 1%    | 1%    | -     | -      | 3%        | -          | -          | -                       | -              | -              | -        | -                 | -          | 2%         | 3%     | 6%           | 6%     | 1% |
| £3001-£5000        | 5      | 3      | 1      | -     | -     | 1      | 2     | 1     | 1            | 2     | -     | 1     | 1      | -         | 1          | 1          | 1                       | -              | -              | -        | 1                 | -          | 1          | -      | 1            | 1      |    |
|                    | 3%     | 3%     | 2%     | -     | -     | 2%     | 10%   | 4%    | 1%           | 2%    | -     | 6%    | 7%     | -         | 54%        | 8%         | 8%                      | -              | -              | -        | 3%                | -          | -          | 2%     | 3%           | 1%     | 1% |
| £5001-£7500        | 3      | 2      | 1      | -     | 1     | -      | -     | -     | 2            | 2     | 1     | -     | -      | -         | -          | -          | -                       | 1              | 1              | -        | -                 | 1          | -          | -      | -            | -      | 1  |
|                    | 2%     | 2%     | 1%     | -     | 4%    | -      | -     | -     | 3%           | 3%    | 1%    | -     | -      | -         | -          | -          | -                       | 11%            | 6%             | -        | -                 | 3%         | -          | -      | -            | -      | 1% |
| £7501-£10000       | 7      | 4      | 3      | -     | -     | 2      | 1     | 3     | 1            | 1     | 5     | -     | 1      | 2         | -          | -          | -                       | -              | 2              | -        | -                 | 3          | 1          | -      | 2            | 2      | 2  |
|                    | 4%     | 3%     | 5%     | -     | -     | 7%     | 6%    | 10%   | 1%           | 2%    | 9%    | -     | 6%     | 9%        | -          | -          | -                       | 18%            | -              | -        | 8%                | 2%         | -          | 8%     | 4%           | 4%     |    |
| £10001-£20000      | 15     | 12     | 3      | -     | 2     | 2      | 1     | 3     | 7            | 8     | 2     | 3     | 2      | 1         | 1          | 1          | 2                       | 1              | 1              | 4        | 2                 | 2          | 2          | 1      | -            | 5      |    |
|                    | 8%     | 10%    | 5%     | -     | 8%    | 10%    | 3%    | 10%   | 10%          | 10%   | 4%    | 10%   | 10%    | 6%        | 21%        | -          | 13%                     | 16%            | 5%             | -        | 22%               | 7%         | 5%         | 7%     | -            | 7%     |    |
| £20001-£30000      | 13     | 10     | 3      | -     | 1     | 1      | 1     | 3     | 6            | 3     | 8     | 1     | 1      | 3         | 1          | 1          | 1                       | 1              | 1              | 1        | 1                 | 2          | 2          | 1      | 4            | 4      |    |
|                    | 7%     | 8%     | 5%     | -     | 4%    | 6%     | 4%    | 11%   | 9%           | 4%    | 15%   | 3%    | 4%     | 17%       | 25%        | 7%         | -                       | 11%            | 5%             | 12%      | 4%                | -          | 5%         | 13%    | 4%           | 7%     |    |
| £30001+            | 27     | 23     | 4      | -     | -     | 4      | 3     | 4     | 16           | 12    | 8     | 4     | 4      | 2         | -          | 4          | 1                       | 1              | 1              | 1        | 9                 | 4          | 2          | 1      | 9            | 14%    |    |
|                    | 15%    | 20%    | 7%     | -     | -     | 17%    | 14%   | 13%   | 22%          | 14%   | 15%   | 14%   | 22%    | 13%       | -          | 29%        | 7%                      | 5%             | 10%            | 19%      | 6%                | 29%        | 11%        | 14%    | 5%           | 14%    |    |
| Prefer not to say  | 91     | 51     | 39     | 8     | 10    | 13     | 10    | 16    | 34           | 48    | 25    | 9     | 8      | 42%       | -          | 46%        | 72%                     | 51%            | 55%            | 69%      | 11                | 10         | 19         | 10     | 11           | 33     |    |
|                    | 50%    | 44%    | 62%    | 80%   | 47%   | 51%    | 46%   | 49%   | 48%          | 58%   | 46%   | 37%   | 44%    | 42%       | -          | 46%        | 51%                     | 55%            | 69%            | 32%      | 57%               | 56%        | 50%        | 52%    |              |        |    |
| Mean ('000)        | 65.78  | 83.32  | 18.81  | 0.89  | 5.81  | 238.90 | 50.93 | 43.72 | 42.80        | 54.53 | 35.28 | 40.48 | 237.09 | 28.29     | 12.83      | 300.36     | 39.06                   | 33.58          | 39.10          | 39.70    | 35.84             | 69.15      | 20.35      | 45.22  | 19.60        | 126.06 |    |
| Standard deviation | 178.63 | 206.36 | 27.16  | 0.91  | 9.52  | 437.23 | 81.63 | 59.96 | 44.28        | 90.93 | 43.45 | 74.14 | 485.17 | 31.83     | 11.79      | 506.90     | 69.59                   | 62.35          | 54.80          | 17.52    | 48.82             | 114.85     | 23.17      | 59.24  | 47.03        | 295.37 |    |
| Standard error     | 18.52  | 25.80  | 5.04   | 0.64  | 3.60  | 116.85 | 21.82 | 14.13 | 7.18         | 14.03 | 7.93  | 23.44 | 146.28 | 9.60      | 6.81       | 168.97     | 34.79                   | 23.56          | 20.71          | 12.39    | 19.93             | 27.07      | 5.79       | 18.73  | 12.57        | 55.82  |    |
| Median ('000)      | 17.39  | 19.98  | 9.31   | 0.28  | 0.18  | 15.95  | 5.02  | 17.18 | 28.27        | 17.14 | 21.33 | 3.10  | 12.97  | 16.55     | 5.00       | 29.54      | 10.62                   | 11.33          | 9.84           | 28.47    | 13.10             | 11.68      | 8.97       | 21.07  | 2.14         | 15.40  |    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 32

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Stocks and shares ISA****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |        | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|--------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k  | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |        |   |                   |                          |                              |   |
| Unweighted base    | 185                                   | 185             | 165            | 20   | -                            | 185           | -              | 44   | 68         | 58     | 73  | 82                | 27                       | -                            | - |
| Weighted base      | 181                                   | 181             | 163            | 18   | -                            | 181           | -              | 40   | 64         | 62     | 66  | 83                | 27                       | -                            | - |
| £1-£500            | 8                                     | 8               | 8              | -  | -                            | 8             | -              | 6  | -          | 3      | 1   | 5                 | 2                        | -                            | - |
|                    | 5%                                    | 5%              | 5%             | -  | -                            | 5%            | -              | 14%  | -          | 5%     | 1%  | 6%                | 9%                       | -                            | - |
| £501-£1000         | 6                                     | 6               | 4              | 2  | -                            | 6             | -              | 3  | 2          | 1      | 4   | 2                 | -                        | -                            | - |
|                    | 3%                                    | 3%              | 3%             | 9%   | -                            | 3%            | -              | 7%   | 3%         | 2%     | 6%  | 2%                | -                        | -                            | - |
| £1001-£2000        | 4                                     | 4               | 3              | 1  | -                            | 4             | -              | 1  | 2          | 1      | 3   | 1                 | 1                        | -                            | - |
|                    | 2%                                    | 2%              | 2%             | 7%   | -                            | 2%            | -              | 2%   | 3%         | 2%     | 5%  | 1%                | 2%                       | -                            | - |
| £2001-£3000        | 2                                     | 2               | 1              | 1  | -                            | 2             | -              | -  | 1          | 1      | 1   | -                 | 1                        | -                            | - |
|                    | 1%                                    | 1%              | 1%             | 3%   | -                            | 1%            | -              | -  | 1%         | 2%     | 1%  | -                 | 4%                       | -                            | - |
| £3001-£5000        | 5                                     | 5               | 5              | -  | -                            | 5             | -              | 1  | 2          | 2      | 1   | 3                 | -                        | -                            | - |
|                    | 3%                                    | 3%              | 3%             | -  | -                            | 3%            | -              | 1%   | 3%         | 3%     | 2%  | 4%                | -                        | -                            | - |
| £5001-£7500        | 3                                     | 3               | 3              | -  | -                            | 3             | -              | 1  | 1          | 1      | 1   | 1                 | 1                        | -                            | - |
|                    | 2%                                    | 2%              | 2%             | -  | -                            | 2%            | -              | 4%   | 1%         | 1%     | 2%  | 1%                | 3%                       | -                            | - |
| £7501-£10000       | 7                                     | 7               | 7              | -  | -                            | 7             | -              | 3  | 1          | 3      | 6   | 1                 | 1                        | -                            | - |
|                    | 4%                                    | 4%              | 4%             | -  | -                            | 4%            | -              | 7%   | 2%         | 5%     | 9%  | 1%                | 3%                       | -                            | - |
| £10001-£20000      | 15                                    | 15              | 15             | -  | -                            | 15            | -              | 2  | 8          | 5      | 6   | 4                 | 4                        | -                            | - |
|                    | 8%                                    | 8%              | 9%             | -  | -                            | 8%            | -              | 5%   | 13%        | 8%     | 10%   | 5%                | 16%                      | -                            | - |
| £20001-£30000      | 13                                    | 13              | 13             | -  | -                            | 13            | -              | 6  | 4          | 3      | 3   | 8                 | 3                        | -                            | - |
|                    | 7%                                    | 7%              | 8%             | -  | -                            | 7%            | -              | 14%  | 6%         | 6%     | 4%  | 9%                | 9%                       | -                            | - |
| £30001+            | 27                                    | 27              | 27             | 1  | -                            | 27            | -              | 1  | 15         | 9      | 14  | 12                | 2                        | -                            | - |
|                    | 15%                                   | 15%             | 16%            | 4%   | -                            | 15%           | -              | 3%   | 24%        | 15%    | 21%   | 15%               | 6%                       | -                            | - |
| Prefer not to say  | 91                                    | 91              | 77             | 14   | -                            | 91            | -              | 17   | 29         | 31     | 26  | 46                | 13                       | -                            | - |
|                    | 50%                                   | 50%             | 47%            | 77%  | -                            | 50%           | -              | 42%  | 45%        | 51%    | 39%   | 56%               | 47%                      | -                            | - |
| Mean ('000)        | 65.78                                 | 65.78           | 68.50          | 10.00  | -                            | 65.78         | -              | 11.88  | 105.28     | 61.86  | 95.84   | 35.94             | 57.91                    | -                            | - |
| Standard deviation | 178.63                                | 178.63          | 182.48         | 23.02  | -                            | 178.63        | -              | 13.71  | 264.68     | 101.98 | 253.17  | 46.83             | 127.97                   | -                            | - |
| Standard error     | 18.52                                 | 18.52           | 19.45          | 10.30  | -                            | 18.52         | -              | 2.86   | 42.38      | 18.62  | 37.74   | 8.03              | 34.20                    | -                            | - |
| Median ('000)      | 17.39                                 | 17.39           | 18.38          | 1.08   | 0.00                         | 17.39         | 0.00           | 6.62   | 28.42      | 17.11  | 12.20   | 21.49             | 13.20                    | 0.00                         | - |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 33

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Private pension product****Base: All respondents who currently hold each**

|                    | Gender |       | Age    |       |       |       |       |        | Social Grade |       |        |       | Region |           |            |            |                        |               |               |       | Employment Sector |        |            |            |        |              |     |    |
|--------------------|--------|-------|--------|-------|-------|-------|-------|--------|--------------|-------|--------|-------|--------|-----------|------------|------------|------------------------|---------------|---------------|-------|-------------------|--------|------------|------------|--------|--------------|-----|----|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64  | 65+          | AB    | C1     | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales | East-ern          | London | South East | South West | Public | Pri-<br>vate |     |    |
| Unweighted base    | 354    | 204   | 150    | 10    | 28    | 59    | 90    | 79     | 88           | 121   | 119    | 70    | 44     | 17        | 15         | 48         | 25                     | 33            | 24            | 20    | 34                | 41     | 67         | 30         | 43     | 179          |     |    |
| Weighted base      | 340    | 199   | 141    | 11    | 33    | 55    | 76    | 72     | 93           | 111   | 102    | 88    | 40     | 20        | 11         | 44         | 27                     | 30            | 22            | 17    | 37                | 48     | 55         | 29         | 38     | 176          |     |    |
| £1-£500            | 6      | 3     | 3      | -     | 1     | 2     | 1     | 1      | 1            | 1     | 3      | 2     | *      | 2         | -          | 1          | -                      | -             | -             | *     | -                 | 1      | 1          | -          | -      | 3            | 2%  |    |
|                    | 2%     | 1%    | 2%     | -     | 2%    | 3%    | 1%    | 2%     | 1%           | 2%    | 3%     | 2%    | 1%     | 8%        | -          | 3%         | -                      | -             | -             | 3%    | -                 | 2%     | 3%         | -          | -      | 2%           | 2%  |    |
| £501-£1000         | 1      | -     | 1      | -     | 1     | 1     | -     | -      | -            | -     | 1      | -     | 1      | -         | -          | -          | -                      | -             | -             | -     | -                 | 1      | 1          | -          | -      | 1            | *   |    |
|                    | *      | -     | 1%     | -     | 3%    | 1%    | -     | -      | -            | -     | 1%     | -     | 2%     | -         | -          | -          | -                      | -             | -             | -     | -                 | 2%     | 1%         | -          | -      | 2%           | *   |    |
| £1001-£2000        | 4      | 1     | 3      | 2     | -     | 1     | -     | 1      | 1            | 1     | 2      | 1     | 1      | -         | 1          | -          | -                      | 1             | 1             | -     | -                 | 1      | -          | 1          | 4%     | 1            | 2%  |    |
|                    | 1%     | 1%    | 2%     | 14%   | -     | 2%    | -     | 1%     | 1%           | 1%    | 2%     | 1%    | 1%     | -         | 8%         | -          | -                      | 2%            | 3%            | -     | -                 | 3%     | -          | 3%         | -      | 3%           | 1%  | 1% |
| £2001-£3000        | 7      | 5     | 3      | -     | 7     | -     | -     | -      | 1            | -     | 1      | 7     | -      | -         | -          | -          | -                      | 2             | -             | -     | -                 | 5      | 1          | -          | -      | 2            | 5%  |    |
|                    | 2%     | 2%    | 2%     | -     | 20%   | -     | -     | -      | 1%           | -     | 1%     | 8%    | -      | -         | -          | -          | -                      | 7%            | -             | -     | -                 | 10%    | 1%         | -          | -      | 5%           | 3%  |    |
| £3001-£5000        | 8      | 8     | 1      | -     | 2     | 1     | 1     | 1      | 3            | 3     | 1      | 4     | 1      | -         | -          | -          | 1                      | 1             | 1             | 1     | 3                 | 2      | 3%         | 2%         | 1      | 3            |     |    |
|                    | 2%     | 4%    | *      | -     | 7%    | 2%    | 1%    | 1%     | 4%           | 2%    | 1%     | 4%    | 2%     | -         | -          | -          | 3%                     | 3%            | 3%            | 3%    | 7%                | 2%     | 3%         | 2%         | 1      | 3%           | 2%  |    |
| £5001-£7500        | 6      | 2     | 4      | -     | -     | 3     | 2     | -      | 1            | -     | 2      | 2     | 2      | 2         | 8%         | -          | -                      | 1             | 1             | 1     | -                 | 1      | -          | -          | 2      | 2            | 4%  |    |
|                    | 2%     | 1%    | 3%     | -     | -     | 6%    | 3%    | -      | 1%           | -     | 2%     | 2%    | 2%     | 6%        | 8%         | -          | -                      | 3%            | 4%            | -     | 3%                | 3%     | -          | -          | 6%     | 5%           | 2%  |    |
| £7501-£10000       | 13     | 3     | 10     | -     | 2     | 4     | 3     | 3      | 1            | 3     | 6      | 1     | 3      | -         | -          | -          | 2                      | -             | -             | -     | 4                 | 6      | 1          | -          | 2      | 11           |     |    |
|                    | 4%     | 2%    | 7%     | -     | 6%    | 7%    | 3%    | 5%     | 1%           | 2%    | 6%     | 2%    | 7%     | -         | -          | -          | 4%                     | -             | -             | -     | 10%               | 13%    | 1%         | -          | 4%     | 6%           |     |    |
| £10001-£20000      | 25     | 12    | 13     | -     | 6     | 4     | 6     | 4      | 5            | 7     | 8      | 7     | 3      | 1         | 1          | 6          | 1                      | 2             | 1             | -     | -                 | 1      | 7          | 5          | 5      | 13           | 7%  |    |
|                    | 7%     | 6%    | 9%     | -     | 17%   | 7%    | 8%    | 6%     | 6%           | 6%    | 8%     | 8%    | 8%     | 3%        | 10%        | 13%        | 5%                     | 7%            | 6%            | -     | -                 | 2%     | 12%        | 19%        | 13%    | 7%           |     |    |
| £20001-£30000      | 11     | 5     | 5      | -     | 1     | 1     | 4     | 1      | 5            | 3     | 2      | 2     | 3      | -         | 1          | 1          | 3                      | 1             | 1             | -     | -                 | 2      | 3          | 5%         | -      | 1            | 3%  |    |
|                    | 3%     | 3%    | 4%     | -     | 3%    | 1%    | 5%    | 1%     | 5%           | 3%    | 2%     | 3%    | 8%     | -         | 6%         | 3%         | 11%                    | 2%            | 3%            | -     | -                 | 3%     | 5%         | -          | 2%     | 2%           | 2%  |    |
| £30001+            | 56     | 48    | 7      | 1     | -     | 9     | 14    | 20     | 12           | 20    | 16     | 12    | 8      | 2         | 1          | 7          | 1                      | 5             | 6             | 27%   | 9%                | 13     | 8          | 9          | 4      | 40           | 23% |    |
|                    | 16%    | 24%   | 5%     | 8%    | -     | 16%   | 18%   | 28%    | 13%          | 18%   | 15%    | 14%   | 19%    | 9%        | 6%         | 15%        | 2%                     | 16%           | 27%           | 9%    | 36%               | 16%    | 17%        | 12%        | 10%    | 10%          | 23% |    |
| Prefer not to say  | 203    | 112   | 91     | 8     | 14    | 30    | 47    | 41     | 63           | 74    | 62     | 50    | 18     | 14        | 72%        | 8          | 27                     | 22            | 18            | 12    | 54%               | 15     | 22         | 32         | 17     | 21           | 93  |    |
|                    | 60%    | 56%   | 65%    | 78%   | 41%   | 54%   | 62%   | 58%    | 67%          | 67%   | 60%    | 57%   | 45%    | 71%       | 60%        | 82%        | 60%                    | 80%           | 60%           | 43%   | 47%               | 58%    | 59%        | 55%        | 53%    |              |     |    |
| Mean ('000)        | 47.88  | 65.07 | 17.98  | 17.38 | 8.04  | 23.53 | 45.42 | 78.63  | 67.49        | 48.44 | 60.14  | 29.85 | 55.54  | 68.10     | 34.53      | 38.31      | 27.32                  | 44.37         | 70.14         | 70.02 | 45.59             | 45.94  | 63.68      | 22.36      | 20.32  | 46.01        |     |    |
| Standard deviation | 73.05  | 86.13 | 18.74  | 27.13 | 7.20  | 21.20 | 41.81 | 111.51 | 84.38        | 43.79 | 108.45 | 37.98 | 76.32  | 100.75    | 53.99      | 45.56      | 8.73                   | 70.06         | 76.39         | 83.82 | 32.36             | 75.03  | 121.87     | 20.32      | 23.08  | 52.49        |     |    |
| Standard error     | 6.20   | 9.23  | 2.60   | 15.66 | 1.92  | 4.24  | 7.07  | 18.85  | 16.24        | 6.60  | 16.17  | 7.31  | 15.91  | 45.06     | 24.15      | 9.94       | 4.37                   | 19.43         | 41.91         | 7.42  | 17.21             | 23.03  | 6.42       | 5.16       | 5.87   |              |     |    |
| Median ('000)      | 19.65  | 39.22 | 10.32  | 2.00  | 4.47  | 13.89 | 26.77 | 45.98  | 28.15        | 39.02 | 19.30  | 12.25 | 20.16  | 6.72      | 14.88      | 19.06      | 20.83                  | 16.80         | 37.45         | 27.27 | 50.37             | 8.99   | 20.57      | 11.81      | 10.15  | 27.36        |     |    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 33

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Private pension product****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Unweighted base    | 354                                   | 354             | 278            | 76   | -                            | 354           | -              | 103  | 142        | 84        | 180   | 141               | 31                       | 1                            |   |
| Weighted base      | 340                                   | 340             | 277            | 64   | -                            | 340           | -              | 94   | 137        | 87        | 173   | 136               | 28                       | 2                            |   |
| £1-£500            | 6<br>2%                               | 6<br>2%         | 5<br>2%        | 1<br>1%  | -                            | 6<br>2%       | -              | 3<br>3%  | 1<br>1%    | 2<br>3%   | 4<br>2%   | 2<br>2%           | -                        | -                            | - |
| £501-£1000         | 1<br>*                                | 1<br>*          | 1<br>*         | 1<br>1%  | -                            | 1<br>*        | -              | -  | 1<br>*     | -         | -   | 1<br>*            | 1<br>3%                  | -                            | - |
| £1001-£2000        | 4<br>1%                               | 4<br>1%         | 3<br>1%        | 2<br>3%  | -                            | 4<br>1%       | -              | 2<br>2%  | 1<br>1%    | 1<br>1%   | 3<br>2%   | -                 | 2<br>6%                  | -                            | - |
| £2001-£3000        | 7<br>2%                               | 7<br>2%         | 7<br>2%        | 1<br>1%  | -                            | 7<br>2%       | -              | 5<br>6%  | 2<br>1%    | -         | 2<br>1%   | 5<br>4%           | -                        | -                            | - |
| £3001-£5000        | 8<br>2%                               | 8<br>2%         | 7<br>3%        | 1<br>2%  | -                            | 8<br>2%       | -              | 2<br>2%  | 4<br>3%    | 2<br>3%   | 2<br>1%   | 2<br>1%           | 5<br>1%                  | 16%                          | - |
| £5001-£7500        | 6<br>2%                               | 6<br>2%         | 6<br>2%        | -  | -                            | 6<br>2%       | -              | 3<br>3%  | 3<br>2%    | 1<br>1%   | 5<br>3%   | 1<br>1%           | -                        | -                            | - |
| £7501-£10000       | 13<br>4%                              | 13<br>4%        | 11<br>4%       | 2<br>3%  | -                            | 13<br>4%      | -              | 3<br>4%  | 3<br>2%    | 5<br>6%   | 3<br>2%   | 8<br>6%           | 1<br>5%                  | -                            | - |
| £10001-£20000      | 25<br>7%                              | 25<br>7%        | 20<br>7%       | 5<br>8%  | -                            | 25<br>7%      | -              | 8<br>8%  | 13<br>9%   | 5<br>6%   | 16<br>9%  | 8<br>6%           | 1<br>2%                  | -                            | - |
| £20001-£30000      | 11<br>3%                              | 11<br>3%        | 9<br>3%        | 2<br>3%  | -                            | 11<br>3%      | -              | 5<br>5%  | 5<br>3%    | 1<br>2%   | 7<br>4%   | 4<br>3%           | -                        | -                            | - |
| £30001+            | 56<br>16%                             | 56<br>16%       | 51<br>19%      | 4<br>7%  | -                            | 56<br>16%     | -              | 11<br>12%  | 21<br>15%  | 22<br>26% | 24<br>14%   | 27<br>20%         | 5<br>16%                 | -                            | - |
| Prefer not to say  | 203<br>60%                            | 203<br>60%      | 157<br>57%     | 46<br>72%  | -                            | 203<br>60%    | -              | 53<br>56%  | 85<br>62%  | 46<br>53% | 107<br>62%  | 78<br>58%         | 14<br>51%                | 2<br>100%                    |   |
| Mean ('000)        | 47.88                                 | 47.88           | 50.82          | 28.09  | -                            | 47.88         | -              | 30.02  | 57.38      | 55.74     | 43.77   | 55.66             | 35.01                    | -                            |   |
| Standard deviation | 73.05                                 | 73.05           | 76.47          | 39.31  | -                            | 73.05         | -              | 39.02  | 74.87      | 94.84     | 78.41   | 71.10             | 52.99                    | -                            |   |
| Standard error     | 6.20                                  | 6.20            | 7.13           | 8.02   | -                            | 6.20          | -              | 5.88   | 10.38      | 15.19     | 9.51  | 9.42              | 14.16                    | -                            |   |
| Median ('000)      | 19.65                                 | 19.65           | 20.33          | 12.52  | 0.00                         | 19.65         | 0.00           | 14.39  | 19.28      | 35.63     | 19.20   | 26.67             | 4.94                     | 0.00                         |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 34

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Workplace pension****Base: All respondents who currently hold each**

|                    | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |           | Region    |           |            |            |                         |                |                |           | Employment Sector |           |            |            |            |          |         |
|--------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|-----------|-------------------|-----------|------------|------------|------------|----------|---------|
|                    | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales     | East-ern          | London    | South East | South West | Public     | Pri-ate  |         |
| Unweighted base    | 661        | 359        | 302        | 28        | 112       | 120       | 139       | 116       | 146          | 236        | 242        | 97        | 86        | 58        | 28         | 70         | 60                      | 71             | 44             | 29        | 59                | 70        | 114        | 58         | 161        | 290      |         |
| Weighted base      | 650        | 356        | 294        | 37        | 120       | 111       | 132       | 109       | 142          | 215        | 223        | 134       | 79        | 61        | 21         | 62         | 60                      | 64             | 42             | 28        | 73                | 78        | 102        | 58         | 160        | 291      |         |
| £1-£500            | 36<br>6%   | 18<br>5%   | 18<br>6%   | 6<br>17%  | 17<br>14% | 3<br>2%   | 7<br>5%   | 2<br>2%   | 1<br>1%      | 9<br>4%    | 12<br>5%   | 10<br>8%  | 5<br>6%   | 3<br>4%   | -          | 3<br>4%    | 2<br>3%                 | 3<br>5%        | 2<br>4%        | *<br>2%   | 7<br>10%          | 11<br>14% | 4<br>4%    | 2<br>2%    | 4<br>4%    | 26<br>9% |         |
| £501-£1000         | 11<br>2%   | 4<br>1%    | 7<br>2%    | -         | 3<br>3%   | 3<br>3%   | 3<br>2%   | 1<br>1%   | 1<br>1%      | 2<br>1%    | 3<br>1%    | 4<br>3%   | 1<br>2%   | -         | -          | 2<br>3%    | 2<br>3%                 | 4<br>6%        | -              | -         | -                 | 1<br>1%   | 1<br>1%    | 1<br>1%    | 3<br>5%    | 3<br>2%  | 6<br>2% |
| £1001-£2000        | 8<br>1%    | 3<br>1%    | 6<br>2%    | 1<br>4%   | 4<br>4%   | 1<br>1%   | -         | 1<br>1%   | 1<br>1%      | 3<br>1%    | 5<br>2%    | -         | 1<br>1%   | -         | -          | 2<br>2%    | -                       | 1<br>2%        | 1<br>3%        | -         | -                 | 1<br>2%   | 2<br>2%    | 1<br>1%    | 3<br>2%    | 4<br>1%  | 4<br>1% |
| £2001-£3000        | 6<br>1%    | 3<br>1%    | 2<br>1%    | -         | 3<br>2%   | 1<br>1%   | 1<br>1%   | -         | 1<br>1%      | 3<br>1%    | 2<br>1%    | -         | 1<br>1%   | 2<br>4%   | -          | 1<br>1%    | -                       | -              | -              | -         | -                 | -         | 3<br>3%    | -          | *          | 4<br>1%  |         |
| £3001-£5000        | 19<br>3%   | 6<br>2%    | 13<br>4%   | -         | 10<br>8%  | 4<br>3%   | 1<br>1%   | 2<br>2%   | 2<br>1%      | 6<br>3%    | 8<br>4%    | 2<br>2%   | 3<br>3%   | -         | -          | *          | 1<br>2%                 | 1<br>2%        | 3<br>7%        | 3<br>10%  | 2<br>2%           | 3<br>4%   | 6<br>6%    | -          | 9<br>6%    | 8<br>3%  |         |
| £5001-£7500        | 8<br>1%    | 4<br>1%    | 4<br>1%    | -         | 1<br>1%   | 1<br>1%   | 2<br>2%   | 2<br>1%   | 3<br>2%      | 3<br>1%    | 4<br>2%    | -         | 1<br>2%   | -         | -          | 1<br>2%    | 1<br>1%                 | 2<br>4%        | -              | 2<br>3%   | -                 | 2<br>2%   | -          | -          | 2<br>1%    | 5<br>2%  |         |
| £7501-£10000       | 8<br>1%    | 2<br>1%    | 5<br>2%    | -         | -         | 4<br>4%   | -         | 1<br>1%   | 2<br>1%      | 3<br>1%    | 1<br>1%    | 2<br>4%   | -         | -         | -          | 2<br>3%    | 1<br>1%                 | 1<br>2%        | 1<br>2%        | -         | 1<br>2%           | 1<br>2%   | -          | 2<br>3%    | -          | 4<br>1%  |         |
| £10001-£20000      | 36<br>6%   | 24<br>7%   | 12<br>4%   | 1<br>2%   | 7<br>6%   | 11<br>10% | 10<br>8%  | 4<br>4%   | 3<br>2%      | 5<br>2%    | 12<br>5%   | 16<br>12% | 4<br>5%   | 4<br>6%   | 1<br>2%    | 10<br>10%  | 3<br>4%                 | 2<br>3%        | 1<br>2%        | 2<br>7%   | 3<br>4%           | 11<br>10% | 2<br>4%    | 8<br>5%    | 24<br>8%   |          |         |
| £20001-£30000      | 17<br>3%   | 13<br>4%   | 4<br>1%    | -         | -         | 8<br>8%   | 4<br>3%   | 1<br>1%   | 4<br>3%      | 3<br>2%    | 7<br>3%    | 3<br>2%   | 4<br>5%   | 2<br>2%   | -          | -          | 1<br>1%                 | -              | 1<br>2%        | -         | 4<br>5%           | 2<br>3%   | 4<br>4%    | 4<br>3%    | 7<br>7%    | 10<br>3% |         |
| £30001+            | 33<br>5%   | 25<br>7%   | 8<br>3%    | -         | 3<br>2%   | 7<br>7%   | 10<br>7%  | 6<br>6%   | 7<br>5%      | 15<br>7%   | 6<br>3%    | 10<br>7%  | 3<br>3%   | 2<br>3%   | 3<br>12%   | 3<br>5%    | 3<br>6%                 | 4<br>6%        | 2<br>4%        | 1<br>2%   | 4<br>5%           | 7<br>9%   | 4<br>4%    | 1<br>1%    | 6<br>4%    | 18<br>6% |         |
| Prefer not to say  | 468<br>72% | 253<br>71% | 215<br>73% | 28<br>78% | 73<br>60% | 67<br>61% | 94<br>72% | 89<br>81% | 117<br>83%   | 163<br>76% | 164<br>74% | 87<br>65% | 54<br>69% | 49<br>80% | 18<br>86%  | 46<br>74%  | 45<br>76%               | 47<br>74%      | 30<br>71%      | 22<br>79% | 51<br>70%         | 46<br>60% | 69<br>67%  | 44<br>76%  | 121<br>62% | 181      |         |
| Mean ('000)        | 30.26      | 43.17      | 13.51      | 1.65      | 7.45      | 54.20     | 24.99     | 31.64     | 47.95        | 57.05      | 18.09      | 21.46     | 19.78     | 20.84     | 39.62      | 17.63      | 24.23                   | 45.61          | 16.42          | 14.80     | 20.12             | 65.65     | 19.83      | 19.01      | 23.63      | 29.25    |         |
| Standard deviation | 84.25      | 107.93     | 27.59      | 4.17      | 15.97     | 154.19    | 29.08     | 47.85     | 69.66        | 146.26     | 38.13      | 23.93     | 39.79     | 27.07     | 13.15      | 23.32      | 44.93                   | 85.76          | 27.66          | 21.87     | 27.53             | 181.91    | 25.61      | 27.97      | 46.99      | 97.85    |         |
| Standard error     | 6.37       | 11.02      | 3.10       | 1.58      | 2.49      | 24.08     | 4.72      | 9.57      | 14.52        | 19.37      | 4.80       | 4.44      | 7.80      | 8.16      | 5.88       | 5.35       | 12.97                   | 20.21          | 7.39           | 8.93      | 6.49              | 35.01     | 4.39       | 8.43       | 7.34       | 9.88     |         |
| Median ('000)      | 8.60       | 19.03      | 4.62       | 0.26      | 1.84      | 14.66     | 17.75     | 13.61     | 13.67        | 6.97       | 4.98       | 16.79     | 7.46      | 13.89     | 38.63      | 9.00       | 9.03                    | 2.46           | 5.13           | 4.79      | 6.49              | 4.96      | 13.60      | 9.35       | 5.22       | 7.95     |         |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 34

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Workplace pension****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|------------|-----------------|---|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |            | Up to secondary | University degree   | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k      |                 |   |                          |                              |
| Unweighted base    | 661                                   | 661             | 527            | 134  | -                            | 486           | 175            | 154  | 265  | 206        | 305             | 263   | 87                       | -                            |
| Weighted base      | 650                                   | 650             | 518            | 132  | -                            | 463           | 187            | 139  | 261  | 214        | 311             | 251   | 80                       | -                            |
| £1-£500            | 36<br>6%                              | 36<br>6%        | 32<br>6%       | 4<br>3%  | -                            | 24<br>5%      | 12<br>6%       | 9<br>6%  | 15<br>6%   | 12<br>6%   | 14<br>5%        | 16<br>6%  | 6<br>8%                  | -                            |
| £501-£1000         | 11<br>2%                              | 11<br>2%        | 9<br>2%        | 2<br>2%  | -                            | 9<br>2%       | 2<br>1%        | 1<br>1%  | 3<br>1%  | 6<br>3%    | 5<br>2%         | 5<br>2%   | 1<br>1%                  | -                            |
| £1001-£2000        | 8<br>1%                               | 8<br>1%         | 8<br>2%        | -  | -                            | 4<br>1%       | 4<br>2%        | 1<br>1%  | 4<br>1%  | 3<br>2%    | 4<br>1%         | 4<br>1%   | 1<br>1%                  | -                            |
| £2001-£3000        | 6<br>1%                               | 6<br>1%         | 4<br>1%        | 1<br>1%  | -                            | 4<br>1%       | 2<br>1%        | 1<br>1%  | 2<br>1%  | 3<br>1%    | 4<br>1%         | 1<br>1%   | *<br>1                   | -                            |
| £3001-£5000        | 19<br>3%                              | 19<br>3%        | 15<br>3%       | 3<br>2%  | -                            | 14<br>3%      | 5<br>3%        | 1<br>1%  | 10<br>4%   | 8<br>4%    | 5<br>1%         | 13<br>5%  | 1<br>2%                  | -                            |
| £5001-£7500        | 8<br>1%                               | 8<br>1%         | 6<br>1%        | 2<br>2%  | -                            | 5<br>1%       | 3<br>2%        | 1<br>1%  | 4<br>2%  | 3<br>1%    | 5<br>2%         | 2<br>1%   | 1<br>1%                  | -                            |
| £7501-£10000       | 8<br>1%                               | 8<br>1%         | 8<br>2%        | -  | -                            | 6<br>1%       | 2<br>1%        | 3<br>2%  | 2<br>1%  | 3<br>1%    | 5<br>1%         | 2<br>1%   | 1<br>1%                  | -                            |
| £10001-£20000      | 36<br>6%                              | 36<br>6%        | 35<br>7%       | 1<br>1%  | -                            | 21<br>5%      | 15<br>8%       | 3<br>2%  | 22<br>8%   | 12<br>6%   | 23<br>7%        | 9<br>4%   | 4<br>5%                  | -                            |
| £20001-£30000      | 17<br>3%                              | 17<br>3%        | 13<br>3%       | 4<br>3%  | -                            | 14<br>3%      | 3<br>1%        | 4<br>3%  | 5<br>2%  | 7<br>3%    | 9<br>3%         | 6<br>3%   | 1<br>1%                  | -                            |
| £30001+            | 33<br>5%                              | 33<br>5%        | 30<br>6%       | 3<br>2%  | -                            | 32<br>7%      | 1<br>1%        | 2<br>2%  | 14<br>5%   | 17<br>8%   | 13<br>4%        | 14<br>6%  | 6<br>7%                  | -                            |
| Prefer not to say  | 468<br>72%                            | 468<br>72%      | 357<br>69%     | 111<br>84%   | -                            | 331<br>72%    | 137<br>73%     | 112<br>80%   | 180<br>69%   | 141<br>66% | 224<br>72%      | 179<br>71%  | 58<br>72%                | -                            |
| Mean ('000)        | 30.26                                 | 30.26           | 31.69          | 19.18  | -                            | 37.82         | 10.21          | 13.50  | 21.79  | 45.69      | 19.96           | 27.70   | 77.68                    | -                            |
| Standard deviation | 84.25                                 | 84.25           | 88.15          | 43.06  | -                            | 97.63         | 11.55          | 20.68  | 36.21  | 124.88     | 29.17           | 55.28   | 206.91                   | -                            |
| Standard error     | 6.37                                  | 6.37            | 7.13           | 9.18   | -                            | 8.40          | 1.83           | 3.84   | 4.13   | 15.03      | 3.30            | 6.38  | 44.11                    | -                            |
| Median ('000)      | 8.60                                  | 8.60            | 9.53           | 4.47   | 0.00                         | 10.63         | 4.96           | 4.81   | 10.73  | 8.33       | 12.18           | 4.78  | 9.05                     | 0.00                         |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 35

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Shares****Base:** All respondents who currently hold each

|                    | Gender |        | Age    |       |       |       |       |       | Social Grade |        |       |      | Region |           |            |            |                         |                |                |          |        | Employment Sector |            |        |          |       |     |     |
|--------------------|--------|--------|--------|-------|-------|-------|-------|-------|--------------|--------|-------|------|--------|-----------|------------|------------|-------------------------|----------------|----------------|----------|--------|-------------------|------------|--------|----------|-------|-----|-----|
|                    | Total  | Male   | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB     | C1    | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East-ern | London | South East        | South West | Public | Pri-vate |       |     |     |
| Unweighted base    | 277    | 173    | 104    | 7     | 28    | 44    | 49    | 50    | 99           | 118    | 85    | 26   | 48     | 28        | 5          | 29         | 25                      | 23             | 15             | 6        | 33     | 40                | 48         | 25     | 32       | 110   |     |     |
| Weighted base      | 270    | 173    | 97     | 10    | 30    | 42    | 41    | 49    | 99           | 111    | 81    | 35   | 42     | 28        | 3          | 26         | 21                      | 23             | 16             | 6        | 38     | 42                | 46         | 21     | 30       | 110   |     |     |
| £1-£500            | 22     | 11     | 11     | 1     | 4     | 5     | 2     | 5     | 6            | 6      | 6     | 6    | 3      | 7         | 8          | -          | *                       | 1              | *              | 2        | 1      | -                 | 2          | 5      | 3        | 11    |     |     |
|                    | 8%     | 7%     | 11%    | 7%    | 14%   | 11%   | 5%    | 10%   | 6%           | 6%     | 7%    | 7%   | 7%     | 17%       | 27%        | -          | 2%                      | 3%             | 2%             | 12%      | 15%    | -                 | 6%         | 11%    | 14%      | 9%    | 10% |     |
| £501-£1000         | 17     | 9      | 7      | -     | 3     | 4     | 2     | 4     | 3            | 2      | 10    | 1    | 3      | 1         | 1          | 1          | 2                       | 4              | 1              | -        | 2      | 2                 | 4          | -      | 2        | 10    |     |     |
|                    | 6%     | 5%     | 8%     | -     | 11%   | 11%   | 4%    | 9%    | 3%           | 2%     | 12%   | 2%   | 8%     | 4%        | 25%        | 3%         | 7%                      | 16%            | 4%             | 4%       | 4%     | 6%                | 8%         | -      | 5%       | 9%    | -   |     |
| £1001-£2000        | 20     | 12     | 8      | -     | 1     | 5     | 2     | 4     | 8            | 10     | 6     | 2    | 1      | 1         | -          | 3          | 1                       | 2              | 3              | -        | 4      | 3                 | 1          | 2      | 4        | 5     | 5%  | 5%  |
|                    | 7%     | 7%     | 8%     | -     | 3%    | 12%   | 4%    | 8%    | 8%           | 9%     | 8%    | 6%   | 4%     | 5%        | -          | 12%        | 4%                      | 7%             | 20%            | -        | 10%    | 7%                | 3%         | 8%     | 14%      | 4%    | 5%  |     |
| £2001-£3000        | 11     | 9      | 2      | -     | 2     | 2     | 1     | 2     | 4            | 3      | 2     | 5    | 1      | -         | -          | 1          | 1                       | 1              | -              | -        | 3      | 2                 | 3          | -      | 2        | 2     | 2   | 2%  |
|                    | 4%     | 5%     | 2%     | -     | 6%    | 6%    | 2%    | 5%    | 4%           | 2%     | 2%    | 14%  | 3%     | -         | -          | 6%         | 4%                      | 4%             | -              | -        | 8%     | 4%                | 6%         | -      | 6%       | 6%    | -   | 2%  |
| £3001-£5000        | 16     | 14     | 3      | -     | 1     | 5     | 2     | 5     | 2            | 8      | 3     | 1    | 4      | 1         | -          | 6          | 2                       | 1              | -              | -        | 2      | 1                 | 1          | 3      | 3        | 11    | 10% | 10% |
|                    | 6%     | 8%     | 3%     | -     | 4%    | 13%   | 5%    | 11%   | 2%           | 7%     | 4%    | 4%   | 10%    | 2%        | -          | 22%        | 9%                      | -              | 4%             | -        | 4%     | 2%                | 3%         | 17%    | 3%       | 10%   | 11% |     |
| £5001-£7500        | 12     | 8      | 4      | -     | -     | 1     | 3     | 2     | 7            | 3      | 3     | 5    | 2      | 1         | -          | 1          | 2                       | 1              | -              | -        | 2      | 1                 | 1          | 3      | -        | 5     | 5%  | 5%  |
|                    | 5%     | 5%     | 4%     | -     | -     | 1%    | 8%    | 4%    | 7%           | 3%     | 3%    | 13%  | 4%     | 2%        | -          | 5%         | 10%                     | 5%             | -              | -        | 5%     | 2%                | 3%         | 14%    | 3%       | 14%   | -   | 5%  |
| £7501-£10000       | 8      | 7      | 1      | -     | 1     | 2     | 1     | 4     | 4            | 4      | 2     | 1    | 1      | -         | -          | -          | 1                       | 2              | -              | -        | 2      | 2                 | 1          | -      | -        | 2     | 2%  |     |
|                    | 3%     | 4%     | 1%     | -     | 2%    | 4%    | 2%    | -     | 4%           | 3%     | 3%    | 3%   | 2%     | -         | -          | 7%         | 7%                      | -              | -              | 5%       | 4%     | 3%                | 3%         | -      | -        | 2%    |     |     |
| £10001-£20000      | 16     | 12     | 4      | 1     | -     | 3     | 4     | 2     | 6            | 9      | 2     | 1    | 4      | 4         | 1          | 1          | 2                       | 1              | 1              | 1        | 3      | -                 | 2          | -      | 5%       | 5%    | 5%  |     |
|                    | 6%     | 7%     | 4%     | 8%    | -     | 8%    | 10%   | 3%    | 6%           | 8%     | 3%    | 3%   | 9%     | 15%       | 21%        | 3%         | 3%                      | 8%             | 5%             | 19%      | 9%     | -                 | -          | 5%     | -        | 15%   | 5%  |     |
| £20001-£30000      | 16     | 10     | 5      | -     | 1     | -     | -     | 4     | 11           | 8      | 6     | 2    | -      | 2         | -          | -          | 1                       | 2              | 2              | -        | -      | 2                 | 6          | 2      | -        | 1     | 1%  |     |
|                    | 6%     | 6%     | 5%     | -     | 3%    | -     | -     | 7%    | 11%          | 7%     | 7%    | 7%   | -      | 7%        | -          | -          | 6%                      | 8%             | 10%            | -        | -      | 4%                | 13%        | 8%     | -        | 1%    |     |     |
| £30001+            | 15     | 14     | 1      | -     | 3     | 2     | 2     | 3     | 6            | 8      | 7     | -    | 1      | 1         | -          | 2          | -                       | -              | -              | -        | 4      | 7                 | 1          | -      | -        | 7     | 6%  |     |
|                    | 6%     | 8%     | 1%     | -     | 9%    | 6%    | 4%    | 6%    | 6%           | 7%     | 8%    | -    | 2%     | 3%        | -          | 8%         | -                       | -              | -              | 11%      | 17%    | 3%                | -          | -      | -        | 6%    |     |     |
| Prefer not to say  | 117    | 67     | 51     | 8     | 14    | 12    | 23    | 18    | 42           | 51     | 34    | 14   | 18     | 9         | 2          | 10         | 10                      | 10             | 7              | 4        | 17     | 21                | 20         | 8      | 12       | 50    |     |     |
|                    | 43%    | 39%    | 52%    | 85%   | 47%   | 28%   | 56%   | 37%   | 43%          | 46%    | 42%   | 40%  | 43%    | 34%       | 54%        | 40%        | 46%                     | 43%            | 44%            | 66%      | 49%    | 43%               | 39%        | 41%    | 45%      |       |     |     |
| Mean ('000)        | 47.29  | 65.00  | 7.21   | 11.18 | 9.66  | 7.36  | 17.43 | 21.13 | 103.53       | 99.20  | 17.13 | 7.02 | 11.47  | 9.57      | 9.38       | 25.88      | 7.67                    | 7.32           | 6.98           | 8.58     | 17.89  | 27.25             | 204.71     | 6.51   | 6.02     | 16.06 |     |     |
| Standard deviation | 364.02 | 436.50 | 11.29  | -     | 16.41 | 11.01 | 35.86 | 58.58 | 594.68       | 576.92 | 30.21 | 8.00 | 37.04  | 12.54     | -          | 70.89      | 8.04                    | 7.44           | 9.96           | -        | 31.84  | 45.38             | 877.34     | 8.85   | 7.42     | 46.05 |     |     |
| Standard error     | 29.05  | 42.00  | 1.61   | -     | 4.39  | 2.04  | 7.32  | 10.36 | 79.47        | 72.11  | 4.27  | 2.07 | 7.00   | 3.04      | -          | 16.26      | 2.15                    | 2.06           | 3.52           | -        | 7.50   | 9.46              | 168.84     | 2.37   | 1.70     | 5.90  |     |     |
| Median ('000)      | 3.98   | 4.90   | 1.96   | 2.13  | 1.24  | 2.28  | 4.21  | 2.91  | 6.78         | 5.45   | 2.36  | 3.03 | 1.61   | 1.26      | 0.70       | 3.86       | 4.86                    | 2.80           | 1.55           | 1.93     | 5.22   | 5.18              | 3.21       | 3.75   | 2.19     | 3.31  |     |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 35

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Shares****Base:** All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base    | 277                                   | 277             | 235            | 42   | -                            | 277           | -              | 75   | 107        | 80        | 130   | 108               | 35                       | 1                            |  |
| Weighted base      | 270                                   | 270             | 229            | 41   | -                            | 270           | -              | 63   | 105        | 88        | 127   | 103               | 36                       | 1                            |  |
| £1-£500            | 22<br>8%                              | 22<br>8%        | 15<br>6%       | 7<br>18%   | -                            | 22<br>8%      | -              | 6<br>10%   | 7<br>7%    | 7<br>9%   | 16<br>13%   | 4<br>4%           | 2<br>5%                  | -                            |  |
| £501-£1000         | 17<br>6%                              | 17<br>6%        | 16<br>7%       | 1<br>2%  | -                            | 17<br>6%      | -              | 5<br>8%  | 6<br>5%    | 6<br>7%   | 9<br>7%   | 6<br>6%           | 1<br>3%                  | -                            |  |
| £1001-£2000        | 20<br>7%                              | 20<br>7%        | 18<br>8%       | 2<br>5%  | -                            | 20<br>7%      | -              | 5<br>7%  | 10<br>9%   | 5<br>5%   | 6<br>5%   | 13<br>12%         | 1<br>3%                  | -                            |  |
| £2001-£3000        | 11<br>4%                              | 11<br>4%        | 10<br>5%       | 1<br>1%  | -                            | 11<br>4%      | -              | 3<br>5%  | 4<br>4%    | 4<br>4%   | 3<br>3%   | 5<br>5%           | 3<br>7%                  | -                            |  |
| £3001-£5000        | 16<br>6%                              | 16<br>6%        | 15<br>7%       | 1<br>3%  | -                            | 16<br>6%      | -              | 3<br>6%  | 7<br>6%    | 6<br>7%   | 6<br>5%   | 5<br>5%           | 5<br>14%                 | -                            |  |
| £5001-£7500        | 12<br>5%                              | 12<br>5%        | 11<br>5%       | 1<br>3%  | -                            | 12<br>5%      | -              | 4<br>6%  | 4<br>4%    | 4<br>5%   | 11<br>8%  | 2<br>2%           | -                        | -                            |  |
| £7501-£10000       | 8<br>3%                               | 8<br>3%         | 8<br>3%        | -  | -                            | 8<br>3%       | -              | 1<br>1%  | 5<br>4%    | 1<br>1%   | 7<br>5%   | 1<br>1%           | -                        | -                            |  |
| £10001-£20000      | 16<br>6%                              | 16<br>6%        | 13<br>6%       | 3<br>8%  | -                            | 16<br>6%      | -              | 1<br>2%  | 7<br>7%    | 7<br>8%   | 5<br>4%   | 7<br>7%           | 4<br>10%                 | -                            |  |
| £20001-£30000      | 16<br>6%                              | 16<br>6%        | 15<br>6%       | 1<br>3%  | -                            | 16<br>6%      | -              | 2<br>3%  | 3<br>3%    | 11<br>12% | 5<br>4%   | 9<br>9%           | 1<br>2%                  | -                            |  |
| £30001+            | 15<br>6%                              | 15<br>6%        | 15<br>7%       | -  | -                            | 15<br>6%      | -              | 2<br>4%  | 5<br>5%    | 7<br>8%   | 5<br>4%   | 4<br>4%           | 5<br>15%                 | 1<br>100%                    |  |
| Prefer not to say  | 117<br>43%                            | 117<br>43%      | 94<br>41%      | 23<br>57%  | -                            | 117<br>43%    | -              | 31<br>49%  | 47<br>45%  | 29<br>33% | 53<br>42%   | 45<br>44%         | 15<br>41%                | -                            |  |
| Mean ('000)        | 47.29                                 | 47.29           | 52.61          | 6.02   | -                            | 47.29         | -              | 13.57  | 99.08      | 16.76     | 11.17   | 100.00            | 30.61                    | 50.00                        |  |
| Standard deviation | 364.02                                | 364.02          | 386.62         | 8.95   | -                            | 364.02        | -              | 37.05  | 588.45     | 36.90     | 26.06   | 593.18            | 64.30                    | -                            |  |
| Standard error     | 29.05                                 | 29.05           | 33.15          | 1.95   | -                            | 29.05         | -              | 5.72   | 75.97      | 5.17      | 2.97  | 76.58             | 14.75                    | -                            |  |
| Median ('000)      | 3.98                                  | 3.98            | 4.62           | 1.53   | 0.00                         | 3.98          | 0.00           | 2.27   | 3.62       | 5.28      | 3.37  | 3.09              | 4.84                     | 50.00                        |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 36

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Other investment fund product****Base: All respondents who currently hold each**

|                    | Gender |       | Age    |       |       |       |       |        | Social Grade |       |       |      | Region |           |            |            |                        |               |               |       |          | Employment Sector |            |            |        |         |
|--------------------|--------|-------|--------|-------|-------|-------|-------|--------|--------------|-------|-------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|-------|----------|-------------------|------------|------------|--------|---------|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64  | 65+          | AB    | C1    | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales | East-ern | London            | South East | South West | Public | Pri-ate |
| Unweighted base    | 147    | 90    | 57     | 9     | 13    | 14    | 23    | 29     | 59           | 53    | 61    | 18   | 15     | 14        | 5          | 10         | 14                     | 13            | 11            | 3     | 10       | 20                | 30         | 17         | 18     | 51      |
| Weighted base      | 139    | 88    | 51     | 12    | 12    | 14    | 18    | 27     | 56           | 49    | 52    | 23   | 14     | 16        | 3          | 10         | 11                     | 12            | 12            | 5     | 9        | 20                | 27         | 13         | 17     | 51      |
| £1-£500            | 2      | 2     | -      | 1     | -     | -     | -     | -      | 1            | -     | 1     | -    | 1      | -         | -          | -          | -                      | 1             | -             | -     | -        | 1                 | -          | -          | -      | -       |
|                    | 2%     | 3%    | -      | 12%   | -     | -     | -     | -      | 1%           | -     | 2%    | -    | 10%    | -         | -          | -          | -                      | 11%           | -             | -     | -        | 4%                | -          | -          | -      | -       |
| £501-£1000         | 5      | 1     | 4      | -     | -     | 2     | -     | 2      | 1            | -     | 2     | 1    | 2      | 4         | -          | -          | -                      | 1             | -             | -     | -        | -                 | -          | -          | 2      | 1       |
|                    | 4%     | 1%    | 8%     | -     | -     | 14%   | -     | 6%     | 2%           | -     | 3%    | 6%   | 15%    | 24%       | -          | -          | 11%                    | -             | -             | -     | -        | -                 | -          | -          | 10%    | 3%      |
| £1001-£2000        | 4      | 4     | 1      | -     | 1     | -     | 1     | 2      | 1            | 3     | 2     | -    | -      | -         | -          | -          | -                      | 2             | -             | -     | -        | 1                 | 1          | -          | 1      | 4       |
|                    | 3%     | 4%    | 1%     | -     | 8%    | -     | 4%    | 7%     | 1%           | 5%    | 3%    | -    | -      | -         | -          | -          | 16%                    | -             | -             | -     | 7%       | 5%                | -          | 5%         | 22%    | 1%      |
| £2001-£3000        | 1      | 1     | -      | -     | -     | 1     | -     | -      | 1            | 1     | -     | -    | -      | -         | -          | -          | -                      | -             | -             | -     | -        | 1                 | -          | -          | -      | -       |
|                    | 1%     | 2%    | -      | -     | -     | 4%    | -     | -      | 1%           | 3%    | -     | -    | -      | -         | -          | -          | -                      | -             | -             | -     | -        | 7%                | -          | -          | -      | -       |
| £3001-£5000        | 8      | 5     | 3      | 1     | 1     | 1     | -     | 2      | 3            | -     | 6     | 2    | -      | -         | -          | -          | -                      | -             | -             | 1     | -        | -                 | 3          | 2          | 2      | 4       |
|                    | 6%     | 6%    | 6%     | 5%    | 8%    | 7%    | -     | 9%     | 5%           | -     | 11%   | 10%  | -      | -         | -          | -          | -                      | 5%            | -             | -     | -        | 16%               | 9%         | 13%        | -      | 9%      |
| £5001-£7500        | 2      | -     | 2      | -     | -     | -     | -     | -      | 2            | -     | 1     | 1    | -      | 1         | -          | -          | -                      | -             | 1             | -     | -        | -                 | -          | -          | -      | -       |
|                    | 2%     | -     | 4%     | -     | -     | -     | -     | -      | 4%           | -     | 2%    | 5%   | -      | 7%        | -          | -          | -                      | 9%            | -             | -     | -        | -                 | -          | -          | -      | -       |
| £7501-£10000       | 3      | 1     | 2      | -     | -     | 1     | -     | 1      | 1            | -     | 1     | 1    | 1      | 1         | -          | 1          | -                      | -             | -             | -     | -        | 1                 | -          | -          | -      | 1       |
|                    | 2%     | 1%    | 4%     | -     | -     | 7%    | -     | 3%     | 2%           | -     | 2%    | 4%   | 5%     | 6%        | -          | 12%        | -                      | -             | -             | -     | -        | 4%                | -          | -          | -      | 1%      |
| £10001-£20000      | 11     | 6     | 5      | -     | 1     | -     | 1     | 6      | 3            | 5     | 5     | 1    | 1      | 1         | 1          | 2          | 2                      | 1             | -             | 1     | -        | 2                 | 1          | -          | 4      |         |
|                    | 8%     | 7%    | 10%    | -     | 5%    | -     | 5%    | 23%    | 6%           | 10%   | 9%    | 3%   | 4%     | 5%        | 38%        | 23%        | 18%                    | 11%           | -             | 9%    | -        | 7%                | 4%         | -          | 7%     |         |
| £20001-£30000      | 2      | 2     | 1      | -     | -     | -     | 1     | 1      | 1            | 2     | -     | -    | 1      | -         | -          | 6%         | -                      | -             | -             | -     | 1        | -                 | 1          | 1          | 2      |         |
|                    | 2%     | 2%    | 1%     | -     | -     | -     | 4%    | 4%     | 1%           | 4%    | -     | -    | 4%     | -         | -          | 7%         | -                      | -             | -             | -     | 2%       | 4%                | -          | 4%         | 3%     |         |
| £30001+            | 18     | 13    | 4      | -     | -     | -     | 1     | 3      | 14           | 11    | 25%   | 22%  | 12%    | -         | 5%         | 15%        | 17%                    | 8%            | 7%            | -     | -        | 1                 | 1          | 9          | 2      | 1       |
|                    | 13%    | 15%   | 8%     | -     | -     | -     | 3%    | 11%    | 25%          | 22%   | 12%   | -    | 5%     | 15%       | 17%        | -          | -                      | 14%           | 7%            | 32%   | 14%      | -                 | 1          | 3%         | -      |         |
| Prefer not to say  | 82     | 53    | 29     | 10    | 9     | 10    | 15    | 10     | 27           | 28    | 29    | 17   | 8      | 7         | 1          | 5          | 7                      | 8             | 10            | 5     | 6        | 12                | 13         | 8          | 11     | 37      |
|                    | 59%    | 60%   | 57%    | 83%   | 79%   | 68%   | 84%   | 37%    | 49%          | 57%   | 56%   | 72%  | 56%    | 42%       | 45%        | 51%        | 64%                    | 61%           | 86%           | 100%  | 63%      | 57%               | 50%        | 59%        | 68%    | 73%     |
| Mean ('000)        | 34.54  | 44.65 | 18.20  | 1.39  | 5.47  | 3.85  | 23.79 | 41.29  | 41.49        | 50.72 | 33.98 | 6.50 | 9.55   | 14.41     | 32.39      | 99.00      | 15.85                  | 4.56          | 5.28          | -     | 46.09    | 16.12             | 52.75      | 36.94      | 1.38   | 42.86   |
| Standard deviation | 75.01  | 92.75 | 23.40  | 2.42  | 5.06  | 3.98  | 25.57 | 108.88 | 64.31        | 96.50 | 70.40 | 6.28 | 14.81  | 18.13     | -          | 202.88     | 15.87                  | 6.71          | -             | -     | 50.52    | 29.91             | 84.17      | 43.86      | 0.46   | 121.83  |
| Standard error     | 9.60   | 15.68 | 4.59   | 1.71  | 2.92  | 1.99  | 12.79 | 24.98  | 11.94        | 20.12 | 13.55 | 2.81 | 6.05   | 6.41      | -          | 90.73      | 7.10                   | 3.35          | -             | -     | 25.26    | 9.97              | 22.50      | 16.58      | 0.23   | 29.55   |
| Median ('000)      | 13.78  | 17.04 | 8.11   | 0.25  | 2.82  | 1.69  | 13.33 | 15.52  | 26.56        | 29.51 | 8.07  | 3.42 | 0.61   | 4.24      | 20.00      | 17.31      | 13.02                  | 0.72          | 4.43          | 0.00  | 18.03    | 3.48              | 34.79      | 11.69      | 1.09   | 7.12    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 36

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Other investment fund product****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |       | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |       |   |                   |                          |                              |   |
| Unweighted base    | 147                                   | 147             | 125            | 22   | -                            | 147           | -              | 46   | 53         | 45    | 72  | 48                | 23                       | 3                            |   |
| Weighted base      | 139                                   | 139             | 118            | 21   | -                            | 139           | -              | 43   | 48         | 45    | 68  | 44                | 22                       | 3                            |   |
| £1-£500            | 2                                     | 2               | 2              | -  | -                            | 2             | -              | 1  | -          | 1     | 1   | -                 | 1                        | -                            | - |
|                    | 2%                                    | 2%              | 2%             | -  | -                            | 2%            | -              | 2%   | -          | 3%    | 1%  | -                 | 7%                       | -                            | - |
| £501-£1000         | 5                                     | 5               | 5              | -  | -                            | 5             | -              | 2  | 1          | 2     | 4   | 1                 | -                        | -                            | - |
|                    | 4%                                    | 4%              | 4%             | -  | -                            | 4%            | -              | 5%   | 3%         | 4%    | 6%  | 3%                | -                        | -                            | - |
| £1001-£2000        | 4                                     | 4               | 4              | 1  | -                            | 4             | -              | 1  | -          | 4     | 1   | -                 | 3                        | -                            | - |
|                    | 3%                                    | 3%              | 3%             | 3%   | -                            | 3%            | -              | 2%   | -          | 8%    | 2%  | -                 | 14%                      | -                            | - |
| £2001-£3000        | 1                                     | 1               | 1              | -  | -                            | 1             | -              | -  | 1          | 1     | 1   | 1                 | -                        | -                            | - |
|                    | 1%                                    | 1%              | 1%             | -  | -                            | 1%            | -              | -  | 2%         | 1%    | 1%  | 1%                | -                        | -                            | - |
| £3001-£5000        | 8                                     | 8               | 8              | -  | -                            | 8             | -              | 4  | 3          | 1     | 3   | 2                 | 2                        | 1                            |   |
|                    | 6%                                    | 6%              | 7%             | -  | -                            | 6%            | -              | 9%   | 6%         | 2%    | 5%  | 5%                | 8%                       | 28%                          |   |
| £5001-£7500        | 2                                     | 2               | -              | 2  | -                            | 2             | -              | 2  | -          | -     | 1   | 1                 | -                        | -                            | - |
|                    | 2%                                    | 2%              | -              | 11%  | -                            | 2%            | -              | 5%   | -          | -     | 2%  | 3%                | -                        | -                            | - |
| £7501-£10000       | 3                                     | 3               | 3              | -  | -                            | 3             | -              | 1  | 1          | 1     | 2   | 1                 | -                        | -                            | - |
|                    | 2%                                    | 2%              | 2%             | -  | -                            | 2%            | -              | 2%   | 3%         | 2%    | 3%  | 2%                | -                        | -                            | - |
| £10001-£20000      | 11                                    | 11              | 11             | -  | -                            | 11            | -              | 3  | 5          | 4     | 4   | 5                 | 2                        | -                            | - |
|                    | 8%                                    | 8%              | 9%             | -  | -                            | 8%            | -              | 6%   | 9%         | 8%    | 6%  | 11%               | 8%                       | -                            | - |
| £20001-£30000      | 2                                     | 2               | 2              | 1  | -                            | 2             | -              | -  | 2          | -     | 1   | 1                 | 1                        | 2%                           | - |
|                    | 2%                                    | 2%              | 1%             | 3%   | -                            | 2%            | -              | -  | 5%         | -     | 2%  | 1%                | 1%                       | 2%                           | - |
| £30001+            | 18                                    | 18              | 15             | 3  | -                            | 18            | -              | 5  | 4          | 9     | 7   | 8                 | 3                        | -                            | - |
|                    | 13%                                   | 13%             | 13%            | 12%  | -                            | 13%           | -              | 11%  | 9%         | 20%   | 11%   | 17%               | 12%                      | -                            | - |
| Prefer not to say  | 82                                    | 82              | 67             | 15   | -                            | 82            | -              | 25   | 31         | 23    | 43  | 25                | 11                       | 2                            |   |
|                    | 59%                                   | 59%             | 57%            | 71%  | -                            | 59%           | -              | 58%  | 64%        | 51%   | 62%   | 56%               | 49%                      | 72%                          |   |
| Mean ('000)        | 34.54                                 | 34.54           | 31.53          | 59.19  | -                            | 34.54         | -              | 33.19  | 19.80      | 47.22 | 22.80   | 42.00             | 51.07                    | 5.00                         |   |
| Standard deviation | 75.01                                 | 75.01           | 67.29          | 127.96   | -                            | 75.01         | -              | 77.97  | 15.89      | 98.07 | 27.90   | 74.22             | 136.13                   | -                            |   |
| Standard error     | 9.60                                  | 9.60            | 9.16           | 48.36  | -                            | 9.60          | -              | 17.01  | 3.55       | 21.93 | 5.27  | 15.82             | 43.05                    | -                            |   |
| Median ('000)      | 13.78                                 | 13.78           | 13.53          | 10.74  | 0.00                         | 13.78         | 0.00           | 5.62   | 16.36      | 16.48 | 9.98  | 18.27             | 4.49                     | 5.00                         |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 37

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who currently hold each**

|                    | Gender     |            | Age        |           |           |           |            |           | Social Grade |            |            |           | Region    |           |            |            |                         |                |                |           |           | Employment Sector |            |            |            |           |          |
|--------------------|------------|------------|------------|-----------|-----------|-----------|------------|-----------|--------------|------------|------------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|-----------|-----------|-------------------|------------|------------|------------|-----------|----------|
|                    | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54      | 55-64     | 65+          | AB         | C1         | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales     | East-ern  | London            | South East | South West | Public     | Pri-ate   |          |
|                    |            |            |            |           |           |           |            |           |              |            |            |           |           |           |            |            |                         |                |                |           |           |                   |            |            |            |           |          |
| Unweighted base    | 1056       | 511        | 545        | 74        | 139       | 177       | 202        | 183       | 281          | 351        | 358        | 152       | 195       | 79        | 49         | 128        | 97                      | 101            | 88             | 55        | 94        | 105               | 167        | 93         | 156        | 439       |          |
| Weighted base      | 1033       | 512        | 521        | 95        | 145       | 169       | 182        | 166       | 275          | 318        | 320        | 206       | 190       | 92        | 40         | 117        | 102                     | 93             | 84             | 53        | 107       | 111               | 147        | 87         | 153        | 439       |          |
| £1-£500            | 167<br>16% | 71<br>14%  | 96<br>18%  | 20<br>21% | 31<br>22% | 38<br>22% | 23<br>13%  | 25<br>15% | 31<br>11%    | 40<br>13%  | 53<br>17%  | 35<br>17% | 39<br>21% | 17<br>18% | 10<br>26%  | 20<br>17%  | 10<br>10%               | 17<br>18%      | 12<br>14%      | 7<br>13%  | 17<br>16% | 16<br>15%         | 24<br>16%  | 16<br>19%  | 27<br>18%  | 73<br>17% |          |
| £501-£1000         | 78<br>8%   | 37<br>7%   | 41<br>8%   | 14<br>14% | 11<br>8%  | 19<br>11% | 12<br>7%   | 14<br>8%  | 9<br>3%      | 19<br>6%   | 29<br>9%   | 21<br>10% | 8<br>4%   | 9<br>10%  | 2<br>5%    | 3<br>2%    | 13<br>13%               | 6<br>7%        | 5<br>7%        | 2<br>5%   | 12<br>11% | 8<br>7%           | 10<br>7%   | 7<br>8%    | 19<br>12%  | 37<br>8%  |          |
| £1001-£2000        | 63<br>6%   | 34<br>7%   | 29<br>6%   | 4<br>4%   | 12<br>8%  | 13<br>7%  | 9<br>5%    | 5<br>3%   | 20<br>7%     | 11<br>4%   | 20<br>6%   | 15<br>7%  | 18<br>9%  | 7<br>8%   | 1<br>2%    | 10<br>8%   | 7<br>7%                 | 4<br>4%        | 5<br>7%        | 6<br>12%  | 4<br>4%   | 5<br>4%           | 5<br>5%    | 8<br>5%    | 6<br>5%    | 9<br>6%   | 32<br>7% |
| £2001-£3000        | 52<br>5%   | 26<br>5%   | 26<br>5%   | 4<br>4%   | 7<br>5%   | 2<br>1%   | 10<br>5%   | 9<br>5%   | 20<br>7%     | 12<br>4%   | 18<br>6%   | 9<br>5%   | 12<br>6%  | 4<br>4%   | 2<br>5%    | 2<br>1%    | 4<br>4%                 | 5<br>5%        | 7<br>8%        | 4<br>7%   | 3<br>2%   | 4<br>4%           | 4<br>4%    | 9<br>6%    | 9<br>10%   | 7<br>4%   | 21<br>5% |
| £3001-£5000        | 51<br>5%   | 32<br>6%   | 19<br>4%   | 2<br>2%   | 6<br>4%   | 4<br>3%   | 7<br>4%    | 15<br>9%  | 17<br>6%     | 26<br>8%   | 9<br>3%    | 7<br>3%   | 9<br>5%   | 3<br>4%   | 1<br>1%    | 7<br>6%    | 4<br>4%                 | 6<br>7%        | 7<br>8%        | 3<br>6%   | 10<br>9%  | 3<br>3%           | 7<br>5%    | -<br>-     | 7<br>5%    | 17<br>4%  |          |
| £5001-£7500        | 18<br>2%   | 8<br>1%    | 10<br>2%   | -<br>-    | 2<br>1%   | 6<br>4%   | 2<br>1%    | 2<br>1%   | 6<br>2%      | 7<br>2%    | 6<br>2%    | 3<br>1%   | 2<br>1%   | 1<br>1%   | -<br>-     | 3<br>2%    | 2<br>2%                 | 3<br>3%        | -<br>-         | 2<br>2%   | 2<br>2%   | 3<br>3%           | 2<br>2%    | 3<br>3%    | 2<br>2%    | 7<br>2%   |          |
| £7501-£10000       | 45<br>4%   | 27<br>5%   | 19<br>4%   | -<br>-    | 4<br>3%   | 4<br>2%   | 7<br>4%    | 16<br>9%  | 16<br>6%     | 14<br>4%   | 15<br>5%   | 8<br>4%   | 8<br>4%   | 6<br>6%   | -<br>-     | 2<br>2%    | 6<br>6%                 | 7<br>7%        | 1<br>1%        | 3<br>6%   | 8<br>8%   | 6<br>5%           | 7<br>5%    | -<br>-     | 1<br>1%    | 22<br>5%  |          |
| £10001-£20000      | 46<br>4%   | 28<br>6%   | 18<br>3%   | 2<br>2%   | 3<br>2%   | 9<br>5%   | 5<br>3%    | 7<br>4%   | 21<br>8%     | 14<br>4%   | 16<br>5%   | 14<br>7%  | 3<br>2%   | 1<br>1%   | 1<br>4%    | 6<br>5%    | 2<br>1%                 | 3<br>2%        | 3<br>4%        | -<br>-    | 12<br>11% | 8<br>8%           | 11<br>7%   | 1<br>1%    | 3<br>2%    | 15<br>3%  |          |
| £20001-£30000      | 16<br>2%   | 9<br>2%    | 7<br>1%    | -<br>-    | 2<br>2%   | 1<br>1%   | 1<br>1%    | 3<br>2%   | 9<br>3%      | 9<br>3%    | 5<br>2%    | -<br>-    | 2<br>1%   | -<br>-    | 1<br>3%    | 1<br>1%    | 1<br>1%                 | 1<br>1%        | -<br>-         | 2<br>2%   | 5<br>5%   | 2<br>2%           | 2<br>1%    | 2<br>1%    | 4<br>1%    |           |          |
| £30001+            | 24<br>2%   | 17<br>3%   | 7<br>1%    | 1<br>1%   | -<br>-    | 3<br>2%   | 2<br>1%    | 7<br>4%   | 10<br>4%     | 13<br>4%   | 5<br>2%    | 3<br>2%   | 2<br>1%   | 2<br>2%   | 3<br>7%    | 4<br>3%    | 1<br>1%                 | 2<br>2%        | 3<br>4%        | -<br>-    | 1<br>1%   | 5<br>4%           | 2<br>1%    | 2<br>1%    | 1<br>1%    | 6<br>1%   |          |
| Prefer not to say  | 472<br>46% | 224<br>44% | 248<br>48% | 49<br>52% | 68<br>46% | 70<br>42% | 103<br>57% | 65<br>39% | 116<br>42%   | 151<br>48% | 144<br>45% | 91<br>44% | 85<br>45% | 43<br>46% | 19<br>49%  | 60<br>51%  | 52<br>51%               | 44<br>47%      | 37<br>51%      | 27<br>33% | 47<br>42% | 66<br>44%         | 42<br>48%  | 74<br>48%  | 205<br>47% |           |          |
| Mean ('000)        | 6.47       | 7.96       | 4.90       | 2.41      | 2.95      | 5.81      | 5.40       | 8.30      | 9.14         | 9.29       | 6.00       | 5.09      | 4.29      | 4.40      | 9.18       | 8.19       | 4.39                    | 5.05           | 5.80           | 2.64      | 7.02      | 11.04             | 6.14       | 5.34       | 3.74       | 5.24      |          |
| Standard deviation | 12.38      | 14.60      | 9.26       | 7.29      | 5.04      | 14.42     | 11.16      | 14.83     | 12.88        | 15.77      | 11.47      | 8.20      | 10.79     | 11.29     | 15.50      | 16.24      | 7.00                    | 8.90           | 9.88           | 2.77      | 9.96      | 18.83             | 9.41       | 15.22      | 9.35       | 11.44     |          |
| Standard error     | 0.53       | 0.86       | 0.57       | 1.23      | 0.60      | 1.47      | 1.19       | 1.43      | 1.02         | 1.18       | 0.82       | 0.92      | 1.06      | 1.70      | 3.10       | 2.05       | 1.00                    | 1.22           | 1.38           | 0.59      | 1.30      | 2.45              | 1.01       | 2.29       | 1.06       | 0.75      |          |
| Median ('000)      | 1.85       | 2.46       | 1.00       | 0.68      | 0.96      | 0.91      | 1.67       | 2.89      | 3.00         | 3.04       | 1.39       | 1.22      | 1.46      | 0.98      | 0.50       | 1.65       | 1.45                    | 1.30           | 2.13           | 1.54      | 2.77      | 2.48              | 2.01       | 0.95       | 0.94       | 1.33      |          |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 37

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|------------|-----------------|---|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |            | Up to secondary | University degree   | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k      |                 |   |                          |                              |
| Unweighted base    | 1056                                  | 1056            | 852            | 204  | -                            | 711           | 345            | 335  | 384  | 264        | 534             | 386   | 107                      | 20                           |
| Weighted base      | 1033                                  | 1033            | 823            | 210  | -                            | 679           | 354            | 310  | 367  | 286        | 527             | 375   | 99                       | 23                           |
| £1-£500            | 167<br>16%                            | 167<br>16%      | 126<br>15%     | 42<br>20%  | -                            | 84<br>12%     | 84<br>24%      | 69<br>22%  | 63<br>17%  | 32<br>11%  | 105<br>20%      | 43<br>12%   | 16<br>16%                | 3<br>15%                     |
| £501-£1000         | 78<br>8%                              | 78<br>8%        | 69<br>8%       | 9<br>4%  | -                            | 48<br>7%      | 30<br>8%       | 29<br>9%   | 19<br>5%   | 28<br>10%  | 41<br>8%        | 26<br>7%  | 6<br>6%                  | 4<br>19%                     |
| £1001-£2000        | 63<br>6%                              | 63<br>6%        | 52<br>6%       | 11<br>5%   | -                            | 47<br>7%      | 16<br>4%       | 16<br>5%   | 29<br>8%   | 16<br>6%   | 35<br>7%        | 23<br>6%  | 4<br>4%                  | 1<br>3%                      |
| £2001-£3000        | 52<br>5%                              | 52<br>5%        | 44<br>5%       | 8<br>4%  | -                            | 37<br>6%      | 14<br>4%       | 10<br>3%   | 23<br>6%   | 17<br>6%   | 19<br>4%        | 25<br>7%  | 5<br>5%                  | 2<br>10%                     |
| £3001-£5000        | 51<br>5%                              | 51<br>5%        | 46<br>6%       | 5<br>2%  | -                            | 35<br>5%      | 16<br>4%       | 16<br>5%   | 15<br>4%   | 19<br>7%   | 19<br>4%        | 24<br>6%  | 8<br>8%                  | -                            |
| £5001-£7500        | 18<br>2%                              | 18<br>2%        | 17<br>2%       | 1<br>1%  | -                            | 14<br>2%      | 4<br>1%        | 3<br>1%  | 10<br>3%   | 5<br>2%    | 8<br>2%         | 7<br>2%   | 3<br>3%                  | -                            |
| £7501-£10000       | 45<br>4%                              | 45<br>4%        | 42<br>5%       | 3<br>2%  | -                            | 40<br>6%      | 6<br>2%        | 11<br>4%   | 18<br>5%   | 16<br>5%   | 23<br>4%        | 20<br>5%  | 3<br>3%                  | -                            |
| £10001-£20000      | 46<br>4%                              | 46<br>4%        | 37<br>5%       | 9<br>4%  | -                            | 44<br>6%      | 3<br>1%        | 18<br>6%   | 16<br>4%   | 12<br>4%   | 23<br>4%        | 18<br>5%  | 3<br>3%                  | 2<br>8%                      |
| £20001-£30000      | 16<br>2%                              | 16<br>2%        | 16<br>2%       | 1<br>*   | -                            | 15<br>2%      | 1<br>*         | 5<br>2%  | 5<br>1%  | 5<br>2%    | 7<br>1%         | 10<br>3%  | -                        | -                            |
| £30001+            | 24<br>2%                              | 24<br>2%        | 22<br>3%       | 2<br>1%  | -                            | 22<br>3%      | 2<br>1%        | 3<br>1%  | 6<br>2%  | 14<br>5%   | 9<br>2%         | 10<br>3%  | 5<br>5%                  | -                            |
| Prefer not to say  | 472<br>46%                            | 472<br>46%      | 352<br>43%     | 119<br>57%   | -                            | 293<br>43%    | 178<br>50%     | 129<br>42%   | 162<br>44%   | 120<br>42% | 237<br>45%      | 168<br>45%  | 47<br>47%                | 10<br>45%                    |
| Mean ('000)        | 6.47                                  | 6.47            | 6.82           | 4.68   | -                            | 8.37          | 2.29           | 4.85   | 5.79   | 8.80       | 5.36            | 7.31  | 10.11                    | 3.24                         |
| Standard deviation | 12.38                                 | 12.38           | 12.55          | 11.40  | -                            | 14.21         | 4.67           | 8.28   | 10.70  | 15.81      | 10.70           | 11.26   | 22.15                    | 5.43                         |
| Standard error     | 0.53                                  | 0.53            | 0.58           | 1.25   | -                            | 0.72          | 0.36           | 0.61   | 0.74   | 1.28       | 0.63            | 0.78  | 3.01                     | 1.72                         |
| Median ('000)      | 1.85                                  | 1.85            | 1.92           | 0.85   | 0.00                         | 2.63          | 0.59           | 0.96   | 1.88   | 2.61       | 0.99            | 2.92  | 1.98                     | 0.72                         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 38

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who currently hold each**

|                    | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                        |               |               |           | Employment Sector |           |            |            |           |            |           |
|--------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|------------|-----------|
|                    | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales     | East-ern          | London    | South East | South West | Public    | Pri-ate    |           |
| Unweighted base    | 418        | 210        | 208        | 28        | 63        | 79        | 62        | 107       | 159          | 133       | 61        | 65        | 36        | 20        | 49         | 36         | 38                     | 30            | 22            | 34        | 54                | 60        | 39         | 72         | 179       |            |           |
| Weighted base      | 431        | 216        | 215        | 41        | 70        | 78        | 68        | 67        | 107          | 146       | 130       | 90        | 65        | 39        | 18         | 43         | 39                     | 40            | 31            | 19        | 42                | 62        | 57         | 41         | 76        | 191        |           |
| £1-£500            | 59<br>14%  | 23<br>11%  | 36<br>17%  | 4<br>9%   | 12<br>18% | 9<br>11%  | 9<br>14%  | 10<br>15% | 15<br>14%    | 10<br>7%  | 13<br>10% | 17<br>18% | 20<br>30% | 5<br>13%  | 4<br>24%   | 8<br>18%   | 4<br>10%               | 5<br>12%      | 3<br>9%       | 5<br>24%  | 6<br>13%          | 8<br>13%  | 7<br>12%   | 6<br>14%   | 5<br>6%   | 24<br>13%  |           |
| £501-£1000         | 31<br>7%   | 14<br>7%   | 17<br>8%   | 4<br>9%   | 7<br>11%  | 4<br>6%   | 4<br>6%   | 7<br>11%  | 4<br>4%      | 10<br>7%  | 15<br>11% | 2<br>2%   | 5<br>8%   | 2<br>6%   | *          | 1<br>3%    | 4<br>10%               | 3<br>7%       | 1<br>4%       | -<br>-    | 6<br>15%          | 6<br>10%  | 4<br>8%    | 3<br>6%    | 6<br>7%   | 3<br>8%    | 15<br>15% |
| £1001-£2000        | 34<br>8%   | 24<br>11%  | 11<br>5%   | 5<br>13%  | 8<br>11%  | 7<br>9%   | 4<br>4%   | 12<br>12% | 4<br>4%      | 14<br>9%  | 8<br>6%   | 9<br>10%  | 4<br>7%   | 4<br>9%   | 1<br>7%    | 2<br>6%    | -<br>-                 | 3<br>9%       | 1<br>2%       | 3<br>13%  | 1<br>15%          | 6<br>11%  | 7<br>11%   | 3<br>5%    | 4<br>11%  | 10<br>13%  | 16<br>8%  |
| £2001-£3000        | 10<br>2%   | 5<br>2%    | 5<br>2%    | -<br>-    | 5<br>7%   | 1<br>2%   | 1<br>1%   | -<br>-    | 3<br>3%      | 3<br>2%   | 6<br>5%   | -<br>-    | 1<br>1%   | 1<br>3%   | 1<br>3%    | 1<br>3%    | -<br>-                 | 1<br>3%       | 1<br>2%       | -<br>-    | -<br>-            | -<br>-    | 5<br>9%    | -<br>-     | 3<br>4%   | 6<br>3%    |           |
| £3001-£5000        | 24<br>6%   | 18<br>8%   | 6<br>3%    | 2<br>4%   | 2<br>4%   | 1<br>1%   | 5<br>8%   | 4<br>6%   | 10<br>9%     | 9<br>6%   | 9<br>7%   | 4<br>4%   | 2<br>3%   | 1<br>4%   | 1<br>4%    | 2<br>4%    | 4<br>9%                | 2<br>6%       | 5<br>17%      | -<br>-    | 1<br>2%           | 2<br>4%   | 3<br>5%    | 3<br>7%    | 3<br>5%   | 11<br>6%   |           |
| £5001-£7500        | 3<br>1%    | 1<br>*     | 2<br>1%    | -<br>-    | -<br>-    | 1<br>1%   | 1<br>1%   | 1<br>1%   | -<br>-       | 2<br>1%   | -<br>-    | 1<br>1%   | 1<br>2%   | 1<br>2%   | -<br>-     | 1<br>3%    | -<br>-                 | 1<br>2%       | -<br>-        | -<br>-    | -<br>-            | -<br>-    | -<br>-     | -<br>-     | -<br>-    | 2<br>1%    |           |
| £7501-£10000       | 13<br>3%   | 4<br>2%    | 8<br>4%    | -<br>-    | 1<br>1%   | 3<br>4%   | 2<br>3%   | 4<br>6%   | 2<br>2%      | 4<br>3%   | 1<br>1%   | 4<br>5%   | 3<br>5%   | 1<br>2%   | -<br>-     | 1<br>3%    | 2<br>6%                | 1<br>2%       | 1<br>2%       | 1<br>3%   | 1<br>1%           | 1<br>6%   | -<br>-     | -<br>-     | 2<br>3%   | 6<br>3%    |           |
| £10001-£20000      | 9<br>2%    | 5<br>2%    | 4<br>2%    | 2<br>4%   | -<br>-    | 1<br>2%   | 1<br>2%   | -<br>-    | 5<br>4%      | 4<br>3%   | 4<br>3%   | -<br>-    | -<br>-    | -<br>-    | -<br>-     | 1<br>3%    | 2<br>5%                | -<br>-        | -<br>-        | -<br>-    | -<br>-            | 2<br>3%   | 3<br>4%    | 1<br>3%    | 2<br>3%   | 2<br>1%    |           |
| £20001-£30000      | 4<br>1%    | 1<br>*     | 4<br>2%    | -<br>-    | -<br>-    | 3<br>4%   | -<br>-    | -<br>-    | 1<br>1%      | 2<br>1%   | 2<br>1%   | -<br>-    | -<br>-    | -<br>-    | -<br>-     | -<br>-     | -<br>-                 | 1<br>2%       | -<br>-        | -<br>-    | 2<br>4%           | -<br>-    | 1<br>2%    | 1<br>2%    | -<br>-    | 2<br>1%    |           |
| £30001+            | 1<br>*     | 1<br>*     | -<br>-     | -<br>-    | -<br>-    | *         | -<br>-    | 1<br>1%   | -<br>-       | 1<br>1%   | 1<br>1%   | -<br>-    | -<br>-    | -<br>-    | -<br>-     | -<br>-     | 1<br>1%                | -<br>-        | -<br>-        | -<br>-    | -<br>-            | *<br>1%   | -<br>-     | -<br>-     | -<br>-    | -<br>-     |           |
| Prefer not to say  | 242<br>56% | 120<br>56% | 122<br>57% | 24<br>60% | 34<br>49% | 49<br>62% | 42<br>62% | 32<br>49% | 61<br>56%    | 89<br>61% | 69<br>53% | 55<br>61% | 29<br>45% | 24<br>60% | 10<br>56%  | 24<br>54%  | 25<br>63%              | 24<br>61%     | 19<br>61%     | 11<br>60% | 21<br>49%         | 31<br>51% | 30<br>53%  | 23<br>58%  | 45<br>58% | 108<br>57% |           |
| Mean ('000)        | 3.46       | 3.55       | 3.36       | 3.26      | 1.54      | 4.91      | 3.53      | 2.53      | 4.72         | 5.20      | 3.67      | 2.01      | 1.79      | 2.03      | 2.53       | 4.79       | 3.71                   | 1.97          | 3.07          | 1.46      | 2.98              | 3.81      | 4.84       | 3.80       | 3.40      | 2.94       |           |
| Standard deviation | 6.00       | 6.43       | 5.56       | 5.42      | 1.64      | 7.96      | 6.69      | 3.20      | 7.60         | 8.68      | 5.29      | 2.68      | 2.89      | 2.44      | 5.00       | 9.17       | 5.33                   | 2.41          | 2.55          | 5.65      | 4.99              | 8.98      | 6.52       | 4.46       | 4.10      |            |           |
| Standard error     | 0.45       | 0.66       | 0.61       | 1.50      | 0.30      | 1.48      | 1.18      | 0.57      | 1.16         | 1.09      | 0.67      | 0.56      | 0.52      | 0.63      | 1.67       | 1.87       | 1.42                   | 0.64          | 0.71          | 1.04      | 1.37              | 1.00      | 1.76       | 1.68       | 0.81      | 0.46       |           |
| Median ('000)      | 1.14       | 1.49       | 0.94       | 1.25      | 0.97      | 1.14      | 0.95      | 0.99      | 1.94         | 1.87      | 1.50      | 0.77      | 0.46      | 1.07      | 0.48       | 1.09       | 0.89                   | 1.04          | 3.16          | 0.39      | 0.91              | 1.42      | 1.46       | 1.36       | 1.55      | 1.18       |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 38

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base:** All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|-----------|-----------------|---|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |           | Up to secondary | University degree   | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k     |                 |   |                          |                              |
| Unweighted base    | 418                                   | 418             | 346            | 72   | -                            | 294           | 124            | 105  | 162  | 112       | 193             | 157   | 57                       | 7                            |
| Weighted base      | 431                                   | 431             | 345            | 86   | -                            | 301           | 130            | 101  | 163  | 127       | 208             | 151   | 57                       | 10                           |
| £1-£500            | 59<br>14%                             | 59<br>14%       | 49<br>14%      | 10<br>12%  | -                            | 37<br>12%     | 23<br>17%      | 22<br>22%  | 26<br>16%  | 10<br>8%  | 41<br>20%       | 10<br>6%  | 9<br>16%                 | -                            |
| £501-£1000         | 31<br>7%                              | 31<br>7%        | 31<br>9%       | 1<br>1%  | -                            | 21<br>7%      | 11<br>8%       | 11<br>11%  | 7<br>4%  | 11<br>9%  | 14<br>7%        | 11<br>7%  | 5<br>8%                  | 2<br>20%                     |
| £1001-£2000        | 34<br>8%                              | 34<br>8%        | 33<br>10%      | 1<br>2%  | -                            | 29<br>10%     | 5<br>4%        | 7<br>7%  | 8<br>5%  | 19<br>15% | 9<br>4%         | 19<br>13%   | 6<br>11%                 | -                            |
| £2001-£3000        | 10<br>2%                              | 10<br>2%        | 10<br>3%       | 1<br>1%  | -                            | 8<br>3%       | 2<br>2%        | 2<br>2%  | 4<br>3%  | 4<br>3%   | 3<br>1%         | 5<br>4%   | 2<br>4%                  | -                            |
| £3001-£5000        | 24<br>6%                              | 24<br>6%        | 21<br>6%       | 3<br>4%  | -                            | 21<br>7%      | 3<br>2%        | 4<br>4%  | 13<br>8%   | 7<br>5%   | 12<br>6%        | 10<br>6%  | 2<br>3%                  | -                            |
| £5001-£7500        | 3<br>1%                               | 3<br>1%         | 3<br>1%        | -  | -                            | 2<br>1%       | 1<br>*         | 2<br>2%  | 1<br>1%  | -         | 2<br>1%         | 1<br>*  | -                        | -                            |
| £7501-£10000       | 13<br>3%                              | 13<br>3%        | 12<br>3%       | 1<br>1%  | -                            | 12<br>4%      | 1<br>1%        | 3<br>3%  | 6<br>4%  | 4<br>3%   | 2<br>1%         | 8<br>5%   | 2<br>4%                  | -                            |
| £10001-£20000      | 9<br>2%                               | 9<br>2%         | 9<br>3%        | -  | -                            | 8<br>3%       | 1<br>*         | 1<br>1%  | 1<br>1%  | 7<br>5%   | 3<br>1%         | 4<br>2%   | 1<br>1%                  | 2<br>17%                     |
| £20001-£30000      | 4<br>1%                               | 4<br>1%         | 4<br>1%        | -  | -                            | 3<br>1%       | 1<br>1%        | 1<br>1%  | 2<br>1%  | 2<br>1%   | 2<br>1%         | 3<br>2%   | -                        | -                            |
| £30001+            | 1<br>*                                | 1<br>*          | 1<br>*         | -  | -                            | 1<br>*        | -              | -  | 1<br>*   | *         | -               | 1<br>*  | *                        | -                            |
| Prefer not to say  | 242<br>56%                            | 242<br>56%      | 173<br>50%     | 69<br>80%  | -                            | 159<br>53%    | 83<br>64%      | 49<br>48%  | 94<br>58%  | 63<br>50% | 121<br>58%      | 81<br>53%   | 29<br>52%                | 6<br>63%                     |
| Mean ('000)        | 3.46                                  | 3.46            | 3.66           | 1.45   | -                            | 3.90          | 2.12           | 2.19   | 3.74   | 4.30      | 2.30            | 4.76  | 3.06                     | 8.87                         |
| Standard deviation | 6.00                                  | 6.00            | 6.22           | 2.06   | -                            | 6.18          | 5.25           | 3.79   | 6.75   | 6.63      | 3.88            | 7.26  | 6.67                     | 9.87                         |
| Standard error     | 0.45                                  | 0.45            | 0.49           | 0.52   | -                            | 0.54          | 0.77           | 0.54   | 0.81   | 0.89      | 0.43            | 0.87  | 1.33                     | 5.70                         |
| Median ('000)      | 1.14                                  | 1.14            | 1.28           | 0.25   | 0.00                         | 1.57          | 0.67           | 0.82   | 1.49   | 1.49      | 0.71            | 1.90  | 1.02                     | 1.00                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 39

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who currently hold each

|                    | Gender |        |       | Age    |       |       |       |        |       | Social Grade |        |       |       | Region |           |            |            |                         |               |               |       |          | Employment Sector |                |            |        |         |
|--------------------|--------|--------|-------|--------|-------|-------|-------|--------|-------|--------------|--------|-------|-------|--------|-----------|------------|------------|-------------------------|---------------|---------------|-------|----------|-------------------|----------------|------------|--------|---------|
|                    | Total  |        | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54  | 55-64 | 65+          | AB     | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humbershire | West Midlands | East Midlands | Wales | East-ern | London            | South East     | South West | Public | Private |
|                    |        | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54  | 55-64 | 65+          | AB     | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humbershire | West Midlands | East Midlands | Wales | East-ern | London            | South East     | South West | Public | Private |
| Unweighted base    | 247    | 136    | 111   | 14     | 26    | 34    | 42    | 47     | 84    | 102          | 74     | 34    | 37    | 23     | 10        | 22         | 28         | 17                      | 15            | 13            | 23    | 42       | 39                | 15             | 37         | 83     |         |
| Weighted base      | 245    | 142    | 104   | 16     | 28    | 30    | 38    | 50     | 82    | 101          | 68     | 41    | 35    | 26     | 10        | 19         | 26         | 16                      | 12            | 11            | 27    | 48       | 35                | 15             | 42         | 82     |         |
| £1-£500            | 6      | 4      | 3     | 1      | 2     | 1     | -     | 3      | -     | 3            | 3      | 3     | -     | -      | 2         | 1          | -          | 1                       | 2             | -             | -     | -        | 1                 | 1              | -          | 3      | 2       |
|                    | 3%     | 3%     | 3%    | 5%     | 9%    | 2%    | -     | 5%     | -     | 3%           | 4%     | -     | -     | -      | 6%        | 5%         | -          | 3%                      | 13%           | -             | -     | -        | 2%                | 2%             | -          | 6%     | 3%      |
| £501-£1000         | 6      | 3      | 3     | -      | -     | -     | 2     | 3      | 1     | 1            | 4      | 1     | 1     | 3%     | 2         | *          | 1          | 1                       | -             | -             | -     | -        | 1                 | * <sup>*</sup> | 1          | 3      | 2       |
|                    | 2%     | 2%     | 3%    | -      | -     | -     | 5%    | 7%     | 1%    | 1%           | 5%     | 3%    | -     | 7%     | 5%        | 3%         | 4%         | -                       | -             | -             | -     | -        | 2%                | 1%             | 4%         | 7%     | 2%      |
| £1001-£2000        | 14     | 12     | 1     | 1      | 3     | *     | 1     | -      | 8     | 2            | 6      | 5     | -     | 3      | -         | -          | -          | -                       | 2             | -             | -     | -        | 1                 | 5              | 4          | 2      | 5       |
|                    | 6%     | 9%     | 1%    | 6%     | 11%   | 2%    | 4%    | -      | 9%    | 2%           | 9%     | 13%   | -     | 10%    | -         | -          | -          | 15%                     | -             | -             | -     | -        | 2%                | 13%            | 25%        | 6%     | 6%      |
| £2001-£3000        | 11     | 6      | 5     | 3      | -     | 3     | 4     | -      | 1     | 5            | 1      | 4     | 1     | 1      | *         | -          | -          | 2                       | -             | -             | 1     | 1        | 4                 | -              | -          | 3      | 5       |
|                    | 4%     | 4%     | 4%    | 21%    | -     | 9%    | 11%   | -      | 1%    | 5%           | 1%     | 10%   | 3%    | 5%     | 13%       | 2%         | -          | 10%                     | -             | 5%            | 5%    | 8%       | -                 | -              | 8%         | 6%     |         |
| £3001-£5000        | 13     | 10     | 3     | 1      | 1     | 1     | 1     | 1      | 7     | 1            | 3      | 2     | 2     | 5      | -         | 1          | -          | 1                       | 2             | 1             | 1     | 4        | 3                 | -              | -          | 7      |         |
|                    | 5%     | 7%     | 3%    | 9%     | 4%    | 3%    | 3%    | 14%    | 1%    | 3%           | 4%     | 5%    | 15%   | -      | 6%        | -          | 2%         | 15%                     | 12%           | 8%            | -     | 8%       | 8%                | -              | -          | 9%     |         |
| £5001-£7500        | 2      | 1      | 1     | 1      | 1     | -     | -     | 1      | -     | -            | 1      | 1     | 1     | -      | -         | -          | -          | -                       | -             | -             | -     | -        | 1                 | -              | -          | -      | 1       |
|                    | 1%     | 1%     | 1%    | 1%     | 7%    | -     | -     | 2%     | -     | -            | 2%     | 2%    | -     | -      | 4%        | -          | -          | -                       | -             | -             | -     | -        | 3%                | -              | -          | -      | 1%      |
| £7501-£10000       | 16     | 10     | 6     | -      | 1     | 3     | 2     | 3      | 7     | 7            | 2      | 5     | 2     | 1      | -         | 1          | 7          | 1                       | -             | 3             | -     | 2        | 3                 | -              | 1          | 7      |         |
|                    | 6%     | 7%     | 6%    | -      | 3%    | 9%    | 5%    | 6%     | 9%    | 7%           | 2%     | 13%   | 6%    | 3%     | -         | 3%         | 25%        | 6%                      | -             | 24%           | -     | 3%       | 7%                | -              | 3%         | 8%     |         |
| £10001-£20000      | 17     | 6      | 11    | 2      | 1     | 1     | -     | 6      | 8     | 8            | 4      | 3     | 1     | 1      | 1         | 1          | 3          | 1                       | 1             | 2             | 3     | 3        | 2                 | -              | -          | 7      |         |
|                    | 7%     | 4%     | 11%   | 11%    | 3%    | 3%    | -     | 12%    | 10%   | 8%           | 6%     | 7%    | 4%    | 4%     | 5%        | 6%         | 12%        | 3%                      | 12%           | 6%            | 6%    | 6%       | 9%                | 11%            | -          | 8%     |         |
| £20001-£30000      | 6      | 3      | 3     | -      | 1     | 1     | -     | 2      | 1     | 1            | 2      | 2     | 1     | -      | -         | 1          | -          | -                       | 1             | 1             | 1     | 3        | -                 | -              | 2          | 2      |         |
|                    | 2%     | 2%     | 3%    | -      | 4%    | 2%    | -     | 5%     | 2%    | 1%           | 3%     | 4%    | 3%    | -      | 3%        | -          | -          | 4%                      | 5%            | 3%            | 6%    | -        | -                 | 4%             | 2%         |        |         |
| £30001+            | 19     | 15     | 4     | 1      | -     | 2     | 2     | 2      | 13    | 9            | 5      | 3     | 3     | 2      | -         | 2          | 3          | -                       | 1             | 1             | 5     | 2        | 4                 | 1              | -          | 5      |         |
|                    | 8%     | 10%    | 4%    | 5%     | -     | 5%    | 6%    | 4%     | 16%   | 8%           | 8%     | 6%    | 9%    | 6%     | -         | 10%        | 11%        | -                       | 11%           | -             | 18%   | 5%       | 11%               | 4%             | -          | 6%     |         |
| Prefer not to say  | 136    | 73     | 63    | 6      | 19    | 20    | 25    | 23     | 43    | 61           | 38     | 15    | 21    | 16     | 7         | 13         | 11         | 8                       | 5             | 7             | 18    | 27       | 16                | 8              | 28         | 41     |         |
|                    | 55%    | 52%    | 60%   | 36%    | 66%   | 66%   | 66%   | 46%    | 52%   | 61%          | 56%    | 37%   | 60%   | 59%    | 65%       | 68%        | 43%        | 53%                     | 45%           | 59%           | 67%   | 57%      | 45%               | 56%            | 66%        | 50%    |         |
| Mean ('000)        | 31.48  | 40.87  | 15.85 | 12.29  | 6.19  | 17.62 | 17.56 | 66.35  | 26.69 | 23.90        | 60.03  | 12.71 | 25.46 | 14.63  | 5.34      | 37.26      | 17.65      | 4.83                    | 245.50        | 9.55          | 33.41 | 16.19    | 19.25             | 8.76           | 5.49       | 15.79  |         |
| Standard deviation | 168.30 | 212.24 | 22.67 | 23.60  | 8.54  | 22.95 | 46.08 | 335.87 | 28.08 | 32.97        | 317.94 | 14.91 | 45.83 | 29.59  | 7.55      | 49.70      | 16.99      | 5.05                    | 687.15        | 7.08          | 21.85 | 20.16    | 29.38             | 12.64          | 8.74       | 29.88  |         |
| Standard error     | 16.05  | 25.93  | 3.46  | 8.35   | 3.02  | 6.63  | 11.52 | 65.87  | 4.44  | 5.09         | 55.35  | 3.33  | 11.83 | 9.36   | 3.38      | 16.57      | 4.25       | 1.91                    | 229.05        | 3.17          | 8.26  | 4.75     | 6.74              | 5.65           | 2.52       | 4.67   |         |
| Median ('000)      | 8.73   | 4.97   | 9.12  | 3.00   | 1.91  | 6.37  | 2.74  | 5.67   | 17.05 | 9.54         | 4.04   | 6.55  | 6.66  | 1.77   | 2.14      | 15.77      | 8.51       | 3.14                    | 5.08          | 5.59          | 27.30 | 4.79     | 6.64              | 1.70           | 1.72       | 5.15   |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 39

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |        |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|--------|-----------------|---|--------------------------|------------------------------|--|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |        | Up to secondary | University degree   | Higher university degree | Still in full time education |  |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k  |                 |   |                          |                              |  |
| Unweighted base    | 247                                   | 247             | 211            | 36   | -                            | 198           | 49             | 79   | 82   | 68     | 103             | 100   | 35                       | 7                            |  |
| Weighted base      | 245                                   | 245             | 209            | 36   | -                            | 198           | 47             | 65   | 84   | 76     | 94              | 101   | 38                       | 9                            |  |
| £1-£500            | 6                                     | 6               | 6              | -  | -                            | 4             | 2              | 2  | 1  | 4      | 3               | 1   | 2                        | 1                            |  |
|                    | 3%                                    | 3%              | 3%             | -  | -                            | 2%            | 5%             | 4%   | 1%   | 5%     | 3%              | 1%  | 5%                       | 9%                           |  |
| £501-£1000         | 6                                     | 6               | 6              | -  | -                            | 5             | 1              | 1  | 3  | 2      | 4               | 2   | -                        | -                            |  |
|                    | 2%                                    | 2%              | 3%             | -  | -                            | 3%            | 1%             | 2%   | 3%   | 3%     | 4%              | 2%  | -                        | -                            |  |
| £1001-£2000        | 14                                    | 14              | 11             | 2  | -                            | 12            | 1              | 4  | 5  | 5      | 5               | 7   | *                        | 1                            |  |
|                    | 6%                                    | 6%              | 5%             | 7%   | -                            | 6%            | 3%             | 6%   | 5%   | 6%     | 5%              | 7%  | 1%                       | 9%                           |  |
| £2001-£3000        | 11                                    | 11              | 10             | 1  | -                            | 9             | 2              | 3  | 5  | 4      | 4               | 6   | 1                        | -                            |  |
|                    | 4%                                    | 4%              | 5%             | 2%   | -                            | 4%            | 4%             | 4%   | 5%   | 5%     | 4%              | 6%  | 2%                       | -                            |  |
| £3001-£5000        | 13                                    | 13              | 13             | -  | -                            | 13            | -              | 8  | 2  | 3      | 6               | 4   | 3                        | -                            |  |
|                    | 5%                                    | 5%              | 6%             | -  | -                            | 6%            | -              | 12%  | 2%   | 4%     | 6%              | 4%  | 7%                       | -                            |  |
| £5001-£7500        | 2                                     | 2               | 2              | -  | -                            | 1             | 1              | 1  | 1  | -      | -               | 1   | -                        | 1                            |  |
|                    | 1%                                    | 1%              | 1%             | -  | -                            | *             | 2%             | 2%   | 1%   | -      | -               | 1%  | -                        | 12%                          |  |
| £7501-£10000       | 16                                    | 16              | 16             | -  | -                            | 13            | 3              | 2  | 10   | 3      | 4               | 9   | 2                        | -                            |  |
|                    | 6%                                    | 6%              | 8%             | -  | -                            | 6%            | 6%             | 2%   | 12%  | 4%     | 5%              | 9%  | 6%                       | -                            |  |
| £10001-£20000      | 17                                    | 17              | 16             | 1  | -                            | 17            | -              | 7  | 5  | 5      | 7               | 7   | 1                        | 2                            |  |
|                    | 7%                                    | 7%              | 8%             | 3%   | -                            | 9%            | -              | 11%  | 6%   | 7%     | 8%              | 7%  | 2%                       | 18%                          |  |
| £20001-£30000      | 6                                     | 6               | 6              | -  | -                            | 4             | 2              | 2  | 3  | 1      | 2               | 3   | 1                        | -                            |  |
|                    | 2%                                    | 2%              | 3%             | -  | -                            | 2%            | 3%             | 3%   | 3%   | 2%     | 2%              | 3%  | 2%                       | -                            |  |
| £30001+            | 19                                    | 19              | 17             | 2  | -                            | 18            | 1              | 3  | 6  | 9      | 6               | 7   | 6                        | -                            |  |
|                    | 8%                                    | 8%              | 8%             | 5%   | -                            | 9%            | 3%             | 5%   | 7%   | 12%    | 6%              | 7%  | 16%                      | -                            |  |
| Prefer not to say  | 136                                   | 136             | 106            | 30   | -                            | 102           | 34             | 33   | 45   | 40     | 53              | 53  | 22                       | 5                            |  |
|                    | 55%                                   | 55%             | 51%            | 83%  | -                            | 52%           | 71%            | 50%  | 54%  | 52%    | 56%             | 52%   | 59%                      | 52%                          |  |
| Mean ('000)        | 31.48                                 | 31.48           | 31.39          | 33.00  | -                            | 34.20         | 12.21          | 14.57  | 19.62  | 60.03  | 50.16           | 17.77   | 31.21                    | 7.87                         |  |
| Standard deviation | 168.30                                | 168.30          | 172.90         | 50.35  | -                            | 179.63        | 17.56          | 24.32  | 31.84  | 290.54 | 272.88          | 26.08   | 34.69                    | 7.01                         |  |
| Standard error     | 16.05                                 | 16.05           | 17.12          | 17.80  | -                            | 18.53         | 4.39           | 3.95   | 5.03   | 53.05  | 40.23           | 3.80  | 9.62                     | 3.50                         |  |
| Median ('000)      | 8.73                                  | 8.73            | 8.73           | 4.10   | 0.00                         | 8.88          | 4.47           | 4.66   | 8.29   | 7.00   | 4.76            | 8.82  | 9.88                     | 4.28                         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 40

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****National Savings and Investment Premium Bonds****Base: All respondents who currently hold each**

|                    | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          |           | Employment Sector |            |            |           |           |         |
|--------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-----------|-------------------|------------|------------|-----------|-----------|---------|
|                    | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern  | London            | South East | South West | Public    | Pri-va-te |         |
| Unweighted base    | 446        | 238       | 208       | 18        | 28        | 70        | 82        | 78        | 170          | 164       | 160       | 47        | 75        | 23        | 18         | 47         | 43                      | 40             | 38             | 17       | 37        | 44                | 95         | 44         | 50        | 160       |         |
| Weighted base      | 409        | 219       | 190       | 25        | 32        | 60        | 66        | 68        | 159          | 152       | 138       | 56        | 63        | 22        | 13         | 39         | 37                      | 36             | 34             | 18       | 43        | 49                | 80         | 39         | 49        | 142       |         |
| £1-£500            | 97<br>24%  | 40<br>18% | 57<br>30% | 2<br>8%   | 5<br>15%  | 16<br>26% | 17<br>27% | 20<br>29% | 37<br>23%    | 29<br>19% | 37<br>27% | 9<br>16%  | 22<br>34% | 8<br>38%  | 2<br>19%   | 9<br>22%   | 7<br>18%                | 7<br>19%       | 6<br>22%       | 8<br>35% | 8<br>19%  | 9<br>18%          | 23<br>29%  | 10<br>25%  | 13<br>27% | 32<br>23% |         |
| £501-£1000         | 30<br>7%   | 15<br>7%  | 15<br>8%  | 4<br>17%  | 3<br>10%  | 4<br>6%   | 4<br>7%   | 4<br>6%   | 11<br>7%     | 11<br>9%  | 12<br>3%  | 2<br>5%   | 5<br>8%   | 2<br>8%   | 1<br>10%   | 1<br>11%   | 4<br>11%                | 4<br>10%       | 1<br>2%        | 1<br>7%  | 7<br>16%  | 1<br>1%           | 5<br>6%    | 1<br>2%    | 2<br>4%   | 12<br>9%  |         |
| £1001-£2000        | 22<br>5%   | 16<br>7%  | 6<br>3%   | 1<br>3%   | 2<br>5%   | 3<br>6%   | 4<br>6%   | 4<br>5%   | 8<br>6%      | 9<br>8%   | 11<br>3%  | 1<br>1%   | 1<br>4%   | 1<br>4%   | -<br>-     | 2<br>4%    | 2<br>5%                 | 1<br>3%        | 1<br>3%        | 4<br>11% | 1<br>4%   | 6<br>14%          | 1<br>8%    | 1<br>1%    | 1<br>3%   | 2<br>7%   |         |
| £2001-£3000        | 13<br>3%   | 9<br>4%   | 4<br>2%   | 1<br>2%   | -<br>6%   | 2<br>3%   | 4<br>6%   | -<br>4%   | 6<br>3%      | 5<br>3%   | 2<br>1%   | 1<br>2%   | 5<br>8%   | 1<br>3%   | -<br>-     | 1<br>2%    | 2<br>6%                 | 1<br>4%        | -<br>-         | 1<br>3%  | -<br>-    | 1<br>3%           | -<br>-     | 4<br>6%    | 2<br>5%   | 4<br>4%   | 3<br>3% |
| £3001-£5000        | 21<br>5%   | 11<br>5%  | 10<br>5%  | 2<br>9%   | 1<br>3%   | 2<br>2%   | 1<br>2%   | 2<br>3%   | 13<br>8%     | 11<br>8%  | 3<br>2%   | 5<br>9%   | 1<br>1%   | 1<br>6%   | 1<br>7%    | 1<br>3%    | 3<br>8%                 | 3<br>9%        | 2<br>7%        | -<br>-   | -<br>-    | 6<br>12%          | 2<br>2%    | 1<br>4%    | 4<br>9%   | 3<br>2%   |         |
| £5001-£7500        | 6<br>1%    | 4<br>2%   | 2<br>1%   | 1<br>3%   | -<br>-    | 1<br>1%   | *<br>1%   | 1<br>1%   | 3<br>2%      | 4<br>3%   | 2<br>1%   | 1<br>1%   | -<br>-    | -<br>-    | 1<br>4%    | -<br>-     | 1<br>4%                 | 2<br>5%        | 1<br>2%        | -<br>-   | -<br>-    | 1<br>1%           | -<br>-     | 1<br>2%    | 1<br>1%   | 1<br>1%   |         |
| £7501-£10000       | 13<br>3%   | 6<br>3%   | 6<br>3%   | -<br>-    | 3<br>9%   | 3<br>4%   | 2<br>3%   | 4<br>5%   | 2<br>1%      | 5<br>3%   | 3<br>2%   | 1<br>6%   | 1<br>9%   | 1<br>7%   | 1<br>3%    | 1<br>8%    | -<br>-                  | 1<br>7%        | 1<br>1%        | 1<br>2%  | 1<br>2%   | 5<br>7%           | 1<br>2%    | 1<br>1%    | *<br>1%   | 6<br>4%   |         |
| £10001-£20000      | 17<br>4%   | 12<br>5%  | 5<br>3%   | 1<br>4%   | -<br>-    | 1<br>2%   | 2<br>4%   | 4<br>5%   | 9<br>5%      | 7<br>4%   | 5<br>3%   | 2<br>4%   | 3<br>5%   | 1<br>4%   | 1<br>11%   | -<br>-     | 1<br>2%                 | 3<br>7%        | -<br>-         | 1<br>6%  | 3<br>7%   | 3<br>7%           | 3<br>4%    | 1<br>2%    | -<br>-    | 4<br>3%   |         |
| £20001-£30000      | 14<br>3%   | 12<br>5%  | 2<br>1%   | -<br>-    | 1<br>1%   | 1<br>1%   | 4<br>6%   | 9<br>6%   | 2<br>1%      | 7<br>5%   | 4<br>7%   | 1<br>2%   | 1<br>6%   | -<br>-    | -<br>-     | 1<br>2%    | -<br>-                  | 2<br>6%        | 1<br>7%        | 1<br>2%  | 2<br>5%   | 3<br>4%           | 3<br>7%    | 1<br>1%    | 1<br>1%   | 1<br>1%   |         |
| £30001+            | 13<br>3%   | 8<br>4%   | 5<br>2%   | -<br>-    | 2<br>4%   | 1<br>1%   | 3<br>5%   | 7<br>4%   | 7<br>5%      | 3<br>2%   | -<br>-    | 2<br>3%   | -<br>-    | 1<br>4%   | -<br>-     | 1<br>4%    | -<br>-                  | 1<br>2%        | 1<br>11%       | 2<br>3%  | 1<br>3%   | 3<br>7%           | 4<br>5%    | -<br>-     | 1<br>3%   | 5<br>3%   |         |
| Prefer not to say  | 164<br>40% | 85<br>39% | 80<br>42% | 12<br>50% | 18<br>58% | 27<br>45% | 29<br>43% | 23<br>34% | 55<br>35%    | 62<br>41% | 52<br>38% | 28<br>50% | 22<br>35% | 6<br>26%  | 7<br>54%   | 21<br>53%  | 15<br>41%               | 12<br>35%      | 17<br>48%      | 4<br>22% | 14<br>34% | 19<br>39%         | 30<br>37%  | 20<br>51%  | 22<br>46% | 63<br>45% |         |
| Mean ('000)        | 7.67       | 10.32     | 4.47      | 3.04      | 2.86      | 13.03     | 3.74      | 8.30      | 8.28         | 10.43     | 6.17      | 7.36      | 4.95      | 4.92      | 4.94       | 4.23       | 3.74                    | 4.73           | 5.98           | 11.11    | 5.60      | 18.85             | 8.30       | 5.48       | 4.56      | 8.65      |         |
| Standard deviation | 19.30      | 24.42     | 9.22      | 3.12      | 3.93      | 43.55     | 7.58      | 12.70     | 13.21        | 28.57     | 11.10     | 9.16      | 10.06     | 9.26      | 7.91       | 10.80      | 6.48                    | 5.65           | 11.66          | 15.56    | 10.37     | 45.70             | 14.71      | 9.22       | 9.87      | 29.36     |         |
| Standard error     | 1.17       | 1.99      | 0.84      | 0.99      | 1.14      | 7.07      | 1.11      | 1.76      | 1.25         | 2.89      | 1.11      | 1.87      | 1.45      | 2.31      | 2.80       | 2.16       | 1.27                    | 1.11           | 2.61           | 4.49     | 2.03      | 8.34              | 1.95       | 1.88       | 1.80      | 3.06      |         |
| Median ('000)      | 0.99       | 1.84      | 0.47      | 1.00      | 0.68      | 0.92      | 0.74      | 0.91      | 1.30         | 1.48      | 0.93      | 2.90      | 0.25      | 0.48      | 0.71       | 0.60       | 1.00                    | 2.18           | 1.02           | 0.57     | 0.97      | 2.96              | 0.69       | 0.50       | 0.51      | 0.93      |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 40

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?****National Savings and Investment Premium Bonds****Base: All respondents who currently hold each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |  | What is the combined annual income of your household, prior to tax being deducted? |       |                 | What is the highest educational level that you have achieved to date? |                           |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|-------|-----------------|---|---------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |  |       | Up to secondary | Uni-versity degree  | Higher uni-versity degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k |                 |   |                           |                              |
| Unweighted base    | 446                                   | 446             | 366            | 80   | -                            | 351           | 95             | 161  | 154  | 99    | 222             | 169   | 45                        | 8                            |
| Weighted base      | 409                                   | 409             | 343            | 67   | -                            | 322           | 87             | 138  | 138  | 101   | 204             | 156   | 36                        | 11                           |
| £1-£500            | 97                                    | 97              | 75             | 22   | -                            | 65            | 31             | 44   | 30   | 21    | 53              | 33  | 7                         | 3                            |
|                    | 24%                                   | 24%             | 22%            | 33%  | -                            | 20%           | 36%            | 32%  | 22%  | 20%   | 26%             | 21%   | 20%                       | 27%                          |
| £501-£1000         | 30                                    | 30              | 29             | 1  | -                            | 23            | 7              | 12   | 10   | 8     | 13              | 14  | 1                         | 2                            |
|                    | 7%                                    | 7%              | 8%             | 2%   | -                            | 7%            | 8%             | 9%   | 7%   | 8%    | 6%              | 9%  | 2%                        | 21%                          |
| £1001-£2000        | 22                                    | 22              | 20             | 3  | -                            | 22            | -              | 6  | 6  | 10    | 10              | 9   | 3                         | -                            |
|                    | 5%                                    | 5%              | 6%             | 4%   | -                            | 7%            | -              | 4%   | 4%   | 10%   | 5%              | 6%  | 8%                        | -                            |
| £2001-£3000        | 13                                    | 13              | 10             | 3  | -                            | 11            | 2              | 5  | 2  | 6     | 4               | 7   | 2                         | -                            |
|                    | 3%                                    | 3%              | 3%             | 4%   | -                            | 3%            | 2%             | 4%   | 1%   | 6%    | 2%              | 4%  | 5%                        | -                            |
| £3001-£5000        | 21                                    | 21              | 19             | 2  | -                            | 20            | 1              | 7  | 8  | 6     | 8               | 12  | 1                         | -                            |
|                    | 5%                                    | 5%              | 6%             | 3%   | -                            | 6%            | 1%             | 5%   | 6%   | 6%    | 4%              | 8%  | 3%                        | -                            |
| £5001-£7500        | 6                                     | 6               | 6              | -  | -                            | 5             | 1              | 3  | 1  | 2     | 2               | 3   | 1                         | -                            |
|                    | 1%                                    | 1%              | 2%             | -  | -                            | 1%            | 2%             | 2%   | 1%   | 2%    | 1%              | 2%  | 2%                        | -                            |
| £7501-£10000       | 13                                    | 13              | 11             | 2  | -                            | 9             | 3              | 2  | 4  | 6     | 6               | 6   | 1                         | -                            |
|                    | 3%                                    | 3%              | 3%             | 2%   | -                            | 3%            | 4%             | 1%   | 3%   | 6%    | 3%              | 4%  | 4%                        | -                            |
| £10001-£20000      | 17                                    | 17              | 16             | 1  | -                            | 15            | 2              | 3  | 8  | 5     | 10              | 7   | -                         | -                            |
|                    | 4%                                    | 4%              | 5%             | 2%   | -                            | 5%            | 2%             | 2%   | 6%   | 5%    | 5%              | 4%  | -                         | -                            |
| £20001-£30000      | 14                                    | 14              | 14             | 1  | -                            | 12            | 3              | 7  | 3  | 3     | 12              | 2   | -                         | -                            |
|                    | 3%                                    | 3%              | 4%             | 1%   | -                            | 4%            | 3%             | 5%   | 2%   | 3%    | 6%              | 1%  | -                         | -                            |
| £30001+            | 13                                    | 13              | 12             | 1  | -                            | 13            | -              | 1  | 5  | 6     | 6               | 3   | 4                         | -                            |
|                    | 3%                                    | 3%              | 4%             | 1%   | -                            | 4%            | -              | 1%   | 3%   | 6%    | 3%              | 2%  | 12%                       | -                            |
| Prefer not to say  | 164                                   | 164             | 132            | 32   | -                            | 128           | 36             | 47   | 63   | 28    | 81              | 60  | 15                        | 6                            |
|                    | 40%                                   | 40%             | 39%            | 49%  | -                            | 40%           | 42%            | 34%  | 45%  | 28%   | 40%             | 39%   | 43%                       | 52%                          |
| Mean ('000)        | 7.67                                  | 7.67            | 8.43           | 3.01   | -                            | 8.88          | 3.04           | 4.66   | 6.75   | 11.54 | 7.33            | 4.88  | 24.69                     | 0.59                         |
| Standard deviation | 19.30                                 | 19.30           | 20.51          | 7.31   | -                            | 21.26         | 6.46           | 9.34   | 11.12  | 31.23 | 11.59           | 8.47  | 55.81                     | 0.32                         |
| Standard error     | 1.17                                  | 1.17            | 1.36           | 1.10   | -                            | 1.46          | 0.86           | 0.90   | 1.20   | 3.76  | 0.99            | 0.84  | 11.16                     | 0.16                         |
| Median ('000)      | 0.99                                  | 0.99            | 1.07           | 0.16   | 0.00                         | 1.57          | 0.19           | 0.77   | 0.93   | 1.71  | 0.97            | 1.01  | 1.66                      | 0.44                         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 41

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who currently hold each

|                    | Gender    |           | Age      |          |           |          |          |          | Social Grade |           |          |          | Region    |           |            |            |                         |                |                |          | Employment Sector |          |            |            |          |           |          |         |
|--------------------|-----------|-----------|----------|----------|-----------|----------|----------|----------|--------------|-----------|----------|----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|----------|------------|------------|----------|-----------|----------|---------|
|                    | Total     | Male      | Female   | 18-24    | 25-34     | 35-44    | 45-54    | 55-64    | 65+          | AB        | C1       | C2       | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern          | London   | South East | South West | Public   | Pri-va-te |          |         |
|                    |           |           |          |          |           |          |          |          |              |           |          |          |           |           |            |            |                         |                |                |          |                   |          |            |            |          |           |          |         |
| Unweighted base    | 42        | 30        | 12       | 3        | 12        | 13       | 4        | 3        | 7            | 23        | 11       | 7        | 1         | 6         | 1          | 2          | 3                       | 1              | 3              | 2        | 4                 | 11       | 7          | 2          | 8        | 22        |          |         |
| Weighted base      | 43        | 31        | 12       | 4        | 15        | 10       | 4        | 2        | 8            | 22        | 12       | 8        | 1         | 5         | 1          | 2          | 2                       | 1              | 3              | 1        | 5                 | 13       | 7          | 2          | 10       | 21        |          |         |
| £1-£500            | 3<br>7%   | 1<br>4%   | 2<br>13% | -        | 2<br>14%  | 1<br>7%  | -        | -        | -            | 1<br>7%   | 1<br>12% | -        | -         | -         | -          | -          | 1<br>58%                | -              | -              | -        | 1<br>50%          | -        | -          | 1<br>6%    | 1<br>9%  | -         | 1<br>13% | 2<br>8% |
| £501-£1000         | 4<br>8%   | 4<br>12%  | -        | 2<br>56% | -         | 1<br>6%  | -        | 31%      | -            | 3<br>14%  | 1<br>5%  | -        | -         | -         | -          | -          | -                       | 1<br>29%       | -              | -        | -                 | 3<br>22% | -          | -          | 2<br>24% | -         | -        |         |
| £1001-£2000        | 6<br>14%  | 3<br>9%   | 3<br>25% | -        | 2<br>15%  | -        | 1<br>20% | -        | 36%          | 1<br>3%   | 5<br>41% | -        | -         | -         | -          | -          | -                       | 1<br>25%       | -              | 4<br>83% | 1<br>6%           | -        | -          | -          | -        | 2<br>11%  | -        |         |
| £2001-£3000        | 1<br>2%   | 1<br>2%   | -        | -        | 1<br>5%   | -        | -        | -        | -            | 1<br>3%   | -        | -        | -         | 1<br>14%  | -          | -          | -                       | -              | -              | -        | -                 | -        | -          | -          | -        | -         | 1<br>4%  | -       |
| £3001-£5000        | -         | -         | -        | -        | -         | -        | -        | -        | -            | -         | -        | -        | -         | -         | -          | -          | -                       | -              | -              | -        | -                 | -        | -          | -          | -        | -         | -        |         |
| £5001-£7500        | 1<br>2%   | -         | 1<br>8%  | -        | -         | 1<br>9%  | -        | -        | -            | -         | -        | -        | 1<br>12%  | -         | 1<br>18%   | -          | -                       | -              | -              | -        | -                 | -        | -          | -          | -        | -         | -        | -       |
| £7501-£10000       | 2<br>5%   | 2<br>5%   | 1<br>5%  | -        | -         | 1<br>6%  | -        | -        | 20%          | -         | 2<br>18% | -        | -         | 1<br>12%  | -          | -          | -                       | -              | -              | -        | -                 | -        | -          | 2<br>68%   | -        | 1<br>3%   | -        |         |
| £10001-£20000      | 2<br>4%   | 2<br>5%   | -        | -        | -         | 2<br>16% | -        | -        | -            | 7%<br>-   | -        | -        | -         | -         | -          | -          | -                       | -              | -              | -        | -                 | 2<br>12% | -          | -          | -        | 2<br>8%   | -        |         |
| £20001-£30000      | 1<br>1%   | 1<br>2%   | -        | -        | -         | -        | -        | 32%      | -            | 3%<br>-   | -        | -        | -         | -         | 100%       | -          | -                       | -              | -              | -        | -                 | -        | -          | -          | -        | -         | 1<br>3%  | -       |
| £30001+            | -         | -         | -        | -        | -         | -        | -        | -        | -            | -         | -        | -        | -         | -         | -          | -          | -                       | -              | -              | -        | -                 | -        | -          | -          | -        | -         | -        |         |
| Prefer not to say  | 25<br>57% | 19<br>60% | 6<br>48% | 2<br>44% | 10<br>66% | 6<br>56% | 3<br>80% | 1<br>37% | 4<br>44%     | 14<br>62% | 3<br>24% | 7<br>88% | 1<br>100% | 3<br>55%  | -          | 1<br>42%   | 2<br>71%                | 1<br>100%      | 2<br>75%       | 1<br>50% | 1<br>17%          | 7<br>54% | 7<br>91%   | 1<br>32%   | 6<br>63% | 13<br>64% | -        |         |
| Mean ('000)        | 4.97      | 6.09      | 2.75     | 1.00     | 1.03      | 9.82     | 1.60     | 13.53    | 4.64         | 6.80      | 3.28     | 6.00     | -         | 5.95      | 26.00      | 0.03       | 0.75                    | -              | 1.80           | 0.15     | 1.50              | 6.00     | 0.01       | 10.00      | 0.68     | 8.07      |          |         |
| Standard deviation | 7.21      | 8.43      | 3.39     | *        | 0.96      | 9.16     | -        | -        | 4.61         | 10.01     | 4.05     | -        | -         | 3.88      | -          | -          | -                       | -              | 0.30           | 9.21     | -                 | -        | 0.52       | 10.09      | -        | -         |          |         |
| Standard error     | 1.70      | 2.43      | 1.39     | *        | 0.43      | 4.09     | -        | -        | 2.30         | 3.54      | 1.35     | -        | -         | 2.24      | -          | -          | -                       | -              | 0.18           | 4.12     | -                 | -        | 0.30       | 3.82       | -        | -         |          |         |
| Median ('000)      | 1.41      | 1.20      | 1.05     | 1.00     | 0.42      | 5.79     | 1.60     | 1.05     | 1.84         | 0.90      | 1.38     | 6.00     | 0.00      | 4.00      | 26.00      | 0.03       | 0.75                    | 0.00           | 1.80           | 0.15     | 1.32              | 0.80     | 0.01       | 10.00      | 0.36     | 1.43      |          |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 41

**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who currently hold each

|                    | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |           |
|--------------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|-----------|
|                    | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |           |
|                    |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |           |
| Unweighted base    | 42                                    | 42   | 32             | 10                           | -             | 42             | -          | 6  | 15        | 18              | 14  | 14                       | 12                           | 1         |
| Weighted base      | 43                                    | 43   | 32             | 11                           | -             | 43             | -          | 5  | 15        | 19              | 13  | 15                       | 11                           | 3         |
| £1-£500            | 3<br>7%                               | 3<br>7%  | 2<br>7%        | 1<br>5%                      | -             | 3<br>7%        | -          | -  | 1<br>9%   | 1<br>8%         | 1<br>6%   | 1<br>6%                  | 1<br>11%                     | -         |
| £501-£1000         | 4<br>8%                               | 4<br>8%  | 4<br>11%       | -                            | -             | 4<br>8%        | -          | 1<br>12%   | -         | 3<br>16%        | 1<br>5%   | 3<br>20%                 | -                            | -         |
| £1001-£2000        | 6<br>14%                              | 6<br>14%   | 6<br>18%       | -                            | -             | 6<br>14%       | -          | 2<br>45%   | 2<br>15%  | 1<br>7%         | 3<br>22%  | 3<br>20%                 | -                            | -         |
| £2001-£3000        | 1<br>2%                               | 1<br>2%  | 1<br>2%        | -                            | -             | 1<br>2%        | -          | -  | -         | 1<br>4%         | -   | -                        | 1<br>7%                      | -         |
| £3001-£5000        | -                                     | -  | -              | -                            | -             | -              | -          | -  | -         | -               | -   | -                        | -                            | -         |
| £5001-£7500        | 1<br>2%                               | 1<br>2%  | 1<br>3%        | -                            | -             | 1<br>2%        | -          | -  | -         | 1<br>5%         | -   | 1<br>6%                  | -                            | -         |
| £7501-£10000       | 2<br>5%                               | 2<br>5%  | 2<br>7%        | -                            | -             | 2<br>5%        | -          | 2<br>43%   | -         | -               | 1<br>5%   | 2<br>11%                 | -                            | -         |
| £10001-£20000      | 2<br>4%                               | 2<br>4%  | 2<br>5%        | -                            | -             | 2<br>4%        | -          | -  | -         | 2<br>9%         | -   | -                        | 2<br>15%                     | -         |
| £20001-£30000      | 1<br>1%                               | 1<br>1%  | 1<br>2%        | -                            | -             | 1<br>1%        | -          | -  | -         | 1<br>3%         | -   | -                        | 1<br>6%                      | -         |
| £30001+            | -                                     | -  | -              | -                            | -             | -              | -          | -  | -         | -               | -   | -                        | -                            | -         |
| Prefer not to say  | 25<br>57%                             | 25<br>57%  | 14<br>45%      | 10<br>95%                    | -             | 25<br>57%      | -          | -  | 11<br>76% | 9<br>48%        | 8<br>61%  | 5<br>36%                 | 6<br>60%                     | 3<br>100% |
| Mean ('000)        | 4.97                                  | 4.97   | 5.12           | 0.15                         | -             | 4.97           | -          | 5.23   | 0.95      | 6.36            | 2.30  | 3.16                     | 12.11                        | -         |
| Standard deviation | 7.21                                  | 7.21   | 7.27           | -                            | -             | 7.21           | -          | 4.66   | 0.82      | 9.25            | 3.44  | 3.66                     | 12.10                        | -         |
| Standard error     | 1.70                                  | 1.70   | 1.76           | -                            | -             | 1.70           | -          | 1.90   | 0.47      | 3.08            | 1.40  | 1.38                     | 5.41                         | -         |
| Median ('000)      | 1.41                                  | 1.41   | 1.44           | 0.15                         | 0.00          | 1.41           | 0.00       | 1.91   | 0.40      | 1.07            | 1.12  | 1.19                     | 4.09                         | 0.00      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 42

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Summary****Base:** All respondents who have ever used each

|                       | Products  |                          |                            |                      |            |                                     |  |   |  |  |   |
|-----------------------|---|--------------------------|----------------------------|----------------------|------------|-------------------------------------|--|---|--|--|---|
|                       | ISA,<br>predominantly<br>cash with some<br>stocks and<br>shares | Stocks and<br>shares ISA | Private pension<br>product | Workplace<br>pension | Shares     | Other<br>investment fund<br>product | Bank or<br>building<br>society easy<br>access savings<br>account | Bank or<br>building<br>society regular<br>savings account | Bank or<br>building<br>society fixed<br>term account | National<br>Savings and<br>Investment<br>Premium Bonds | Online peer-to-<br>peer lending<br>platform |
| ISA, cash only        |   |                          |                            |                      |            |                                     |  |   |  |  |   |
| Unweighted base       | 1173  | 266                      | 383                        | 618                  | 1021       | 690                                 | 380  | 1378  | 887  | 702  | 848   |
| Weighted base         | 1147  | 277                      | 374                        | 600                  | 994        | 657                                 | 362  | 1352  | 890  | 680  | 827   |
| In the last 12 months | 93<br>8%  | 13<br>5%                 | 25<br>7%                   | 23<br>4%             | 101<br>10% | 38<br>6%                            | 24<br>7%   | 152<br>11%  | 84<br>9%   | 52<br>8%   | 38<br>5%                                    |
| 1-5 years ago         | 379<br>33%  | 81<br>29%                | 84<br>22%                  | 74<br>12%            | 140<br>14% | 75<br>11%                           | 64<br>18%  | 241<br>18%  | 165<br>19%   | 137<br>20%   | 92<br>11%                                   |
| 6-10 years ago        | 319<br>28%  | 57<br>21%                | 84<br>22%                  | 92<br>15%            | 149<br>15% | 97<br>15%                           | 62<br>17%  | 212<br>16%  | 169<br>19%   | 133<br>19%   | 111<br>13%                                  |
| 11-15 years ago       | 171<br>15%  | 42<br>15%                | 73<br>19%                  | 92<br>15%            | 119<br>12% | 112<br>17%                          | 42<br>12%  | 138<br>10%  | 113<br>13%   | 93<br>14%  | 73<br>9%                                    |
| 16-20 years ago       | 70<br>6%  | 17<br>6%                 | 37<br>10%                  | 97<br>16%            | 100<br>10% | 113<br>17%                          | 38<br>11%  | 148<br>11%  | 77<br>9%   | 64<br>9%   | 102<br>12%                                  |
| 21-30 years ago       | 18<br>2%  | 6<br>2%                  | 16<br>4%                   | 74<br>12%            | 91<br>9%   | 83<br>13%                           | 34<br>9%   | 124<br>9%   | 62<br>7%   | 54<br>8%   | 87<br>11%                                   |
| Over 30 years ago     | 7<br>1%   | 3<br>1%                  | 5<br>1%                    | 59<br>10%            | 204<br>20% | 54<br>8%                            | 23<br>6%   | 224<br>17%  | 74<br>8%   | 33<br>5%   | 211<br>26%                                  |
| Can't remember        | 91<br>8%  | 58<br>21%                | 50<br>13%                  | 90<br>15%            | 90<br>9%   | 84<br>13%                           | 75<br>21%  | 113<br>8%   | 146<br>16%   | 114<br>17%   | 113<br>14%                                  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 43

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****ISA, cash only****Base:** All respondents who have ever used each

|                       | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |           | Region    |           |            |            |                         |                |                |            | Employment Sector |           |            |            |           |            |          |
|-----------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|-----------|------------|------------|-----------|------------|----------|
|                       | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern           | London    | South East | South West | Public    | Private    |          |
|                       |            |            |            |           |           |           |           |           |              |            |            |           |           |           |            |            |                         |                |                |            |                   |           |            |            |           |            |          |
| Unweighted base       | 1173       | 567        | 606        | 67        | 190       | 195       | 208       | 209       | 304          | 403        | 382        | 173       | 215       | 92        | 46         | 137        | 113                     | 110            | 92             | 62         | 111               | 123       | 181        | 106        | 186       | 485        |          |
| Weighted base         | 1147       | 560        | 588        | 78        | 207       | 177       | 193       | 201       | 291          | 373        | 341        | 237       | 196       | 97        | 40         | 125        | 112                     | 101            | 88             | 57         | 130               | 138       | 164        | 96         | 186       | 489        |          |
| In the last 12 months | 93<br>8%   | 43<br>8%   | 49<br>8%   | 17<br>22% | 19<br>9%  | 20<br>11% | 15<br>8%  | 13<br>6%  | 9<br>3%      | 31<br>8%   | 19<br>6%   | 25<br>10% | 18<br>9%  | 5<br>5%   | 3<br>6%    | 10<br>8%   | 6<br>6%                 | 11<br>11%      | 2<br>2%        | 8<br>15%   | 4<br>3%           | 17<br>12% | 15<br>9%   | 12<br>13%  | 20<br>11% | 42<br>8%   |          |
| 1-5 years ago         | 379<br>33% | 191<br>34% | 188<br>32% | 30<br>39% | 94<br>45% | 62<br>35% | 65<br>34% | 64<br>32% | 63<br>22%    | 136<br>36% | 111<br>32% | 65<br>27% | 67<br>34% | 40<br>41% | 19<br>48%  | 33<br>27%  | 39<br>35%               | 26<br>26%      | 32<br>36%      | 22<br>39%  | 46<br>35%         | 46<br>35% | 49<br>33%  | 26<br>27%  | 69<br>37% | 189<br>39% |          |
| 6-10 years ago        | 319<br>28% | 148<br>26% | 171<br>29% | 17<br>22% | 58<br>28% | 56<br>32% | 51<br>27% | 52<br>26% | 85<br>29%    | 87<br>23%  | 96<br>28%  | 86<br>36% | 50<br>26% | 28<br>29% | 11<br>27%  | 41<br>33%  | 32<br>29%               | 28<br>28%      | 23<br>26%      | 13<br>23%  | 34<br>26%         | 42<br>30% | 45<br>27%  | 23<br>24%  | 53<br>28% | 133<br>27% |          |
| 11-15 years ago       | 171<br>15% | 81<br>15%  | 90<br>15%  | 5<br>7%   | 18<br>9%  | 18<br>10% | 29<br>15% | 30<br>15% | 71<br>25%    | 58<br>16%  | 61<br>18%  | 30<br>13% | 22<br>11% | 10<br>10% | 3<br>9%    | 20<br>16%  | 15<br>13%               | 17<br>17%      | 16<br>18%      | 9<br>16%   | 23<br>18%         | 15<br>11% | 27<br>16%  | 17<br>18%  | 22<br>12% | 63<br>13%  |          |
| 16-20 years ago       | 70<br>6%   | 31<br>5%   | 39<br>7%   | -         | 3         | 8         | 9         | 17        | 33           | 27         | 13         | 14        | 16        | 5         | 1          | 7          | 8                       | 6              | 6              | 2          | 9                 | 12        | 9%         | 9<br>5%    | 6<br>6%   | 6<br>3%    | 17<br>3% |
| 21-30 years ago       | 18<br>2%   | 11<br>2%   | 7<br>1%    | -         | -         | 2         | 3         | 8         | 6            | 8          | 6          | 1         | 4         | 1         | 2          | 1          | 3                       | 1              | 1              | 1          | 4                 | 1         | 1          | 2          | 1         | 1<br>1%    | 6<br>1%  |
| Over 30 years ago     | 7<br>1%    | 4<br>1%    | 3<br>1%    | 1         | -         | -         | 1         | 1         | *            | 4          | 1          | 5         | -         | 1         | 2          | -          | -                       | 2              | -              | 1          | -                 | -         | 1          | 2          | 1<br>2%   | -          | -        |
| Can't remember        | 91<br>8%   | 50<br>9%   | 40<br>7%   | 8<br>10%  | 16<br>8%  | 10<br>6%  | 20<br>10% | 17<br>8%  | 20<br>7%     | 25<br>7%   | 31<br>9%   | 16<br>7%  | 19<br>9%  | 6<br>6%   | 1<br>3%    | 12<br>10%  | 7<br>6%                 | 11<br>11%      | 9<br>11%       | 2<br>4%    | 11<br>9%          | 6<br>5%   | 16<br>10%  | 8<br>9%    | 12<br>7%  | 41<br>8%   |          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 43

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****ISA, cash only****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|--------------------|---------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                    |                           |                              |  |
| Unweighted base       | 1173                                  | 1173            | 874            | 299  | -                            | 816           | 357            | 381  | 423        | 286        | 584   | 421                | 138                       | 18                           |  |
| Weighted base         | 1147                                  | 1147            | 857            | 291  | -                            | 791           | 357            | 345  | 410        | 304        | 577   | 403                | 130                       | 22                           |  |
| In the last 12 months | 93<br>8%                              | 93<br>8%        | 71<br>8%       | 21<br>7%   | -                            | 60<br>8%      | 33<br>9%       | 29<br>8%   | 26<br>6%   | 29<br>9%   | 40<br>7%  | 29<br>7%           | 18<br>14%                 | 6<br>26%                     |  |
| 1-5 years ago         | 379<br>33%                            | 379<br>33%      | 267<br>31%     | 112<br>38%   | -                            | 232<br>29%    | 147<br>41%     | 91<br>26%  | 135<br>33% | 120<br>39% | 198<br>34%  | 115<br>28%         | 53<br>40%                 | 10<br>43%                    |  |
| 6-10 years ago        | 319<br>28%                            | 319<br>28%      | 253<br>30%     | 66<br>23%  | -                            | 223<br>28%    | 97<br>27%      | 103<br>30%   | 100<br>24% | 96<br>32%  | 167<br>29%  | 112<br>28%         | 32<br>25%                 | 4<br>16%                     |  |
| 11-15 years ago       | 171<br>15%                            | 171<br>15%      | 134<br>16%     | 38<br>13%  | -                            | 134<br>17%    | 37<br>10%      | 56<br>16%  | 73<br>18%  | 30<br>10%  | 85<br>15%   | 68<br>17%          | 14<br>10%                 | -<br>-                       |  |
| 16-20 years ago       | 70<br>6%                              | 70<br>6%        | 46<br>5%       | 24<br>8%   | -                            | 58<br>7%      | 12<br>3%       | 28<br>8%   | 26<br>6%   | 10<br>3%   | 32<br>6%  | 33<br>8%           | 4<br>3%                   | 1<br>3%                      |  |
| 21-30 years ago       | 18<br>2%                              | 18<br>2%        | 16<br>2%       | 3<br>1%  | -                            | 14<br>2%      | 5<br>1%        | 8<br>2%  | 8<br>2%    | 2<br>1%    | 6<br>1%   | 11<br>3%           | 1<br>1%                   | -<br>-                       |  |
| Over 30 years ago     | 7<br>1%                               | 7<br>1%         | 5<br>1%        | 2<br>1%  | -                            | 7<br>1%       | -              | 4<br>1%  | 2<br>*     | 1<br>*     | 2<br>*  | 4<br>1%            | 2<br>2%                   | -<br>-                       |  |
| Can't remember        | 91<br>8%                              | 91<br>8%        | 65<br>8%       | 26<br>9%   | -                            | 64<br>8%      | 27<br>8%       | 25<br>7%   | 41<br>10%  | 17<br>6%   | 48<br>8%  | 30<br>8%           | 7<br>5%                   | 3<br>12%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 44

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**ISA, predominantly cash with some stocks and shares**

**Base: All respondents who have ever used each**

|                       | Gender    |           | Age       |           |           |           |          |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |           |
|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|-----------|
|                       | Total     | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54    | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-va-te |           |
|                       |           |           |           |           |           |           |          |           |              |           |           |           |           |           |            |            |                         |                |                |          |                   |           |            |            |           |           |           |
| Unweighted base       | 266       | 146       | 120       | 27        | 44        | 52        | 30       | 40        | 73           | 115       | 80        | 33        | 38        | 28        | 6          | 31         | 20                      | 28             | 18             | 15       | 19                | 41        | 41         | 19         | 50        | 109       |           |
| Weighted base         | 277       | 158       | 119       | 32        | 47        | 49        | 24       | 48        | 76           | 120       | 76        | 45        | 37        | 28        | 6          | 28         | 19                      | 29             | 22             | 13       | 21                | 48        | 44         | 18         | 54        | 114       |           |
| In the last 12 months | 13<br>5%  | 11<br>7%  | 1<br>1%   | 4<br>13%  | 2<br>4%   | 3<br>4%   | 1<br>2%  | 2<br>4%   | 1<br>1%      | 8<br>7%   | 1<br>1%   | 3<br>7%   | -<br>-    | -<br>-    | -<br>-     | -<br>-     | 2<br>7%                 | -<br>11%       | 3<br>7%        | -<br>11% | 1<br>7%           | -<br>-    | 5<br>11%   | 1<br>11%   | -<br>3%   | 7<br>12%  | 3<br>3%   |
| 1-5 years ago         | 81<br>29% | 48<br>30% | 33<br>28% | 10<br>32% | 23<br>49% | 17<br>35% | 5<br>22% | 8<br>16%  | 18<br>23%    | 41<br>34% | 18<br>24% | 14<br>31% | 7<br>20%  | 13<br>45% | 3<br>48%   | 7<br>26%   | 5<br>25%                | 3<br>11%       | 7<br>33%       | 4<br>29% | 1<br>6%           | 14<br>30% | 1<br>30%   | 14<br>33%  | 9<br>49%  | 15<br>28% | 43<br>38% |
| 6-10 years ago        | 57<br>21% | 26<br>16% | 32<br>27% | 9<br>27%  | 6<br>13%  | 13<br>27% | 5<br>22% | 11<br>22% | 13<br>17%    | 24<br>20% | 15<br>20% | 10<br>23% | 7<br>20%  | 4<br>44%  | 2<br>27%   | 13<br>26%  | 5<br>9%                 | 8<br>23%       | 2<br>24%       | 3<br>24% | 5<br>12%          | 6<br>12%  | 4<br>13%   | 12<br>23%  | 21<br>22% | 21<br>18% |           |
| 11-15 years ago       | 42<br>15% | 22<br>14% | 19<br>16% | -<br>-    | 5<br>12%  | 5<br>11%  | 3<br>12% | 10<br>21% | 18<br>23%    | 15<br>12% | 16<br>22% | 3<br>7%   | 8<br>21%  | 5<br>17%  | -<br>-     | 3<br>12%   | 5<br>27%                | 3<br>11%       | 2<br>9%        | 2<br>19% | 3<br>17%          | 10<br>21% | 5<br>11%   | 3<br>16%   | 7<br>12%  | 16<br>14% |           |
| 16-20 years ago       | 17<br>6%  | 6<br>4%   | 11<br>9%  | 2<br>5%   | -<br>-    | 2<br>4%   | 2<br>9%  | 4<br>8%   | 7<br>10%     | 7<br>6%   | 1<br>1%   | 6<br>14%  | 3<br>8%   | 2<br>5%   | -<br>-     | 1<br>3%    | 1<br>7%                 | 1<br>5%        | 1<br>11%       | 2<br>12% | 2<br>6%           | 1<br>5%   | 3<br>10%   | -<br>-     | 3<br>5%   | 2<br>2%   |           |
| 21-30 years ago       | 6<br>2%   | 5<br>3%   | 1<br>1%   | 1<br>4%   | -<br>-    | 1<br>2%   | -<br>-   | 2<br>3%   | 2<br>3%      | 4<br>3%   | 2<br>3%   | -<br>-    | -<br>-    | 1<br>3%   | 1<br>18%   | -<br>-     | 1<br>4%                 | -<br>-         | 1<br>6%        | -<br>-   | -<br>-            | 2<br>4%   | 1<br>4%    | 1<br>2%    | 1<br>1%   |           |           |
| Over 30 years ago     | 3<br>1%   | 2<br>1%   | 1<br>1%   | -<br>-    | -<br>-    | -<br>-    | 1<br>4%  | 1<br>1%   | 2<br>3%      | 2<br>2%   | 1<br>1%   | -<br>-    | 1<br>2%   | 1<br>3%   | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | 2<br>9%        | -<br>-   | -<br>-            | 1<br>1%   | -<br>-     | 1<br>2%    | -<br>-    |           |           |
| Can't remember        | 58<br>21% | 37<br>24% | 20<br>17% | 7<br>21%  | 11<br>23% | 7<br>14%  | 7<br>30% | 12<br>24% | 15<br>19%    | 18<br>15% | 21<br>28% | 8<br>18%  | 10<br>28% | 4<br>13%  | -<br>-     | 2<br>8%    | 2<br>11%                | 10<br>36%      | 5<br>24%       | 1<br>11% | 10<br>47%         | 10<br>21% | 11<br>26%  | 1<br>8%    | 9<br>17%  | 28<br>25% |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 44

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever used each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base       | 266                                   | 266             | 186            | 80   | -                            | 244           | 22             | 75   | 91         | 81        | 103   | 101               | 50                       | 5                            |  |
| Weighted base         | 277                                   | 277             | 194            | 83   | -                            | 255           | 21             | 71   | 89         | 93        | 107   | 109               | 45                       | 7                            |  |
| In the last 12 months | 13<br>5%                              | 13<br>5%        | 11<br>5%       | 2<br>2%  | -                            | 13<br>5%      | -              | 1<br>2%  | 2<br>2%    | 9<br>9%   | 2<br>2%   | 6<br>5%           | 4<br>10%                 | -                            |  |
| 1-5 years ago         | 81<br>29%                             | 81<br>29%       | 53<br>27%      | 28<br>34%  | -                            | 72<br>28%     | 9<br>44%       | 15<br>21%  | 27<br>31%  | 32<br>34% | 32<br>30%   | 30<br>27%         | 16<br>35%                | 2<br>24%                     |  |
| 6-10 years ago        | 57<br>21%                             | 57<br>21%       | 39<br>20%      | 18<br>21%  | -                            | 53<br>21%     | 4<br>20%       | 16<br>22%  | 14<br>16%  | 23<br>25% | 24<br>22%   | 22<br>21%         | 6<br>14%                 | -                            |  |
| 11-15 years ago       | 42<br>15%                             | 42<br>15%       | 29<br>15%      | 13<br>16%  | -                            | 40<br>16%     | 2<br>9%        | 12<br>17%  | 18<br>20%  | 9<br>9%   | 18<br>17%   | 15<br>14%         | 6<br>13%                 | 3<br>38%                     |  |
| 16-20 years ago       | 17<br>6%                              | 17<br>6%        | 15<br>8%       | 2<br>2%  | -                            | 15<br>6%      | 1<br>7%        | 5<br>6%  | 4<br>5%    | 5<br>6%   | 7<br>7%   | 6<br>5%           | 2<br>4%                  | -                            |  |
| 21-30 years ago       | 6<br>2%                               | 6<br>2%         | 5<br>3%        | 1<br>1%  | -                            | 5<br>2%       | 1<br>5%        | 4<br>5%  | 1<br>2%    | -         | 3<br>3%   | 3<br>3%           | -                        | -                            |  |
| Over 30 years ago     | 3<br>1%                               | 3<br>1%         | 1<br>*         | 3<br>3%  | -                            | 3<br>1%       | -              | 3<br>4%  | -          | -         | 3<br>3%   | 1<br>1%           | -                        | -                            |  |
| Can't remember        | 58<br>21%                             | 58<br>21%       | 41<br>21%      | 17<br>20%  | -                            | 54<br>21%     | 3<br>16%       | 16<br>23%  | 23<br>26%  | 16<br>17% | 17<br>16%   | 27<br>24%         | 10<br>23%                | 3<br>38%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 45

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Stocks and shares ISA**

Base: All respondents who have ever used each

|                       | Gender          |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |           |
|-----------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|-----------|
|                       | Total           | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-Ern          | London    | South-East | South-West | Public    | Pri-vate  |           |
|                       | Unweighted base | 383       | 224       | 159       | 23        | 45        | 64        | 56        | 62           | 133       | 168       | 122       | 39        | 54        | 32         | 9          | 43                      | 29             | 41             | 27       | 16                | 33        | 54         | 60         | 39        | 56        | 149       |
| Weighted base         | 374             | 228       | 146       | 28        | 52        | 58        | 45        | 61        | 130          | 161       | 111       | 52        | 49        | 34        | 8          | 38         | 25                      | 40             | 27             | 16       | 37                | 61        | 56         | 32         | 58        | 147       |           |
| In the last 12 months | 25<br>7%        | 14<br>6%  | 11<br>8%  | 2<br>9%   | 9<br>18%  | 2<br>3%   | 1<br>3%   | 5<br>8%   | 6<br>5%      | 14<br>8%  | 8<br>7%   | 2<br>4%   | 1<br>3%   | 1<br>2%   | -          | -          | 3<br>12%                | 3<br>7%        | 4<br>13%       | 1<br>4%  | 1<br>4%           | 3<br>5%   | 1<br>14%   | 8<br>14%   | 2<br>7%   | 6<br>10%  | 11<br>7%  |
| 1-5 years ago         | 84<br>22%       | 58<br>25% | 26<br>18% | 9<br>33%  | 12<br>23% | 16<br>27% | 8<br>17%  | 14<br>23% | 25<br>19%    | 42<br>26% | 26<br>23% | 7<br>14%  | 9<br>18%  | 6<br>19%  | 3<br>33%   | 11<br>30%  | 3<br>13%                | 8<br>19%       | 7<br>26%       | 1<br>9%  | 4<br>10%          | 4<br>24%  | 14<br>24%  | 18<br>33%  | 8<br>24%  | 15<br>26% | 39<br>26% |
| 6-10 years ago        | 84<br>22%       | 45<br>20% | 39<br>27% | 3<br>9%   | 9<br>18%  | 16<br>28% | 15<br>34% | 14<br>24% | 26<br>20%    | 35<br>22% | 21<br>19% | 10<br>19% | 17<br>35% | 13<br>37% | 2<br>24%   | 11<br>29%  | 4<br>17%                | 12<br>31%      | 4<br>15%       | 5<br>29% | 7<br>20%          | 7<br>11%  | 11<br>19%  | 8<br>25%   | 13<br>22% | 35<br>24% |           |
| 11-15 years ago       | 73<br>19%       | 43<br>19% | 30<br>20% | 3<br>10%  | 8<br>15%  | 12<br>20% | 12<br>26% | 7<br>12%  | 32<br>24%    | 28<br>18% | 22<br>19% | 10<br>19% | 13<br>26% | 6<br>19%  | 1<br>16%   | 10<br>26%  | 5<br>19%                | 5<br>12%       | 4<br>16%       | 3<br>22% | 8<br>21%          | 17<br>28% | 6<br>11%   | 7<br>20%   | 8<br>14%  | 28<br>19% |           |
| 16-20 years ago       | 37<br>10%       | 22<br>10% | 15<br>10% | 1<br>4%   | -<br>-    | 5<br>9%   | 3<br>6%   | 8<br>14%  | 19<br>15%    | 16<br>10% | 9<br>8%   | 11<br>20% | 2<br>3%   | -<br>-    | -<br>-     | 1<br>4%    | 4<br>16%                | 5<br>10%       | 4<br>17%       | 4<br>22% | 6<br>16%          | 6<br>16%  | 6<br>9%    | 4<br>6%    | 4<br>13%  | 5<br>9%   | 9<br>6%   |
| 21-30 years ago       | 16<br>4%        | 12<br>5%  | 5<br>3%   | -<br>-    | 3<br>5%   | -<br>-    | 2<br>5%   | 5<br>8%   | 6<br>5%      | 9<br>6%   | 4<br>4%   | 3<br>6%   | -<br>-    | 2<br>6%   | -<br>-     | -<br>-     | 2<br>10%                | -<br>-         | -<br>-         | 2<br>5%  | 8<br>13%          | 2<br>3%   | -<br>-     | 3<br>6%    | -<br>-    | 2<br>1%   |           |
| Over 30 years ago     | 5<br>1%         | 1<br>1%   | 4<br>3%   | -<br>-    | -<br>-    | 1<br>2%   | 1<br>2%   | 2<br>3%   | 1<br>1%      | -<br>-    | 2<br>2%   | 1<br>2%   | 2<br>5%   | 1<br>2%   | -<br>-     | -<br>-     | -<br>-                  | 1<br>3%        | -<br>-         | -<br>-   | 1<br>3%           | -<br>-    | 1<br>3%    | -<br>-     | 1<br>1%   | 1<br>1%   |           |
| Can't remember        | 50<br>13%       | 32<br>14% | 18<br>12% | 10<br>35% | 11<br>21% | 6<br>11%  | 3<br>7%   | 5<br>8%   | 15<br>11%    | 17<br>18% | 20<br>15% | 8<br>15%  | 5<br>10%  | 5<br>15%  | 2<br>28%   | 4<br>11%   | 3<br>12%                | 7<br>18%       | 3<br>12%       | 2<br>14% | 8<br>21%          | 6<br>10%  | 6<br>10%   | 6<br>11%   | 4<br>13%  | 8<br>16%  |           |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 45

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Stocks and shares ISA****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base       | 383                                   | 383             | 294            | 89   | -                            | 383           | -              | 106  | 137        | 112        | 163   | 149             | 64                 | 3                         |                              |
| Weighted base         | 374                                   | 374             | 290            | 84   | -                            | 374           | -              | 100  | 127        | 119        | 154   | 147             | 61                 | 5                         |                              |
| In the last 12 months | 25<br>7%                              | 25<br>7%        | 23<br>8%       | 2<br>2%  | -                            | 25<br>7%      | -              | 5<br>5%  | 6<br>4%    | 13<br>11%  | 6<br>4%   | 9<br>6%         | 7<br>12%           | -                         | -                            |
| 1-5 years ago         | 84<br>22%                             | 84<br>22%       | 61<br>21%      | 22<br>27%  | -                            | 84<br>22%     | -              | 7<br>7%  | 34<br>27%  | 36<br>31%  | 30<br>19%   | 39<br>26%       | 13<br>21%          | -                         | -                            |
| 6-10 years ago        | 84<br>22%                             | 84<br>22%       | 66<br>23%      | 18<br>21%  | -                            | 84<br>22%     | -              | 28<br>28%  | 26<br>21%  | 27<br>23%  | 46<br>30%   | 24<br>16%       | 14<br>22%          | -                         | -                            |
| 11-15 years ago       | 73<br>19%                             | 73<br>19%       | 60<br>21%      | 13<br>15%  | -                            | 73<br>19%     | -              | 21<br>21%  | 29<br>23%  | 20<br>17%  | 29<br>19%   | 30<br>20%       | 14<br>22%          | -                         | -                            |
| 16-20 years ago       | 37<br>10%                             | 37<br>10%       | 32<br>11%      | 5<br>6%  | -                            | 37<br>10%     | -              | 14<br>14%  | 12<br>10%  | 4<br>4%    | 20<br>13%   | 11<br>7%        | 4<br>7%            | -                         | -                            |
| 21-30 years ago       | 16<br>4%                              | 16<br>4%        | 11<br>4%       | 5<br>6%  | -                            | 16<br>4%      | -              | 6<br>6%  | 6<br>4%    | 2<br>1%    | 4<br>2%   | 9<br>6%         | 1<br>1%            | 3<br>50%                  | -                            |
| Over 30 years ago     | 5<br>1%                               | 5<br>1%         | 3<br>1%        | 2<br>2%  | -                            | 5<br>1%       | -              | 1<br>1%  | 2<br>2%    | 1<br>1%    | 2<br>1%   | 1<br>1%         | *                  | 2<br>4%                   | -                            |
| Can't remember        | 50<br>13%                             | 50<br>13%       | 33<br>11%      | 17<br>21%  | -                            | 50<br>13%     | -              | 17<br>17%  | 12<br>10%  | 15<br>13%  | 16<br>10%   | 24<br>17%       | 6<br>10%           | 3<br>50%                  |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 46

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Private pension product**

Base: All respondents who have ever used each

|                       | Gender    |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |           |               |           |           |
|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|-----------|---------------|-----------|-----------|
|                       | Total     | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public    | Pri-<br>va-te |           |           |
| Unweighted base       | 618       | 352       | 266       | 24        | 54        | 97        | 139       | 128       | 176          | 213       | 203       | 107       | 95        | 40        | 26         | 71         | 54                      | 56             | 45             | 30       | 64                | 70         | 106        | 56        | 85            | 283       |           |
| Weighted base         | 600       | 350       | 251       | 29        | 66        | 92        | 120       | 116       | 177          | 200       | 179       | 140       | 81        | 44        | 22         | 66         | 51                      | 50             | 43             | 26       | 72                | 83         | 93         | 51        | 82            | 282       |           |
| In the last 12 months | 23<br>4%  | 10<br>3%  | 13<br>5%  | 4<br>15%  | 6<br>9%   | 1<br>1%   | 3<br>3%   | 5<br>4%   | 4<br>2%      | 11<br>6%  | 3<br>2%   | 7<br>5%   | 1<br>2%   | 1<br>2%   | 2<br>11%   | 2<br>2%    | -<br>-                  | 2<br>3%        | 3<br>7%        | 1<br>5%  | 2<br>3%           | 4<br>4%    | 5<br>5%    | 2<br>4%   | 4<br>5%       | 14<br>5%  |           |
| 1-5 years ago         | 74<br>12% | 45<br>13% | 29<br>12% | 7<br>23%  | 19<br>29% | 23<br>25% | 10<br>8%  | 1<br>1%   | 14<br>8%     | 31<br>15% | 20<br>11% | 18<br>13% | 5<br>6%   | 7<br>16%  | 4<br>17%   | 7<br>10%   | 8<br>15%                | 5<br>10%       | 5<br>12%       | 4<br>16% | 5<br>8%           | 13<br>15%  | 10<br>10%  | 6<br>12%  | 16<br>20%     | 38<br>13% |           |
| 6-10 years ago        | 92<br>15% | 42<br>12% | 50<br>20% | 11<br>38% | 15<br>23% | 16<br>17% | 19<br>16% | 11<br>9%  | 19<br>11%    | 40<br>20% | 21<br>12% | 17<br>12% | 13<br>16% | 5<br>11%  | 2<br>7%    | 9<br>14%   | 8<br>16%                | 5<br>18%       | 5<br>11%       | 6<br>25% | 12<br>17%         | 19<br>23%  | 11<br>12%  | 5<br>10%  | 21<br>25%     | 38<br>13% |           |
| 11-15 years ago       | 92<br>15% | 54<br>15% | 38<br>15% | 1<br>2%   | 11<br>17% | 19<br>21% | 20<br>17% | 16<br>14% | 25<br>14%    | 21<br>11% | 29<br>16% | 26<br>19% | 15<br>19% | 3<br>8%   | 3<br>13%   | 9<br>14%   | 8<br>16%                | 7<br>26%       | 13<br>17%      | 2<br>9%  | 13<br>19%         | 15<br>18%  | 10<br>11%  | 8<br>15%  | 6<br>8%       | 50<br>18% |           |
| 16-20 years ago       | 97<br>16% | 60<br>17% | 37<br>15% | 2<br>6%   | 2<br>3%   | 14<br>15% | 28<br>23% | 23<br>20% | 27<br>15%    | 31<br>15% | 21<br>17% | 15<br>15% | 15<br>19% | 9<br>21%  | 3<br>16%   | 14<br>22%  | 7<br>13%                | 5<br>10%       | 5<br>12%       | 3<br>13% | 12<br>17%         | 10<br>12%  | 19<br>21%  | 8<br>16%  | 11<br>13%     | 47<br>17% |           |
| 21-30 years ago       | 74<br>12% | 53<br>15% | 22<br>9%  | 1<br>3%   | -<br>-    | 9<br>10%  | 19<br>15% | 20<br>18% | 25<br>14%    | 25<br>13% | 22<br>12% | 17<br>12% | 10<br>12% | 7<br>16%  | 2<br>8%    | 11<br>17%  | 2<br>4%                 | 6<br>12%       | 8<br>17%       | 3<br>13% | 14<br>20%         | 7<br>9%    | 11<br>12%  | 3<br>6%   | 7<br>9%       | 3<br>13%  | 36<br>13% |
| Over 30 years ago     | 59<br>10% | 43<br>12% | 16<br>6%  | -<br>-    | -<br>-    | -<br>-    | 6<br>5%   | 14<br>12% | 39<br>22%    | 13<br>6%  | 22<br>12% | 17<br>12% | 8<br>9%   | 8<br>18%  | 2<br>10%   | 5<br>8%    | 7<br>14%                | 4<br>8%        | 2<br>5%        | 4<br>14% | 4<br>6%           | 6<br>7%    | 11<br>12%  | 6<br>11%  | 2<br>3%       | 20<br>7%  |           |
| Can't remember        | 90<br>15% | 45<br>13% | 46<br>18% | 4<br>14%  | 12<br>18% | 10<br>10% | 15<br>13% | 25<br>22% | 24<br>14%    | 28<br>14% | 32<br>18% | 17<br>12% | 14<br>17% | 4<br>9%   | 4<br>17%   | 9<br>14%   | 11<br>22%               | 6<br>13%       | 8<br>19%       | 2<br>6%  | 8<br>12%          | 11<br>13%  | 15<br>16%  | 13<br>25% | 14<br>18%     | 39<br>14% |           |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 46

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Private pension product****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base       | 618                                   | 618             | 445            | 173  | -                            | 618           | -              | 198  | 235        | 140        | 313   | 223             | 73                | 3                        |                              |
| Weighted base         | 600                                   | 600             | 443            | 158  | -                            | 600           | -              | 182  | 225        | 146        | 307   | 213             | 68                | 6                        |                              |
| In the last 12 months | 23<br>4%                              | 23<br>4%        | 16<br>4%       | 7<br>4%  | -                            | 23<br>4%      | -              | 1<br>*   | 9<br>4%    | 11<br>7%   | 8<br>3%   | 10<br>5%        | 5<br>8%           | -                        | -                            |
| 1-5 years ago         | 74<br>12%                             | 74<br>12%       | 57<br>13%      | 17<br>11%  | -                            | 74<br>12%     | -              | 15<br>8%   | 30<br>13%  | 21<br>15%  | 32<br>10%   | 25<br>12%       | 15<br>23%         | 2<br>27%                 |                              |
| 6-10 years ago        | 92<br>15%                             | 92<br>15%       | 63<br>14%      | 29<br>18%  | -                            | 92<br>15%     | -              | 29<br>16%  | 27<br>12%  | 27<br>19%  | 40<br>13%   | 32<br>15%       | 11<br>16%         | 4<br>73%                 |                              |
| 11-15 years ago       | 92<br>15%                             | 92<br>15%       | 71<br>16%      | 21<br>13%  | -                            | 92<br>15%     | -              | 36<br>20%  | 28<br>13%  | 22<br>15%  | 50<br>16%   | 33<br>16%       | 9<br>13%          | -                        |                              |
| 16-20 years ago       | 97<br>16%                             | 97<br>16%       | 73<br>16%      | 24<br>15%  | -                            | 97<br>16%     | -              | 36<br>20%  | 40<br>18%  | 18<br>12%  | 58<br>19%   | 31<br>14%       | 8<br>13%          | -                        |                              |
| 21-30 years ago       | 74<br>12%                             | 74<br>12%       | 59<br>13%      | 15<br>9%   | -                            | 74<br>12%     | -              | 19<br>10%  | 33<br>15%  | 17<br>11%  | 33<br>11%   | 34<br>16%       | 6<br>9%           | -                        |                              |
| Over 30 years ago     | 59<br>10%                             | 59<br>10%       | 44<br>10%      | 15<br>10%  | -                            | 59<br>10%     | -              | 20<br>11%  | 28<br>12%  | 7<br>4%    | 34<br>11%   | 22<br>11%       | 2<br>3%           | -                        |                              |
| Can't remember        | 90<br>15%                             | 90<br>15%       | 60<br>14%      | 30<br>19%  | -                            | 90<br>15%     | -              | 27<br>15%  | 30<br>13%  | 23<br>16%  | 52<br>17%   | 26<br>12%       | 10<br>16%         | -                        |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 47

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Workplace pension**

**Base:** All respondents who have ever used each

|                       | Gender     |            | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                        |                |                |            |           | Employment Sector |            |            |           |           |
|-----------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------------------|----------------|----------------|------------|-----------|-------------------|------------|------------|-----------|-----------|
|                       | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-langs | East Mid-langs | East Wales | Eastern   | London            | South East | South West | Public    | Private   |
|                       |            |            |           |           |           |           |           |           |              |           |           |           |           |           |            |            |                        |                |                |            |           |                   |            |            |           |           |
| Unweighted base       | 1021       | 549        | 472       | 46        | 145       | 178       | 201       | 180       | 271          | 365       | 342       | 154       | 160       | 79        | 39         | 115        | 95                     | 100            | 69             | 46         | 101       | 110               | 168        | 99         | 195       | 420       |
| Weighted base         | 994        | 546        | 448       | 56        | 159       | 164       | 183       | 169       | 264          | 339       | 313       | 203       | 140       | 83        | 31         | 105        | 91                     | 91             | 67             | 42         | 117       | 123               | 153        | 91         | 197       | 420       |
| In the last 12 months | 101<br>10% | 36<br>7%   | 65<br>14% | 19<br>35% | 29<br>18% | 20<br>12% | 17<br>9%  | 12<br>7%  | 3<br>1%      | 37<br>11% | 36<br>12% | 8<br>4%   | 20<br>15% | 6<br>8%   | 1<br>3%    | 5<br>5%    | 9<br>10%               | 16<br>18%      | 6<br>8%        | 5<br>11%   | 13<br>11% | 9<br>7%           | 20<br>13%  | 10<br>11%  | 30<br>15% | 64<br>15% |
| 1-5 years ago         | 140<br>14% | 66<br>12%  | 74<br>17% | 19<br>33% | 51<br>32% | 31<br>19% | 20<br>11% | 8<br>5%   | 11<br>4%     | 48<br>14% | 43<br>14% | 31<br>15% | 18<br>13% | 10<br>12% | 6<br>20%   | 15<br>15%  | 11<br>12%              | 10<br>11%      | 8<br>12%       | 6<br>14%   | 20<br>17% | 23<br>18%         | 20<br>13%  | 11<br>12%  | 34<br>17% | 84<br>20% |
| 6-10 years ago        | 149<br>15% | 88<br>16%  | 61<br>14% | 6<br>10%  | 37<br>23% | 31<br>19% | 27<br>15% | 15<br>9%  | 34<br>13%    | 63<br>19% | 34<br>18% | 37<br>11% | 15<br>15% | 12<br>7%  | 2<br>8%    | 8<br>8%    | 16<br>18%              | 17<br>13%      | 9<br>20%       | 8<br>13%   | 15<br>13% | 21<br>17%         | 29<br>19%  | 11<br>12%  | 33<br>17% | 70<br>17% |
| 11-15 years ago       | 119<br>12% | 65<br>12%  | 54<br>12% | 4<br>8%   | 19<br>12% | 35<br>21% | 19<br>10% | 12<br>7%  | 30<br>11%    | 35<br>10% | 37<br>12% | 32<br>16% | 15<br>11% | 11<br>13% | 4<br>20%   | 21<br>9%   | 8<br>9%                | 10<br>11%      | 10<br>16%      | 4<br>9%    | 10<br>8%  | 18<br>15%         | 13<br>9%   | 9<br>10%   | 24<br>12% | 50<br>12% |
| 16-20 years ago       | 100<br>10% | 52<br>10%  | 48<br>11% | 2<br>4%   | 5<br>3%   | 29<br>18% | 21<br>11% | 18<br>11% | 25<br>10%    | 25<br>7%  | 32<br>10% | 28<br>14% | 16<br>12% | 8<br>10%  | 2<br>7%    | 9<br>9%    | 7<br>8%                | 9<br>10%       | 4<br>6%        | 7<br>17%   | 10<br>8%  | 19<br>15%         | 15<br>10%  | 10<br>11%  | 17<br>9%  | 43<br>10% |
| 21-30 years ago       | 91<br>9%   | 59<br>11%  | 32<br>7%  | -<br>-    | -<br>-    | 9<br>6%   | 38<br>21% | 22<br>13% | 21<br>8%     | 26<br>8%  | 26<br>8%  | 24<br>12% | 15<br>11% | 7<br>8%   | 8<br>25%   | 11<br>10%  | 8<br>9%                | 8<br>9%        | 6<br>9%        | 3<br>8%    | 9<br>8%   | 11<br>9%          | 14<br>9%   | 6<br>7%    | 20<br>10% | 31<br>7%  |
| Over 30 years ago     | 204<br>20% | 134<br>24% | 70<br>16% | 2<br>3%   | -<br>-    | -<br>-    | 26<br>14% | 66<br>39% | 110<br>42%   | 75<br>22% | 72<br>23% | 28<br>14% | 28<br>20% | 24<br>29% | 7<br>23%   | 28<br>27%  | 24<br>26%              | 17<br>19%      | 18<br>27%      | 6<br>15%   | 27<br>23% | 9<br>8%           | 24<br>16%  | 19<br>21%  | 28<br>14% | 38<br>9%  |
| Can't remember        | 90<br>9%   | 47<br>9%   | 43<br>10% | 5<br>8%   | 18<br>11% | 8<br>5%   | 15<br>8%  | 15<br>9%  | 29<br>11%    | 30<br>9%  | 33<br>11% | 15<br>7%  | 12<br>9%  | 5<br>6%   | 1<br>2%    | 7<br>7%    | 7<br>7%                | 4<br>4%        | 6<br>10%       | 2<br>5%    | 13<br>11% | 13<br>11%         | 18<br>12%  | 15<br>16%  | 11<br>6%  | 40<br>9%  |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 47

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Workplace pension****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base       | 1021                                  | 1021            | 758            | 263  | -                            | 768           | 253            | 302  | 380        | 277        | 492   | 388             | 130                | 2                         |                              |
| Weighted base         | 994                                   | 994             | 743            | 251  | -                            | 742           | 253            | 269  | 372        | 288        | 485   | 374             | 122                | 3                         |                              |
| In the last 12 months | 101<br>10%                            | 101<br>10%      | 76<br>10%      | 25<br>10%  | -                            | 57<br>8%      | 44<br>17%      | 16<br>6%   | 37<br>10%  | 42<br>15%  | 51<br>11%   | 33<br>9%        | 16<br>13%          | -                         |                              |
| 1-5 years ago         | 140<br>14%                            | 140<br>14%      | 112<br>15%     | 28<br>11%  | -                            | 92<br>12%     | 48<br>19%      | 29<br>11%  | 43<br>12%  | 58<br>20%  | 65<br>13%   | 44<br>12%       | 28<br>23%          | 1<br>20%                  |                              |
| 6-10 years ago        | 149<br>15%                            | 149<br>15%      | 103<br>14%     | 46<br>18%  | -                            | 102<br>14%    | 47<br>19%      | 27<br>10%  | 62<br>17%  | 52<br>18%  | 63<br>13%   | 65<br>17%       | 17<br>14%          | 3<br>80%                  |                              |
| 11-15 years ago       | 119<br>12%                            | 119<br>12%      | 89<br>12%      | 30<br>12%  | -                            | 93<br>13%     | 26<br>10%      | 38<br>14%  | 51<br>14%  | 25<br>9%   | 63<br>13%   | 42<br>11%       | 15<br>12%          | -                         |                              |
| 16-20 years ago       | 100<br>10%                            | 100<br>10%      | 76<br>10%      | 25<br>10%  | -                            | 80<br>11%     | 20<br>8%       | 40<br>15%  | 37<br>10%  | 21<br>7%   | 49<br>10%   | 39<br>10%       | 13<br>10%          | -                         |                              |
| 21-30 years ago       | 91<br>9%                              | 91<br>9%        | 70<br>9%       | 21<br>8%   | -                            | 75<br>10%     | 16<br>6%       | 30<br>11%  | 34<br>9%   | 22<br>8%   | 53<br>11%   | 32<br>8%        | 5<br>4%            | -                         |                              |
| Over 30 years ago     | 204<br>20%                            | 204<br>20%      | 160<br>22%     | 43<br>17%  | -                            | 172<br>23%    | 32<br>13%      | 59<br>22%  | 77<br>21%  | 51<br>18%  | 100<br>21%  | 86<br>23%       | 16<br>13%          | -                         |                              |
| Can't remember        | 90<br>9%                              | 90<br>9%        | 57<br>8%       | 33<br>13%  | -                            | 71<br>10%     | 20<br>8%       | 30<br>11%  | 31<br>8%   | 16<br>6%   | 42<br>9%  | 34<br>9%        | 13<br>10%          | -                         |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 48

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Shares****Base:** All respondents who have ever used each

|                       | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |           |               |           |
|-----------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|-----------|---------------|-----------|
|                       | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public    | Pri-<br>va-te |           |
| Unweighted base       | 690        | 403       | 287       | 28        | 72        | 99        | 129       | 129       | 233          | 267       | 228       | 88        | 107       | 49        | 21         | 70         | 71                      | 65             | 48             | 29       | 71                | 92         | 116        | 58        | 90            | 271       |
| Weighted base         | 657        | 390       | 267       | 33        | 77        | 92        | 103       | 125       | 227          | 245       | 204       | 114       | 94        | 52        | 15         | 60         | 66                      | 60             | 47             | 25       | 78                | 101        | 104        | 49        | 91            | 253       |
| In the last 12 months | 38<br>6%   | 23<br>6%  | 15<br>6%  | 4<br>11%  | 12<br>15% | 9<br>10%  | 5<br>5%   | 3<br>3%   | 4<br>2%      | 18<br>7%  | 12<br>6%  | 5<br>4%   | 4<br>4%   | 4<br>9%   | -<br>-     | 2<br>3%    | 2<br>3%                 | 9<br>15%       | 1<br>3%        | 1<br>5%  | 2<br>2%           | 4<br>4%    | 9<br>9%    | 3<br>7%   | 13<br>14%     | 17<br>7%  |
| 1-5 years ago         | 75<br>11%  | 51<br>13% | 24<br>9%  | 12<br>35% | 20<br>25% | 19<br>20% | 9<br>9%   | 3<br>2%   | 14<br>6%     | 34<br>14% | 20<br>10% | 13<br>11% | 9<br>10%  | 2<br>4%   | 11<br>13%  | 18<br>18%  | 7<br>10%                | 6<br>10%       | 6<br>12%       | 2<br>10% | 13<br>16%         | 14<br>14%  | 8<br>8%    | 4<br>7%   | 11<br>13%     | 45<br>18% |
| 6-10 years ago        | 97<br>15%  | 50<br>13% | 47<br>18% | 6<br>18%  | 14<br>18% | 20<br>22% | 14<br>14% | 16<br>13% | 27<br>12%    | 38<br>16% | 27<br>13% | 15<br>13% | 17<br>18% | 9<br>8%   | 3<br>23%   | 6<br>10%   | 7<br>11%                | 12<br>21%      | 7<br>14%       | 5<br>21% | 9<br>11%          | 13<br>13%  | 20<br>20%  | 5<br>10%  | 15<br>16%     | 38<br>15% |
| 11-15 years ago       | 112<br>17% | 61<br>16% | 51<br>19% | 2<br>7%   | 11<br>14% | 22<br>24% | 25<br>24% | 25<br>20% | 27<br>12%    | 36<br>15% | 42<br>20% | 20<br>17% | 15<br>16% | 6<br>11%  | 4<br>26%   | 9<br>15%   | 15<br>22%               | 10<br>16%      | 11<br>23%      | 4<br>14% | 12<br>15%         | 14<br>14%  | 17<br>16%  | 12<br>25% | 14<br>16%     | 49<br>19% |
| 16-20 years ago       | 113<br>17% | 69<br>18% | 44<br>16% | 3<br>9%   | 10<br>12% | 8<br>9%   | 13<br>13% | 23<br>19% | 56<br>25%    | 41<br>17% | 34<br>17% | 25<br>22% | 14<br>14% | 11<br>21% | 2<br>14%   | 5<br>9%    | 10<br>15%               | 11<br>18%      | 8<br>17%       | 3<br>12% | 15<br>19%         | 28<br>28%  | 14<br>14%  | 6<br>13%  | 13<br>14%     | 34<br>14% |
| 21-30 years ago       | 83<br>13%  | 57<br>15% | 27<br>10% | 1<br>4%   | 1<br>1%   | 4<br>5%   | 15<br>14% | 27<br>21% | 35<br>16%    | 28<br>11% | 26<br>13% | 12<br>10% | 17<br>18% | 5<br>10%  | 2<br>16%   | 11<br>18%  | 13<br>20%               | 5<br>9%        | 3<br>7%        | 4<br>15% | 10<br>13%         | 9<br>9%    | 13<br>13%  | 7<br>14%  | 8<br>9%       | 30<br>12% |
| Over 30 years ago     | 54<br>8%   | 36<br>9%  | 18<br>7%  | 1<br>2%   | -<br>-    | 1<br>1%   | 6<br>6%   | 11<br>9%  | 36<br>16%    | 24<br>10% | 13<br>7%  | 8<br>9%   | 9<br>17%  | 1<br>4%   | 4<br>6%    | 3<br>5%    | 3<br>6%                 | 4<br>10%       | 2<br>8%        | 9<br>12% | 9<br>4%           | 4<br>4%    | 9<br>9%    | 6<br>12%  | 2<br>3%       | 6<br>2%   |
| Can't remember        | 84<br>13%  | 44<br>11% | 40<br>15% | 5<br>14%  | 11<br>14% | 8<br>9%   | 16<br>16% | 17<br>13% | 27<br>12%    | 27<br>11% | 30<br>15% | 16<br>14% | 10<br>11% | 5<br>10%  | 1<br>4%    | 13<br>22%  | 9<br>13%                | 3<br>6%        | 7<br>15%       | 4<br>15% | 9<br>11%          | 15<br>14%  | 12<br>12%  | 6<br>13%  | 15<br>17%     | 34<br>13% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 48

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Shares****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base       | 690                                   | 690             | 506            | 184  | -                            | 690           | -              | 213  | 261        | 173        | 327   | 263             | 88                 | 5                         |                              |
| Weighted base         | 657                                   | 657             | 483            | 174  | -                            | 657           | -              | 192  | 242        | 180        | 305   | 253             | 83                 | 7                         |                              |
| In the last 12 months | 38<br>6%                              | 38<br>6%        | 31<br>6%       | 7<br>4%  | -                            | 38<br>6%      | -              | 5<br>3%  | 11<br>5%   | 21<br>12%  | 20<br>6%  | 9<br>4%         | 7<br>9%            | 2<br>26%                  |                              |
| 1-5 years ago         | 75<br>11%                             | 75<br>11%       | 59<br>12%      | 16<br>9%   | -                            | 75<br>11%     | -              | 15<br>8%   | 28<br>12%  | 29<br>16%  | 29<br>10%   | 28<br>11%       | 17<br>20%          | 1<br>12%                  |                              |
| 6-10 years ago        | 97<br>15%                             | 97<br>15%       | 68<br>14%      | 29<br>17%  | -                            | 97<br>15%     | -              | 25<br>13%  | 33<br>14%  | 32<br>18%  | 43<br>14%   | 38<br>15%       | 11<br>14%          | 1<br>13%                  |                              |
| 11-15 years ago       | 112<br>17%                            | 112<br>17%      | 85<br>18%      | 27<br>15%  | -                            | 112<br>17%    | -              | 26<br>13%  | 51<br>21%  | 28<br>15%  | 56<br>18%   | 40<br>16%       | 14<br>17%          | -<br>-                    |                              |
| 16-20 years ago       | 113<br>17%                            | 113<br>17%      | 82<br>17%      | 31<br>18%  | -                            | 113<br>17%    | -              | 40<br>21%  | 44<br>18%  | 22<br>12%  | 57<br>19%   | 44<br>17%       | 9<br>11%           | 3<br>40%                  |                              |
| 21-30 years ago       | 83<br>13%                             | 83<br>13%       | 63<br>13%      | 20<br>11%  | -                            | 83<br>13%     | -              | 28<br>14%  | 30<br>12%  | 22<br>12%  | 42<br>14%   | 32<br>13%       | 8<br>10%           | -<br>-                    |                              |
| Over 30 years ago     | 54<br>8%                              | 54<br>8%        | 35<br>7%       | 20<br>11%  | -                            | 54<br>8%      | -              | 25<br>13%  | 17<br>7%   | 11<br>6%   | 21<br>7%  | 28<br>11%       | 5<br>6%            | -<br>-                    |                              |
| Can't remember        | 84<br>13%                             | 84<br>13%       | 60<br>12%      | 24<br>14%  | -                            | 84<br>13%     | -              | 28<br>14%  | 28<br>12%  | 16<br>9%   | 36<br>12%   | 34<br>13%       | 12<br>15%          | 1<br>9%                   |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 49

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Other investment fund product****Base:** All respondents who have ever used each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region   |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |           |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|-----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE       | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-va-te |           |
| Unweighted base       | 380       | 230       | 150       | 20       | 40        | 49        | 63        | 72        | 136          | 155       | 129       | 40        | 56       | 31        | 16         | 36         | 39                      | 39             | 26             | 18       | 29                | 52        | 62         | 32         | 55        | 140       |           |
| Weighted base         | 362       | 226       | 135       | 23       | 44        | 45        | 53        | 69        | 128          | 146       | 116       | 51        | 48       | 32        | 13         | 34         | 36                      | 35             | 28             | 17       | 27                | 58        | 54         | 29         | 59        | 133       |           |
| In the last 12 months | 24<br>7%  | 16<br>7%  | 8<br>6%   | 3<br>11% | 4<br>8%   | 3<br>7%   | 2<br>5%   | 1<br>2%   | 11<br>8%     | 9<br>6%   | 9<br>8%   | 4<br>8%   | 3<br>5%  | 3<br>10%  | -<br>-     | 1<br>3%    | 1<br>2%                 | 1<br>2%        | 4<br>14%       | 2<br>12% | 2<br>5%           | 1<br>5%   | 4<br>7%    | 5<br>10%   | 2<br>7%   | 5<br>8%   | 9<br>7%   |
| 1-5 years ago         | 64<br>18% | 37<br>16% | 27<br>20% | 4<br>18% | 8<br>19%  | 12<br>26% | 10<br>19% | 13<br>19% | 17<br>13%    | 25<br>17% | 19<br>16% | 12<br>24% | 8<br>16% | 2<br>5%   | 4<br>28%   | 3<br>7%    | 4<br>11%                | 9<br>26%       | 6<br>21%       | 3<br>20% | 3<br>9%           | 13<br>22% | 11<br>21%  | 7<br>24%   | 12<br>20% | 25<br>19% |           |
| 6-10 years ago        | 62<br>17% | 40<br>18% | 22<br>16% | 3<br>11% | 10<br>23% | 8<br>18%  | 13<br>24% | 9<br>14%  | 19<br>15%    | 34<br>23% | 15<br>13% | 5<br>9%   | 9<br>18% | 6<br>20%  | 1<br>7%    | 12<br>35%  | 6<br>17%                | 4<br>16%       | 4<br>15%       | 4<br>24% | 4<br>15%          | 9<br>16%  | 4<br>8%    | 5<br>17%   | 8<br>13%  | 26<br>20% |           |
| 11-15 years ago       | 42<br>12% | 22<br>10% | 20<br>15% | 2<br>8%  | 5<br>12%  | 7<br>15%  | 4<br>7%   | 11<br>16% | 14<br>11%    | 11<br>11% | 21<br>18% | 5<br>9%   | 5<br>11% | 3<br>11%  | 2<br>16%   | 5<br>14%   | 6<br>16%                | 2<br>7%        | 4<br>13%       | 1<br>4%  | 3<br>13%          | 2<br>3%   | 9<br>17%   | 4<br>15%   | 8<br>14%  | 15<br>11% |           |
| 16-20 years ago       | 38<br>11% | 25<br>11% | 14<br>10% | 1<br>3%  | 6<br>14%  | 4<br>10%  | 7<br>12%  | 7<br>10%  | 14<br>11%    | 17<br>12% | 9<br>8%   | 10<br>19% | 2<br>5%  | 5<br>14%  | *          | 2<br>3%    | 4<br>5%                 | 5<br>12%       | 3<br>14%       | 3<br>12% | 1<br>7%           | 2<br>9%   | 10<br>17%  | 3<br>6%    | 3<br>10%  | 6<br>11%  | 17<br>13% |
| 21-30 years ago       | 34<br>9%  | 27<br>12% | 6<br>5%   | 4<br>16% | -<br>-    | 1<br>3%   | 8<br>15%  | 4<br>6%   | 16<br>13%    | 13<br>9%  | 10<br>9%  | 4<br>8%   | 7<br>14% | 2<br>5%   | 2<br>16%   | 2<br>7%    | 3<br>9%                 | 3<br>8%        | 1<br>5%        | 1<br>17% | 3<br>24%          | 6<br>14%  | 3<br>3%    | 1<br>5%    | 6<br>10%  | 7<br>6%   |           |
| Over 30 years ago     | 23<br>6%  | 15<br>7%  | 8<br>6%   | -<br>-   | 1<br>2%   | 1<br>1%   | 1<br>2%   | 5<br>7%   | 16<br>12%    | 8<br>6%   | 7<br>6%   | 1<br>3%   | 6<br>13% | 1<br>12%  | 4<br>8%    | 1<br>11%   | 3<br>8%                 | 2<br>7%        | 2<br>8%        | -<br>-   | -<br>-            | 1<br>2%   | 4<br>8%    | 2<br>6%    | 1<br>1%   | 4<br>3%   |           |
| Can't remember        | 75<br>21% | 45<br>20% | 30<br>22% | 8<br>34% | 10<br>22% | 9<br>20%  | 9<br>17%  | 18<br>26% | 21<br>17%    | 30<br>20% | 26<br>23% | 11<br>21% | 8<br>17% | 7<br>22%  | 3<br>21%   | 6<br>18%   | 9<br>24%                | 7<br>21%       | 3<br>11%       | 3<br>16% | 7<br>25%          | 11<br>19% | 15<br>28%  | 5<br>17%   | 13<br>23% | 29<br>22% |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 49

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Other investment fund product**

Base: All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base       | 380                                   | 380             | 292            | 88   | -                            | 380           | -              | 119  | 142        | 100       | 163   | 151                | 58                        | 4                            |
| Weighted base         | 362                                   | 362             | 281            | 81   | -                            | 362           | -              | 109  | 131        | 101       | 148   | 149                | 54                        | 6                            |
| In the last 12 months | 24<br>7%                              | 24<br>7%        | 20<br>7%       | 4<br>5%  | -                            | 24<br>7%      | -              | 10<br>9%   | 7<br>5%    | 7<br>7%   | 13<br>9%  | 4<br>3%            | 6<br>12%                  | 1<br>11%                     |
| 1-5 years ago         | 64<br>18%                             | 64<br>18%       | 54<br>19%      | 10<br>13%  | -                            | 64<br>18%     | -              | 17<br>15%  | 22<br>17%  | 20<br>20% | 21<br>14%   | 27<br>18%          | 16<br>30%                 | -                            |
| 6-10 years ago        | 62<br>17%                             | 62<br>17%       | 47<br>17%      | 14<br>18%  | -                            | 62<br>17%     | -              | 17<br>15%  | 18<br>14%  | 22<br>22% | 28<br>19%   | 23<br>15%          | 7<br>13%                  | 4<br>61%                     |
| 11-15 years ago       | 42<br>12%                             | 42<br>12%       | 33<br>12%      | 9<br>11%   | -                            | 42<br>12%     | -              | 10<br>9%   | 21<br>16%  | 8<br>8%   | 19<br>13%   | 20<br>14%          | 2<br>4%                   | -                            |
| 16-20 years ago       | 38<br>11%                             | 38<br>11%       | 29<br>10%      | 9<br>12%   | -                            | 38<br>11%     | -              | 16<br>14%  | 10<br>8%   | 12<br>12% | 13<br>9%  | 19<br>13%          | 6<br>12%                  | -                            |
| 21-30 years ago       | 34<br>9%                              | 34<br>9%        | 27<br>9%       | 7<br>9%  | -                            | 34<br>9%      | -              | 13<br>12%  | 10<br>7%   | 10<br>10% | 21<br>14%   | 8<br>5%            | 4<br>8%                   | -                            |
| Over 30 years ago     | 23<br>6%                              | 23<br>6%        | 17<br>6%       | 6<br>8%  | -                            | 23<br>6%      | -              | 8<br>8%  | 9<br>7%    | 5<br>5%   | 5<br>4%   | 14<br>10%          | 2<br>4%                   | -                            |
| Can't remember        | 75<br>21%                             | 75<br>21%       | 54<br>19%      | 21<br>26%  | -                            | 75<br>21%     | -              | 17<br>16%  | 33<br>25%  | 15<br>15% | 27<br>18%   | 34<br>22%          | 9<br>17%                  | 2<br>29%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 50

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Bank or building society easy access savings account (e.g. you can access your money at any time)**

**Base: All respondents who have ever used each**

|                       | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                        |                |                |            |           | Employment Sector |            |            |           |            |          |
|-----------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------------------|----------------|----------------|------------|-----------|-------------------|------------|------------|-----------|------------|----------|
|                       | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-lands | East Mid-lands | East Wales | Eastern   | London            | South East | South West | Public    | Private    |          |
|                       |            |            |            |           |           |           |           |           |              |           |           |           |           |           |            |            |                        |                |                |            |           |                   |            |            |           |            |          |
| Unweighted base       | 1378       | 674        | 704        | 102       | 184       | 228       | 266       | 241       | 357          | 455       | 440       | 206       | 277       | 101       | 57         | 159        | 126                    | 131            | 109            | 71         | 123       | 149               | 221        | 131        | 200       | 568        |          |
| Weighted base         | 1352       | 668        | 684        | 128       | 196       | 214       | 240       | 226       | 347          | 414       | 394       | 284       | 260       | 112       | 48         | 143        | 133                    | 121            | 103            | 68         | 142       | 161               | 198        | 124        | 199       | 570        |          |
| In the last 12 months | 152<br>11% | 64<br>10%  | 88<br>13%  | 19<br>15% | 24<br>12% | 25<br>12% | 25<br>10% | 27<br>12% | 33<br>10%    | 47<br>11% | 50<br>13% | 26<br>9%  | 30<br>12% | 18<br>16% | 5<br>10%   | 15<br>10%  | 15<br>11%              | 19<br>15%      | 9<br>8%        | 13<br>19%  | 14<br>10% | 10<br>6%          | 20<br>10%  | 16<br>13%  | 26<br>13% | 57<br>10%  |          |
| 1-5 years ago         | 241<br>18% | 116<br>17% | 125<br>18% | 35<br>27% | 67<br>34% | 45<br>21% | 34<br>14% | 19<br>9%  | 41<br>12%    | 76<br>18% | 64<br>16% | 57<br>20% | 44<br>17% | 18<br>16% | 12<br>25%  | 25<br>18%  | 18<br>13%              | 20<br>17%      | 18<br>17%      | 10<br>15%  | 20<br>14% | 34<br>21%         | 43<br>22%  | 23<br>19%  | 32<br>16% | 112<br>20% |          |
| 6-10 years ago        | 212<br>16% | 98<br>15%  | 114<br>17% | 26<br>20% | 51<br>26% | 32<br>15% | 32<br>13% | 32<br>14% | 39<br>11%    | 69<br>17% | 67<br>14% | 39<br>14% | 37<br>14% | 15<br>14% | 8<br>16%   | 22<br>15%  | 17<br>13%              | 20<br>16%      | 19<br>19%      | 11<br>16%  | 25<br>17% | 22<br>14%         | 38<br>14%  | 15<br>19%  | 40<br>20% | 106<br>19% |          |
| 11-15 years ago       | 138<br>10% | 65<br>10%  | 73<br>11%  | 13<br>10% | 13<br>7%  | 26<br>12% | 21<br>9%  | 17<br>8%  | 48<br>14%    | 49<br>12% | 44<br>11% | 22<br>8%  | 22<br>9%  | 12<br>11% | 5<br>11%   | 17<br>12%  | 14<br>11%              | 9<br>12%       | 7<br>9%        | 10<br>10%  | 13<br>14% | 19<br>14%         | 13<br>8%   | 19<br>9%   | 25<br>7%  | 49<br>12%  | 49<br>9% |
| 16-20 years ago       | 148<br>11% | 70<br>10%  | 78<br>11%  | 11<br>8%  | 16<br>8%  | 32<br>15% | 26<br>11% | 29<br>13% | 34<br>10%    | 37<br>9%  | 34<br>9%  | 46<br>16% | 31<br>12% | 11<br>10% | 3<br>6%    | 9<br>7%    | 13<br>10%              | 16<br>13%      | 13<br>13%      | 9<br>14%   | 15<br>11% | 28<br>17%         | 16<br>17%  | 13<br>8%   | 19<br>11% | 65<br>10%  | 11%      |
| 21-30 years ago       | 124<br>9%  | 74<br>11%  | 50<br>7%   | 7<br>5%   | 9<br>5%   | 28<br>13% | 30<br>12% | 25<br>11% | 25<br>7%     | 31<br>11% | 43<br>6%  | 17<br>13% | 33<br>6%  | 7<br>6%   | 4<br>9%    | 12<br>9%   | 17<br>13%              | 12<br>10%      | 12<br>12%      | 6<br>8%    | 14<br>10% | 13<br>8%          | 15<br>7%   | 11<br>9%   | 18<br>9%  | 63<br>11%  |          |
| Over 30 years ago     | 224<br>17% | 125<br>19% | 99<br>14%  | -         | 1<br>*    | 10<br>5%  | 55<br>23% | 61<br>27% | 96<br>28%    | 72<br>17% | 59<br>15% | 51<br>18% | 41<br>16% | 19<br>17% | 8<br>18%   | 33<br>23%  | 24<br>18%              | 15<br>12%      | 17<br>17%      | 5<br>7%    | 27<br>19% | 21<br>13%         | 32<br>16%  | 23<br>19%  | 21<br>11% | 64<br>11%  |          |
| Can't remember        | 113<br>8%  | 57<br>8%   | 56<br>8%   | 18<br>14% | 16<br>8%  | 16<br>7%  | 17<br>7%  | 16<br>7%  | 30<br>9%     | 34<br>8%  | 32<br>8%  | 26<br>9%  | 21<br>8%  | 12<br>10% | 2<br>5%    | 10<br>7%   | 14<br>11%              | 5<br>4%        | 6<br>6%        | 7<br>11%   | 8<br>6%   | 19<br>12%         | 15<br>7%   | 14<br>11%  | 19<br>10% | 54<br>9%   |          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 50

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |  |           | What is the highest educational level that you have achieved to date? |   |                           |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|--|-----------|---|---|---------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | What is the combined annual income of your household, prior to tax being deducted? |           |   | What is the highest educational level that you have achieved to date? |                           |                              |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k   | >£34k     | Up to secondary   | Uni-versity degree  | Higher uni-versity degree | Still in full time education |  |
| Unweighted base       | 1378                                  | 1378            | 1004           | 374  | -                            | 937           | 441            | 458  | 486  | 336       | 694   | 490   | 156                       | 24                           |  |
| Weighted base         | 1352                                  | 1352            | 981            | 372  | -                            | 900           | 452            | 420  | 469  | 363       | 680   | 479   | 150                       | 27                           |  |
| In the last 12 months | 152<br>11%                            | 152<br>11%      | 96<br>10%      | 57<br>15%  | -                            | 102<br>11%    | 51<br>11%      | 62<br>15%  | 50<br>11%  | 28<br>8%  | 86<br>13%   | 47<br>10%   | 15<br>10%                 | 4<br>15%                     |  |
| 1-5 years ago         | 241<br>18%                            | 241<br>18%      | 192<br>20%     | 49<br>13%  | -                            | 136<br>15%    | 105<br>23%     | 70<br>17%  | 75<br>16%  | 82<br>23% | 105<br>15%  | 84<br>18%   | 44<br>29%                 | 7<br>27%                     |  |
| 6-10 years ago        | 212<br>16%                            | 212<br>16%      | 159<br>16%     | 53<br>14%  | -                            | 136<br>15%    | 76<br>17%      | 59<br>14%  | 67<br>14%  | 70<br>19% | 97<br>14%   | 75<br>16%   | 26<br>17%                 | 6<br>22%                     |  |
| 11-15 years ago       | 138<br>10%                            | 138<br>10%      | 96<br>10%      | 42<br>11%  | -                            | 90<br>10%     | 48<br>11%      | 40<br>10%  | 51<br>11%  | 41<br>11% | 63<br>9%  | 54<br>11%   | 15<br>10%                 | 6<br>21%                     |  |
| 16-20 years ago       | 148<br>11%                            | 148<br>11%      | 114<br>12%     | 34<br>9%   | -                            | 93<br>10%     | 55<br>12%      | 47<br>11%  | 58<br>12%  | 32<br>9%  | 87<br>13%   | 47<br>10%   | 11<br>7%                  | 2<br>8%                      |  |
| 21-30 years ago       | 124<br>9%                             | 124<br>9%       | 84<br>9%       | 40<br>11%  | -                            | 82<br>9%      | 42<br>9%       | 36<br>9%   | 50<br>11%  | 28<br>8%  | 60<br>9%  | 51<br>11%   | 11<br>7%                  | -                            |  |
| Over 30 years ago     | 224<br>17%                            | 224<br>17%      | 172<br>18%     | 51<br>14%  | -                            | 185<br>21%    | 39<br>9%       | 72<br>17%  | 82<br>17%  | 60<br>16% | 125<br>18%  | 85<br>18%   | 12<br>8%                  | -                            |  |
| Can't remember        | 113<br>8%                             | 113<br>8%       | 67<br>7%       | 46<br>12%  | -                            | 76<br>8%      | 37<br>8%       | 33<br>8%   | 38<br>8%   | 23<br>6%  | 57<br>8%  | 36<br>8%  | 15<br>10%                 | 2<br>8%                      |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 51

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**

**Base: All respondents who have ever used each**

|                       | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |
|-----------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|
|                       | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-Ern          | London    | South-East | South-West | Public    | Pri-vate  |
|                       |            |           |           |           |           |           |           |           |              |           |           |           |           |           |            |            |                         |                |                |          |                   |           |            |            |           |           |
| Unweighted base       | 887        | 452       | 435       | 58        | 114       | 163       | 167       | 150       | 235          | 311       | 279       | 137       | 160       | 74        | 38         | 106        | 76                      | 79             | 68             | 45       | 72                | 108       | 140        | 81         | 140       | 372       |
| Weighted base         | 890        | 456       | 434       | 74        | 131       | 155       | 150       | 150       | 232          | 285       | 262       | 189       | 154       | 84        | 34         | 95         | 77                      | 77             | 67             | 41       | 90                | 123       | 125        | 77         | 144       | 383       |
| In the last 12 months | 84<br>9%   | 40<br>9%  | 44<br>10% | 7<br>9%   | 21<br>16% | 14<br>9%  | 15<br>10% | 13<br>9%  | 15<br>6%     | 35<br>12% | 30<br>11% | 6<br>3%   | 13<br>9%  | 7<br>4%   | 1<br>1%    | 6<br>6%    | 4<br>4%                 | 14<br>18%      | 7<br>10%       | 6<br>15% | 8<br>9%           | 9<br>8%   | 13<br>10%  | 9<br>12%   | 18<br>12% | 41<br>11% |
| 1-5 years ago         | 165<br>19% | 67<br>15% | 98<br>23% | 22<br>30% | 40<br>31% | 36<br>23% | 18<br>12% | 18<br>12% | 30<br>13%    | 51<br>18% | 50<br>19% | 38<br>20% | 26<br>17% | 13<br>15% | 11<br>33%  | 21<br>22%  | 18<br>24%               | 12<br>15%      | 18<br>18%      | 7<br>18% | 15<br>17%         | 20<br>23  | 23<br>17%  | 13<br>16%  | 27<br>19% | 72<br>19% |
| 6-10 years ago        | 169<br>19% | 93<br>20% | 77<br>18% | 18<br>24% | 27<br>21% | 31<br>20% | 31<br>21% | 26<br>17% | 36<br>15%    | 59<br>21% | 48<br>18% | 37<br>20% | 25<br>16% | 14<br>16% | 7<br>22%   | 17<br>18%  | 10<br>13%               | 15<br>19%      | 10<br>15%      | 8<br>19% | 21<br>23%         | 31<br>25% | 25<br>20%  | 12<br>16%  | 35<br>25% | 77<br>20% |
| 11-15 years ago       | 113<br>13% | 57<br>12% | 56<br>13% | 5<br>6%   | 12<br>9%  | 29<br>18% | 26<br>17% | 16<br>11% | 26<br>11%    | 31<br>11% | 34<br>13% | 30<br>16% | 18<br>12% | 7<br>9%   | 3<br>10%   | 14<br>15%  | 11<br>15%               | 12<br>13%      | 9<br>12%       | 5<br>11% | 9<br>11%          | 14<br>12% | 17<br>13%  | 11<br>15%  | 18<br>12% | 52<br>13% |
| 16-20 years ago       | 77<br>9%   | 36<br>8%  | 41<br>10% | 3<br>3%   | 6<br>5%   | 16<br>10% | 13<br>9%  | 15<br>10% | 23<br>6%     | 16<br>9%  | 15<br>8%  | 23<br>15% | 23<br>16% | 13<br>16% | 2<br>7%    | 10<br>10%  | 6<br>7%                 | 9<br>7%        | 6<br>14%       | 3<br>6%  | 5<br>5%           | 9<br>7%   | 11<br>9%   | 4<br>5%    | 7<br>5%   | 37<br>10% |
| 21-30 years ago       | 62<br>7%   | 41<br>9%  | 20<br>5%  | 3<br>4%   | 7<br>5%   | 11<br>7%  | 16<br>10% | 9<br>6%   | 15<br>7%     | 16<br>6%  | 16<br>6%  | 18<br>10% | 12<br>8%  | 6<br>7%   | 3<br>8%    | 4<br>4%    | 3<br>4%                 | 4<br>5%        | 3<br>5%        | 3<br>7%  | 12<br>14%         | 11<br>14% | 9<br>7%    | 3<br>4%    | 11<br>7%  | 27<br>7%  |
| Over 30 years ago     | 74<br>8%   | 42<br>9%  | 33<br>8%  | 1<br>1%   | -<br>-    | 12<br>8%  | 24<br>16% | 38<br>16% | 33<br>12%    | 19<br>7%  | 10<br>5%  | 12<br>8%  | 7<br>8%   | 2<br>5%   | 15<br>16%  | 6<br>7%    | 4<br>5%                 | 5<br>7%        | 1<br>3%        | 7<br>8%  | 8<br>7%           | 12<br>9%  | 8<br>11%   | 6<br>4%    | 6<br>4%   | 22<br>6%  |
| Can't remember        | 146<br>16% | 81<br>18% | 65<br>15% | 15<br>21% | 17<br>13% | 17<br>11% | 20<br>13% | 28<br>19% | 49<br>21%    | 43<br>15% | 43<br>17% | 35<br>18% | 25<br>16% | 18<br>21% | 4<br>11%   | 8<br>9%    | 19<br>25%               | 11<br>14%      | 12<br>18%      | 9<br>21% | 12<br>14%         | 20<br>16% | 17<br>14%  | 16<br>21%  | 22<br>15% | 57<br>15% |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 51

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
| Unweighted base       | 887                                   | 887             | 649            | 238  | -                            | 667           | 220            | 270  | 320        | 231       | 428   | 319                | 119                       | 12                           |
| Weighted base         | 890                                   | 890             | 646            | 244  | -                            | 660           | 231            | 255  | 318        | 248       | 434   | 316                | 115                       | 14                           |
| In the last 12 months | 84<br>9%                              | 84<br>9%        | 67<br>10%      | 17<br>7%   | -                            | 65<br>10%     | 19<br>8%       | 19<br>8%   | 27<br>9%   | 34<br>14% | 33<br>8%  | 30<br>9%           | 18<br>16%                 | 3<br>19%                     |
| 1-5 years ago         | 165<br>19%                            | 165<br>19%      | 130<br>20%     | 35<br>14%  | -                            | 92<br>14%     | 73<br>32%      | 41<br>16%  | 60<br>19%  | 56<br>23% | 76<br>17%   | 57<br>18%          | 31<br>27%                 | 1<br>6%                      |
| 6-10 years ago        | 169<br>19%                            | 169<br>19%      | 120<br>19%     | 50<br>20%  | -                            | 137<br>21%    | 32<br>14%      | 49<br>19%  | 56<br>18%  | 47<br>19% | 89<br>20%   | 52<br>17%          | 19<br>17%                 | 6<br>45%                     |
| 11-15 years ago       | 113<br>13%                            | 113<br>13%      | 84<br>13%      | 28<br>12%  | -                            | 83<br>13%     | 30<br>13%      | 28<br>11%  | 41<br>13%  | 36<br>15% | 58<br>13%   | 39<br>12%          | 11<br>9%                  | 2<br>12%                     |
| 16-20 years ago       | 77<br>9%                              | 77<br>9%        | 49<br>8%       | 28<br>11%  | -                            | 56<br>8%      | 21<br>9%       | 30<br>12%  | 25<br>8%   | 16<br>7%  | 35<br>8%  | 28<br>9%           | 12<br>10%                 | 2<br>13%                     |
| 21-30 years ago       | 62<br>7%                              | 62<br>7%        | 47<br>7%       | 14<br>6%   | -                            | 53<br>8%      | 9<br>4%        | 18<br>7%   | 24<br>8%   | 13<br>5%  | 26<br>6%  | 27<br>9%           | 7<br>6%                   | -                            |
| Over 30 years ago     | 74<br>8%                              | 74<br>8%        | 57<br>9%       | 18<br>7%   | -                            | 63<br>10%     | 11<br>5%       | 28<br>11%  | 28<br>9%   | 13<br>5%  | 37<br>9%  | 34<br>11%          | 4<br>3%                   | -                            |
| Can't remember        | 146<br>16%                            | 146<br>16%      | 92<br>14%      | 54<br>22%  | -                            | 110<br>17%    | 36<br>16%      | 42<br>16%  | 56<br>18%  | 32<br>13% | 80<br>19%   | 49<br>16%          | 13<br>12%                 | 1<br>5%                      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 52

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**

**Base:** All respondents who have ever used each

|                       | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |          |
|-----------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|----------|
|                       | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-va-te |          |
| Unweighted base       | 702        | 355       | 347       | 45        | 71        | 114       | 138       | 131       | 203          | 266       | 221       | 92        | 123       | 63        | 30         | 70         | 63                      | 66             | 54             | 33       | 61                | 77        | 119        | 66         | 111       | 277       |          |
| Weighted base         | 680        | 347       | 333       | 54        | 77        | 107       | 121       | 130       | 191          | 252       | 201       | 117       | 110       | 70        | 27         | 64         | 55                      | 59             | 53             | 29       | 71                | 89        | 107        | 57         | 115       | 270       |          |
| In the last 12 months | 52<br>8%   | 33<br>9%  | 19<br>6%  | 6<br>10%  | 4<br>6%   | 6<br>10%  | 12<br>7%  | 9<br>8%   | 15<br>8%     | 21<br>8%  | 17<br>9%  | 8<br>7%   | 6<br>5%   | 3<br>4%   | 1<br>2%    | 3<br>5%    | 3<br>5%                 | 6<br>10%       | 5<br>9%        | 2<br>7%  | 6<br>8%           | 11<br>10% | 7<br>10%   | 11<br>12%  | 8<br>7%   | 21<br>8%  | 21<br>8% |
| 1-5 years ago         | 137<br>20% | 66<br>19% | 71<br>21% | 17<br>32% | 20<br>25% | 24<br>23% | 21<br>17% | 19<br>14% | 36<br>19%    | 61<br>24% | 33<br>17% | 24<br>20% | 19<br>17% | 10<br>14% | 7<br>26%   | 11<br>17%  | 9<br>15%                | 12<br>21%      | 13<br>24%      | 7<br>25% | 12<br>18%         | 19<br>21% | 23<br>22%  | 14<br>24%  | 17<br>15% | 64<br>24% |          |
| 6-10 years ago        | 133<br>19% | 70<br>20% | 63<br>19% | 8<br>16%  | 20<br>26% | 20<br>18% | 22<br>19% | 25<br>20% | 38<br>19%    | 48<br>22% | 44<br>21% | 24<br>15% | 16<br>24% | 17<br>22% | 6<br>22%   | 14<br>17%  | 13<br>24%               | 11<br>18%      | 11<br>21%      | 5<br>18% | 17<br>24%         | 13<br>15% | 19<br>18%  | 6<br>11%   | 26<br>23% | 50<br>19% |          |
| 11-15 years ago       | 93<br>14%  | 51<br>15% | 42<br>12% | 5<br>9%   | 7<br>9%   | 26<br>24% | 17<br>14% | 12<br>9%  | 26<br>14%    | 36<br>14% | 20<br>10% | 14<br>12% | 22<br>20% | 7<br>10%  | 5<br>17%   | 13<br>20%  | 6<br>11%                | 7<br>11%       | 8<br>15%       | 5<br>18% | 7<br>10%          | 11<br>12% | 16<br>12%  | 9<br>15%   | 9<br>8%   | 46<br>17% |          |
| 16-20 years ago       | 64<br>9%   | 30<br>9%  | 34<br>10% | 3<br>6%   | 7<br>9%   | 14<br>13% | 11<br>9%  | 12<br>9%  | 17<br>9%     | 19<br>8%  | 24<br>12% | 8<br>7%   | 13<br>12% | 14<br>19% | 1<br>2%    | 5<br>8%    | 5<br>9%                 | 3<br>6%        | 3<br>6%        | 1<br>2%  | 9<br>12%          | 10<br>12% | 10<br>12%  | 4<br>7%    | 13<br>11% | 17<br>6%  |          |
| 21-30 years ago       | 54<br>8%   | 31<br>9%  | 23<br>7%  | 2<br>4%   | 6<br>8%   | 6<br>6%   | 11<br>9%  | 11<br>9%  | 18<br>9%     | 15<br>8%  | 15<br>14% | 17<br>16% | 7<br>6%   | 5<br>7%   | 3<br>11%   | 5<br>8%    | 6<br>11%                | 5<br>9%        | 3<br>7%        | 3<br>10% | 5<br>7%           | 11<br>13% | 5<br>5%    | 2<br>3%    | 11<br>9%  | 20<br>7%  |          |
| Over 30 years ago     | 33<br>5%   | 10<br>3%  | 23<br>7%  | 3<br>6%   | -<br>-    | 1<br>1%   | 4<br>3%   | 11<br>8%  | 14<br>7%     | 16<br>6%  | 7<br>4%   | 4<br>3%   | 6<br>6%   | 3<br>5%   | 1<br>5%    | 5<br>7%    | 3<br>5%                 | 3<br>4%        | 3<br>1%        | *<br>-   | 2<br>3%           | 4<br>5%   | 9<br>8%    | 3<br>6%    | 4<br>4%   | 6<br>2%   |          |
| Can't remember        | 114<br>17% | 56<br>16% | 59<br>18% | 9<br>16%  | 12<br>16% | 11<br>10% | 24<br>20% | 31<br>24% | 28<br>14%    | 35<br>14% | 40<br>20% | 18<br>15% | 21<br>19% | 11<br>16% | 4<br>13%   | 8<br>13%   | 11<br>20%               | 12<br>17%      | 9<br>19%       | 5<br>18% | 13<br>18%         | 15<br>17% | 15<br>14%  | 12<br>21%  | 27<br>24% | 46<br>17% |          |

## Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 52

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k | >£34k     |   |                    |                           |                              |
| Unweighted base       | 702                                   | 702             | 526            | 176  | -                            | 560           | 142            | 240  | 241        | 170       | 326   | 253                | 103                       | 11                           |
| Weighted base         | 680                                   | 680             | 510            | 170  | -                            | 544           | 136            | 216  | 235        | 179       | 307   | 252                | 98                        | 12                           |
| In the last 12 months | 52<br>8%                              | 52<br>8%        | 45<br>9%       | 7<br>4%  | -                            | 43<br>8%      | 9<br>6%        | 17<br>8%   | 16<br>7%   | 17<br>9%  | 23<br>8%  | 15<br>6%           | 12<br>12%                 | 2<br>13%                     |
| 1-5 years ago         | 137<br>20%                            | 137<br>20%      | 108<br>21%     | 29<br>17%  | -                            | 110<br>20%    | 27<br>20%      | 38<br>18%  | 48<br>20%  | 43<br>24% | 59<br>19%   | 45<br>18%          | 28<br>28%                 | 3<br>27%                     |
| 6-10 years ago        | 133<br>19%                            | 133<br>19%      | 97<br>19%      | 35<br>21%  | -                            | 101<br>19%    | 32<br>23%      | 33<br>15%  | 42<br>18%  | 44<br>24% | 56<br>18%   | 50<br>20%          | 19<br>19%                 | 4<br>34%                     |
| 11-15 years ago       | 93<br>14%                             | 93<br>14%       | 69<br>13%      | 24<br>14%  | -                            | 74<br>14%     | 19<br>14%      | 28<br>13%  | 33<br>14%  | 27<br>15% | 42<br>14%   | 35<br>14%          | 14<br>14%                 | 1<br>6%                      |
| 16-20 years ago       | 64<br>9%                              | 64<br>9%        | 51<br>10%      | 14<br>8%   | -                            | 48<br>9%      | 16<br>12%      | 23<br>11%  | 24<br>10%  | 14<br>8%  | 30<br>10%   | 22<br>9%           | 8<br>8%                   | 2<br>15%                     |
| 21-30 years ago       | 54<br>8%                              | 54<br>8%        | 42<br>8%       | 12<br>7%   | -                            | 45<br>8%      | 9<br>6%        | 23<br>11%  | 23<br>10%  | 5<br>3%   | 23<br>7%  | 27<br>11%          | 4<br>4%                   | -                            |
| Over 30 years ago     | 33<br>5%                              | 33<br>5%        | 26<br>5%       | 7<br>4%  | -                            | 30<br>5%      | 3<br>2%        | 14<br>6%   | 9<br>4%    | 8<br>5%   | 12<br>4%  | 18<br>7%           | 3<br>3%                   | -                            |
| Can't remember        | 114<br>17%                            | 114<br>17%      | 71<br>14%      | 43<br>25%  | -                            | 92<br>17%     | 22<br>16%      | 40<br>19%  | 40<br>17%  | 21<br>12% | 61<br>20%   | 40<br>16%          | 11<br>11%                 | 1<br>5%                      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 53

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****National Savings and Investment Premium Bonds****Base:** All respondents who have ever used each

|                       | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                    |               |               |          | Employment Sector |           |            |            |           |               |
|-----------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|--------------------|---------------|---------------|----------|-------------------|-----------|------------|------------|-----------|---------------|
|                       | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-<br>va-te |
| Unweighted base       | 848        | 446        | 402        | 42        | 77        | 123       | 147       | 156       | 303          | 304       | 271       | 115       | 158       | 58        | 34         | 93         | 82                 | 81            | 61            | 42       | 74                | 93        | 146        | 84         | 100       | 323           |
| Weighted base         | 827        | 446        | 380        | 58        | 88        | 114       | 139       | 140       | 288          | 281       | 244       | 155       | 147       | 62        | 28         | 80         | 84                 | 74            | 57            | 41       | 82                | 107       | 133        | 79         | 101       | 326           |
| In the last 12 months | 38<br>5%   | 21<br>5%   | 17<br>4%   | 3<br>5%   | 9<br>10%  | 3<br>3%   | 11<br>8%  | 4<br>3%   | 8<br>3%      | 12<br>4%  | 18<br>8%  | 4<br>2%   | 4<br>3%   | 1<br>2%   | -          | 3<br>4%    | 2<br>2%            | 3<br>4%       | 4<br>6%       | 2<br>5%  | 7<br>9%           | 4<br>4%   | 10<br>7%   | 2<br>3%    | 7<br>7%   | 19<br>6%      |
| 1-5 years ago         | 92<br>11%  | 54<br>12%  | 38<br>10%  | 8<br>14%  | 15<br>17% | 23<br>20% | 13<br>10% | 18<br>13% | 14<br>5%     | 39<br>14% | 34<br>14% | 9<br>6%   | 11<br>7%  | 4<br>6%   | 5<br>17%   | 3<br>4%    | 8<br>9%            | 15<br>21%     | 8<br>14%      | 4<br>10% | 11<br>13%         | 11<br>10% | 11<br>14%  | 18<br>17%  | 50<br>15% |               |
| 6-10 years ago        | 111<br>13% | 56<br>13%  | 55<br>14%  | 6<br>10%  | 22<br>25% | 20<br>18% | 20<br>15% | 13<br>9%  | 29<br>10%    | 39<br>14% | 30<br>12% | 28<br>18% | 14<br>10% | 5<br>8%   | 3<br>12%   | 7<br>8%    | 12<br>15%          | 9<br>15%      | 10<br>24%     | 8<br>10% | 17<br>10%         | 20<br>16% | 7<br>15%   | 9<br>15%   | 15<br>15% |               |
| 11-15 years ago       | 73<br>9%   | 40<br>9%   | 33<br>9%   | 9<br>16%  | 7<br>8%   | 13<br>11% | 12<br>8%  | 13<br>9%  | 19<br>7%     | 27<br>10% | 21<br>9%  | 14<br>9%  | 11<br>7%  | 7<br>11%  | 3<br>12%   | 9<br>12%   | 7<br>9%            | 2<br>3%       | 6<br>10%      | 4<br>10% | 4<br>5%           | 6<br>6%   | 17<br>13%  | 7<br>8%    | 8<br>8%   | 32<br>10%     |
| 16-20 years ago       | 102<br>12% | 56<br>13%  | 46<br>12%  | 7<br>12%  | 6<br>7%   | 20<br>17% | 18<br>13% | 16<br>11% | 35<br>12%    | 33<br>12% | 29<br>11% | 17<br>15% | 22<br>13% | 8<br>13%  | 2<br>11%   | 11<br>14%  | 7<br>9%            | 10<br>13%     | 10<br>18%     | 1<br>3%  | 13<br>16%         | 12<br>11% | 17<br>11%  | 10<br>12%  | 14<br>13% | 39<br>12%     |
| 21-30 years ago       | 87<br>11%  | 51<br>11%  | 36<br>9%   | 9<br>16%  | 11<br>13% | 11<br>9%  | 15<br>11% | 14<br>10% | 27<br>9%     | 23<br>8%  | 19<br>8%  | 22<br>14% | 24<br>16% | 8<br>12%  | 4<br>14%   | 14<br>17%  | 13<br>16%          | 8<br>11%      | 3<br>5%       | 5<br>6%  | 7<br>7%           | 12<br>11% | 11<br>11%  | 6<br>8%    | 5<br>5%   | 35<br>11%     |
| Over 30 years ago     | 211<br>26% | 111<br>25% | 100<br>26% | 1<br>2%   | 4<br>5%   | 12<br>10% | 30<br>21% | 43<br>31% | 121<br>42%   | 71<br>25% | 64<br>26% | 33<br>22% | 43<br>29% | 21<br>34% | 7<br>24%   | 22<br>27%  | 24<br>28%          | 19<br>25%     | 11<br>19%     | 9<br>21% | 19<br>23%         | 24<br>23% | 31<br>24%  | 26<br>33%  | 17<br>16% | 56<br>17%     |
| Can't remember        | 113<br>14% | 57<br>13%  | 57<br>15%  | 14<br>23% | 13<br>15% | 12<br>11% | 20<br>15% | 20<br>14% | 34<br>12%    | 37<br>13% | 28<br>12% | 28<br>18% | 19<br>13% | 8<br>13%  | 4<br>13%   | 11<br>14%  | 11<br>13%          | 4<br>6%       | 7<br>12%      | 9<br>21% | 14<br>17%         | 22<br>20% | 16<br>12%  | 9<br>12%   | 17<br>17% | 44<br>13%     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 53

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****National Savings and Investment Premium Bonds**

Base: All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |  |
| Unweighted base       | 848                                   | 848             | 617            | 231  | -                            | 671           | 177            | 301  | 297        | 194       | 409   | 326                | 94                        | 12                           |  |
| Weighted base         | 827                                   | 827             | 599            | 228  | -                            | 643           | 184            | 263  | 297        | 206       | 393   | 320                | 89                        | 16                           |  |
| In the last 12 months | 38<br>5%                              | 38<br>5%        | 27<br>5%       | 11<br>5%   | -                            | 33<br>5%      | 6<br>3%        | 20<br>8%   | 10<br>3%   | 4<br>2%   | 22<br>6%  | 8<br>3%            | 5<br>6%                   | 3<br>17%                     |  |
| 1-5 years ago         | 92<br>11%                             | 92<br>11%       | 71<br>12%      | 21<br>9%   | -                            | 73<br>11%     | 19<br>10%      | 22<br>8%   | 32<br>11%  | 28<br>14% | 39<br>10%   | 30<br>10%          | 22<br>25%                 | -                            |  |
| 6-10 years ago        | 111<br>13%                            | 111<br>13%      | 73<br>12%      | 38<br>17%  | -                            | 91<br>14%     | 20<br>11%      | 26<br>10%  | 38<br>13%  | 41<br>20% | 51<br>13%   | 50<br>16%          | 10<br>11%                 | 1<br>4%                      |  |
| 11-15 years ago       | 73<br>9%                              | 73<br>9%        | 58<br>10%      | 14<br>6%   | -                            | 60<br>9%      | 13<br>7%       | 18<br>7%   | 26<br>9%   | 25<br>12% | 32<br>8%  | 30<br>9%           | 8<br>9%                   | 3<br>17%                     |  |
| 16-20 years ago       | 102<br>12%                            | 102<br>12%      | 81<br>13%      | 21<br>9%   | -                            | 79<br>12%     | 22<br>12%      | 32<br>12%  | 43<br>14%  | 22<br>11% | 54<br>14%   | 32<br>10%          | 10<br>11%                 | 3<br>20%                     |  |
| 21-30 years ago       | 87<br>11%                             | 87<br>11%       | 56<br>9%       | 31<br>14%  | -                            | 54<br>8%      | 33<br>18%      | 32<br>12%  | 27<br>9%   | 20<br>10% | 40<br>10%   | 40<br>12%          | 5<br>5%                   | 1<br>6%                      |  |
| Over 30 years ago     | 211<br>26%                            | 211<br>26%      | 155<br>26%     | 56<br>25%  | -                            | 166<br>26%    | 45<br>25%      | 76<br>29%  | 76<br>25%  | 46<br>22% | 102<br>26%  | 91<br>28%          | 17<br>19%                 | -                            |  |
| Can't remember        | 113<br>14%                            | 113<br>14%      | 78<br>13%      | 35<br>15%  | -                            | 88<br>14%     | 25<br>14%      | 37<br>14%  | 45<br>15%  | 19<br>9%  | 53<br>13%   | 39<br>12%          | 13<br>14%                 | 6<br>36%                     |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 54

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?**

**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**

**Base: All respondents who have ever used each**

|                       | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |           |    |
|-----------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|-----------|----|
|                       | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | Wales | East-ern          | London | South East | South West | Public | Pri-va-te |    |
|                       |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |                   |        |            |            |        |           |    |
| Unweighted base       | 112    | 65   | 47     | 20    | 27    | 29    | 11    | 10    | 15           | 45  | 33  | 21  | 13     | 10        | 5          | 9          | 13                      | 8              | 5              | 5     | 11                | 26     | 15         | 5          | 22     | 63        |    |
| Weighted base         | 119    | 70   | 49     | 25    | 31    | 26    | 11    | 11    | 16           | 48  | 34  | 25  | 13     | 11        | 4          | 8          | 13                      | 9              | 5              | 4     | 15                | 33     | 13         | 5          | 27     | 67        |    |
| In the last 12 months | 17     | 7    | 10     | -     | 8     | 7     | 1     | -     | 2            | 7   | 7   | 3   | 1      | 1         | 1          | 2          | -                       | 2              | -              | 3     | 3                 | 2      | 1          | 7          | 8      |           |    |
|                       | 14%    | 10%  | 20%    |       | 27%   | 25%   | 8%    |       | 10%          | 14% | 20% | 11% | 7%     | 6%        | 16%        | 32%        | 12%                     | -              | 34%            | -     | 20%               | 10%    | 18%        | 22%        | 27%    | 12%       |    |
| 1-5 years ago         | 26     | 19   | 7      | 4     | 5     | 9     | 2     | 1     | 5            | 9   | 9   | 6   | 2      | 3         | 1          | 2          | 32%                     | 33%            | 30%            | 48%   | 22%               | 3      | 5          | 2          | -      | 4         | 16 |
|                       | 22%    | 27%  | 14%    | 14%   | 16%   | 35%   | 21%   | 12%   | 28%          | 19% | 26% | 24% | 15%    | 29%       | 17%        | 32%        | 24%                     | 33%            | 30%            | 48%   | 22%               | 14%    | 17%        | -          | 16%    | 24%       |    |
| 6-10 years ago        | 25     | 13   | 12     | 8     | 6     | 5     | 1     | 2     | 4            | 14  | 5   | 4   | 1      | 1         | *          | 1          | 3                       | -              | 1              | -     | 3                 | 9      | 4          | 2          | 5      | 13        |    |
|                       | 21%    | 18%  | 24%    | 30%   | 20%   | 18%   | 6%    | 17%   | 22%          | 29% | 16% | 17% | 8%     | 13%       | 11%        | 19%        | 25%                     | -              | 12%            | -     | 23%               | 26%    | 30%        | 30%        | 19%    | 20%       |    |
| 11-15 years ago       | 6      | 3    | 3      | 4     | 1     | -     | 1     | -     | -            | 1   | 2   | 1   | 2      | -         | -          | -          | -                       | -              | -              | -     | 2                 | -      | -          | 2          | 4      | 4         |    |
|                       | 5%     | 4%   | 7%     | 15%   | 3%    | -     | 14%   | -     | -            | 2%  | 6%  | 6%  | 13%    | -         | -          | -          | -                       | 14%            | 20%            | -     | -                 | 7%     | -          | -          | 7%     | 6%        |    |
| 16-20 years ago       | 6      | 3    | 3      | 2     | 1     | 2     | -     | -     | 3            | 1   | 1   | 1   | -      | -         | -          | 1          | -                       | -              | -              | 1     | 2                 | 1      | 1          | 3          | 3      |           |    |
|                       | 5%     | 4%   | 6%     | 8%    | 2%    | 9%    | -     | 11%   | -            | 7%  | 2%  | 5%  | 5%     | -         | 8%         | -          | -                       | 24%            | -              | 8%    | 5%                | 5%     | 11%        | 12%        | 4%     |           |    |
| 21-30 years ago       | 1      | -    | 1      | -     | 1     | -     | -     | -     | -            | 1   | -   | -   | -      | -         | -          | -          | -                       | -              | -              | 1     | -                 | -      | -          | -          | -      |           |    |
|                       | 1%     | -    | 1%     | -     | 2%    | -     | -     | -     | -            | 2%  | -   | -   | -      | -         | -          | -          | -                       | -              | -              | 4%    | -                 | -      | -          | -          | -      |           |    |
| Over 30 years ago     | 5      | 3    | 2      | 3     | -     | 1     | 1     | -     | -            | 3   | -   | 1   | 1      | 2         | -          | -          | -                       | -              | -              | -     | 2                 | 1      | -          | 3          | 1      |           |    |
|                       | 4%     | 4%   | 5%     | 12%   | -     | 5%    | 8%    | -     | -            | 6%  | -   | 4%  | 11%    | 15%       | -          | -          | -                       | -              | -              | -     | 7%                | 11%    | -          | 12%        | 1%     |           |    |
| Can't remember        | 34     | 23   | 11     | 5     | 9     | 2     | 5     | 7     | 6            | 11  | 10  | 8   | 5      | 4         | 2          | 1          | 3                       | 4              | -              | 2     | 3                 | 10     | 2          | 2          | 2      | 21        |    |
|                       | 28%    | 33%  | 22%    | 21%   | 30%   | 7%    | 43%   | 60%   | 40%          | 22% | 29% | 34% | 41%    | 36%       | 57%        | 9%         | 25%                     | 47%            | -              | 52%   | 22%               | 30%    | 18%        | 38%        | 9%     | 32%       |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 54

**Q.5 Here are the products that you are currently using or have previously used. For each, approximately how many years ago did you start using this product?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base:** All respondents who have ever used each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base       | 112                                   | 112             | 79             | 33   | -                            | 112           | -              | 31   | 35         | 38         | 39  | 35              | 31                | 4                        |                              |
| Weighted base         | 119                                   | 119             | 82             | 38   | -                            | 119           | -              | 29   | 37         | 40         | 39  | 38              | 30                | 7                        |                              |
| In the last 12 months | 17<br>14%                             | 17<br>14%       | 12<br>15%      | 5<br>13%   | -                            | 17<br>14%     | -              | 4<br>13%   | 6<br>17%   | 4<br>9%    | 4<br>10%  | 8<br>20%        | 3<br>9%           | 3<br>40%                 |                              |
| 1-5 years ago         | 26<br>22%                             | 26<br>22%       | 19<br>24%      | 7<br>17%   | -                            | 26<br>22%     | -              | 2<br>6%  | 8<br>20%   | 15<br>38%  | 11<br>27%   | 5<br>14%        | 8<br>27%          | 2<br>27%                 |                              |
| 6-10 years ago        | 25<br>21%                             | 25<br>21%       | 20<br>25%      | 5<br>12%   | -                            | 25<br>21%     | -              | 7<br>25%   | 5<br>14%   | 12<br>30%  | 8<br>20%  | 10<br>27%       | 4<br>14%          | -<br>-                   |                              |
| 11-15 years ago       | 6<br>5%                               | 6<br>5%         | 3<br>4%        | 3<br>8%  | -                            | 6<br>5%       | -              | 1<br>3%  | 1<br>2%    | 3<br>6%    | 2<br>4%   | 1<br>3%         | 1<br>5%           | -<br>-                   |                              |
| 16-20 years ago       | 6<br>5%                               | 6<br>5%         | 5<br>6%        | 1<br>2%  | -                            | 6<br>5%       | -              | 4<br>13%   | 1<br>2%    | 2<br>4%    | 2<br>6%   | 1<br>2%         | 3<br>10%          | -<br>-                   |                              |
| 21-30 years ago       | 1<br>1%                               | 1<br>1%         | 1<br>1%        | -  | -                            | 1<br>1%       | -              | 1<br>2%  | -          | -          | 1<br>2%   | -<br>-          | -<br>-            | -<br>-                   |                              |
| Over 30 years ago     | 5<br>4%                               | 5<br>4%         | -              | 5<br>14%   | -                            | 5<br>4%       | -              | 4<br>12%   | 2<br>4%    | -          | 1<br>4%   | 2<br>6%         | 2<br>5%           | -<br>-                   |                              |
| Can't remember        | 34<br>28%                             | 34<br>28%       | 21<br>25%      | 13<br>35%  | -                            | 34<br>28%     | -              | 8<br>27%   | 15<br>40%  | 5<br>12%   | 11<br>27%   | 11<br>29%       | 9<br>30%          | 2<br>33%                 |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 55

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Summary****Base:** All respondents who have stopped using each

|                       | Products  |                          |                            |                      |           |                                     |  |   |  |  |   |           |
|-----------------------|---|--------------------------|----------------------------|----------------------|-----------|-------------------------------------|--|---|--|--|---|-----------|
|                       | ISA,<br>predominantly<br>cash with some<br>stocks and<br>shares | Stocks and<br>shares ISA | Private pension<br>product | Workplace<br>pension | Shares    | Other<br>investment fund<br>product | Bank or<br>building<br>society easy<br>access savings<br>account | Bank or<br>building<br>society regular<br>savings account | Bank or<br>building<br>society fixed<br>term account | National<br>Savings and<br>Investment<br>Premium Bonds | Online peer-to-<br>peer lending<br>platform |           |
| ISA, cash only        |   |                          |                            |                      |           |                                     |  |   |  |  |   |           |
| Unweighted base       | 304   | 193                      | 198                        | 264                  | 360       | 413                                 | 233  | 322   | 469  | 455  | 402   | 70        |
| Weighted base         | 297   | 201                      | 193                        | 260                  | 345       | 387                                 | 223  | 320   | 460  | 435  | 418   | 76        |
| In the last 12 months | 50<br>17%   | 24<br>12%                | 19<br>10%                  | 28<br>11%            | 36<br>10% | 39<br>10%                           | 19<br>9%   | 56<br>17%   | 48<br>11%  | 42<br>10%  | 32<br>8%                                    | 10<br>14% |
| 1-5 years ago         | 151<br>51%  | 75<br>37%                | 63<br>32%                  | 75<br>29%            | 90<br>26% | 91<br>23%                           | 57<br>26%  | 106<br>33%  | 146<br>32%   | 143<br>33%   | 99<br>24%                                   | 15<br>20% |
| 6-10 years ago        | 42<br>14%   | 38<br>19%                | 50<br>26%                  | 49<br>19%            | 68<br>20% | 98<br>25%                           | 38<br>17%  | 59<br>18%   | 92<br>20%  | 62<br>14%  | 66<br>16%                                   | 8<br>10%  |
| 11-15 years ago       | 13<br>4%  | 11<br>6%                 | 14<br>7%                   | 31<br>12%            | 51<br>15% | 46<br>12%                           | 22<br>10%  | 17<br>5%  | 39<br>8%   | 37<br>9%   | 40<br>9%                                    | 4<br>5%   |
| 16-20 years ago       | 5<br>2%   | 3<br>1%                  | 7<br>3%                    | 20<br>8%             | 23<br>7%  | 25<br>6%                            | 9<br>4%  | 6<br>2%   | 16<br>4%   | 26<br>6%   | 20<br>5%                                    | 3<br>4%   |
| 21-30 years ago       | -<br>-  | 2<br>1%                  | -<br>-                     | 6<br>2%              | 15<br>4%  | 10<br>3%                            | 3<br>1%  | 5<br>2%   | 6<br>1%  | 7<br>2%  | 34<br>8%                                    | -<br>-    |
| Over 30 years ago     | -<br>-  | 1<br>*                   | 3<br>2%                    | 2<br>1%              | 10<br>3%  | 5<br>1%                             | 2<br>1%  | 2<br>1%   | 3<br>1%  | 3<br>1%  | 25<br>6%                                    | 1<br>2%   |
| Can't remember        | 35<br>12%   | 47<br>23%                | 38<br>20%                  | 48<br>18%            | 52<br>15% | 73<br>19%                           | 73<br>33%  | 69<br>22%   | 108<br>24%   | 114<br>26%   | 103<br>25%                                  | 35<br>46% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 56

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****ISA, cash only****Base:** All respondents who have stopped using each

|                       | Gender     |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |               |
|-----------------------|------------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|---------------|
|                       | Total      | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-<br>va-te |
| Unweighted base       | 304        | 154       | 150       | 20       | 51        | 54        | 58        | 48        | 73           | 100       | 87        | 53        | 64        | 21        | 10         | 32         | 32                      | 38             | 19             | 15       | 26                | 37        | 49         | 25         | 42        | 135           |
| Weighted base         | 297        | 153       | 144       | 22       | 56        | 50        | 51        | 46        | 71           | 92        | 72        | 78        | 55        | 21        | 8          | 30         | 28                      | 33             | 20             | 15       | 30                | 42        | 48         | 24         | 38        | 140           |
| In the last 12 months | 50<br>17%  | 28<br>18% | 22<br>15% | 6<br>27% | 11<br>20% | 7<br>14%  | 7<br>14%  | 6<br>13%  | 12<br>17%    | 16<br>11% | 8<br>24%  | 18<br>14% | 8<br>6%   | 1<br>12%  | 1<br>23%   | 6<br>22%   | 5<br>14%                | 1<br>7%        | 2<br>17%       | 6<br>20% | 6<br>15%          | 9<br>19%  | 5<br>19%   | 10<br>27%  | 19<br>14% |               |
| 1-5 years ago         | 151<br>51% | 76<br>50% | 75<br>52% | 7<br>31% | 29<br>51% | 24<br>48% | 30<br>59% | 25<br>54% | 36<br>51%    | 50<br>54% | 40<br>55% | 29<br>37% | 33<br>60% | 15<br>73% | 6<br>70%   | 14<br>47%  | 12<br>44%               | 13<br>39%      | 11<br>58%      | 7<br>45% | 12<br>42%         | 24<br>58% | 25<br>52%  | 18<br>50%  | 73<br>48% | 52%           |
| 6-10 years ago        | 42<br>14%  | 22<br>15% | 20<br>14% | 5<br>21% | 6<br>11%  | 9<br>19%  | 9<br>17%  | 5<br>11%  | 9<br>12%     | 10<br>11% | 11<br>15% | 17<br>22% | 4<br>8%   | 1<br>7%   | 1<br>11%   | 4<br>13%   | 6<br>22%                | 11<br>33%      | 3<br>13%       | 3<br>22% | 5<br>17%          | 1<br>2%   | 5<br>11%   | 2<br>10%   | 5<br>14%  | 20<br>14%     |
| 11-15 years ago       | 13<br>4%   | 6<br>4%   | 7<br>5%   | 1<br>3%  | 1<br>1%   | 5<br>11%  | 1<br>2%   | 4<br>8%   | 1<br>1%      | 1<br>2%   | 5<br>6%   | 4<br>6%   | 2<br>4%   | 1<br>4%   | -<br>-     | 1<br>3%    | 1<br>2%                 | 2<br>10%       | 2<br>11%       | 2<br>6%  | 2<br>2%           | 1<br>6%   | 3<br>2%    | 1<br>7%    | 3<br>5%   |               |
| 16-20 years ago       | 5<br>2%    | 1<br>1%   | 4<br>3%   | -<br>-   | -<br>-    | -<br>-    | -<br>-    | 2<br>4%   | 3<br>5%      | 4<br>4%   | 1<br>1%   | -<br>-    | 1<br>1%   | -<br>-    | -<br>-     | -<br>-     | 1<br>2%                 | -<br>-         | -<br>-         | -<br>-   | 1<br>4%           | 1<br>3%   | 2<br>4%    | -<br>-     | 1<br>1%   |               |
| 21-30 years ago       | -<br>-     | -<br>-    | -<br>-    | -<br>-   | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-       | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | -<br>-    | -<br>-     | -<br>-     |           |               |
| Over 30 years ago     | -<br>-     | -<br>-    | -<br>-    | -<br>-   | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-       | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | -<br>-    | -<br>-     | -<br>-     |           |               |
| Can't remember        | 35<br>12%  | 19<br>12% | 16<br>11% | 4<br>18% | 9<br>17%  | 4<br>8%   | 3<br>6%   | 5<br>10%  | 10<br>14%    | 11<br>12% | 8<br>12%  | 9<br>11%  | 7<br>13%  | 2<br>11%  | 1<br>8%    | 4<br>14%   | 3<br>9%                 | 3<br>10%       | 2<br>11%       | 1<br>5%  | 3<br>11%          | 3<br>20%  | 8<br>7%    | 3<br>19%   | 4<br>5%   | 21<br>15%     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 56

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****ISA, cash only****Base:** All respondents who have stopped using each

|                       | Q.2 Have you saved or invested money? |                 |                  |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|------------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved |                  | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                       |                                       | Currently save  | Previously saved |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base       | 304                                   | 304             | 164              | 140  | -                            | 219           | 85             | 89   | 120        | 66        | 159   | 103               | 30                       | 5                            |
| Weighted base         | 297                                   | 297             | 168              | 129  | -                            | 208           | 89             | 78   | 116        | 73        | 161   | 95                | 27                       | 7                            |
| In the last 12 months | 50<br>17%                             | 50<br>17%       | 30<br>18%        | 20<br>15%  | -                            | 32<br>15%     | 18<br>20%      | 9<br>12%   | 20<br>17%  | 14<br>19% | 24<br>15%   | 16<br>17%         | 8<br>29%                 | 2<br>30%                     |
| 1-5 years ago         | 151<br>51%                            | 151<br>51%      | 89<br>53%        | 62<br>48%  | -                            | 99<br>48%     | 52<br>59%      | 40<br>52%  | 63<br>54%  | 41<br>57% | 79<br>49%   | 55<br>58%         | 12<br>44%                | 5<br>70%                     |
| 6-10 years ago        | 42<br>14%                             | 42<br>14%       | 24<br>14%        | 18<br>14%  | -                            | 35<br>17%     | 7<br>8%        | 10<br>13%  | 17<br>15%  | 8<br>10%  | 22<br>13%   | 15<br>16%         | 2<br>6%                  | -                            |
| 11-15 years ago       | 13<br>4%                              | 13<br>4%        | 8<br>5%          | 5<br>4%  | -                            | 11<br>5%      | 2<br>2%        | 7<br>9%  | 3<br>3%    | 1<br>1%   | 7<br>5%   | 3<br>3%           | 2<br>8%                  | -                            |
| 16-20 years ago       | 5<br>2%                               | 5<br>2%         | 2<br>1%          | 3<br>3%  | -                            | 5<br>2%       | 1<br>1%        | 2<br>2%  | 1<br>1%    | -         | 4<br>3%   | 1<br>1%           | -                        | -                            |
| 21-30 years ago       | -                                     | -               | -                | -  | -                            | -             | -              | -  | -          | -         | -   | -                 | -                        | -                            |
| Over 30 years ago     | -                                     | -               | -                | -  | -                            | -             | -              | -  | -          | -         | -   | -                 | -                        | -                            |
| Can't remember        | 35<br>12%                             | 35<br>12%       | 15<br>9%         | 20<br>15%  | -                            | 27<br>13%     | 9<br>10%       | 9<br>12%   | 12<br>11%  | 9<br>12%  | 25<br>15%   | 5<br>5%           | 3<br>12%                 | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 57

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|                       | Gender    |           | Age       |          |           |           |          |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |          |               |           |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|----------|---------------|-----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54    | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public   | Pri-<br>va-te |           |
| Unweighted base       | 193       | 108       | 85        | 20       | 32        | 38        | 23       | 27        | 53           | 85        | 50        | 27        | 31        | 21        | 5          | 26         | 14                      | 21             | 16             | 13       | 10                | 27         | 29         | 11       | 37            | 79        |
| Weighted base         | 201       | 118       | 83        | 24       | 36        | 36        | 19       | 33        | 54           | 90        | 47        | 35        | 30        | 20        | 5          | 24         | 13                      | 23             | 19             | 12       | 13                | 31         | 29         | 12       | 40            | 87        |
| In the last 12 months | 24<br>12% | 15<br>12% | 9<br>11%  | 7<br>27% | 6<br>17%  | 3<br>9%   | 1<br>6%  | 3<br>9%   | 4<br>7%      | 12<br>13% | 6<br>12%  | 4<br>12%  | 2<br>7%   | 2<br>12%  | -<br>-     | 2<br>9%    | -<br>-                  | 4<br>17%       | 3<br>16%       | 3<br>21% | 1<br>5%           | 7<br>22%   | 3<br>9%    | -<br>-   | 9<br>23%      | 9<br>10%  |
| 1-5 years ago         | 75<br>37% | 44<br>37% | 31<br>38% | 5<br>23% | 10<br>28% | 17<br>46% | 6<br>32% | 16<br>48% | 21<br>39%    | 34<br>38% | 18<br>39% | 14<br>40% | 9<br>29%  | 5<br>25%  | 2<br>36%   | 13<br>54%  | 10<br>73%               | 6<br>26%       | 2<br>32%       | 2<br>15% | 2<br>17%          | 11<br>35%  | 11<br>39%  | 7<br>61% | 14<br>35%     | 32<br>37% |
| 6-10 years ago        | 38<br>19% | 20<br>17% | 18<br>21% | 6<br>26% | 6<br>16%  | 5<br>13%  | 7<br>36% | 4<br>12%  | 11<br>20%    | 16<br>18% | 7<br>16%  | 4<br>13%  | 10<br>34% | 2<br>11%  | -<br>-     | 2<br>9%    | -<br>-                  | 8<br>33%       | 1<br>6%        | 3<br>26% | 4<br>30%          | 8<br>25%   | 7<br>23%   | 3<br>27% | 9<br>23%      | 13<br>16% |
| 11-15 years ago       | 11<br>6%  | 7<br>6%   | 5<br>6%   | -<br>-   | 1<br>3%   | 5<br>13%  | 1<br>4%  | 1<br>4%   | 4<br>7%      | 6<br>6%   | 2<br>5%   | 3<br>8%   | 1<br>2%   | 1<br>7%   | 1<br>21%   | 1<br>3%    | 2<br>16%                | 1<br>3%        | 1<br>4%        | 1<br>22% | 1<br>9%           | -<br>-     | 1<br>4%    | -<br>-   | 1<br>3%       | 6<br>7%   |
| 16-20 years ago       | 3<br>1%   | 1<br>1%   | 2<br>2%   | 1<br>3%  | -<br>-    | 1<br>2%   | -<br>-   | -<br>-    | 1<br>2%      | 2<br>2%   | -<br>-    | 1<br>3%   | -<br>-    | 1<br>4%   | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | 1<br>4%    | 1<br>3%    | -<br>-   | -<br>-        | 1<br>1%   |
| 21-30 years ago       | 2<br>1%   | 2<br>2%   | -<br>-    | -<br>-   | -<br>-    | -<br>-    | -<br>-   | -<br>-    | 2<br>4%      | 2<br>2%   | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | 2<br>11%       | -<br>-         | -<br>-   | -<br>-            | -<br>-     | -<br>-     | -<br>-   | -<br>-        |           |
| Over 30 years ago     | 1<br>*    | -<br>-    | 1<br>1%   | -<br>-   | -<br>-    | -<br>-    | -<br>-   | 1<br>5%   | -<br>-       | -<br>-    | -<br>-    | -<br>-    | 1<br>3%   | 1<br>4%   | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | -<br>-     | -<br>-     | -<br>-   | 1<br>2%       | -<br>-    |
| Can't remember        | 47<br>23% | 30<br>26% | 17<br>21% | 5<br>21% | 13<br>37% | 6<br>16%  | 3<br>18% | 9<br>27%  | 11<br>21%    | 18<br>20% | 13<br>28% | 9<br>25%  | 7<br>24%  | 7<br>37%  | 2<br>43%   | 6<br>26%   | 1<br>11%                | 5<br>21%       | 6<br>31%       | 2<br>16% | 5<br>39%          | 4<br>14%   | 6<br>22%   | 1<br>12% | 5<br>14%      | 26<br>30% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 57

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base       | 193                                   | 193             | 127            | 66   | -                            | 177           | 16             | 55   | 71         | 52        | 80  | 68                | 35                       | 4                            |  |
| Weighted base         | 201                                   | 201             | 133            | 68   | -                            | 187           | 15             | 51   | 70         | 62        | 81  | 76                | 30                       | 6                            |  |
| In the last 12 months | 24<br>12%                             | 24<br>12%       | 19<br>14%      | 5<br>7%  | -                            | 21<br>11%     | 3<br>17%       | 7<br>14%   | 6<br>8%    | 10<br>16% | 7<br>9%   | 9<br>12%          | 8<br>25%                 | -                            |  |
| 1-5 years ago         | 75<br>37%                             | 75<br>37%       | 50<br>38%      | 25<br>36%  | -                            | 71<br>38%     | 4<br>28%       | 11<br>22%  | 32<br>45%  | 26<br>42% | 35<br>43%   | 28<br>36%         | 9<br>29%                 | 4<br>58%                     |  |
| 6-10 years ago        | 38<br>19%                             | 38<br>19%       | 25<br>19%      | 12<br>18%  | -                            | 36<br>19%     | 1<br>10%       | 12<br>24%  | 10<br>15%  | 11<br>18% | 10<br>13%   | 20<br>27%         | 4<br>14%                 | -                            |  |
| 11-15 years ago       | 11<br>6%                              | 11<br>6%        | 9<br>7%        | 2<br>3%  | -                            | 9<br>5%       | 2<br>14%       | 3<br>5%  | 4<br>6%    | 2<br>4%   | 7<br>9%   | 3<br>4%           | 1<br>3%                  | -                            |  |
| 16-20 years ago       | 3<br>1%                               | 3<br>1%         | 1<br>1%        | 2<br>2%  | -                            | 3<br>2%       | -              | 1<br>2%  | 2<br>2%    | -         | 1<br>1%   | -                 | 2<br>5%                  | -                            |  |
| 21-30 years ago       | 2<br>1%                               | 2<br>1%         | -              | 2<br>3%  | -                            | 2<br>1%       | -              | 2<br>4%  | -          | -         | 2<br>2%   | -                 | -                        | -                            |  |
| Over 30 years ago     | 1<br>*                                | 1<br>*          | -              | 1<br>1%  | -                            | 1<br>*        | -              | 1<br>2%  | -          | -         | 1<br>1%   | -                 | -                        | -                            |  |
| Can't remember        | 47<br>23%                             | 47<br>23%       | 28<br>21%      | 19<br>29%  | -                            | 43<br>23%     | 4<br>31%       | 13<br>26%  | 17<br>24%  | 13<br>21% | 17<br>21%   | 16<br>20%         | 7<br>23%                 | 3<br>42%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 58

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Stocks and shares ISA****Base:** All respondents who have stopped using each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region   |           |            |            |                         |                |                |          | Employment Sector |          |            |            |           |           |          |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|----------|------------|------------|-----------|-----------|----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE       | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-Ern          | London   | South-East | South-West | Public    | Pri-va-te |          |
| Unweighted base       | 198       | 109       | 89        | 16       | 28        | 36        | 28        | 29        | 61           | 80        | 62        | 22        | 34       | 12        | 6          | 26         | 17                      | 28             | 14             | 10       | 16                | 26       | 27         | 16         | 31        | 86        |          |
| Weighted base         | 193       | 111       | 82        | 18       | 31        | 33        | 24        | 28        | 58           | 78        | 56        | 27        | 31       | 15        | 6          | 22         | 15                      | 28             | 14             | 9        | 17                | 29       | 23         | 14         | 37        | 83        |          |
| In the last 12 months | 19<br>10% | 10<br>9%  | 9<br>11%  | 3<br>14% | 6<br>19%  | 2<br>6%   | 2<br>14%  | -<br>11%  | 5<br>9%      | 10<br>13% | 6<br>10%  | 1<br>4%   | 1<br>4%  | 1<br>5%   | -<br>-     | 2<br>10%   | 1<br>4%                 | 3<br>12%       | 3<br>20%       | -<br>-   | 1<br>4%           | 4<br>15% | 2<br>15%   | 2<br>9%    | 2<br>12%  | 5<br>14%  | 9<br>11% |
| 1-5 years ago         | 63<br>32% | 41<br>37% | 22<br>26% | 6<br>31% | 5<br>15%  | 14<br>43% | 10<br>40% | 13<br>46% | 15<br>26%    | 27<br>34% | 18<br>32% | 9<br>32%  | 9<br>28% | 2<br>10%  | 3<br>49%   | 7<br>31%   | 5<br>35%                | 9<br>33%       | 7<br>47%       | 3<br>33% | 6<br>37%          | 6<br>20% | 8<br>27%   | 8<br>59%   | 11<br>30% | 31<br>37% |          |
| 6-10 years ago        | 50<br>26% | 28<br>26% | 22<br>26% | 1<br>6%  | 10<br>30% | 7<br>31%  | 4<br>15%  | 21<br>36% | 20<br>26%    | 10<br>18% | 9<br>31%  | 11<br>34% | 5<br>30% | -<br>-    | 6<br>27%   | 4<br>24%   | 9<br>32%                | 1<br>5%        | 3<br>36%       | 4<br>20% | 10<br>35%         | 7<br>29% | 2<br>15%   | 9<br>26%   | 2<br>19%  |           |          |
| 11-15 years ago       | 14<br>7%  | 6<br>6%   | 7<br>9%   | 2<br>12% | -<br>-    | 1<br>3%   | 2<br>7%   | 2<br>7%   | 7<br>12%     | 4<br>6%   | 6<br>10%  | 1<br>4%   | 2<br>7%  | 1<br>7%   | 1<br>10%   | 2<br>8%    | 2<br>15%                | 1<br>3%        | 2<br>13%       | 1<br>11% | 1<br>7%           | 1<br>4%  | 2<br>8%    | -<br>-     | 5<br>14%  | 3<br>3%   |          |
| 16-20 years ago       | 7<br>3%   | 2<br>2%   | 5<br>6%   | -<br>-   | -<br>6%   | 2<br>-    | -<br>-    | -<br>8%   | 5<br>4%      | 3<br>6%   | 4<br>-    | -<br>-    | -<br>-   | -<br>-    | -<br>-     | 2<br>13%   | -<br>-                  | 1<br>4%        | -<br>-         | -<br>-   | 2<br>7%           | 2<br>9%  | -<br>-     | 2<br>6%    | -<br>-    |           |          |
| 21-30 years ago       | -<br>-    | -<br>-    | -<br>-    | -<br>-   | -<br>-    | -<br>-    | -<br>-    | -<br>-    | -<br>-       | -<br>-    | -<br>-    | -<br>-    | -<br>-   | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | -<br>-   | -<br>-     | -<br>-     |           |           |          |
| Over 30 years ago     | 3<br>2%   | 2<br>2%   | 1<br>1%   | 2<br>12% | -<br>-    | -<br>4%   | -<br>-    | -<br>-    | -<br>-       | -<br>-    | -<br>-    | -<br>-    | -<br>-   | -<br>-    | 3<br>10%   | 1<br>6%    | -<br>-                  | -<br>-         | 2<br>8%        | -<br>-   | -<br>-            | -<br>-   | -<br>-     | -<br>-     | 1<br>2%   | 2<br>3%   |          |
| Can't remember        | 38<br>20% | 22<br>19% | 17<br>21% | 5<br>25% | 11<br>35% | 7<br>22%  | 4<br>18%  | 6<br>22%  | 5<br>9%      | 13<br>16% | 13<br>23% | 8<br>28%  | 5<br>17% | 6<br>42%  | 2<br>41%   | 5<br>22%   | 1<br>9%                 | 3<br>11%       | 2<br>20%       | 2<br>31% | 5<br>19%          | 4<br>18% | 2<br>14%   | 3<br>8%    | 22<br>27% |           |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 58

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Stocks and shares ISA****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base       | 198                                   | 198             | 129            | 69   | -                            | 198           | -              | 62   | 69         | 54        | 90  | 67                 | 37                        | 3                            |
| Weighted base         | 193                                   | 193             | 127            | 66   | -                            | 193           | -              | 60   | 62         | 57        | 88  | 64                 | 34                        | 5                            |
| In the last 12 months | 19<br>10%                             | 19<br>10%       | 12<br>9%       | 7<br>10%   | -                            | 19<br>10%     | -              | 3<br>5%  | 7<br>11%   | 8<br>14%  | 6<br>7%   | 3<br>5%            | 10<br>28%                 | -                            |
| 1-5 years ago         | 63<br>32%                             | 63<br>32%       | 46<br>36%      | 17<br>25%  | -                            | 63<br>32%     | -              | 12<br>21%  | 27<br>43%  | 21<br>37% | 30<br>34%   | 22<br>34%          | 10<br>29%                 | -                            |
| 6-10 years ago        | 50<br>26%                             | 50<br>26%       | 29<br>23%      | 21<br>31%  | -                            | 50<br>26%     | -              | 15<br>25%  | 10<br>17%  | 20<br>34% | 18<br>20%   | 23<br>36%          | 7<br>19%                  | 3<br>50%                     |
| 11-15 years ago       | 14<br>7%                              | 14<br>7%        | 12<br>9%       | 2<br>3%  | -                            | 14<br>7%      | -              | 8<br>13%   | 5<br>8%    | 1<br>1%   | 9<br>10%  | 4<br>6%            | 1<br>3%                   | -                            |
| 16-20 years ago       | 7<br>3%                               | 7<br>3%         | 5<br>4%        | 2<br>3%  | -                            | 7<br>3%       | -              | 5<br>8%  | 1<br>1%    | -         | 5<br>6%   | 1<br>1%            | 1<br>2%                   | -                            |
| 21-30 years ago       | -                                     | -               | -              | -  | -                            | -             | -              | -  | -          | -         | -   | -                  | -                         | -                            |
| Over 30 years ago     | 3<br>2%                               | 3<br>2%         | -              | 3<br>5%  | -                            | 3<br>2%       | -              | 3<br>5%  | -          | -         | 1<br>1%   | -                  | -                         | 2<br>40%                     |
| Can't remember        | 38<br>20%                             | 38<br>20%       | 23<br>18%      | 15<br>23%  | -                            | 38<br>20%     | -              | 14<br>23%  | 13<br>21%  | 8<br>13%  | 20<br>23%   | 11<br>17%          | 7<br>19%                  | 1<br>11%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 59

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Private pension product****Base:** All respondents who have stopped using each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |          |               |           |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|----------|---------------|-----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public   | Pri-<br>va-te |           |
|                       |           |           |           |          |           |           |           |           |              |           |           |           |           |           |            |            |                         |                |                |          |                   |            |            |          |               |           |
| Unweighted base       | 264       | 148       | 116       | 14       | 26        | 38        | 49        | 49        | 88           | 92        | 84        | 37        | 51        | 23        | 11         | 23         | 29                      | 23             | 21             | 10       | 30                | 29         | 39         | 26       | 42            | 104       |
| Weighted base         | 260       | 151       | 109       | 18       | 33        | 37        | 44        | 44        | 85           | 89        | 78        | 53        | 40        | 24        | 10         | 23         | 25                      | 20             | 22             | 9        | 35                | 35         | 37         | 21       | 43            | 106       |
| In the last 12 months | 28<br>11% | 16<br>11% | 12<br>11% | 3<br>18% | 6<br>17%  | 6<br>16%  | 1<br>3%   | 7<br>16%  | 4<br>5%      | 8<br>9%   | 7<br>9%   | 10<br>20% | 2<br>6%   | 1<br>3%   | 2<br>23%   | 2<br>9%    | 1<br>4%                 | 1<br>7%        | 4<br>19%       | -<br>-   | 4<br>12%          | 4<br>12%   | 5<br>13%   | 3<br>13% | 6<br>14%      | 15<br>14% |
| 1-5 years ago         | 75<br>29% | 42<br>28% | 34<br>31% | 4<br>25% | 12<br>38% | 15<br>40% | 12<br>28% | 8<br>18%  | 24<br>28%    | 27<br>31% | 22<br>29% | 15<br>29% | 11<br>26% | 3<br>13%  | 3<br>25%   | 11<br>47%  | 8<br>31%                | 8<br>40%       | 4<br>18%       | 4<br>40% | 11<br>32%         | 12<br>34%  | 8<br>23%   | 5<br>22% | 12<br>28%     | 37<br>35% |
| 6-10 years ago        | 49<br>19% | 27<br>18% | 22<br>20% | 5<br>25% | 4<br>12%  | 4<br>12%  | 6<br>14%  | 10<br>22% | 20<br>24%    | 22<br>24% | 20<br>25% | 2<br>4%   | 6<br>14%  | 6<br>23%  | 1<br>11%   | 2<br>11%   | 4<br>18%                | 4<br>19%       | 3<br>14%       | 1<br>7%  | 8<br>23%          | 3<br>10%   | 12<br>31%  | 5<br>25% | 13<br>31%     | 12<br>11% |
| 11-15 years ago       | 31<br>12% | 17<br>11% | 14<br>13% | -<br>-   | 1<br>2%   | 4<br>11%  | 8<br>19%  | 6<br>14%  | 12<br>14%    | 8<br>9%   | 11<br>14% | 7<br>14%  | 6<br>14%  | 4<br>15%  | 1<br>15%   | 1<br>4%    | 4<br>16%                | 1<br>3%        | 6<br>26%       | 2<br>18% | 6<br>16%          | 5<br>14%   | 1<br>4%    | 2<br>9%  | 4<br>9%       | 9<br>8%   |
| 16-20 years ago       | 20<br>8%  | 14<br>9%  | 6<br>5%   | 2<br>10% | -<br>-    | 2<br>6%   | 5<br>12%  | 4<br>9%   | 7<br>8%      | 4<br>5%   | 6<br>8%   | 1<br>3%   | 8<br>19%  | 3<br>13%  | 3<br>26%   | 2<br>7%    | 1<br>4%                 | 4<br>19%       | 2<br>9%        | 1<br>7%  | 3<br>7%           | 1<br>3%    | 1<br>3%    | -<br>-   | 2<br>5%       | 8<br>7%   |
| 21-30 years ago       | 6<br>2%   | 5<br>3%   | 1<br>1%   | -<br>-   | -<br>-    | -<br>-    | 1<br>2%   | 1<br>3%   | 4<br>5%      | 1<br>1%   | -<br>-    | 5<br>10%  | -<br>-    | 4<br>17%  | -<br>-     | 1<br>5%    | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | -<br>-     | 1<br>3%    | -<br>-   | -<br>-        | 1<br>1%   |
| Over 30 years ago     | 2<br>1%   | 1<br>1%   | 1<br>1%   | -<br>-   | -<br>-    | -<br>-    | 1<br>3%   | 1<br>3%   | -<br>-       | 1<br>2%   | -<br>-    | 1<br>3%   | 1<br>4%   | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | -<br>-            | 1<br>2%    | *<br>1%    | 1<br>2%  | 1<br>2%       | 2<br>2%   |
| Can't remember        | 48<br>18% | 29<br>19% | 19<br>18% | 4<br>22% | 10<br>31% | 5<br>15%  | 8<br>19%  | 7<br>15%  | 13<br>16%    | 19<br>21% | 11<br>14% | 11<br>21% | 7<br>18%  | 3<br>13%  | -<br>-     | 4<br>17%   | 6<br>26%                | 3<br>13%       | 3<br>14%       | 2<br>28% | 3<br>10%          | 9<br>25%   | 8<br>22%   | 6<br>30% | 5<br>11%      | 23<br>22% |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 59

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Private pension product****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base       | 264                                   | 264             | 167            | 97   | -                            | 264           | -              | 95   | 93         | 56         | 133   | 82              | 42                | 2                        |                              |
| Weighted base         | 260                                   | 260             | 166            | 94   | -                            | 260           | -              | 88   | 87         | 60         | 134   | 77              | 39                | 4                        |                              |
| In the last 12 months | 28<br>11%                             | 28<br>11%       | 17<br>10%      | 11<br>11%  | -                            | 28<br>11%     | -              | 7<br>8%  | 9<br>10%   | 11<br>19%  | 12<br>9%  | 10<br>13%       | 5<br>14%          | -                        |                              |
| 1-5 years ago         | 75<br>29%                             | 75<br>29%       | 54<br>33%      | 21<br>22%  | -                            | 75<br>29%     | -              | 32<br>36%  | 21<br>24%  | 17<br>28%  | 46<br>35%   | 13<br>17%       | 10<br>27%         | 4<br>100%                |                              |
| 6-10 years ago        | 49<br>19%                             | 49<br>19%       | 28<br>17%      | 21<br>23%  | -                            | 49<br>19%     | -              | 15<br>17%  | 19<br>21%  | 12<br>21%  | 19<br>14%   | 21<br>27%       | 7<br>19%          | -                        |                              |
| 11-15 years ago       | 31<br>12%                             | 31<br>12%       | 18<br>11%      | 13<br>14%  | -                            | 31<br>12%     | -              | 14<br>16%  | 9<br>10%   | 7<br>11%   | 18<br>13%   | 11<br>14%       | 3<br>8%           | -                        |                              |
| 16-20 years ago       | 20<br>8%                              | 20<br>8%        | 13<br>8%       | 7<br>7%  | -                            | 20<br>8%      | -              | 9<br>11%   | 10<br>11%  | -          | 9<br>7%   | 9<br>12%        | 1<br>4%           | -                        |                              |
| 21-30 years ago       | 6<br>2%                               | 6<br>2%         | 2<br>1%        | 4<br>4%  | -                            | 6<br>2%       | -              | 1<br>1%  | 1<br>1%    | -          | 4<br>3%   | 2<br>3%         | -                 | -                        |                              |
| Over 30 years ago     | 2<br>1%                               | 2<br>1%         | 2<br>1%        | 1<br>1%  | -                            | 2<br>1%       | -              | 1<br>1%  | 1<br>1%    | -          | 2<br>1%   | 1<br>1%         | -                 | -                        |                              |
| Can't remember        | 48<br>18%                             | 48<br>18%       | 32<br>19%      | 16<br>17%  | -                            | 48<br>18%     | -              | 8<br>9%  | 18<br>21%  | 13<br>22%  | 24<br>18%   | 10<br>12%       | 11<br>29%         | -                        |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 60

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Workplace pension****Base:** All respondents who have stopped using each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-Ern          | London    | South-East | South-West | Public    | Pri-ate   |
| Unweighted base       | 360       | 190       | 170       | 18       | 33        | 58        | 62        | 64        | 125          | 129       | 100       | 57        | 74        | 21        | 11         | 45         | 35                      | 29             | 25             | 17       | 42                | 40        | 54         | 41         | 34        | 130       |
| Weighted base         | 345       | 191       | 154       | 20       | 39        | 53        | 51        | 59        | 122          | 124       | 90        | 70        | 61        | 22        | 10         | 42         | 31                      | 28             | 25             | 14       | 44                | 45        | 50         | 33         | 37        | 129       |
| In the last 12 months | 36<br>10% | 15<br>8%  | 21<br>13% | 6<br>29% | 11<br>28% | 7<br>28%  | 5<br>13%  | 3<br>10%  | 4<br>5%      | 17<br>3%  | 9<br>14%  | 6<br>11%  | 3<br>5%   | 1<br>4%   | 1<br>7%    | 6<br>14%   | 3<br>9%                 | 5<br>17%       | 3<br>12%       | 1<br>9%  | 6<br>13%          | 5<br>12%  | 5<br>9%    | 1<br>3%    | 5<br>14%  | 20<br>15% |
| 1-5 years ago         | 90<br>26% | 56<br>29% | 34<br>22% | 6<br>28% | 13<br>33% | 17<br>32% | 14<br>28% | 19<br>31% | 21<br>17%    | 30<br>24% | 24<br>26% | 20<br>29% | 16<br>26% | 2<br>7%   | 3<br>35%   | 17<br>40%  | 10<br>34%               | 9<br>5%        | 1<br>29%       | 4<br>18% | 8<br>18%          | 20<br>43% | 9<br>18%   | 7<br>20%   | 10<br>27% | 43<br>33% |
| 6-10 years ago        | 68<br>20% | 33<br>17% | 35<br>23% | 2<br>10% | 9<br>23%  | 14<br>27% | 8<br>16%  | 12<br>20% | 22<br>18%    | 24<br>19% | 16<br>17% | 11<br>16% | 17<br>28% | 1<br>7%   | 2<br>22%   | 7<br>16%   | 7<br>22%                | 4<br>14%       | 7<br>27%       | 2<br>12% | 12<br>26%         | 5<br>10%  | 13<br>26%  | 9<br>26%   | 9<br>24%  | 24<br>19% |
| 11-15 years ago       | 51<br>15% | 31<br>16% | 20<br>13% | 1<br>6%  | -<br>12%  | 7<br>16%  | 8<br>18%  | 11<br>20% | 24<br>18%    | 22<br>16% | 14<br>16% | 7<br>9%   | 3<br>13%  | 3<br>37%  | 4<br>15%   | 5<br>16%   | 3<br>11%                | 9<br>38%       | 3<br>21%       | 7<br>17% | 4<br>9%           | 5<br>10%  | 1<br>4%    | 1<br>18%   | 7<br>13%  |           |
| 16-20 years ago       | 23<br>7%  | 11<br>6%  | 12<br>8%  | -<br>-   | -<br>7%   | 3<br>6%   | 3<br>3%   | 2<br>12%  | 14<br>6%     | 8<br>8%   | 8<br>6%   | 4<br>5%   | 3<br>18%  | 4<br>-    | 1<br>1%    | 3<br>10%   | 2<br>10%                | 3<br>6%        | 2<br>6%        | -<br>-   | 3<br>6%           | 1<br>2%   | 5<br>10%   | 2<br>6%    | -<br>-    | 3<br>2%   |
| 21-30 years ago       | 15<br>4%  | 10<br>5%  | 5<br>3%   | 1<br>4%  | -<br>-    | -<br>6%   | 3<br>7%   | 4<br>6%   | 8<br>1%      | 2<br>6%   | 5<br>6%   | 7<br>10%  | 1<br>2%   | 5<br>24%  | -<br>-     | 2<br>4%    | 1<br>2%                 | 1<br>2%        | -<br>-         | 1<br>8%  | 1<br>1%           | 1<br>4%   | 2<br>8%    | -<br>-     | 1<br>2%   | 2<br>1%   |
| Over 30 years ago     | 10<br>3%  | 6<br>3%   | 4<br>3%   | -<br>-   | -<br>-    | -<br>2%   | 1<br>3%   | 2<br>6%   | 7<br>1%      | 1<br>5%   | 5<br>-    | 4<br>7%   | 2<br>10%  | -<br>-    | 2<br>4%    | 1<br>2%    | -<br>-                  | -<br>-         | -<br>-         | 2<br>5%  | 1<br>2%           | 1<br>2%   | 1<br>4%    | 1<br>2%    | 1<br>1%   |           |
| Can't remember        | 52<br>15% | 29<br>15% | 23<br>15% | 5<br>24% | 6<br>16%  | 5<br>9%   | 8<br>16%  | 7<br>11%  | 21<br>17%    | 20<br>16% | 10<br>11% | 14<br>21% | 8<br>13%  | 4<br>17%  | -<br>-     | 2<br>5%    | 3<br>8%                 | 3<br>10%       | 3<br>12%       | 3<br>21% | 6<br>13%          | 8<br>19%  | 8<br>17%   | 12<br>37%  | 5<br>12%  | 19<br>15% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 60

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Workplace pension****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base       | 360                                   | 360             | 231            | 129  | -                            | 282           | 78             | 148  | 115        | 71        | 187   | 125               | 43                       | 2                            |  |
| Weighted base         | 345                                   | 345             | 225            | 119  | -                            | 279           | 66             | 130  | 111        | 73        | 174   | 123               | 42                       | 3                            |  |
| In the last 12 months | 36<br>10%                             | 36<br>10%       | 23<br>10%      | 13<br>11%  | -                            | 28<br>10%     | 8<br>12%       | 12<br>9%   | 9<br>8%    | 13<br>18% | 18<br>10%   | 10<br>8%          | 8<br>19%                 | 1<br>20%                     |  |
| 1-5 years ago         | 90<br>26%                             | 90<br>26%       | 58<br>26%      | 31<br>26%  | -                            | 74<br>27%     | 15<br>24%      | 33<br>26%  | 27<br>24%  | 21<br>29% | 46<br>26%   | 31<br>25%         | 9<br>22%                 | 3<br>80%                     |  |
| 6-10 years ago        | 68<br>20%                             | 68<br>20%       | 41<br>18%      | 27<br>22%  | -                            | 56<br>20%     | 12<br>18%      | 28<br>22%  | 25<br>22%  | 11<br>15% | 35<br>20%   | 26<br>21%         | 6<br>15%                 | -<br>-                       |  |
| 11-15 years ago       | 51<br>15%                             | 51<br>15%       | 41<br>18%      | 11<br>9%   | -                            | 40<br>14%     | 11<br>17%      | 23<br>18%  | 15<br>14%  | 10<br>14% | 22<br>12%   | 22<br>18%         | 7<br>17%                 | -<br>-                       |  |
| 16-20 years ago       | 23<br>7%                              | 23<br>7%        | 17<br>8%       | 6<br>5%  | -                            | 20<br>7%      | 3<br>4%        | 9<br>7%  | 9<br>8%    | 5<br>7%   | 8<br>5%   | 14<br>11%         | 1<br>4%                  | -<br>-                       |  |
| 21-30 years ago       | 15<br>4%                              | 15<br>4%        | 11<br>5%       | 5<br>4%  | -                            | 10<br>4%      | 5<br>8%        | 6<br>4%  | 3<br>3%    | 4<br>5%   | 10<br>6%  | 5<br>4%           | -<br>-                   | -<br>-                       |  |
| Over 30 years ago     | 10<br>3%                              | 10<br>3%        | 6<br>3%        | 4<br>3%  | -                            | 8<br>3%       | 2<br>3%        | 4<br>3%  | 3<br>3%    | 2<br>3%   | 8<br>5%   | 2<br>2%           | -<br>-                   | -<br>-                       |  |
| Can't remember        | 52<br>15%                             | 52<br>15%       | 28<br>12%      | 24<br>20%  | -                            | 43<br>15%     | 9<br>14%       | 15<br>12%  | 22<br>19%  | 7<br>10%  | 28<br>16%   | 14<br>11%         | 10<br>23%                | -<br>-                       |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 61

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Shares****Base:** All respondents who have stopped using each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |          |               |           |         |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|----------|---------------|-----------|---------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public   | Pri-<br>va-te |           |         |
| Unweighted base       | 413       | 230       | 183       | 21       | 44        | 55        | 80        | 79        | 134          | 149       | 143       | 62        | 59        | 21        | 16         | 41         | 46                      | 42             | 33             | 23       | 38                | 52         | 68         | 33       | 58            | 161       |         |
| Weighted base         | 387       | 218       | 169       | 23       | 47        | 50        | 62        | 76        | 128          | 134       | 122       | 79        | 52        | 24        | 12         | 34         | 45                      | 36             | 32             | 19       | 40                | 58         | 58         | 28       | 61            | 143       |         |
| In the last 12 months | 39<br>10% | 29<br>13% | 10<br>6%  | 6<br>26% | 12<br>26% | 7<br>15%  | 1<br>1%   | 6<br>7%   | 7<br>6%      | 15<br>11% | 12<br>10% | 12<br>15% | 1<br>2%   | 1<br>3%   | -          | 2<br>7%    | 2<br>5%                 | 5<br>13%       | 1<br>2%        | 1<br>3%  | 3<br>7%           | 16<br>27%  | 9<br>15%   | 1<br>2%  | 9<br>15%      | 19<br>13% |         |
| 1-5 years ago         | 91<br>23% | 55<br>25% | 36<br>21% | 8<br>34% | 9<br>19%  | 11<br>22% | 17<br>27% | 20<br>26% | 26<br>20%    | 36<br>27% | 26<br>21% | 17<br>22% | 12<br>23% | 5<br>20%  | 7<br>58%   | 5<br>16%   | 8<br>18%                | 7<br>20%       | 9<br>29%       | 5<br>26% | 10<br>25%         | 12<br>21%  | 13<br>22%  | 9<br>33% | 19<br>30%     | 37<br>26% |         |
| 6-10 years ago        | 98<br>25% | 51<br>24% | 47<br>28% | 4<br>19% | 11<br>23% | 14<br>29% | 25<br>40% | 16<br>21% | 28<br>22%    | 29<br>22% | 30<br>25% | 25<br>32% | 14<br>26% | 3<br>12%  | 1<br>6%    | 5<br>14%   | 13<br>28%               | 13<br>35%      | 6<br>20%       | 7<br>34% | 10<br>25%         | 18<br>32%  | 15<br>26%  | 8<br>29% | 12<br>20%     | 43<br>30% |         |
| 11-15 years ago       | 46<br>12% | 25<br>12% | 21<br>12% | -<br>-   | 1<br>1%   | 5<br>9%   | 5<br>9%   | 12<br>16% | 23<br>18%    | 13<br>10% | 16<br>13% | 6<br>8%   | 11<br>20% | 6<br>23%  | 2<br>18%   | 8<br>23%   | 4<br>9%                 | 5<br>15%       | 5<br>15%       | 2<br>10% | 4<br>11%          | 3<br>11%   | 5<br>5%    | 2<br>8%  | 4<br>6%       | 11<br>8%  |         |
| 16-20 years ago       | 25<br>6%  | 17<br>8%  | 8<br>5%   | 1<br>3%  | -<br>6%   | 3<br>4%   | 3<br>8%   | 6<br>10%  | 12<br>10%    | 14<br>5%  | 6<br>2%   | 2<br>6%   | 3<br>8%   | 2<br>-    | -<br>12%   | 4<br>11%   | 5<br>7%                 | 3<br>8%        | 3<br>3%        | 1<br>6%  | 3<br>2%           | 1<br>2%    | 5<br>8%    | -<br>-   | 3<br>5%       | 4<br>3%   |         |
| 21-30 years ago       | 10<br>3%  | 6<br>3%   | 4<br>2%   | 1<br>5%  | -<br>-    | -<br>4%   | 2<br>3%   | 5<br>4%   | 3<br>2%      | 5<br>4%   | -<br>-    | 2<br>5%   | 2<br>8%   | 2<br>4%   | -<br>-     | 1<br>2%    | 1<br>2%                 | 1<br>2%        | 2<br>7%        | 1<br>6%  | 2<br>6%           | -<br>-     | 2<br>3%    | 1<br>5%  | 2<br>3%       | 3<br>2%   |         |
| Over 30 years ago     | 5<br>1%   | 3<br>1%   | 2<br>1%   | -<br>-   | -<br>-    | -<br>1%   | 1<br>2%   | 3<br>2%   | 1<br>1%      | 1<br>1%   | 1<br>1%   | 2<br>3%   | 2<br>10%  | 2<br>5%   | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | 1<br>4%        | -<br>-   | 1<br>1%           | -<br>-     | 1<br>1%    | -<br>-   | 1<br>2%       | 1<br>1%   | 1<br>1% |
| Can't remember        | 73<br>19% | 32<br>15% | 41<br>24% | 3<br>13% | 15<br>31% | 10<br>19% | 9<br>14%  | 13<br>16% | 24<br>19%    | 23<br>17% | 26<br>21% | 16<br>20% | 8<br>14%  | 4<br>16%  | 1<br>10%   | 10<br>29%  | 12<br>27%               | 3<br>8%        | 6<br>18%       | 3<br>15% | 10<br>25%         | 7<br>13%   | 11<br>19%  | 6<br>23% | 12<br>20%     | 25<br>18% |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 61

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Shares****Base:** All respondents who have stopped using each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base       | 413                                   | 413             | 271            | 142  | -                            | 413           | -              | 138  | 154        | 93        | 197   | 155                | 53                        | 4                            |
| Weighted base         | 387                                   | 387             | 254            | 133  | -                            | 387           | -              | 129  | 137        | 93        | 178   | 150                | 47                        | 6                            |
| In the last 12 months | 39<br>10%                             | 39<br>10%       | 32<br>12%      | 7<br>6%  | -                            | 39<br>10%     | -              | 14<br>11%  | 12<br>9%   | 13<br>14% | 12<br>7%  | 18<br>12%          | 6<br>13%                  | 3<br>44%                     |
| 1-5 years ago         | 91<br>23%                             | 91<br>23%       | 52<br>20%      | 39<br>29%  | -                            | 91<br>23%     | -              | 20<br>15%  | 34<br>25%  | 27<br>29% | 44<br>24%   | 29<br>20%          | 15<br>32%                 | 3<br>46%                     |
| 6-10 years ago        | 98<br>25%                             | 98<br>25%       | 67<br>26%      | 32<br>24%  | -                            | 98<br>25%     | -              | 27<br>21%  | 37<br>27%  | 29<br>31% | 45<br>25%   | 39<br>26%          | 12<br>26%                 | -                            |
| 11-15 years ago       | 46<br>12%                             | 46<br>12%       | 33<br>13%      | 12<br>9%   | -                            | 46<br>12%     | -              | 18<br>14%  | 21<br>15%  | 7<br>7%   | 23<br>13%   | 22<br>15%          | 1<br>1%                   | -                            |
| 16-20 years ago       | 25<br>6%                              | 25<br>6%        | 14<br>5%       | 11<br>8%   | -                            | 25<br>6%      | -              | 11<br>9%   | 6<br>5%    | 6<br>6%   | 14<br>8%  | 10<br>7%           | 1<br>3%                   | -                            |
| 21-30 years ago       | 10<br>3%                              | 10<br>3%        | 6<br>2%        | 5<br>4%  | -                            | 10<br>3%      | -              | 7<br>5%  | 2<br>2%    | 1<br>1%   | 4<br>2%   | 5<br>3%            | 1<br>3%                   | -                            |
| Over 30 years ago     | 5<br>1%                               | 5<br>1%         | 3<br>1%        | 2<br>2%  | -                            | 5<br>1%       | -              | 4<br>3%  | 1<br>1%    | -         | 4<br>2%   | 1<br>1%            | -                         | -                            |
| Can't remember        | 73<br>19%                             | 73<br>19%       | 48<br>19%      | 25<br>18%  | -                            | 73<br>19%     | -              | 28<br>21%  | 24<br>18%  | 11<br>12% | 32<br>18%   | 26<br>17%          | 10<br>21%                 | 1<br>10%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 62

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Other investment fund product****Base:** All respondents who have stopped using each

|                       | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |          |               |           |           |
|-----------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|----------|---------------|-----------|-----------|
|                       | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-London       | South-East | South-West | Public   | Pri-<br>va-te |           |           |
| Unweighted base       | 233       | 140       | 93        | 11       | 27        | 35        | 40        | 43        | 77           | 102       | 68        | 22        | 41        | 17        | 11         | 26         | 25                      | 26             | 15             | 15       | 19                | 32         | 32         | 15       | 37            | 89        |           |
| Weighted base         | 223       | 138       | 85        | 11       | 32        | 30        | 35        | 42        | 72           | 97        | 63        | 28        | 34        | 16        | 10         | 24         | 25                      | 23             | 16             | 12       | 18                | 38         | 28         | 15       | 42            | 81        |           |
| In the last 12 months | 19<br>9%  | 9<br>7%   | 10<br>12% | -        | 2<br>7%   | 4<br>13%  | 7<br>19%  | 5<br>11%  | 2<br>3%      | 11<br>11% | 3<br>5%   | 5<br>19%  | -         | 3<br>18%  | 3<br>27%   | 3<br>8%    | 1<br>3%                 | 1<br>4%        | -              | -        | -                 | 2<br>11%   | 4<br>12%   | 1<br>5%  | 3<br>17%      | 2<br>6%   | 11<br>13% |
| 1-5 years ago         | 57<br>26% | 35<br>25% | 23<br>27% | 3<br>23% | 10<br>32% | 11<br>37% | 9<br>25%  | 11<br>26% | 14<br>19%    | 25<br>25% | 12<br>19% | 11<br>39% | 10<br>29% | 3<br>17%  | 3<br>30%   | 3<br>29%   | 4<br>16%                | 5<br>24%       | 3<br>22%       | 4<br>35% | 2<br>9%           | 2<br>35%   | 13<br>27%  | 6<br>37% | 14<br>33%     | 19<br>24% |           |
| 6-10 years ago        | 38<br>17% | 26<br>19% | 12<br>14% | 5<br>43% | 11<br>33% | 5<br>18%  | 5<br>14%  | 4<br>9%   | 8<br>12%     | 16<br>16% | 9<br>15%  | 6<br>22%  | 6<br>19%  | 2<br>10%  | 2<br>18%   | 7<br>31%   | 5<br>22%                | 4<br>18%       | 4<br>4%        | 1<br>8%  | 1<br>19%          | 8<br>20%   | 4<br>13%   | 1<br>8%  | 12<br>30%     | 1<br>18%  |           |
| 11-15 years ago       | 22<br>10% | 14<br>10% | 8<br>9%   | -        | -         | 3<br>10%  | 3<br>8%   | 4<br>9%   | 13<br>18%    | 11<br>11% | 7<br>11%  | 2<br>11%  | 3<br>8%   | 1<br>4%   | -          | 1<br>3%    | 2<br>8%                 | 3<br>12%       | 5<br>33%       | 1<br>5%  | 4<br>21%          | 2<br>6%    | 3<br>10%   | 2<br>11% | 4<br>9%       | 7<br>8%   |           |
| 16-20 years ago       | 9<br>4%   | 7<br>5%   | 2<br>2%   | -        | -         | 2<br>5%   | 1<br>3%   | 1<br>2%   | 5<br>7%      | 5<br>5%   | 2<br>4%   | -         | 1<br>3%   | 3<br>16%  | 2<br>4%    | -          | 1<br>3%                 | 3<br>12%       | 1<br>4%        | -        | -                 | -          | 1<br>4%    | 1<br>4%  | 1<br>2%       | 2<br>3%   |           |
| 21-30 years ago       | 3<br>1%   | 1<br>1%   | 1<br>1%   | -        | -         | -         | -         | -         | 3<br>4%      | 1<br>1%   | -         | -         | 1<br>4%   | -         | -          | 1<br>3%    | 1<br>3%                 | -              | -              | 1<br>5%  | -                 | -          | 1<br>2%    | -        | -             | -         |           |
| Over 30 years ago     | 2<br>1%   | -         | 2<br>2%   | -        | -         | 1<br>3%   | 1<br>2%   | -         | -            | -         | -         | -         | 1<br>3%   | 1<br>2%   | 1<br>5%    | -          | -                       | -              | -              | -        | -                 | -          | 1<br>3%    | -        | 1<br>2%       | 1<br>1%   |           |
| Can't remember        | 73<br>33% | 45<br>33% | 28<br>33% | 4<br>34% | 9<br>29%  | 5<br>15%  | 10<br>29% | 18<br>44% | 27<br>37%    | 28<br>29% | 30<br>47% | 3<br>11%  | 12<br>35% | 5<br>29%  | 2<br>21%   | 6<br>27%   | 11<br>45%               | 7<br>31%       | 6<br>36%       | 6<br>47% | 7<br>41%          | 10<br>26%  | 10<br>35%  | 4<br>24% | 8<br>19%      | 27<br>33% |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 62

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Other investment fund product****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base       | 233                                   | 233             | 167            | 66   | -                            | 233           | -              | 73   | 89         | 55        | 91  | 103                | 35                        | 1                            |
| Weighted base         | 223                                   | 223             | 163            | 60   | -                            | 223           | -              | 66   | 83         | 56        | 80  | 105                | 32                        | 3                            |
| In the last 12 months | 19<br>9%                              | 19<br>9%        | 11<br>7%       | 8<br>14%   | -                            | 19<br>9%      | -              | 4<br>6%  | 6<br>7%    | 8<br>14%  | 5<br>7%   | 8<br>7%            | 7<br>20%                  | -                            |
| 1-5 years ago         | 57<br>26%                             | 57<br>26%       | 50<br>31%      | 7<br>12%   | -                            | 57<br>26%     | -              | 15<br>23%  | 21<br>26%  | 18<br>32% | 18<br>22%   | 31<br>30%          | 9<br>27%                  | -                            |
| 6-10 years ago        | 38<br>17%                             | 38<br>17%       | 25<br>15%      | 13<br>22%  | -                            | 38<br>17%     | -              | 8<br>12%   | 16<br>19%  | 11<br>20% | 14<br>17%   | 16<br>15%          | 5<br>16%                  | 3<br>100%                    |
| 11-15 years ago       | 22<br>10%                             | 22<br>10%       | 18<br>11%      | 4<br>7%  | -                            | 22<br>10%     | -              | 10<br>15%  | 7<br>9%    | 5<br>9%   | 8<br>10%  | 14<br>13%          | 1<br>2%                   | -                            |
| 16-20 years ago       | 9<br>4%                               | 9<br>4%         | 6<br>4%        | 3<br>5%  | -                            | 9<br>4%       | -              | 2<br>3%  | 4<br>5%    | 3<br>6%   | 4<br>4%   | 4<br>4%            | 1<br>2%                   | -                            |
| 21-30 years ago       | 3<br>1%                               | 3<br>1%         | 3<br>2%        | -  | -                            | 3<br>1%       | -              | 1<br>2%  | 1<br>2%    | -         | 1<br>1%   | 1<br>1%            | -                         | -                            |
| Over 30 years ago     | 2<br>1%                               | 2<br>1%         | -              | 2<br>3%  | -                            | 2<br>1%       | -              | 1<br>1%  | 1<br>1%    | -         | 1<br>1%   | -                  | 1<br>3%                   | -                            |
| Can't remember        | 73<br>33%                             | 73<br>33%       | 51<br>31%      | 22<br>37%  | -                            | 73<br>33%     | -              | 25<br>38%  | 26<br>32%  | 11<br>19% | 29<br>37%   | 31<br>30%          | 10<br>30%                 | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 63

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have stopped using each

|                       | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |           |            |            |           |           |
|-----------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|-----------|------------|------------|-----------|-----------|
|                       | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-Ern          | London    | South-East | South-West | Public    | Pri-vate  |
| Unweighted base       | 322        | 163       | 159       | 28        | 45        | 51        | 64        | 58        | 76           | 104       | 82        | 54        | 82        | 22        | 8          | 31         | 29                      | 30             | 21             | 16       | 29                | 44        | 54         | 38         | 44        | 129       |
| Weighted base         | 320        | 157       | 163       | 33        | 51        | 45        | 59        | 60        | 72           | 97        | 75        | 79        | 70        | 21        | 9          | 25         | 31                      | 28             | 19             | 15       | 35                | 50        | 51         | 37         | 46        | 130       |
| In the last 12 months | 56<br>17%  | 22<br>14% | 33<br>20% | 5<br>17%  | 8<br>16%  | 15<br>32% | 13<br>22% | 9<br>14%  | 6<br>8%      | 15<br>15% | 11<br>15% | 14<br>18% | 16<br>23% | 3<br>14%  | 1<br>17%   | 5<br>21%   | 6<br>20%                | 6<br>21%       | 1<br>6%        | 7<br>45% | 7<br>19%          | 4<br>8%   | 9<br>17%   | 7<br>18%   | 10<br>22% | 27<br>21% |
| 1-5 years ago         | 106<br>33% | 58<br>37% | 48<br>30% | 14<br>42% | 16<br>32% | 12<br>27% | 14<br>24% | 20<br>34% | 29<br>40%    | 34<br>35% | 27<br>36% | 24<br>31% | 21<br>30% | 5<br>22%  | *          | 7<br>6%    | 10<br>33%               | 11<br>40%      | 10<br>54%      | 5<br>31% | 13<br>37%         | 16<br>31% | 17<br>33%  | 13<br>35%  | 41<br>37% | 41<br>31% |
| 6-10 years ago        | 59<br>18%  | 21<br>13% | 38<br>23% | 7<br>22%  | 8<br>15%  | 5<br>12%  | 16<br>27% | 14<br>24% | 8<br>12%     | 17<br>18% | 9<br>12%  | 20<br>26% | 13<br>19% | 4<br>21%  | 2<br>24%   | 5<br>20%   | 8<br>27%                | 4<br>14%       | 1<br>7%        | 2<br>10% | 7<br>21%          | 11<br>22% | 9<br>19%   | 5<br>14%   | 8<br>17%  | 24<br>18% |
| 11-15 years ago       | 17<br>5%   | 6<br>4%   | 11<br>7%  | -<br>-    | 1<br>1%   | 6<br>13%  | 5<br>8%   | 2<br>3%   | 4<br>6%      | 4<br>9%   | 3<br>3%   | 4<br>6%   | 2<br>8%   | -<br>-    | 1<br>3%    | -<br>-     | 2<br>7%                 | 3<br>14%       | 1<br>5%        | 3<br>8%  | 2<br>5%           | 2<br>5%   | 2<br>5%    | 2<br>5%    | 2<br>5%   | 5<br>4%   |
| 16-20 years ago       | 6<br>2%    | 4<br>3%   | 2<br>1%   | -<br>-    | -<br>4%   | 2<br>3%   | 1<br>2%   | 1<br>2%   | 1<br>1%      | 1<br>1%   | 1<br>1%   | 4<br>5%   | 1<br>5%   | -<br>-    | 2<br>7%    | 1<br>3%    | 1<br>2%                 | -<br>-         | 1<br>4%        | -<br>-   | -<br>-            | 1<br>2%   | -<br>-     | -<br>-     | -<br>-    | 2<br>1%   |
| 21-30 years ago       | 5<br>2%    | 4<br>3%   | 1<br>1%   | 1<br>3%   | -<br>-    | -<br>2%   | 1<br>2%   | 2<br>2%   | 1<br>1%      | 2<br>2%   | 1<br>2%   | 1<br>1%   | 1<br>1%   | -<br>-    | 1<br>15%   | 1<br>5%    | -<br>-                  | 1<br>4%        | -<br>-         | -<br>-   | -<br>-            | 2<br>3%   | -<br>-     | -<br>-     | -<br>-    | 2<br>2%   |
| Over 30 years ago     | 2<br>1%    | 1<br>1%   | 1<br>1%   | -<br>2%   | -<br>-    | 1<br>1%   | -<br>-    | -<br>-    | -<br>-       | 1<br>1%   | -<br>-    | 1<br>1%   | 1<br>4%   | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | 1<br>2%           | -<br>-    | -<br>-     | -<br>-     | 1<br>2%   | 1<br>1%   |
| Can't remember        | 69<br>22%  | 40<br>26% | 29<br>18% | 6<br>17%  | 17<br>33% | 5<br>11%  | 7<br>12%  | 12<br>30% | 22<br>26%    | 25<br>24% | 18<br>20% | 15<br>15% | 10<br>15% | 5<br>25%  | 3<br>37%   | 4<br>17%   | 6<br>19%                | 3<br>12%       | 4<br>19%       | 1<br>6%  | 5<br>15%          | 14<br>29% | 13<br>25%  | 10<br>28%  | 8<br>18%  | 29<br>22% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 63

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have stopped using each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base       | 322                                   | 322             | 152            | 170  | -                            | 226           | 96             | 123  | 102        | 72         | 160   | 104             | 49                | 4                        |                              |
| Weighted base         | 320                                   | 320             | 158            | 161  | -                            | 221           | 98             | 110  | 102        | 78         | 154   | 104             | 51                | 4                        |                              |
| In the last 12 months | 56<br>17%                             | 56<br>17%       | 23<br>14%      | 33<br>20%  | -                            | 33<br>15%     | 22<br>23%      | 19<br>18%  | 18<br>18%  | 15<br>20%  | 26<br>17%   | 21<br>20%       | 8<br>16%          | 1<br>15%                 |                              |
| 1-5 years ago         | 106<br>33%                            | 106<br>33%      | 51<br>33%      | 54<br>34%  | -                            | 73<br>33%     | 33<br>34%      | 34<br>31%  | 39<br>38%  | 25<br>32%  | 51<br>33%   | 36<br>35%       | 16<br>31%         | 3<br>85%                 |                              |
| 6-10 years ago        | 59<br>18%                             | 59<br>18%       | 31<br>20%      | 28<br>17%  | -                            | 40<br>18%     | 19<br>20%      | 23<br>21%  | 14<br>14%  | 15<br>20%  | 29<br>19%   | 18<br>17%       | 9<br>17%          | -<br>-                   |                              |
| 11-15 years ago       | 17<br>5%                              | 17<br>5%        | 9<br>6%        | 8<br>5%  | -                            | 7<br>3%       | 10<br>10%      | 9<br>8%  | 5<br>5%    | 3<br>5%    | 8<br>5%   | 7<br>7%         | 2<br>3%           | -<br>-                   |                              |
| 16-20 years ago       | 6<br>2%                               | 6<br>2%         | 1<br>1%        | 5<br>3%  | -                            | 5<br>2%       | 1<br>1%        | 2<br>2%  | 4<br>4%    | -<br>-     | 3<br>2%   | 2<br>2%         | 1<br>2%           | -<br>-                   |                              |
| 21-30 years ago       | 5<br>2%                               | 5<br>2%         | 4<br>2%        | 1<br>1%  | -                            | 5<br>2%       | -<br>-         | 2<br>2%  | 2<br>2%    | 1<br>2%    | 1<br>1%   | 4<br>4%         | -<br>-            | -<br>-                   |                              |
| Over 30 years ago     | 2<br>1%                               | 2<br>1%         | -<br>-         | 2<br>1%  | -                            | 2<br>1%       | -<br>-         | 1<br>1%  | 1<br>1%    | -<br>-     | 1<br>1%   | -<br>-          | 1<br>2%           | -<br>-                   |                              |
| Can't remember        | 69<br>22%                             | 69<br>22%       | 39<br>25%      | 30<br>18%  | -                            | 56<br>25%     | 13<br>13%      | 20<br>18%  | 19<br>18%  | 18<br>23%  | 34<br>22%   | 16<br>15%       | 14<br>28%         | -<br>-                   |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 64

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?**  
**Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**  
**Base: All respondents who have stopped using each**

|                       | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |           |     |    |
|-----------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|-----------|-----|----|
|                       | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern          | London | South East | South West | Public | Pri-va-te |     |    |
| Unweighted base       | 469    | 242  | 227    | 30    | 51    | 84    | 88    | 88    | 128          | 152 | 146 | 76  | 95     | 38        | 18         | 57         | 40                      | 41             | 38             | 23    | 38                | 54     | 80         | 42         | 68     | 193       |     |    |
| Weighted base         | 460    | 240  | 220    | 33    | 61    | 77    | 82    | 83    | 124          | 139 | 132 | 99  | 89     | 45        | 16         | 51         | 38                      | 38             | 36             | 22    | 48                | 62     | 69         | 36         | 68     | 193       |     |    |
| In the last 12 months | 48     | 18   | 31     | 6     | 8     | 15    | 9     | 7     | 3            | 15  | 13  | 13  | 13     | 7         | 8%         | 12%        | 3                       | 7              | 2              | 3     | 4                 | 5      | 3          | 4          | 9      | 12%       | 20  |    |
|                       | 11%    | 7%   | 14%    | 19%   | 12%   | 19%   | 11%   | 9%    | 3%           | 11% | 10% | 10% | 10%    | 8%        | 21%        | 13%        | 6%                      | 9%             | 12%            | 21%   | 5%                | 6%     | 13%        | 9%         | 12%    | 18%       | 10% |    |
| 1-5 years ago         | 146    | 76   | 70     | 12    | 26    | 24    | 26    | 27    | 33           | 40  | 44  | 35  | 28     | 6         | 4          | 14         | 17                      | 12             | 15             | 7     | 15                | 23     | 22         | 11         | 16     | 74        | 38% |    |
|                       | 32%    | 32%  | 32%    | 37%   | 42%   | 31%   | 31%   | 32%   | 26%          | 29% | 33% | 35% | 32%    | 13%       | 24%        | 28%        | 46%                     | 33%            | 42%            | 31%   | 32%               | 37%    | 37%        | 29%        | 24%    | 74        | 38% |    |
| 6-10 years ago        | 92     | 45   | 47     | 2     | 7     | 20    | 14    | 17    | 33           | 30  | 27  | 17  | 18     | 10        | 1          | 14         | 7                       | 6              | 7              | 9     | 9                 | 9      | 18         | 5          | 16     | 16        | 35  | 35 |
|                       | 20%    | 19%  | 21%    | 5%    | 11%   | 26%   | 17%   | 21%   | 26%          | 22% | 20% | 17% | 20%    | 13%       | 9%         | 28%        | 20%                     | 13%            | 16%            | 31%   | 19%               | 14%    | 26%        | 15%        | 23%    | 23%       | 18% | 35 |
| 11-15 years ago       | 39     | 25   | 14     | 1     | 7     | 5     | 10    | 5     | 9            | 9   | 9   | 11  | 3      | 1         | 3          | 2          | 4                       | 3              | -              | 6     | 11                | 2      | 4          | 6          | 9      | 14        | 7%  |    |
|                       | 8%     | 10%  | 6%     | 4%    | 12%   | 7%    | 13%   | 6%    | 7%           | 7%  | 9%  | 12% | 7%     | 9%        | 6%         | 4%         | 10%                     | 8%             | -              | 13%   | 18%               | 11%    | 3%         | 11%        | 9%     | 9%        | 7%  |    |
| 16-20 years ago       | 16     | 11   | 5      | -     | -     | 1     | 4     | 3     | 9            | 3   | 4   | 1   | 8      | 6         | -          | 2          | 1                       | 1              | 1              | 1     | -                 | 1      | 2          | 2          | 1      | 1         | 4   | 2% |
|                       | 4%     | 4%   | 2%     | -     | -     | 2%    | 4%    | 3%    | 7%           | 2%  | 3%  | 1%  | 9%     | 13%       | -          | 3%         | 3%                      | 2%             | 2%             | 6%    | -                 | 1%     | 3%         | 5%         | 1%     | 1%        | 2%  |    |
| 21-30 years ago       | 6      | 4    | 2      | -     | 1     | 1     | *     | 4     | 1            | 4   | 2   | -   | 1      | 1         | *          | 1          | -                       | -              | -              | -     | 1                 | 2      | 1          | -          | -      | -         | 3   | 1% |
|                       | 1%     | 2%   | 1%     | -     | 1%    | 1%    | *     | 4%    | 1%           | 3%  | 2%  | -   | 1%     | 2%        | 2%         | 1%         | -                       | -              | -              | -     | 2%                | 3%     | 2%         | -          | -      | -         | 1%  |    |
| Over 30 years ago     | 3      | 1    | 2      | 1     | -     | -     | 1     | 1     | 1            | -   | 1   | -   | 2      | 1         | -          | 1          | -                       | 2              | -              | -     | -                 | -      | -          | -          | -      | 1         | 2   | 1% |
|                       | 1%     | 1%   | 1%     | 3%    | -     | -     | 1%    | 1%    | 1%           | -   | 1%  | -   | 2%     | 2%        | -          | 1%         | -                       | 4%             | -              | -     | -                 | -      | -          | -          | -      | 1%        | 2%  | 1% |
| Can't remember        | 108    | 60   | 48     | 11    | 13    | 11    | 18    | 20    | 36           | 38  | 31  | 24  | 15     | 12        | 6          | 10         | 8                       | 11             | 7              | 13    | 13                | 16     | 11         | 16         | 16     | 41        | 21% |    |
|                       | 24%    | 25%  | 22%    | 32%   | 21%   | 14%   | 22%   | 24%   | 29%          | 27% | 24% | 25% | 17%    | 27%       | 35%        | 19%        | 21%                     | 29%            | 20%            | 12%   | 27%               | 20%    | 20%        | 23%        | 31%    | 24%       | 21% |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 64

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?**  
**Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**  
**Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base       | 469                                   | 469             | 303            | 166  | -                            | 373           | 96             | 165  | 158        | 119       | 235   | 162                | 62                        | 5                            |
| Weighted base         | 460                                   | 460             | 301            | 158  | -                            | 359           | 101            | 154  | 155        | 122       | 226   | 165                | 59                        | 4                            |
| In the last 12 months | 48<br>11%                             | 48<br>11%       | 32<br>10%      | 17<br>11%  | -                            | 36<br>10%     | 12<br>12%      | 14<br>9%   | 12<br>8%   | 21<br>17% | 20<br>9%  | 16<br>10%          | 11<br>19%                 | 2<br>41%                     |
| 1-5 years ago         | 146<br>32%                            | 146<br>32%      | 99<br>33%      | 48<br>30%  | -                            | 109<br>30%    | 37<br>37%      | 48<br>31%  | 54<br>35%  | 37<br>30% | 75<br>33%   | 48<br>29%          | 20<br>35%                 | 2<br>44%                     |
| 6-10 years ago        | 92<br>20%                             | 92<br>20%       | 56<br>19%      | 36<br>23%  | -                            | 70<br>19%     | 22<br>22%      | 37<br>24%  | 21<br>13%  | 30<br>25% | 47<br>21%   | 34<br>21%          | 9<br>16%                  | -                            |
| 11-15 years ago       | 39<br>8%                              | 39<br>8%        | 28<br>9%       | 10<br>7%   | -                            | 31<br>9%      | 7<br>7%        | 18<br>12%  | 13<br>8%   | 6<br>5%   | 21<br>9%  | 16<br>9%           | 3<br>4%                   | -                            |
| 16-20 years ago       | 16<br>4%                              | 16<br>4%        | 7<br>2%        | 10<br>6%   | -                            | 15<br>4%      | 2<br>2%        | 5<br>3%  | 9<br>6%    | -         | 6<br>3%   | 9<br>5%            | 1<br>1%                   | -                            |
| 21-30 years ago       | 6<br>1%                               | 6<br>1%         | 4<br>1%        | 3<br>2%  | -                            | 5<br>1%       | 1<br>1%        | 2<br>2%  | 1<br>1%    | 3<br>2%   | 2<br>1%   | 3<br>2%            | 1<br>2%                   | -                            |
| Over 30 years ago     | 3<br>1%                               | 3<br>1%         | 2<br>1%        | 1<br>1%  | -                            | 2<br>1%       | 1<br>1%        | 2<br>2%  | 1<br>*     | -         | 1<br>1%   | 2<br>1%            | -                         | -                            |
| Can't remember        | 108<br>24%                            | 108<br>24%      | 75<br>25%      | 33<br>21%  | -                            | 91<br>25%     | 18<br>18%      | 27<br>18%  | 44<br>29%  | 25<br>21% | 54<br>24%   | 37<br>23%          | 13<br>22%                 | 1<br>15%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 65

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?**  
**Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**  
**Base: All respondents who have stopped using each**

|                       | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |            |            |        |               |     |
|-----------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|------------|------------|--------|---------------|-----|
|                       | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-London       | South-East | South-West | Public | Pri-<br>va-te |     |
|                       |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |                   |            |            |        |               |     |
| Unweighted base       | 455    | 219  | 236    | 31    | 45    | 80    | 96    | 84    | 119          | 164 | 147 | 58  | 86     | 40        | 20         | 48         | 35                      | 49             | 39             | 20    | 38                | 35         | 80         | 51     | 74            | 194 |
| Weighted base         | 435    | 206  | 229    | 38    | 49    | 77    | 83    | 80    | 108          | 151 | 132 | 76  | 75     | 44        | 16         | 45         | 30                      | 43             | 41             | 18    | 44                | 41         | 72         | 42     | 72            | 188 |
| In the last 12 months | 42     | 20   | 22     | 7     | 3     | 10    | 5     | 7     | 9            | 19  | 14  | 3   | 7      | 3         | 3          | 5          | 4                       | -              | 9              | 1     | 7                 | 1          | 6          | 3      | 6             | 20  |
|                       | 10%    | 10%  | 10%    | 18%   | 7%    | 13%   | 6%    | 9%    | 8%           | 12% | 10% | 3%  | 3%     | 7%        | 16%        | 10%        | 13%                     | -              | 23%            | 3%    | 16%               | 3%         | 9%         | 3%     | 8%            | 10% |
| 1-5 years ago         | 143    | 73   | 71     | 12    | 17    | 25    | 27    | 25    | 38           | 56  | 40  | 24  | 22     | 9         | 4          | 19         | 11                      | 16             | 5              | 11    | 8                 | 28         | 17         | 24     | 39%           | 63  |
|                       | 33%    | 35%  | 31%    | 30%   | 35%   | 32%   | 32%   | 32%   | 35%          | 37% | 31% | 32% | 30%    | 20%       | 28%        | 42%        | 38%                     | 36%            | 38%            | 30%   | 25%               | 21%        | 38%        | 39%    | 34%           | 34% |
| 6-10 years ago        | 62     | 29   | 33     | 4     | 7     | 11    | 12    | 14    | 13           | 18  | 23  | 14  | 8      | 3         | 5          | 6          | 3                       | 4              | 4              | 6     | 11                | 9          | 5          | 9      | 29            |     |
|                       | 14%    | 14%  | 15%    | 12%   | 15%   | 14%   | 15%   | 18%   | 12%          | 12% | 17% | 18% | 11%    | 6%        | 30%        | 14%        | 11%                     | 15%            | 9%             | 20%   | 14%               | 27%        | 12%        | 13%    | 13%           | 15% |
| 11-15 years ago       | 37     | 12   | 25     | 4     | 1     | 12    | 6     | 5     | 9            | 10  | 12  | 4   | 11     | 4         | 1          | 2          | 3                       | 5              | 3              | 3     | 4                 | 3          | 7          | 3      | 11            | 7   |
|                       | 9%     | 6%   | 11%    | 11%   | 2%    | 16%   | 7%    | 6%    | 8%           | 7%  | 9%  | 5%  | 14%    | 9%        | 3%         | 5%         | 12%                     | 11%            | 6%             | 19%   | 9%                | 8%         | 9%         | 7%     | 15%           | 4%  |
| 16-20 years ago       | 26     | 16   | 10     | -     | 7     | 2     | 4     | 6     | 7            | 8   | 6   | 8   | 4      | 5         | -          | 1          | 1                       | 2              | 3              | 1     | 1                 | 5          | 4          | 2      | 2             | 13  |
|                       | 6%     | 8%   | 5%     | -     | 14%   | 2%    | 5%    | 7%    | 6%           | 5%  | 5%  | 10% | 6%     | 12%       | -          | 2%         | 4%                      | 6%             | 7%             | 7%    | 3%                | 11%        | 6%         | 5%     | 3%            | 7%  |
| 21-30 years ago       | 7      | 4    | 2      | -     | -     | 1     | 3     | 1     | 1            | 2   | 3   | 1   | 1      | 1         | 3          | 1          | -                       | -              | -              | -     | -                 | 1          | 2          | -      | -             | 4   |
|                       | 2%     | 2%   | 1%     | -     | -     | 2%    | 4%    | 1%    | 1%           | 1%  | 2%  | 1%  | 1%     | 1%        | 7%         | 5%         | -                       | -              | -              | -     | -                 | 2%         | 2%         | -      | -             | 2%  |
| Over 30 years ago     | 3      | 1    | 3      | -     | -     | 1     | 1     | 1     | 1            | 1   | -   | -   | 2      | 2         | -          | -          | -                       | -              | -              | -     | -                 | -          | 1          | 1      | 1             | 1   |
|                       | 1%     | *    | 1%     | -     | -     | 1%    | 1%    | 1%    | 1%           | 1%  | -   | -   | 3%     | 4%        | -          | -          | -                       | -              | -              | -     | -                 | -          | 1%         | 1%     | 1%            | *   |
| Can't remember        | 114    | 52   | 63     | 11    | 13    | 15    | 24    | 20    | 31           | 37  | 34  | 24  | 19     | 15        | 3          | 12         | 7                       | 14             | 7              | 4     | 15                | 11         | 16         | 11     | 19            | 52  |
|                       | 26%    | 25%  | 27%    | 30%   | 27%   | 20%   | 29%   | 25%   | 28%          | 25% | 26% | 31% | 26%    | 34%       | 18%        | 26%        | 24%                     | 33%            | 17%            | 20%   | 33%               | 27%        | 22%        | 27%    | 27%           | 27% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 65

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?**  
**Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**  
**Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base       | 455                                   | 455             | 315            | 140  | -                            | 362           | 93             | 161  | 159        | 102        | 223   | 153             | 68                 | 4                         |                              |
| Weighted base         | 435                                   | 435             | 301            | 134  | -                            | 346           | 89             | 150  | 151        | 103        | 213   | 152             | 60                 | 3                         |                              |
| In the last 12 months | 42<br>10%                             | 42<br>10%       | 34<br>11%      | 8<br>6%  | -                            | 33<br>10%     | 8<br>9%        | 15<br>10%  | 17<br>11%  | 8<br>8%    | 18<br>9%  | 13<br>8%        | 10<br>16%          | 1<br>18%                  |                              |
| 1-5 years ago         | 143<br>33%                            | 143<br>33%      | 100<br>33%     | 43<br>32%  | -                            | 114<br>33%    | 29<br>33%      | 36<br>24%  | 50<br>33%  | 47<br>45%  | 66<br>31%   | 51<br>34%       | 25<br>41%          | 1<br>37%                  |                              |
| 6-10 years ago        | 62<br>14%                             | 62<br>14%       | 42<br>14%      | 20<br>15%  | -                            | 50<br>15%     | 12<br>13%      | 11<br>7%   | 22<br>15%  | 23<br>22%  | 33<br>16%   | 17<br>11%       | 8<br>14%           | 1<br>27%                  |                              |
| 11-15 years ago       | 37<br>9%                              | 37<br>9%        | 23<br>8%       | 14<br>11%  | -                            | 25<br>7%      | 12<br>14%      | 26<br>17%  | 7<br>5%    | 4<br>4%    | 18<br>9%  | 15<br>10%       | 3<br>6%            | -                         |                              |
| 16-20 years ago       | 26<br>6%                              | 26<br>6%        | 18<br>6%       | 8<br>6%  | -                            | 22<br>6%      | 4<br>4%        | 15<br>10%  | 8<br>6%    | 2<br>2%    | 11<br>5%  | 14<br>9%        | 1<br>2%            | -                         |                              |
| 21-30 years ago       | 7<br>2%                               | 7<br>2%         | 5<br>2%        | 2<br>1%  | -                            | 5<br>1%       | 2<br>2%        | 2<br>1%  | 4<br>2%    | 1<br>1%    | 2<br>1%   | 4<br>2%         | 1<br>1%            | -                         |                              |
| Over 30 years ago     | 3<br>1%                               | 3<br>1%         | 2<br>1%        | 1<br>1%  | -                            | 3<br>1%       | -              | 2<br>1%  | 1<br>1%    | -          | 3<br>1%   | -               | 1<br>1%            | -                         |                              |
| Can't remember        | 114<br>26%                            | 114<br>26%      | 77<br>26%      | 37<br>28%  | -                            | 92<br>27%     | 22<br>25%      | 44<br>29%  | 42<br>28%  | 18<br>17%  | 61<br>29%   | 39<br>25%       | 11<br>19%          | 1<br>19%                  |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 66

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****National Savings and Investment Premium Bonds****Base:** All respondents who have stopped using each

|                       | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |            |            |           |              |           |           |
|-----------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|------------|------------|-----------|--------------|-----------|-----------|
|                       | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-langs | East-Mid-langs | Wales    | East-London       | South-East | South-West | Public    | Pri-<br>vate |           |           |
| Unweighted base       | 402        | 208       | 194       | 24        | 49        | 53        | 65        | 78        | 133          | 140       | 111       | 68        | 83        | 35        | 16         | 46         | 39                      | 41             | 23             | 25       | 37                | 49         | 51         | 40        | 50           | 163       |           |
| Weighted base         | 418        | 228       | 190       | 33        | 56        | 54        | 74        | 73        | 129          | 129       | 106       | 99        | 84        | 40        | 15         | 41         | 48                      | 38             | 23             | 24       | 39                | 58         | 53         | 39        | 53           | 184       |           |
| In the last 12 months | 32<br>8%   | 16<br>7%  | 16<br>8%  | 10<br>30% | 4<br>7%   | 7<br>13%  | 1<br>2%   | 4<br>5%   | 6<br>5%      | 10<br>8%  | 7<br>6%   | 5<br>5%   | 10<br>12% | 3<br>7%   | 3<br>18%   | 2<br>5%    | 8<br>17%                | 2<br>5%        | 1<br>2%        | 2<br>9%  | 3<br>8%           | 4<br>7%    | 4<br>7%    | 1<br>3%   | 6<br>10%     | 18<br>10% |           |
| 1-5 years ago         | 99<br>24%  | 55<br>24% | 44<br>23% | 12<br>36% | 13<br>23% | 17<br>31% | 24<br>33% | 12<br>17% | 21<br>17%    | 36<br>28% | 24<br>23% | 23<br>19% | 16<br>8%  | 3<br>37%  | 5<br>27%   | 11<br>21%  | 10<br>27%               | 10<br>46%      | 6<br>27%       | 6<br>16% | 9<br>16%          | 19<br>16%  | 8<br>19%   | 20<br>35% | 12<br>20%    | 60<br>23% | 32<br>32% |
| 6-10 years ago        | 66<br>16%  | 33<br>15% | 33<br>17% | 4<br>11%  | 10<br>17% | 8<br>15%  | 11<br>14% | 14<br>19% | 20<br>16%    | 19<br>15% | 24<br>23% | 15<br>15% | 8<br>10%  | 6<br>14%  | 3<br>17%   | 12<br>30%  | 8<br>18%                | 7<br>19%       | 2<br>9%        | 2<br>10% | 7<br>18%          | 4<br>7%    | 8<br>15%   | 6<br>15%  | 9<br>17%     | 24<br>13% |           |
| 11-15 years ago       | 40<br>9%   | 25<br>11% | 15<br>8%  | -<br>-    | 2<br>4%   | 9<br>16%  | 9<br>12%  | 10<br>13% | 11<br>8%     | 12<br>9%  | 8<br>8%   | 11<br>11% | 8<br>10%  | 4<br>9%   | -<br>-     | 4<br>9%    | 5<br>11%                | 3<br>7%        | 2<br>7%        | *<br>2%  | 4<br>9%           | 5<br>8%    | 7<br>13%   | 7<br>18%  | 5<br>9%      | 14<br>7%  |           |
| 16-20 years ago       | 20<br>5%   | 12<br>5%  | 7<br>4%   | 1<br>2%   | 2<br>4%   | 2<br>6%   | 4<br>4%   | 3<br>4%   | 8<br>7%      | 6<br>4%   | 4<br>4%   | 4<br>4%   | 6<br>7%   | 3<br>8%   | *<br>3%    | -<br>-     | 1<br>2%                 | 4<br>11%       | 3<br>15%       | -<br>-   | 1<br>3%           | 4<br>7%    | 2<br>3%    | 1<br>2%   | 1<br>2%      | 6<br>3%   |           |
| 21-30 years ago       | 34<br>8%   | 26<br>12% | 8<br>4%   | 1<br>3%   | 5<br>8%   | 2<br>4%   | 3<br>4%   | 9<br>13%  | 15<br>11%    | 10<br>8%  | 5<br>5%   | 11<br>12% | 7<br>9%   | 6<br>15%  | 2<br>11%   | 3<br>7%    | 3<br>7%                 | 2<br>4%        | -<br>-         | 4<br>17% | 5<br>13%          | 6<br>10%   | 1<br>2%    | 3<br>7%   | 2<br>4%      | 15<br>8%  |           |
| Over 30 years ago     | 25<br>6%   | 11<br>5%  | 14<br>7%  | -<br>-    | 2<br>3%   | 1<br>1%   | 6<br>8%   | 3<br>4%   | 14<br>11%    | 6<br>4%   | 8<br>7%   | 3<br>3%   | 8<br>10%  | 3<br>8%   | -<br>-     | 3<br>7%    | 2<br>5%                 | 4<br>11%       | 1<br>3%        | 2<br>9%  | 2<br>5%           | 4<br>7%    | 2<br>3%    | 1<br>3%   | 3<br>6%      | 4<br>2%   |           |
| Can't remember        | 103<br>25% | 49<br>22% | 54<br>28% | 6<br>18%  | 20<br>36% | 8<br>16%  | 17<br>22% | 18<br>25% | 34<br>26%    | 30<br>23% | 27<br>25% | 27<br>27% | 19<br>23% | 13<br>32% | 2<br>14%   | 6<br>14%   | 10<br>21%               | 6<br>17%       | 4<br>17%       | 6<br>25% | 11<br>27%         | 22<br>38%  | 11<br>21%  | 12<br>31% | 15<br>29%    | 43<br>23% |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 66

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****National Savings and Investment Premium Bonds****Base:** All respondents who have stopped using each

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|--|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Uni-versity degree | Higher uni-versity degree | Still in full time education |  |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |  |
| Unweighted base       | 402                                   | 402             | 251            | 151  | -                            | 320           | 82             | 140  | 143        | 95        | 187   | 157                | 49                        | 4                            |  |
| Weighted base         | 418                                   | 418             | 257            | 161  | -                            | 320           | 97             | 125  | 159        | 105       | 189   | 164                | 53                        | 5                            |  |
| In the last 12 months | 32<br>8%                              | 32<br>8%        | 18<br>7%       | 14<br>9%   | -                            | 22<br>7%      | 10<br>10%      | 7<br>5%  | 12<br>7%   | 12<br>11% | 16<br>8%  | 12<br>7%           | 4<br>8%                   | -                            |  |
| 1-5 years ago         | 99<br>24%                             | 99<br>24%       | 55<br>21%      | 44<br>27%  | -                            | 73<br>23%     | 25<br>26%      | 15<br>12%  | 45<br>28%  | 32<br>31% | 40<br>21%   | 38<br>23%          | 16<br>31%                 | 2<br>46%                     |  |
| 6-10 years ago        | 66<br>16%                             | 66<br>16%       | 44<br>17%      | 22<br>13%  | -                            | 62<br>19%     | 5<br>5%        | 20<br>16%  | 17<br>11%  | 25<br>24% | 28<br>15%   | 32<br>20%          | 4<br>7%                   | -                            |  |
| 11-15 years ago       | 40<br>9%                              | 40<br>9%        | 26<br>10%      | 14<br>9%   | -                            | 28<br>9%      | 11<br>12%      | 10<br>8%   | 22<br>14%  | 8<br>7%   | 23<br>12%   | 10<br>6%           | 6<br>12%                  | -                            |  |
| 16-20 years ago       | 20<br>5%                              | 20<br>5%        | 13<br>5%       | 7<br>4%  | -                            | 13<br>4%      | 6<br>6%        | 9<br>7%  | 7<br>5%    | 4<br>3%   | 11<br>6%  | 7<br>5%            | 1<br>1%                   | -                            |  |
| 21-30 years ago       | 34<br>8%                              | 34<br>8%        | 23<br>9%       | 11<br>7%   | -                            | 29<br>9%      | 5<br>5%        | 14<br>12%  | 12<br>7%   | 6<br>5%   | 12<br>6%  | 18<br>11%          | 5<br>9%                   | -                            |  |
| Over 30 years ago     | 25<br>6%                              | 25<br>6%        | 13<br>5%       | 12<br>7%   | -                            | 16<br>5%      | 8<br>9%        | 14<br>11%  | 6<br>4%    | 2<br>2%   | 12<br>6%  | 11<br>7%           | 2<br>3%                   | -                            |  |
| Can't remember        | 103<br>25%                            | 103<br>25%      | 64<br>25%      | 38<br>24%  | -                            | 77<br>24%     | 26<br>27%      | 36<br>29%  | 38<br>24%  | 17<br>16% | 47<br>25%   | 35<br>21%          | 15<br>28%                 | 3<br>54%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 67

Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have stopped using each

|                       | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       | Employment Sector |            |            |        |               |     |     |
|-----------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|------------|------------|--------|---------------|-----|-----|
|                       | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-London       | South-East | South-West | Public | Pri-<br>va-te |     |     |
| Unweighted base       | 70     | 35   | 35     | 17    | 15    | 16    | 7     | 7     | 8            | 22  | 22  | 14  | 12     | 4         | 4          | 7          | 10                      | 7              | 2              | 3     | 7                 | 15         | 8          | 3      | 14            | 41  |     |
| Weighted base         | 76     | 39   | 37     | 21    | 16    | 16    | 7     | 9     | 8            | 27  | 21  | 17  | 11     | 5         | 3          | 6          | 11                      | 8              | 2              | 2     | 10                | 19         | 6          | 3      | 17            | 46  |     |
| In the last 12 months | 10     | 5    | 6      | 1     | 1     | 6     | -     | 1     | 1            | 1   | 1   | 5   | 1      | 3         | -          | 1          | 3                       | -              | 1              | -     | 3                 | -          | 1          | 1      | 1             | 8   |     |
|                       | 14%    | 12%  | 16%    | 6%    | 4%    | 38%   | -     | 16%   | 11%          | 4%  | 24% | 8%  | 24%    | -         | 48%        | 55%        | -                       | -              | 34%            | -     | 29%               | -          | 12%        | 39%    | 4%            | 18% |     |
| 1-5 years ago         | 15     | 7    | 8      | 6     | 3     | 4     | -     | 1     | 1            | 7   | 3   | 4   | 1      | 1         | -          | -          | -                       | 3              | 3              | -     | 1                 | 3          | 1          | -      | 5             | 8   |     |
|                       | 20%    | 18%  | 21%    | 30%   | 20%   | 25%   | -     | 7%    | 12%          | 27% | 13% | 24% | 7%     | 25%       | -          | -          | -                       | 27%            | 37%            | -     | 26%               | 25%        | 18%        | 17%    | -             | 27% | 18% |
| 6-10 years ago        | 8      | 2    | 6      | 4     | 1     | 1     | 1     | -     | 1            | 2   | 3   | 1   | 1      | -         | *          | 1          | 3                       | 2              | -              | -     | 1                 | 1          | -          | 1      | 2             | 5   | 5   |
|                       | 10%    | 4%   | 17%    | 19%   | 9%    | 6%    | 9%    | -     | 12%          | 9%  | 16% | 5%  | 9%     | -         | 13%        | 8%         | 25%                     | 23%            | -              | -     | 9%                | 4%         | -          | 19%    | 12%           | 11% |     |
| 11-15 years ago       | 4      | 1    | 3      | 2     | 1     | -     | -     | 1     | -            | 1   | -   | 1   | 2      | -         | -          | -          | -                       | -              | 1              | -     | 1                 | 1          | 1          | -      | 3             | 1   |     |
|                       | 5%     | 2%   | 8%     | 9%    | 5%    | -     | -     | 13%   | -            | 5%  | -   | 7%  | 14%    | -         | -          | -          | -                       | -              | 66%            | -     | 12%               | 4%         | 12%        | -      | 19%           | 1%  |     |
| 16-20 years ago       | 3      | 3    | -      | 2     | -     | 1     | -     | -     | -            | 3   | -   | -   | -      | -         | -          | 1          | -                       | -              | -              | -     | 2                 | -          | -          | 3      | -             | -   |     |
|                       | 4%     | 7%   | -      | 11%   | -     | 4%    | -     | -     | -            | 11% | -   | -   | -      | -         | -          | 10%        | -                       | -              | -              | -     | -                 | 11%        | -          | -      | 17%           | -   |     |
| 21-30 years ago       | -      | -    | -      | -     | -     | -     | -     | -     | -            | -   | -   | -   | -      | -         | -          | -          | -                       | -              | -              | -     | -                 | -          | -          | -      | -             | -   |     |
| Over 30 years ago     | 1      | -    | 1      | -     | -     | 1     | 1     | -     | -            | -   | -   | -   | 1      | 1         | -          | -          | -                       | -              | -              | -     | -                 | 1          | -          | 1      | 5%            | -   |     |
|                       | 2%     | -    | 4%     | -     | -     | 3%    | 12%   | -     | -            | -   | -   | -   | 12%    | 16%       | -          | -          | -                       | -              | -              | -     | -                 | -          | 9%         | -      | 5%            | -   |     |
| Can't remember        | 35     | 22   | 13     | 5     | 10    | 4     | 5     | 6     | 5            | 12  | 10  | 10  | 4      | 3         | 1          | 26%        | 5                       | 3              | -              | 2     | 3                 | 12         | 3          | 1      | 3             | 24  |     |
|                       | 46%    | 56%  | 35%    | 25%   | 61%   | 23%   | 78%   | 63%   | 66%          | 44% | 47% | 55% | 34%    | 59%       | 39%        | 26%        | 48%                     | 40%            | -              | 74%   | 25%               | 62%        | 50%        | 42%    | 17%           | 52% |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 67

**Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have stopped using each**

|                       | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                       | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                       |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base       | 70                                    | 70              | 47             | 23   | -                            | 70            | -              | 25   | 20         | 20         | 25  | 21              | 19                | 3                        |                              |
| Weighted base         | 76                                    | 76              | 49             | 27   | -                            | 76            | -              | 24   | 22         | 22         | 27  | 24              | 20                | 4                        |                              |
| In the last 12 months | 10<br>14%                             | 10<br>14%       | 9<br>19%       | 1<br>4%  | -                            | 10<br>14%     | -              | 2<br>10%   | 5<br>21%   | 3<br>15%   | 5<br>19%  | 3<br>11%        | 3<br>14%          | -                        |                              |
| 1-5 years ago         | 15<br>20%                             | 15<br>20%       | 13<br>26%      | 2<br>8%  | -                            | 15<br>20%     | -              | 4<br>18%   | 2<br>10%   | 7<br>34%   | 6<br>24%  | 2<br>10%        | 4<br>22%          | 2<br>45%                 |                              |
| 6-10 years ago        | 8<br>10%                              | 8<br>10%        | 3<br>7%        | 5<br>17%   | -                            | 8<br>10%      | -              | 2<br>10%   | 1<br>5%    | 2<br>11%   | 2<br>8%   | 2<br>10%        | 2<br>8%           | -                        |                              |
| 11-15 years ago       | 4<br>5%                               | 4<br>5%         | 3<br>7%        | 1<br>2%  | -                            | 4<br>5%       | -              | 3<br>13%   | 1<br>4%    | -          | 3<br>12%  | -               | 1<br>3%           | -                        |                              |
| 16-20 years ago       | 3<br>4%                               | 3<br>4%         | 1<br>1%        | 2<br>8%  | -                            | 3<br>4%       | -              | 2<br>9%  | 1<br>3%    | -          | -   | 3<br>12%        | -                 | -                        |                              |
| 21-30 years ago       | -                                     | -               | -              | -  | -                            | -             | -              | -  | -          | -          | -   | -               | -                 | -                        |                              |
| Over 30 years ago     | 1<br>2%                               | 1<br>2%         | -              | 1<br>5%  | -                            | 1<br>2%       | -              | 1<br>6%  | -          | -          | 1<br>5%   | -               | -                 | -                        |                              |
| Can't remember        | 35<br>46%                             | 35<br>46%       | 20<br>41%      | 15<br>55%  | -                            | 35<br>46%     | -              | 8<br>34%   | 13<br>58%  | 9<br>40%   | 9<br>32%  | 13<br>56%       | 10<br>53%         | 2<br>55%                 |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 68

**Q.5/6 Length of time held - Summary**

Base: All respondents who have ever used each

|                    | Products  |                          |                            |                      |            |                                     |  |   |  |  |   |           |
|--------------------|---|--------------------------|----------------------------|----------------------|------------|-------------------------------------|--|---|--|--|---|-----------|
|                    | ISA,<br>predominantly<br>cash with some<br>stocks and<br>shares | Stocks and<br>shares ISA | Private pension<br>product | Workplace<br>pension | Shares     | Other<br>investment fund<br>product | Bank or<br>building<br>society easy<br>access savings<br>account | Bank or<br>building<br>society regular<br>savings account | Bank or<br>building<br>society fixed<br>term account | National<br>Savings and<br>Investment<br>Premium Bonds | Online peer-to-<br>peer lending<br>platform |           |
| ISA, cash only     |   |                          |                            |                      |            |                                     |  |   |  |  |   |           |
| Unweighted base    | 1173  | 266                      | 383                        | 618                  | 1021       | 690                                 | 380  | 1378  | 887  | 702  | 848   | 112       |
| Weighted base      | 1147  | 277                      | 374                        | 600                  | 994        | 657                                 | 362  | 1352  | 890  | 680  | 827   | 119       |
| Up to 2 years      | 83<br>7%  | 2<br>1%                  | 16<br>4%                   | 12<br>2%             | 87<br>9%   | 27<br>4%                            | 19<br>5%   | 130<br>10%  | 71<br>8%   | 31<br>5%   | 33<br>4%                                    | 11<br>9%  |
| >2 to 5 years      | 287<br>25%  | 24<br>9%                 | 46<br>12%                  | 39<br>7%             | 113<br>11% | 32<br>5%                            | 34<br>9%   | 183<br>14%  | 97<br>11%  | 66<br>10%  | 55<br>7%                                    | 11<br>9%  |
| >5 to 10 years     | 233<br>20%  | 16<br>6%                 | 42<br>11%                  | 49<br>8%             | 98<br>10%  | 49<br>7%                            | 30<br>8%   | 155<br>11%  | 76<br>9%   | 49<br>7%   | 49<br>6%                                    | 10<br>9%  |
| >10 to 15 years    | 135<br>12%  | 12<br>4%                 | 32<br>9%                   | 62<br>10%            | 72<br>7%   | 40<br>6%                            | 14<br>4%   | 109<br>8%   | 53<br>6%   | 27<br>4%   | 35<br>4%                                    | -         |
| >15 to 20 years    | 42<br>4%  | 4<br>1%                  | 19<br>5%                   | 54<br>9%             | 56<br>6%   | 45<br>7%                            | 10<br>3%   | 98<br>7%  | 29<br>3%   | 15<br>2%   | 50<br>6%                                    | 2<br>1%   |
| >20 years          | 20<br>2%  | 3<br>1%                  | 10<br>3%                   | 83<br>14%            | 183<br>18% | 60<br>9%                            | 13<br>4%   | 291<br>21%  | 61<br>7%   | 32<br>5%   | 163<br>20%                                  | 2<br>1%   |
| Don't know         | 348<br>30%  | 215<br>78%               | 209<br>56%                 | 300<br>50%           | 384<br>39% | 403<br>61%                          | 241<br>67%   | 387<br>29%  | 504<br>57%   | 459<br>68%   | 442<br>53%                                  | 84<br>70% |
| Mean               | 7.28  | 8.39                     | 9.20                       | 15.57                | 14.70      | 14.25                               | 9.19   | 14.75   | 10.35  | 9.68   | 18.81                                       | 5.82      |
| Standard deviation | 5.82  | 6.72                     | 7.16                       | 9.68                 | 12.56      | 10.35                               | 8.83   | 12.44   | 10.29  | 9.10   | 13.07                                       | 7.78      |
| Standard error     | 0.20  | 0.88                     | 0.55                       | 0.55                 | 0.51       | 0.64                                | 0.78   | 0.40  | 0.53   | 0.61   | 0.64  | 1.33      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 69

**Q.5/6 Length of time held - ISA, cash only****Base: All respondents who have ever used each**

|                    | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                         |                |                |            | Employment Sector |            |            |              |         |      |    |
|--------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|--------------|---------|------|----|
|                    | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East London       | South East | South West | South Public | Private |      |    |
|                    |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                         |                |                |            |                   |            |            |              |         |      |    |
| Unweighted base    | 1173   | 567  | 606    | 67    | 190   | 195   | 208   | 209   | 304          | 403  | 382  | 173  | 215    | 92        | 46         | 137        | 113                     | 110            | 92             | 62         | 111               | 123        | 181        | 106          | 186     | 485  |    |
| Weighted base      | 1147   | 560  | 588    | 78    | 207   | 177   | 193   | 201   | 291          | 373  | 341  | 237  | 196    | 97        | 40         | 125        | 112                     | 101            | 88             | 57         | 130               | 138        | 164        | 96           | 186     | 489  |    |
| Up to 2 years      | 83     | 36   | 47     | 12    | 17    | 20    | 15    | 11    | 9            | 27   | 19   | 21   | 17     | 8%        | 5          | 3          | 8                       | 6              | 8              | 2          | 8                 | 4          | 14         | 13           | 12      | 17   | 38 |
|                    | 7%     | 6%   | 8%     | 15%   | 8%    | 11%   | 8%    | 5%    | 3%           | 7%   | 5%   | 9%   | 8%     | 5%        | 6%         | 7%         | 6%                      | 8%             | 2%             | 15%        | 3%                | 10%        | 8%         | 13%          | 9%      | 8%   |    |
| >2 to 5 years      | 287    | 142  | 145    | 24    | 69    | 45    | 51    | 55    | 44           | 100  | 92   | 43   | 52     | 30        | 14         | 24         | 30                      | 21             | 25             | 18         | 38                | 32         | 36         | 20           | 55      | 141  |    |
|                    | 25%    | 25%  | 25%    | 30%   | 33%   | 25%   | 26%   | 27%   | 15%          | 27%  | 18%  | 26%  | 31%    | 36%       | 19%        | 27%        | 21%                     | 28%            | 31%            | 29%        | 31%               | 23%        | 22%        | 21%          | 29%     | 29%  |    |
| >5 to 10 years     | 233    | 109  | 123    | 13    | 41    | 37    | 35    | 41    | 65           | 64   | 75   | 58   | 36     | 22        | 10         | 35         | 24                      | 17             | 16             | 7          | 21                | 31         | 32         | 17           | 42      | 94   |    |
|                    | 20%    | 20%  | 21%    | 17%   | 20%   | 21%   | 18%   | 20%   | 22%          | 17%  | 22%  | 24%  | 18%    | 23%       | 25%        | 28%        | 22%                     | 17%            | 18%            | 13%        | 16%               | 22%        | 20%        | 18%          | 23%     | 19%  |    |
| >10 to 15 years    | 135    | 58   | 77     | 3     | 16    | 13    | 22    | 21    | 60           | 46   | 46   | 24   | 19     | 9         | 2          | 16         | 10                      | 11             | 13             | 7          | 22                | 10         | 22         | 14           | 17      | 45   |    |
|                    | 12%    | 10%  | 13%    | 4%    | 8%    | 8%    | 11%   | 10%   | 21%          | 12%  | 13%  | 10%  | 10%    | 9%        | 5%         | 13%        | 9%                      | 10%            | 15%            | 12%        | 17%               | 7%         | 13%        | 14%          | 9%      | 9%   |    |
| >15 to 20 years    | 42     | 23   | 19     | -     | 1     | 3     | 7     | 9     | 21           | 20   | 9    | 7    | 5      | 4         | 1          | 3          | 4                       | 5              | 6              | -          | 5                 | 7          | 3          | 3            | 5       | 9    |    |
|                    | 4%     | 4%   | 3%     | -     | 1%    | 2%    | 4%    | 5%    | 7%           | 5%   | 3%   | 3%   | 3%     | 4%        | 3%         | 2%         | 4%                      | 5%             | 6%             | -          | 4%                | 5%         | 2%         | 3%           | 2%      | 2%   |    |
| >20 years          | 20     | 10   | 10     | -     | -     | 2     | 4     | 7     | 7            | 8    | 7    | -    | 5      | 3         | 2          | 1          | 4                       | 1              | 1              | 1          | 4                 | 1          | 4          | -            | 3       | 4    |    |
|                    | 2%     | 2%   | 2%     | -     | -     | 1%    | 2%    | 3%    | 2%           | 2%   | 2%   | -    | 3%     | 3%        | 4%         | 1%         | 4%                      | 1%             | 1%             | 3%         | 1%                | 2%         | 1%         | -            | 2%      | 1%   |    |
| Don't know         | 348    | 182  | 167    | 27    | 62    | 57    | 59    | 57    | 87           | 109  | 93   | 84   | 62     | 24        | 9          | 38         | 33                      | 38             | 27             | 16         | 44                | 54         | 30         | 47           | 157     |      |    |
|                    | 30%    | 32%  | 28%    | 34%   | 30%   | 32%   | 30%   | 28%   | 30%          | 29%  | 27%  | 35%  | 32%    | 25%       | 21%        | 31%        | 29%                     | 37%            | 30%            | 28%        | 27%               | 32%        | 33%        | 31%          | 25%     | 32%  |    |
| Mean               | 7.28   | 7.28 | 7.28   | 4.25  | 5.36  | 6.08  | 7.22  | 7.79  | 9.79         | 7.47 | 7.51 | 6.81 | 7.03   | 7.49      | 6.68       | 7.24       | 7.81                    | 7.30           | 8.15           | 5.58       | 8.10              | 6.59       | 7.38       | 6.64         | 6.52    | 6.19 |    |
| Standard deviation | 5.82   | 5.82 | 5.83   | 3.47  | 3.92  | 5.14  | 6.17  | 6.38  | 6.16         | 5.99 | 6.00 | 4.69 | 6.32   | 6.65      | 6.04       | 4.62       | 7.03                    | 5.71           | 5.75           | 5.65       | 6.00              | 5.23       | 5.93       | 5.15         | 5.55    | 4.90 |    |
| Standard error     | 0.20   | 0.30 | 0.28   | 0.54  | 0.34  | 0.45  | 0.52  | 0.52  | 0.42         | 0.36 | 0.36 | 0.44 | 0.53   | 0.81      | 1.02       | 0.47       | 0.82                    | 0.69           | 0.71           | 0.84       | 0.68              | 0.57       | 0.53       | 0.60         | 0.48    | 0.27 |    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 69

**Q.5/6 Length of time held - ISA, cash only****Base: All respondents who have ever used each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base    | 1173                                  | 1173            | 874            | 299  | -                            | 816           | 357            | 381  | 423        | 286       | 584   | 421               | 138                      | 18                           |  |
| Weighted base      | 1147                                  | 1147            | 857            | 291  | -                            | 791           | 357            | 345  | 410        | 304       | 577   | 403               | 130                      | 22                           |  |
| Up to 2 years      | 83<br>7%                              | 83<br>7%        | 66<br>8%       | 17<br>6%   | -                            | 52<br>7%      | 31<br>9%       | 25<br>7%   | 25<br>6%   | 26<br>8%  | 36<br>6%  | 28<br>7%          | 16<br>12%                | 4<br>17%                     |  |
| >2 to 5 years      | 287<br>25%                            | 287<br>25%      | 223<br>26%     | 64<br>22%  | -                            | 178<br>22%    | 109<br>31%     | 75<br>22%  | 98<br>24%  | 93<br>30% | 145<br>25%  | 88<br>22%         | 45<br>34%                | 5<br>22%                     |  |
| >5 to 10 years     | 233<br>20%                            | 233<br>20%      | 201<br>24%     | 31<br>11%  | -                            | 162<br>21%    | 71<br>20%      | 78<br>23%  | 70<br>17%  | 70<br>23% | 124<br>22%  | 78<br>19%         | 24<br>19%                | 4<br>16%                     |  |
| >10 to 15 years    | 135<br>12%                            | 135<br>12%      | 112<br>13%     | 23<br>8%   | -                            | 101<br>13%    | 34<br>10%      | 45<br>13%  | 57<br>14%  | 25<br>8%  | 64<br>11%   | 58<br>15%         | 11<br>8%                 | -<br>-                       |  |
| >15 to 20 years    | 42<br>4%                              | 42<br>4%        | 30<br>4%       | 11<br>4%   | -                            | 34<br>4%      | 7<br>2%        | 18<br>5%   | 14<br>3%   | 9<br>3%   | 17<br>3%  | 21<br>5%          | 2<br>2%                  | 1<br>3%                      |  |
| >20 years          | 20<br>2%                              | 20<br>2%        | 17<br>2%       | 3<br>1%  | -                            | 16<br>2%      | 4<br>1%        | 10<br>3%   | 6<br>2%    | 2<br>1%   | 7<br>1%   | 11<br>3%          | 2<br>2%                  | -<br>-                       |  |
| Don't know         | 348<br>30%                            | 348<br>30%      | 207<br>24%     | 141<br>49%   | -                            | 248<br>31%    | 100<br>28%     | 94<br>27%  | 140<br>34% | 80<br>26% | 183<br>32%  | 118<br>29%        | 30<br>23%                | 9<br>41%                     |  |
| Mean               | 7.28                                  | 7.28            | 7.36           | 6.94   | -                            | 7.79          | 6.19           | 8.12   | 7.51       | 6.21      | 7.10  | 8.22              | 5.79                     | 4.38                         |  |
| Standard deviation | 5.82                                  | 5.82            | 5.75           | 6.13   | -                            | 6.09          | 5.04           | 6.37   | 5.81       | 4.95      | 5.42  | 6.35              | 5.64                     | 4.43                         |  |
| Standard error     | 0.20                                  | 0.20            | 0.22           | 0.51   | -                            | 0.26          | 0.31           | 0.39   | 0.35       | 0.34      | 0.27  | 0.37              | 0.55                     | 1.34                         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 70

**Q.5/6 Length of time held - ISA, predominantly cash with some stocks and shares**

Base: All respondents who have ever used each

|                    | Gender     |            | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |               |               |               |                                     |                       |                       |                       | Employment Sector |               |               |           |              |           |         |
|--------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|---------------|---------------|-----------|--------------|-----------|---------|
|                    | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humb-<br>erside | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | London            | South<br>East | South<br>West | Public    | Pri-<br>vate |           |         |
|                    |            |            |           |           |           |           |           |           |              |           |           |           |           |               |               |               |                                     |                       |                       |                       |                   |               |               |           |              |           |         |
| Unweighted base    | 266        | 146        | 120       | 27        | 44        | 52        | 30        | 40        | 73           | 115       | 80        | 33        | 38        | 28            | 6             | 31            | 20                                  | 28                    | 18                    | 15                    | 19                | 41            | 41            | 19        | 50           | 109       |         |
| Weighted base      | 277        | 158        | 119       | 32        | 47        | 49        | 24        | 48        | 76           | 120       | 76        | 45        | 37        | 28            | 6             | 28            | 19                                  | 29                    | 22                    | 13                    | 21                | 48            | 44            | 18        | 54           | 114       |         |
| Up to 2 years      | 2<br>1%    | 2<br>1%    | 1<br>1%   | -         | 1<br>1%   | 2<br>4%   | -         | -         | -            | 1<br>1%   | -         | 1<br>3%   | -         | -             | -             | -             | 1<br>2%                             | -                     | -                     | -                     | -                 | -             | -             | 1<br>2%   | -            | 1<br>1%   | 2<br>2% |
| >2 to 5 years      | 24<br>9%   | 19<br>12%  | 6<br>5%   | 3<br>9%   | 7<br>15%  | 5<br>11%  | 1<br>3%   | -         | 8<br>11%     | 12<br>10% | 8<br>10%  | 3<br>7%   | 2<br>4%   | 3<br>11%      | 1<br>14%      | 1<br>2%       | 1<br>3%                             | 1<br>3%               | -                     | -                     | 1<br>6%           | 7<br>15%      | 6<br>14%      | 4<br>21%  | 3<br>6%      | 12<br>10% |         |
| >5 to 10 years     | 16<br>6%   | 6<br>4%    | 10<br>9%  | 2<br>6%   | 1<br>2%   | 3<br>6%   | 3<br>10%  | 5<br>3%   | 3<br>6%      | 8<br>6%   | 6<br>8%   | -         | 2<br>6%   | 3<br>12%      | -             | -             | 3<br>10%                            | 1<br>6%               | 1<br>2%               | 1<br>5%               | 1<br>5%           | 1<br>7%       | 1<br>7%       | -         | 2<br>9%      | 7<br>13%  | 3<br>3% |
| >10 to 15 years    | 12<br>4%   | 3<br>2%    | 9<br>7%   | -         | -         | 1<br>2%   | 2<br>7%   | 4<br>8%   | 5<br>7%      | 2<br>2%   | 7<br>10%  | 1<br>2%   | 2<br>5%   | 1<br>4%       | -             | -             | -                                   | 2<br>11%              | 1<br>3%               | -                     | 1<br>8%           | 2<br>9%       | 2<br>4%       | 2<br>5%   | 2<br>4%      | 3<br>2%   |         |
| >15 to 20 years    | 4<br>1%    | -          | 4<br>3%   | -         | -         | -         | -         | 2<br>5%   | 1<br>2%      | 1<br>1%   | -         | 2<br>6%   | -         | -             | -             | -             | -                                   | -                     | 1<br>5%               | -                     | -                 | -             | -             | 2<br>6%   | -            | -         |         |
| >20 years          | 3<br>1%    | 2<br>1%    | 2<br>2%   | 1<br>4%   | -         | -         | -         | 2<br>5%   | -            | 1<br>1%   | 2<br>3%   | -         | -         | -             | -             | -             | -                                   | -                     | 1<br>6%               | -                     | -                 | -             | 2<br>5%       | -         | 1<br>2%      | -         |         |
| Don't know         | 215<br>78% | 127<br>81% | 88<br>74% | 26<br>81% | 38<br>81% | 38<br>77% | 19<br>80% | 35<br>72% | 59<br>78%    | 94<br>79% | 53<br>70% | 37<br>83% | 31<br>85% | 21<br>74%     | 5<br>86%      | 24<br>86%     | 15<br>80%                           | 26<br>87%             | 19<br>88%             | 12<br>88%             | 17<br>80%         | 34<br>72%     | 30<br>68%     | 12<br>67% | 40<br>74%    | 95<br>83% |         |
| Mean               | 8.39       | 5.95       | 10.83     | 8.98      | 3.31      | 4.88      | 9.01      | 14.58     | 7.93         | 6.97      | 9.93      | 8.77      | 8.03      | 6.75          | 3.00          | 6.02          | 9.90                                | 11.83                 | 16.26                 | 11.15                 | 8.71              | 5.42          | 11.35         | 5.18      | 8.83         | 5.00      |         |
| Standard deviation | 6.72       | 5.89       | 6.70      | 9.19      | 1.80      | 3.93      | 3.72      | 7.49      | 5.38         | 6.06      | 7.49      | 7.93      | 4.28      | 3.79          | -             | 3.45          | 4.44                                | 6.80                  | 11.19                 | -                     | 4.98              | 4.00          | 9.98          | 3.44      | 6.37         | 3.90      |         |
| Standard error     | 0.88       | 1.09       | 1.24      | 3.75      | 0.60      | 1.14      | 1.52      | 2.26      | 1.44         | 1.24      | 1.56      | 3.54      | 1.75      | 1.55          | -             | 1.73          | 2.22                                | 3.40                  | 7.91                  | -                     | 2.23              | 1.15          | 3.01          | 1.30      | 1.77         | 0.83      |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 70

**Q.5/6 Length of time held - ISA, predominantly cash with some stocks and shares**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Unweighted base    | 266                                   | 266             | 186            | 80   | -                            | 244           | 22             | 75   | 91         | 81        | 103   | 101               | 50                       | 5                            |   |
| Weighted base      | 277                                   | 277             | 194            | 83   | -                            | 255           | 21             | 71   | 89         | 93        | 107   | 109               | 45                       | 7                            |   |
| Up to 2 years      | 2<br>1%                               | 2<br>1%         | 1<br>1%        | 1<br>1%  | -                            | 2<br>1%       | -              | -  | 1<br>1%    | 2<br>2%   | -   | 2<br>2%           | 1<br>1%                  | -                            | - |
| >2 to 5 years      | 24<br>9%                              | 24<br>9%        | 19<br>10%      | 5<br>6%  | -                            | 20<br>8%      | 4<br>21%       | 3<br>4%  | 5<br>6%    | 14<br>15% | 6<br>6%   | 11<br>10%         | 7<br>15%                 | 1<br>9%                      |   |
| >5 to 10 years     | 16<br>6%                              | 16<br>6%        | 12<br>6%       | 4<br>5%  | -                            | 15<br>6%      | 1<br>3%        | 6<br>8%  | 1<br>1%    | 8<br>8%   | 7<br>6%   | 6<br>5%           | 4<br>8%                  | -                            |   |
| >10 to 15 years    | 12<br>4%                              | 12<br>4%        | 12<br>6%       | -  | -                            | 11<br>4%      | 1<br>4%        | 4<br>5%  | 5<br>6%    | 3<br>3%   | 5<br>5%   | 4<br>4%           | 2<br>5%                  | -                            |   |
| >15 to 20 years    | 4<br>1%                               | 4<br>1%         | 4<br>2%        | -  | -                            | 4<br>2%       | -              | -  | -          | 2<br>3%   | 2<br>2%   | -                 | -                        | -                            |   |
| >20 years          | 3<br>1%                               | 3<br>1%         | 3<br>2%        | -  | -                            | 3<br>1%       | -              | 3<br>4%  | -          | -         | 1<br>1%   | 2<br>2%           | -                        | -                            |   |
| Don't know         | 215<br>78%                            | 215<br>78%      | 143<br>74%     | 73<br>88%  | -                            | 200<br>78%    | 15<br>72%      | 56<br>79%  | 77<br>86%  | 64<br>69% | 85<br>80%   | 85<br>77%         | 32<br>71%                | 6<br>91%                     |   |
| Mean               | 8.39                                  | 8.39            | 9.14           | 4.64   | -                            | 8.74          | 5.06           | 11.83  | 7.52       | 6.44      | 9.90  | 7.97              | 5.90                     | 3.00                         |   |
| Standard deviation | 6.72                                  | 6.72            | 7.03           | 2.92   | -                            | 6.87          | 4.08           | 7.75   | 5.12       | 5.01      | 6.30  | 7.77              | 4.08                     | -                            |   |
| Standard error     | 0.88                                  | 0.88            | 1.01           | 0.92   | -                            | 0.94          | 1.82           | 2.00   | 1.42       | 0.98      | 1.41  | 1.62              | 1.13                     | -                            |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 71

**Q.5/6 Length of time held - Stocks and shares ISA**

Base: All respondents who have ever used each

|                    | Gender     |            | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |               |               |               |                                     |                       |                       |                       | Employment Sector |               |               |           |              |           |          |
|--------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|---------------|---------------|-----------|--------------|-----------|----------|
|                    | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humb-<br>erside | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | London            | South<br>East | South<br>West | Public    | Pri-<br>vate |           |          |
|                    |            |            |           |           |           |           |           |           |              |           |           |           |           |               |               |               |                                     |                       |                       |                       |                   |               |               |           |              |           |          |
| Unweighted base    | 383        | 224        | 159       | 23        | 45        | 64        | 56        | 62        | 133          | 168       | 122       | 39        | 54        | 32            | 9             | 43            | 29                                  | 41                    | 27                    | 16                    | 33                | 54            | 60            | 39        | 56           | 149       |          |
| Weighted base      | 374        | 228        | 146       | 28        | 52        | 58        | 45        | 61        | 130          | 161       | 111       | 52        | 49        | 34            | 8             | 38            | 25                                  | 40                    | 27                    | 16                    | 37                | 61            | 56            | 32        | 58           | 147       |          |
| Up to 2 years      | 16<br>4%   | 10<br>4%   | 6<br>4%   | 1<br>5%   | 5<br>10%  | 1<br>1%   | 1<br>3%   | 3<br>5%   | 5<br>4%      | 8<br>5%   | 5<br>4%   | 2<br>4%   | 1<br>3%   | -<br>-        | -<br>-        | -<br>-        | 3<br>12%                            | -<br>-                | 3<br>11%              | 1<br>4%               | 1<br>2%           | -<br>-        | 7<br>12%      | 2<br>7%   | 3<br>5%      | 5<br>4%   |          |
| >2 to 5 years      | 46<br>12%  | 31<br>14%  | 14<br>10% | 4<br>13%  | 6<br>11%  | 8<br>13%  | 2<br>6%   | 9<br>15%  | 17<br>13%    | 23<br>14% | 14<br>13% | 3<br>6%   | 6<br>12%  | 5<br>14%      | 1<br>15%      | 1<br>19%      | 7<br>3%                             | 1<br>8%               | 3<br>5%               | 1<br>4%               | 2<br>12%          | 7<br>27%      | 15<br>10%     | 3<br>11%  | 7<br>11%     | 17        |          |
| >5 to 10 years     | 42<br>11%  | 26<br>11%  | 16<br>11% | 1<br>3%   | 3<br>6%   | 6<br>10%  | 8<br>18%  | 10<br>16% | 14<br>11%    | 17<br>10% | 14<br>12% | 3<br>6%   | 8<br>17%  | 6<br>19%      | 1<br>17%      | 1<br>8%       | 3<br>2%                             | 1<br>13%              | 5<br>11%              | 3<br>13%              | 2<br>16%          | 6<br>8%       | 5<br>9%       | 5<br>14%  | 8<br>13%     | 15<br>11% |          |
| >10 to 15 years    | 32<br>9%   | 20<br>9%   | 12<br>9%  | 1<br>4%   | 5<br>9%   | 6<br>11%  | 4<br>8%   | 1<br>1%   | 16<br>12%    | 18<br>11% | 7<br>6%   | 7<br>14%  | 1<br>1%   | 5<br>14%      | -<br>-        | 3<br>7%       | 1<br>5%                             | 1<br>2%               | 2<br>6%               | 2<br>15%              | 1<br>2%           | 13<br>21%     | 3<br>5%       | 3<br>9%   | 3<br>14%     | 3<br>13%  | 12<br>8% |
| >15 to 20 years    | 19<br>5%   | 13<br>6%   | 6<br>4%   | -<br>-    | -<br>3%   | 2<br>3%   | 1<br>3%   | 5<br>8%   | 11<br>8%     | 8<br>5%   | 5<br>5%   | 5<br>10%  | 1<br>1%   | -<br>-        | -<br>-        | 1<br>2%       | 1<br>3%                             | 2<br>5%               | 2<br>8%               | 2<br>10%              | 3<br>9%           | 2<br>4%       | 2<br>3%       | 4<br>13%  | -<br>-       | 6<br>4%   |          |
| >20 years          | 10<br>3%   | 8<br>4%    | 2<br>1%   | -<br>-    | -<br>-    | -<br>5%   | 2<br>6%   | 3<br>3%   | 4<br>1%      | 1<br>5%   | 6<br>6%   | 3<br>6%   | -<br>4%   | -<br>-        | 1<br>7%       | -<br>-        | -<br>-                              | -<br>-                | -<br>-                | 1<br>3%               | 3<br>6%           | 2<br>4%       | -<br>-        | -<br>-    | -<br>1%      | 2         |          |
| Don't know         | 209<br>56% | 120<br>53% | 89<br>61% | 21<br>75% | 33<br>64% | 36<br>62% | 25<br>57% | 30<br>49% | 63<br>49%    | 87<br>54% | 61<br>55% | 28<br>54% | 32<br>66% | 17<br>49%     | 6<br>69%      | 24<br>64%     | 16<br>67%                           | 29<br>72%             | 16<br>60%             | 9<br>58%              | 23<br>63%         | 31<br>50%     | 23<br>41%     | 15<br>46% | 38<br>66%    | 90<br>61% |          |
| Mean               | 9.20       | 9.41       | 8.81      | 4.68      | 5.64      | 8.10      | 10.64     | 9.70      | 10.39        | 8.27      | 10.01     | 12.47     | 6.21      | 9.36          | 5.69          | 6.88          | 10.34                               | 8.54                  | 8.14                  | 11.57                 | 12.36             | 11.64         | 6.47          | 9.49      | 6.03         | 8.37      |          |
| Standard deviation | 7.16       | 7.45       | 6.63      | 4.45      | 4.97      | 5.16      | 7.17      | 8.43      | 7.47         | 6.01      | 8.68      | 7.59      | 3.91      | 6.23          | 3.19          | 4.95          | 10.56                               | 5.34                  | 6.80                  | 5.43                  | 9.37              | 6.86          | 7.60          | 6.41      | 4.10         | 6.16      |          |
| Standard error     | 0.55       | 0.73       | 0.83      | 1.99      | 1.28      | 1.05      | 1.41      | 1.49      | 0.93         | 0.68      | 1.18      | 1.90      | 0.90      | 1.47          | 1.84          | 1.32          | 3.34                                | 1.54                  | 2.05                  | 2.22                  | 2.71              | 1.35          | 1.32          | 1.37      | 0.85         | 0.82      |          |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 71

**Q.5/6 Length of time held - Stocks and shares ISA**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Unweighted base    | 383                                   | 383             | 294            | 89   | -                            | 383           | -              | 106  | 137        | 112       | 163   | 149               | 64                       | 3                            |   |
| Weighted base      | 374                                   | 374             | 290            | 84   | -                            | 374           | -              | 100  | 127        | 119       | 154   | 147               | 61                       | 5                            |   |
| Up to 2 years      | 16<br>4%                              | 16<br>4%        | 16<br>6%       | -  | -                            | 16<br>4%      | -              | 3<br>3%  | 3<br>2%    | 9<br>7%   | 3<br>2%   | 8<br>6%           | 3<br>5%                  | -                            | - |
| >2 to 5 years      | 46<br>12%                             | 46<br>12%       | 38<br>13%      | 7<br>9%  | -                            | 46<br>12%     | -              | 4<br>4%  | 17<br>13%  | 20<br>17% | 14<br>9%  | 24<br>17%         | 5<br>8%                  | -                            | - |
| >5 to 10 years     | 42<br>11%                             | 42<br>11%       | 40<br>14%      | 2<br>3%  | -                            | 42<br>11%     | -              | 11<br>11%  | 15<br>12%  | 14<br>12% | 20<br>13%   | 14<br>9%          | 8<br>14%                 | -                            | - |
| >10 to 15 years    | 32<br>9%                              | 32<br>9%        | 29<br>10%      | 4<br>5%  | -                            | 32<br>9%      | -              | 9<br>9%  | 13<br>10%  | 10<br>8%  | 13<br>8%  | 14<br>9%          | 5<br>9%                  | -                            | - |
| >15 to 20 years    | 19<br>5%                              | 19<br>5%        | 17<br>6%       | 2<br>2%  | -                            | 19<br>5%      | -              | 4<br>4%  | 7<br>6%    | 2<br>2%   | 8<br>5%   | 7<br>5%           | 3<br>4%                  | -                            | - |
| >20 years          | 10<br>3%                              | 10<br>3%        | 10<br>4%       | -  | -                            | 10<br>3%      | -              | 3<br>3%  | 4<br>3%    | 3<br>3%   | 4<br>3%   | 7<br>4%           | -                        | -                            | - |
| Don't know         | 209<br>56%                            | 209<br>56%      | 140<br>48%     | 69<br>82%  | -                            | 209<br>56%    | -              | 66<br>65%  | 67<br>53%  | 61<br>52% | 93<br>60%   | 73<br>50%         | 37<br>60%                | 5<br>100%                    |   |
| Mean               | 9.20                                  | 9.20            | 9.33           | 7.93   | -                            | 9.20          | -              | 10.47  | 9.79       | 7.52      | 10.10   | 9.04              | 8.24                     | -                            |   |
| Standard deviation | 7.16                                  | 7.16            | 7.30           | 5.64   | -                            | 7.16          | -              | 6.67   | 6.80       | 7.19      | 7.05  | 7.69              | 5.42                     | -                            |   |
| Standard error     | 0.55                                  | 0.55            | 0.59           | 1.41   | -                            | 0.55          | -              | 1.07   | 0.86       | 0.99      | 0.85  | 0.91              | 1.11                     | -                            |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 72

**Q.5/6 Length of time held - Private pension product**

Base: All respondents who have ever used each

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |           |            |            |                         |                |                |       |                 |            | Employment Sector |        |              |       |    |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-----------------|------------|-------------------|--------|--------------|-------|----|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern London | South East | South West        | Public | Pri-<br>vate |       |    |
|                    |        |       |        |       |       |       |       |       |              |       |       |       |        |           |            |            |                         |                |                |       |                 |            |                   |        |              |       |    |
| Unweighted base    | 618    | 352   | 266    | 24    | 54    | 97    | 139   | 128   | 176          | 213   | 203   | 107   | 95     | 40        | 26         | 71         | 54                      | 56             | 45             | 30    | 64              | 70         | 106               | 56     | 85           | 283   |    |
| Weighted base      | 600    | 350   | 251    | 29    | 66    | 92    | 120   | 116   | 177          | 200   | 179   | 140   | 81     | 44        | 22         | 66         | 51                      | 50             | 43             | 26    | 72              | 83         | 93                | 51     | 82           | 282   |    |
| Up to 2 years      | 12     | 4     | 8      | 4     | 1     | 1     | 3     | 2     | -            | 7     | 1     | 2     | 1      | -         | -          | 1          | -                       | 2              | 1              | 1     | -               | 2          | 2                 | 2      | 3            | 8     |    |
|                    | 2%     | 1%    | 3%     | 15%   | 2%    | 1%    | 3%    | 2%    | -            | 4%    | 1%    | 2%    | 2%     | -         | -          | 2%         | -                       | 3%             | 3%             | 5%    | -               | 3%         | 2%                | 4%     | 3%           | 3%    |    |
| >2 to 5 years      | 39     | 22    | 18     | 4     | 15    | 10    | 4     | 1     | 5            | 20    | 7     | 9     | 3      | 5         | 3          | 15%        | 3                       | 3              | 2              | 4     | 3               | 1          | 7                 | 7      | 3            | 10    | 22 |
|                    | 7%     | 6%    | 7%     | 12%   | 23%   | 11%   | 3%    | 1%    | 3%           | 10%   | 4%    | 6%    | 4%     | 10%       | 5%         | 5%         | 5%                      | 3%             | 8%             | 13%   | 1%              | 8%         | 8%                | 6%     | 12%          | 8%    |    |
| >5 to 10 years     | 49     | 22    | 28     | 2     | 7     | 9     | 12    | 8     | 12           | 20    | 11    | 12    | 6      | 3         | 1          | 8          | 5                       | 5              | 2              | 6     | 3               | 9          | 5                 | 4      | 6            | 23    |    |
|                    | 8%     | 6%    | 11%    | 5%    | 10%   | 9%    | 10%   | 7%    | 7%           | 10%   | 6%    | 9%    | 7%     | 6%        | 4%         | 11%        | 9%                      | 10%            | 4%             | 21%   | 4%              | 11%        | 5%                | 8%     | 8%           | 8%    |    |
| >10 to 15 years    | 62     | 39    | 22     | 1     | 7     | 13    | 12    | 10    | 18           | 11    | 21    | 21    | 9      | 1         | 1          | 5          | 7                       | 4              | 2              | 11    | 13              | 9          | 4                 | 4      | 37           |       |    |
|                    | 10%    | 11%   | 9%     | 2%    | 11%   | 14%   | 10%   | 9%    | 10%          | 5%    | 11%   | 15%   | 12%    | 2%        | 6%         | 7%         | 12%                     | 14%            | 8%             | 6%    | 15%             | 15%        | 9%                | 8%     | 5%           | 13%   |    |
| >15 to 20 years    | 54     | 33    | 21     | 1     | 1     | 10    | 18    | 12    | 12           | 14    | 22    | 14    | 4      | 5         | 2          | 11         | 5                       | 2              | 1              | 1     | 4               | 5          | 14                | 4      | 7            | 29    |    |
|                    | 9%     | 9%    | 9%     | 3%    | 2%    | 11%   | 15%   | 11%   | 7%           | 7%    | 12%   | 10%   | 5%     | 11%       | 10%        | 17%        | 10%                     | 4%             | 2%             | 5%    | 6%              | 15%        | 15%               | 8%     | 9%           | 10%   |    |
| >20 years          | 83     | 59    | 24     | 7     | 20    | 20    | 36    | 25    | 28           | 21    | 10    | 6     | 2      | 10        | 5          | 7          | 6                       | 4              | 13             | 11    | 12              | 7          | 4                 | 40     |              |       |    |
|                    | 14%    | 17%   | 10%    | -     | -     | 8%    | 17%   | 20%   | 12%          | 16%   | 15%   | 12%   | 14%    | 11%       | 15%        | 9%         | 15%                     | 13%            | 16%            | 18%   | 13%             | 13%        | 14%               | 4%     | 4%           | 14%   |    |
| Don't know         | 300    | 170   | 130    | 18    | 34    | 42    | 51    | 62    | 94           | 103   | 89    | 62    | 47     | 25        | 12         | 28         | 28                      | 25             | 27             | 9     | 40              | 36         | 44                | 27     | 49           | 123   |    |
|                    | 50%    | 49%   | 52%    | 62%   | 51%   | 45%   | 42%   | 53%   | 53%          | 51%   | 49%   | 44%   | 59%    | 57%       | 54%        | 42%        | 54%                     | 51%            | 62%            | 34%   | 56%             | 44%        | 48%               | 52%    | 60%          | 44%   |    |
| Mean               | 15.57  | 16.96 | 13.50  | 4.49  | 6.92  | 12.66 | 16.43 | 18.40 | 19.58        | 13.38 | 17.54 | 15.79 | 16.08  | 16.03     | 14.96      | 15.86      | 15.78                   | 15.67          | 14.26          | 12.85 | 18.41           | 14.15      | 15.77             | 16.19  | 10.73        | 14.96 |    |
| Standard deviation | 9.68   | 9.80  | 9.16   | 5.47  | 4.91  | 7.54  | 8.76  | 9.26  | 10.11        | 9.97  | 9.20  | 9.28  | 10.17  | 10.44     | 11.86      | 8.72       | 9.57                    | 10.13          | 10.52          | 10.76 | 7.72            | 9.60       | 9.45              | 11.57  | 8.51         | 9.23  |    |
| Standard error     | 0.55   | 0.72  | 0.81   | 1.73  | 0.94  | 1.03  | 0.98  | 1.16  | 1.15         | 0.96  | 0.90  | 1.18  | 1.65   | 2.61      | 3.17       | 1.35       | 2.09                    | 1.95           | 2.41           | 2.41  | 1.41            | 1.54       | 1.23              | 2.31   | 1.40         | 0.73  |    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 72

**Q.5/6 Length of time held - Private pension product**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Unweighted base    | 618                                   | 618             | 445            | 173  | -                            | 618           | -              | 198  | 235        | 140       | 313   | 223               | 73                       | 3                            |   |
| Weighted base      | 600                                   | 600             | 443            | 158  | -                            | 600           | -              | 182  | 225        | 146       | 307   | 213               | 68                       | 6                            |   |
| Up to 2 years      | 12<br>2%                              | 12<br>2%        | 7<br>2%        | 5<br>3%  | -                            | 12<br>2%      | -              | -  | 5<br>2%    | 5<br>3%   | 6<br>2%   | 5<br>2%           | 1<br>2%                  | -                            | - |
| >2 to 5 years      | 39<br>7%                              | 39<br>7%        | 33<br>7%       | 7<br>4%  | -                            | 39<br>7%      | -              | 8<br>4%  | 17<br>8%   | 10<br>7%  | 15<br>5%  | 17<br>8%          | 7<br>11%                 | -                            | - |
| >5 to 10 years     | 49<br>8%                              | 49<br>8%        | 40<br>9%       | 10<br>6%   | -                            | 49<br>8%      | -              | 12<br>7%   | 17<br>8%   | 19<br>13% | 21<br>7%  | 23<br>11%         | 4<br>6%                  | 2<br>27%                     |   |
| >10 to 15 years    | 62<br>10%                             | 62<br>10%       | 53<br>12%      | 9<br>6%  | -                            | 62<br>10%     | -              | 21<br>12%  | 23<br>10%  | 13<br>9%  | 29<br>10%   | 26<br>12%         | 6<br>9%                  | -                            |   |
| >15 to 20 years    | 54<br>9%                              | 54<br>9%        | 45<br>10%      | 10<br>6%   | -                            | 54<br>9%      | -              | 15<br>8%   | 25<br>11%  | 12<br>8%  | 32<br>10%   | 17<br>8%          | 5<br>8%                  | -                            |   |
| >20 years          | 83<br>14%                             | 83<br>14%       | 68<br>15%      | 15<br>10%  | -                            | 83<br>14%     | -              | 29<br>16%  | 34<br>15%  | 16<br>11% | 42<br>14%   | 36<br>17%         | 5<br>7%                  | -                            |   |
| Don't know         | 300<br>50%                            | 300<br>50%      | 197<br>45%     | 103<br>65%   | -                            | 300<br>50%    | -              | 97<br>53%  | 102<br>45% | 72<br>49% | 162<br>53%  | 89<br>42%         | 39<br>58%                | 4<br>73%                     |   |
| Mean               | 15.57                                 | 15.57           | 15.75          | 14.78  | -                            | 15.57         | -              | 17.98  | 15.66      | 13.30     | 16.29   | 15.41             | 12.61                    | 8.00                         |   |
| Standard deviation | 9.68                                  | 9.68            | 9.64           | 9.92   | -                            | 9.68          | -              | 9.73   | 9.65       | 8.71      | 9.54  | 9.89              | 9.33                     | -                            |   |
| Standard error     | 0.55                                  | 0.55            | 0.61           | 1.22   | -                            | 0.55          | -              | 1.01   | 0.87       | 1.01      | 0.78  | 0.87              | 1.68                     | -                            |   |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 73

**Q.5/6 Length of time held - Workplace pension**  
**Base: All respondents who have ever used each**

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |           |            |            |                          |                |                |       | Employment Sector |            |            |        |         |       |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----------|------------|------------|--------------------------|----------------|----------------|-------|-------------------|------------|------------|--------|---------|-------|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-land | North East | North West | York-shire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern London   | South East | South West | Public | Pri-ate |       |
|                    |        |       |        |       |       |       |       |       |              |       |       |       |        |           |            |            |                          |                |                |       |                   |            |            |        |         |       |
| Unweighted base    | 1021   | 549   | 472    | 46    | 145   | 178   | 201   | 180   | 271          | 365   | 342   | 154   | 160    | 79        | 39         | 115        | 95                       | 100            | 69             | 46    | 101               | 110        | 168        | 99     | 195     | 420   |
| Weighted base      | 994    | 546   | 448    | 56    | 159   | 164   | 183   | 169   | 264          | 339   | 313   | 203   | 140    | 83        | 31         | 105        | 91                       | 91             | 67             | 42    | 117               | 123        | 153        | 91     | 197     | 420   |
| Up to 2 years      | 87     | 29    | 58     | 16    | 27    | 17    | 17    | 10    | 1            | 26    | 35    | 7     | 20     | 6         | 1          | 5          | 9                        | 13             | 6              | 4     | 10                | 7          | 17         | 10     | 26      | 55    |
|                    | 9%     | 5%    | 13%    | 29%   | 17%   | 10%   | 9%    | 6%    | *            | 8%    | 11%   | 3%    | 14%    | 7%        | 3%         | 5%         | 9%                       | 14%            | 8%             | 10%   | 9%                | 6%         | 11%        | 10%    | 13%     | 13%   |
| >2 to 5 years      | 113    | 46    | 67     | 16    | 43    | 23    | 15    | 6     | 9            | 40    | 36    | 23    | 13     | 10        | 4          | 11         | 6                        | 8              | 7              | 4     | 18                | 19         | 18         | 8      | 31      | 69    |
|                    | 11%    | 8%    | 15%    | 28%   | 27%   | 14%   | 8%    | 4%    | 3%           | 12%   | 12%   | 11%   | 9%     | 12%       | 12%        | 10%        | 6%                       | 9%             | 11%            | 10%   | 15%               | 15%        | 12%        | 9%     | 16%     | 16%   |
| >5 to 10 years     | 98     | 56    | 43     | -     | 27    | 18    | 19    | 10    | 25           | 38    | 27    | 28    | 6      | 9         | 2          | 6          | 13                       | 10             | 4              | 8     | 11                | 9          | 19         | 7      | 19      | 49    |
|                    | 10%    | 10%   | 10%    | -     | 17%   | 11%   | 11%   | 6%    | 9%           | 11%   | 9%    | 14%   | 4%     | 11%       | 7%         | 6%         | 15%                      | 11%            | 6%             | 19%   | 9%                | 7%         | 13%        | 8%     | 10%     | 12%   |
| >10 to 15 years    | 72     | 47    | 25     | 3     | 11    | 23    | 14    | 6     | 14           | 20    | 23    | 21    | 8      | 10        | 2          | 10         | 5                        | 6              | 5              | 2     | 6                 | 11         | 10         | 5      | 19      | 33    |
|                    | 7%     | 9%    | 6%     | 6%    | 7%    | 14%   | 8%    | 4%    | 5%           | 6%    | 7%    | 10%   | 6%     | 12%       | 5%         | 10%        | 6%                       | 7%             | 6%             | 5%    | 7%                | 5%         | 9%         | 6%     | 10%     | 8%    |
| >15 to 20 years    | 56     | 34    | 22     | 1     | 5     | 17    | 13    | 11    | 9            | 14    | 20    | 15    | 8      | 7         | 2          | 4          | 4                        | 4              | 2              | 3     | 3                 | 16         | 7          | 4      | 14      | 28    |
|                    | 6%     | 6%    | 5%     | 1%    | 3%    | 10%   | 7%    | 7%    | 3%           | 4%    | 6%    | 7%    | 6%     | 8%        | 7%         | 4%         | 5%                       | 3%             | 8%             | 3%    | 13%               | 4%         | 4%         | 7%     | 7%      |       |
| >20 years          | 183    | 122   | 62     | 1     | -     | 7     | 47    | 60    | 69           | 62    | 68    | 34    | 19     | 18        | 10         | 22         | 19                       | 20             | 15             | 6     | 20                | 12         | 22         | 19     | 44      | 38    |
|                    | 18%    | 22%   | 14%    | 1%    | -     | 4%    | 26%   | 35%   | 26%          | 18%   | 22%   | 17%   | 14%    | 22%       | 34%        | 21%        | 21%                      | 22%            | 13%            | 17%   | 10%               | 15%        | 21%        | 21%    | 22%     | 9%    |
| Don't know         | 384    | 213   | 171    | 20    | 46    | 58    | 58    | 65    | 137          | 138   | 104   | 76    | 66     | 23        | 10         | 46         | 35                       | 30             | 29             | 14    | 50                | 50         | 59         | 38     | 43      | 147   |
|                    | 39%    | 39%   | 38%    | 35%   | 29%   | 36%   | 32%   | 39%   | 52%          | 41%   | 33%   | 37%   | 47%    | 28%       | 33%        | 44%        | 43%                      | 32%            | 43%            | 35%   | 42%               | 40%        | 39%        | 42%    | 22%     | 35%   |
| Mean               | 14.70  | 17.08 | 11.82  | 3.70  | 5.31  | 9.61  | 16.23 | 22.63 | 22.52        | 14.84 | 15.24 | 14.66 | 12.85  | 15.73     | 19.94      | 16.89      | 15.95                    | 14.80          | 16.37          | 12.37 | 13.65             | 12.37      | 12.49      | 16.07  | 13.72   | 9.97  |
| Standard deviation | 12.56  | 12.44 | 12.11  | 6.13  | 4.81  | 7.41  | 12.14 | 12.94 | 12.41        | 13.01 | 13.07 | 10.89 | 12.61  | 12.30     | 13.10      | 12.72      | 13.18                    | 13.15          | 13.75          | 11.03 | 13.17             | 9.91       | 11.82      | 14.07  | 12.18   | 10.01 |
| Standard error     | 0.51   | 0.68  | 0.72   | 1.16  | 0.47  | 0.69  | 1.07  | 1.23  | 1.08         | 0.88  | 0.87  | 1.14  | 1.39   | 1.63      | 2.52       | 1.58       | 1.76                     | 1.59           | 2.17           | 2.08  | 1.78              | 1.23       | 1.16       | 1.93   | 0.98    | 0.61  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 73

**Q.5/6 Length of time held - Workplace pension**  
**Base: All respondents who have ever used each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base    | 1021                                  | 1021            | 758            | 263  | -                            | 768           | 253            | 302  | 380        | 277       | 492   | 388               | 130                      | 2                            |
| Weighted base      | 994                                   | 994             | 743            | 251  | -                            | 742           | 253            | 269  | 372        | 288       | 485   | 374               | 122                      | 3                            |
| Up to 2 years      | 87<br>9%                              | 87<br>9%        | 66<br>9%       | 21<br>8%   | -                            | 45<br>6%      | 42<br>17%      | 12<br>4%   | 34<br>9%   | 36<br>12% | 44<br>9%  | 32<br>8%          | 11<br>9%                 | -                            |
| >2 to 5 years      | 113<br>11%                            | 113<br>11%      | 93<br>12%      | 20<br>8%   | -                            | 70<br>9%      | 43<br>17%      | 20<br>8%   | 35<br>9%   | 50<br>17% | 51<br>10%   | 38<br>10%         | 21<br>17%                | -                            |
| >5 to 10 years     | 98<br>10%                             | 98<br>10%       | 78<br>11%      | 20<br>8%   | -                            | 62<br>8%      | 37<br>15%      | 14<br>5%   | 47<br>13%  | 35<br>12% | 43<br>9%  | 44<br>12%         | 10<br>8%                 | -                            |
| >10 to 15 years    | 72<br>7%                              | 72<br>7%        | 59<br>8%       | 13<br>5%   | -                            | 59<br>8%      | 14<br>5%       | 14<br>5%   | 36<br>10%  | 18<br>6%  | 32<br>7%  | 29<br>8%          | 11<br>9%                 | -                            |
| >15 to 20 years    | 56<br>6%                              | 56<br>6%        | 48<br>7%       | 8<br>3%  | -                            | 43<br>6%      | 13<br>5%       | 16<br>6%   | 24<br>6%   | 13<br>5%  | 26<br>5%  | 22<br>6%          | 8<br>7%                  | -                            |
| >20 years          | 183<br>18%                            | 183<br>18%      | 149<br>20%     | 35<br>14%  | -                            | 154<br>21%    | 29<br>12%      | 54<br>20%  | 72<br>19%  | 51<br>18% | 97<br>20%   | 69<br>19%         | 15<br>12%                | -                            |
| Don't know         | 384<br>39%                            | 384<br>39%      | 250<br>34%     | 134<br>54%   | -                            | 309<br>42%    | 75<br>30%      | 139<br>52%   | 125<br>34% | 85<br>29% | 193<br>40%  | 140<br>37%        | 46<br>38%                | 3<br>100%                    |
| Mean               | 14.70                                 | 14.70           | 14.84          | 14.09  | -                            | 16.60         | 10.07          | 18.25  | 14.86      | 12.49     | 15.19   | 14.83             | 12.49                    | -                            |
| Standard deviation | 12.56                                 | 12.56           | 12.51          | 12.79  | -                            | 12.68         | 10.99          | 12.87  | 12.18      | 12.34     | 12.72   | 12.43             | 12.23                    | -                            |
| Standard error     | 0.51                                  | 0.51            | 0.56           | 1.17   | -                            | 0.60          | 0.85           | 1.07   | 0.77       | 0.89      | 0.75  | 0.79              | 1.37                     | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 74

**Q.5/6 Length of time held - Shares**

Base: All respondents who have ever used each

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |               |               |               |                                     |                       |                       |       | Employment Sector      |               |               |        |              |       |    |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-------|------------------------|---------------|---------------|--------|--------------|-------|----|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humb-<br>erside | West<br>Mid-<br>lands | East<br>Mid-<br>lands | Wales | East-<br>ern<br>London | South<br>East | South<br>West | Public | Pri-<br>vate |       |    |
|                    |        |       |        |       |       |       |       |       |              |       |       |       |        |               |               |               |                                     |                       |                       |       |                        |               |               |        |              |       |    |
| Unweighted base    | 690    | 403   | 287    | 28    | 72    | 99    | 129   | 129   | 233          | 267   | 228   | 88    | 107    | 49            | 21            | 70            | 71                                  | 65                    | 48                    | 29    | 71                     | 92            | 116           | 58     | 90           | 271   |    |
| Weighted base      | 657    | 390   | 267    | 33    | 77    | 92    | 103   | 125   | 227          | 245   | 204   | 114   | 94     | 52            | 15            | 60            | 66                                  | 60                    | 47                    | 25    | 78                     | 101           | 104           | 49     | 91           | 253   |    |
| Up to 2 years      | 27     | 15    | 12     | 1     | 8     | 8     | 5     | 5     | 1            | 4     | 11    | 7     | 5      | 4             | 4             | 4             | 9%                                  | -                     | 2                     | 1     | 6                      | 1             | 1             | 1      | 6            | 12    | 5% |
| >2 to 5 years      | 32     | 20    | 12     | 5     | 9     | 10    | 4     | 1     | 4            | 13    | 6     | 8     | 5      | 2             | -             | -             | 8                                   | 1                     | 4                     | 1     | 6                      | 5             | 4             | 1      | 3            | 22    | 9% |
| >5 to 10 years     | 49     | 30    | 19     | 1     | 7     | 9     | 7     | 7     | 18           | 25    | 13    | 4     | 8      | 7             | 1             | 3             | 4                                   | 4                     | 4                     | 1     | 5                      | 9             | 11            | 1      | 4            | 22    | 9% |
| >10 to 15 years    | 40     | 25    | 16     | 1     | 4     | 10    | 6     | 8     | 11           | 17    | 16    | 1     | 6      | 2             | 1             | 5             | 5                                   | 4                     | 4                     | 2     | 6                      | 5             | 2             | 4      | 6            | 17    | 7% |
| >15 to 20 years    | 45     | 27    | 18     | -     | -     | 2     | 7     | 13    | 23           | 16    | 20    | 6     | 2      | 6             | -             | 1             | 3                                   | 2                     | 3                     | 2     | 4                      | 11            | 10            | 3      | 3            | 12    | 5% |
| >20 years          | 60     | 46    | 14     | -     | 1     | 2     | 9     | 15    | 34           | 24    | 16    | 8     | 13     | 5             | 1             | 7             | 5                                   | 4                     | 2                     | -     | 12                     | 7             | 11            | 7      | 5            | 14    | 6% |
| Don't know         | 403    | 228   | 176    | 25    | 48    | 52    | 66    | 79    | 133          | 140   | 125   | 82    | 56     | 26            | 12            | 34            | 36                                  | 32                    | 19                    | 44    | 62                     | 61            | 30            | 63     | 152          | 60%   |    |
| Mean               | 14.25  | 15.34 | 12.32  | 4.57  | 5.51  | 7.70  | 14.08 | 18.36 | 18.69        | 13.87 | 14.94 | 13.50 | 14.53  | 12.61         | 17.68         | 12.16         | 15.86                               | 10.33                 | 13.48                 | 11.17 | 16.60                  | 14.76         | 14.73         | 17.18  | 11.23        | 10.60 |    |
| Standard deviation | 10.35  | 10.88 | 9.07   | 3.90  | 5.53  | 6.37  | 10.12 | 8.84  | 10.39        | 10.39 | 9.50  | 11.94 | 10.79  | 9.94          | 9.02          | 10.39         | 8.38                                | 10.27                 | 9.42                  | 6.66  | 11.50                  | 9.37          | 11.24         | 11.84  | 9.66         | 8.44  |    |
| Standard error     | 0.64   | 0.85  | 0.93   | 1.59  | 1.06  | 0.98  | 1.53  | 1.28  | 1.08         | 0.99  | 1.05  | 2.44  | 1.63   | 1.95          | 4.03          | 1.93          | 1.71                                | 2.14                  | 2.52                  | 2.72  | 2.10                   | 1.54          | 1.69          | 2.52   | 1.79         | 0.83  |    |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 74

## Q.5/6 Length of time held - Shares

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Unweighted base    | 690                                   | 690             | 506            | 184  | -                            | 690           | -              | 213  | 261        | 173       | 327   | 263               | 88                       | 5                            |   |
| Weighted base      | 657                                   | 657             | 483            | 174  | -                            | 657           | -              | 192  | 242        | 180       | 305   | 253               | 83                       | 7                            |   |
| Up to 2 years      | 27<br>4%                              | 27<br>4%        | 22<br>5%       | 5<br>3%  | -                            | 27<br>4%      | -              | 5<br>3%  | 7<br>3%    | 15<br>9%  | 16<br>5%  | 7<br>3%           | 3<br>4%                  | -                            | - |
| >2 to 5 years      | 32<br>5%                              | 32<br>5%        | 31<br>6%       | 1<br>*   | -                            | 32<br>5%      | -              | 6<br>3%  | 13<br>6%   | 13<br>7%  | 15<br>5%  | 10<br>4%          | 6<br>8%                  | -                            | - |
| >5 to 10 years     | 49<br>7%                              | 49<br>7%        | 40<br>8%       | 9<br>5%  | -                            | 49<br>7%      | -              | 10<br>5%   | 19<br>8%   | 17<br>10% | 18<br>6%  | 23<br>9%          | 8<br>10%                 | 1<br>13%                     |   |
| >10 to 15 years    | 40<br>6%                              | 40<br>6%        | 37<br>8%       | 3<br>2%  | -                            | 40<br>6%      | -              | 6<br>3%  | 20<br>8%   | 12<br>6%  | 20<br>7%  | 12<br>5%          | 7<br>8%                  | -                            | - |
| >15 to 20 years    | 45<br>7%                              | 45<br>7%        | 41<br>9%       | 3<br>2%  | -                            | 45<br>7%      | -              | 11<br>5%   | 20<br>8%   | 12<br>7%  | 26<br>8%  | 17<br>7%          | 2<br>3%                  | -                            | - |
| >20 years          | 60<br>9%                              | 60<br>9%        | 45<br>9%       | 15<br>9%   | -                            | 60<br>9%      | -              | 19<br>10%  | 20<br>8%   | 18<br>10% | 26<br>9%  | 25<br>10%         | 7<br>9%                  | -                            | - |
| Don't know         | 403<br>61%                            | 403<br>61%      | 265<br>55%     | 138<br>79%   | -                            | 403<br>61%    | -              | 136<br>71%   | 143<br>59% | 94<br>52% | 184<br>60%  | 159<br>63%        | 49<br>59%                | 6<br>87%                     |   |
| Mean               | 14.25                                 | 14.25           | 13.69          | 17.66  | -                            | 14.25         | -              | 16.30  | 14.25      | 12.52     | 13.81   | 15.51             | 12.47                    | 8.00                         |   |
| Standard deviation | 10.35                                 | 10.35           | 9.98           | 11.98  | -                            | 10.35         | -              | 10.87  | 9.66       | 10.81     | 9.93  | 10.97             | 10.21                    | -                            |   |
| Standard error     | 0.64                                  | 0.64            | 0.67           | 1.89   | -                            | 0.64          | -              | 1.32   | 0.96       | 1.22      | 0.89  | 1.11              | 1.80                     | -                            |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 75

**Q.5/6 Length of time held - Other investment fund product**

Base: All respondents who have ever used each

|                    | Gender     |            | Age       |           |           |           |           |           | Social Grade |            |           |           | Region    |               |               |               |                                     |                       |                       |                       | Employment Sector |               |               |           |              |           |         |
|--------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|------------|-----------|-----------|-----------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|---------------|---------------|-----------|--------------|-----------|---------|
|                    | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1        | C2        | DE        | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humber-<br>side | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | South<br>London   | South<br>East | South<br>West | Public    | Pri-<br>vate |           |         |
|                    |            |            |           |           |           |           |           |           |              |            |           |           |           |               |               |               |                                     |                       |                       |                       |                   |               |               |           |              |           |         |
| Unweighted base    | 380        | 230        | 150       | 20        | 40        | 49        | 63        | 72        | 136          | 155        | 129       | 40        | 56        | 31            | 16            | 36            | 39                                  | 39                    | 26                    | 18                    | 29                | 52            | 62            | 32        | 55           | 140       |         |
| Weighted base      | 362        | 226        | 135       | 23        | 44        | 45        | 53        | 69        | 128          | 146        | 116       | 51        | 48        | 32            | 13            | 34            | 36                                  | 35                    | 28                    | 17                    | 27                | 58            | 54            | 29        | 59           | 133       |         |
| Up to 2 years      | 19<br>5%   | 11<br>5%   | 8<br>6%   | 3<br>11%  | 2<br>4%   | 3<br>7%   | 2<br>3%   | -         | 9<br>7%      | 7<br>5%    | 5<br>4%   | 3<br>7%   | 3<br>5%   | 3<br>10%      | -             | 1<br>-        | 1<br>3%                             | 1<br>2%               | 1<br>4%               | 2<br>12%              | 1<br>3%           | 1<br>3%       | 3<br>5%       | 4<br>8%   | 2<br>7%      | 3<br>5%   | 6<br>5% |
| >2 to 5 years      | 34<br>9%   | 21<br>9%   | 13<br>9%  | 3<br>13%  | 2<br>6%   | 5<br>11%  | 6<br>11%  | 8<br>11%  | 10<br>8%     | 11<br>8%   | 13<br>12% | 5<br>10%  | 4<br>8%   | 1<br>3%       | 1<br>5%       | 1<br>3%       | 3<br>8%                             | 5<br>15%              | 5<br>19%              | -                     | 2<br>7%           | 4<br>7%       | 8<br>15%      | 3<br>10%  | 5<br>8%      | 16<br>12% |         |
| >5 to 10 years     | 30<br>8%   | 19<br>8%   | 11<br>8%  | 1<br>4%   | 6<br>13%  | 2<br>6%   | 5<br>9%   | 6<br>8%   | 11<br>9%     | 13<br>9%   | 12<br>10% | 3<br>6%   | 2<br>5%   | 5<br>15%      | 1<br>4%       | 1<br>10%      | 2<br>5%                             | 1<br>4%               | 2<br>10%              | 2<br>12%              | 3<br>9%           | 4<br>8%       | 4<br>8%       | 3<br>8%   | 3<br>5%      | 13<br>9%  |         |
| >10 to 15 years    | 14<br>4%   | 10<br>4%   | 4<br>3%   | -         | 1<br>2%   | 1<br>2%   | 1<br>1%   | 5<br>7%   | 7<br>6%      | 3<br>2%    | 7<br>6%   | 1<br>2%   | 2<br>5%   | 2<br>5%       | -             | 1<br>-        | 1<br>4%                             | 1<br>2%               | 2<br>6%               | -                     | 1<br>4%           | 1<br>1%       | 1<br>8%       | 1<br>9%   | 2<br>3%      | 5<br>4%   |         |
| >15 to 20 years    | 10<br>3%   | 7<br>3%    | 4<br>3%   | -         | -         | -         | 2<br>4%   | 3<br>4%   | 5<br>4%      | 3<br>2%    | 4<br>3%   | 4<br>6%   | 1<br>1%   | 2<br>8%       | -             | -             | 2<br>7%                             | 1<br>2%               | 1<br>4%               | 1<br>3%               | -                 | 1<br>2%       | 1<br>2%       | 1<br>4%   | 1<br>4%      | 2<br>1%   |         |
| >20 years          | 13<br>4%   | 11<br>5%   | 2<br>2%   | 1<br>6%   | -         | -         | 1<br>1%   | 3<br>4%   | 8<br>7%      | 5<br>3%    | 5<br>5%   | 1<br>3%   | 1<br>3%   | 1<br>5%       | 1<br>5%       | 1<br>10%      | 3<br>4%                             | 1<br>4%               | -                     | -                     | 2<br>7%           | 2<br>3%       | 1<br>2%       | -         | -            | 3<br>2%   |         |
| Don't know         | 241<br>67% | 148<br>65% | 94<br>69% | 15<br>66% | 33<br>75% | 34<br>70% | 37<br>66% | 46<br>60% | 77<br>70%    | 103<br>60% | 69<br>67% | 34<br>73% | 35<br>55% | 17<br>86%     | 11<br>70%     | 24<br>75%     | 27<br>71%                           | 16<br>56%             | 12<br>73%             | 19<br>70%             | 43<br>74%         | 31<br>56%     | 17<br>61%     | 44<br>75% | 89<br>67%    |           |         |
| Mean               | 9.19       | 9.99       | 7.68      | 6.73      | 6.04      | 4.23      | 7.83      | 11.01     | 10.96        | 8.68       | 9.98      | 9.05      | 8.29      | 10.45         | 12.43         | 15.44         | 11.95                               | 8.59                  | 6.74                  | 5.83                  | 11.10             | 8.05          | 7.49          | 7.46      | 7.28         | 7.27      |         |
| Standard deviation | 8.83       | 9.30       | 7.73      | 9.59      | 3.76      | 3.90      | 6.88      | 8.60      | 10.31        | 8.18       | 9.37      | 9.99      | 8.11      | 9.24          | -             | 13.41         | 10.86                               | 8.63                  | 5.41                  | 6.43                  | 9.48              | 8.12          | 8.10          | 6.07      | 6.31         | 6.96      |         |
| Standard error     | 0.78       | 1.03       | 1.13      | 3.62      | 1.09      | 1.18      | 1.50      | 1.76      | 1.42         | 1.21       | 1.28      | 2.67      | 2.17      | 2.56          | -             | 4.24          | 3.27                                | 2.60                  | 1.63                  | 3.71                  | 3.16              | 2.03          | 1.59          | 1.57      | 1.58         | 1.04      |         |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 75

**Q.5/6 Length of time held - Other investment fund product**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base    | 380                                   | 380             | 292            | 88   | -                            | 380           | -              | 119  | 142        | 100       | 163   | 151               | 58                       | 4                            |
| Weighted base      | 362                                   | 362             | 281            | 81   | -                            | 362           | -              | 109  | 131        | 101       | 148   | 149               | 54                       | 6                            |
| Up to 2 years      | 19<br>5%                              | 19<br>5%        | 16<br>6%       | 2<br>3%  | -                            | 19<br>5%      | -              | 8<br>8%  | 5<br>4%    | 5<br>5%   | 11<br>7%  | 3<br>2%           | 4<br>8%                  | 1<br>11%                     |
| >2 to 5 years      | 34<br>9%                              | 34<br>9%        | 30<br>11%      | 4<br>5%  | -                            | 34<br>9%      | -              | 10<br>9%   | 11<br>8%   | 11<br>11% | 11<br>8%  | 14<br>10%         | 8<br>15%                 | -                            |
| >5 to 10 years     | 30<br>8%                              | 30<br>8%        | 27<br>9%       | 4<br>4%  | -                            | 30<br>8%      | -              | 12<br>11%  | 8<br>6%    | 11<br>11% | 19<br>13%   | 8<br>5%           | 3<br>6%                  | 1<br>15%                     |
| >10 to 15 years    | 14<br>4%                              | 14<br>4%        | 13<br>5%       | 1<br>1%  | -                            | 14<br>4%      | -              | 3<br>3%  | 7<br>5%    | 3<br>3%   | 6<br>4%   | 7<br>5%           | 1<br>2%                  | -                            |
| >15 to 20 years    | 10<br>3%                              | 10<br>3%        | 8<br>3%        | 3<br>4%  | -                            | 10<br>3%      | -              | 3<br>2%  | 4<br>3%    | 3<br>3%   | 5<br>4%   | 4<br>3%           | 1<br>2%                  | -                            |
| >20 years          | 13<br>4%                              | 13<br>4%        | 11<br>4%       | 3<br>3%  | -                            | 13<br>4%      | -              | 3<br>2%  | 5<br>4%    | 6<br>6%   | 6<br>4%   | 2<br>2%           | 3<br>6%                  | -                            |
| Don't know         | 241<br>67%                            | 241<br>67%      | 177<br>63%     | 65<br>80%  | -                            | 241<br>67%    | -              | 71<br>65%  | 91<br>70%  | 61<br>61% | 90<br>61%   | 111<br>74%        | 33<br>61%                | 4<br>74%                     |
| Mean               | 9.19                                  | 9.19            | 8.84           | 11.42  | -                            | 9.19          | -              | 7.99   | 10.20      | 9.63      | 9.29  | 8.73              | 8.47                     | 4.90                         |
| Standard deviation | 8.83                                  | 8.83            | 8.40           | 11.22  | -                            | 8.83          | -              | 8.94   | 9.04       | 8.78      | 8.74  | 7.56              | 9.64                     | -                            |
| Standard error     | 0.78                                  | 0.78            | 0.80           | 2.64   | -                            | 0.78          | -              | 1.38   | 1.38       | 1.39      | 1.10  | 1.20              | 2.05                     | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 76

**Q.5/6 Length of time held - Bank or building society easy access savings account (e.g. you can access your money at any time)**

Base: All respondents who have ever used each

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |               |               |               |  |                       |                       |       |                        | Employment Sector |               |        |              |       |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|---------------|---------------|---------------|--|-----------------------|-----------------------|-------|------------------------|-------------------|---------------|--------|--------------|-------|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-<br>land | North<br>East | North<br>West | York-<br>shire<br>&<br>Humb-<br>erside | West<br>Mid-<br>lands | East<br>Mid-<br>lands | Wales | East-<br>ern<br>London | South<br>East     | South<br>West | Public | Pri-<br>vate |       |
|                    |        |       |        |       |       |       |       |       |              |       |       |       |        |               |               |               |  |                       |                       |       |                        |                   |               |        |              |       |
| Unweighted base    | 1378   | 674   | 704    | 102   | 184   | 228   | 266   | 241   | 357          | 455   | 440   | 206   | 277    | 101           | 57            | 159           | 126                                    | 131                   | 109                   | 71    | 123                    | 149               | 221           | 131    | 200          | 568   |
| Weighted base      | 1352   | 668   | 684    | 128   | 196   | 214   | 240   | 226   | 347          | 414   | 394   | 284   | 260    | 112           | 48            | 143           | 133                                    | 121                   | 103                   | 68    | 142                    | 161               | 198           | 124    | 199          | 570   |
| Up to 2 years      | 130    | 53    | 77     | 15    | 20    | 22    | 20    | 22    | 31           | 40    | 44    | 23    | 22     | 16            | 5             | 11            | 11                                     | 17                    | 9                     | 9     | 11                     | 10                | 16            | 15     | 21           | 49    |
|                    | 10%    | 8%    | 11%    | 12%   | 10%   | 10%   | 8%    | 10%   | 9%           | 10%   | 11%   | 8%    | 9%     | 14%           | 10%           | 8%            | 8%                                     | 13%                   | 8%                    | 13%   | 11%                    | 6%                | 8%            | 11%    | 9%           |       |
| >2 to 5 years      | 183    | 85    | 98     | 28    | 55    | 34    | 21    | 15    | 30           | 55    | 54    | 39    | 34     | 16            | 8             | 23            | 15                                     | 12                    | 14                    | 9     | 16                     | 26                | 32            | 11     | 24           | 84    |
|                    | 14%    | 13%   | 14%    | 22%   | 28%   | 16%   | 9%    | 7%    | 9%           | 13%   | 14%   | 14%   | 13%    | 14%           | 17%           | 16%           | 11%                                    | 10%                   | 14%                   | 13%   | 11%                    | 16%               | 16%           | 9%     | 12%          | 15%   |
| >5 to 10 years     | 155    | 77    | 78     | 20    | 35    | 29    | 18    | 21    | 31           | 50    | 51    | 26    | 27     | 13            | 6             | 19            | 14                                     | 13                    | 9                     | 16    | 15                     | 27                | 10            | 28     | 81           |       |
|                    | 11%    | 11%   | 11%    | 15%   | 18%   | 14%   | 8%    | 9%    | 9%           | 12%   | 13%   | 9%    | 10%    | 12%           | 12%           | 13%           | 11%                                    | 10%                   | 13%                   | 13%   | 12%                    | 9%                | 14%           | 14%    |              |       |
| >10 to 15 years    | 109    | 47    | 62     | 9     | 13    | 18    | 17    | 10    | 41           | 39    | 33    | 21    | 16     | 12            | 5             | 9             | 12                                     | 11                    | 5                     | 5     | 17                     | 8                 | 16            | 7      | 21           | 37    |
|                    | 8%     | 7%    | 9%     | 7%    | 7%    | 9%    | 7%    | 4%    | 12%          | 9%    | 8%    | 7%    | 6%     | 11%           | 11%           | 7%            | 9%                                     | 9%                    | 5%                    | 5%    | 8%                     | 5%                | 8%            | 5%     | 10%          | 7%    |
| >15 to 20 years    | 98     | 44    | 55     | 5     | 10    | 24    | 18    | 18    | 23           | 23    | 27    | 26    | 23     | 7             | 2             | 9             | 3                                      | 16                    | 12                    | 8     | 7                      | 16                | 9             | 8      | 15           | 43    |
|                    | 7%     | 7%    | 8%     | 4%    | 5%    | 11%   | 7%    | 8%    | 7%           | 6%    | 7%    | 9%    | 9%     | 6%            | 4%            | 6%            | 3%                                     | 13%                   | 12%                   | 5%    | 10%                    | 5%                | 7%            | 8%     | 7%           |       |
| >20 years          | 291    | 173   | 118    | 6     | 5     | 34    | 74    | 72    | 99           | 93    | 85    | 58    | 54     | 22            | 11            | 38            | 37                                     | 24                    | 26                    | 9     | 34                     | 24                | 38            | 28     | 34           | 114   |
|                    | 21%    | 26%   | 17%    | 5%    | 3%    | 16%   | 31%   | 32%   | 29%          | 22%   | 20%   | 21%   | 19%    | 23%           | 23%           | 27%           | 28%                                    | 20%                   | 25%                   | 13%   | 24%                    | 15%               | 19%           | 23%    | 17%          | 20%   |
| Don't know         | 387    | 190   | 197    | 45    | 58    | 52    | 72    | 68    | 92           | 113   | 100   | 91    | 84     | 26            | 11            | 33            | 40                                     | 29                    | 24                    | 19    | 41                     | 61                | 60            | 44     | 56           | 161   |
|                    | 29%    | 28%   | 29%    | 35%   | 30%   | 24%   | 30%   | 30%   | 26%          | 27%   | 25%   | 32%   | 32%    | 23%           | 23%           | 31%           | 24%                                    | 23%                   | 28%                   | 29%   | 38%                    | 30%               | 36%           | 28%    | 28%          |       |
| Mean               | 14.75  | 16.22 | 13.30  | 7.37  | 6.81  | 12.16 | 18.45 | 19.09 | 17.94        | 14.96 | 14.06 | 15.31 | 14.92  | 13.52         | 14.19         | 15.91         | 16.54                                  | 14.24                 | 15.63                 | 12.16 | 15.97                  | 13.67             | 13.78         | 15.42  | 13.17        | 13.76 |
| Standard deviation | 12.44  | 12.80 | 11.90  | 7.02  | 6.17  | 10.14 | 13.02 | 13.41 | 13.21        | 12.68 | 12.14 | 12.68 | 12.28  | 12.74         | 12.67         | 13.29         | 12.87                                  | 11.66                 | 12.27                 | 10.73 | 12.59                  | 11.72             | 12.38         | 13.06  | 11.31        | 11.67 |
| Standard error     | 0.40   | 0.59  | 0.53   | 0.85  | 0.54  | 0.78  | 0.96  | 1.02  | 0.82         | 0.70  | 0.67  | 1.06  | 0.92   | 1.48          | 1.89          | 1.21          | 1.34                                   | 1.17                  | 1.35                  | 1.50  | 1.35                   | 1.21              | 0.99          | 1.43   | 0.94         | 0.58  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 76

**Q.5/6 Length of time held - Bank or building society easy access savings account (e.g. you can access your money at any time)**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base    | 1378                                  | 1378            | 1004           | 374  | -                            | 937           | 441            | 458  | 486        | 336       | 694   | 490               | 156                      | 24                           |
| Weighted base      | 1352                                  | 1352            | 981            | 372  | -                            | 900           | 452            | 420  | 469        | 363       | 680   | 479               | 150                      | 27                           |
| Up to 2 years      | 130<br>10%                            | 130<br>10%      | 88<br>9%       | 42<br>11%  | -                            | 88<br>10%     | 42<br>9%       | 52<br>12%  | 43<br>9%   | 24<br>7%  | 74<br>11%   | 40<br>8%          | 13<br>9%                 | 4<br>15%                     |
| >2 to 5 years      | 183<br>14%                            | 183<br>14%      | 159<br>16%     | 24<br>6%   | -                            | 97<br>11%     | 86<br>19%      | 56<br>13%  | 55<br>12%  | 63<br>17% | 83<br>12%   | 66<br>14%         | 27<br>18%                | 6<br>23%                     |
| >5 to 10 years     | 155<br>11%                            | 155<br>11%      | 132<br>14%     | 22<br>6%   | -                            | 95<br>11%     | 59<br>13%      | 40<br>9%   | 53<br>11%  | 52<br>14% | 71<br>10%   | 56<br>12%         | 19<br>12%                | 5<br>20%                     |
| >10 to 15 years    | 109<br>8%                             | 109<br>8%       | 83<br>8%       | 26<br>7%   | -                            | 67<br>7%      | 41<br>9%       | 31<br>7%   | 40<br>9%   | 32<br>9%  | 53<br>8%  | 44<br>9%          | 8<br>6%                  | 4<br>14%                     |
| >15 to 20 years    | 98<br>7%                              | 98<br>7%        | 87<br>9%       | 11<br>3%   | -                            | 64<br>7%      | 34<br>7%       | 26<br>6%   | 39<br>8%   | 29<br>8%  | 56<br>8%  | 33<br>7%          | 7<br>5%                  | 2<br>8%                      |
| >20 years          | 291<br>21%                            | 291<br>21%      | 227<br>23%     | 64<br>17%  | -                            | 224<br>25%    | 66<br>15%      | 85<br>20%  | 116<br>25% | 74<br>20% | 155<br>23%  | 115<br>24%        | 20<br>13%                | -                            |
| Don't know         | 387<br>29%                            | 387<br>29%      | 203<br>21%     | 184<br>49%   | -                            | 263<br>29%    | 124<br>27%     | 130<br>31%   | 123<br>26% | 91<br>25% | 190<br>28%  | 126<br>26%        | 56<br>38%                | 6<br>21%                     |
| Mean               | 14.75                                 | 14.75           | 14.76          | 14.68  | -                            | 16.27         | 11.80          | 14.20  | 15.81      | 14.27     | 15.24   | 15.42             | 11.47                    | 7.00                         |
| Standard deviation | 12.44                                 | 12.44           | 12.35          | 12.81  | -                            | 13.01         | 10.66          | 12.83  | 12.47      | 12.01     | 12.71   | 12.45             | 11.06                    | 5.67                         |
| Standard error     | 0.40                                  | 0.40            | 0.44           | 0.94   | -                            | 0.51          | 0.59           | 0.73   | 0.66       | 0.76      | 0.57  | 0.66              | 1.10                     | 1.30                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 77

**Q.5/6 Length of time held - Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**  
**Base: All respondents who have ever used each**

|                    | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |           |            |            |                         |                |                |            |                 |            | Employment Sector |              |         |      |    |
|--------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-----------------|------------|-------------------|--------------|---------|------|----|
|                    | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern London | South East | South West        | South Public | Private |      |    |
|                    |        |       |        |       |       |       |       |       |              |       |       |       |        |           |            |            |                         |                |                |            |                 |            |                   |              |         |      |    |
| Unweighted base    | 887    | 452   | 435    | 58    | 114   | 163   | 167   | 150   | 235          | 311   | 279   | 137   | 160    | 74        | 38         | 106        | 76                      | 79             | 68             | 45         | 72              | 108        | 140               | 81           | 140     | 372  |    |
| Weighted base      | 890    | 456   | 434    | 74    | 131   | 155   | 150   | 150   | 232          | 285   | 262   | 189   | 154    | 84        | 34         | 95         | 77                      | 77             | 67             | 41         | 90              | 123        | 125               | 77           | 144     | 383  |    |
| Up to 2 years      | 71     | 33    | 37     | 4     | 18    | 13    | 12    | 11    | 12           | 26    | 27    | 5     | 13     | 8%        | 7          | 1          | 3                       | 3              | 14             | 7          | 4               | 6          | 8                 | 10           | 8       | 16   | 34 |
| >2 to 5 years      | 97     | 39    | 59     | 12    | 21    | 20    | 10    | 10    | 25           | 32    | 33    | 15    | 17     | 9         | 7          | 15         | 9                       | 5              | 5              | 4          | 8               | 15         | 10                | 10           | 16      | 37   |    |
| >5 to 10 years     | 76     | 43    | 33     | 8     | 17    | 12    | 13    | 9     | 16           | 31    | 19    | 17    | 9      | 7         | 2          | 9          | 4                       | 8              | 4              | 6          | 7               | 14         | 10                | 4            | 21      | 33   |    |
| >10 to 15 years    | 53     | 25    | 28     | 4     | 5     | 14    | 10    | 8     | 13           | 15    | 14    | 16    | 8      | 5         | 1          | 7          | 6                       | 8              | 4              | 1          | 2               | 8          | 7                 | 6            | 7       | 25   |    |
| >15 to 20 years    | 29     | 14    | 14     | 2     | 2     | 4     | 5     | 6     | 10           | 9     | 9     | 6     | 5      | 2         | 2          | 2          | 4                       | 1              | 5              | 1          | 1               | 5          | 5                 | 2            | 1       | 15   |    |
| >20 years          | 61     | 35    | 26     | 2     | 1     | 7     | 12    | 18    | 20           | 23    | 17    | 14    | 7      | 6         | 4          | 7          | 2                       | 3              | 3              | 13         | 6               | 10         | 5                 | 11           | 22      |      |    |
| Don't know         | 504    | 267   | 237    | 41    | 67    | 85    | 88    | 87    | 136          | 149   | 144   | 115   | 96     | 48        | 17         | 52         | 48                      | 40             | 41             | 22         | 53              | 68         | 73                | 42           | 72      | 217  |    |
| Mean               | 10.35  | 11.23 | 9.51   | 7.27  | 5.20  | 8.64  | 11.87 | 14.26 | 12.52        | 10.61 | 9.33  | 12.43 | 9.16   | 10.71     | 10.77      | 11.28      | 11.16                   | 6.70           | 9.90           | 8.97       | 12.73           | 9.71       | 11.76             | 9.29         | 9.17    | 9.84 |    |
| Standard deviation | 10.29  | 10.67 | 9.88   | 6.63  | 5.05  | 7.83  | 10.98 | 12.62 | 11.59        | 10.93 | 10.01 | 9.79  | 9.77   | 11.07     | 10.69      | 11.40      | 10.27                   | 6.92           | 9.60           | 9.23       | 11.77           | 8.97       | 11.44             | 10.50        | 9.68    | 9.60 |    |
| Standard error     | 0.53   | 0.78  | 0.71   | 1.33  | 0.67  | 0.92  | 1.29  | 1.64  | 1.18         | 0.90  | 0.91  | 1.34  | 1.27   | 1.93      | 2.45       | 1.65       | 1.87                    | 1.15           | 1.88           | 2.01       | 2.19            | 1.29       | 1.53              | 1.80         | 1.18    | 0.75 |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 77

**Q.5/6 Length of time held - Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)**  
**Base: All respondents who have ever used each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base    | 887                                   | 887             | 649            | 238  | -                            | 667           | 220            | 270  | 320        | 231        | 428   | 319               | 119                      | 12                           |
| Weighted base      | 890                                   | 890             | 646            | 244  | -                            | 660           | 231            | 255  | 318        | 248        | 434   | 316               | 115                      | 14                           |
| Up to 2 years      | 71<br>8%                              | 71<br>8%        | 58<br>9%       | 13<br>5%   | -                            | 54<br>8%      | 17<br>7%       | 18<br>7%   | 25<br>8%   | 25<br>10%  | 30<br>7%  | 27<br>8%          | 13<br>11%                | 2<br>11%                     |
| >2 to 5 years      | 97<br>11%                             | 97<br>11%       | 82<br>13%      | 16<br>6%   | -                            | 50<br>8%      | 47<br>21%      | 24<br>9%   | 33<br>10%  | 33<br>13%  | 51<br>12%   | 32<br>10%         | 14<br>12%                | 1<br>6%                      |
| >5 to 10 years     | 76<br>9%                              | 76<br>9%        | 65<br>10%      | 11<br>5%   | -                            | 62<br>9%      | 14<br>6%       | 18<br>7%   | 32<br>10%  | 20<br>8%   | 37<br>8%  | 23<br>7%          | 11<br>10%                | 4<br>29%                     |
| >10 to 15 years    | 53<br>6%                              | 53<br>6%        | 44<br>7%       | 9<br>4%  | -                            | 37<br>6%      | 16<br>7%       | 10<br>4%   | 22<br>7%   | 16<br>6%   | 27<br>6%  | 16<br>5%          | 6<br>5%                  | 2<br>12%                     |
| >15 to 20 years    | 29<br>3%                              | 29<br>3%        | 19<br>3%       | 10<br>4%   | -                            | 23<br>3%      | 6<br>3%        | 9<br>3%  | 9<br>3%    | 8<br>3%    | 13<br>3%  | 8<br>2%           | 6<br>5%                  | 2<br>13%                     |
| >20 years          | 61<br>7%                              | 61<br>7%        | 55<br>8%       | 6<br>2%  | -                            | 48<br>7%      | 13<br>5%       | 16<br>6%   | 26<br>8%   | 11<br>4%   | 26<br>6%  | 28<br>9%          | 6<br>5%                  | -                            |
| Don't know         | 504<br>57%                            | 504<br>57%      | 324<br>50%     | 180<br>74%   | -                            | 386<br>59%    | 118<br>51%     | 161<br>63%   | 172<br>54% | 137<br>55% | 251<br>58%  | 183<br>58%        | 60<br>52%                | 4<br>29%                     |
| Mean               | 10.35                                 | 10.35           | 10.53          | 9.45   | -                            | 11.11         | 8.50           | 10.68  | 11.07      | 8.29       | 10.18   | 11.31             | 8.60                     | 9.04                         |
| Standard deviation | 10.29                                 | 10.29           | 10.56          | 8.85   | -                            | 10.64         | 9.19           | 10.96  | 10.69      | 8.77       | 10.19   | 11.48             | 8.12                     | 5.92                         |
| Standard error     | 0.53                                  | 0.53            | 0.59           | 1.16   | -                            | 0.65          | 0.87           | 1.10   | 0.89       | 0.87       | 0.77  | 0.98              | 1.09                     | 2.24                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 78

**Q.5/6 Length of time held - Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**  
**Base: All respondents who have ever used each**

|                    | Gender |      | Age    |       |       |       |       |       | Social Grade |       |      |      | Region |               |               |               |                                     |                       |                       |                       | Employment Sector |               |               |        |              |      |    |
|--------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-------|------|------|--------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|---------------|---------------|--------|--------------|------|----|
|                    | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1   | C2   | DE     | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humber-<br>side | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | South<br>London   | South<br>East | South<br>West | Public | Pri-<br>vate |      |    |
|                    |        |      |        |       |       |       |       |       |              |       |      |      |        |               |               |               |                                     |                       |                       |                       |                   |               |               |        |              |      |    |
| Unweighted base    | 702    | 355  | 347    | 45    | 71    | 114   | 138   | 131   | 203          | 266   | 221  | 92   | 123    | 63            | 30            | 70            | 63                                  | 66                    | 54                    | 33                    | 61                | 77            | 119           | 66     | 111          | 277  |    |
| Weighted base      | 680    | 347  | 333    | 54    | 77    | 107   | 121   | 130   | 191          | 252   | 201  | 117  | 110    | 70            | 27            | 64            | 55                                  | 59                    | 53                    | 29                    | 71                | 89            | 107           | 57     | 115          | 270  |    |
| Up to 2 years      | 31     | 18   | 13     | 4     | 4     | 4     | 6     | 5     | 8            | 11    | 11   | 7    | 3      | 2             | -             | 1             | 1                                   | 5                     | 2                     | -                     | 3                 | 5             | 7             | 5      | 5            | 12   |    |
|                    | 5%     | 5%   | 4%     | 8%    | 5%    | 4%    | 5%    | 4%    | 4%           | 4%    | 5%   | 6%   | 2%     | 3%            | -             | 2%            | 1%                                  | 9%                    | 4%                    | -                     | 4%                | 6%            | 6%            | 5%     | 5%           | 4%   |    |
| >2 to 5 years      | 66     | 34   | 32     | 6     | 5     | 9     | 10    | 14    | 22           | 29    | 19   | 8    | 10     | 4             | 4             | 6             | 4                                   | 2                     | 2                     | 5                     | 7                 | 14            | 10            | 7      | 5            | 24   |    |
|                    | 10%    | 10%  | 9%     | 11%   | 7%    | 8%    | 8%    | 11%   | 11%          | 11%   | 10%  | 7%   | 9%     | 6%            | 15%           | 9%            | 8%                                  | 4%                    | 4%                    | 19%                   | 7                 | 9%            | 16%           | 9%     | 12%          | 5%   | 9% |
| >5 to 10 years     | 49     | 31   | 18     | 2     | 10    | 4     | 7     | 8     | 18           | 22    | 13   | 9    | 5      | 8             | 2             | 4             | 10                                  | 2                     | 3                     | 3                     | 5                 | 5             | 6             | -      | 11           | 16   |    |
|                    | 7%     | 9%   | 6%     | 4%    | 13%   | 4%    | 6%    | 6%    | 10%          | 9%    | 6%   | 8%   | 5%     | 12%           | 8%            | 7%            | 18%                                 | 4%                    | 6%                    | 10%                   | 7%                | 6%            | 6%            | 5%     | -            | 10%  | 6% |
| >10 to 15 years    | 27     | 17   | 10     | -     | 2     | 5     | 4     | 5     | 11           | 14    | 3    | 4    | 6      | 3             | 1             | 1             | 3                                   | 2                     | 1                     | 1                     | 3                 | 7             | 5             | 2      | 3            | 10   |    |
|                    | 4%     | 5%   | 3%     | -     | 2%    | 5%    | 3%    | 4%    | 6%           | 6%    | 2%   | 3%   | 5%     | 4%            | 4%            | 2%            | 5%                                  | 3%                    | 3%                    | 2%                    | 4%                | 7%            | 4%            | 3%     | 3%           | 4%   |    |
| >15 to 20 years    | 15     | 6    | 9      | 2     | 3     | 2     | 2     | 2     | 4            | 6     | 7    | 2    | 1      | 3             | -             | 2             | 1                                   | -                     | -                     | 1                     | 1                 | 5             | 3             | -      | 4            | 4    |    |
|                    | 2%     | 2%   | 3%     | 4%    | 4%    | 2%    | 2%    | 2%    | 2%           | 2%    | 3%   | 1%   | 1%     | 5%            | -             | 2%            | 3%                                  | -                     | -                     | 2%                    | 1%                | 5%            | 3%            | -      | 4%           | 1%   |    |
| >20 years          | 32     | 19   | 13     | 1     | 2     | 2     | 6     | 8     | 14           | 16    | 7    | 5    | 5      | 2             | 3             | 3             | 3                                   | 3                     | 3                     | -                     | 5                 | 7             | 4             | 1      | 7            | 5    |    |
|                    | 5%     | 5%   | 4%     | 2%    | 2%    | 2%    | 5%    | 6%    | 7%           | 6%    | 4%   | 4%   | 4%     | 3%            | 10%           | 5%            | 6%                                  | 5%                    | 5%                    | -                     | 6%                | 6%            | 8%            | 3%     | 1%           | 6%   | 2% |
| Don't know         | 459    | 222  | 237    | 39    | 51    | 81    | 86    | 88    | 114          | 155   | 141  | 82   | 81     | 47            | 17            | 46            | 33                                  | 45                    | 41                    | 19                    | 48                | 46            | 74            | 43     | 79           | 199  |    |
|                    | 68%    | 64%  | 71%    | 72%   | 66%   | 75%   | 71%   | 60%   | 61%          | 70%   | 73%  | 68%  | 63%    | 72%           | 59%           | 76%           | 78%                                 | 67%                   | 68%                   | 52%                   | 69%               | 75%           | 69%           | 74%    |              |      |    |
| Mean               | 9.68   | 9.55 | 9.84   | 6.62  | 8.53  | 8.14  | 9.60  | 10.34 | 10.84        | 10.31 | 8.78 | 8.91 | 10.28  | 9.88          | 12.49         | 11.19         | 11.08                               | 8.55                  | 10.78                 | 6.16                  | 10.26             | 10.30         | 9.04          | 4.48   | 11.11        | 7.57 |    |
| Standard deviation | 9.10   | 8.76 | 9.56   | 7.96  | 6.94  | 7.18  | 9.22  | 9.93  | 9.95         | 9.46  | 8.90 | 8.33 | 9.35   | 7.16          | 11.76         | 11.05         | 8.33                                | 9.70                  | 10.41                 | 4.61                  | 9.74              | 9.20          | 9.47          | 6.33   | 8.77         | 7.07 |    |
| Standard error     | 0.61   | 0.80 | 0.94   | 2.21  | 1.45  | 1.31  | 1.52  | 1.57  | 1.12         | 0.96  | 1.10 | 1.57 | 1.65   | 1.60          | 3.92          | 2.41          | 1.67                                | 2.51                  | 2.78                  | 1.39                  | 2.18              | 1.53          | 1.56          | 1.69   | 1.60         | 0.83 |    |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 78

**Q.5/6 Length of time held - Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**  
**Base: All respondents who have ever used each**

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base    | 702                                   | 702             | 526            | 176  | -                            | 560           | 142            | 240  | 241        | 170        | 326   | 253               | 103                      | 11                           |
| Weighted base      | 680                                   | 680             | 510            | 170  | -                            | 544           | 136            | 216  | 235        | 179        | 307   | 252               | 98                       | 12                           |
| Up to 2 years      | 31<br>5%                              | 31<br>5%        | 28<br>6%       | 3<br>2%  | -                            | 24<br>4%      | 7<br>5%        | 10<br>4%   | 9<br>4%    | 11<br>6%   | 11<br>4%  | 8<br>3%           | 11<br>11%                | 2<br>13%                     |
| >2 to 5 years      | 66<br>10%                             | 66<br>10%       | 57<br>11%      | 9<br>5%  | -                            | 56<br>10%     | 10<br>8%       | 21<br>10%  | 16<br>7%   | 27<br>15%  | 29<br>9%  | 25<br>10%         | 7<br>7%                  | 3<br>27%                     |
| >5 to 10 years     | 49<br>7%                              | 49<br>7%        | 42<br>8%       | 7<br>4%  | -                            | 41<br>8%      | 8<br>6%        | 11<br>5%   | 21<br>9%   | 13<br>7%   | 15<br>5%  | 22<br>9%          | 9<br>9%                  | 3<br>21%                     |
| >10 to 15 years    | 27<br>4%                              | 27<br>4%        | 22<br>4%       | 5<br>3%  | -                            | 23<br>4%      | 4<br>3%        | 7<br>3%  | 9<br>4%    | 7<br>4%    | 11<br>4%  | 11<br>4%          | 5<br>5%                  | -                            |
| >15 to 20 years    | 15<br>2%                              | 15<br>2%        | 14<br>3%       | 1<br>1%  | -                            | 10<br>2%      | 5<br>4%        | 4<br>2%  | 4<br>2%    | 6<br>3%    | 6<br>2%   | 2<br>1%           | 4<br>4%                  | 2<br>15%                     |
| >20 years          | 32<br>5%                              | 32<br>5%        | 28<br>6%       | 4<br>3%  | -                            | 26<br>5%      | 7<br>5%        | 10<br>4%   | 13<br>5%   | 7<br>4%    | 10<br>3%  | 22<br>9%          | 1<br>1%                  | -                            |
| Don't know         | 459<br>68%                            | 459<br>68%      | 319<br>62%     | 141<br>83%   | -                            | 365<br>67%    | 95<br>70%      | 154<br>71%   | 163<br>69% | 108<br>60% | 225<br>73%  | 162<br>64%        | 63<br>64%                | 3<br>24%                     |
| Mean               | 9.68                                  | 9.68            | 9.64           | 9.89   | -                            | 9.55          | 10.22          | 9.67   | 10.51      | 8.21       | 8.91  | 11.71             | 6.86                     | 6.86                         |
| Standard deviation | 9.10                                  | 9.10            | 9.20           | 8.54   | -                            | 9.09          | 9.20           | 9.85   | 9.00       | 8.37       | 8.32  | 10.47             | 6.47                     | 6.36                         |
| Standard error     | 0.61                                  | 0.61            | 0.66           | 1.56   | -                            | 0.68          | 1.42           | 1.15   | 1.08       | 1.05       | 0.88  | 1.10              | 1.14                     | 2.40                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 79

**Q.5/6 Length of time held - National Savings and Investment Premium Bonds**

Base: All respondents who have ever used each

|                    | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |           | Region    |           |            |            |                        |               |               |           | Employment Sector |            |            |           |            |          |
|--------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|-----------|-------------------|------------|------------|-----------|------------|----------|
|                    | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales     | East London       | South East | South West | Public    | Private    |          |
|                    |            |            |            |           |           |           |           |           |              |            |            |           |           |           |            |            |                        |               |               |           |                   |            |            |           |            |          |
| Unweighted base    | 848        | 446        | 402        | 42        | 77        | 123       | 147       | 156       | 303          | 304        | 271        | 115       | 158       | 58        | 34         | 93         | 82                     | 81            | 61            | 42        | 74                | 93         | 146        | 84        | 100        | 323      |
| Weighted base      | 827        | 446        | 380        | 58        | 88        | 114       | 139       | 140       | 288          | 281        | 244        | 155       | 147       | 62        | 28         | 80         | 84                     | 74            | 57            | 41        | 82                | 107        | 133        | 79        | 101        | 326      |
| Up to 2 years      | 33<br>4%   | 19<br>4%   | 14<br>4%   | 1<br>1%   | 8<br>10%  | 3<br>3%   | 11<br>8%  | 4<br>3%   | 7<br>2%      | 12<br>4%   | 16<br>6%   | 3<br>2%   | 4<br>3%   | 1<br>1%   | -<br>-     | 3<br>4%    | 1<br>1%                | 3<br>4%       | 4<br>6%       | -<br>-    | 7<br>9%           | 4<br>4%    | 9<br>7%    | 1<br>2%   | 7<br>7%    | 16<br>5% |
| >2 to 5 years      | 55<br>7%   | 34<br>8%   | 20<br>5%   | 4<br>7%   | 8<br>9%   | 15<br>13% | 9<br>6%   | 10<br>7%  | 9<br>3%      | 18<br>6%   | 23<br>9%   | 6<br>4%   | 7<br>5%   | -<br>-    | 2<br>7%    | 3<br>3%    | 6<br>7%                | 9<br>13%      | 5<br>9%       | 1<br>1%   | 7<br>9%           | 6<br>6%    | 8<br>6%    | 7<br>9%   | 14<br>13%  | 28<br>9% |
| >5 to 10 years     | 49<br>6%   | 28<br>6%   | 21<br>5%   | 2<br>4%   | 7<br>8%   | 9<br>8%   | 11<br>8%  | 4<br>3%   | 15<br>5%     | 21<br>7%   | 14<br>6%   | 10<br>6%  | 4<br>3%   | 1<br>1%   | 1<br>5%    | 2<br>3%    | 5<br>5%                | 5<br>6%       | 3<br>4%       | 8<br>19%  | 5<br>7%           | 6<br>6%    | 11<br>8%   | 2<br>3%   | 5<br>5%    | 19<br>6% |
| >10 to 15 years    | 35<br>4%   | 16<br>4%   | 19<br>5%   | 4<br>7%   | 2<br>2%   | 10<br>9%  | 5<br>4%   | 4<br>3%   | 9<br>3%      | 13<br>5%   | 10<br>4%   | 8<br>5%   | 4<br>3%   | 3<br>5%   | 1<br>3%    | 3<br>4%    | 1<br>2%                | 1<br>1%       | 6<br>10%      | 3<br>8%   | 1<br>2%           | 4<br>4%    | 10<br>8%   | 1<br>1%   | 3<br>3%    | 15<br>5% |
| >15 to 20 years    | 50<br>6%   | 25<br>6%   | 25<br>7%   | 6<br>11%  | 1<br>1%   | 5<br>4%   | 6<br>5%   | 11<br>8%  | 22<br>8%     | 20<br>7%   | 18<br>8%   | 5<br>3%   | 8<br>5%   | 3<br>4%   | 1<br>4%    | 6<br>7%    | 7<br>8%                | 2<br>3%       | 5<br>8%       | 1<br>1%   | 8<br>10%          | 6<br>6%    | 7<br>5%    | 6<br>7%   | 5<br>5%    | 16<br>5% |
| >20 years          | 163<br>20% | 88<br>20%  | 75<br>20%  | 2<br>3%   | 6<br>6%   | 16<br>14% | 22<br>16% | 29<br>20% | 90<br>31%    | 57<br>20%  | 52<br>21%  | 22<br>14% | 33<br>22% | 13<br>21% | 7<br>25%   | 20<br>25%  | 16<br>19%              | 15<br>20%     | 10<br>17%     | 11<br>11% | 16<br>13%         | 32<br>24%  | 19<br>24%  | 11<br>11% | 45<br>14%  |          |
| Don't know         | 442<br>53% | 236<br>53% | 206<br>54% | 38<br>66% | 57<br>65% | 56<br>49% | 76<br>54% | 80<br>47% | 136<br>50%   | 141<br>46% | 102<br>66% | 87<br>59% | 42<br>67% | 15<br>56% | 43<br>53%  | 49<br>58%  | 39<br>52%              | 26<br>45%     | 24<br>58%     | 42<br>51% | 65<br>60%         | 55<br>41%  | 43<br>54%  | 56<br>55% | 187<br>57% |          |
| Mean               | 18.81      | 18.27      | 19.47      | 12.49     | 8.54      | 14.17     | 15.63     | 20.86     | 24.02        | 18.70      | 17.66      | 18.60     | 21.82     | 25.97     | 22.53      | 21.39      | 20.78                  | 17.08         | 16.92         | 15.92     | 14.11             | 17.37      | 18.16      | 21.92     | 12.99      | 15.68    |
| Standard deviation | 13.07      | 13.24      | 12.86      | 7.40      | 9.64      | 11.70     | 13.13     | 13.21     | 12.18        | 12.98      | 13.37      | 12.57     | 12.87     | 10.68     | 13.17      | 12.28      | 13.25                  | 14.17         | 13.07         | 11.17     | 12.49             | 12.60      | 13.21      | 13.63     | 12.67      | 12.85    |
| Standard error     | 0.64       | 0.88       | 0.93       | 1.98      | 1.86      | 1.43      | 1.48      | 1.57      | 0.96         | 1.05       | 1.08       | 1.92      | 1.53      | 2.33      | 3.19       | 1.83       | 2.07                   | 2.27          | 2.24          | 2.79      | 2.11              | 2.02       | 1.38       | 2.13      | 1.83       | 1.03     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 79

**Q.5/6 Length of time held - National Savings and Investment Premium Bonds**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base    | 848                                   | 848             | 617            | 231  | -                            | 671           | 177            | 301  | 297        | 194        | 409   | 326               | 94                       | 12                           |
| Weighted base      | 827                                   | 827             | 599            | 228  | -                            | 643           | 184            | 263  | 297        | 206        | 393   | 320               | 89                       | 16                           |
| Up to 2 years      | 33<br>4%                              | 33<br>4%        | 25<br>4%       | 9<br>4%  | -                            | 29<br>4%      | 5<br>3%        | 16<br>6%   | 9<br>3%    | 4<br>2%    | 18<br>5%  | 8<br>3%           | 5<br>5%                  | 3<br>17%                     |
| >2 to 5 years      | 55<br>7%                              | 55<br>7%        | 47<br>8%       | 8<br>3%  | -                            | 43<br>7%      | 12<br>7%       | 12<br>5%   | 20<br>7%   | 17<br>8%   | 22<br>6%  | 21<br>6%          | 12<br>13%                | -                            |
| >5 to 10 years     | 49<br>6%                              | 49<br>6%        | 43<br>7%       | 6<br>3%  | -                            | 39<br>6%      | 10<br>5%       | 15<br>6%   | 14<br>5%   | 19<br>9%   | 23<br>6%  | 22<br>7%          | 4<br>4%                  | 1<br>4%                      |
| >10 to 15 years    | 35<br>4%                              | 35<br>4%        | 34<br>6%       | 1<br>*   | -                            | 27<br>4%      | 7<br>4%        | 11<br>4%   | 12<br>4%   | 9<br>4%    | 15<br>4%  | 14<br>4%          | 4<br>4%                  | 1<br>7%                      |
| >15 to 20 years    | 50<br>6%                              | 50<br>6%        | 40<br>7%       | 11<br>5%   | -                            | 40<br>6%      | 10<br>6%       | 21<br>8%   | 19<br>6%   | 7<br>3%    | 28<br>7%  | 15<br>5%          | 4<br>5%                  | 3<br>20%                     |
| >20 years          | 163<br>20%                            | 163<br>20%      | 135<br>22%     | 28<br>12%  | -                            | 123<br>19%    | 40<br>22%      | 52<br>20%  | 58<br>20%  | 39<br>19%  | 87<br>22%   | 66<br>21%         | 7<br>8%                  | 1<br>6%                      |
| Don't know         | 442<br>53%                            | 442<br>53%      | 277<br>46%     | 165<br>73%   | -                            | 342<br>53%    | 100<br>54%     | 135<br>51%   | 165<br>56% | 110<br>54% | 199<br>51%  | 175<br>55%        | 54<br>60%                | 7<br>46%                     |
| Mean               | 18.81                                 | 18.81           | 18.77          | 19.04  | -                            | 18.40         | 20.30          | 18.82  | 19.64      | 18.18      | 19.64   | 19.63             | 12.29                    | 11.84                        |
| Standard deviation | 13.07                                 | 13.07           | 13.00          | 13.50  | -                            | 13.07         | 13.04          | 13.06  | 13.03      | 13.20      | 13.01   | 13.10             | 12.35                    | 9.21                         |
| Standard error     | 0.64                                  | 0.64            | 0.70           | 1.55   | -                            | 0.72          | 1.36           | 1.06   | 1.08       | 1.37       | 0.90  | 1.04              | 1.86                     | 3.76                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 80

Q.5/6 Length of time held - Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have ever used each

|                    | Gender    |           | Age       |           |           |           |          |          | Social Grade |           |           |            | Region    |               |               |               |                                     |                       |                       |                       | Employment Sector |               |               |           |              |         |
|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|--------------|-----------|-----------|------------|-----------|---------------|---------------|---------------|-------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|---------------|---------------|-----------|--------------|---------|
|                    | Total     | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54    | 55-64    | 65+          | AB        | C1        | C2         | DE        | Scot-<br>land | North<br>East | North<br>West | York-<br>shire &<br>Humber-<br>side | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | South<br>London   | South<br>East | South<br>West | Public    | Pri-<br>vate |         |
|                    |           |           |           |           |           |           |          |          |              |           |           |            |           |               |               |               |                                     |                       |                       |                       |                   |               |               |           |              |         |
| Unweighted base    | 112       | 65        | 47        | 20        | 27        | 29        | 11       | 10       | 15           | 45        | 33        | 21         | 13        | 10            | 5             | 9             | 13                                  | 8                     | 5                     | 5                     | 11                | 26            | 15            | 5         | 22           | 63      |
| Weighted base      | 119       | 70        | 49        | 25        | 31        | 26        | 11       | 11       | 16           | 48        | 34        | 25         | 13        | 11            | 4             | 8             | 13                                  | 9                     | 5                     | 4                     | 15                | 33            | 13            | 5         | 27           | 67      |
| Up to 2 years      | 11<br>9%  | 5<br>7%   | 6<br>12%  | -         | 7<br>24%  | 2<br>9%   | 1<br>8%  | -        | 1<br>5%      | 5<br>10%  | 5<br>14%  | 2<br>7%    | -         | 1<br>6%       | -             | 1<br>11%      | 1<br>6%                             | -                     | 2<br>34%              | -                     | 2<br>15%          | 3<br>10%      | 1<br>11%      | -         | 6<br>22%     | 5<br>7% |
| >2 to 5 years      | 11<br>9%  | 8<br>11%  | 3<br>6%   | -         | 1<br>4%   | 4<br>16%  | 1<br>13% | 1<br>6%  | 4<br>22%     | 5<br>11%  | 5<br>14%  | 1<br>4%    | -         | 3<br>29%      | 1<br>17%      | 1<br>8%       | -                                   | 2<br>30%              | 1<br>30%              | 2<br>13%              | 1<br>4%           | 1<br>4%       | -             | 1<br>2%   | 7<br>10%     |         |
| >5 to 10 years     | 10<br>9%  | 8<br>12%  | 2<br>4%   | 3<br>14%  | 3<br>10%  | 1<br>3%   | -        | 1<br>12% | 2<br>10%     | 6<br>12%  | 2<br>7%   | 2<br>9%    | -         | -             | -             | -             | 1<br>5%                             | -                     | -                     | -                     | 5<br>14%          | 3<br>26%      | 2<br>30%      | 3<br>12%  | 3<br>4%      |         |
| >10 to 15 years    | -         | -         | -         | -         | -         | -         | -        | -        | -            | -         | -         | -          | -         | -             | -             | -             | -                                   | -                     | -                     | -                     | -                 | -             | -             | -         |              |         |
| >15 to 20 years    | 2<br>1%   | 2<br>2%   | -         | -         | -         | 2<br>6%   | -        | -        | 2<br>3%      | -         | -         | -          | -         | -             | -             | -             | -                                   | -                     | -                     | -                     | 2<br>5%           | -             | -             | -         | 2<br>2%      |         |
| >20 years          | 2<br>1%   | 1<br>1%   | 1<br>2%   | 1<br>3%   | -         | 1<br>3%   | -        | -        | 1<br>2%      | -         | 1<br>4%   | -          | 1<br>7%   | -             | -             | -             | -                                   | -                     | -                     | -                     | -                 | 1<br>7%       | -             | -         | -            | 1<br>1% |
| Don't know         | 84<br>70% | 46<br>66% | 37<br>76% | 21<br>83% | 19<br>61% | 17<br>63% | 8<br>79% | 9<br>82% | 10<br>63%    | 30<br>62% | 22<br>66% | 19<br>100% | 13<br>57% | 6<br>83%      | 3<br>81%      | 6<br>89%      | 11<br>100%                          | 9<br>36%              | 2<br>70%              | 11<br>72%             | 22<br>51%         | 7<br>70%      | 4<br>64%      | 17<br>75% |              |         |
| Mean               | 5.82      | 6.29      | 4.88      | 13.02     | 2.76      | 8.28      | 2.06     | 6.41     | 4.01         | 6.58      | 2.98      | 8.99       | -         | 8.16          | 3.00          | 1.54          | 3.73                                | -                     | 1.67                  | 3.00                  | 1.68              | 6.52          | 9.53          | 8.00      | 3.09         | 6.30    |
| Standard deviation | 7.78      | 7.08      | 9.28      | 12.05     | 3.39      | 10.91     | 1.63     | 3.28     | 2.81         | 7.96      | 2.83      | 12.42      | -         | 13.92         | -             | -             | -                                   | 1.50                  | -                     | 1.43                  | 6.00              | 11.65         | -             | 3.66      | 8.74         |         |
| Standard error     | 1.33      | 1.51      | 2.68      | 6.96      | 1.13      | 3.15      | 1.15     | 1.90     | 1.26         | 1.83      | 0.90      | 5.55       | -         | 6.23          | -             | -             | -                                   | 0.86                  | -                     | 0.82                  | 2.00              | 4.75          | -             | 1.29      | 2.12         |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 80

**Q.5/6 Length of time held - Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**

Base: All respondents who have ever used each

|                    | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|--------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                    | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                    |                                       |                 |                |  |                              | Ever invested | Never invested   |            |            |   |                 |                   |                          |                              |
| Unweighted base    | 112                                   | 112             | 79             | 33   | -                            | 112           | -  | 31         | 35         | 38  | 39              | 35                | 31                       | 4                            |
| Weighted base      | 119                                   | 119             | 82             | 38   | -                            | 119           | -  | 29         | 37         | 40  | 39              | 38                | 30                       | 7                            |
| Up to 2 years      | 11<br>9%                              | 11<br>9%        | 9<br>11%       | 3<br>7%  | -                            | 11<br>9%      | -  | 1<br>5%    | 5<br>13%   | 1<br>4%   | 3<br>8%         | 4<br>10%          | 1<br>5%                  | 3<br>40%                     |
| >2 to 5 years      | 11<br>9%                              | 11<br>9%        | 7<br>9%        | 4<br>11%   | -                            | 11<br>9%      | -  | 1<br>3%    | 3<br>7%    | 8<br>19%  | 3<br>8%         | 3<br>9%           | 4<br>14%                 | -                            |
| >5 to 10 years     | 10<br>9%                              | 10<br>9%        | 9<br>11%       | 2<br>4%  | -                            | 10<br>9%      | -  | 2<br>8%    | 2<br>4%    | 7<br>16%  | 2<br>4%         | 6<br>14%          | 1<br>3%                  | -                            |
| >10 to 15 years    | -                                     | -               | -              | -  | -                            | -             | -  | -          | -          | -   | -               | -                 | -                        | -                            |
| >15 to 20 years    | 2<br>1%                               | 2<br>1%         | 2<br>2%        | -  | -                            | 2<br>1%       | -  | -          | -          | 2<br>4%   | -               | -                 | 2<br>5%                  | -                            |
| >20 years          | 2<br>1%                               | 2<br>1%         | -              | 2<br>4%  | -                            | 2<br>1%       | -  | -          | 2<br>4%    | -   | -               | -                 | 2<br>5%                  | -                            |
| Don't know         | 84<br>70%                             | 84<br>70%       | 56<br>68%      | 28<br>74%  | -                            | 84<br>70%     | -  | 25<br>85%  | 26<br>71%  | 23<br>58%   | 31<br>79%       | 25<br>66%         | 20<br>68%                | 4<br>60%                     |
| Mean               | 5.82                                  | 5.82            | 4.80           | 8.50   | -                            | 5.82          | -  | 4.70       | 7.52       | 6.13  | 3.08            | 4.37              | 10.93                    | 0.50                         |
| Standard deviation | 7.78                                  | 7.78            | 4.71           | 12.81  | -                            | 7.78          | -  | 3.89       | 12.60      | 4.79  | 2.96            | 3.40              | 12.96                    | 0.00                         |
| Standard error     | 1.33                                  | 1.33            | 0.94           | 4.27   | -                            | 1.33          | -  | 1.74       | 3.80       | 1.20  | 0.99            | 0.98              | 3.91                     | 0.00                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 81

**Q.7 To what extent do you agree with each of the statements below?****Summary****Base: All respondents**

|                            |      | Statements   |  |   |  |   |  |   |  |  |  |   |
|----------------------------|------|--|--|---|--|---|--|---|--|--|--|---|
|                            |      | I am willing to take on some risk to maximise returns on my savings or investments | I would like to explore ways of earning higher returns on my savings and investments | I am comfortable making decisions about savings and investments | Investing is risky because you might not be able to get to your money when you need it | Investing is risky because the returns on your money aren't guaranteed and you might not get back everything you put in | I broadly trust financial services companies with my savings and investments | I don't need to save or invest because the state will support me if I get into financial difficulties and when I retire | I don't need to save or invest because I expect to receive money from family | I would rather pay down my mortgage or invest in property than put money in a savings account or investment fund | I don't need to save because I can easily get credit if I need money | I buy insurance to protect myself from financial risks like redundancy, fire or flood, rather than saving |
| Unweighted base            |      | 2014   | 2014   | 2014  | 2014   | 2014  | 2014   | 2014  | 2014   | 2014   | 2014   |   |
| Weighted base              |      | 2014   | 2014   | 2014  | 2014   | 2014  | 2014   | 2014  | 2014   | 2014   | 2014   |   |
| NET: Agree                 |      | 537<br>27%   | 818<br>41%   | 1008<br>50%   | 1270<br>63%  | 1334<br>66%   | 550<br>27%   | 165<br>8%   | 140<br>7%  | 753<br>37%   | 132<br>7%  | 519<br>26%  |
| Strongly agree             | (+2) | 95<br>5%   | 254<br>13%   | 322<br>16%  | 427<br>21%   | 537<br>27%  | 66<br>3%   | 33<br>2%  | 29<br>1%   | 260<br>13%   | 34<br>2%   | 187<br>9%   |
| Somewhat agree             | (+1) | 442<br>22%   | 564<br>28%   | 686<br>34%  | 843<br>42%   | 797<br>40%  | 484<br>24%   | 132<br>7%   | 111<br>6%  | 493<br>24%   | 98<br>5%   | 332<br>16%  |
| Neither agree nor disagree | (0)  | 670<br>33%   | 725<br>36%   | 710<br>35%  | 567<br>28%   | 501<br>25%  | 856<br>42%   | 595<br>30%  | 439<br>22%   | 935<br>46%   | 588<br>29%   | 690<br>34%  |
| Somewhat disagree          | (-1) | 438<br>22%   | 248<br>12%   | 185<br>9%   | 124<br>6%  | 121<br>6%   | 390<br>19%   | 443<br>22%  | 351<br>17%   | 173<br>9%  | 460<br>23%   | 389<br>19%  |
| Strongly disagree          | (-2) | 369<br>18%   | 223<br>11%   | 111<br>6%   | 54<br>3%   | 58<br>3%  | 219<br>11%   | 811<br>40%  | 1084<br>54%  | 153<br>8%  | 833<br>41%   | 415<br>21%  |
| NET: Disagree              |      | 807<br>40%   | 471<br>23%   | 296<br>15%  | 178<br>9%  | 179<br>9%   | 608<br>30%   | 1254<br>62%   | 1435<br>71%  | 326<br>16%   | 1293<br>64%  | 805<br>40%  |
| Mean                       |      | -0.27  | 0.19   | 0.46  | 0.73   | 0.81  | -0.10  | -0.93   | -1.17  | 0.27   | -0.97  | -0.26   |
| Standard deviation         |      | 1.13   | 1.15   | 1.04  | 0.95   | 0.99  | 0.99   | 1.05  | 1.04   | 1.04   | 1.03   | 1.22  |
| Standard error             |      | 0.03   | 0.03   | 0.02  | 0.02   | 0.02  | 0.02   | 0.02  | 0.02   | 0.02   | 0.02   | 0.03  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 82

**Q.7 To what extent do you agree with each of the statements below?**  
**I am willing to take on some risk to maximise returns on my savings or investments**  
 Base: All respondents

|                            | Gender |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |            |            |            |           |               |           |           |               |           | Employment Sector |            |            |            |            |  |        |  |         |  |
|----------------------------|--------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|------------|------------|------------|-----------|---------------|-----------|-----------|---------------|-----------|-------------------|------------|------------|------------|------------|--|--------|--|---------|--|
|                            |        |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |            |            |            |           | West Midlands |           |           | East Midlands |           | Eastern           |            | South East |            | South West |  | Public |  | Private |  |
|                            | Total  | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scotland   | North East | North West | 175       | 193           | 148       | 110       | 168           | 224       | 312               | 188        | 272        | 823        |            |  |        |  |         |  |
| Unweighted base            | 2014   | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163        | 89         | 244        | 181       | 193           | 148       | 110       | 168           | 224       | 312               | 188        | 272        | 823        |            |  |        |  |         |  |
| Weighted base              | 2014   | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181        | 81         | 222        | 181       | 181           | 141       | 101       | 201           | 262       | 282               | 181        | 279        | 849        |            |  |        |  |         |  |
| NET: Agree                 |        | 537<br>27% | 332<br>34% | 205<br>20% | 64<br>27%  | 109<br>32% | 102<br>30% | 82<br>23%  | 81<br>27%    | 99<br>23%  | 190<br>35% | 163<br>29% | 94<br>21%          | 91<br>19%  | 43<br>24%  | 18<br>22%  | 62<br>28% | 45<br>25%     | 43<br>24% | 34<br>24% | 19<br>18%     | 57<br>28% | 98<br>37%         | 62<br>37%  | 56<br>22%  | 86<br>31%  | 255<br>30% |  |        |  |         |  |
| Strongly agree             | (+2)   | 95<br>5%   | 66<br>7%   | 28<br>3%   | 15<br>6%   | 20<br>6%   | 22<br>6%   | 10<br>3%   | 18<br>6%     | 11<br>2%   | 31<br>6%   | 28<br>5%   | 10<br>2%           | 26<br>5%   | 5<br>3%    | 2<br>2%    | 8<br>3%   | 13<br>7%      | 5<br>3%   | 6<br>4%   | 3<br>3%       | 13<br>6%  | 15<br>5%          | 13<br>6%   | 12<br>7%   | 16<br>6%   | 53<br>6%   |  |        |  |         |  |
| Somewhat agree             | (+1)   | 442<br>22% | 265<br>27% | 177<br>17% | 49<br>20%  | 89<br>26%  | 80<br>24%  | 73<br>20%  | 63<br>21%    | 88<br>20%  | 159<br>30% | 135<br>24% | 83<br>19%          | 65<br>14%  | 38<br>21%  | 16<br>20%  | 54<br>25% | 32<br>18%     | 38<br>21% | 28<br>20% | 16<br>16%     | 44<br>22% | 83<br>32%         | 49<br>17%  | 44<br>24%  | 70<br>25%  | 201<br>24% |  |        |  |         |  |
| Neither agree nor disagree | (0)    | 670<br>33% | 323<br>33% | 347<br>34% | 118<br>49% | 146<br>43% | 108<br>32% | 107<br>30% | 76<br>25%    | 115<br>26% | 150<br>28% | 181<br>32% | 158<br>36%         | 181<br>38% | 60<br>33%  | 25<br>32%  | 70<br>32% | 68<br>38%     | 74<br>41% | 39<br>28% | 29<br>29%     | 61<br>30% | 90<br>34%         | 103<br>36% | 52<br>28%  | 88<br>32%  | 321<br>38% |  |        |  |         |  |
| Somewhat disagree          | (-1)   | 438<br>22% | 188<br>19% | 250<br>24% | 45<br>19%  | 55<br>16%  | 76<br>22%  | 93<br>26%  | 62<br>21%    | 106<br>24% | 122<br>23% | 122<br>22% | 105<br>24%         | 89<br>19%  | 40<br>22%  | 17<br>21%  | 46<br>21% | 40<br>22%     | 43<br>24% | 35<br>25% | 32<br>32%     | 46<br>23% | 43<br>17%         | 54<br>19%  | 43<br>24%  | 64<br>23%  | 159<br>19% |  |        |  |         |  |
| Strongly disagree          | (-2)   | 369<br>18% | 145<br>15% | 224<br>22% | 12<br>5%   | 29<br>9%   | 53<br>16%  | 77<br>21%  | 80<br>27%    | 118<br>14% | 76<br>17%  | 92<br>19%  | 82<br>19%          | 118<br>25% | 38<br>21%  | 21<br>26%  | 44<br>20% | 29<br>16%     | 22<br>12% | 33<br>23% | 21<br>21%     | 37<br>19% | 31<br>12%         | 63<br>22%  | 31<br>17%  | 41<br>15%  | 114<br>13% |  |        |  |         |  |
| NET: Disagree              |        | 807<br>40% | 332<br>34% | 474<br>46% | 57<br>24%  | 84<br>25%  | 129<br>38% | 170<br>47% | 142<br>48%   | 225<br>51% | 199<br>37% | 214<br>38% | 187<br>43%         | 207<br>43% | 78<br>43%  | 37<br>47%  | 89<br>40% | 69<br>38%     | 64<br>35% | 68<br>48% | 53<br>53%     | 84<br>41% | 74<br>28%         | 117<br>41% | 74<br>41%  | 105<br>38% | 273<br>32% |  |        |  |         |  |
| Mean                       |        | -0.27      | -0.08      | -0.45      | 0.04       | 0.05       | -0.17      | -0.43      | -0.41        | -0.53      | -0.10      | -0.21      | -0.38              | -0.44      | -0.37      | -0.48      | -0.29     | -0.22         | -0.21     | -0.43     | -0.53         | -0.26     | 0.03              | -0.37      | -0.20      | -0.16      | -0.09      |  |        |  |         |  |
| Standard deviation         |        | 1.13       | 1.14       | 1.09       | 0.92       | 1.00       | 1.15       | 1.12       | 1.25         | 1.16       | 1.15       | 1.13       | 1.06               | 1.16       | 1.12       | 1.14       | 1.14      | 1.12          | 1.00      | 1.17      | 1.08          | 1.18      | 1.09              | 1.15       | 1.18       | 1.13       | 1.10       |  |        |  |         |  |
| Standard error             |        | 0.03       | 0.04       | 0.03       | 0.07       | 0.06       | 0.06       | 0.06       | 0.07         | 0.05       | 0.05       | 0.05       | 0.06               | 0.05       | 0.09       | 0.12       | 0.07      | 0.09          | 0.07      | 0.10      | 0.10          | 0.09      | 0.07              | 0.07       | 0.09       | 0.07       | 0.04       |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 82

**Q.7 To what extent do you agree with each of the statements below?**  
**I am willing to take on some risk to maximise returns on my savings or investments**  
**Base: All respondents**

|                            |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                            |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                            |      |                                       |                 |                |  |                              | Ever invested | Never invested |            |  |            |   |                 |                    |                           |                              |
| Unweighted base            |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base              |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Agree                 |      | 537<br>27%                            | 486<br>31%      | 385<br>35%     | 101<br>22%   | 51<br>11%                    | 369<br>37%    | 168<br>16%     | 127<br>18% | 201<br>30%   | 183<br>38% | 226<br>21%  | 212<br>34%      | 70<br>34%          | 25<br>38%                 |                              |
| Strongly agree             | (+2) | 95<br>5%                              | 88<br>6%        | 69<br>6%       | 19<br>4%   | 6<br>1%                      | 71<br>7%      | 24<br>2%       | 19<br>3%   | 39<br>6%   | 36<br>7%   | 33<br>3%  | 44<br>7%        | 16<br>8%           | 2<br>3%                   |                              |
| Somewhat agree             | (+1) | 442<br>22%                            | 398<br>26%      | 316<br>29%     | 82<br>18%  | 45<br>10%                    | 298<br>30%    | 144<br>14%     | 107<br>15% | 162<br>24%   | 147<br>30% | 193<br>18%  | 169<br>27%      | 53<br>26%          | 24<br>36%                 |                              |
| Neither agree nor disagree | (0)  | 670<br>33%                            | 441<br>28%      | 285<br>26%     | 156<br>35%   | 229<br>50%                   | 267<br>27%    | 404<br>40%     | 256<br>35% | 202<br>30%   | 151<br>31% | 360<br>34%  | 188<br>30%      | 74<br>36%          | 19<br>29%                 |                              |
| Somewhat disagree          | (-1) | 438<br>22%                            | 353<br>23%      | 239<br>22%     | 115<br>25%   | 84<br>18%                    | 216<br>22%    | 222<br>22%     | 167<br>23% | 147<br>22%   | 96<br>20%  | 251<br>23%  | 130<br>21%      | 36<br>18%          | 16<br>24%                 |                              |
| Strongly disagree          | (-2) | 369<br>18%                            | 271<br>17%      | 191<br>17%     | 80<br>18%  | 98<br>21%                    | 142<br>14%    | 227<br>22%     | 171<br>24% | 114<br>17%   | 55<br>11%  | 236<br>22%  | 104<br>16%      | 23<br>11%          | 6<br>9%                   |                              |
| NET: Disagree              |      | 807<br>40%                            | 624<br>40%      | 430<br>39%     | 194<br>43%   | 182<br>39%                   | 358<br>36%    | 449<br>44%     | 338<br>47% | 262<br>39%   | 151<br>31% | 487<br>45%  | 234<br>37%      | 59<br>29%          | 22<br>33%                 |                              |
| Mean                       |      | -0.27                                 | -0.21           | -0.15          | -0.34  | -0.48                        | -0.06         | -0.47          | -0.50      | -0.20  | 0.03       | -0.43   | -0.13           | 0.02               | -0.01                     |                              |
| Standard deviation         |      | 1.13                                  | 1.17            | 1.19           | 1.10   | 0.98                         | 1.17          | 1.06           | 1.09       | 1.16   | 1.12       | 1.11  | 1.18            | 1.11               | 1.04                      |                              |
| Standard error             |      | 0.03                                  | 0.03            | 0.04           | 0.05   | 0.05                         | 0.04          | 0.03           | 0.04       | 0.04   | 0.05       | 0.03  | 0.05            | 0.08               | 0.14                      |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 83

**Q.7 To what extent do you agree with each of the statements below?**  
**I would like to explore ways of earning higher returns on my savings and investments**  
 Base: All respondents

|                            | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            |            |            | Employment Sector |           |            |            |
|----------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|------------|------------|-------------------|-----------|------------|------------|
|                            | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London     | South East | South West        | Public    | Private    |            |
|                            |             |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |            |            |                   |           |            |            |
| Unweighted base            | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                     | 193           | 148           | 110        | 168        | 224        | 312               | 188       | 272        | 823        |
| Weighted base              | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                     | 181           | 141           | 101        | 201        | 262        | 282               | 181       | 279        | 849        |
| NET: Agree                 | 818<br>41%  | 417<br>42% | 400<br>39% | 106<br>44% | 159<br>47% | 142<br>42% | 124<br>35% | 114<br>38% | 172<br>39%   | 258<br>48% | 225<br>40% | 173<br>39% | 162<br>34% | 78<br>43% | 23<br>29%  | 96<br>43%  | 69<br>41%               | 75<br>45%     | 63<br>36%     | 36<br>43%  | 88<br>41%  | 107<br>112 | 122<br>40%        | 71<br>39% | 122<br>44% | 364<br>43% |
| Strongly agree             | (+2)<br>13% | 133<br>14% | 121<br>12% | 39<br>16%  | 52<br>15%  | 52<br>15%  | 26<br>7%   | 30<br>10%  | 56<br>13%    | 77<br>14%  | 75<br>14%  | 46<br>11%  | 55<br>12%  | 26<br>14% | 3<br>4%    | 21<br>9%   | 23<br>13%               | 29<br>16%     | 23<br>10%     | 10<br>10%  | 27<br>15%  | 40<br>10%  | 29<br>12%         | 22<br>14% | 39<br>14%  | 115        |
| Somewhat agree             | (+1)<br>28% | 284<br>29% | 280<br>27% | 67<br>28%  | 107<br>32% | 91<br>27%  | 98<br>27%  | 84<br>28%  | 116<br>26%   | 181<br>34% | 150<br>27% | 126<br>29% | 107<br>22% | 52<br>29% | 20<br>25%  | 75<br>34%  | 45<br>25%               | 45<br>25%     | 40<br>29%     | 26<br>26%  | 60<br>30%  | 66<br>25%  | 83<br>30%         | 50<br>27% | 82<br>30%  | 249        |
| Neither agree nor disagree | (0)<br>36%  | 342<br>35% | 383<br>37% | 106<br>44% | 129<br>38% | 124<br>37% | 131<br>36% | 103<br>34% | 132<br>30%   | 181<br>34% | 207<br>37% | 157<br>36% | 179<br>37% | 69<br>38% | 29<br>36%  | 68<br>31%  | 68<br>38%               | 66<br>36%     | 44<br>31%     | 36<br>31%  | 104<br>40% | 100<br>35% | 70<br>39%         | 96<br>34% | 319<br>38% |            |
| Somewhat disagree          | (-1)<br>12% | 123<br>12% | 126<br>12% | 20<br>8%   | 35<br>10%  | 35<br>10%  | 51<br>14%  | 42<br>14%  | 64<br>15%    | 61<br>11%  | 74<br>13%  | 49<br>11%  | 65<br>13%  | 13<br>7%  | 20<br>25%  | 25<br>11%  | 32<br>17%               | 23<br>13%     | 14<br>10%     | 14<br>14%  | 21<br>10%  | 27<br>10%  | 38<br>14%         | 23<br>13% | 34<br>12%  | 103<br>12% |
| Strongly disagree          | (-2)<br>11% | 105<br>11% | 118<br>11% | 7<br>3%    | 16<br>5%   | 38<br>11%  | 52<br>15%  | 40<br>14%  | 69<br>16%    | 38<br>9%   | 52<br>14%  | 60<br>14%  | 73<br>15%  | 22<br>12% | 9<br>11%   | 33<br>15%  | 12<br>10%               | 18<br>14%     | 20<br>14%     | 14<br>11%  | 22<br>9%   | 31<br>11%  | 17<br>10%         | 27<br>10% | 27<br>7%   | 63         |
| NET: Disagree              | 471<br>23%  | 228<br>23% | 244<br>24% | 28<br>12%  | 50<br>15%  | 73<br>21%  | 104<br>29% | 83<br>28%  | 134<br>30%   | 99<br>18%  | 126<br>23% | 109<br>25% | 138<br>29% | 35<br>19% | 28<br>35%  | 57<br>26%  | 44<br>24%               | 41<br>22%     | 34<br>24%     | 28<br>28%  | 43<br>21%  | 51<br>19%  | 70<br>25%         | 40<br>22% | 61<br>20%  | 166        |
| Mean                       | 0.19        | 0.22       | 0.16       | 0.46       | 0.43       | 0.25       | -0.02      | 0.07       | 0.06         | 0.37       | 0.22       | 0.12       | 0.01       | 0.26      | -0.13      | 0.12       | 0.20                    | 0.25          | 0.23          | 0.04       | 0.24       | 0.27       | 0.14              | 0.20      | 0.26       | 0.29       |
| Standard deviation         | 1.15        | 1.15       | 1.14       | 0.96       | 1.02       | 1.17       | 1.14       | 1.17       | 1.25         | 1.08       | 1.13       | 1.16       | 1.20       | 1.16      | 1.04       | 1.19       | 1.09                    | 1.17          | 1.25          | 1.17       | 1.16       | 1.13       | 1.13              | 1.11      | 1.14       | 1.08       |
| Standard error             | 0.03        | 0.04       | 0.04       | 0.07       | 0.06       | 0.06       | 0.06       | 0.07       | 0.06         | 0.04       | 0.05       | 0.06       | 0.05       | 0.09      | 0.11       | 0.08       | 0.08                    | 0.10          | 0.11          | 0.09       | 0.08       | 0.06       | 0.08              | 0.07      | 0.04       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 83

**Q.7 To what extent do you agree with each of the statements below?**  
**I would like to explore ways of earning higher returns on my savings and investments**  
**Base: All respondents**

|                            | Q.2 Have you saved or invested money? | What is the combined annual income of your household, prior to tax being deducted? |                 |                |  |                              |               |                |            |            |            | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|----------------------------|---------------------------------------|--|-----------------|----------------|--|------------------------------|---------------|----------------|------------|------------|------------|---|--------------------|---------------------------|------------------------------|
|                            |                                       | Investments  |                 |                |  |                              |               |                |            |            |            |   |                    |                           |                              |
|                            |                                       | Total  | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
| Unweighted base            | 2014                                  | 1573   | 1117            | 456            | 441  | 1026                         | 988           | 758            | 671        | 442        | 1065       | 649   | 212                | 57                        |                              |
| Weighted base              | 2014                                  | 1551   | 1099            | 452            | 463  | 993                          | 1021          | 720            | 665        | 485        | 1074       | 634   | 203                | 66                        |                              |
| NET: Agree                 | 818<br>41%                            | 732<br>47%   | 573<br>52%      | 159<br>35%     | 86<br>18%  | 505<br>51%                   | 313<br>31%    | 238<br>33%     | 277<br>42% | 249<br>51% | 373<br>35% | 297<br>47%  | 104<br>51%         | 34<br>51%                 |                              |
| Strongly agree             | (+2)<br>13%                           | 227<br>15%   | 186<br>17%      | 41<br>9%       | 28<br>6%   | 164<br>17%                   | 90<br>9%      | 77<br>11%      | 82<br>12%  | 79<br>16%  | 109<br>10% | 95<br>15%   | 35<br>17%          | 14<br>21%                 |                              |
| Somewhat agree             | (+1)<br>28%                           | 506<br>33%   | 388<br>35%      | 118<br>26%     | 58<br>13%  | 340<br>34%                   | 223<br>22%    | 161<br>22%     | 195<br>29% | 170<br>35% | 263<br>25% | 203<br>32%  | 69<br>34%          | 20<br>30%                 |                              |
| Neither agree nor disagree | (0)<br>36%                            | 486<br>31%   | 306<br>28%      | 180<br>40%     | 239<br>52%   | 286<br>29%                   | 439<br>43%    | 285<br>40%     | 232<br>35% | 151<br>31% | 410<br>38% | 201<br>32%  | 75<br>37%          | 17<br>26%                 |                              |
| Somewhat disagree          | (-1)<br>12%                           | 188<br>12%   | 127<br>12%      | 61<br>13%      | 61<br>13%  | 111<br>11%                   | 137<br>13%    | 85<br>12%      | 93<br>14%  | 56<br>12%  | 152<br>14% | 69<br>11%   | 15<br>7%           | 9<br>14%                  |                              |
| Strongly disagree          | (-2)<br>11%                           | 146<br>9%  | 93<br>8%        | 52<br>12%      | 77<br>17%  | 92<br>9%                     | 131<br>13%    | 112<br>16%     | 62<br>9%   | 28<br>6%   | 139<br>13% | 66<br>10%   | 9<br>5%            | 7<br>10%                  |                              |
| NET: Disagree              | 471<br>23%                            | 333<br>21%   | 220<br>20%      | 113<br>25%     | 138<br>30%   | 203<br>20%                   | 268<br>26%    | 197<br>27%     | 155<br>23% | 85<br>17%  | 291<br>27% | 135<br>21%  | 24<br>12%          | 16<br>24%                 |                              |
| Mean                       | 0.19                                  | 0.31   | 0.41            | 0.08           | -0.22  | 0.38                         | *             | 0.01           | 0.21       | 0.44       | 0.05       | 0.30  | 0.52               | 0.38                      |                              |
| Standard deviation         | 1.15                                  | 1.15   | 1.15            | 1.10           | 1.06   | 1.16                         | 1.10          | 1.18           | 1.12       | 1.08       | 1.15       | 1.16  | 1.01               | 1.24                      |                              |
| Standard error             | 0.03                                  | 0.03   | 0.03            | 0.05           | 0.05   | 0.04                         | 0.04          | 0.04           | 0.04       | 0.05       | 0.04       | 0.05  | 0.07               | 0.16                      |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 84

**Q.7 To what extent do you agree with each of the statements below?****I am comfortable making decisions about savings and investments****Base: All respondents**

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region             |           |            |            |      |               |      |      |               |      | Employment Sector |      |            |      |            |  |        |  |         |  |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------------------|-----------|------------|------------|------|---------------|------|------|---------------|------|-------------------|------|------------|------|------------|--|--------|--|---------|--|
|                            |        |      |        |       |       |       |       |       |              |      |      |      | Yorkshire & Humber |           |            |            |      | West Midlands |      |      | East Midlands |      | Eastern           |      | South East |      | South West |  | Public |  | Private |  |
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE                 | Scot-land | North East | North West | 175  | 193           | 148  | 110  | 168           | 224  | 312               | 188  | 272        | 823  |            |  |        |  |         |  |
| Unweighted base            | 2014   | 980  | 1034   | 191   | 321   | 356   | 386   | 315   | 445          | 585  | 607  | 324  | 498                | 163       | 89         | 244        | 181  | 181           | 141  | 101  | 201           | 262  | 282               | 181  | 279        | 849  |            |  |        |  |         |  |
| Weighted base              | 2014   | 987  | 1027   | 239   | 339   | 339   | 359   | 299   | 438          | 538  | 558  | 439  | 479                | 181       | 81         | 222        | 181  | 181           | 141  | 101  | 201           | 262  | 282               | 181  | 279        | 849  |            |  |        |  |         |  |
| NET: Agree                 | 1008   | 547  | 461    | 81    | 147   | 165   | 166   | 161   | 290          | 325  | 286  | 186  | 212                | 76        | 38         | 115        | 92   | 80            | 75   | 41   | 116           | 134  | 151               | 90   | 139        | 411  |            |  |        |  |         |  |
|                            | 50%    | 55%  | 45%    | 34%   | 43%   | 49%   | 46%   | 54%   | 66%          | 60%  | 51%  | 42%  | 44%                | 42%       | 47%        | 52%        | 51%  | 44%           | 53%  | 41%  | 57%           | 51%  | 54%               | 50%  | 49%        | 48%  |            |  |        |  |         |  |
| Strongly agree             | (+2)   | 322  | 179    | 143   | 31    | 41    | 58    | 50    | 58           | 83   | 100  | 92   | 60                 | 69        | 25         | 8          | 33   | 32            | 23   | 25   | 11            | 45   | 48                | 47   | 26         | 48   | 137        |  |        |  |         |  |
|                            | 16%    | 18%  | 14%    | 13%   | 12%   | 17%   | 14%   | 14%   | 19%          | 19%  | 19%  | 16%  | 14%                | 15%       | 14%        | 10%        | 15%  | 13%           | 18%  | 11%  | 22%           | 18%  | 17%               | 14%  | 17%        | 16%  |            |  |        |  |         |  |
| Somewhat agree             | (+1)   | 686  | 368    | 319   | 50    | 105   | 106   | 116   | 102          | 207  | 225  | 194  | 125                | 142       | 51         | 30         | 82   | 60            | 56   | 51   | 31            | 71   | 86                | 105  | 64         | 91   | 274        |  |        |  |         |  |
|                            | 34%    | 37%  | 31%    | 21%   | 31%   | 31%   | 32%   | 34%   | 47%          | 42%  | 35%  | 29%  | 30%                | 28%       | 38%        | 37%        | 33%  | 31%           | 36%  | 30%  | 35%           | 33%  | 37%               | 35%  | 33%        | 32%  |            |  |        |  |         |  |
| Neither agree nor disagree | (0)    | 710  | 330    | 380   | 112   | 147   | 116   | 133   | 97           | 105  | 152  | 188  | 184                | 186       | 80         | 30         | 79   | 68            | 68   | 42   | 34            | 60   | 95                | 94   | 60         | 90   | 334        |  |        |  |         |  |
|                            | 35%    | 33%  | 37%    | 47%   | 43%   | 34%   | 37%   | 33%   | 24%          | 28%  | 34%  | 42%  | 39%                | 44%       | 38%        | 38%        | 36%  | 37%           | 30%  | 34%  | 30%           | 36%  | 33%               | 33%  | 32%        | 39%  |            |  |        |  |         |  |
| Somewhat disagree          | (-1)   | 185  | 74     | 110   | 29    | 28    | 34    | 42    | 27           | 23   | 48   | 62   | 38                 | 37        | 19         | 8          | 18   | 14            | 21   | 13   | 17            | 16   | 22                | 16   | 19         | 37   | 66         |  |        |  |         |  |
|                            | 9%     | 8%   | 11%    | 12%   | 8%    | 10%   | 12%   | 5%    | 9%           | 5%   | 11%  | 9%   | 8%                 | 8%        | 10%        | 10%        | 8%   | 8%            | 12%  | 9%   | 17%           | 8%   | 6%                | 10%  | 13%        | 8%   |            |  |        |  |         |  |
| Strongly disagree          | (-2)   | 111  | 36     | 76    | 17    | 17    | 24    | 18    | 14           | 21   | 13   | 23   | 31                 | 44        | 7          | 4          | 9    | 7             | 12   | 10   | 8             | 9    | 11                | 20   | 13         | 12   | 39         |  |        |  |         |  |
|                            | 6%     | 4%   | 7%     | 5%    | 7%    | 5%    | 5%    | 5%    | 5%           | 2%   | 4%   | 4%   | 7%                 | 9%        | 4%         | 5%         | 4%   | 4%            | 7%   | 8%   | 5%            | 4%   | 7%                | 4%   | 5%         |      |            |  |        |  |         |  |
| NET: Disagree              |        | 296  | 110    | 186   | 47    | 46    | 58    | 60    | 41           | 44   | 61   | 85   | 69                 | 81        | 26         | 12         | 27   | 21            | 34   | 24   | 26            | 25   | 33                | 36   | 31         | 49   | 104        |  |        |  |         |  |
|                            | 15%    | 11%  | 18%    | 19%   | 13%   | 17%   | 14%   | 10%   | 11%          | 15%  | 16%  | 17%  | 17%                | 17%       | 14%        | 15%        | 12%  | 19%           | 17%  | 13%  | 13%           | 13%  | 17%               | 18%  | 12%        |      |            |  |        |  |         |  |
| Mean                       |        | 0.46 | 0.59   | 0.33  | 0.20  | 0.37  | 0.41  | 0.38  | 0.55         | 0.70 | 0.65 | 0.48 | 0.33               | 0.33      | 0.37       | 0.37       | 0.51 | 0.53          | 0.31 | 0.47 | 0.18          | 0.62 | 0.53              | 0.50 | 0.39       | 0.45 | 0.48       |  |        |  |         |  |
| Standard deviation         |        | 1.04 | 0.99   | 1.08  | 1.05  | 0.98  | 1.10  | 1.03  | 1.05         | 0.99 | 0.96 | 1.03 | 1.05               | 1.10      | 0.98       | 0.97       | 0.98 | 0.99          | 1.06 | 1.11 | 1.10          | 1.06 | 1.02              | 1.06 | 1.08       | 1.06 | 1.00       |  |        |  |         |  |
| Standard error             |        | 0.02 | 0.03   | 0.03  | 0.08  | 0.05  | 0.06  | 0.05  | 0.06         | 0.05 | 0.04 | 0.04 | 0.06               | 0.05      | 0.08       | 0.10       | 0.06 | 0.08          | 0.08 | 0.09 | 0.10          | 0.08 | 0.07              | 0.06 | 0.08       | 0.06 |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 84

**Q.7 To what extent do you agree with each of the statements below?****I am comfortable making decisions about savings and investments****Base: All respondents**

|                            | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |  | What is the combined annual income of your household, prior to tax being deducted? |   | What is the highest educational level that you have achieved to date? |                              |           |           |
|----------------------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|--|---|---|------------------------------|-----------|-----------|
|                            | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |  | What is the highest educational level that you have achieved to date? |   |                              |           |           |
|                            |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary  | Univ-ersity degree  | Higher univ-ersity degree   | Still in full time education |           |           |
| Unweighted base            | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442  | 1065  | 649   | 212                          | 57        |           |
| Weighted base              | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485  | 1074  | 634   | 203                          | 66        |           |
| NET: Agree                 | 1008<br>50%                           | 915<br>59%   | 701<br>64%     | 214<br>47%                   | 93<br>20%     | 656<br>66%     | 352<br>35% | 321<br>45% | 367<br>55%   | 256<br>53%   | 501<br>47%  | 358<br>56%  | 114<br>56%                   | 24<br>36% |           |
| Strongly agree             | (+2)                                  | 322<br>16%   | 296<br>19%     | 240<br>22%                   | 56<br>12%     | 26<br>6%       | 229<br>23% | 92<br>9%   | 100<br>14%   | 104<br>16%   | 103<br>21%  | 148<br>14%  | 126<br>20%                   | 43<br>21% | 3<br>5%   |
| Somewhat agree             | (+1)                                  | 686<br>34%   | 619<br>40%     | 461<br>42%                   | 158<br>35%    | 67<br>15%      | 427<br>43% | 260<br>25% | 221<br>31%   | 263<br>40%   | 153<br>32%  | 353<br>33%  | 232<br>37%                   | 71<br>35% | 21<br>31% |
| Neither agree nor disagree | (0)                                   | 710<br>35%   | 451<br>29%     | 279<br>25%                   | 172<br>38%    | 259<br>56%     | 243<br>25% | 467<br>46% | 278<br>39%   | 204<br>31%   | 170<br>35%  | 409<br>38%  | 188<br>30%                   | 65<br>32% | 23<br>34% |
| Somewhat disagree          | (-1)                                  | 185<br>9%  | 127<br>8%      | 84<br>8%                     | 43<br>10%     | 57<br>12%      | 65<br>7%   | 119<br>12% | 71<br>10%  | 59<br>9%   | 40<br>8%  | 96<br>9%  | 58<br>9%                     | 13<br>7%  | 16<br>24% |
| Strongly disagree          | (-2)                                  | 111<br>6%  | 58<br>4%       | 36<br>3%                     | 23<br>5%      | 53<br>11%      | 29<br>3%   | 83<br>8%   | 50<br>7%   | 35<br>5%   | 19<br>4%  | 67<br>6%  | 30<br>5%                     | 10<br>5%  | 4<br>6%   |
| NET: Disagree              | 296<br>15%                            | 186<br>12%   | 120<br>11%     | 66<br>15%                    | 110<br>24%    | 94<br>9%       | 202<br>20% | 121<br>17% | 94<br>14%  | 59<br>12%  | 163<br>15%  | 88<br>14%   | 23<br>12%                    | 19<br>29% |           |
| Mean                       | 0.46                                  | 0.62   | 0.71           | 0.40                         | -0.10         | 0.77           | 0.16       | 0.35       | 0.51   | 0.58   | 0.39  | 0.58  | 0.61                         | 0.06      |           |
| Standard deviation         | 1.04                                  | 1.00   | 0.99           | 0.99                         | 0.97          | 0.97           | 1.02       | 1.06       | 1.03   | 1.04   | 1.03  | 1.05  | 1.05                         | 1.00      |           |
| Standard error             | 0.02                                  | 0.03   | 0.03           | 0.05                         | 0.05          | 0.03           | 0.03       | 0.04       | 0.04   | 0.05   | 0.03  | 0.04  | 0.07                         | 0.13      |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 85

**Q.7 To what extent do you agree with each of the statements below?****Investing is risky because you might not be able to get to your money when you need it****Base: All respondents**

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                         |               |               |            |        | Employment Sector |            |        |         |      |      |    |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|-------------------------|---------------|---------------|------------|--------|-------------------|------------|--------|---------|------|------|----|
|                            |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                         |               |               |            |        |                   |            |        |         |      |      |    |
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London | South East        | South West | Public | Private |      |      |    |
| Unweighted base            | 2014   | 980  | 1034   | 191   | 321   | 356   | 386   | 315   | 445          | 585  | 607  | 324  | 498    | 163       | 89         | 244        | 175                     | 193           | 148           | 110        | 168    | 224               | 312        | 188    | 272     | 823  |      |    |
| Weighted base              | 2014   | 987  | 1027   | 239   | 339   | 339   | 359   | 299   | 438          | 538  | 558  | 439  | 479    | 181       | 81         | 222        | 181                     | 181           | 141           | 101        | 201    | 262               | 282        | 181    | 279     | 849  |      |    |
| NET: Agree                 | 1270   | 590  | 680    | 117   | 188   | 232   | 226   | 202   | 304          | 337  | 334  | 290  | 309    | 116       | 47         | 133        | 129                     | 109           | 92            | 66         | 131    | 152               | 167        | 128    | 184     | 501  |      |    |
| Strongly agree             | (+2)   | 427  | 186    | 241   | 35    | 54    | 82    | 74    | 68           | 113  | 91   | 102  | 98     | 135       | 41         | 21         | 45                      | 41            | 28            | 29         | 26     | 39                | 55         | 60     | 41      | 52   | 161  |    |
|                            |        | 21%  | 19%    | 24%   | 15%   | 16%   | 24%   | 21%   | 23%          | 26%  | 17%  | 18%  | 22%    | 28%       | 23%        | 26%        | 20%                     | 16%           | 20%           | 26%        | 20%    | 21%               | 21%        | 22%    | 19%     | 19%  |      |    |
| Somewhat agree             | (+1)   | 843  | 404    | 438   | 81    | 134   | 150   | 152   | 135          | 190  | 246  | 232  | 191    | 174       | 75         | 26         | 89                      | 88            | 81            | 63         | 40     | 92                | 97         | 106    | 87      | 131  | 340  |    |
|                            |        | 42%  | 41%    | 43%   | 34%   | 40%   | 44%   | 42%   | 45%          | 43%  | 46%  | 42%  | 44%    | 36%       | 41%        | 33%        | 40%                     | 48%           | 45%           | 40%        | 40%    | 45%               | 37%        | 38%    | 48%     | 47%  | 40%  |    |
| Neither agree nor disagree | (0)    | 567  | 311    | 256   | 107   | 127   | 74    | 101   | 66           | 91   | 162  | 164  | 113    | 127       | 56         | 20         | 69                      | 38            | 54            | 32         | 21     | 54                | 86         | 90     | 45      | 69   | 278  |    |
|                            |        | 28%  | 32%    | 25%   | 45%   | 38%   | 22%   | 28%   | 22%          | 21%  | 30%  | 29%  | 26%    | 27%       | 31%        | 25%        | 31%                     | 21%           | 30%           | 23%        | 21%    | 21%               | 33%        | 32%    | 25%     | 25%  | 33%  |    |
| Somewhat disagree          | (-1)   | 124  | 60     | 64    | 13    | 17    | 20    | 21    | 33           | 31   | 44   | 25   | 12     | 10        | 5          | 10         | 12                      | 5%            | 10            | 11         | 11     | 13                | 17         | 19     | 5       | 18   | 52   |    |
|                            |        | 6%   | 6%     | 6%    | 5%    | 5%    | 6%    | 6%    | 7%           | 8%   | 6%   | 8%   | 6%     | 5%        | 3%         | 12%        | 5%                      | 5%            | 6%            | 6%         | 6%     | 7%                | 7%         | 3%     | 7%      | 6%   |      |    |
| Strongly disagree          | (-2)   | 54   | 26     | 28    | 3     | 6     | 13    | 11    | 10           | 11   | 8    | 16   | 12     | 18        | 5          | 3          | 7                       | 5             | 7             | 5          | 2      | 3                 | 7          | 7      | 3       | 2%   | 18   |    |
|                            |        | 3%   | 3%     | 3%    | 1%    | 2%    | 4%    | 3%    | 3%           | 2%   | 2%   | 3%   | 3%     | 4%        | 4%         | 3%         | 4%                      | 3%            | 4%            | 4%         | 2%     | 2%                | 2%         | 2%     | 3%      | 2%   |      |    |
| NET: Disagree              |        | 178  | 86     | 92    | 16    | 23    | 33    | 31    | 31           | 44   | 39   | 37   | 60     | 36        | 42         | 9          | 13                      | 19            | 15            | 18         | 17     | 13                | 16         | 24     | 25      | 9    | 26   | 70 |
|                            |        | 9%   | 9%     | 9%    | 7%    | 7%    | 10%   | 9%    | 10%          | 10%  | 7%   | 11%  | 8%     | 9%        | 9%         | 5%         | 17%                     | 8%            | 8%            | 10%        | 12%    | 13%               | 9%         | 9%     | 5%      | 9%   | 8%   |    |
| Mean                       |        | 0.73 | 0.67   | 0.78  | 0.56  | 0.63  | 0.79  | 0.72  | 0.77         | 0.83 | 0.71 | 0.64 | 0.78   | 0.80      | 0.79       | 0.63       | 0.69                    | 0.83          | 0.62          | 0.70       | 0.76   | 0.75              | 0.68       | 0.69   | 0.86    | 0.72 | 0.68 |    |
| Standard deviation         |        | 0.95 | 0.94   | 0.96  | 0.85  | 0.88  | 1.00  | 0.95  | 0.99         | 0.98 | 0.87 | 0.96 | 0.95   | 1.02      | 0.91       | 1.12       | 0.96                    | 0.93          | 0.95          | 1.00       | 1.03   | 0.90              | 0.96       | 0.96   | 0.86    | 0.94 | 0.92 |    |
| Standard error             |        | 0.02 | 0.03   | 0.03  | 0.06  | 0.05  | 0.05  | 0.05  | 0.06         | 0.05 | 0.04 | 0.04 | 0.05   | 0.05      | 0.07       | 0.12       | 0.06                    | 0.07          | 0.07          | 0.08       | 0.10   | 0.07              | 0.06       | 0.05   | 0.06    | 0.03 |      |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 85

**Q.7 To what extent do you agree with each of the statements below?****Investing is risky because you might not be able to get to your money when you need it****Base: All respondents**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base              | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Agree                 | 1270<br>63%                           | 1040<br>67%     | 755<br>69%     | 285<br>63%   | 230<br>50%                   | 665<br>67%    | 605<br>59%     | 445<br>62%   | 447<br>67% | 291<br>60% | 682<br>63%  | 425<br>67%      | 119<br>58%        | 33<br>50%                |                              |
| Strongly agree             | (+2)<br>21%                           | 427<br>21%      | 326<br>21%     | 232<br>21%   | 94<br>21%                    | 101<br>22%    | 188<br>19%     | 239<br>23%   | 171<br>24% | 124<br>19% | 93<br>19%   | 239<br>22%      | 136<br>21%        | 41<br>20%                | 9<br>13%                     |
| Somewhat agree             | (+1)<br>42%                           | 843<br>42%      | 714<br>46%     | 523<br>48%   | 191<br>42%                   | 129<br>28%    | 477<br>48%     | 366<br>36%   | 274<br>38% | 322<br>49% | 198<br>41%  | 443<br>41%      | 289<br>46%        | 78<br>38%                | 24<br>37%                    |
| Neither agree nor disagree | (0)<br>28%                            | 567<br>28%      | 368<br>24%     | 246<br>22%   | 121<br>27%                   | 199<br>43%    | 223<br>22%     | 343<br>34%   | 207<br>29% | 157<br>24% | 159<br>33%  | 300<br>28%      | 157<br>25%        | 64<br>31%                | 24<br>36%                    |
| Somewhat disagree          | (-1)<br>6%                            | 124<br>6%       | 105<br>7%      | 71<br>6%   | 34<br>8%                     | 19<br>4%      | 76<br>8%       | 48<br>5%   | 38<br>5%   | 47<br>7%   | 26<br>5%  | 60<br>6%        | 38<br>6%          | 15<br>7%                 | 7<br>10%                     |
| Strongly disagree          | (-2)<br>3%                            | 54<br>3%        | 39<br>3%       | 27<br>2%   | 12<br>3%                     | 15<br>3%      | 30<br>3%       | 24<br>2%   | 29<br>4%   | 14<br>2%   | 10<br>2%  | 32<br>3%        | 14<br>2%          | 5<br>3%                  | 3<br>4%                      |
| NET: Disagree              | 178<br>9%                             | 144<br>9%       | 98<br>9%       | 46<br>10%  | 34<br>7%                     | 106<br>11%    | 72<br>7%       | 67<br>9%   | 61<br>9%   | 36<br>7%   | 92<br>9%  | 52<br>8%        | 20<br>10%         | 9<br>14%                 |                              |
| Mean                       | 0.73                                  | 0.76            | 0.79           | 0.71   | 0.61                         | 0.72          | 0.73           | 0.72   | 0.75       | 0.70       | 0.74  | 0.78            | 0.66              | 0.45                     |                              |
| Standard deviation         | 0.95                                  | 0.94            | 0.93           | 0.97   | 0.98                         | 0.96          | 0.95           | 1.01   | 0.91       | 0.91       | 0.96  | 0.92            | 0.97              | 0.98                     |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04   | 0.04       | 0.04       | 0.03  | 0.04            | 0.07              | 0.13                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 86

**Q.7 To what extent do you agree with each of the statements below?****Investing is risky because the returns on your money aren't guaranteed and you might not get back everything you put in****Base: All respondents**

|                            | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                          |                |                |            |                 | Employment Sector |            |            |            |            |            |
|----------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|--------------------------|----------------|----------------|------------|-----------------|-------------------|------------|------------|------------|------------|------------|
|                            | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | York-shire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern London | South East        | South West | Public     | Pri-vate   |            |            |
|                            | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                      | 193            | 148            | 110        | 168             | 224               | 312        | 188        | 272        | 823        |            |
| Unweighted base            | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                      | 193            | 148            | 110        | 168             | 224               | 312        | 188        | 272        | 823        |            |
| Weighted base              | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                      | 181            | 141            | 101        | 201             | 262               | 282        | 181        | 279        | 849        |            |
| NET: Agree                 | 1334<br>66% | 637<br>65% | 697<br>68% | 127<br>53% | 197<br>58% | 230<br>68% | 245<br>68% | 209<br>70% | 327<br>75%   | 357<br>66% | 369<br>66% | 303<br>69% | 305<br>64% | 128<br>71% | 54<br>67%  | 148<br>60% | 119<br>66%               | 109<br>70%     | 99<br>70%      | 73<br>72%  | 138<br>68%      | 153<br>58%        | 181<br>64% | 133<br>73% | 192<br>69% | 516<br>61% |            |
| Strongly agree             | (+2)<br>27% | 537<br>25% | 242<br>29% | 295<br>21% | 50<br>19%  | 66<br>30%  | 103<br>26% | 93<br>32%  | 95<br>30%    | 131<br>24% | 131<br>24% | 133<br>24% | 126<br>29% | 148<br>31% | 60<br>33%  | 28<br>35%  | 47<br>27%                | 36<br>26%      | 40<br>20%      | 29<br>28%  | 48<br>24%       | 58<br>22%         | 79<br>28%  | 51<br>28%  | 68<br>24%  | 206<br>24% |            |
| Somewhat agree             | (+1)<br>40% | 797<br>40% | 395<br>40% | 402<br>39% | 77<br>32%  | 131<br>39% | 127<br>38% | 151<br>42% | 114<br>38%   | 196<br>45% | 226<br>42% | 236<br>42% | 178<br>40% | 157<br>33% | 68<br>38%  | 25<br>32%  | 87<br>39%                | 72<br>40%      | 73<br>40%      | 59<br>42%  | 44<br>43%       | 89<br>44%         | 95<br>36%  | 102<br>36% | 82<br>45%  | 124<br>44% | 310<br>36% |
| Neither agree nor disagree | (0)<br>25%  | 501<br>25% | 259<br>26% | 242<br>24% | 88<br>37%  | 119<br>35% | 79<br>23%  | 81<br>23%  | 64<br>16%    | 71<br>16%  | 129<br>24% | 137<br>25% | 104<br>24% | 132<br>28% | 40<br>22%  | 21<br>26%  | 63<br>28%                | 48<br>27%      | 48<br>26%      | 26<br>18%  | 17<br>16%       | 46<br>23%         | 75<br>29%  | 75<br>27%  | 44<br>24%  | 64<br>23%  | 257<br>30% |
| Somewhat disagree          | (-1)<br>6%  | 121<br>6%  | 64<br>6%   | 58<br>6%   | 19<br>8%   | 15<br>4%   | 19<br>6%   | 23<br>6%   | 19<br>6%     | 25<br>6%   | 40<br>7%   | 38<br>7%   | 13<br>3%   | 30<br>6%   | 9<br>5%    | 6<br>7%    | 5<br>2%                  | 11<br>6%       | 17<br>9%       | 10<br>7%   | 10<br>10%       | 14<br>7%          | 20<br>8%   | 16<br>6%   | 3<br>2%    | 14<br>5%   | 54<br>6%   |
| Strongly disagree          | (-2)<br>3%  | 58<br>3%   | 28<br>3%   | 30<br>3%   | 5<br>2%    | 10<br>3%   | 11<br>3%   | 10<br>3%   | 7<br>2%      | 15<br>4%   | 12<br>2%   | 14<br>3%   | 19<br>4%   | 12<br>2%   | 4<br>2%    | 1<br>1%    | 6<br>3%                  | 3<br>2%        | 8<br>4%        | 6<br>5%    | 1<br>1%         | 3<br>2%           | 14<br>5%   | 10<br>3%   | 1<br>2%    | 10<br>3%   | 22<br>3%   |
| NET: Disagree              | 179<br>9%   | 91<br>9%   | 88<br>9%   | 25<br>10%  | 24<br>7%   | 30<br>9%   | 33<br>9%   | 26<br>9%   | 41<br>9%     | 52<br>10%  | 53<br>9%   | 32<br>7%   | 42<br>9%   | 13<br>7%   | 6<br>8%    | 11<br>5%   | 14<br>8%                 | 25<br>14%      | 16<br>11%      | 11<br>11%  | 18<br>9%        | 34<br>13%         | 26<br>9%   | 4<br>2%    | 23<br>8%   | 76<br>9%   |            |
| Mean                       | 0.81        | 0.77       | 0.85       | 0.61       | 0.67       | 0.86       | 0.82       | 0.91       | 0.92         | 0.79       | 0.78       | 0.86       | 0.83       | 0.94       | 0.93       | 0.86       | 0.82                     | 0.62           | 0.82           | 0.88       | 0.82            | 0.62              | 0.80       | 0.99       | 0.81       | 0.73       |            |
| Standard deviation         | 0.99        | 0.98       | 1.00       | 0.98       | 0.93       | 1.02       | 0.99       | 0.99       | 1.00         | 0.97       | 0.97       | 1.01       | 1.02       | 0.98       | 0.98       | 0.94       | 0.95                     | 1.04           | 1.06           | 0.98       | 0.94            | 1.08              | 1.03       | 0.80       | 0.97       | 0.98       |            |
| Standard error             | 0.02        | 0.03       | 0.03       | 0.07       | 0.05       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.06       | 0.05       | 0.08       | 0.10       | 0.06       | 0.07                     | 0.08           | 0.09           | 0.09       | 0.07            | 0.07              | 0.06       | 0.06       | 0.06       | 0.03       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 86

**Q.7 To what extent do you agree with each of the statements below?****Investing is risky because the returns on your money aren't guaranteed and you might not get back everything you put in****Base: All respondents**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065       | 649   | 212             | 57                |                          |                              |
| Weighted base              | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074       | 634   | 203             | 66                |                          |                              |
| NET: Agree                 | 1334<br>66%                           | 1095<br>71%     | 797<br>72%     | 298<br>66%   | 239<br>52%                   | 707<br>71%    | 627<br>61%     | 462<br>64% | 472<br>71%   | 314<br>65% | 715<br>67% | 454<br>72%  | 121<br>60%      | 35<br>53%         |                          |                              |
| Strongly agree             | (+2)<br>27%                           | 419<br>27%      | 296<br>27%     | 123<br>27%   | 119<br>26%                   | 240<br>24%    | 298<br>29%     | 211<br>29% | 168<br>25%   | 120<br>25% | 298<br>28% | 181<br>28%  | 50<br>25%       | 7<br>11%          |                          |                              |
| Somewhat agree             | (+1)<br>40%                           | 676<br>44%      | 501<br>46%     | 176<br>39%   | 120<br>26%                   | 467<br>47%    | 329<br>32%     | 251<br>35% | 304<br>46%   | 194<br>40% | 417<br>39% | 273<br>43%  | 71<br>35%       | 27<br>41%         |                          |                              |
| Neither agree nor disagree | (0)<br>25%                            | 318<br>20%      | 203<br>18%     | 115<br>25%   | 183<br>40%                   | 191<br>19%    | 310<br>30%     | 185<br>26% | 131<br>20%   | 136<br>28% | 263<br>24% | 134<br>21%  | 63<br>31%       | 16<br>24%         |                          |                              |
| Somewhat disagree          | (-1)<br>6%                            | 101<br>6%       | 69<br>6%       | 31<br>7%   | 20<br>4%                     | 70<br>7%      | 51<br>5%       | 44<br>6%   | 45<br>7%   | 25<br>5%   | 65<br>6%   | 32<br>5%  | 10<br>5%        | 12<br>18%         |                          |                              |
| Strongly disagree          | (-2)<br>3%                            | 38<br>2%        | 30<br>3%       | 8<br>2%  | 20<br>4%                     | 25<br>2%      | 33<br>3%       | 29<br>4%   | 16<br>2%   | 10<br>2%   | 30<br>3%   | 14<br>2%  | 8<br>4%         | 4<br>6%           |                          |                              |
| NET: Disagree              | 179<br>9%                             | 139<br>9%       | 99<br>9%       | 39<br>9%   | 40<br>9%                     | 95<br>10%     | 84<br>8%       | 73<br>10%  | 62<br>9%   | 35<br>7%   | 96<br>9%   | 46<br>7%  | 19<br>9%        | 15<br>23%         |                          |                              |
| Mean                       | 0.81                                  | 0.86            | 0.88           | 0.83   | 0.64                         | 0.83          | 0.79           | 0.79       | 0.85   | 0.80       | 0.83       | 0.91  | 0.71            | 0.35              |                          |                              |
| Standard deviation         | 0.99                                  | 0.97            | 0.97           | 0.96   | 1.04                         | 0.96          | 1.02           | 1.05       | 0.96   | 0.94       | 1.00       | 0.94  | 1.02            | 1.08              |                          |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.04       | 0.03       | 0.04  | 0.07            | 0.14              |                          |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 87

**Q.7 To what extent do you agree with each of the statements below?**  
**I broadly trust financial services companies with my savings and investments**  
**Base: All respondents**

|                            | Gender |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |            |            |            |           |               |           |           |               |           | Employment Sector |            |            |            |            |  |        |  |         |  |
|----------------------------|--------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|------------|------------|------------|-----------|---------------|-----------|-----------|---------------|-----------|-------------------|------------|------------|------------|------------|--|--------|--|---------|--|
|                            |        |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |            |            |            |           | West Midlands |           |           | East Midlands |           | Eastern           |            | South East |            | South West |  | Public |  | Private |  |
|                            | Total  | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land  | North East | North West | 175       | 193           | 148       | 110       | 168           | 224       | 312               | 188        | 272        | 823        |            |  |        |  |         |  |
| Unweighted base            | 2014   | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                | 163        | 89         | 244        | 181       | 181           | 141       | 101       | 201           | 262       | 282               | 181        | 279        | 849        |            |  |        |  |         |  |
| Weighted base              | 2014   | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                | 181        | 81         | 222        | 181       | 181           | 141       | 101       | 201           | 262       | 282               | 181        | 279        | 849        |            |  |        |  |         |  |
| NET: Agree                 |        | 550<br>27% | 306<br>31% | 244<br>24% | 67<br>28%  | 75<br>22%  | 89<br>26%  | 90<br>25%  | 91<br>30%    | 139<br>32% | 188<br>35% | 153<br>27% | 100<br>23%         | 110<br>23% | 38<br>21%  | 22<br>27%  | 61<br>28% | 59<br>33%     | 41<br>23% | 43<br>30% | 21<br>21%     | 57<br>28% | 93<br>35%         | 68<br>24%  | 47<br>26%  | 71<br>25%  | 246<br>29% |  |        |  |         |  |
| Strongly agree             | (+2)   | 66<br>3%   | 41<br>4%   | 25<br>2%   | 11<br>4%   | 11<br>3%   | 14<br>4%   | 5<br>2%    | 11<br>4%     | 14<br>3%   | 17<br>3%   | 17<br>3%   | 13<br>3%           | 19<br>4%   | 5<br>3%    | 1<br>2%    | 8<br>3%   | 12<br>7%      | 1<br>*    | 2<br>2%   | 9<br>4%       | 16<br>6%  | 6<br>2%           | 5<br>3%    | 7<br>3%    | 43<br>5%   |            |  |        |  |         |  |
| Somewhat agree             | (+1)   | 484<br>24% | 265<br>27% | 219<br>21% | 57<br>24%  | 64<br>19%  | 75<br>22%  | 84<br>23%  | 80<br>27%    | 125<br>32% | 170<br>24% | 136<br>20% | 86<br>19%          | 91<br>18%  | 33<br>20%  | 20<br>25%  | 53<br>24% | 47<br>26%     | 41<br>22% | 42<br>30% | 20<br>19%     | 48<br>24% | 77<br>29%         | 61<br>22%  | 42<br>23%  | 64<br>23%  | 203<br>24% |  |        |  |         |  |
| Neither agree nor disagree | (0)    | 856<br>42% | 386<br>39% | 470<br>39% | 117<br>46% | 175<br>51% | 153<br>45% | 145<br>40% | 105<br>35%   | 161<br>37% | 202<br>38% | 247<br>44% | 200<br>46%         | 207<br>43% | 87<br>48%  | 33<br>41%  | 93<br>42% | 73<br>40%     | 85<br>47% | 55<br>39% | 38<br>37%     | 87<br>43% | 107<br>41%        | 132<br>41% | 67<br>37%  | 119<br>43% | 365<br>43% |  |        |  |         |  |
| Somewhat disagree          | (-1)   | 390<br>19% | 189<br>19% | 200<br>20% | 40<br>17%  | 65<br>19%  | 64<br>19%  | 78<br>22%  | 63<br>21%    | 79<br>18%  | 95<br>18%  | 98<br>22%  | 96<br>21%          | 100<br>21% | 15<br>19%  | 40<br>22%  | 46<br>19% | 32<br>21%     | 33<br>18% | 26<br>18% | 32<br>32%     | 33<br>16% | 39<br>15%         | 52<br>19%  | 40<br>22%  | 64<br>23%  | 158<br>19% |  |        |  |         |  |
| Strongly disagree          | (-2)   | 219<br>11% | 107<br>11% | 112<br>11% | 15<br>6%   | 25<br>7%   | 32<br>10%  | 46<br>13%  | 41<br>14%    | 59<br>14%  | 53<br>10%  | 60<br>11%  | 43<br>10%          | 62<br>13%  | 16<br>9%   | 11<br>14%  | 22<br>10% | 16<br>9%      | 22<br>12% | 17<br>9%  | 9<br>12%      | 25<br>12% | 22<br>9%          | 30<br>11%  | 28<br>15%  | 25<br>9%   | 80<br>9%   |  |        |  |         |  |
| NET: Disagree              |        | 608<br>30% | 296<br>30% | 312<br>30% | 55<br>23%  | 90<br>26%  | 97<br>29%  | 124<br>35% | 104<br>35%   | 138<br>32% | 148<br>28% | 158<br>28% | 139<br>32%         | 162<br>34% | 56<br>31%  | 26<br>33%  | 68<br>31% | 49<br>27%     | 55<br>30% | 43<br>31% | 42<br>41%     | 57<br>29% | 62<br>24%         | 83<br>29%  | 68<br>37%  | 89<br>32%  | 238<br>28% |  |        |  |         |  |
| Mean                       |        | -0.10      | -0.06      | -0.15      | 0.03       | -0.09      | -0.08      | -0.21      | -0.14        | -0.10      | 0.01       | -0.09      | -0.16              | -0.20      | -0.16      | -0.18      | -0.09     | 0.04          | -0.19     | -0.12     | -0.28         | -0.08     | 0.09              | -0.14      | -0.24      | -0.13      | -0.03      |  |        |  |         |  |
| Standard deviation         |        | 0.99       | 1.03       | 0.96       | 0.91       | 0.89       | 0.98       | 0.99       | 1.08         | 1.06       | 1.01       | 0.98       | 0.95               | 1.02       | 0.92       | 1.02       | 0.99      | 1.04          | 0.94      | 0.99      | 0.94          | 1.03      | 1.01              | 0.95       | 1.06       | 0.95       | 1.00       |  |        |  |         |  |
| Standard error             |        | 0.02       | 0.03       | 0.03       | 0.07       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.05               | 0.05       | 0.07       | 0.11       | 0.06      | 0.08          | 0.07      | 0.08      | 0.09          | 0.08      | 0.07              | 0.05       | 0.08       | 0.06       | 0.03       |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 87

**Q.7 To what extent do you agree with each of the statements below?**  
**I broadly trust financial services companies with my savings and investments**  
**Base: All respondents**

|                            |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|--------------------|---------------------------|------------------------------|
|                            |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                            |      |                                       |                 |                |  |                              | Ever invested | Never invested |            |  |            |            |   |                    |                           |                              |
| Unweighted base            |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065       | 649   | 212                | 57                        |                              |
| Weighted base              |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074       | 634   | 203                | 66                        |                              |
| NET: Agree                 |      | 550<br>27%                            | 495<br>32%      | 399<br>36%     | 96<br>21%  | 55<br>12%                    | 356<br>36%    | 194<br>19%     | 164<br>23% | 191<br>29%   | 163<br>34% | 261<br>24% | 194<br>31%  | 73<br>36%          | 20<br>30%                 |                              |
| Strongly agree             | (+2) | 66<br>3%                              | 61<br>4%        | 46<br>4%       | 16<br>4%   | 5<br>1%                      | 42<br>4%      | 24<br>2%       | 18<br>2%   | 24<br>4%   | 24<br>5%   | 22<br>2%   | 28<br>4%  | 15<br>8%           | 1<br>1%                   |                              |
| Somewhat agree             | (+1) | 484<br>24%                            | 434<br>28%      | 353<br>32%     | 80<br>18%  | 50<br>11%                    | 314<br>32%    | 170<br>17%     | 146<br>20% | 167<br>25%   | 139<br>29% | 239<br>22% | 166<br>26%  | 58<br>29%          | 19<br>29%                 |                              |
| Neither agree nor disagree | (0)  | 856<br>42%                            | 602<br>39%      | 407<br>37%     | 194<br>43%   | 254<br>55%                   | 363<br>37%    | 493<br>48%     | 314<br>44% | 272<br>41%   | 201<br>41% | 484<br>45% | 248<br>39%  | 75<br>37%          | 22<br>34%                 |                              |
| Somewhat disagree          | (-1) | 390<br>19%                            | 307<br>20%      | 195<br>18%     | 112<br>25%   | 82<br>18%                    | 187<br>19%    | 202<br>20%     | 151<br>21% | 129<br>19%   | 85<br>18%  | 218<br>20% | 110<br>17%  | 39<br>19%          | 19<br>28%                 |                              |
| Strongly disagree          | (-2) | 219<br>11%                            | 148<br>10%      | 98<br>9%       | 49<br>11%  | 71<br>15%                    | 87<br>9%      | 132<br>13%     | 91<br>13%  | 73<br>11%  | 36<br>7%   | 111<br>10% | 83<br>13%   | 15<br>7%           | 5<br>8%                   |                              |
| NET: Disagree              |      | 608<br>30%                            | 455<br>29%      | 293<br>27%     | 162<br>36%   | 153<br>33%                   | 274<br>28%    | 334<br>33%     | 242<br>34% | 202<br>30%   | 121<br>25% | 329<br>31% | 192<br>30%  | 54<br>27%          | 24<br>37%                 |                              |
| Mean                       |      | -0.10                                 | -0.03           | 0.05           | -0.22  | -0.36                        | 0.04          | -0.24          | -0.21      | -0.09  | 0.06       | -0.15      | -0.08   | 0.10               | -0.14                     |                              |
| Standard deviation         |      | 0.99                                  | 1.01            | 1.01           | 0.98   | 0.90                         | 1.01          | 0.96           | 0.99       | 1.01   | 0.98       | 0.95       | 1.06  | 1.04               | 0.96                      |                              |
| Standard error             |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.04                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.05       | 0.03       | 0.04  | 0.07               | 0.13                      |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 88

**Q.7 To what extent do you agree with each of the statements below?****I don't need to save or invest because the state will support me if I get into financial difficulties and when I retire****Base: All respondents**

|                            | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |                |            |                 | Employment Sector |            |            |            |           |          |
|----------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|----------------|------------|-----------------|-------------------|------------|------------|------------|-----------|----------|
|                            | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern London | South East        | South West | Public     | Pri-va-te  |           |          |
|                            |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |                |            |                 |                   |            |            |            |           |          |
| Unweighted base            | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148            | 110        | 168             | 224               | 312        | 188        | 272        | 823       |          |
| Weighted base              | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141            | 101        | 201             | 262               | 282        | 181        | 279        | 849       |          |
| NET: Agree                 | 165<br>8%   | 99<br>10%  | 66<br>6%   | 23<br>10%  | 31<br>9%   | 33<br>10%  | 27<br>8%   | 13<br>4%   | 37<br>8%     | 57<br>11%  | 34<br>6%   | 37<br>9%   | 36<br>8%   | 12<br>7%   | 8<br>10%   | 15<br>7%   | 17<br>10%               | 16<br>9%       | 9<br>7%        | 5<br>5%    | 23<br>12%       | 35<br>13%         | 18<br>6%   | 7<br>4%    | 30<br>11%  | 73<br>9%  |          |
| Strongly agree             | (+2)        | 33<br>2%   | 24<br>2%   | 9<br>1%    | 6<br>3%    | 7<br>2%    | 5<br>1%    | 5<br>1%    | 4<br>1%      | 6<br>1%    | 9<br>2%    | 10<br>2%   | 10<br>2%   | 5<br>1%    | -          | 1<br>1%    | 4<br>2%                 | 3<br>2%        | 2<br>1%        | 1<br>1%    | 1<br>1%         | 4<br>2%           | 11<br>4%   | 4<br>1%    | 1<br>1%    | 6<br>2%   | 14<br>2% |
| Somewhat agree             | (+1)        | 132<br>7%  | 75<br>8%   | 57<br>6%   | 17<br>7%   | 24<br>7%   | 28<br>8%   | 22<br>6%   | 10<br>3%     | 31<br>7%   | 48<br>9%   | 25<br>4%   | 28<br>6%   | 32<br>7%   | 12<br>7%   | 7<br>9%    | 11<br>5%                | 14<br>8%       | 13<br>7%       | 8<br>6%    | 4<br>3%         | 19<br>9%          | 24<br>9%   | 14<br>5%   | 6<br>3%    | 24<br>9%  | 59<br>7% |
| Neither agree nor disagree | (0)         | 595<br>30% | 304<br>31% | 291<br>28% | 100<br>42% | 114<br>34% | 98<br>29%  | 104<br>29% | 80<br>27%    | 99<br>23%  | 126<br>23% | 149<br>30% | 133<br>39% | 187<br>34% | 62<br>32%  | 26<br>33%  | 73<br>31%               | 56<br>28%      | 40<br>24%      | 25<br>21%  | 43<br>32%       | 84<br>30%         | 83<br>29%  | 52<br>26%  | 72<br>33%  | 283       |          |
| Somewhat disagree          | (-1)        | 443<br>22% | 236<br>24% | 208<br>20% | 45<br>19%  | 70<br>21%  | 77<br>23%  | 97<br>27%  | 75<br>25%    | 79<br>18%  | 117<br>22% | 134<br>24% | 96<br>22%  | 96<br>20%  | 34<br>19%  | 24<br>30%  | 50<br>23%               | 45<br>25%      | 45<br>25%      | 26<br>19%  | 34<br>34%       | 46<br>23%         | 47<br>18%  | 54<br>19%  | 38<br>21%  | 61<br>22% | 200      |
| Strongly disagree          | (-2)        | 811<br>40% | 349<br>35% | 462<br>45% | 71<br>30%  | 125<br>37% | 131<br>39% | 131<br>36% | 131<br>44%   | 223<br>51% | 238<br>44% | 241<br>43% | 172<br>39% | 160<br>33% | 74<br>41%  | 23<br>28%  | 83<br>38%               | 63<br>35%      | 66<br>38%      | 37<br>47%  | 89<br>37%       | 96<br>37%         | 127<br>45% | 84<br>46%  | 115<br>41% | 293       |          |
| NET: Disagree              | 1254<br>62% | 585<br>59% | 670<br>65% | 116<br>49% | 194<br>57% | 208<br>61% | 228<br>63% | 206<br>69% | 302<br>69%   | 356<br>66% | 375<br>67% | 268<br>61% | 256<br>53% | 108<br>59% | 47<br>58%  | 134<br>60% | 108<br>60%              | 114<br>63%     | 92<br>65%      | 71<br>71%  | 135<br>67%      | 143<br>55%        | 181<br>64% | 122<br>67% | 177<br>63% | 493       |          |
| Mean                       | -0.93       | -0.82      | -1.03      | -0.66      | -0.83      | -0.89      | -0.91      | -1.07      | -1.10        | -0.98      | -1.02      | -0.90      | -0.78      | -0.94      | -0.75      | -0.90      | -0.83                   | -0.91          | -1.05          | -1.02      | -0.97           | -0.74             | -1.01      | -1.09      | -0.92      | -0.82     |          |
| Standard deviation         | 1.05        | 1.07       | 1.02       | 1.06       | 1.07       | 1.06       | 1.01       | 0.97       | 1.07         | 1.09       | 1.02       | 1.07       | 1.02       | 1.01       | 1.01       | 1.03       | 1.05                    | 1.04           | 1.03           | 0.94       | 1.11            | 1.17              | 1.03       | 0.97       | 1.10       | 1.04      |          |
| Standard error             | 0.02        | 0.03       | 0.03       | 0.08       | 0.06       | 0.06       | 0.05       | 0.05       | 0.05         | 0.04       | 0.04       | 0.06       | 0.05       | 0.08       | 0.11       | 0.07       | 0.08                    | 0.07           | 0.08           | 0.09       | 0.09            | 0.08              | 0.06       | 0.07       | 0.07       | 0.04      |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 88

**Q.7 To what extent do you agree with each of the statements below?****I don't need to save or invest because the state will support me if I get into financial difficulties and when I retire****Base: All respondents**

|                            |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |                 | What is the highest educational level that you have achieved to date? |                          |                              |           |
|----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|-----------------|---|--------------------------|------------------------------|-----------|
|                            |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to secondary | University degree   | Higher university degree | Still in full time education |           |
|                            |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |                 |   |                          |                              |           |
| Unweighted base            |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442             | 1065  | 649                      | 212                          | 57        |
| Weighted base              |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485             | 1074  | 634                      | 203                          | 66        |
| NET: Agree                 |      | 165<br>8%                             | 118<br>8%       | 71<br>6%       | 47<br>10%  | 47<br>10%                    | 75<br>8%      | 90<br>9%       | 58<br>8%   | 53<br>8%   | 44<br>9%        | 63<br>6%  | 54<br>9%                 | 37<br>18%                    | 9<br>13%  |
| Strongly agree             | (+2) | 33<br>2%                              | 21<br>1%        | 12<br>1%       | 8<br>2%  | 12<br>3%                     | 12<br>1%      | 21<br>2%       | 13<br>2%   | 13<br>2%   | 8<br>2%         | 14<br>1%  | 4<br>1%                  | 11<br>5%                     | 4<br>6%   |
| Somewhat agree             | (+1) | 132<br>7%                             | 98<br>6%        | 59<br>5%       | 39<br>9%   | 35<br>7%                     | 63<br>6%      | 69<br>7%       | 45<br>6%   | 41<br>6%   | 36<br>7%        | 49<br>5%  | 50<br>8%                 | 26<br>13%                    | 5<br>7%   |
| Neither agree nor disagree | (0)  | 595<br>30%                            | 347<br>22%      | 215<br>20%     | 132<br>29%   | 248<br>54%                   | 204<br>21%    | 391<br>38%     | 266<br>37% | 168<br>25%   | 118<br>24%      | 342<br>32%  | 153<br>24%               | 58<br>28%                    | 20<br>31% |
| Somewhat disagree          | (-1) | 443<br>22%                            | 358<br>23%      | 253<br>23%     | 105<br>23%   | 85<br>18%                    | 213<br>21%    | 230<br>23%     | 159<br>22% | 163<br>25%   | 100<br>21%      | 248<br>23%  | 140<br>22%               | 28<br>14%                    | 19<br>29% |
| Strongly disagree          | (-2) | 811<br>40%                            | 729<br>47%      | 560<br>51%     | 168<br>37%   | 82<br>18%                    | 502<br>51%    | 309<br>30%     | 238<br>33% | 281<br>42%   | 223<br>46%      | 422<br>39%  | 286<br>45%               | 80<br>40%                    | 18<br>27% |
| NET: Disagree              |      | 1254<br>62%                           | 1087<br>70%     | 813<br>74%     | 273<br>60%   | 168<br>36%                   | 715<br>72%    | 539<br>53%     | 396<br>55% | 443<br>67%   | 324<br>67%      | 670<br>62%  | 426<br>67%               | 108<br>53%                   | 37<br>56% |
| Mean                       |      | -0.93                                 | -1.08           | -1.17          | -0.86  | -0.41                        | -1.14         | -0.72          | -0.78      | -0.99  | -1.02           | -0.95   | -1.03                    | -0.69                        | -0.64     |
| Standard deviation         |      | 1.05                                  | 1.03            | 1.00           | 1.07   | 0.95                         | 1.03          | 1.03           | 1.03       | 1.05   | 1.07            | 1.00  | 1.04                     | 1.26                         | 1.13      |
| Standard error             |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.05            | 0.03  | 0.04                     | 0.09                         | 0.15      |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 89

**Q.7 To what extent do you agree with each of the statements below?**  
**I don't need to save or invest because I expect to receive money from family**  
**Base: All respondents**

|                            | Gender      |             | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |               |               |            |            |            | Employment Sector |            |            |            |            |
|----------------------------|-------------|-------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|---------------|---------------|------------|------------|------------|-------------------|------------|------------|------------|------------|
|                            | Total       | Male        | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London     | South East | South West        | Public     | Private    |            |            |
|                            |             |             |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |               |               |            |            |            |                   |            |            |            |            |
| Unweighted base            | 2014        | 980         | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193           | 148           | 110        | 168        | 224        | 312               | 188        | 272        | 823        |            |
| Weighted base              | 2014        | 987         | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181           | 141           | 101        | 201        | 262        | 282               | 181        | 279        | 849        |            |
| NET: Agree                 | 140<br>7%   | 75<br>8%    | 65<br>6%   | 24<br>10%  | 30<br>9%   | 33<br>10%  | 31<br>9%   | 11<br>4%   | 11<br>2%     | 51<br>9%   | 34<br>6%   | 28<br>6%   | 27<br>6%   | 10<br>5%   | 8<br>9%    | 19<br>9%   | 12<br>7%                | 8<br>5%       | 9<br>9%       | 19<br>10%  | 22<br>2%   | 13<br>8%   | 8<br>4%           | 20<br>7%   | 87<br>10%  |            |            |
| Strongly agree             | (+2)        | 29<br>1%    | 19<br>2%   | 10<br>1%   | 10<br>4%   | 7<br>2%    | 4<br>1%    | 4<br>1%    | 1<br>*       | 3<br>1%    | 14<br>3%   | 2<br>1%    | 3<br>1%    | 9<br>2%    | 2<br>1%    | 2<br>2%    | 3<br>1%                 | 6<br>3%       | 1<br>1%       | 1<br>*     | 5<br>2%    | 5<br>1%    | 4<br>1%           | -<br>-     | 8<br>3%    | 17<br>2%   |            |
| Somewhat agree             | (+1)        | 111<br>6%   | 56<br>6%   | 56<br>5%   | 14<br>6%   | 24<br>7%   | 29<br>8%   | 27<br>7%   | 10<br>4%     | 8<br>2%    | 37<br>7%   | 32<br>6%   | 25<br>6%   | 18<br>4%   | 8<br>4%    | 6<br>7%    | 17<br>8%                | 6<br>4%       | 11<br>7%      | 9<br>5%    | 14<br>7%   | 17<br>7%   | 9<br>3%           | 8<br>4%    | 12<br>4%   | 70<br>8%   |            |
| Neither agree nor disagree | (0)         | 439<br>22%  | 231<br>23% | 208<br>20% | 88<br>37%  | 89<br>26%  | 77<br>23%  | 71<br>20%  | 53<br>18%    | 61<br>14%  | 97<br>18%  | 124<br>22% | 100<br>23% | 118<br>25% | 36<br>20%  | 19<br>24%  | 52<br>23%               | 40<br>22%     | 41<br>23%     | 30<br>21%  | 18<br>18%  | 28<br>14%  | 71<br>27%         | 66<br>24%  | 38<br>21%  | 58<br>21%  | 216<br>25% |
| Somewhat disagree          | (-1)        | 351<br>17%  | 184<br>19% | 166<br>16% | 56<br>24%  | 67<br>20%  | 76<br>22%  | 69<br>19%  | 39<br>13%    | 43<br>10%  | 95<br>18%  | 102<br>18% | 71<br>16%  | 83<br>17%  | 24<br>13%  | 14<br>18%  | 36<br>16%               | 26<br>15%     | 40<br>22%     | 24<br>17%  | 29<br>29%  | 28<br>14%  | 48<br>18%         | 49<br>17%  | 33<br>18%  | 64<br>23%  | 157<br>18% |
| Strongly disagree          | (-2)        | 1084<br>54% | 497<br>50% | 587<br>50% | 72<br>30%  | 152<br>45% | 153<br>45% | 188<br>52% | 196<br>66%   | 323<br>74% | 296<br>55% | 298<br>53% | 240<br>55% | 250<br>52% | 112<br>62% | 40<br>49%  | 115<br>52%              | 103<br>57%    | 88<br>48%     | 79<br>56%  | 44<br>44%  | 127<br>63% | 120<br>46%        | 154<br>55% | 103<br>57% | 138<br>49% | 389<br>46% |
| NET: Disagree              | 1435<br>71% | 681<br>69%  | 754<br>73% | 128<br>53% | 219<br>65% | 229<br>67% | 257<br>72% | 235<br>79% | 366<br>84%   | 390<br>73% | 400<br>72% | 311<br>71% | 334<br>70% | 135<br>75% | 54<br>67%  | 151<br>68% | 129<br>71%              | 127<br>70%    | 103<br>73%    | 74<br>73%  | 154<br>77% | 169<br>64% | 203<br>72%        | 136<br>75% | 202<br>72% | 546<br>64% |            |
| Mean                       | -1.17       | -1.10       | -1.23      | -0.69      | -0.99      | -1.02      | -1.14      | -1.40      | -1.54        | -1.15      | -1.18      | -1.19      | -1.15      | -1.30      | -1.04      | -1.10      | -1.18                   | -1.11         | -1.24         | -1.08      | -1.27      | -1.00      | -1.20             | -1.28      | -1.12      | -0.98      |            |
| Standard deviation         | 1.04        | 1.06        | 1.01       | 1.09       | 1.08       | 1.06       | 1.05       | 0.92       | 0.85         | 1.10       | 1.00       | 1.01       | 1.03       | 0.99       | 1.11       | 1.07       | 1.09                    | 1.01          | 0.98          | 1.00       | 1.10       | 1.08       | 1.00              | 0.94       | 1.06       | 1.11       |            |
| Standard error             | 0.02        | 0.03        | 0.03       | 0.08       | 0.06       | 0.06       | 0.05       | 0.05       | 0.04         | 0.05       | 0.04       | 0.06       | 0.05       | 0.08       | 0.12       | 0.07       | 0.08                    | 0.07          | 0.08          | 0.10       | 0.08       | 0.07       | 0.06              | 0.07       | 0.06       | 0.04       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 89

**Q.7 To what extent do you agree with each of the statements below?**  
**I don't need to save or invest because I expect to receive money from family**  
**Base: All respondents**

|                            | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |  | What is the combined annual income of your household, prior to tax being deducted? |                    |   | What is the highest educational level that you have achieved to date? |           |           |  |  |
|----------------------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|--|--------------------|---|---|-----------|-----------|--|--|
|                            | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |  |                    | What is the highest educational level that you have achieved to date? |   |           |           |  |  |
|                            |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree   | Still in full time education  |           |           |  |  |
| Unweighted base            | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442  | 1065               | 649   | 212   | 57        |           |  |  |
| Weighted base              | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485  | 1074               | 634   | 203   | 66        |           |  |  |
| NET: Agree                 | 140<br>7%                             | 111<br>7%  | 71<br>6%       | 40<br>9%                     | 29<br>6%      | 72<br>7%       | 68<br>7%   | 37<br>5%   | 43<br>7%   | 50<br>10%  | 44<br>4%           | 45<br>7%  | 37<br>18%   | 10<br>16% |           |  |  |
| Strongly agree             | (+2)                                  | 29<br>1%   | 23<br>2%       | 9<br>1%                      | 14<br>3%      | 5<br>1%        | 13<br>1%   | 16<br>2%   | 4<br>1%  | 7<br>1%  | 14<br>3%           | 3<br>*  | 10<br>2%  | 13<br>6%  | 3<br>4%   |  |  |
| Somewhat agree             | (+1)                                  | 111<br>6%  | 88<br>6%       | 62<br>6%                     | 26<br>6%      | 24<br>5%       | 59<br>6%   | 52<br>5%   | 33<br>5%   | 36<br>5%   | 36<br>7%           | 41<br>4%  | 35<br>6%  | 24<br>12% | 8<br>12%  |  |  |
| Neither agree nor disagree | (0)                                   | 439<br>22%   | 266<br>17%     | 162<br>15%                   | 104<br>23%    | 173<br>38%     | 148<br>15% | 291<br>28% | 180<br>25%   | 133<br>20%   | 94<br>19%          | 233<br>22%  | 124<br>20%  | 47<br>23% | 14<br>21% |  |  |
| Somewhat disagree          | (-1)                                  | 351<br>17%   | 281<br>18%     | 199<br>18%                   | 82<br>18%     | 69<br>15%      | 168<br>17% | 183<br>18% | 109<br>15%   | 125<br>19%   | 93<br>19%          | 191<br>18%  | 108<br>17%  | 26<br>13% | 20<br>30% |  |  |
| Strongly disagree          | (-2)                                  | 1084<br>54%  | 893<br>58%     | 667<br>61%                   | 226<br>50%    | 191<br>41%     | 605<br>61% | 479<br>47% | 393<br>55%   | 363<br>55%   | 249<br>51%         | 606<br>56%  | 357<br>56%  | 93<br>46% | 22<br>33% |  |  |
| NET: Disagree              | 1435<br>71%                           | 1175<br>76%  | 866<br>79%     | 308<br>68%                   | 260<br>56%    | 773<br>78%     | 662<br>65% | 503<br>70% | 488<br>73%   | 341<br>70%   | 796<br>74%         | 465<br>73%  | 119<br>59%  | 42<br>63% |           |  |  |
| Mean                       | -1.17                                 | -1.25  | -1.32          | -1.06                        | -0.90         | -1.30          | -1.04      | -1.19      | -1.20  | -1.08  | -1.26              | -1.21   | -0.80   | -0.76     |           |  |  |
| Standard deviation         | 1.04                                  | 1.02   | 0.98           | 1.11                         | 1.04          | 1.01           | 1.05       | 1.00       | 1.01   | 1.12   | 0.95               | 1.04  | 1.31  | 1.15      |           |  |  |
| Standard error             | 0.02                                  | 0.03   | 0.03           | 0.05                         | 0.05          | 0.03           | 0.03       | 0.04       | 0.04   | 0.05   | 0.03               | 0.04  | 0.09  | 0.15      |           |  |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 90

**Q.7 To what extent do you agree with each of the statements below?****I would rather pay down my mortgage or invest in property than put money in a savings account or investment fund****Base: All respondents**

|                            | Gender          |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                    |               |               |            | Employment Sector |            |            |        |         |      |      |     |
|----------------------------|-----------------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|--------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|------|-----|
|                            | Total           | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | East Wales | London            | South East | South West | Public | Private |      |      |     |
|                            | Unweighted base | 2014 | 980    | 1034  | 191   | 321   | 356   | 386   | 315          | 445  | 585  | 607  | 324    | 498       | 163        | 89         | 244                | 175           | 193           | 148        | 110               | 168        | 224        | 312    | 188     | 272  | 823  |     |
| Weighted base              | 2014            | 987  | 1027   | 239   | 339   | 339   | 359   | 299   | 438          | 538  | 558  | 439  | 479    | 181       | 81         | 222        | 181                | 181           | 141           | 101        | 201               | 262        | 282        | 181    | 279     | 849  |      |     |
| NET: Agree                 |                 | 753  | 374    | 378   | 378   | 72    | 127   | 131   | 162          | 121  | 141  | 241  | 194    | 164       | 154        | 65         | 36                 | 88            | 62            | 52         | 38                | 75         | 91         | 104    | 75      | 117  | 344  |     |
| Strongly agree             | (+2)            | 260  | 135    | 125   | 20    | 38    | 36    | 66    | 42           | 58   | 76   | 61   | 54     | 69        | 24         | 18         | 30                 | 21            | 25            | 16         | 8                 | 23         | 31         | 38     | 26      | 42   | 113  |     |
|                            |                 | 13%  | 14%    | 12%   | 8%    | 11%   | 11%   | 18%   | 41%          | 13%  | 14%  | 14%  | 11%    | 12%       | 14%        | 13%        | 23%                | 13%           | 14%           | 12%        | 11%               | 12%        | 14%        | 15%    | 13%     |      |      |     |
| Somewhat agree             | (+1)            | 493  | 239    | 254   | 52    | 88    | 94    | 96    | 79           | 83   | 165  | 133  | 109    | 86        | 41         | 17         | 58                 | 41            | 42            | 36         | 30                | 52         | 60         | 66     | 50      | 74   | 231  |     |
|                            |                 | 24%  | 24%    | 25%   | 22%   | 26%   | 28%   | 27%   | 26%          | 19%  | 31%  | 24%  | 25%    | 18%       | 23%        | 23%        | 22%                | 26%           | 23%           | 25%        | 30%               | 30%        | 26%        | 23%    | 27%     | 27%  |      |     |
| Neither agree nor disagree | (0)             | 935  | 456    | 479   | 130   | 172   | 155   | 147   | 123          | 208  | 223  | 262  | 202    | 248       | 99         | 35         | 97                 | 82            | 80            | 63         | 45                | 99         | 124        | 130    | 82      | 135  | 369  |     |
|                            |                 | 46%  | 46%    | 46%   | 54%   | 51%   | 54%   | 46%   | 41%          | 41%  | 48%  | 41%  | 41%    | 47%       | 46%        | 46%        | 55%                | 43%           | 44%           | 44%        | 45%               | 44%        | 49%        | 47%    | 46%     | 48%  | 43%  |     |
| Somewhat disagree          | (-1)            | 173  | 84     | 89    | 30    | 21    | 31    | 27    | 28           | 37   | 40   | 68   | 30     | 35        | 13         | 4          | 5%                 | 24            | 24            | 11         | 11                | 14         | 23         | 19     | 15      | 8%   | 15   | 82  |
|                            |                 | 9%   | 9%     | 9%    | 13%   | 6%    | 9%    | 9%    | 7%           | 9%   | 8%   | 7%   | 12%    | 7%        | 7%         | 7%         | 5%                 | 13%           | 13%           | 11         | 11                | 8%         | 9%         | 9%     | 7%      | 8%   | 5%   | 10% |
| Strongly disagree          | (-2)            | 153  | 72     | 80    | 7     | 20    | 23    | 24    | 27           | 52   | 34   | 35   | 43     | 41        | 4          | 6          | 20                 | 14            | 10            | 15         | 7                 | 14         | 24         | 30     | 9       | 12   | 4%   | 54  |
|                            |                 | 8%   | 7%     | 8%    | 3%    | 6%    | 7%    | 7%    | 9%           | 12%  | 6%   | 6%   | 10%    | 9%        | 2%         | 7%         | 9%                 | 6%            | 11%           | 6%         | 7%                | 9%         | 11%        | 5%     | 4%      | 6%   |      |     |
| NET: Disagree              |                 | 326  | 157    | 170   | 37    | 41    | 54    | 50    | 54           | 89   | 75   | 103  | 73     | 76        | 17         | 10         | 37                 | 37            | 34            | 26         | 18                | 28         | 47         | 49     | 24      | 28   | 136  |     |
| Mean                       |                 | 0.27 | 0.28   | 0.25  | 0.20  | 0.31  | 0.27  | 0.43  | 0.28         | 0.13 | 0.39 | 0.21 | 0.23   | 0.22      | 0.37       | 0.48       | 0.27               | 0.18          | 0.26          | 0.20       | 0.20              | 0.28       | 0.20       | 0.23   | 0.38    | 0.43 | 0.31 |     |
| Standard deviation         |                 | 1.04 | 1.04   | 1.04  | 0.87  | 0.96  | 1.00  | 1.08  | 1.10         | 1.12 | 1.03 | 1.00 | 1.07   | 1.06      | 0.88       | 1.12       | 1.08               | 1.05          | 1.04          | 1.09       | 0.99              | 1.00       | 1.06       | 1.10   | 0.99    | 0.96 | 1.03 |     |
| Standard error             |                 | 0.02 | 0.03   | 0.03  | 0.06  | 0.05  | 0.05  | 0.05  | 0.06         | 0.05 | 0.04 | 0.04 | 0.06   | 0.05      | 0.07       | 0.12       | 0.07               | 0.08          | 0.07          | 0.09       | 0.09              | 0.08       | 0.07       | 0.06   | 0.07    | 0.04 |      |     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 90

**Q.7 To what extent do you agree with each of the statements below?****I would rather pay down my mortgage or invest in property than put money in a savings account or investment fund****Base: All respondents**

|                            |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |            |                 |                   |                          |                              |
|----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|------------|-----------------|-------------------|--------------------------|------------------------------|
|                            |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k  | >£34k      | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |   |            |                 |                   |                          |                              |
| Unweighted base            |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065  | 649        | 212             | 57                |                          |                              |
| Weighted base              |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074  | 634        | 203             | 66                |                          |                              |
| NET: Agree                 |      | 753<br>37%                            | 621<br>40%      | 439<br>40%     | 182<br>40%   | 132<br>29%                   | 428<br>43%    | 325<br>32%     | 213<br>30% | 275<br>41%   | 218<br>45% | 366<br>34%  | 267<br>42% | 92<br>45%       | 21<br>31%         |                          |                              |
| Strongly agree             | (+2) | 260<br>13%                            | 209<br>13%      | 130<br>12%     | 79<br>17%  | 51<br>11%                    | 149<br>15%    | 111<br>11%     | 82<br>11%  | 94<br>14%  | 67<br>14%  | 125<br>12%  | 90<br>14%  | 34<br>17%       | 6<br>10%          |                          |                              |
| Somewhat agree             | (+1) | 493<br>24%                            | 412<br>27%      | 309<br>28%     | 103<br>23%   | 81<br>17%                    | 279<br>28%    | 214<br>21%     | 130<br>18% | 180<br>27%   | 151<br>31% | 241<br>22%  | 177<br>28% | 57<br>28%       | 14<br>21%         |                          |                              |
| Neither agree nor disagree | (0)  | 935<br>46%                            | 664<br>43%      | 462<br>42%     | 201<br>45%   | 271<br>59%                   | 400<br>40%    | 535<br>52%     | 366<br>51% | 279<br>42%   | 213<br>44% | 517<br>48%  | 284<br>45% | 84<br>41%       | 25<br>38%         |                          |                              |
| Somewhat disagree          | (-1) | 173<br>9%                             | 140<br>9%       | 105<br>10%     | 35<br>8%   | 33<br>7%                     | 83<br>8%      | 90<br>9%       | 63<br>9%   | 67<br>10%  | 33<br>7%   | 98<br>9%  | 42<br>7%   | 15<br>7%        | 15<br>22%         |                          |                              |
| Strongly disagree          | (-2) | 153<br>8%                             | 126<br>8%       | 93<br>8%       | 33<br>7%   | 26<br>6%                     | 82<br>8%      | 71<br>7%       | 78<br>11%  | 44<br>7%   | 22<br>4%   | 94<br>9%  | 41<br>6%   | 12<br>6%        | 6<br>9%           |                          |                              |
| NET: Disagree              |      | 326<br>16%                            | 267<br>17%      | 198<br>18%     | 69<br>15%  | 59<br>13%                    | 165<br>17%    | 161<br>16%     | 142<br>20% | 111<br>17%   | 54<br>11%  | 191<br>18%  | 82<br>13%  | 27<br>13%       | 20<br>31%         |                          |                              |
| Mean                       |      | 0.27                                  | 0.28            | 0.25           | 0.35   | 0.21                         | 0.33          | 0.20           | 0.10       | 0.32   | 0.43       | 0.19  | 0.37       | 0.43            | 0.01              |                          |                              |
| Standard deviation         |      | 1.04                                  | 1.07            | 1.06           | 1.08   | 0.94                         | 1.09          | 0.99           | 1.07       | 1.05   | 0.96       | 1.05  | 1.02       | 1.05            | 1.09              |                          |                              |
| Standard error             |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.04                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.05       | 0.03  | 0.04       | 0.07            | 0.14              |                          |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 91

**Q.7 To what extent do you agree with each of the statements below?****I don't need to save because I can easily get credit if I need money****Base: All respondents**

|                            | Gender |             | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |               |               |            |           | Employment Sector |            |            |            |            |            |
|----------------------------|--------|-------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|---------------|---------------|------------|-----------|-------------------|------------|------------|------------|------------|------------|
|                            | Total  | Male        | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London    | South East        | South West | Public     | Private    |            |            |
|                            |        |             |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |               |               |            |           |                   |            |            |            |            |            |
| Unweighted base            | 2014   | 980         | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193           | 148           | 110        | 168       | 224               | 312        | 188        | 272        | 823        |            |
| Weighted base              | 2014   | 987         | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181           | 141           | 101        | 201       | 262               | 282        | 181        | 279        | 849        |            |
| NET: Agree                 |        | 132<br>7%   | 81<br>8%   | 52<br>5%   | 25<br>10%  | 31<br>9%   | 29<br>8%   | 22<br>6%   | 11<br>4%     | 14<br>3%   | 55<br>10%  | 30<br>5%   | 20<br>5%   | 27<br>6%   | 11<br>6%   | 4<br>5%    | 15<br>7%                | 14<br>8%      | 3<br>2%       | 6<br>6%    | 9<br>5%   | 31<br>12%         | 18<br>6%   | 7<br>4%    | 31<br>11%  | 66<br>8%   |            |
| Strongly agree             | (+2)   | 34<br>2%    | 21<br>2%   | 13<br>1%   | 12<br>5%   | 5<br>2%    | 5<br>2%    | 7<br>2%    | 2<br>1%      | 2<br>1%    | 11<br>2%   | 4<br>1%    | 4<br>1%    | 15<br>3%   | 4<br>2%    | 1<br>2%    | 4<br>2%                 | 8<br>4%       | 4<br>2%       | 2<br>1%    | *         | 2<br>1%           | 5<br>2%    | 3<br>1%    | -<br>-     | 7<br>3%    | 20<br>2%   |
| Somewhat agree             | (+1)   | 98<br>5%    | 59<br>6%   | 39<br>4%   | 13<br>5%   | 26<br>8%   | 23<br>7%   | 15<br>4%   | 9<br>3%      | 12<br>3%   | 44<br>8%   | 27<br>5%   | 15<br>3%   | 13<br>3%   | 7<br>4%    | 3<br>4%    | 11<br>5%                | 6<br>3%       | 11<br>6%      | 1<br>1%    | 5<br>5%   | 7<br>3%           | 26<br>10%  | 14<br>5%   | 7<br>4%    | 24<br>8%   | 46<br>5%   |
| Neither agree nor disagree | (0)    | 588<br>29%  | 304<br>31% | 284<br>28% | 105<br>44% | 124<br>37% | 97<br>29%  | 89<br>25%  | 64<br>21%    | 109<br>25% | 133<br>25% | 167<br>30% | 140<br>32% | 149<br>31% | 64<br>35%  | 25<br>31%  | 65<br>29%               | 51<br>28%     | 54<br>30%     | 36<br>25%  | 31<br>31% | 50<br>25%         | 91<br>35%  | 78<br>35%  | 43<br>28%  | 72<br>24%  | 298<br>35% |
| Somewhat disagree          | (-1)   | 460<br>23%  | 226<br>23% | 234<br>23% | 49<br>20%  | 79<br>23%  | 72<br>21%  | 101<br>28% | 67<br>22%    | 93<br>21%  | 129<br>24% | 128<br>23% | 107<br>24% | 96<br>20%  | 34<br>19%  | 18<br>22%  | 56<br>25%               | 44<br>24%     | 39<br>22%     | 31<br>22%  | 29<br>28% | 55<br>28%         | 51<br>20%  | 60<br>21%  | 42<br>21%  | 71<br>23%  | 198<br>23% |
| Strongly disagree          | (-2)   | 833<br>41%  | 376<br>38% | 457<br>45% | 61<br>25%  | 105<br>31% | 141<br>42% | 147<br>41% | 157<br>53%   | 222<br>51% | 222<br>41% | 234<br>42% | 172<br>39% | 206<br>43% | 73<br>40%  | 33<br>41%  | 86<br>39%               | 73<br>40%     | 74<br>41%     | 71<br>50%  | 35<br>35% | 87<br>43%         | 88<br>34%  | 125<br>44% | 89<br>49%  | 104<br>37% | 288<br>34% |
| NET: Disagree              |        | 1293<br>64% | 602<br>61% | 691<br>67% | 110<br>46% | 184<br>54% | 213<br>63% | 248<br>69% | 224<br>75%   | 315<br>72% | 350<br>65% | 361<br>65% | 279<br>64% | 303<br>63% | 107<br>59% | 51<br>63%  | 142<br>64%              | 117<br>65%    | 113<br>62%    | 102<br>72% | 64<br>64% | 142<br>70%        | 139<br>53% | 186<br>53% | 131<br>66% | 176<br>72% | 486<br>57% |
| Mean                       |        | -0.97       | -0.89      | -1.06      | -0.56      | -0.74      | -0.95      | -1.02      | -1.23        | -1.19      | -0.94      | -1.01      | -0.97      | -0.98      | -0.91      | -0.97      | -0.97                   | -0.93         | -0.93         | -1.20      | -0.93     | -1.08             | -0.73      | -1.03      | -1.18      | -0.87      | -0.81      |
| Standard deviation         |        | 1.03        | 1.05       | 0.99       | 1.08       | 1.03       | 1.06       | 1.00       | 0.93         | 0.94       | 1.08       | 0.98       | 0.97       | 1.06       | 1.05       | 1.02       | 1.02                    | 1.10          | 1.06          | 0.93       | 0.96      | 0.96              | 1.09       | 1.02       | 0.92       | 1.09       | 1.04       |
| Standard error             |        | 0.02        | 0.03       | 0.03       | 0.08       | 0.06       | 0.06       | 0.05       | 0.05         | 0.04       | 0.04       | 0.04       | 0.05       | 0.05       | 0.08       | 0.11       | 0.07                    | 0.08          | 0.08          | 0.08       | 0.09      | 0.07              | 0.07       | 0.06       | 0.07       | 0.07       | 0.04       |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 91

**Q.7 To what extent do you agree with each of the statements below?****I don't need to save because I can easily get credit if I need money****Base: All respondents**

|                            | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |  | What is the combined annual income of your household, prior to tax being deducted? |                    | What is the highest educational level that you have achieved to date? |                              |           |           |
|----------------------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|--|--------------------|---|------------------------------|-----------|-----------|
|                            | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |  |                    | What is the highest educational level that you have achieved to date? |                              |           |           |
|                            |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree   | Still in full time education |           |           |
| Unweighted base            | 2014                                  | 1573   | 1117           | 456                          | 441           | 1026           | 988        | 758        | 671  | 442  | 1065               | 649   | 212                          | 57        |           |
| Weighted base              | 2014                                  | 1551   | 1099           | 452                          | 463           | 993            | 1021       | 720        | 665  | 485  | 1074               | 634   | 203                          | 66        |           |
| NET: Agree                 | 132<br>7%                             | 102<br>7%  | 62<br>6%       | 39<br>9%                     | 31<br>7%      | 68<br>7%       | 64<br>6%   | 40<br>6%   | 37<br>5%   | 46<br>10%  | 44<br>4%           | 38<br>6%  | 36<br>18%                    | 13<br>19% |           |
| Strongly agree             | (+2)                                  | 34<br>2%   | 25<br>2%       | 12<br>1%                     | 13<br>3%      | 9<br>2%        | 12<br>1%   | 22<br>2%   | 11<br>2%   | 10<br>1%   | 13<br>3%           | 9<br>1%   | 11<br>2%                     | 12<br>6%  | 2<br>3%   |
| Somewhat agree             | (+1)                                  | 98<br>5%   | 76<br>5%       | 51<br>5%                     | 26<br>6%      | 22<br>5%       | 56<br>6%   | 42<br>4%   | 29<br>4%   | 27<br>4%   | 33<br>7%           | 36<br>3%  | 27<br>4%                     | 24<br>12% | 10<br>16% |
| Neither agree nor disagree | (0)                                   | 588<br>29%   | 376<br>24%     | 243<br>22%                   | 133<br>29%    | 212<br>46%     | 233<br>23% | 355<br>35% | 228<br>32%   | 187<br>28%   | 125<br>26%         | 327<br>30%  | 166<br>26%                   | 57<br>28% | 20<br>30% |
| Somewhat disagree          | (-1)                                  | 460<br>23%   | 372<br>24%     | 251<br>23%                   | 121<br>27%    | 88<br>19%      | 225<br>23% | 235<br>23% | 172<br>24%   | 143<br>21%   | 127<br>26%         | 255<br>24%  | 148<br>23%                   | 36<br>18% | 12<br>18% |
| Strongly disagree          | (-2)                                  | 833<br>41%   | 702<br>45%     | 543<br>49%                   | 159<br>35%    | 131<br>28%     | 467<br>47% | 367<br>36% | 279<br>39%   | 299<br>45%   | 187<br>38%         | 448<br>42%  | 282<br>45%                   | 73<br>36% | 22<br>34% |
| NET: Disagree              | 1293<br>64%                           | 1074<br>69%  | 795<br>72%     | 279<br>62%                   | 220<br>47%    | 692<br>70%     | 602<br>59% | 451<br>63% | 442<br>66%   | 314<br>65%   | 702<br>65%         | 430<br>68%  | 109<br>54%                   | 34<br>51% |           |
| Mean                       | -0.97                                 | -1.06  | -1.15          | -0.85                        | -0.67         | -1.09          | -0.86      | -0.94      | -1.04  | -0.91  | -1.02              | -1.05   | -0.67                        | -0.63     |           |
| Standard deviation         | 1.03                                  | 1.02   | 0.99           | 1.06                         | 1.00          | 1.02           | 1.02       | 1.00       | 1.01   | 1.07   | 0.96               | 1.02  | 1.24                         | 1.20      |           |
| Standard error             | 0.02                                  | 0.03   | 0.03           | 0.05                         | 0.05          | 0.03           | 0.03       | 0.04       | 0.04   | 0.05   | 0.03               | 0.04  | 0.09                         | 0.16      |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 92

**Q.7 To what extent do you agree with each of the statements below?****I buy insurance to protect myself from financial risks like redundancy, fire or flood, rather than saving****Base: All respondents**

|                            | Gender |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region                 |            |            |            |               |           |               |           | Employment Sector |           |            |            |            |            |            |  |
|----------------------------|--------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------------------|------------|------------|------------|---------------|-----------|---------------|-----------|-------------------|-----------|------------|------------|------------|------------|------------|--|
|                            |        |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humberside |            |            |            | West Midlands |           | East Midlands |           | Eastern           |           | South East |            | South West |            | Public     |  |
|                            | Total  | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                     | Scot-land  | North East | North West | 193           | 148       | 110           | 168       | 224               | 312       | 188        | 272        | 823        |            |            |  |
| Unweighted base            | 2014   | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498                    | 163        | 89         | 244        | 175           | 193       | 148           | 110       | 168               | 224       | 312        | 188        | 272        | 823        |            |  |
| Weighted base              | 2014   | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479                    | 181        | 81         | 222        | 181           | 181       | 141           | 101       | 201               | 262       | 282        | 181        | 279        | 849        |            |  |
| NET: Agree                 |        | 519<br>26% | 233<br>24% | 287<br>28% | 42<br>18%  | 96<br>28%  | 112<br>33% | 101<br>28% | 75<br>25%    | 93<br>21%  | 161<br>30% | 133<br>24% | 105<br>24%             | 120<br>25% | 39<br>21%  | 24<br>30%  | 56<br>25%     | 62<br>34% | 51<br>28%     | 35<br>25% | 25<br>25%         | 59<br>29% | 58<br>22%  | 61<br>22%  | 49<br>27%  | 89<br>32%  | 237<br>28% |  |
| Strongly agree             | (+2)   | 187<br>9%  | 84<br>9%   | 103<br>10% | 18<br>8%   | 27<br>8%   | 34<br>10%  | 35<br>10%  | 26<br>9%     | 46<br>11%  | 62<br>12%  | 44<br>8%   | 39<br>9%               | 42<br>9%   | 13<br>7%   | 6<br>7%    | 20<br>9%      | 36<br>20% | 15<br>9%      | 13<br>10% | 8<br>8%           | 20<br>10% | 14<br>5%   | 23<br>8%   | 19<br>10%  | 31<br>11%  | 76<br>9%   |  |
| Somewhat agree             | (+1)   | 332<br>16% | 148<br>15% | 184<br>18% | 24<br>10%  | 68<br>20%  | 77<br>23%  | 66<br>18%  | 50<br>17%    | 47<br>11%  | 98<br>18%  | 90<br>16%  | 67<br>15%              | 77<br>16%  | 25<br>14%  | 18<br>23%  | 36<br>16%     | 26<br>15% | 36<br>20%     | 22<br>15% | 17<br>17%         | 39<br>19% | 44<br>17%  | 38<br>14%  | 30<br>17%  | 58<br>21%  | 161<br>19% |  |
| Neither agree nor disagree | (0)    | 690<br>34% | 340<br>34% | 350<br>34% | 117<br>49% | 140<br>41% | 103<br>30% | 114<br>32% | 81<br>27%    | 135<br>31% | 156<br>29% | 190<br>34% | 169<br>38%             | 176<br>37% | 68<br>37%  | 24<br>29%  | 79<br>35%     | 58<br>32% | 66<br>36%     | 50<br>35% | 34<br>34%         | 63<br>31% | 87<br>33%  | 102<br>36% | 61<br>34%  | 90<br>32%  | 312<br>37% |  |
| Somewhat disagree          | (-1)   | 389<br>19% | 203<br>21% | 186<br>18% | 43<br>18%  | 62<br>18%  | 74<br>21%  | 69<br>23%  | 78<br>18%    | 114<br>21% | 117<br>21% | 87<br>20%  | 71<br>15%              | 71<br>20%  | 37<br>20%  | 12<br>15%  | 47<br>21%     | 26<br>14% | 34<br>19%     | 29<br>21% | 20<br>19%         | 42<br>21% | 53<br>20%  | 53<br>19%  | 37<br>20%  | 55<br>20%  | 165<br>19% |  |
| Strongly disagree          | (-2)   | 415<br>21% | 211<br>21% | 204<br>20% | 36<br>15%  | 41<br>12%  | 62<br>18%  | 70<br>19%  | 74<br>25%    | 133<br>30% | 107<br>20% | 118<br>21% | 78<br>18%              | 112<br>23% | 38<br>21%  | 20<br>25%  | 39<br>18%     | 35<br>19% | 30<br>17%     | 27<br>19% | 22<br>22%         | 39<br>19% | 64<br>25%  | 66<br>23%  | 34<br>19%  | 44<br>16%  | 136<br>16% |  |
| NET: Disagree              |        | 805<br>40% | 415<br>42% | 390<br>38% | 79<br>33%  | 103<br>30% | 125<br>37% | 144<br>40% | 143<br>48%   | 210<br>48% | 221<br>41% | 235<br>42% | 165<br>38%             | 183<br>38% | 75<br>41%  | 33<br>41%  | 87<br>39%     | 61<br>34% | 64<br>35%     | 56<br>40% | 42<br>42%         | 80<br>40% | 117<br>45% | 119<br>42% | 71<br>39%  | 100<br>36% | 301<br>35% |  |
| Mean                       |        | -0.26      | -0.31      | -0.20      | -0.23      | -0.06      | -0.12      | -0.22      | -0.39        | -0.46      | -0.19      | -0.32      | -0.22                  | -0.28      | -0.34      | -0.29      | -0.22         | 0.01      | -0.15         | -0.25     | -0.32             | -0.20     | -0.42      | -0.35      | -0.21      | -0.08      | -0.15      |  |
| Standard deviation         |        | 1.22       | 1.21       | 1.23       | 1.07       | 1.09       | 1.24       | 1.23       | 1.26         | 1.31       | 1.27       | 1.20       | 1.17                   | 1.24       | 1.17       | 1.27       | 1.19          | 1.36      | 1.17          | 1.21      | 1.22              | 1.24      | 1.18       | 1.21       | 1.23       | 1.22       | 1.17       |  |
| Standard error             |        | 0.03       | 0.04       | 0.04       | 0.08       | 0.06       | 0.07       | 0.06       | 0.07         | 0.06       | 0.05       | 0.05       | 0.06                   | 0.06       | 0.09       | 0.13       | 0.08          | 0.10      | 0.10          | 0.12      | 0.10              | 0.08      | 0.07       | 0.09       | 0.07       | 0.04       |            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 92

**Q.7 To what extent do you agree with each of the statements below?****I buy insurance to protect myself from financial risks like redundancy, fire or flood, rather than saving****Base: All respondents**

|                            |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                            |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            | Up to £21k   | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                            |      |                                       |                 |                |  |                              | Ever invested | Never invested |            |  |            |   |                 |                    |                           |                              |
| Unweighted base            |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base              |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Agree                 |      | 519<br>26%                            | 434<br>28%      | 294<br>27%     | 140<br>31%   | 85<br>18%                    | 294<br>30%    | 225<br>22%     | 169<br>23% | 156<br>24%   | 166<br>34% | 252<br>23%  | 173<br>27%      | 75<br>37%          | 12<br>18%                 |                              |
| Strongly agree             | (+2) | 187<br>9%                             | 162<br>10%      | 116<br>11%     | 47<br>10%  | 25<br>5%                     | 112<br>11%    | 75<br>7%       | 62<br>9%   | 59<br>9%   | 60<br>12%  | 97<br>9%  | 68<br>11%       | 20<br>10%          | -<br>-                    |                              |
| Somewhat agree             | (+1) | 332<br>16%                            | 272<br>18%      | 179<br>16%     | 93<br>21%  | 61<br>13%                    | 182<br>18%    | 150<br>15%     | 107<br>15% | 97<br>15%  | 105<br>22% | 155<br>14%  | 105<br>17%      | 55<br>27%          | 12<br>18%                 |                              |
| Neither agree nor disagree | (0)  | 690<br>34%                            | 449<br>29%      | 297<br>27%     | 152<br>34%   | 241<br>52%                   | 261<br>26%    | 429<br>42%     | 258<br>36% | 237<br>36%   | 137<br>28% | 399<br>37%  | 187<br>29%      | 64<br>31%          | 20<br>30%                 |                              |
| Somewhat disagree          | (-1) | 389<br>19%                            | 335<br>22%      | 250<br>23%     | 86<br>19%  | 54<br>12%                    | 216<br>22%    | 173<br>17%     | 125<br>17% | 133<br>20%   | 102<br>21% | 178<br>17%  | 148<br>23%      | 39<br>19%          | 16<br>23%                 |                              |
| Strongly disagree          | (-2) | 415<br>21%                            | 333<br>21%      | 259<br>24%     | 74<br>16%  | 82<br>18%                    | 222<br>22%    | 193<br>19%     | 167<br>23% | 139<br>21%   | 81<br>17%  | 244<br>23%  | 125<br>20%      | 25<br>12%          | 19<br>29%                 |                              |
| NET: Disagree              |      | 805<br>40%                            | 669<br>43%      | 508<br>46%     | 160<br>35%   | 136<br>29%                   | 438<br>44%    | 366<br>36%     | 292<br>41% | 271<br>41%   | 182<br>38% | 423<br>39%  | 274<br>43%      | 64<br>31%          | 34<br>52%                 |                              |
| Mean                       |      | -0.26                                 | -0.26           | -0.33          | -0.11  | -0.23                        | -0.26         | -0.25          | -0.32      | -0.29  | -0.08      | -0.30   | -0.25           | 0.03               | -0.63                     |                              |
| Standard deviation         |      | 1.22                                  | 1.27            | 1.28           | 1.21   | 1.06                         | 1.30          | 1.14           | 1.22       | 1.20   | 1.26       | 1.22  | 1.25            | 1.17               | 1.08                      |                              |
| Standard error             |      | 0.03                                  | 0.03            | 0.04           | 0.06   | 0.05                         | 0.04          | 0.04           | 0.04       | 0.05   | 0.06       | 0.04  | 0.05            | 0.08               | 0.14                      |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 93

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Summary****Base:** All respondents who have ever used each

|  | Products       |  |                       |                         |                   |            |                               |  |  |   |   |                                      |
|--|----------------|--|-----------------------|-------------------------|-------------------|------------|-------------------------------|--|--|---|---|--------------------------------------|
|  | ISA, cash only | predominantly cash with some stocks and shares | Stocks and shares ISA | Private pension product | Workplace pension | Shares     | Other investment fund product | Bank or building society easy access savings account | Bank or building society regular savings account | Bank or building society fixed term account | National Savings and Investment Premium Bonds | Online peer-to-peer lending platform |
| Unweighted base  | 1173           | 266  | 383                   | 618                     | 1021              | 690        | 380                           | 1378   | 887  | 702   | 848   | 112                                  |
| Weighted base  | 1147           | 277  | 374                   | 600                     | 994               | 657        | 362                           | 1352   | 890  | 680   | 827   | 119                                  |
| Pay increase   | 59<br>5%       | 26<br>9%                                       | 17<br>4%              | 30<br>5%                | 73<br>7%          | 33<br>5%   | 17<br>5%                      | 83<br>6%   | 66<br>7%   | 31<br>5%                                    | 19<br>2%                                      | 12<br>10%                            |
| Household expenses fell  | 32<br>3%       | 21<br>8%                                       | 11<br>3%              | 13<br>2%                | 11<br>1%          | 10<br>2%   | 13<br>4%                      | 50<br>4%   | 36<br>4%   | 18<br>3%                                    | 16<br>2%                                      | 5<br>4%                              |
| Had a windfall - an inheritance or prize win or similar                  | 128<br>11%     | 20<br>7%                                       | 45<br>12%             | 15<br>3%                | 6<br>1%           | 86<br>13%  | 37<br>10%                     | 72<br>5%   | 32<br>4%   | 46<br>7%                                    | 100<br>12%                                    | 6<br>5%                              |
| Finished paying off a debt or mortgage                                   | 64<br>6%       | 14<br>5%                                       | 21<br>6%              | 12<br>2%                | 14<br>1%          | 18<br>3%   | 16<br>4%                      | 43<br>3%   | 30<br>3%   | 36<br>5%                                    | 17<br>2%                                      | 5<br>4%                              |
| Suggested by parents or other family members                             | 93<br>8%       | 23<br>8%                                       | 23<br>6%              | 35<br>6%                | 43<br>4%          | 46<br>7%   | 15<br>4%                      | 128<br>9%  | 58<br>7%   | 36<br>5%                                    | 122<br>15%                                    | 11<br>9%                             |
| My friends and peers were all saving or investing                        | 49<br>4%       | 13<br>5%                                       | 18<br>5%              | 31<br>5%                | 56<br>6%          | 41<br>6%   | 15<br>4%                      | 45<br>3%   | 28<br>3%   | 21<br>3%                                    | 39<br>5%                                      | 7<br>6%                              |
| Had a short-term savings goals e.g. a holiday or car                     | 143<br>12%     | 25<br>9%                                       | 16<br>4%              | 7<br>1%                 | 2<br>*            | 23<br>4%   | 22<br>6%                      | 245<br>18%   | 139<br>16%                                       | 65<br>10%                                   | 29<br>4%                                      | 4<br>3%                              |
| Saving for a mortgage deposit  | 74<br>6%       | 9<br>3%  | 6<br>2%               | 4<br>1%                 | 8<br>1%           | 12<br>2%   | 7<br>2%                       | 65<br>5%   | 31<br>3%   | 32<br>5%                                    | 13<br>2%                                      | 2<br>2%                              |
| Decided to start saving for pension                                      | 59<br>5%       | 14<br>5%                                       | 19<br>5%              | 238<br>40%              | 355<br>36%        | 23<br>3%   | 17<br>5%                      | 43<br>3%   | 36<br>4%   | 24<br>3%                                    | 15<br>2%                                      | 3<br>3%                              |
| Pension saving prompted me to save some money I could access more easily | 42<br>4%       | 15<br>5%                                       | 13<br>4%              | 40<br>7%                | 44<br>4%          | 16<br>2%   | 12<br>3%                      | 25<br>2%   | 21<br>2%   | 18<br>3%                                    | 10<br>1%                                      | 4<br>4%                              |
| I found a certain product particularly attractive                        | 146<br>13%     | 34<br>12%                                      | 43<br>11%             | 48<br>8%                | 78<br>8%          | 118<br>18% | 61<br>17%                     | 143<br>11%   | 104<br>12%                                       | 89<br>13%                                   | 91<br>11%                                     | 11<br>9%                             |
| The product was packaged with my mortgage                                | 13<br>1%       | 6<br>2%  | 6<br>1%               | 14<br>2%                | 10<br>1%          | 15<br>2%   | 9<br>3%                       | 21<br>2%   | 18<br>2%   | 4<br>1%                                     | 13<br>2%                                      | 4<br>3%                              |



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# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 93

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Summary****Base:** All respondents who have ever used each

|   | Products       |  |                       |                         |                   |            |                               |  |  |   |   |                                      |
|---|----------------|--|-----------------------|-------------------------|-------------------|------------|-------------------------------|--|--|---|---|--------------------------------------|
|   | ISA, cash only | predominantly cash with some stocks and shares | Stocks and shares ISA | Private pension product | Workplace pension | Shares     | Other investment fund product | Bank or building society easy access savings account | Bank or building society regular savings account | Bank or building society fixed term account | National Savings and Investment Premium Bonds | Online peer-to-peer lending platform |
| Weighted base   | 1147           | 277  | 374                   | 600                     | 994               | 657        | 362                           | 1352   | 890  | 680   | 827   | 119                                  |
| Had children  | 72<br>6%       | 9<br>3%  | 12<br>3%              | 23<br>4%                | 30<br>3%          | 17<br>3%   | 13<br>4%                      | 72<br>5%   | 50<br>6%   | 17<br>2%                                    | 24<br>3%                                      | 4<br>4%                              |
| Change in work situation  | 72<br>6%       | 26<br>9%                                       | 34<br>9%              | 116<br>19%              | 222<br>22%        | 57<br>9%   | 24<br>7%                      | 86<br>6%   | 58<br>7%   | 37<br>5%                                    | 33<br>4%                                      | 11<br>10%                            |
| Wanted protection against uncertainty - "for a rainy day"   | 342<br>30%     | 33<br>12%                                      | 56<br>15%             | 92<br>15%               | 95<br>10%         | 60<br>9%   | 40<br>11%                     | 358<br>26%   | 213<br>24%                                       | 123<br>18%                                  | 76<br>9%                                      | 8<br>7%                              |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 27<br>2%       | 11<br>4%                                       | 11<br>3%              | 8<br>1%                 | 14<br>1%          | 9<br>1%    | 13<br>3%                      | 35<br>3%   | 31<br>3%   | 16<br>2%                                    | 12<br>1%                                      | 4<br>3%                              |
| Wanted to provide inheritance when I die  | 38<br>3%       | 11<br>4%                                       | 19<br>5%              | 24<br>4%                | 44<br>4%          | 21<br>3%   | 14<br>4%                      | 30<br>2%   | 22<br>2%   | 16<br>2%                                    | 18<br>2%                                      | 3<br>3%                              |
| High interest rates on offer  | 347<br>30%     | 64<br>23%                                      | 66<br>18%             | 18<br>3%                | 30<br>3%          | 65<br>10%  | 62<br>17%                     | 186<br>14%   | 164<br>18%                                       | 200<br>29%                                  | 36<br>4%                                      | 24<br>20%                            |
| Information available about the product   | 132<br>12%     | 29<br>11%                                      | 41<br>11%             | 36<br>6%                | 85<br>9%          | 82<br>12%  | 43<br>12%                     | 142<br>10%   | 70<br>8%   | 67<br>10%                                   | 76<br>9%                                      | 9<br>7%                              |
| The product was recommended to me by a professional   | 104<br>9%      | 45<br>16%                                      | 79<br>21%             | 120<br>20%              | 106<br>11%        | 58<br>9%   | 66<br>18%                     | 64<br>5%   | 49<br>5%   | 45<br>7%                                    | 23<br>3%                                      | 3<br>3%                              |
| I felt I understood the product and how it works  | 343<br>30%     | 41<br>15%                                      | 81<br>22%             | 62<br>10%               | 131<br>13%        | 110<br>17% | 43<br>12%                     | 293<br>22%   | 135<br>15%                                       | 109<br>16%                                  | 156<br>19%                                    | 17<br>14%                            |
| Other change in family circumstances  | 28<br>2%       | 4<br>1%  | 7<br>2%               | 15<br>2%                | 16<br>2%          | 22<br>3%   | 7<br>2%                       | 37<br>3%   | 23<br>3%   | 16<br>2%                                    | 27<br>3%                                      | 3<br>3%                              |
| Can't remember  | 114<br>10%     | 33<br>12%                                      | 43<br>11%             | 65<br>11%               | 167<br>17%        | 121<br>18% | 56<br>16%                     | 209<br>15%   | 141<br>16%                                       | 90<br>13%                                   | 196<br>24%                                    | 29<br>24%                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 94

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, cash only****Base:** All respondents who have ever used each

|   | Gender |       |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |          |            |            |                    |               |               |               | Employment Sector |            |            |        |         |     |     |     |
|---|--------|-------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|----------|------------|------------|--------------------|---------------|---------------|---------------|-------------------|------------|------------|--------|---------|-----|-----|-----|
|   | Total  |       | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scotland | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | Eastern Wales | London            | South East | South West | Public | Private |     |     |     |
|   |        | Total | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scotland | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | Eastern Wales | London            | South East | South West | Public | Private |     |     |     |
| Unweighted base   | 1173   | 567   | 606  | 67     | 190   | 195   | 208   | 209   | 304   | 403          | 382 | 173 | 215 | 92     | 46       | 137        | 113        | 110                | 92            | 62            | 111           | 123               | 181        | 106        | 186    | 485     |     |     |     |
| Weighted base   | 1147   | 560   | 588  | 78     | 207   | 177   | 193   | 201   | 291   | 373          | 341 | 237 | 196 | 97     | 40       | 125        | 112        | 101                | 88            | 57            | 130           | 138               | 164        | 96         | 186    | 489     |     |     |     |
| High interest rates on offer                              | 347    | 192   | 155  | 12     | 36    | 51    | 75    | 70    | 103   | 111          | 118 | 68  | 51  | 25     | 26%      | 17         | 46         | 35                 | 30            | 29%           | 13            | 41                | 36         | 51         | 27     | 133     | 27% |     |     |
| I felt I understood the product and how it works          | 343    | 176   | 167  | 14     | 42    | 42    | 54    | 66    | 125   | 106          | 114 | 66  | 56  | 22     | 23%      | 14         | 40         | 32                 | 26            | 26%           | 13            | 51                | 36         | 44         | 33     | 38      | 119 | 24% |     |
| Wanted protection against uncertainty - "for a rainy day" | 342    | 150   | 192  | 10     | 49    | 49    | 53    | 68    | 113   | 97           | 98  | 84  | 63  | 36     | 15       | 38%        | 27         | 30                 | 29            | 29%           | 16            | 34                | 41         | 44         | 40     | 45      | 127 | 26% |     |
| I found a certain product particularly attractive         | 146    | 79    | 66   | 7      | 10    | 19    | 30    | 23    | 57    | 42           | 44  | 31  | 28  | 17     | 9        | 22%        | 16         | 19                 | 5             | 15            | 2             | 17                | 11         | 24         | 10     | 21      | 49  | 10% |     |
| Had a short-term savings goals e.g. a holiday or car      | 143    | 52    | 91   | 14     | 26    | 32    | 18    | 24    | 28    | 50           | 36  | 25  | 31  | 13     | 6        | 16         | 13%        | 16                 | 14%           | 17            | 13%           | 4                 | 17         | 17         | 16     | 9       | 28  | 58  | 12% |
| Information available about the product                   | 132    | 61    | 71   | 6      | 19    | 13    | 21    | 23    | 50    | 47           | 41  | 26  | 19  | 13     | 4        | 5          | 17         | 12                 | 15            | 7             | 13            | 15                | 17         | 10         | 13     | 21      | 32  | 7%  |     |
| Had a windfall - an inheritance or prize win or similar   | 128    | 64    | 64   | 7      | 11    | 16    | 19    | 28    | 47    | 43           | 39  | 23  | 24  | 9      | 6        | 8          | 9          | 7                  | 14            | 8             | 20            | 13                | 23         | 13         | 16     | 8       | 47  | 10% |     |
| The product was recommended to me by a professional       | 104    | 56    | 48   | 3      | 12    | 13    | 18    | 18    | 39    | 29           | 30  | 28  | 18  | 8      | 3        | 9          | 14         | 10                 | 8             | 8             | 6             | 19                | 11         | 14         | 8      | 37      | 8%  |     |     |
| Suggested by parents or other family members              | 93     | 34    | 60   | 19     | 34    | 10    | 11    | 12    | 8     | 31           | 29  | 21  | 12  | 10     | 5        | 8          | 5          | 10                 | 11            | 1             | 13            | 9                 | 15         | 6          | 18     | 44      | 9%  |     |     |
| Saving for a mortgage deposit                             | 74     | 32    | 42   | 8      | 44    | 11    | 3     | 3     | 3     | 23           | 24  | 14  | 13  | 6      | 1        | 5          | 9          | 6                  | 4             | -             | 16            | 15                | 8          | 3          | 12     | 56      | 11% |     |     |
| Change in work situation                                  | 72     | 29    | 43   | 6      | 19    | 16    | 5     | 16    | 9     | 28           | 18  | 13  | 14  | 7      | 3        | 12         | 8          | 8                  | 4             | 2             | 6             | 8                 | 12         | 2          | 15     | 36      | 7%  |     |     |
| Had children  | 72     | 31    | 41   | 2      | 21    | 23    | 8     | 9     | 8     | 18           | 14  | 25  | 15  | 4      | 3        | 13         | 5          | 8                  | 3             | 6             | 6             | 16                | 7          | 1          | 11     | 39      | 8%  |     |     |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 94

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, cash only****Base:** All respondents who have ever used each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |          |            |            |                        |               |               |         | Employment Sector |            |            |        |         |     |    |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|----------|------------|------------|------------------------|---------------|---------------|---------|-------------------|------------|------------|--------|---------|-----|----|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scotland | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Eastern | London            | South East | South West | Public | Private |     |    |    |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |          |            |            |                        |               |               |         |                   |            |            |        |         |     |    |    |
| Weighted base   | 1147   | 560  | 588    | 78    | 207   | 177   | 193   | 201   | 291          | 373 | 341 | 237 | 196    | 97       | 40         | 125        | 112                    | 101           | 88            | 57      | 130               | 138        | 164        | 96     | 186     | 489 |    |    |
| Finished paying off a debt or mortgage  | 64     | 33   | 31     | 2     | 4     | 2     | 16    | 18    | 22           | 17  | 16  | 22  | 9      | 5        | 4          | 11%        | 9                      | 7%            | 6             | 5       | 4                 | 9          | 5          | 9      | 6%      | 8   | 4% | 24 |
| Decided to start saving for pension   | 59     | 27   | 32     | 4     | 4     | 7     | 18    | 15    | 11           | 17  | 18  | 19  | 6      | 5        | 2          | 5%         | 5                      | 4%            | 3             | 9       | 3                 | 5          | 16         | 6      | 4       | 4   | 10 | 29 |
| Pay increase  | 59     | 24   | 34     | 12    | 14    | 15    | 9     | 5     | 4            | 24  | 15  | 15  | 5      | 5        | 2          | 5%         | 5                      | 4%            | 2             | 3       | 3                 | 10         | 7          | 11     | 3       | 3   | 13 | 30 |
| My friends and peers were all saving or investing   | 49     | 21   | 28     | 11    | 8     | 9     | 7     | 7     | 9            | 16  | 12  | 8   | 5      | 3        | 11         | 8%         | 1                      | 4             | 4             | -       | 4                 | 6          | 6          | 4      | 4       | 8   | 24 |    |
| Pension saving prompted me to save some money I could access more easily                              | 42     | 18   | 24     | 3     | 4%    | -     | 7     | 5     | 13           | 14  | 16  | 11  | 9      | 7        | 8          | 1          | 5                      | 2             | 6             | 4       | -                 | 5          | 7          | 3      | 1       | 4   | 19 |    |
| Wanted to provide inheritance when I die  | 38     | 18   | 21     | 5     | 4     | 2%    | 2     | 1%    | 7            | 19  | 17  | 11  | 5      | 5        | 3          | 3%         | 3                      | 4             | 3             | 6       | 6                 | 2          | -          | 4      | 5       | 4   | 5  | 14 |
| Household expenses fell   | 32     | 14   | 18     | 1     | 6     | 4     | 6     | 4     | 11           | 17  | 5   | 5   | 5      | 5        | 1          | 1          | 4                      | *             | 3             | 4       | 1                 | 4          | 6          | 3      | 4       | 6   | 13 |    |
| Other change in family circumstances  | 28     | 9    | 19     | -     | 7     | 3     | 5     | 3     | 10           | 6   | 7   | 9   | 4      | 4%       | 1%         | 2%         | 1                      | 4             | -             | 3       | 1                 | 4          | 3          | 5      | 5       | 5   | 11 |    |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 27     | 14   | 13     | 2     | 7     | 7     | 4     | 2%    | 2            | 5   | 12  | 7   | 4      | 4        | 1          | 1          | 2%                     | 3             | 2             | 1       | -                 | 5          | 6          | 6      | 2       | 7   | 11 |    |
| The product was packaged with my mortgage   | 13     | 3    | 10     | 1     | 3     | 3     | 4     | 1     | 1            | 4   | 6   | 1   | 2      | 2        | *          | 1          | 2                      | -             | -             | -       | 1                 | 4          | -          | 3      | 5       | 3   | 6  |    |
| Can't remember  | 114    | 61   | 53     | 9     | 27    | 12    | 22    | 18    | 26           | 42  | 32  | 20  | 20     | 9        | 4          | 10%        | 14                     | 8             | 8             | 8       | 9                 | 14         | 15         | 16     | 8       | 23  | 51 |    |
|   | 10%    | 11%  | 9%     | 11%   | 13%   | 7%    | 12%   | 9%    | 11%          | 11% | 9%  | 8%  | 10%    | 9%       | 10%        | 12%        | 11%                    | 8%            | 8%            | 10%     | 16%               | 11%        | 9%         | 13%    | 9%      | 10% |    |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 94

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, cash only****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|-----------------|---|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | >£34k      | Up to secondary | University degree   | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |                 |   |                          |                              |  |
| Unweighted base   | 1173                                  | 1173            | 874            | 299  | -                            | 816           | 357            | 381        | 423  | 286        | 584             | 421   | 138                      | 18                           |  |
| Weighted base   | 1147                                  | 1147            | 857            | 291  | -                            | 791           | 357            | 345        | 410  | 304        | 577             | 403   | 130                      | 22                           |  |
| High interest rates on offer                              | 347<br>30%                            | 347<br>30%      | 282<br>33%     | 65<br>22%  | -                            | 263<br>33%    | 84<br>24%      | 101<br>29% | 120<br>29%   | 107<br>35% | 172<br>30%      | 132<br>33%  | 36<br>28%                | 6<br>25%                     |  |
| I felt I understood the product and how it works          | 343<br>30%                            | 343<br>30%      | 282<br>33%     | 61<br>21%  | -                            | 270<br>34%    | 73<br>20%      | 103<br>30% | 142<br>35%   | 75<br>25%  | 167<br>29%      | 136<br>34%  | 33<br>25%                | 8<br>35%                     |  |
| Wanted protection against uncertainty - "for a rainy day" | 342<br>30%                            | 342<br>30%      | 268<br>31%     | 74<br>25%  | -                            | 241<br>31%    | 101<br>28%     | 122<br>35% | 121<br>30%   | 78<br>25%  | 176<br>31%      | 126<br>31%  | 31<br>24%                | 7<br>31%                     |  |
| I found a certain product particularly attractive         | 146<br>13%                            | 146<br>13%      | 116<br>14%     | 29<br>10%  | -                            | 119<br>15%    | 26<br>7%       | 49<br>14%  | 55<br>13%  | 37<br>12%  | 76<br>13%       | 57<br>14%   | 11<br>8%                 | -<br>-                       |  |
| Had a short-term savings goals e.g. a holiday or car      | 143<br>12%                            | 143<br>12%      | 112<br>13%     | 31<br>11%  | -                            | 92<br>12%     | 51<br>14%      | 51<br>15%  | 41<br>10%  | 39<br>13%  | 69<br>12%       | 56<br>14%   | 14<br>11%                | 1<br>5%                      |  |
| Information available about the product                   | 132<br>12%                            | 132<br>12%      | 99<br>12%      | 33<br>11%  | -                            | 103<br>13%    | 29<br>8%       | 46<br>13%  | 46<br>11%  | 31<br>10%  | 63<br>11%       | 52<br>13%   | 15<br>11%                | 3<br>12%                     |  |
| Had a windfall - an inheritance or prize win or similar   | 128<br>11%                            | 128<br>11%      | 91<br>11%      | 37<br>13%  | -                            | 97<br>12%     | 31<br>9%       | 31<br>9%   | 46<br>11%  | 39<br>13%  | 56<br>10%       | 49<br>12%   | 17<br>13%                | 5<br>22%                     |  |
| The product was recommended to me by a professional       | 104<br>9%                             | 104<br>9%       | 83<br>10%      | 21<br>7%   | -                            | 75<br>10%     | 29<br>8%       | 32<br>9%   | 43<br>11%  | 21<br>7%   | 62<br>11%       | 28<br>7%  | 12<br>9%                 | 2<br>7%                      |  |
| Suggested by parents or other family members              | 93<br>8%                              | 93<br>8%        | 72<br>8%       | 22<br>7%   | -                            | 51<br>6%      | 42<br>12%      | 21<br>6%   | 35<br>9%   | 33<br>11%  | 36<br>6%        | 34<br>8%  | 14<br>11%                | 8<br>34%                     |  |
| Saving for a mortgage deposit                             | 74<br>6%                              | 74<br>6%        | 55<br>6%       | 19<br>6%   | -                            | 46<br>6%      | 28<br>8%       | 18<br>5%   | 27<br>6%   | 25<br>8%   | 20<br>4%        | 38<br>9%  | 12<br>9%                 | 2<br>10%                     |  |
| Change in work situation                                  | 72<br>6%                              | 72<br>6%        | 48<br>6%       | 24<br>8%   | -                            | 62<br>8%      | 11<br>3%       | 29<br>8%   | 20<br>5%   | 18<br>6%   | 29<br>5%        | 30<br>8%  | 12<br>9%                 | -                            |  |
| Had children  | 72<br>6%                              | 72<br>6%        | 57<br>7%       | 15<br>5%   | -                            | 52<br>7%      | 20<br>6%       | 29<br>9%   | 20<br>5%   | 19<br>6%   | 33<br>6%        | 30<br>8%  | 8<br>6%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 94

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, cash only****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                   |                          |                              |
| Weighted base   | 1147                                  | 1147            | 857            | 291  | -                            | 791           | 357            | 345  | 410        | 304      | 577   | 403               | 130                      | 22                           |
| Finished paying off a debt or mortgage  | 64<br>6%                              | 64<br>6%        | 45<br>5%       | 18<br>6%   | -                            | 50<br>6%      | 14<br>4%       | 20<br>6%   | 27<br>7%   | 15<br>5% | 36<br>6%  | 22<br>5%          | 4<br>3%                  | -                            |
| Decided to start saving for pension   | 59<br>5%                              | 59<br>5%        | 42<br>5%       | 17<br>6%   | -                            | 49<br>6%      | 10<br>3%       | 19<br>5%   | 20<br>5%   | 19<br>6% | 32<br>6%  | 16<br>4%          | 9<br>7%                  | 2<br>7%                      |
| Pay increase  | 59<br>5%                              | 59<br>5%        | 50<br>6%       | 9<br>3%  | -                            | 36<br>5%      | 23<br>6%       | 18<br>5%   | 27<br>7%   | 12<br>4% | 27<br>5%  | 21<br>5%          | 8<br>6%                  | 2<br>10%                     |
| My friends and peers were all saving or investing   | 49<br>4%                              | 49<br>4%        | 34<br>4%       | 15<br>5%   | -                            | 34<br>4%      | 15<br>4%       | 15<br>4%   | 16<br>4%   | 13<br>4% | 15<br>3%  | 24<br>6%          | 6<br>4%                  | 2<br>9%                      |
| Pension saving prompted me to save some money I could access more easily                              | 42<br>4%                              | 42<br>4%        | 40<br>5%       | 2<br>1%  | -                            | 38<br>5%      | 4<br>1%        | 17<br>5%   | 16<br>4%   | 8<br>3%  | 22<br>4%  | 16<br>4%          | 4<br>3%                  | -                            |
| Wanted to provide inheritance when I die  | 38<br>3%                              | 38<br>3%        | 29<br>3%       | 9<br>3%  | -                            | 30<br>4%      | 9<br>2%        | 14<br>4%   | 14<br>3%   | 4<br>1%  | 10<br>2%  | 23<br>6%          | 2<br>2%                  | 2<br>10%                     |
| Household expenses fell   | 32<br>3%                              | 32<br>3%        | 26<br>3%       | 6<br>2%  | -                            | 29<br>4%      | 4<br>1%        | 13<br>4%   | 8<br>2%    | 8<br>3%  | 13<br>2%  | 9<br>2%           | 9<br>7%                  | -                            |
| Other change in family circumstances  | 28<br>2%                              | 28<br>2%        | 18<br>2%       | 9<br>3%  | -                            | 21<br>3%      | 6<br>2%        | 9<br>3%  | 13<br>3%   | 4<br>1%  | 20<br>3%  | 8<br>2%           | -                        | -                            |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 27<br>2%                              | 27<br>2%        | 18<br>2%       | 8<br>3%  | -                            | 22<br>3%      | 5<br>1%        | 7<br>2%  | 11<br>3%   | 6<br>2%  | 9<br>2%   | 7<br>2%           | 7<br>5%                  | 3<br>16%                     |
| The product was packaged with my mortgage   | 13<br>1%                              | 13<br>1%        | 10<br>1%       | 4<br>1%  | -                            | 13<br>2%      | 1<br>*         | 3<br>1%  | 5<br>1%    | 5<br>2%  | 4<br>1%   | 3<br>1%           | 5<br>4%                  | 2<br>7%                      |
| Can't remember  | 114<br>10%                            | 114<br>10%      | 83<br>10%      | 31<br>11%  | -                            | 65<br>8%      | 50<br>14%      | 27<br>8%   | 43<br>10%  | 25<br>8% | 64<br>11%   | 35<br>9%          | 11<br>8%                 | 1<br>5%                      |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 95

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever used each**

|   | Gender    |           |           | Age      |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |                |                |            |          | Employment Sector |            |            |           |           |
|---|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|----------|-------------------|------------|------------|-----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern  | London            | South East | South West | Public    | Private   |
| Unweighted base   | 266       | 146       | 120       | 27       | 44        | 52        | 30        | 40        | 73        | 115          | 80        | 33        | 38        | 28        | 6          | 31         | 20                      | 28             | 18             | 15         | 19       | 41                | 41         | 19         | 50        | 109       |
| Weighted base   | 277       | 158       | 119       | 32       | 47        | 49        | 24        | 48        | 76        | 120          | 76        | 45        | 37        | 28        | 6          | 28         | 19                      | 29             | 22             | 13         | 21       | 48                | 44         | 18         | 54        | 114       |
| High interest rates on offer                              | 64<br>23% | 35<br>22% | 29<br>25% | 7<br>21% | 6<br>13%  | 11<br>22% | 10<br>39% | 9<br>18%  | 22<br>29% | 26<br>22%    | 16<br>21% | 9<br>34%  | 12<br>20% | 6<br>13%  | 1<br>24%   | 13<br>46%  | 5<br>26%                | 6<br>19%       | 6<br>27%       | 1<br>4%    | 3<br>14% | 12<br>25%         | 8<br>19%   | 4<br>23%   | 12<br>22% | 22<br>19% |
| The product was recommended to me by a professional       | 45<br>16% | 21<br>14% | 24<br>20% | 4<br>14% | 2<br>4%   | 8<br>16%  | 4<br>14%  | 9<br>18%  | 19<br>25% | 20<br>17%    | 8<br>11%  | 10<br>22% | 7<br>19%  | 4<br>12%  | -<br>-     | 7<br>25%   | 6<br>31%                | 4<br>15%       | -<br>-         | 2<br>16%   | 2<br>8%  | 5<br>11%          | 10<br>23%  | 6<br>31%   | 6<br>12%  | 11<br>10% |
| I felt I understood the product and how it works          | 41<br>15% | 25<br>16% | 16<br>14% | 3<br>9%  | 4<br>8%   | 6<br>13%  | 4<br>17%  | 10<br>21% | 14<br>19% | 15<br>13%    | 11<br>14% | 9<br>19%  | 7<br>19%  | 3<br>12%  | 1<br>24%   | 6<br>21%   | 3<br>19%                | 2<br>8%        | 5<br>23%       | 3<br>14%   | 4<br>8%  | 8<br>17%          | 2<br>12%   | 7<br>14%   | 12<br>10% |           |
| I found a certain product particularly attractive         | 34<br>12% | 16<br>10% | 18<br>15% | 2<br>5%  | 4<br>9%   | 5<br>11%  | 2<br>10%  | 9<br>19%  | 12<br>16% | 12<br>10%    | 14<br>18% | 5<br>10%  | 4<br>11%  | 6<br>21%  | 1<br>24%   | 2<br>7%    | 4<br>23%                | 1<br>2%        | 2<br>7%        | 1<br>5%    | 2<br>11% | 6<br>13%          | 8<br>19%   | 1<br>4%    | 5<br>10%  | 13<br>11% |
| Wanted protection against uncertainty - "for a rainy day" | 33<br>12% | 15<br>9%  | 18<br>16% | 3<br>9%  | 2<br>5%   | 9<br>19%  | 3<br>13%  | 6<br>12%  | 9<br>12%  | 11<br>9%     | 11<br>14% | 8<br>17%  | 4<br>10%  | 4<br>13%  | 2<br>31%   | 2<br>6%    | 5<br>27%                | 3<br>9%        | 2<br>8%        | 2<br>16%   | -<br>-   | 9<br>18%          | 3<br>6%    | 3<br>15%   | 8<br>14%  | 13<br>11% |
| Information available about the product                   | 29<br>11% | 18<br>11% | 12<br>10% | 2<br>6%  | 4<br>9%   | 5<br>11%  | 3<br>14%  | 5<br>11%  | 9<br>12%  | 8<br>7%      | 12<br>16% | 6<br>14%  | 3<br>8%   | 5<br>16%  | 1<br>24%   | 5<br>18%   | 1<br>7%                 | -<br>-         | 4<br>21%       | 1<br>8%    | 1<br>6%  | 3<br>7%           | 4<br>10%   | 3<br>14%   | 6<br>10%  | 12<br>10% |
| Change in work situation                                  | 26<br>9%  | 20<br>13% | 6<br>5%   | 3<br>9%  | 4<br>9%   | 4<br>8%   | 2<br>10%  | 5<br>9%   | 8<br>11%  | 11<br>9%     | 6<br>8%   | 4<br>8%   | 6<br>16%  | 3<br>10%  | 2<br>40%   | 4<br>12%   | 1<br>4%                 | 1<br>3%        | 3<br>16%       | 2<br>12%   | 1<br>6%  | 4<br>9%           | 1<br>3%    | 4<br>21%   | 7<br>12%  | 9<br>8%   |
| Pay increase  | 26<br>9%  | 14<br>9%  | 12<br>10% | 9<br>26% | 1<br>2%   | 10<br>20% | 2<br>7%   | 3<br>6%   | 2<br>2%   | 8<br>6%      | 6<br>8%   | 5<br>11%  | 7<br>19%  | 1<br>5%   | 6<br>18%   | -<br>-     | 5<br>13%                | 1<br>6%        | 4<br>4%        | 1<br>30%   | 6<br>12% | 1<br>2%           | -<br>-     | 3<br>5%    | 19<br>16% |           |
| Had a short-term savings goals e.g. a holiday or car      | 25<br>9%  | 17<br>11% | 8<br>7%   | -<br>-   | 4<br>9%   | 6<br>12%  | 1<br>4%   | 5<br>11%  | 9<br>11%  | 10<br>9%     | 7<br>9%   | 5<br>12%  | 3<br>7%   | 1<br>3%   | -<br>-     | 2<br>7%    | 4<br>20%                | 3<br>10%       | 3<br>14%       | 1<br>4%    | 2<br>11% | 5<br>10%          | 4<br>9%    | 1<br>7%    | 10<br>18% | 8<br>7%   |
| Suggested by parents or other family members              | 23<br>8%  | 14<br>9%  | 9<br>8%   | 6<br>18% | 10<br>21% | 5<br>10%  | -<br>-    | 2<br>4%   | 1<br>1%   | 12<br>10%    | 4<br>5%   | 3<br>7%   | 5<br>14%  | 5<br>19%  | 1<br>14%   | 3<br>9%    | -<br>-                  | 2<br>7%        | 1<br>6%        | 2<br>16%   | -<br>-   | 4<br>8%           | 3<br>7%    | 2<br>10%   | 10<br>18% | 11<br>10% |
| Household expenses fell                                   | 21<br>8%  | 13<br>8%  | 8<br>7%   | 6<br>19% | 5<br>10%  | 4<br>7%   | 1<br>6%   | 1<br>3%   | 4<br>6%   | 12<br>10%    | -<br>-    | 5<br>12%  | 4<br>12%  | 2<br>6%   | -<br>-     | 1<br>4%    | -<br>-                  | 5<br>17%       | -<br>-         | 2<br>15%   | 2<br>10% | 8<br>16%          | 1<br>2%    | 1<br>6%    | 7<br>12%  | 9<br>8%   |
| Had a windfall - an inheritance or prize win or similar   | 20<br>7%  | 12<br>8%  | 8<br>6%   | 1<br>4%  | 3<br>5%   | -<br>-    | 2<br>10%  | 8<br>16%  | 6<br>7%   | 9<br>7%      | 7<br>10%  | 4<br>8%   | -<br>-    | -<br>-    | 1<br>24%   | 2<br>6%    | 1<br>8%                 | 1<br>5%        | 3<br>12%       | -<br>-     | 4<br>20% | 4<br>7%           | 2<br>5%    | 1<br>7%    | 6<br>10%  | 6<br>5%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 95

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever used each**

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |    |    |    | Region    |            |            |                         |                |                |            |                | Employment Sector |            |        |         |     |    |    |     |    |     |    |     |    |    |    |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|----|----|----|-----------|------------|------------|-------------------------|----------------|----------------|------------|----------------|-------------------|------------|--------|---------|-----|----|----|-----|----|-----|----|-----|----|----|----|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1 | C2 | DE | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | East Wales | Eastern London | South East        | South West | Public | Private |     |    |    |     |    |     |    |     |    |    |    |     |
|   |        |      |        |       |       |       |       |       |     |              |    |    |    |           |            |            |                         |                |                |            |                |                   |            |        |         |     |    |    |     |    |     |    |     |    |    |    |     |
| Weighted base   | 277    | 158  | 119    | 32    | 47    | 49    | 24    | 48    | 76  | 120          | 76 | 45 | 37 | 28        | 6          | 28         | 19                      | 29             | 22             | 13         | 21             | 48                | 44         | 18     | 54      | 114 |    |    |     |    |     |    |     |    |    |    |     |
| Pension saving prompted me to save some money I could access more easily                              | 15     | 8    | 6      | 3     | 3     | 1     | 1     | 4     | 2   | 8            | 2  | 3% | 2  | 3%        | 3          | 1          | 24%                     | 2              | 7%             | -          | -              | 1                 | 3          | 6%     | 2       | 5%  | 1  | 6% | 5   | 4% |     |    |     |    |    |    |     |
| Finished paying off a debt or mortgage  | 14     | 6    | 8      | 1     | -     | 2     | 2     | 4     | 8%  | 5            | 5  | 4% | 5  | 7%        | 3          | 1          | 2%                      | 2              | 9%             | -          | 4              | 13%               | -          | 1      | 3%      | 1   | 3% | 2  | 8%  | 1  | 3%  | 3  | 5%  | 4  | 4% |    |     |
| Decided to start saving for pension   | 14     | 8    | 6      | 1     | 1     | 4     | 1     | 2     | 5   | 7            | 2  | 2  | 2  | 2         | -          | *          | 2                       | 6%             | 9%             | -          | 1              | 3%                | 3          | 15%    | 1       | 8%  | -  | 3  | 6%  | 2  | 5%  | 2  | 3%  | 8  | 7% |    |     |
| My friends and peers were all saving or investing   | 13     | 9    | 4      | 2     | 1     | 3     | 1     | 4     | 2   | 7            | 3  | 3  | 4% | 1         | 1          | 1          | 24%                     | 1              | 3%             | -          | -              | 3                 | 15%        | -      | 2       | 9%  | 4  | 8% | 1   | 1% | -   | 6  | 10% | 4  | 3% |    |     |
| Wanted to provide inheritance when I die  | 11     | 7    | 4      | 2     | 1     | 3     | -     | -     | 5   | 6            | 1  | 1  | 3  | 1         | *          | 3          | 6%                      | 10%            | 1              | 6%         | 1              | 2                 | 9%         | -      | 1       | 4%  | 1  | 2% | 1   | 3% | -   | 2  | 5%  | 6  | 5% |    |     |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 11     | 7    | 4      | -     | 6     | 3     | *     | 1     | 1   | 7            | 2  | 2  | -  | 2         | 5%         | -          | 9%                      | 8%             | -              | -          | 1              | 4%                | -          | 1      | 16%     | -   | -  | -  | -   | 6  | 11% | 4  | 3%  |    |    |    |     |
| Saving for a mortgage deposit   | 9      | 5    | 4      | 2     | 6     | -     | 1     | -     | -   | 3            | 1  | 3  | 2  | 2         | 8%         | -          | -                       | -              | -              | 1          | -              | 1                 | 3%         | 3      | 6%      | 1   | 2% | -  | 1   | 3% | 6   | 6% |     |    |    |    |     |
| Had children  | 9      | 4    | 5      | 1     | 2     | 4     | -     | 2     | 1   | 2            | 1  | 2  | 4  | -         | *          | 3          | 6%                      | 11%            | -              | -          | 1              | 3%                | 6%         | 1      | 6%      | 2   | 5% | 1  | 1%  | -  | 3   | 5% | 4   | 3% |    |    |     |
| The product was packaged with my mortgage   | 6      | -    | 6      | 2     | 2     | 2     | -     | -     | 2   | 2            | 1  | 1  | 2  | -         | -          | 1          | 4%                      | 8%             | -              | -          | -              | -                 | 1          | 2%     | -       | 1   | 2% | 5  | 4%  |    |     |    |     |    |    |    |     |
| Other change in family circumstances  | 4      | 1    | 3      | -     | -     | -     | 1     | -     | 3   | -            | 3  | 1  | 2  | -         | -          | 1          | -                       | -              | 3%             | -          | -              | 1                 | 2%         | -      | -       | 1   | 2% | -  | 1   | 2% | -   | 1  | -   |    |    |    |     |
| Can't remember  | 33     | 22   | 11     | 3     | 11    | 6     | 1     | 3     | 7%  | 8            | 13 | 10 | 7  | 2         | 7%         | 5          | 46%                     | 2              | 7%             | 2          | 8%             | 1                 | 5%         | 2      | 12%     | 1   | 8% | 4  | 19% | 3  | 5%  | 10 | -   | 3  | 5% | 15 | 13% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 95

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base   | 266                                   | 266             | 186            | 80   | -                            | 244           | 22             | 75   | 91         | 81         | 103   | 101             | 50                | 5                        |                              |
| Weighted base   | 277                                   | 277             | 194            | 83   | -                            | 255           | 21             | 71   | 89         | 93         | 107   | 109             | 45                | 7                        |                              |
| High interest rates on offer                              | 64<br>23%                             | 64<br>23%       | 52<br>27%      | 13<br>15%  | -                            | 62<br>24%     | 3<br>12%       | 16<br>22%  | 25<br>28%  | 20<br>21%  | 32<br>30%   | 23<br>21%       | 8<br>17%          | -                        |                              |
| The product was recommended to me by a professional       | 45<br>16%                             | 45<br>16%       | 38<br>20%      | 7<br>9%  | -                            | 43<br>17%     | 2<br>10%       | 8<br>12%   | 17<br>19%  | 17<br>19%  | 20<br>19%   | 21<br>19%       | 4<br>8%           | 1<br>9%                  |                              |
| I felt I understood the product and how it works          | 41<br>15%                             | 41<br>15%       | 33<br>17%      | 9<br>11%   | -                            | 38<br>15%     | 3<br>15%       | 10<br>14%  | 16<br>18%  | 14<br>15%  | 23<br>21%   | 16<br>15%       | 2<br>4%           | 1<br>9%                  |                              |
| I found a certain product particularly attractive         | 34<br>12%                             | 34<br>12%       | 27<br>14%      | 7<br>9%  | -                            | 33<br>13%     | 1<br>6%        | 9<br>13%   | 16<br>18%  | 8<br>9%    | 17<br>16%   | 11<br>10%       | 6<br>14%          | -                        |                              |
| Wanted protection against uncertainty - "for a rainy day" | 33<br>12%                             | 33<br>12%       | 25<br>13%      | 8<br>9%  | -                            | 30<br>12%     | 3<br>15%       | 11<br>16%  | 6<br>6%    | 13<br>13%  | 13<br>12%   | 13<br>12%       | 5<br>11%          | 1<br>9%                  |                              |
| Information available about the product                   | 29<br>11%                             | 29<br>11%       | 22<br>12%      | 7<br>9%  | -                            | 29<br>11%     | 1<br>3%        | 8<br>12%   | 10<br>11%  | 11<br>12%  | 13<br>12%   | 10<br>9%        | 6<br>14%          | -                        |                              |
| Change in work situation                                  | 26<br>9%                              | 26<br>9%        | 17<br>9%       | 9<br>10%   | -                            | 26<br>10%     | -              | 8<br>12%   | 10<br>11%  | 6<br>7%    | 10<br>9%  | 13<br>12%       | 3<br>7%           | -                        |                              |
| Pay increase  | 26<br>9%                              | 26<br>9%        | 17<br>9%       | 9<br>10%   | -                            | 23<br>9%      | 2<br>11%       | 8<br>11%   | 13<br>15%  | 3<br>4%    | 12<br>11%   | 9<br>9%         | 2<br>4%           | 3<br>38%                 |                              |
| Had a short-term savings goals e.g. a holiday or car      | 25<br>9%                              | 25<br>9%        | 15<br>8%       | 10<br>12%  | -                            | 25<br>10%     | -              | 6<br>8%  | 7<br>8%    | 8<br>8%    | 8<br>8%   | 8<br>8%         | 6<br>13%          | 3<br>38%                 |                              |
| Suggested by parents or other family members              | 23<br>8%                              | 23<br>8%        | 18<br>9%       | 5<br>6%  | -                            | 22<br>8%      | 2<br>7%        | 5<br>7%  | 4<br>4%    | 10<br>10%  | 5<br>5%   | 12<br>11%       | 6<br>14%          | -                        |                              |
| Household expenses fell                                   | 21<br>8%                              | 21<br>8%        | 16<br>8%       | 6<br>7%  | -                            | 19<br>8%      | 2<br>9%        | 6<br>9%  | 6<br>7%    | 8<br>8%    | 6<br>6%   | 8<br>7%         | 5<br>11%          | 2<br>30%                 |                              |
| Had a windfall - an inheritance or prize win or similar   | 20<br>7%                              | 20<br>7%        | 14<br>7%       | 6<br>7%  | -                            | 20<br>8%      | -              | 6<br>8%  | 8<br>8%    | 6<br>7%    | 12<br>11%   | 7<br>6%         | 1<br>2%           | -                        |                              |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 95

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Weighted base   | 277                                   | 277             | 194            | 83   | -                            | 255           | 21             | 71   | 89         | 93        | 107   | 109               | 45                       | 7                            |  |
| Pension saving prompted me to save some money I could access more easily                              | 15<br>5%                              | 15<br>5%        | 8<br>4%        | 7<br>9%  | -                            | 15<br>6%      | -              | 6<br>9%  | 4<br>5%    | 1<br>2%   | 10<br>9%  | -                 | 2<br>4%                  | 3<br>38%                     |  |
| Finished paying off a debt or mortgage  | 14<br>5%                              | 14<br>5%        | 11<br>6%       | 3<br>4%  | -                            | 14<br>6%      | -              | 3<br>4%  | 5<br>5%    | 6<br>6%   | 5<br>5%   | 6<br>5%           | 4<br>4%                  | 8<br>-                       |  |
| Decided to start saving for pension   | 14<br>5%                              | 14<br>5%        | 13<br>7%       | 1<br>1%  | -                            | 13<br>5%      | 1<br>5%        | 4<br>6%  | 6<br>7%    | 2<br>2%   | 5<br>5%   | 5<br>5%           | 4<br>4%                  | 8<br>-                       |  |
| My friends and peers were all saving or investing   | 13<br>5%                              | 13<br>5%        | 8<br>4%        | 5<br>6%  | -                            | 13<br>5%      | -              | 4<br>6%  | 3<br>4%    | 5<br>6%   | 3<br>3%   | 8<br>7%           | 2<br>5%                  | -                            |  |
| Wanted to provide inheritance when I die  | 11<br>4%                              | 11<br>4%        | 8<br>4%        | 3<br>3%  | -                            | 10<br>4%      | 1<br>5%        | 2<br>3%  | 5<br>5%    | 3<br>4%   | 4<br>4%   | 4<br>4%           | 1<br>3%                  | -                            |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 11<br>4%                              | 11<br>4%        | 8<br>4%        | 3<br>4%  | -                            | 11<br>4%      | 1<br>2%        | 2<br>3%  | 3<br>4%    | 3<br>3%   | 4<br>3%   | 1<br>1%           | 3<br>8%                  | 3<br>38%                     |  |
| Saving for a mortgage deposit   | 9<br>3%                               | 9<br>3%         | 5<br>2%        | 5<br>6%  | -                            | 9<br>3%       | 1<br>3%        | 2<br>3%  | 3<br>4%    | 4<br>4%   | 6<br>6%   | 2<br>1%           | 2<br>4%                  | -                            |  |
| Had children  | 9<br>3%                               | 9<br>3%         | 8<br>4%        | 1<br>2%  | -                            | 9<br>4%       | -              | 3<br>4%  | 4<br>5%    | 2<br>2%   | 6<br>5%   | 2<br>1%           | 1<br>3%                  | -                            |  |
| The product was packaged with my mortgage   | 6<br>2%                               | 6<br>2%         | 3<br>1%        | 3<br>4%  | -                            | 6<br>2%       | -              | 1<br>1%  | 1<br>1%    | 1<br>1%   | -   | 3<br>2%           | 1<br>3%                  | -                            |  |
| Other change in family circumstances  | 4<br>1%                               | 4<br>1%         | 2<br>1%        | 2<br>2%  | -                            | 4<br>1%       | -              | 2<br>2%  | 2<br>2%    | -         | 1<br>1%   | 3<br>3%           | -                        | -                            |  |
| Can't remember  | 33<br>12%                             | 33<br>12%       | 21<br>11%      | 11<br>14%  | -                            | 27<br>10%     | 6<br>28%       | 9<br>13%   | 8<br>9%    | 13<br>14% | 12<br>12%   | 10<br>9%          | 4<br>10%                 | 1<br>15%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 96

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Stocks and shares ISA****Base: All respondents who have ever used each**

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |               |               |               |        | Employment Sector |            |        |         |     |     |     |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|---------------|---------------|---------------|--------|-------------------|------------|--------|---------|-----|-----|-----|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Eastern Wales | London | South East        | South West | Public | Private |     |     |     |    |
| Unweighted base   | 383    | 224  | 159    | 23    | 45    | 64    | 56    | 62    | 133 | 168          | 122 | 39  | 54  | 32        | 9          | 43         | 29                      | 41            | 27            | 16            | 33     | 54                | 60         | 39     | 56      | 149 |     |     |    |
| Weighted base   | 374    | 228  | 146    | 28    | 52    | 58    | 45    | 61    | 130 | 161          | 111 | 52  | 49  | 34        | 8          | 38         | 25                      | 40            | 27            | 16            | 37     | 61                | 56         | 32     | 58      | 147 |     |     |    |
| I felt I understood the product and how it works          | 81     | 63   | 18     | -     | 7     | 10    | 9     | 17    | 37  | 36           | 24  | 12  | 9   | 8         | 3          | 11         | 4                       | 4             | 5             | 1             | 11     | 12                | 13         | 9      | 14      | 19  | 13% |     |    |
| I felt I understood the product and how it works          | 22%    | 28%  | 12%    | -     | 13%   | 16%   | 21%   | 29%   | 29% | 22%          | 22% | 23% | 18% | 22%       | 40%        | 29%        | 16%                     | 19%           | 31%           | 9%            | 31%    | 19%               | 23%        | 27%    | 24%     | 13% |     |     |    |
| The product was recommended to me by a professional       | 79     | 45   | 34     | 2     | 5     | 11    | 5     | 15    | 41  | 40           | 19  | 9   | 11  | 3         | 1          | 11         | 7                       | 10            | 8             | 6             | 2      | 6                 | 16         | 10%    | 10      | 8   | 24  | 16% |    |
| The product was recommended to me by a professional       | 21%    | 20%  | 24%    | 7%    | 9%    | 18%   | 12%   | 25%   | 32% | 25%          | 17% | 17% | 23% | 9%        | 17%        | 30%        | 27%                     | 25%           | 36%           | 6%            | 10%    | 10%               | 10%        | 28%    | 30%     | 14% | 14% |     |    |
| High interest rates on offer                              | 66     | 36   | 30     | 3     | 7     | 7     | 7     | 12    | 29  | 26           | 20  | 12  | 7   | 4         | 3          | 32%        | 8                       | 7             | 8             | 1             | 3      | 12                | 12         | 10%    | 3       | 9   | 20  | 20  |    |
| High interest rates on offer                              | 18%    | 16%  | 21%    | 9%    | 14%   | 13%   | 17%   | 20%   | 22% | 16%          | 18% | 23% | 15% | 11%       | 32%        | 21%        | 28%                     | 20%           | 6%            | 9%            | 20%    | 21%               | 10%        | 3      | 9       | 15% | 20  | 14% |    |
| Wanted protection against uncertainty - "for a rainy day" | 56     | 29   | 27     | 4     | 8     | 7     | 4     | 9     | 24  | 24           | 16  | 13  | 3   | 6         | 3          | 40%        | 4                       | 3             | 4             | 2             | 2      | 13                | 8          | 5      | 6       | 10% | 23  | 15% |    |
| Wanted protection against uncertainty - "for a rainy day" | 15%    | 13%  | 18%    | 13%   | 15%   | 12%   | 10%   | 15%   | 19% | 15%          | 14% | 25% | 6%  | 17%       | 40%        | 12%        | 11%                     | 10%           | 25%           | 10%           | 5%     | 21%               | 14%        | 16%    | 10%     | 10% | 23  | 15% |    |
| Had a windfall - an inheritance or prize win or similar   | 45     | 32   | 13     | 2     | 5     | 6     | 9     | 23    | 18% | 16           | 12  | 11  | 6   | 11        | 3          | 26%        | 4                       | 2             | 5             | 4             | 2      | 8                 | 5          | 3      | 10%     | 5   | 8%  | 11  | 8% |
| Had a windfall - an inheritance or prize win or similar   | 12%    | 14%  | 9%     | -     | 4%    | 8%    | 14%   | 14%   | 18% | 10%          | 11% | 11% | 22% | 9%        | 26%        | 11%        | 11%                     | 14%           | 14%           | 12%           | 17%    | 13%               | 10%        | 10%    | 10%     | 8%  | 8%  |     |    |
| I found a certain product particularly attractive         | 43     | 25   | 18     | 2     | 2     | 5     | 5     | 10    | 16  | 18           | 17  | 15  | 4   | 8         | 3          | 7%         | 5                       | 1             | 9             | 6             | 2      | 1                 | 6          | 5      | 3       | 8   | 16  | 11% |    |
| I found a certain product particularly attractive         | 11%    | 11%  | 12%    | 6%    | 4%    | 13%   | 11%   | 17%   | 12% | 11%          | 11% | 15% | 8%  | 7%        | 7%         | 23%        | 23%                     | 5%            | 5%            | 4%            | 10%    | 10%               | 9%         | 9%     | 13%     | 13% | 11% |     |    |
| Information available about the product                   | 41     | 25   | 15     | 2     | 4     | 4     | 3     | 6     | 21  | 17           | 14  | 1   | 9   | 5         | 1          | 7%         | 9                       | 2             | 2             | 1             | 3      | 7                 | 3          | 5      | 7       | 3   | 19  | 13% |    |
| Information available about the product                   | 11%    | 11%  | 11%    | 8%    | 8%    | 8%    | 8%    | 10%   | 16% | 10%          | 13% | 2%  | 19% | 14%       | 7%         | 23%        | 9%                      | 5%            | 5%            | 7%            | 11%    | 5%                | 23%        | 5%     | 7%      | 5%  | 19  | 13% |    |
| Change in work situation                                  | 34     | 21   | 13     | 4     | 6     | 5     | 3     | 5     | 10  | 13           | 8   | 3   | 9   | 5         | 1          | 3          | 3                       | 2             | 2             | 2             | 3      | 5                 | 6          | 4      | 5       | 9   | 18  | 12% |    |
| Change in work situation                                  | 9%     | 9%   | 9%     | 13%   | 12%   | 9%    | 7%    | 8%    | 8%  | 8%           | 7%  | 6%  | 19% | 16%       | 14%        | 8%         | 3%                      | 6%            | 7%            | 12%           | 7%     | 8%                | 10%        | 14%    | 9%      | 12% | 18  | 12% |    |
| Suggested by parents or other family members              | 23     | 8    | 15     | 2     | 5     | 7     | 3     | 3     | 4   | 9            | 2   | 4   | 7   | 2         | 1          | 18%        | 5                       | 6             | 2             | 1             | 3      | 3                 | 1          | 2      | 4       | 7   | 9%  | 13  | 9% |
| Suggested by parents or other family members              | 6%     | 3%   | 10%    | 6%    | 9%    | 11%   | 7%    | 4%    | 3%  | 6%           | 2%  | 9%  | 14% | 6%        | 18%        | 12%        | 6%                      | 6%            | 2%            | 8%            | 6%     | 2%                | 2%         | 8%     | 7%      | 7%  | 9%  |     |    |
| Finished paying off a debt or mortgage                    | 21     | 17   | 4      | 1     | 2     | 1     | 2     | 7     | 8   | 9            | 8   | 3   | 1   | 2         | 2          | 25%        | 5%                      | 6%            | 4%            | 11%           | 5%     | -                 | 2          | 4      | 2       | 4   | 7   | 5%  |    |
| Finished paying off a debt or mortgage                    | 6%     | 8%   | 3%     | 5%    | 4%    | 2%    | 4%    | 11%   | 6%  | 5%           | 7%  | 6%  | 3%  | 3%        | 5%         | 25%        | 5%                      | 6%            | 4%            | 11%           | 5%     | -                 | 3%         | 8%     | 7%      | 7%  | 5%  |     |    |
| Wanted to provide inheritance when I die                  | 19     | 12   | 7      | -     | 1     | 3     | 2     | 2     | 11  | 13           | 3   | 3   | 1   | 1         | -          | 4          | -                       | 1             | 4             | -             | -      | 6                 | 3          | 1      | 4       | 6   | 4%  | 4%  |    |
| Wanted to provide inheritance when I die                  | 5%     | 5%   | 5%     | -     | 2%    | 6%    | 4%    | 4%    | 8%  | 8%           | 3%  | 6%  | 1%  | 3%        | -          | 10%        | -                       | 2%            | 15%           | -             | -      | 10%               | 5%         | 4%     | 6%      | 6%  | 4%  |     |    |
| Decided to start saving for pension                       | 19     | 10   | 9      | 2     | 1     | 2     | 5     | 3     | 6   | 8            | 6   | 4   | 1   | 2         | -          | 1          | 2                       | 3             | 3             | 1             | -      | 6                 | 1          | 1      | 3       | 8   | 5%  | 6%  |    |
| Decided to start saving for pension                       | 5%     | 4%   | 6%     | 8%    | 2%    | 4%    | 10%   | 5%    | 4%  | 5%           | 5%  | 7%  | 2%  | 5%        | -          | 1%         | 7%                      | 7%            | 10%           | 8%            | -      | 10%               | 2%         | 3%     | 3%      | 5%  | 6%  |     |    |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 96

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Stocks and shares ISA****Base:** All respondents who have ever used each

|   | Gender    |           |           | Age      |          |          |          |          |           | Social Grade |           |          |          | Region    |            |            |                        |               |               |            |          | Employment Sector |            |            |          |           |
|---|-----------|-----------|-----------|----------|----------|----------|----------|----------|-----------|--------------|-----------|----------|----------|-----------|------------|------------|------------------------|---------------|---------------|------------|----------|-------------------|------------|------------|----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54    | 55-64    | 65+       | AB           | C1        | C2       | DE       | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | Eastern  | London            | South East | South West | Public   | Private   |
|   |           |           |           |          |          |          |          |          |           |              |           |          |          |           |            |            |                        |               |               |            |          |                   |            |            |          |           |
| Weighted base   | 374       | 228       | 146       | 28       | 52       | 58       | 45       | 61       | 130       | 161          | 111       | 52       | 49       | 34        | 8          | 38         | 25                     | 40            | 27            | 16         | 37       | 61                | 56         | 32         | 58       | 147       |
| My friends and peers were all saving or investing   | 18<br>5%  | 15<br>7%  | 3<br>2%   | 3<br>11% | 3<br>6%  | 4<br>7%  | 1<br>1%  | 2<br>3%  | 5<br>4%   | 13<br>8%     | 5<br>4%   | -        | -        | 2<br>7%   | -          | 2<br>5%    | 1<br>3%                | 1<br>2%       | 2<br>6%       | -          | 1<br>2%  | 8<br>12%          | 1<br>2%    | 1<br>4%    | 5<br>9%  | 8<br>5%   |
| Pay increase  | 17<br>4%  | 14<br>6%  | 3<br>2%   | 2<br>6%  | 2<br>3%  | 7<br>12% | 4<br>9%  | 1<br>2%  | 1<br>4%   | 3<br>3%      | 1<br>3%   | 1<br>2%  | 5<br>10% | 1<br>4%   | -          | 3<br>8%    | -                      | 3<br>8%       | -             | -          | 4<br>12% | 2<br>3%           | 1<br>1%    | 2<br>7%    | 5<br>9%  | 9<br>6%   |
| Had a short-term savings goals e.g. a holiday or car  | 16<br>4%  | 9<br>4%   | 8<br>5%   | 2<br>8%  | 4<br>7%  | 4<br>7%  | -        | 2<br>4%  | 4<br>3%   | 5<br>3%      | 5<br>5%   | 2<br>4%  | 4<br>8%  | 4<br>11%  | -          | -          | 1<br>5%                | 4<br>9%       | 1<br>2%       | 2<br>12%   | 1<br>3%  | 2<br>4%           | 1<br>2%    | 3<br>5%    | 8<br>6%  |           |
| Pension saving prompted me to save some money I could access more easily                              | 13<br>4%  | 9<br>4%   | 4<br>3%   | 4<br>13% | -        | 5<br>9%  | 2<br>4%  | 1<br>1%  | 2<br>2%   | 8<br>5%      | 2<br>2%   | -        | 3<br>7%  | -         | 1<br>7%    | 2<br>6%    | -                      | -             | 1<br>4%       | -          | 3<br>9%  | 3<br>4%           | 2<br>3%    | 2<br>4%    | 9<br>6%  |           |
| Had children  | 12<br>3%  | 6<br>2%   | 6<br>4%   | 1<br>4%  | 2<br>4%  | 3<br>5%  | 1<br>3%  | *        | 4<br>3%   | 6<br>4%      | 1<br>1%   | 2<br>4%  | 3<br>6%  | 1<br>2%   | -          | 2<br>6%    | -                      | -             | 1<br>4%       | 2<br>13%   | -        | 2<br>4%           | 2<br>4%    | 1<br>2%    | 2<br>3%  | 4<br>3%   |
| Household expenses fell   | 11<br>3%  | 9<br>4%   | 2<br>1%   | 1<br>4%  | 4<br>8%  | 2<br>3%  | -        | 1<br>2%  | 2<br>2%   | 6<br>3%      | 2<br>2%   | 3<br>6%  | -        | -         | -          | 1<br>2%    | -                      | 2<br>5%       | 1<br>3%       | -          | 2<br>6%  | 4<br>7%           | 1<br>2%    | -          | 5<br>8%  | 4<br>2%   |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 11<br>3%  | 6<br>3%   | 5<br>3%   | 1<br>3%  | 2<br>4%  | 3<br>5%  | 2<br>4%  | 2<br>3%  | 2<br>1%   | 7<br>4%      | 2<br>2%   | -        | 2<br>4%  | -         | -          | 3<br>9%    | 1<br>3%                | -             | -             | 1<br>8%    | 1<br>3%  | 3<br>4%           | 2<br>3%    | -          | 2<br>4%  | 6<br>4%   |
| Other change in family circumstances  | 7<br>2%   | 5<br>2%   | 2<br>1%   | 1<br>2%  | -        | -        | 1        | -        | 5<br>4%   | 2<br>1%      | 3<br>3%   | 1<br>2%  | 1<br>1%  | -         | 1<br>8%    | -          | -                      | 3<br>8%       | -             | -          | 1<br>2%  | -                 | 2<br>4%    | -          | -        | 1<br>1%   |
| Saving for a mortgage deposit   | 6<br>2%   | 6<br>3%   | 1<br>*    | 3<br>10% | 2<br>5%  | 1<br>1%  | 1<br>1%  | -        | -         | 1<br>1%      | 3<br>3%   | -        | 2<br>4%  | -         | -          | 1<br>3%    | -                      | 2<br>5%       | 1<br>2%       | -          | -        | 2<br>4%           | -          | 4<br>6%    | 3<br>2%  |           |
| The product was packaged with my mortgage   | 6<br>1%   | 2<br>1%   | 4<br>2%   | 1<br>5%  | 2<br>4%  | 1<br>3%  | 1<br>1%  | -        | -         | 1<br>1%      | 3<br>2%   | -        | 2<br>3%  | 2<br>5%   | -          | -          | -                      | -             | 1<br>2%       | -          | 2<br>6%  | -                 | 1<br>1%    | 1<br>2%    | 1<br>2%  | 3<br>2%   |
| Can't remember  | 43<br>11% | 28<br>12% | 15<br>10% | 4<br>14% | 7<br>13% | 5<br>9%  | 6<br>12% | 7<br>12% | 14<br>11% | 12<br>8%     | 19<br>17% | 9<br>18% | 2<br>5%  | 8<br>23%  | 2<br>21%   | 1<br>3%    | 3<br>12%               | 4<br>11%      | 3<br>11%      | 1<br>7%    | 9<br>25% | 4<br>7%           | 6<br>11%   | 1<br>4%    | 7<br>11% | 15<br>10% |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 96

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Stocks and shares ISA****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base   | 383                                   | 383             | 294            | 89   | -                            | 383           | -              | 106  | 137        | 112        | 163   | 149             | 64                | 3                        |                              |
| Weighted base   | 374                                   | 374             | 290            | 84   | -                            | 374           | -              | 100  | 127        | 119        | 154   | 147             | 61                | 5                        |                              |
| I felt I understood the product and how it works          | 81<br>22%                             | 81<br>22%       | 72<br>25%      | 9<br>10%   | -                            | 81<br>22%     | -              | 22<br>22%  | 37<br>30%  | 17<br>14%  | 31<br>20%   | 37<br>25%       | 10<br>16%         | 3<br>50%                 |                              |
| The product was recommended to me by a professional       | 79<br>21%                             | 79<br>21%       | 65<br>23%      | 14<br>17%  | -                            | 79<br>21%     | -              | 14<br>14%  | 30<br>24%  | 25<br>21%  | 36<br>24%   | 34<br>23%       | 8<br>12%          | -                        | -                            |
| High interest rates on offer                              | 66<br>18%                             | 66<br>18%       | 53<br>18%      | 13<br>15%  | -                            | 66<br>18%     | -              | 14<br>14%  | 29<br>23%  | 17<br>14%  | 30<br>19%   | 17<br>12%       | 15<br>24%         | 3<br>50%                 |                              |
| Wanted protection against uncertainty - "for a rainy day" | 56<br>15%                             | 56<br>15%       | 45<br>16%      | 11<br>13%  | -                            | 56<br>15%     | -              | 17<br>17%  | 17<br>14%  | 16<br>13%  | 25<br>16%   | 20<br>14%       | 7<br>12%          | -                        | -                            |
| Had a windfall - an inheritance or prize win or similar   | 45<br>12%                             | 45<br>12%       | 32<br>11%      | 13<br>15%  | -                            | 45<br>12%     | -              | 9<br>9%  | 19<br>15%  | 11<br>9%   | 23<br>15%   | 18<br>13%       | 4<br>6%           | -                        | -                            |
| I found a certain product particularly attractive         | 43<br>11%                             | 43<br>11%       | 39<br>14%      | 3<br>4%  | -                            | 43<br>11%     | -              | 8<br>8%  | 21<br>17%  | 12<br>10%  | 17<br>11%   | 18<br>13%       | 7<br>12%          | -                        | -                            |
| Information available about the product                   | 41<br>11%                             | 41<br>11%       | 31<br>11%      | 10<br>12%  | -                            | 41<br>11%     | -              | 15<br>15%  | 14<br>11%  | 10<br>9%   | 19<br>12%   | 17<br>11%       | 5<br>8%           | -                        | -                            |
| Change in work situation                                  | 34<br>9%                              | 34<br>9%        | 22<br>8%       | 12<br>14%  | -                            | 34<br>9%      | -              | 14<br>14%  | 11<br>8%   | 7<br>6%    | 16<br>10%   | 12<br>8%        | 6<br>11%          | -                        | -                            |
| Suggested by parents or other family members              | 23<br>6%                              | 23<br>6%        | 15<br>5%       | 7<br>9%  | -                            | 23<br>6%      | -              | 5<br>5%  | 8<br>6%    | 9<br>8%    | 11<br>7%  | 8<br>5%         | 4<br>6%           | -                        | -                            |
| Finished paying off a debt or mortgage                    | 21<br>6%                              | 21<br>6%        | 18<br>6%       | 3<br>4%  | -                            | 21<br>6%      | -              | 3<br>3%  | 11<br>9%   | 7<br>6%    | 9<br>6%   | 8<br>6%         | 4<br>6%           | -                        | -                            |
| Wanted to provide inheritance when I die                  | 19<br>5%                              | 19<br>5%        | 14<br>5%       | 5<br>6%  | -                            | 19<br>5%      | -              | 4<br>4%  | 11<br>8%   | 3<br>2%    | 8<br>5%   | 5<br>3%         | 6<br>10%          | -                        | -                            |
| Decided to start saving for pension                       | 19<br>5%                              | 19<br>5%        | 14<br>5%       | 5<br>6%  | -                            | 19<br>5%      | -              | 3<br>3%  | 7<br>6%    | 7<br>6%    | 6<br>4%   | 9<br>6%         | 3<br>5%           | -                        | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 96

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Stocks and shares ISA****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                 |                   |                          |                              |
| Weighted base   | 374                                   | 374             | 290            | 84   | -                            | 374           | -              | 100  | 127        | 119        | 154   | 147             | 61                | 5                        |                              |
| My friends and peers were all saving or investing   | 18<br>5%                              | 18<br>5%        | 17<br>6%       | 1<br>1%  | -                            | 18<br>5%      | -              | 2<br>2%  | 8<br>7%    | 7<br>6%    | 6<br>4%   | 10<br>7%        | 2<br>3%           | -                        | -                            |
| Pay increase  | 17<br>4%                              | 17<br>4%        | 14<br>5%       | 3<br>3%  | -                            | 17<br>4%      | -              | 1<br>1%  | 9<br>7%    | 6<br>5%    | 6<br>4%   | 5<br>3%         | 4<br>7%           | 1<br>11%                 |                              |
| Had a short-term savings goals e.g. a holiday or car  | 16<br>4%                              | 16<br>4%        | 9<br>3%        | 7<br>8%  | -                            | 16<br>4%      | -              | 8<br>8%  | 3<br>2%    | 5<br>4%    | 8<br>5%   | 3<br>2%         | 5<br>9%           | -                        |                              |
| Pension saving prompted me to save some money I could access more easily                              | 13<br>4%                              | 13<br>4%        | 13<br>5%       | -  | -                            | 13<br>4%      | -              | 6<br>6%  | 4<br>3%    | 3<br>2%    | 8<br>5%   | 4<br>3%         | 2<br>3%           | -                        |                              |
| Had children  | 12<br>3%                              | 12<br>3%        | 9<br>3%        | 3<br>4%  | -                            | 12<br>3%      | -              | 3<br>3%  | 2<br>1%    | 6<br>5%    | 8<br>5%   | 1<br>1%         | 3<br>5%           | -                        |                              |
| Household expenses fell   | 11<br>3%                              | 11<br>3%        | 7<br>2%        | 4<br>5%  | -                            | 11<br>3%      | -              | 2<br>2%  | 3<br>2%    | 2<br>2%    | 3<br>2%   | 3<br>2%         | 3<br>5%           | 3<br>50%                 |                              |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 11<br>3%                              | 11<br>3%        | 9<br>3%        | 2<br>2%  | -                            | 11<br>3%      | -              | 3<br>3%  | 2<br>2%    | 5<br>4%    | 6<br>4%   | 2<br>1%         | 3<br>5%           | -                        |                              |
| Other change in family circumstances  | 7<br>2%                               | 7<br>2%         | 5<br>2%        | 2<br>2%  | -                            | 7<br>2%       | -              | 3<br>3%  | 2<br>1%    | 2<br>2%    | 2<br>2%   | 4<br>3%         | -                 | -                        |                              |
| Saving for a mortgage deposit   | 6<br>2%                               | 6<br>2%         | 4<br>1%        | 2<br>3%  | -                            | 6<br>2%       | -              | 3<br>3%  | 1<br>1%    | 2<br>2%    | 1<br>*  | 3<br>2%         | 1<br>1%           | 2<br>40%                 |                              |
| The product was packaged with my mortgage   | 6<br>1%                               | 6<br>1%         | 5<br>2%        | 1<br>1%  | -                            | 6<br>1%       | -              | 3<br>3%  | 1<br>1%    | 1<br>1%    | 2<br>1%   | -               | 3<br>6%           | -                        |                              |
| Can't remember  | 43<br>11%                             | 43<br>11%       | 31<br>11%      | 12<br>14%  | -                            | 43<br>11%     | -              | 15<br>15%  | 12<br>10%  | 13<br>11%  | 21<br>13%   | 16<br>11%       | 4<br>6%           | -                        |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 97

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Private pension product****Base: All respondents who have ever used each**

|  | Gender     |            |           | Age      |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |               |               |           |           |           |            | Employment Sector |           |            |
|--|------------|------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|---------------|---------------|-----------|-----------|-----------|------------|-------------------|-----------|------------|
|  | Total      | Male       | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Wales     | Eastern   | London    | South East | South West        | Public    | Private    |
| Unweighted base  | 618        | 352        | 266       | 24       | 54        | 97        | 139       | 128       | 176       | 213          | 203       | 107       | 95        | 40        | 26         | 71         | 54                      | 56            | 45            | 30        | 64        | 70        | 106        | 56                | 85        | 283        |
| Weighted base  | 600        | 350        | 251       | 29       | 66        | 92        | 120       | 116       | 177       | 200          | 179       | 140       | 81        | 44        | 22         | 66         | 51                      | 50            | 43            | 26        | 72        | 83        | 93         | 51                | 82        | 282        |
| Decided to start saving for pension                                      | 238<br>40% | 148<br>42% | 90<br>36% | 2<br>8%  | 16<br>24% | 36<br>40% | 51<br>42% | 51<br>44% | 82<br>46% | 72<br>36%    | 82<br>45% | 54<br>38% | 31<br>38% | 15<br>35% | 10<br>48%  | 23<br>35%  | 21<br>41%               | 17<br>34%     | 20<br>47%     | 10<br>40% | 29<br>40% | 28<br>34% | 41<br>45%  | 22<br>44%         | 23<br>28% | 118<br>42% |
| The product was recommended to me by a professional                      | 120<br>20% | 72<br>20%  | 49<br>19% | 2<br>7%  | 5<br>8%   | 11<br>11% | 30<br>25% | 22<br>19% | 50<br>28% | 37<br>19%    | 35<br>20% | 28<br>20% | 20<br>25% | 4<br>9%   | 1<br>3%    | 17<br>25%  | 13<br>18%               | 9<br>10%      | 10<br>22%     | 4<br>14%  | 11<br>15% | 17<br>20% | 21<br>23%  | 15<br>30%         | 11<br>13% | 55<br>19%  |
| Change in work situation   | 116<br>19% | 74<br>21%  | 42<br>17% | 9<br>30% | 15<br>23% | 13<br>15% | 23<br>19% | 24<br>18% | 32<br>18% | 38<br>19%    | 32<br>18% | 31<br>22% | 15<br>18% | 9<br>21%  | 5<br>16%   | 10<br>10%  | 5<br>10%                | 4<br>8%       | 2<br>5%       | 9<br>36%  | 22<br>31% | 24<br>28% | 14<br>16%  | 11<br>21%         | 18<br>22% | 51<br>18%  |
| Wanted protection against uncertainty - "for a rainy day"                | 92<br>15%  | 55<br>16%  | 38<br>15% | 3<br>12% | 6<br>9%   | 9<br>10%  | 7<br>6%   | 22<br>19% | 44<br>25% | 29<br>15%    | 25<br>14% | 23<br>16% | 15<br>18% | 5<br>12%  | 6<br>28%   | 6<br>9%    | 6<br>12%                | 5<br>10%      | 6<br>13%      | 6<br>21%  | 10<br>14% | 15<br>18% | 19<br>21%  | 9<br>18%          | 5<br>7%   | 38<br>14%  |
| I felt I understood the product and how it works                         | 62<br>10%  | 43<br>12%  | 18<br>7%  | 1<br>4%  | -<br>-    | 6<br>6%   | 11<br>9%  | 14<br>12% | 30<br>17% | 17<br>9%     | 24<br>14% | 9<br>7%   | 11<br>13% | 3<br>8%   | 4<br>20%   | 10<br>15%  | 4<br>8%                 | 2<br>3%       | 6<br>13%      | 2<br>7%   | 6<br>8%   | 9<br>10%  | 11<br>12%  | 4<br>9%           | 5<br>6%   | 23<br>8%   |
| I found a certain product particularly attractive                        | 48<br>8%   | 33<br>9%   | 15<br>6%  | 1<br>4%  | 10<br>16% | 7<br>7%   | 6<br>5%   | 8<br>7%   | 16<br>9%  | 20<br>10%    | 13<br>7%  | 10<br>7%  | 6<br>7%   | 4<br>10%  | 3<br>14%   | 8<br>13%   | 2<br>4%                 | 4<br>7%       | 2<br>5%       | -<br>-    | 10<br>14% | 8<br>10%  | 6<br>7%    | -<br>-            | 7<br>9%   | 23<br>8%   |
| Pension saving prompted me to save some money I could access more easily | 40<br>7%   | 23<br>7%   | 17<br>7%  | 3<br>11% | 6<br>10%  | 8<br>8%   | 4<br>3%   | 8<br>7%   | 12<br>7%  | 18<br>9%     | 9<br>5%   | 8<br>6%   | 6<br>7%   | 2<br>3%   | 3<br>13%   | 6<br>9%    | 2<br>4%                 | 1<br>3%       | 1<br>3%       | -<br>-    | 8<br>11%  | 4<br>5%   | 6<br>7%    | 7<br>14%          | 5<br>7%   | 22<br>8%   |
| Information available about the product                                  | 36<br>6%   | 27<br>8%   | 9<br>4%   | 1<br>2%  | 2<br>4%   | 4<br>4%   | 8<br>6%   | 10<br>9%  | 11<br>6%  | 18<br>9%     | 9<br>5%   | 4<br>3%   | 6<br>8%   | 1<br>1%   | 2<br>11%   | 7<br>10%   | 5<br>9%                 | 3<br>6%       | 3<br>7%       | *<br>2%   | 2<br>3%   | 5<br>6%   | 4<br>4%    | 4<br>7%           | 3<br>4%   | 22<br>8%   |
| Suggested by parents or other family members                             | 35<br>6%   | 13<br>4%   | 22<br>9%  | 3<br>9%  | 4<br>6%   | 11<br>12% | 7<br>6%   | 7<br>6%   | 4<br>2%   | 9<br>5%      | 8<br>6%   | 8<br>6%   | 10<br>12% | 1<br>2%   | 2<br>7%    | 3<br>5%    | 3<br>6%                 | 4<br>8%       | 2<br>4%       | *<br>2%   | 4<br>5%   | 6<br>7%   | 3<br>3%    | 9<br>17%          | 8<br>10%  | 13<br>5%   |
| My friends and peers were all saving or investing                        | 31<br>5%   | 17<br>5%   | 14<br>6%  | 7<br>26% | 2<br>3%   | 3<br>3%   | 5<br>4%   | 7<br>6%   | 6<br>3%   | 18<br>9%     | 6<br>3%   | 6<br>4%   | 2<br>2%   | -<br>-    | 5<br>23%   | 7<br>10%   | 3<br>6%                 | 2<br>3%       | 3<br>6%       | 1<br>5%   | 1<br>2%   | 2<br>3%   | 5<br>5%    | 3<br>5%           | 11<br>14% | 12<br>4%   |
| Pay increase   | 30<br>5%   | 21<br>6%   | 8<br>3%   | -<br>-   | 5<br>8%   | 6<br>7%   | 5<br>4%   | 2<br>2%   | 11<br>6%  | 16<br>8%     | 9<br>5%   | 2<br>2%   | 2<br>3%   | 2<br>4%   | 1<br>5%    | 1<br>1%    | 5<br>9%                 | 2<br>3%       | -<br>-        | -<br>-    | 3<br>4%   | 11<br>14% | 5<br>6%    | 1<br>1%           | 1<br>1%   | 15<br>5%   |
| Wanted to provide inheritance when I die                                 | 24<br>4%   | 18<br>5%   | 6<br>2%   | 1<br>4%  | 3<br>4%   | 3<br>4%   | 5<br>3%   | 8<br>4%   | 11<br>5%  | 5<br>3%      | 5<br>3%   | 3<br>4%   | 3<br>4%   | 1<br>1%   | 3<br>12%   | 3<br>5%    | 1<br>2%                 | 1<br>1%       | 3<br>8%       | 2<br>6%   | 1<br>1%   | 1<br>1%   | 6<br>6%    | 4<br>8%           | 6<br>7%   | 12<br>1%   |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 97

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Private pension product****Base:** All respondents who have ever used each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |               |               |            |         | Employment Sector |            |            |        |         |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|---------------|---------------|------------|---------|-------------------|------------|------------|--------|---------|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | Eastern | London            | South East | South West | Public | Private |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |               |               |            |         |                   |            |            |        |         |
| Weighted base   | 600    | 350  | 251    | 29    | 66    | 92    | 120   | 116   | 177          | 200 | 179 | 140 | 81     | 44        | 22         | 66         | 51                      | 50            | 43            | 26         | 72      | 83                | 93         | 51         | 82     | 282     |
| Had children  | 23     | 12   | 11     | -     | 6     | 7     | 5     | 3     | 2            | 5   | 8   | 8   | 3      | -         | 1          | 4          | 2                       | 3             | 1             | 3          | 1       | 2                 | 4          | 1          | 5      | 13      |
| High interest rates on offer  | 18     | 8    | 10     | 1     | -     | 3     | 5     | 6     | 4            | 4   | 7   | 5   | 3      | 3         | 2          | 1          | 3                       | 1             | 3             | 3          | 3       | 3                 | 1          | 1          | 3      | 10      |
| Had a windfall - an inheritance or prize win or similar   | 15     | 9    | 6      | 2     | 3     | 1     | 2     | 3     | 4            | 5   | 5   | 4   | 2      | 1         | 1          | 2          | 2                       | 2             | 2             | 2          | 2       | 2                 | 3          | 2          | 5      | 3       |
| Other change in family circumstances  | 15     | 6    | 9      | -     | -     | -     | 6     | 5     | 4            | 2   | 4   | 6   | 2      | -         | 1          | 3          | 2                       | 3             | -             | 4          | 1       | 1                 | 1          | 2          | 2      | 3       |
| The product was packaged with my mortgage   | 14     | 7    | 7      | 1     | 1     | 2     | 2     | 2     | 6            | 3   | 6   | 2   | 2      | 2         | -          | 2          | 1                       | 2             | 1             | 1          | 1       | 2                 | 2          | 4          | 6      | 2       |
| Household expenses fell   | 13     | 3    | 10     | 2     | 1     | 5     | 4     | 2     | -            | 7   | 2   | 4   | -      | -         | -          | 2          | 1                       | 2             | -             | 2          | 3       | 3                 | 2          | 1          | 3      | 11      |
| Finished paying off a debt or mortgage  | 12     | 8    | 5      | -     | -     | 2     | 4     | 1     | 6            | 6   | 2   | 4   | 1      | -         | 2          | 2          | 1                       | 1             | -             | 1          | 2       | 5                 | -          | 2          | 5      | 2       |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 8      | 5    | 3      | 2     | 4     | -     | 1     | -     | 2            | 3   | 1   | 3   | 1      | -         | -          | 3          | 1                       | -             | -             | 1          | 1       | 2                 | 1          | -          | 1      | 6       |
| Had a short-term savings goals e.g. a holiday or car  | 7      | 6    | 2      | 1     | 1     | 4     | 2     | 1     | -            | -   | 5   | 2   | -      | 1         | 1          | -          | 1                       | -             | 2             | -          | 1       | 3                 | -          | 1          | 6      | 1       |
| Saving for a mortgage deposit   | 4      | 4    | -      | 2     | -     | -     | -     | -     | 2            | 2   | 1   | 1   | 1      | -         | -          | -          | 2                       | 2             | -             | -          | -       | 1                 | -          | -          | -      | 3       |
| Can't remember  | 65     | 33   | 32     | 5     | 13    | 6     | 13    | 13    | 15           | 21  | 22  | 15  | 7      | 8         | 3          | 3          | 2                       | 4             | 10            | 2          | 5       | 13                | 11         | 4          | 10     | 28      |
|   | 11%    | 9%   | 13%    | 17%   | 20%   | 7%    | 10%   | 11%   | 9%           | 10% | 12% | 11% | 9%     | 18%       | 13%        | 5%         | 4%                      | 8%            | 23%           | 8%         | 7%      | 16%               | 12%        | 7%         | 12%    | 10%     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 97

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Private pension product****Base: All respondents who have ever used each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base  | 618                                   | 618             | 445            | 173  | -                            | 618           | -              | 198  | 235        | 140        | 313   | 223             | 73                | 3                        |                              |
| Weighted base  | 600                                   | 600             | 443            | 158  | -                            | 600           | -              | 182  | 225        | 146        | 307   | 213             | 68                | 6                        |                              |
| Decided to start saving for pension                                      | 238<br>40%                            | 238<br>40%      | 179<br>40%     | 59<br>37%  | -                            | 238<br>40%    | -              | 67<br>37%  | 99<br>44%  | 56<br>38%  | 135<br>44%  | 88<br>41%       | 14<br>21%         | -                        |                              |
| The product was recommended to me by a professional                      | 120<br>20%                            | 120<br>20%      | 88<br>20%      | 32<br>20%  | -                            | 120<br>20%    | -              | 42<br>23%  | 51<br>23%  | 20<br>13%  | 62<br>20%   | 44<br>21%       | 12<br>18%         | -                        |                              |
| Change in work situation   | 116<br>19%                            | 116<br>19%      | 88<br>20%      | 29<br>18%  | -                            | 116<br>19%    | -              | 31<br>17%  | 50<br>22%  | 21<br>15%  | 55<br>18%   | 44<br>21%       | 13<br>19%         | 4<br>73%                 |                              |
| Wanted protection against uncertainty - "for a rainy day"                | 92<br>15%                             | 92<br>15%       | 69<br>16%      | 23<br>14%  | -                            | 92<br>15%     | -              | 34<br>19%  | 28<br>12%  | 27<br>18%  | 41<br>13%   | 40<br>19%       | 12<br>17%         | -                        |                              |
| I felt I understood the product and how it works                         | 62<br>10%                             | 62<br>10%       | 52<br>12%      | 10<br>6%   | -                            | 62<br>10%     | -              | 20<br>11%  | 29<br>13%  | 8<br>5%    | 24<br>8%  | 33<br>15%       | 5<br>7%           | -                        |                              |
| I found a certain product particularly attractive                        | 48<br>8%                              | 48<br>8%        | 35<br>8%       | 13<br>8%   | -                            | 48<br>8%      | -              | 9<br>5%  | 19<br>8%   | 15<br>10%  | 22<br>7%  | 17<br>8%        | 6<br>9%           | 3<br>46%                 |                              |
| Pension saving prompted me to save some money I could access more easily | 40<br>7%                              | 40<br>7%        | 35<br>8%       | 5<br>3%  | -                            | 40<br>7%      | -              | 15<br>8%   | 15<br>7%   | 9<br>6%    | 21<br>7%  | 12<br>6%        | 7<br>10%          | -                        |                              |
| Information available about the product                                  | 36<br>6%                              | 36<br>6%        | 27<br>6%       | 9<br>6%  | -                            | 36<br>6%      | -              | 10<br>5%   | 20<br>9%   | 5<br>4%    | 14<br>5%  | 13<br>6%        | 9<br>13%          | -                        |                              |
| Suggested by parents or other family members                             | 35<br>6%                              | 35<br>6%        | 26<br>6%       | 9<br>6%  | -                            | 35<br>6%      | -              | 6<br>3%  | 16<br>7%   | 11<br>7%   | 16<br>5%  | 14<br>7%        | 3<br>5%           | 2<br>27%                 |                              |
| My friends and peers were all saving or investing                        | 31<br>5%                              | 31<br>5%        | 20<br>4%       | 11<br>7%   | -                            | 31<br>5%      | -              | 8<br>5%  | 11<br>5%   | 10<br>7%   | 14<br>5%  | 10<br>5%        | 7<br>10%          | -                        |                              |
| Pay increase   | 30<br>5%                              | 30<br>5%        | 20<br>4%       | 10<br>6%   | -                            | 30<br>5%      | -              | 5<br>2%  | 14<br>6%   | 7<br>5%    | 9<br>3%   | 17<br>8%        | 2<br>2%           | 2<br>27%                 |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 97

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Private pension product****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                    |                           | Still in full time education |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|--------------------|---------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree |                              |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                    |                           |                              |  |
| Weighted base   | 600                                   | 600             | 443            | 158  | -                            | 600           | -              | 182  | 225        | 146      | 307   | 213                | 68                        | 6                            |  |
| Wanted to provide inheritance when I die  | 24<br>4%                              | 24<br>4%        | 16<br>4%       | 8<br>5%  | -                            | 24<br>4%      | -              | 8<br>4%  | 10<br>5%   | 5<br>4%  | 10<br>3%  | 8<br>4%            | 5<br>8%                   | -                            |  |
| Had children  | 23<br>4%                              | 23<br>4%        | 20<br>4%       | 3<br>2%  | -                            | 23<br>4%      | -              | 11<br>6%   | 7<br>3%    | 6<br>4%  | 14<br>4%  | 7<br>3%            | 2<br>4%                   | -                            |  |
| High interest rates on offer  | 18<br>3%                              | 18<br>3%        | 10<br>2%       | 8<br>5%  | -                            | 18<br>3%      | -              | 5<br>3%  | 7<br>3%    | 6<br>4%  | 9<br>3%   | 4<br>2%            | 5<br>8%                   | -                            |  |
| Had a windfall - an inheritance or prize win or similar   | 15<br>3%                              | 15<br>3%        | 9<br>2%        | 6<br>4%  | -                            | 15<br>3%      | -              | 4<br>2%  | 4<br>2%    | 4<br>3%  | 5<br>2%   | 5<br>2%            | 3<br>4%                   | 3<br>46%                     |  |
| Other change in family circumstances  | 15<br>2%                              | 15<br>2%        | 14<br>3%       | 1<br>*   | -                            | 15<br>2%      | -              | 6<br>3%  | 6<br>2%    | 3<br>2%  | 10<br>3%  | 4<br>2%            | 1<br>1%                   | -                            |  |
| The product was packaged with my mortgage   | 14<br>2%                              | 14<br>2%        | 9<br>2%        | 5<br>3%  | -                            | 14<br>2%      | -              | 4<br>2%  | 6<br>3%    | 4<br>3%  | 3<br>1%   | 7<br>3%            | 4<br>5%                   | -                            |  |
| Household expenses fell   | 13<br>2%                              | 13<br>2%        | 7<br>2%        | 7<br>4%  | -                            | 13<br>2%      | -              | 4<br>2%  | 2<br>1%    | 5<br>3%  | 3<br>1%   | 3<br>1%            | 6<br>8%                   | -                            |  |
| Finished paying off a debt or mortgage  | 12<br>2%                              | 12<br>2%        | 8<br>2%        | 4<br>3%  | -                            | 12<br>2%      | -              | 4<br>2%  | 6<br>2%    | 2<br>2%  | 6<br>2%   | 4<br>2%            | 3<br>4%                   | -                            |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 8<br>1%                               | 8<br>1%         | 5<br>1%        | 3<br>2%  | -                            | 8<br>1%       | -              | 5<br>3%  | 3<br>1%    | 1<br>*   | 4<br>1%   | 1<br>1%            | 3<br>5%                   | -                            |  |
| Had a short-term savings goals e.g. a holiday or car  | 7<br>1%                               | 7<br>1%         | 5<br>1%        | 3<br>2%  | -                            | 7<br>1%       | -              | 2<br>1%  | -          | 2<br>2%  | 1<br>*  | -                  | 4<br>6%                   | 3<br>46%                     |  |
| Saving for a mortgage deposit   | 4<br>1%                               | 4<br>1%         | 2<br>*         | 2<br>2%  | -                            | 4<br>1%       | -              | 1<br>*   | 2<br>1%    | 1<br>*   | 1<br>*  | 4<br>2%            | -                         | -                            |  |
| Can't remember  | 65<br>11%                             | 65<br>11%       | 43<br>10%      | 22<br>14%  | -                            | 65<br>11%     | -              | 26<br>15%  | 16<br>7%   | 10<br>7% | 37<br>12%   | 17<br>8%           | 8<br>11%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 98

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Workplace pension****Base:** All respondents who have ever used each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |            | Employment Sector |            |            |        |         |     |  |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|--------|---------|-----|--|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | London            | South East | South West | Public | Private |     |  |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Unweighted base   | 1021   | 549  | 472    | 46    | 145   | 178   | 201   | 180   | 271          | 365 | 342 | 154 | 160    | 79        | 39         | 115        | 95                      | 100            | 69             | 46         | 101               | 110        | 168        | 99     | 195     | 420 |  |
| Weighted base   | 994    | 546  | 448    | 56    | 159   | 164   | 183   | 169   | 264          | 339 | 313 | 203 | 140    | 83        | 31         | 105        | 91                      | 91             | 67             | 42         | 117               | 123        | 153        | 91     | 197     | 420 |  |
| Decided to start saving for pension   | 355    | 203  | 151    | 7     | 54    | 59    | 74    | 58    | 101          | 100 | 134 | 70  | 51     | 29        | 10         | 35         | 36                      | 30             | 26             | 13         | 47                | 48         | 47         | 33     | 64      | 149 |  |
| 36% 37% 34% 12% 34% 36% 41% 35% 38% 30% 43% 34% 36% 35% 39% 33% 34% 39% 33% 38% 31% 40% 39% 31% 36% 33% 35%         |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Change in work situation  | 222    | 112  | 110    | 11    | 37    | 39    | 50    | 41    | 46           | 72  | 69  | 51  | 30     | 19        | 6          | 22         | 15                      | 22             | 10             | 9          | 29                | 29         | 40         | 20     | 51      | 87  |  |
| 22% 21% 25% 20% 23% 24% 27% 24% 17% 21% 22% 25% 21% 23% 23% 20% 21% 16% 24% 22% 25% 22% 25% 24% 26% 22% 26% 21% 21% |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| I felt I understood the product and how it works  | 131    | 86   | 45     | 1     | 11    | 21    | 21    | 29    | 48           | 53  | 39  | 23  | 16     | 8         | 7          | 21         | 16                      | 8              | 12             | 3          | 15                | 8          | 18         | 14     | 13      | 52  |  |
| 13% 16% 10% 2% 7% 13% 11% 17% 18% 16% 12% 11% 12% 10% 22% 20% 18% 16% 9% 18% 7% 13% 7% 12% 16% 7% 16% 5% 12%        |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| The product was recommended to me by a professional   | 106    | 53   | 53     | 8     | 6     | 19    | 23    | 16    | 34           | 34  | 34  | 19  | 19     | 10        | 3          | 13         | 12                      | 8              | 4              | 4          | 8                 | 15         | 13         | 16     | 18      | 47  |  |
| 11% 10% 12% 14% 4% 12% 12% 12% 9% 13% 10% 11% 10% 14% 13% 10% 13% 13% 9% 7% 7% 7% 12% 12% 8% 8% 9% 11% 11%          |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Wanted protection against uncertainty - "for a rainy day"   | 95     | 56   | 39     | 3     | 13    | 9     | 18    | 11    | 42           | 34  | 34  | 17  | 10     | 9         | 3          | 6          | 7                       | 9              | 8              | 4          | 12                | 8          | 17         | 12     | 12      | 32  |  |
| 10% 10% 9% 6% 8% 6% 6% 10% 6% 16% 10% 11% 8% 7% 7% 10% 6% 6% 6% 10% 11% 9% 9% 10% 6% 11% 6% 6% 8%                   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Information available about the product   | 85     | 49   | 36     | 9     | 12    | 11    | 15    | 14    | 24           | 24  | 25  | 15  | 21     | 7         | 3          | 13         | 7                       | 9              | 4              | 2          | 11                | 9          | 11         | 11     | 9       | 43  |  |
| 9% 9% 8% 16% 7% 7% 8% 8% 8% 9% 7% 8% 7% 15% 15% 8% 9% 13% 7% 10% 6% 4% 9% 7% 7% 12% 12% 9% 5%                       |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| I found a certain product particularly attractive   | 78     | 52   | 26     | 2     | 9     | 13    | 20    | 12    | 21           | 19  | 36  | 10  | 13     | 10        | 6          | 6          | 6                       | 6              | 8              | -          | 6                 | 12         | 10         | 5      | 13      | 38  |  |
| 8% 9% 6% 4% 6% 8% 11% 7% 8% 8% 12% 5% 9% 9% 12% 12% 18% 9% 7% 7% 12% 5% 10% 6% 6% 6% 6% 6% 9%                       |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Pay increase  | 73     | 43   | 30     | 3     | 12    | 17    | 7     | 11    | 23           | 31  | 19  | 12  | 10     | 5         | 3          | 5          | 3                       | 8              | 1              | 10         | 12                | 15         | 10         | 5      | 9       | 33  |  |
| 7% 8% 8% 5% 7% 5% 7% 7% 11% 9% 9% 6% 7% 7% 7% 7% 9% 9% 9% 2% 2% 8% 9% 10% 6% 6% 5% 8%                               |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| My friends and peers were all saving or investing   | 56     | 37   | 20     | 5     | 11    | 15    | 8     | 11    | 7            | 24  | 13  | 14  | 6      | 6         | 4          | 9          | 1                       | 3              | 2              | 6          | 8                 | 6          | 5          | 17     | 26      |     |  |
| 6% 7% 4% 8% 7% 9% 6% 4% 6% 2% 7% 4% 7% 7% 4% 7% 13% 9% 1% 3% 3% 14% 6% 6% 5% 5% 8%                                  |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Pension saving prompted me to save some money I could access more easily  | 44     | 22   | 22     | 1     | 8     | 10    | 5     | 8     | 12           | 12  | 14  | 11  | 7      | 2         | 1          | 7          | 1                       | 4              | 2              | 2          | 9                 | 9          | 7          | 8      | 20      |     |  |
| 4% 4% 5% 1% 5% 6% 3% 3% 5% 4% 4% 5% 6% 5% 2% 5% 2% 1% 1% 4% 4% 3% 8% 6% 6% 5% 5%                                    |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Wanted to provide inheritance when I die  | 44     | 30   | 14     | 2     | 9     | 13    | 3     | 6     | 11           | 14  | 10  | 11  | 9      | 6         | 6          | 3          | 2                       | 3              | -              | 2          | 1%                | 9          | 9          | 7      | 8       | 20  |  |
| 4% 6% 3% 3% 6% 8% 2% 3% 3% 4% 4% 3% 3% 5% 4% 4% 13% 1% 1% 4% 4% 1% 4% 4% 4% 4% 4% 4%                                |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |
| Suggested by parents or other family members  | 43     | 20   | 24     | 4     | 12    | 7     | 5     | 9     | 5            | 16  | 12  | 11  | 5      | 4         | *          | 4          | 8                       | 6              | 3              | 4          | 3                 | 6          | 3          | 13     | 17      |     |  |
| 4% 4% 5% 7% 8% 4% 3% 5% 2% 5% 4% 4% 5% 4% 4% 13% 8% 7% 7% 3% 8% 8% 8% 4% 4% 4%                                      |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |            |                   |            |            |        |         |     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 98

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Workplace pension****Base:** All respondents who have ever used each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                         |                |                |       |          | Employment Sector |            |            |        |           |    |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|-----------|----|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern | London            | South East | South West | Public | Pri-va-te |    |    |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                         |                |                |       |          |                   |            |            |        |           |    |    |
| Weighted base   | 994    | 546  | 448    | 56    | 159   | 164   | 183   | 169   | 264          | 339 | 313 | 203 | 140    | 83        | 31         | 105        | 91                      | 91             | 67             | 42    | 117      | 123               | 153        | 91         | 197    | 420       |    |    |
| Had children  | 30     | 22   | 8      | -     | 5     | 8     | 5     | 3     | 9            | 8   | 5   | 7   | 10     | 4         | 2          | 2          | 3                       | 5              | 3              | 2     | 1        | 2                 | 2          | 3          | 7      | 12        |    |    |
| 3%  | 4%     | 2%   | -      | 3%    | 5%    | 3%    | 2%    | 3%    | 2%           | 2%  | 2%  | 3%  | 7%     | 5%        | 6%         | 2%         | 5%                      | 5%             | 4%             | 4%    | 1%       | 2%                | 2%         | 3%         | 4%     | 3%        |    |    |
| High interest rates on offer  | 30     | 18   | 11     | 4     | 4     | 5     | 7     | 5     | 4            | 9   | 5   | 9   | 7      | 2         | 1          | 5          | 1                       | 1              | 1              | 2     | 5        | 5                 | 4          | 5          | 4      | 1         | 5  |    |
| 3%  | 3%     | 3%   | 3%     | 7%    | 2%    | 3%    | 4%    | 3%    | 2%           | 3%  | 1%  | 4%  | 5%     | 2%        | 5%         | 5%         | 1%                      | 1%             | 1%             | 5%    | 4%       | 4%                | 5%         | 4%         | 2%     | 3%        | 4% |    |
| Other change in family circumstances  | 16     | 7    | 9      | -     | 4     | -     | 3     | 4     | 5            | 7   | 6   | 1   | 2      | 1         | 1          | 1          | 3                       | 1              | 1              | -     | -        | 2                 | 4          | 3          | 1      | 4         | 6  |    |
| 2%  | 1%     | 2%   | -      | 2%    | -     | 2%    | -     | 3%    | 2%           | 2%  | 2%  | 1%  | 1%     | 1%        | 2%         | 3%         | 1%                      | 1%             | 1%             | -     | -        | 2%                | 3%         | 2%         | 1%     | 2%        | 1% |    |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 14     | 6    | 8      | 1     | 6     | 3     | 3     | 1     | -            | 5   | -   | 9   | -      | -         | -          | -          | 4                       | -              | 1              | -     | 1        | -                 | 5          | 1          | 2      | 4         | 7  |    |
| 1%  | 1%     | 2%   | 2%     | 4%    | 2%    | 2%    | 1%    | -     | 2%           | -   | 4%  | -   | -      | -         | -          | -          | 4%                      | -              | 1%             | -     | 2%       | -                 | 4%         | 1%         | 2%     | 2%        | 2% |    |
| Finished paying off a debt or mortgage  | 14     | 10   | 4      | 4     | 4     | 2     | 1     | -     | 2            | 9   | 2   | 2   | 1      | 1         | 2          | 1          | 1                       | 1              | 1              | -     | 2        | 2                 | -          | 4          | 3      | 3         | 5  | 5  |
| 1%  | 2%     | 1%   | 1%     | 7%    | 3%    | 1%    | 1%    | -     | 1%           | 3%  | 1%  | 1%  | 1%     | 1%        | 2%         | 2%         | 1%                      | 1%             | 1%             | -     | 3%       | 4%                | -          | 3%         | 2%     | -         | 3% | 1% |
| Household expenses fell   | 11     | 5    | 6      | 1     | 2     | 3     | 1     | *     | 2            | 4   | 1   | 3   | 3      | -         | -          | -          | 1                       | -              | 4              | -     | -        | 2                 | 2          | 2          | -      | 6         | 2  |    |
| 1%  | 1%     | 1%   | 1%     | 2%    | 1%    | 2%    | *     | 1%    | 1%           | 1%  | 1%  | 2%  | 2%     | -         | -          | 1%         | -                       | 4%             | -              | -     | 2%       | 2%                | 2%         | -          | 3%     | 3%        | *  |    |
| The product was packaged with my mortgage   | 10     | 3    | 6      | 3     | 3     | 3     | 1     | -     | -            | 3   | 2   | 2   | 3      | 1         | 1          | 2          | -                       | 1              | 1              | -     | 3        | 1                 | 1          | -          | 1      | 9         | 2% |    |
| 1%  | 1%     | 1%   | 1%     | 5%    | 2%    | 2%    | 1%    | -     | -            | 1%  | 1%  | 1%  | 2%     | 1%        | 3%         | 2%         | -                       | 1%             | 1%             | -     | 2%       | 1%                | 1%         | -          | 1*     | 9         | 2% |    |
| Saving for a mortgage deposit   | 8      | 7    | 2      | 1     | 5     | 2     | 1     | -     | -            | 4   | 1   | 1   | 2      | -         | -          | -          | 2                       | -              | 1              | -     | -        | -                 | 3          | 2          | -      | 4         | 4  |    |
| 1%  | 1%     | *    | 2%     | 3%    | 1%    | *     | -     | -     | 1%           | *   | *   | 2%  | -      | -         | -          | 2%         | -                       | 1%             | -              | -     | -        | -                 | 2%         | 1%         | -      | 2%        | 1% |    |
| Had a windfall - an inheritance or prize win or similar   | 6      | 3    | 3      | 1     | 1     | 2     | -     | 3     | -            | 2   | -   | 4   | 1      | 2         | 1          | -          | -                       | -              | -              | -     | 1        | 2                 | -          | -          | 2      | 2         |    |    |
| 1%  | 1%     | 1%   | 2%     | 1%    | 1%    | 1%    | -     | 2%    | -            | *   | -   | 2%  | 1%     | 2%        | 5%         | -          | -                       | -              | -              | -     | 1%       | 1%                | -          | -          | 1%     | 1%        |    |    |
| Had a short-term savings goals e.g. a holiday or car  | 2      | 1    | 1      | 1     | 1     | -     | -     | -     | -            | 1   | 1   | -   | 1      | 1         | 1          | -          | -                       | 1              | 1              | -     | -        | -                 | -          | -          | 1      | 1         |    |    |
| *   | *      | *    | *      | 1%    | 1%    | -     | -     | -     | *            | *   | *   | 1%  | 1%     | 1%        | -          | -          | 1                       | 1              | 1%             | -     | -        | -                 | -          | -          | 1*     | *         |    |    |
| Can't remember  | 167    | 88   | 80     | 14    | 20    | 21    | 36    | 26    | 50           | 68  | 47  | 34  | 18     | 13        | 15         | 19%        | 6                       | 23             | 13             | 14    | 15       | 10                | 14         | 21         | 28     | 13        |    |    |
| 17%   | 16%    | 18%  | 25%    | 13%   | 13%   | 19%   | 15%   | 19%   | 20%          | 15% | 15% | 17% | 13%    | 15%       | 19%        | 22%        | 14%                     | 14             | 22%            | 24%   | 12%      | 17%               | 18%        | 14%        | 34%    | 15%       |    |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 98

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Workplace pension****Base:** All respondents who have ever used each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base  | 1021                                  | 1021            | 758            | 263  | -                            | 768           | 253            | 302  | 380        | 277        | 492   | 388             | 130               | 2                        |                              |
| Weighted base  | 994                                   | 994             | 743            | 251  | -                            | 742           | 253            | 269  | 372        | 288        | 485   | 374             | 122               | 3                        |                              |
| Decided to start saving for pension                                      | 355<br>36%                            | 355<br>36%      | 282<br>38%     | 72<br>29%  | -                            | 264<br>36%    | 91<br>36%      | 94<br>35%  | 148<br>40% | 98<br>34%  | 191<br>39%  | 134<br>36%      | 30<br>25%         | -                        |                              |
| Change in work situation   | 222<br>22%                            | 222<br>22%      | 170<br>23%     | 52<br>21%  | -                            | 178<br>24%    | 44<br>17%      | 59<br>22%  | 85<br>23%  | 61<br>21%  | 105<br>22%  | 87<br>23%       | 26<br>22%         | 1<br>20%                 |                              |
| I felt I understood the product and how it works                         | 131<br>13%                            | 131<br>13%      | 109<br>15%     | 22<br>9%   | -                            | 109<br>15%    | 22<br>9%       | 31<br>11%  | 63<br>17%  | 35<br>12%  | 60<br>12%   | 59<br>16%       | 12<br>9%          | -                        |                              |
| The product was recommended to me by a professional                      | 106<br>11%                            | 106<br>11%      | 71<br>10%      | 35<br>14%  | -                            | 77<br>10%     | 29<br>11%      | 29<br>11%  | 46<br>12%  | 25<br>9%   | 53<br>11%   | 42<br>11%       | 10<br>9%          | -                        |                              |
| Wanted protection against uncertainty - "for a rainy day"                | 95<br>10%                             | 95<br>10%       | 68<br>9%       | 27<br>11%  | -                            | 69<br>9%      | 26<br>10%      | 38<br>14%  | 31<br>8%   | 23<br>8%   | 45<br>9%  | 37<br>10%       | 11<br>9%          | -                        |                              |
| Information available about the product                                  | 85<br>9%                              | 85<br>9%        | 68<br>9%       | 17<br>7%   | -                            | 64<br>9%      | 22<br>9%       | 26<br>10%  | 36<br>10%  | 22<br>8%   | 35<br>7%  | 38<br>10%       | 12<br>10%         | -                        |                              |
| I found a certain product particularly attractive                        | 78<br>8%                              | 78<br>8%        | 58<br>8%       | 20<br>8%   | -                            | 67<br>9%      | 11<br>4%       | 22<br>8%   | 30<br>8%   | 22<br>8%   | 32<br>7%  | 36<br>10%       | 9<br>8%           | -                        |                              |
| Pay increase   | 73<br>7%                              | 73<br>7%        | 49<br>7%       | 24<br>10%  | -                            | 54<br>7%      | 19<br>8%       | 26<br>10%  | 25<br>7%   | 18<br>6%   | 30<br>6%  | 30<br>8%        | 12<br>9%          | -                        |                              |
| My friends and peers were all saving or investing                        | 56<br>6%                              | 56<br>6%        | 39<br>5%       | 17<br>7%   | -                            | 35<br>5%      | 21<br>8%       | 15<br>5%   | 18<br>5%   | 19<br>7%   | 24<br>5%  | 21<br>6%        | 8<br>7%           | 3<br>80%                 |                              |
| Pension saving prompted me to save some money I could access more easily | 44<br>4%                              | 44<br>4%        | 31<br>4%       | 13<br>5%   | -                            | 36<br>5%      | 8<br>3%        | 13<br>5%   | 13<br>4%   | 15<br>5%   | 15<br>3%  | 22<br>6%        | 7<br>5%           | -                        |                              |
| Wanted to provide inheritance when I die                                 | 44<br>4%                              | 44<br>4%        | 31<br>4%       | 13<br>5%   | -                            | 29<br>4%      | 15<br>6%       | 5<br>2%  | 22<br>6%   | 14<br>5%   | 23<br>5%  | 17<br>5%        | 3<br>3%           | -                        |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 98

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Workplace pension****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           | Still in full time education |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree |                              |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |  |
| Weighted base   | 994                                   | 994             | 743            | 251  | -                            | 742           | 253            | 269  | 372        | 288       | 485   | 374                | 122                       | 3                            |  |
| Suggested by parents or other family members  | 43<br>4%                              | 43<br>4%        | 33<br>4%       | 10<br>4%   | -                            | 29<br>4%      | 14<br>5%       | 10<br>4%   | 18<br>5%   | 14<br>5%  | 17<br>3%  | 18<br>5%           | 9<br>7%                   | -                            |  |
| Had children  | 30<br>3%                              | 30<br>3%        | 24<br>3%       | 7<br>3%  | -                            | 23<br>3%      | 7<br>3%        | 10<br>4%   | 14<br>4%   | 3<br>1%   | 18<br>4%  | 10<br>3%           | 3<br>2%                   | -                            |  |
| High interest rates on offer  | 30<br>3%                              | 30<br>3%        | 21<br>3%       | 9<br>4%  | -                            | 26<br>4%      | 4<br>1%        | 11<br>4%   | 10<br>3%   | 9<br>3%   | 14<br>3%  | 11<br>3%           | 5<br>4%                   | -                            |  |
| Other change in family circumstances  | 16<br>2%                              | 16<br>2%        | 12<br>2%       | 4<br>2%  | -                            | 15<br>2%      | 1<br>*%        | 4<br>1%  | 8<br>2%    | 1<br>1%   | 7<br>1%   | 6<br>2%            | 1<br>1%                   | 3<br>80%                     |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 14<br>1%                              | 14<br>1%        | 10<br>1%       | 3<br>1%  | -                            | 14<br>2%      | -              | 4<br>1%  | 3<br>1%    | 3<br>1%   | 7<br>1%   | 2<br>1%            | 2<br>2%                   | 3<br>80%                     |  |
| Finished paying off a debt or mortgage  | 14<br>1%                              | 14<br>1%        | 8<br>1%        | 6<br>2%  | -                            | 14<br>2%      | -              | 5<br>2%  | 6<br>2%    | 2<br>1%   | 5<br>1%   | 3<br>1%            | 6<br>5%                   | -                            |  |
| Household expenses fell   | 11<br>1%                              | 11<br>1%        | 7<br>1%        | 4<br>2%  | -                            | 11<br>1%      | 1<br>*%        | 5<br>2%  | 4<br>1%    | 2<br>1%   | 2<br>*  | 7<br>2%            | 2<br>2%                   | -                            |  |
| The product was packaged with my mortgage   | 10<br>1%                              | 10<br>1%        | 10<br>1%       | -  | -                            | 9<br>1%       | 1<br>*%        | 3<br>1%  | 4<br>1%    | 3<br>1%   | 5<br>1%   | 3<br>1%            | 2<br>1%                   | -                            |  |
| Saving for a mortgage deposit   | 8<br>1%                               | 8<br>1%         | 5<br>1%        | 4<br>2%  | -                            | 8<br>1%       | 1<br>*%        | 2<br>1%  | 3<br>1%    | 1<br>*%   | 3<br>1%   | 3<br>1%            | -                         | 3<br>80%                     |  |
| Had a windfall - an inheritance or prize win or similar   | 6<br>1%                               | 6<br>1%         | 3<br>*         | 3<br>1%  | -                            | 6<br>1%       | -              | 2<br>1%  | 2<br>*     | 2<br>1%   | 4<br>1%   | 1<br>*             | 2<br>1%                   | -                            |  |
| Had a short-term savings goals e.g. a holiday or car  | 2<br>*                                | 2<br>*          | 1<br>*         | 1<br>*   | -                            | 1<br>*        | 1<br>*%        | 1<br>1%  | 1<br>*     | -         | -   | 1<br>*             | 1<br>1%                   | -                            |  |
| Can't remember  | 167<br>17%                            | 167<br>17%      | 113<br>15%     | 55<br>22%  | -                            | 110<br>15%    | 57<br>23%      | 53<br>20%  | 51<br>14%  | 43<br>15% | 85<br>17%   | 60<br>16%          | 18<br>15%                 | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 99

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Shares****Base:** All respondents who have ever used each

|   | Gender     |           |           | Age      |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |               |               |               |           | Employment Sector |            |           |           |           |
|---|------------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|---------------|---------------|---------------|-----------|-------------------|------------|-----------|-----------|-----------|
|   | Total      | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Eastern Wales | London    | South East        | South West | Public    | Private   |           |
|   |            |           |           |          |           |           |           |           |           |              |           |           |           |           |            |            |                         |               |               |               |           |                   |            |           |           |           |
| Unweighted base   | 690        | 403       | 287       | 28       | 72        | 99        | 129       | 129       | 233       | 267          | 228       | 88        | 107       | 49        | 21         | 70         | 71                      | 65            | 48            | 29            | 71        | 92                | 116        | 58        | 90        | 271       |
| Weighted base   | 657        | 390       | 267       | 33       | 77        | 92        | 103       | 125       | 227       | 245          | 204       | 114       | 94        | 52        | 15         | 60         | 66                      | 60            | 47            | 25            | 78        | 101               | 104        | 49        | 91        | 253       |
| I found a certain product particularly attractive         | 118<br>18% | 83<br>21% | 35<br>13% | 4<br>11% | 4<br>5%   | 21<br>23% | 11<br>10% | 22<br>18% | 57<br>25% | 49<br>20%    | 32<br>16% | 19<br>16% | 19<br>20% | 14<br>27% | 2<br>13%   | 15<br>25%  | 13<br>19%               | 7<br>11%      | 9<br>19%      | 4<br>15%      | 15<br>20% | 12<br>12%         | 22<br>21%  | 6<br>12%  | 7<br>8%   | 39<br>16% |
| I felt I understood the product and how it works          | 110<br>17% | 82<br>21% | 28<br>11% | 6<br>8%  | 17<br>19% | 16<br>15% | 22<br>18% | 43<br>19% | 49<br>20% | 30<br>15%    | 15<br>13% | 15<br>16% | 11<br>21% | 2<br>15%  | 17<br>28%  | 12<br>19%  | 4<br>7%                 | 7<br>15%      | 1<br>3%       | 14<br>18%     | 19<br>19% | 11<br>11%         | 12<br>25%  | 13<br>14% | 39<br>15% |           |
| Had a windfall - an inheritance or prize win or similar   | 86<br>13%  | 58<br>15% | 28<br>11% | 1<br>2%  | 4<br>6%   | 7<br>8%   | 16<br>16% | 21<br>17% | 36<br>16% | 30<br>12%    | 32<br>16% | 9<br>8%   | 15<br>16% | 9<br>18%  | 5<br>33%   | 6<br>10%   | 8<br>12%                | 10<br>18%     | 4<br>9%       | 7<br>26%      | 9<br>12%  | 9<br>9%           | 15<br>14%  | 4<br>7%   | 12<br>13% | 24<br>10% |
| Information available about the product                   | 82<br>12%  | 60<br>15% | 22<br>8%  | 1<br>3%  | 11<br>14% | 13<br>14% | 10<br>10% | 15<br>12% | 33<br>14% | 31<br>13%    | 21<br>10% | 15<br>13% | 14<br>15% | 9<br>17%  | 3<br>19%   | 14<br>23%  | 7<br>10%                | 5<br>9%       | 4<br>9%       | 1<br>5%       | 9<br>11%  | 10<br>10%         | 11<br>10%  | 9<br>8%   | 8<br>9%   | 34<br>14% |
| High interest rates on offer                              | 65<br>10%  | 37<br>9%  | 28<br>11% | 1<br>2%  | 10<br>13% | 11<br>12% | 10<br>10% | 8<br>6%   | 26<br>11% | 25<br>10%    | 15<br>7%  | 18<br>16% | 7<br>7%   | 10<br>19% | 2<br>13%   | 12<br>19%  | 4<br>7%                 | 2<br>3%       | 6<br>13%      | 1<br>3%       | 7<br>9%   | 11<br>11%         | 7<br>7%    | 4<br>8%   | 7<br>7%   | 28<br>11% |
| Wanted protection against uncertainty - "for a rainy day" | 60<br>9%   | 29<br>7%  | 31<br>12% | 2<br>7%  | 7<br>10%  | 8<br>8%   | 6<br>6%   | 13<br>11% | 23<br>10% | 23<br>9%     | 13<br>6%  | 16<br>14% | 8<br>9%   | 3<br>6%   | 3<br>20%   | 6<br>10%   | 7<br>10%                | 2<br>4%       | 2<br>5%       | 1<br>3%       | 9<br>12%  | 9<br>9%           | 12<br>11%  | 6<br>12%  | 2<br>2%   | 26<br>10% |
| The product was recommended to me by a professional       | 58<br>9%   | 30<br>8%  | 28<br>10% | 1<br>3%  | 5<br>6%   | 7<br>8%   | 10<br>9%  | 11<br>9%  | 24<br>11% | 27<br>11%    | 10<br>5%  | 11<br>10% | 10<br>11% | 3<br>7%   | 1<br>5%    | 9<br>15%   | 3<br>4%                 | 5<br>9%       | 4<br>9%       | 2<br>7%       | 5<br>6%   | 9<br>9%           | 13<br>12%  | 3<br>7%   | 10<br>11% | 15<br>6%  |
| Change in work situation                                  | 57<br>9%   | 37<br>9%  | 20<br>7%  | 2<br>6%  | 13<br>16% | 17<br>19% | 13<br>12% | 5<br>4%   | 8<br>3%   | 17<br>7%     | 19<br>9%  | 11<br>10% | 10<br>10% | 5<br>9%   | 2<br>12%   | 6<br>10%   | 8<br>12%                | 7<br>12%      | 4<br>8%       | 1<br>5%       | 8<br>10%  | 2<br>2%           | 9<br>8%    | 5<br>10%  | 14<br>15% | 26<br>10% |
| Suggested by parents or other family members              | 46<br>7%   | 22<br>6%  | 24<br>9%  | 3<br>8%  | 7<br>9%   | 11<br>11% | 8<br>8%   | 5<br>4%   | 13<br>6%  | 17<br>7%     | 11<br>6%  | 12<br>10% | 6<br>6%   | 6<br>12%  | 1<br>4%    | 3<br>5%    | 1<br>2%                 | 3<br>5%       | 1<br>1%       | -             | 7<br>9%   | 13<br>13%         | 9<br>9%    | 2<br>5%   | 9<br>9%   | 20<br>8%  |
| My friends and peers were all saving or investing         | 41<br>6%   | 29<br>8%  | 12<br>4%  | 2<br>7%  | 4<br>5%   | 6<br>6%   | 5<br>5%   | 11<br>9%  | 13<br>6%  | 16<br>7%     | 11<br>6%  | 9<br>8%   | 4<br>5%   | 2<br>5%   | 3<br>22%   | 5<br>8%    | 3<br>4%                 | 2<br>3%       | 6<br>13%      | -             | 7<br>9%   | 8<br>7%           | 4<br>4%    | 1<br>3%   | 9<br>10%  | 14<br>6%  |
| Pay increase  | 33<br>5%   | 19<br>5%  | 14<br>5%  | 1<br>2%  | 5<br>6%   | 8<br>9%   | 5<br>4%   | 8<br>7%   | 7<br>3%   | 14<br>6%     | 9<br>5%   | 5<br>5%   | 4<br>5%   | 3<br>6%   | 2<br>15%   | 3<br>5%    | 1<br>2%                 | 5<br>9%       | 1<br>2%       | -             | 6<br>7%   | 6<br>6%           | 3<br>3%    | 4<br>8%   | 7<br>7%   | 16<br>6%  |
| Had a short-term savings goals e.g. a holiday or car      | 23<br>4%   | 18<br>5%  | 5<br>2%   | 3<br>9%  | 3<br>4%   | 4<br>4%   | 4<br>3%   | 5<br>4%   | 5<br>2%   | 7<br>3%      | 8<br>4%   | 3<br>2%   | 5<br>5%   | 2<br>3%   | 1<br>4%    | 2<br>3%    | -                       | 5<br>8%       | 3<br>7%       | 1<br>5%       | 1<br>1%   | 6<br>6%           | 3<br>3%    | 1<br>3%   | 8<br>8%   | 10<br>4%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 99

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Shares****Base:** All respondents who have ever used each

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |               |               |       |          |        | Employment Sector |            |        |                |                |               |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|---------------|---------------|-------|----------|--------|-------------------|------------|--------|----------------|----------------|---------------|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Wales | East-ern | London | South East        | South West | Public | Pri-ate        |                |               |
|   |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                         |               |               |       |          |        |                   |            |        |                |                |               |
| Weighted base   | 657    | 390  | 267    | 33    | 77    | 92    | 103   | 125   | 227 | 245          | 204 | 114 | 94  | 52        | 15         | 60         | 66                      | 60            | 47            | 25    | 78       | 101    | 104               | 49         | 91     | 253            |                |               |
| Decided to start saving for pension   | 23     | 15   | 7      | 3     | 3     | 4%    | 6%    | 1%    | 4%  | 2%           | 10  | 7   | 3   | 3%        | 2          | 13%        | 2                       | 4%            | 1             | 5     | 8%       | -      | 1                 | 3%         | 2      | 1%             | * 5% 15 6%     |               |
| Other change in family circumstances  | 22     | 10   | 12     | -     | -     | 1     | 3     | 5     | 13  | 10           | 7   | 2   | 3%  | -         | -          | -          | 2                       | 4%            | 2             | 1     | 3%       | 4      | 3                 | 4%         | 3      | 7%             | 1 6 2%         |               |
| Wanted to provide inheritance when I die  | 21     | 13   | 8      | 2     | 3     | 1     | 1     | 1     | 13  | 15           | 2   | 2   | 2%  | 2         | 1          | 8%         | 3                       | 1%            | 1             | 5     | -        | 1      | 5                 | 2          | 1      | 6              | 3 1% 7% 1%     |               |
| Finished paying off a debt or mortgage  | 18     | 9    | 9      | 1     | 2     | 4     | -     | 4     | 7   | 8            | 3   | 4   | 3%  | 3         | 1          | 5%         | 1                       | 2%            | 1             | 1     | 3        | -      | 3                 | 2          | 2      | 1              | 4 5% 6 2%      |               |
| Had children  | 17     | 8    | 9      | -     | 6     | 4     | 1     | 2     | 3   | 5            | 2   | 8   | 1%  | 1         | 3          | -          | 2                       | 1             | 1             | -     | -        | 1      | 8                 | 7%         | 1      | 1              | 1 12 5%        |               |
| Pension saving prompted me to save some money I could access more easily                              | 16     | 12   | 5      | 3     | 3     | 2     | 2     | 3     | 3   | 7            | 3   | 1   | 1%  | 5         | 2          | 10%        | 2                       | 4%            | 1             | 1%    | -        | -      | 3                 | 3          | 3      | 2 3% 4 4% 5 2% |                |               |
| The product was packaged with my mortgage   | 15     | 4    | 11     | 1     | 5     | 2%    | 7%    | 2%    | 2%  | 3            | 5   | 4   | 2%  | 5         | 1          | 2%         | -                       | 1             | 2             | 2%    | 2        | 3%     | 2                 | 4%         | 1      | 3%             | 1 2% 3 3% 6 2% |               |
| Saving for a mortgage deposit   | 12     | 8    | 5      | 6     | 3     | 1     | 1     | 1     | *   | -            | 8   | 1   | 2   | 1         | -          | -          | 1                       | 2%            | -             | 3     | 5%       | -      | 1                 | 1          | 5      | 2              | 1 5% 6 2%      |               |
| Household expenses fell   | 10     | 5    | 5      | 1     | 4     | 1     | 1     | -     | 1   | 2            | 8   | -   | 2   | -         | -          | 1          | -                       | -             | 1             | 2%    | -        | 1      | 3                 | 3          | 1      | 1 6 2%         |                |               |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 9      | 4    | 5      | 1     | 2     | 4     | 1     | -     | 1   | 2            | 2   | 1   | 1%  | 4         | -          | -          | 2                       | 1             | 2             | 3%    | -        | 1      | 4%                | -          | -      | 3 2 7 3%       |                |               |
| Can't remember  | 121    | 67   | 54     | 5     | 17    | 11    | 26    | 26    | 36  | 33           | 40  | 27  | 24% | 20        | 19%        | 10         | 1                       | 4%            | 17%           | 16    | 11       | 9      | 6                 | 16         | 18     | 16             | 9              | 10 11% 48 19% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 99

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Shares****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base   | 690                                   | 690             | 506            | 184  | -                            | 690           | -              | 213  | 261        | 173        | 327   | 263             | 88                | 5                        |                              |
| Weighted base   | 657                                   | 657             | 483            | 174  | -                            | 657           | -              | 192  | 242        | 180        | 305   | 253             | 83                | 7                        |                              |
| I found a certain product particularly attractive         | 118<br>18%                            | 118<br>18%      | 92<br>19%      | 26<br>15%  | -                            | 118<br>18%    | -              | 31<br>16%  | 52<br>21%  | 30<br>17%  | 58<br>19%   | 49<br>19%       | 10<br>12%         | 1<br>12%                 |                              |
| I felt I understood the product and how it works          | 110<br>17%                            | 110<br>17%      | 90<br>19%      | 20<br>12%  | -                            | 110<br>17%    | -              | 27<br>14%  | 44<br>18%  | 30<br>17%  | 44<br>14%   | 51<br>20%       | 12<br>15%         | 2<br>26%                 |                              |
| Had a windfall - an inheritance or prize win or similar   | 86<br>13%                             | 86<br>13%       | 60<br>12%      | 26<br>15%  | -                            | 86<br>13%     | -              | 28<br>14%  | 31<br>13%  | 21<br>11%  | 35<br>11%   | 45<br>18%       | 5<br>7%           | 1<br>13%                 |                              |
| Information available about the product                   | 82<br>12%                             | 82<br>12%       | 65<br>13%      | 16<br>9%   | -                            | 82<br>12%     | -              | 18<br>9%   | 35<br>14%  | 24<br>13%  | 36<br>12%   | 32<br>13%       | 10<br>12%         | 3<br>40%                 |                              |
| High interest rates on offer                              | 65<br>10%                             | 65<br>10%       | 49<br>10%      | 16<br>9%   | -                            | 65<br>10%     | -              | 13<br>7%   | 23<br>10%  | 22<br>12%  | 34<br>11%   | 16<br>6%        | 11<br>14%         | 3<br>40%                 |                              |
| Wanted protection against uncertainty - "for a rainy day" | 60<br>9%                              | 60<br>9%        | 47<br>10%      | 13<br>7%   | -                            | 60<br>9%      | -              | 14<br>7%   | 24<br>10%  | 16<br>9%   | 29<br>10%   | 24<br>10%       | 6<br>7%           | -<br>-                   |                              |
| The product was recommended to me by a professional       | 58<br>9%                              | 58<br>9%        | 41<br>8%       | 17<br>10%  | -                            | 58<br>9%      | -              | 18<br>9%   | 17<br>7%   | 18<br>10%  | 29<br>9%  | 22<br>9%        | 4<br>5%           | 3<br>40%                 |                              |
| Change in work situation                                  | 57<br>9%                              | 57<br>9%        | 47<br>10%      | 10<br>6%   | -                            | 57<br>9%      | -              | 19<br>10%  | 22<br>9%   | 15<br>8%   | 35<br>11%   | 16<br>6%        | 6<br>8%           | -<br>-                   |                              |
| Suggested by parents or other family members              | 46<br>7%                              | 46<br>7%        | 30<br>6%       | 17<br>10%  | -                            | 46<br>7%      | -              | 13<br>7%   | 16<br>7%   | 13<br>7%   | 20<br>6%  | 16<br>6%        | 5<br>6%           | 3<br>39%                 |                              |
| My friends and peers were all saving or investing         | 41<br>6%                              | 41<br>6%        | 28<br>6%       | 13<br>7%   | -                            | 41<br>6%      | -              | 12<br>6%   | 13<br>5%   | 12<br>7%   | 22<br>7%  | 16<br>6%        | 3<br>4%           | -<br>-                   |                              |
| Pay increase  | 33<br>5%                              | 33<br>5%        | 26<br>5%       | 7<br>4%  | -                            | 33<br>5%      | -              | 11<br>6%   | 16<br>7%   | 7<br>4%    | 13<br>4%  | 12<br>5%        | 8<br>9%           | 1<br>9%                  |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 99

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Shares****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Weighted base   | 657                                   | 657             | 483            | 174  | -                            | 657           | -              | 192  | 242        | 180        | 305   | 253             | 83                | 7                        |                              |
| Had a short-term savings goals e.g. a holiday or car  | 23<br>4%                              | 23<br>4%        | 19<br>4%       | 4<br>2%  | -                            | 23<br>4%      | -              | 6<br>3%  | 11<br>5%   | 5<br>3%    | 9<br>3%   | 10<br>4%        | 4<br>5%           | -                        | -                            |
| Decided to start saving for pension   | 23<br>3%                              | 23<br>3%        | 13<br>3%       | 10<br>6%   | -                            | 23<br>3%      | -              | 7<br>3%  | 6<br>2%    | 9<br>5%    | 8<br>3%   | 7<br>3%         | 6<br>7%           | -                        | -                            |
| Other change in family circumstances  | 22<br>3%                              | 22<br>3%        | 13<br>3%       | 9<br>5%  | -                            | 22<br>3%      | -              | 10<br>5%   | 6<br>3%    | 3<br>2%    | 10<br>3%  | 9<br>4%         | 3<br>3%           | -                        | -                            |
| Wanted to provide inheritance when I die  | 21<br>3%                              | 21<br>3%        | 15<br>3%       | 6<br>4%  | -                            | 21<br>3%      | -              | 5<br>2%  | 11<br>4%   | 2<br>1%    | 6<br>2%   | 9<br>4%         | 4<br>4%           | 3<br>40%                 | -                            |
| Finished paying off a debt or mortgage  | 18<br>3%                              | 18<br>3%        | 13<br>3%       | 5<br>3%  | -                            | 18<br>3%      | -              | 7<br>4%  | 10<br>4%   | 1<br>*     | 11<br>4%  | 4<br>2%         | 2<br>3%           | -                        | -                            |
| Had children  | 17<br>3%                              | 17<br>3%        | 14<br>3%       | 3<br>2%  | -                            | 17<br>3%      | -              | 7<br>4%  | 2<br>1%    | 7<br>4%    | 6<br>2%   | 7<br>3%         | 4<br>5%           | -                        | -                            |
| Pension saving prompted me to save some money I could access more easily                              | 16<br>2%                              | 16<br>2%        | 10<br>2%       | 7<br>4%  | -                            | 16<br>2%      | -              | 8<br>4%  | 2<br>1%    | 1<br>1%    | 9<br>3%   | 3<br>1%         | 1<br>1%           | 3<br>40%                 | -                            |
| The product was packaged with my mortgage   | 15<br>2%                              | 15<br>2%        | 13<br>3%       | 2<br>1%  | -                            | 15<br>2%      | -              | 6<br>3%  | 7<br>3%    | 3<br>2%    | 10<br>3%  | 3<br>1%         | 2<br>3%           | -                        | -                            |
| Saving for a mortgage deposit   | 12<br>2%                              | 12<br>2%        | 11<br>2%       | 1<br>1%  | -                            | 12<br>2%      | -              | 2<br>1%  | 2<br>1%    | 6<br>3%    | 3<br>1%   | 8<br>3%         | 2<br>2%           | -                        | -                            |
| Household expenses fell   | 10<br>2%                              | 10<br>2%        | 7<br>1%        | 4<br>2%  | -                            | 10<br>2%      | -              | 2<br>1%  | 3<br>1%    | 2<br>1%    | 4<br>1%   | 2<br>1%         | 2<br>3%           | 3<br>40%                 | -                            |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 9<br>1%                               | 9<br>1%         | 7<br>1%        | 2<br>1%  | -                            | 9<br>1%       | -              | -  | 5<br>2%    | 4<br>2%    | 3<br>1%   | 5<br>2%         | 1<br>1%           | -                        | -                            |
| Can't remember  | 121<br>18%                            | 121<br>18%      | 81<br>17%      | 40<br>23%  | -                            | 121<br>18%    | -              | 40<br>21%  | 48<br>20%  | 23<br>13%  | 60<br>20%   | 46<br>18%       | 12<br>14%         | -                        | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 100

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Other investment fund product****Base:** All respondents who have ever used each

|   | Gender    |           |           | Age      |          |          |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |                |                |            |          | Employment Sector |            |            |          |              |         |
|---|-----------|-----------|-----------|----------|----------|----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|----------|-------------------|------------|------------|----------|--------------|---------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern  | London            | South East | South West | Public   | Pri-<br>vate |         |
| Unweighted base   | 380       | 230       | 150       | 20       | 40       | 49       | 63        | 72        | 136       | 155          | 129       | 40        | 56        | 31        | 16         | 36         | 39                      | 39             | 26             | 18         | 29       | 52                | 62         | 32         | 55       | 140          |         |
| Weighted base   | 362       | 226       | 135       | 23       | 44       | 45       | 53        | 69        | 128       | 146          | 116       | 51        | 48        | 32        | 13         | 34         | 36                      | 35             | 28             | 17         | 27       | 58                | 54         | 29         | 59       | 133          |         |
| The product was recommended to me by a professional       | 66<br>18% | 36<br>16% | 29<br>22% | 2<br>8%  | 1<br>2%  | 3<br>6%  | 7<br>14%  | 14<br>20% | 40<br>31% | 34<br>23%    | 16<br>14% | 7<br>13%  | 9<br>19%  | 5<br>15%  | 1<br>7%    | 9<br>26%   | 5<br>14%                | 9<br>26%       | 6<br>22%       | 2<br>11%   | 4<br>15% | 8<br>13%          | 13<br>24%  | 5<br>16%   | 7<br>12% | 12<br>9%     |         |
| High interest rates on offer                              | 62<br>17% | 36<br>16% | 25<br>19% | 3<br>12% | 5<br>10% | 4<br>9%  | 11<br>21% | 18<br>26% | 22<br>17% | 22<br>15%    | 19<br>12% | 12<br>24% | 5<br>11%  | 3<br>8%   | 3<br>26%   | 6<br>17%   | 5<br>13%                | 5<br>15%       | 10<br>36%      | 4<br>25%   | 7<br>28% | 9<br>16%          | 6<br>12%   | 3<br>11%   | 9<br>16% | 22<br>17%    |         |
| I found a certain product particularly attractive         | 61<br>17% | 44<br>20% | 17<br>12% | 3<br>15% | 5<br>11% | 7<br>16% | 11<br>20% | 13<br>18% | 22<br>17% | 18<br>12%    | 23<br>20% | 8<br>16%  | 12<br>24% | 6<br>20%  | 4<br>29%   | 5<br>14%   | 4<br>10%                | 4<br>13%       | 5<br>16%       | 4<br>24%   | 4<br>16% | 5<br>9%           | 12<br>21%  | 8<br>28%   | 6<br>10% | 22<br>17%    |         |
| I felt I understood the product and how it works          | 43<br>12% | 30<br>13% | 12<br>9%  | 2<br>8%  | 4<br>10% | 2<br>5%  | 6<br>12%  | 13<br>18% | 15<br>12% | 22<br>15%    | 9<br>8%   | 7<br>14%  | 5<br>10%  | 4<br>13%  | 4<br>32%   | 4<br>11%   | 1<br>4%                 | 3<br>8%        | 2<br>7%        | -<br>-     | 2<br>8%  | 8<br>14%          | 8<br>14%   | 7<br>23%   | 7<br>13% | 9<br>6%      |         |
| Information available about the product                   | 43<br>12% | 26<br>12% | 17<br>12% | 1<br>6%  | 6<br>13% | 4<br>8%  | 8<br>14%  | 10<br>15% | 14<br>11% | 21<br>15%    | 12<br>10% | 4<br>9%   | 5<br>11%  | 3<br>10%  | 3<br>27%   | 7<br>22%   | 1<br>2%                 | 2<br>6%        | 4<br>13%       | 3<br>15%   | 3<br>10% | 7<br>12%          | 3<br>6%    | 7<br>25%   | 4<br>7%  | 18<br>14%    |         |
| Wanted protection against uncertainty - "for a rainy day" | 40<br>11% | 22<br>10% | 18<br>13% | -<br>-   | 1<br>2%  | 6<br>13% | 6<br>12%  | 5<br>8%   | 21<br>17% | 21<br>14%    | 10<br>8%  | 5<br>10%  | 3<br>7%   | 4<br>12%  | 4<br>31%   | 4<br>12%   | 4<br>10%                | 1<br>3%        | 4<br>15%       | 1<br>6%    | 2<br>6%  | 6<br>11%          | 6<br>12%   | 4<br>12%   | 4<br>7%  | 15<br>12%    |         |
| Had a windfall - an inheritance or prize win or similar   | 37<br>10% | 23<br>10% | 14<br>10% | 2<br>7%  | 2<br>5%  | 1<br>1%  | 7<br>13%  | 9<br>13%  | 16<br>13% | 14<br>10%    | 14<br>12% | 5<br>9%   | 4<br>9%   | 2<br>5%   | *          | 3%         | 5<br>16%                | 4<br>10%       | 4<br>12%       | 3<br>12%   | 1<br>6%  | 5<br>20%          | 5<br>9%    | 4<br>8%    | 3<br>9%  | 5<br>8%      | 9<br>7% |
| Change in work situation                                  | 24<br>7%  | 15<br>7%  | 9<br>6%   | 4<br>15% | 6<br>14% | 1<br>2%  | 4<br>8%   | 5<br>8%   | 4<br>3%   | 11<br>8%     | 7<br>6%   | 2<br>5%   | 3<br>7%   | 2<br>7%   | 4<br>33%   | -<br>-     | -<br>-                  | 2<br>4%        | 3<br>11%       | 1<br>6%    | 1<br>2%  | 5<br>8%           | 6<br>10%   | 1<br>2%    | 7<br>12% | 8<br>6%      |         |
| Had a short-term savings goals e.g. a holiday or car      | 22<br>6%  | 12<br>5%  | 10<br>7%  | 4<br>16% | 3<br>8%  | 8<br>17% | 3<br>6%   | 2<br>2%   | 2<br>7%   | 5<br>4%      | 3<br>5%   | 3<br>7%   | 3<br>10%  | -<br>-    | -<br>-     | -<br>-     | 2<br>5%                 | 5<br>17%       | 1<br>3%        | 2<br>8%    | 4<br>6%  | 2<br>4%           | 4<br>13%   | 10<br>17%  | 7<br>5%  |              |         |
| Decided to start saving for pension                       | 17<br>5%  | 8<br>4%   | 9<br>7%   | -<br>-   | 2<br>3%  | 6<br>11% | 2<br>3%   | 8<br>6%   | 6<br>4%   | 5<br>4%      | 5<br>10%  | 1<br>3%   | 1<br>4%   | -<br>-    | 4<br>12%   | 2<br>5%    | -<br>-                  | 2<br>8%        | 1<br>4%        | 1<br>3%    | 2<br>3%  | 3<br>6%           | 1<br>4%    | 1<br>2%    | 9<br>7%  |              |         |
| Pay increase  | 17<br>5%  | 9<br>4%   | 7<br>5%   | -<br>-   | 6<br>14% | 1<br>3%  | 6<br>11%  | 3<br>4%   | 1<br>1%   | 9<br>6%      | 3<br>3%   | 3<br>6%   | 1<br>3%   | 2<br>5%   | 1<br>8%    | 2<br>5%    | -<br>-                  | 1<br>2%        | -<br>-         | 2<br>9%    | 1<br>2%  | 6<br>10%          | 3<br>5%    | 1<br>2%    | 7<br>12% | 8<br>6%      |         |
| Finished paying off a debt or mortgage                    | 16<br>4%  | 9<br>4%   | 7<br>5%   | 1<br>3%  | 3<br>8%  | 1<br>1%  | 3<br>6%   | 6<br>8%   | 2<br>2%   | 8<br>5%      | 5<br>4%   | 2<br>4%   | 1<br>1%   | -<br>-    | 2<br>14%   | 2<br>5%    | -<br>-                  | 1<br>2%        | 1<br>4%        | -<br>-     | 4<br>7%  | 4<br>7%           | 3<br>9%    | 5<br>9%    | 4<br>3%  |              |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 100

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Other investment fund product****Base:** All respondents who have ever used each

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |                |                |       |                 | Employment Sector |            |        |         |     |     |    |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|----------------|----------------|-------|-----------------|-------------------|------------|--------|---------|-----|-----|----|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | Wales | East-ern London | South East        | South West | Public | Pri-ate |     |     |    |    |
|   |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                         |                |                |       |                 |                   |            |        |         |     |     |    |    |
| Weighted base   | 362    | 226  | 135    | 23    | 44    | 45    | 53    | 69    | 128 | 146          | 116 | 51  | 48  | 32        | 13         | 34         | 36                      | 35             | 28             | 17    | 27              | 58                | 54         | 29     | 59      | 133 |     |    |    |
| My friends and peers were all saving or investing   | 15     | 7    | 8      | 2     | 4     | 3     | 2     | 1     | 2   | 8            | 1   | 2   | 4   | 4         | 3          | 1          | 2                       | 3              | 1              | -     | 1               | 4                 | 1          | -      | 5       | 5   | 3%  |    |    |
| Suggested by parents or other family members  | 15     | 9    | 6      | 2     | 3     | 2     | 3     | 1     | 5   | 5            | 4   | 1   | 5   | 1         | *          | 1          | 2                       | 3              | 1              | -     | 1               | 3                 | 1          | 1      | 3       | 3   | 2%  |    |    |
| Wanted to provide inheritance when I die  | 14     | 5    | 9      | 1     | -     | 2     | 2     | 1     | 8   | 8            | 5   | 1   | 1   | -         | 1          | -          | 2                       | 1              | -              | 4     | -               | 1                 | 2          | 1      | 1       | 7   | 5%  |    |    |
| Household expenses fell   | 13     | 10   | 3      | 1     | 6     | 4     | 1     | 1     | 1   | 5            | 1   | 7   | 1   | -         | -          | 1          | -                       | -              | 1              | 1     | 7               | 3                 | 1          | 3      | 10      | 8%  |     |    |    |
| Had children  | 13     | 6    | 7      | -     | 2     | 5     | 2     | 2     | 6   | 2            | 2   | 2   | 4   | 7%        | 11%        | -          | 1                       | 2              | 1              | -     | 1               | 2                 | 1          | 2      | -       | 3   | 4   | 3% |    |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 13     | 5    | 7      | 1     | 4     | 3     | 2     | 1     | 3   | 8            | 3   | 1   | 1   | -         | 1          | -          | -                       | 3              | -              | -     | 4               | 2                 | 1          | 5      | 3       | 2%  |     |    |    |
| Pension saving prompted me to save some money I could access more easily                              | 12     | 6    | 5      | 1     | -     | 3     | -     | 1     | 6   | 2            | 5   | 4   | 8%  | -         | 2          | 1          | 2                       | -              | -              | 1     | 2%              | -                 | -          | 3      | 2       | -   | 8   | 6% |    |
| The product was packaged with my mortgage   | 9      | 3    | 6      | -     | 2     | 3     | 1     | 3     | -   | 3            | 3   | 3   | 1   | 2%        | 1          | 3%         | 3                       | 2              | -              | -     | 2               | 8%                | 1          | 2%     | -       | -   | 3   | 4  | 3% |
| Saving for a mortgage deposit   | 7      | 6    | 1      | 2     | -     | 1     | 1     | 1     | 2   | 1            | 2   | 1   | 2   | 3         | -          | -          | 1                       | 1              | 2              | 5%    | -               | 1                 | 1          | -      | 1       | 1   | 3   | 2% |    |
| Other change in family circumstances  | 7      | 3    | 3      | -     | 2     | -     | 1     | 1     | 2   | 3            | 2   | -   | 1   | 3         | 1          | -          | -                       | -              | -              | -     | 2               | 4%                | 1          | 1      | 1       | 4   | 3%  |    |    |
| Can't remember  | 56     | 38   | 19     | 10    | 8     | 6     | 7     | 8     | 17  | 20           | 22  | 7   | 8   | 6         | -          | 6          | 10                      | 6              | 2              | 4     | 3               | 8                 | 7          | 4      | 7       | 24  | 18% |    |    |
|   | 16%    | 17%  | 14%    | 44%   | 19%   | 13%   | 12%   | 14%   | 13% | 19%          | 19% | 14% | 16% | 20%       | -          | 17%        | 27%                     | 18%            | 6%             | 26%   | 10%             | 14%               | 14%        | 12%    | 12%     | 24  | 18% |    |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 100

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Other investment fund product****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base   | 380                                   | 380             | 292            | 88   | -                            | 380           | -              | 119  | 142        | 100        | 163   | 151             | 58                | 4                        |                              |
| Weighted base   | 362                                   | 362             | 281            | 81   | -                            | 362           | -              | 109  | 131        | 101        | 148   | 149             | 54                | 6                        |                              |
| The product was recommended to me by a professional       | 66<br>18%                             | 66<br>18%       | 51<br>18%      | 15<br>19%  | -                            | 66<br>18%     | -              | 21<br>19%  | 22<br>17%  | 20<br>20%  | 25<br>17%   | 35<br>23%       | 7<br>12%          | -                        |                              |
| High interest rates on offer                              | 62<br>17%                             | 62<br>17%       | 49<br>17%      | 13<br>16%  | -                            | 62<br>17%     | -              | 22<br>20%  | 23<br>17%  | 11<br>11%  | 24<br>16%   | 24<br>16%       | 11<br>21%         | 3<br>46%                 |                              |
| I found a certain product particularly attractive         | 61<br>17%                             | 61<br>17%       | 50<br>18%      | 10<br>13%  | -                            | 61<br>17%     | -              | 15<br>14%  | 26<br>20%  | 18<br>18%  | 26<br>17%   | 28<br>18%       | 7<br>13%          | 1<br>11%                 |                              |
| I felt I understood the product and how it works          | 43<br>12%                             | 43<br>12%       | 38<br>13%      | 5<br>7%  | -                            | 43<br>12%     | -              | 9<br>9%  | 16<br>12%  | 13<br>12%  | 14<br>9%  | 21<br>14%       | 5<br>9%           | 3<br>46%                 |                              |
| Information available about the product                   | 43<br>12%                             | 43<br>12%       | 33<br>12%      | 10<br>12%  | -                            | 43<br>12%     | -              | 12<br>11%  | 15<br>11%  | 13<br>13%  | 15<br>10%   | 17<br>11%       | 8<br>15%          | 3<br>46%                 |                              |
| Wanted protection against uncertainty - "for a rainy day" | 40<br>11%                             | 40<br>11%       | 33<br>12%      | 7<br>8%  | -                            | 40<br>11%     | -              | 12<br>11%  | 14<br>10%  | 13<br>13%  | 11<br>7%  | 21<br>14%       | 8<br>15%          | -                        |                              |
| Had a windfall - an inheritance or prize win or similar   | 37<br>10%                             | 37<br>10%       | 26<br>9%       | 10<br>13%  | -                            | 37<br>10%     | -              | 15<br>14%  | 10<br>8%   | 7<br>7%    | 19<br>13%   | 12<br>8%        | 5<br>9%           | 1<br>15%                 |                              |
| Change in work situation                                  | 24<br>7%                              | 24<br>7%        | 15<br>5%       | 8<br>10%   | -                            | 24<br>7%      | -              | 6<br>5%  | 10<br>7%   | 7<br>7%    | 4<br>3%   | 14<br>10%       | 6<br>10%          | -                        |                              |
| Had a short-term savings goals e.g. a holiday or car      | 22<br>6%                              | 22<br>6%        | 14<br>5%       | 7<br>9%  | -                            | 22<br>6%      | -              | 8<br>7%  | 6<br>5%    | 8<br>8%    | 6<br>4%   | 9<br>6%         | 7<br>12%          | -                        |                              |
| Decided to start saving for pension                       | 17<br>5%                              | 17<br>5%        | 12<br>4%       | 5<br>6%  | -                            | 17<br>5%      | -              | 5<br>4%  | 10<br>8%   | 2<br>2%    | 10<br>7%  | 3<br>2%         | 4<br>8%           | -                        |                              |
| Pay increase  | 17<br>5%                              | 17<br>5%        | 11<br>4%       | 6<br>7%  | -                            | 17<br>5%      | -              | 4<br>4%  | 7<br>5%    | 3<br>3%    | 5<br>3%   | 4<br>3%         | 4<br>8%           | 3<br>46%                 |                              |
| Finished paying off a debt or mortgage                    | 16<br>4%                              | 16<br>4%        | 11<br>4%       | 5<br>6%  | -                            | 16<br>4%      | -              | 4<br>3%  | 5<br>4%    | 4<br>4%    | 6<br>4%   | 4<br>3%         | 2<br>5%           | 3<br>46%                 |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 100

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Other investment fund product****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |           |                | Investments  |                              |   | What is the combined annual income of your household, prior to tax being deducted? |                |            | What is the highest educational level that you have achieved to date? |           |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|-----------|----------------|--|------------------------------|---|--|----------------|------------|---|-----------|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved |           | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested |   | Ever invested  | Never invested | Up to £21k | >£21k-£34k  | >£34k     | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |           |                |  |                              |   |  |                |            |   |           |                 |                   |                          |                              |
| Weighted base   | 362                                   | 362             | 281       | 81             | -  | 362                          | - | 109  | 131            | 101        | 148   | 149       | 54              | 6                 |                          |                              |
| My friends and peers were all saving or investing   | 15<br>4%                              | 15<br>4%        | 9<br>3%   | 6<br>7%        | -  | 15<br>4%                     | - | 7<br>7%  | 5<br>4%        | 2<br>2%    | 6<br>4%   | 5<br>4%   | 3<br>6%         | -                 | -                        |                              |
| Suggested by parents or other family members  | 15<br>4%                              | 15<br>4%        | 10<br>4%  | 5<br>6%        | -  | 15<br>4%                     | - | 4<br>4%  | 6<br>4%        | 5<br>5%    | 5<br>3%   | 2<br>2%   | 7<br>12%        | 1<br>26%          |                          |                              |
| Wanted to provide inheritance when I die  | 14<br>4%                              | 14<br>4%        | 7<br>3%   | 7<br>9%        | -  | 14<br>4%                     | - | 5<br>5%  | 4<br>3%        | 2<br>2%    | 3<br>2%   | 8<br>5%   | 3<br>6%         | -                 | -                        |                              |
| Household expenses fell   | 13<br>4%                              | 13<br>4%        | 13<br>5%  | 1<br>1%        | -  | 13<br>4%                     | - | 6<br>6%  | 4<br>3%        | 3<br>3%    | 2<br>1%   | 8<br>6%   | 3<br>6%         | -                 | -                        |                              |
| Had children  | 13<br>4%                              | 13<br>4%        | 12<br>4%  | 1<br>2%        | -  | 13<br>4%                     | - | 6<br>5%  | 4<br>3%        | 3<br>3%    | 6<br>4%   | 4<br>3%   | 3<br>6%         | -                 | -                        |                              |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 13<br>3%                              | 13<br>3%        | 10<br>4%  | 3<br>3%        | -  | 13<br>3%                     | - | -<br>-   | 2<br>1%        | 5<br>5%    | 2<br>1%   | 7<br>4%   | 2<br>3%         | 3<br>46%          |                          |                              |
| Pension saving prompted me to save some money I could access more easily                              | 12<br>3%                              | 12<br>3%        | 9<br>3%   | 2<br>3%        | -  | 12<br>3%                     | - | 4<br>4%  | 6<br>5%        | 1<br>1%    | 3<br>2%   | 6<br>4%   | 2<br>4%         | -                 | -                        |                              |
| The product was packaged with my mortgage   | 9<br>3%                               | 9<br>3%         | 9<br>3%   | -              | -  | 9<br>3%                      | - | 5<br>5%  | 1<br>1%        | 3<br>3%    | 6<br>4%   | 2<br>1%   | 1<br>2%         | -                 | -                        |                              |
| Saving for a mortgage deposit   | 7<br>2%                               | 7<br>2%         | 5<br>2%   | 1<br>2%        | -  | 7<br>2%                      | - | 1<br>1%  | 3<br>2%        | 1<br>1%    | 2<br>2%   | 3<br>2%   | 1<br>2%         | -                 | -                        |                              |
| Other change in family circumstances  | 7<br>2%                               | 7<br>2%         | 6<br>2%   | 1<br>1%        | -  | 7<br>2%                      | - | 5<br>5%  | 1<br>1%        | -          | 5<br>3%   | 2<br>1%   | -               | -                 | -                        |                              |
| Can't remember  | 56<br>16%                             | 56<br>16%       | 39<br>14% | 18<br>22%      | -  | 56<br>16%                    | - | 19<br>18%  | 21<br>16%      | 9<br>9%    | 23<br>16%   | 20<br>13% | 8<br>14%        | 2<br>29%          |                          |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 101

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**Bank or building society easy access savings account (e.g. you can access your money at any time)**  
**Base: All respondents who have ever used each**

|   | Gender |       |      | Age    |       |       |       |       |       | Social Grade |       |     |       | Region |           |            |            |                         |                |                |           | Employment Sector |            |                         |                |                |       |                 |            |            |        |         |
|---|--------|-------|------|--------|-------|-------|-------|-------|-------|--------------|-------|-----|-------|--------|-----------|------------|------------|-------------------------|----------------|----------------|-----------|-------------------|------------|-------------------------|----------------|----------------|-------|-----------------|------------|------------|--------|---------|
|   | Total  |       | Male | Female | 18-24 |       | 25-34 |       | 35-44 |              | 45-54 |     | 55-64 |        | 65+       |            | AB         | C1                      | C2             | DE             | Scot-land | North East        | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern London | South East | South West | Public | Private |
|   |        | Total | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1  | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales     | East-ern London   | South East | South West              | Public         | Private        |       |                 |            |            |        |         |
| Unweighted base   | 1378   | 674   | 704  | 102    | 184   | 228   | 266   | 241   | 357   | 455          | 440   | 206 | 277   | 101    | 57        | 159        | 126        | 131                     | 109            | 71             | 123       | 149               | 221        | 131                     | 200            | 568            |       |                 |            |            |        |         |
| Weighted base   | 1352   | 668   | 684  | 128    | 196   | 214   | 240   | 226   | 347   | 414          | 394   | 284 | 260   | 112    | 48        | 143        | 133        | 121                     | 103            | 68             | 142       | 161               | 198        | 124                     | 199            | 570            |       |                 |            |            |        |         |
| Wanted protection against uncertainty - "for a rainy day" | 358    | 158   | 200  | 25     | 35    | 59    | 53    | 75    | 111   | 108          | 96    | 68  | 86    | 43     | 16        | 45         | 37         | 27                      | 24             | 20             | 25        | 40                | 46         | 35                      | 44             | 134            | 22%   | 134             | 24%        |            |        |         |
| 26%<br>24%  | 29%    | 19%   | 18%  | 28%    | 22%   | 33%   | 32%   | 26%   | 24%   | 33%          | 34%   | 39% | 33%   | 34%    | 31%       | 31%        | 28%        | 23%                     | 23%            | 29%            | 18%       | 25%               | 25%        | 23%                     | 28%            | 22%            | 22%   | 20%             | 20%        |            |        |         |
| I felt I understood the product and how it works          | 293    | 157   | 136  | 26     | 32    | 39    | 38    | 62    | 95    | 98           | 89    | 50  | 56    | 27     | 12        | 33         | 19         | 23                      | 20             | 30             | 24%       | 16                | 25         | 38                      | 40             | 28             | 34    | 17%             | 113        | 20%        |        |         |
| 22%<br>23%  | 23%    | 20%   | 21%  | 16%    | 16%   | 18%   | 16%   | 27%   | 27%   | 24%          | 23%   | 18% | 22%   | 24%    | 26%       | 26%        | 23%        | 19%                     | 19%            | 29%            | 24%       | 18%               | 24%        | 20%                     | 23%            | 23%            | 17%   | 17%             | 20%        |            |        |         |
| Had a short-term savings goals e.g. a holiday or car      | 245    | 104   | 141  | 25     | 30    | 42    | 38    | 43    | 66    | 78           | 75    | 43  | 49    | 26     | 11        | 27         | 21         | 15                      | 15             | 18             | 27%       | 21                | 31         | 31                      | 28             | 39             | 100   | 19%             | 17%        | 17%        |        |         |
| 18%<br>16%  | 16%    | 21%   | 20%  | 15%    | 20%   | 16%   | 20%   | 19%   | 19%   | 19%          | 19%   | 15% | 19%   | 23%    | 24%       | 24%        | 24%        | 19%                     | 15%            | 15%            | 16%       | 19%               | 19%        | 16%                     | 22%            | 19%            | 19%   | 19%             | 17%        |            |        |         |
| High interest rates on offer                              | 186    | 112   | 74   | 14     | 16    | 28    | 35    | 33    | 59    | 62           | 57    | 28  | 39    | 15     | 8         | 26         | 19         | 16                      | 14             | 6              | 18        | 14                | 31         | 20                      | 21             | 73             | 11%   | 11%             | 13%        |            |        |         |
| 14%<br>17%  | 11%    | 11%   | 11%  | 11%    | 8%    | 13%   | 15%   | 15%   | 17%   | 15%          | 14%   | 10% | 15%   | 13%    | 16%       | 18%        | 14%        | 13%                     | 14%            | 9%             | 13%       | 8%                | 15%        | 16%                     | 11%            | 11%            | 73    | 13%             |            |            |        |         |
| I found a certain product particularly attractive         | 143    | 78    | 65   | 8      | 18    | 22    | 25    | 18    | 52    | 50           | 45    | 19  | 29    | 11     | 5         | 23         | 17         | 11                      | 10             | 2              | 12        | 12                | 12         | 23                      | 11             | 15             | 8%    | 53              | 9%         |            |        |         |
| 11%<br>12%  | 9%     | 9%    | 9%   | 6%     | 9%    | 10%   | 10%   | 10%   | 15%   | 12%          | 11%   | 7%  | 11%   | 11%    | 10%       | 16%        | 16%        | 13%                     | 9%             | 3%             | 9%        | 7%                | 7%         | 12%                     | 12%            | 9%             | 8%    | 8%              | 9%         |            |        |         |
| Information available about the product                   | 142    | 70    | 72   | 9      | 14    | 20    | 19    | 29    | 51    | 55           | 41    | 27  | 19    | 11     | 5         | 19         | 6          | 14                      | 12             | 6              | 18        | 10                | 18         | 21                      | 15             | 7%             | 52    | 9%              |            |            |        |         |
| 10%<br>11%  | 11%    | 10%   | 10%  | 7%     | 7%    | 9%    | 9%    | 13%   | 15%   | 13%          | 10%   | 10% | 10%   | 7%     | 10%       | 14%        | 14%        | 12%                     | 9%             | 12%            | 12%       | 6%                | 9%         | 9%                      | 17%            | 17%            | 7%    | 52              | 9%         |            |        |         |
| Suggested by parents or other family members              | 128    | 58    | 70   | 29     | 18    | 24    | 31    | 16    | 10    | 41           | 34    | 31  | 22    | 11     | 2         | 19         | 6          | 9                       | 3              | 16             | 11        | 25                | 24         | 10                      | 22             | 58             | 10%   | 11%             | 10%        |            |        |         |
| 9%<br>9%  | 9%     | 10%   | 23%  | 9%     | 11%   | 13%   | 7%    | 3%    | 10%   | 9%           | 9%    | 11% | 9%    | 9%     | 10%       | 10%        | 13%        | 5%                      | 7%             | 3%             | 11%       | 16%               | 16%        | 12%                     | 12%            | 8%             | 11%   | 11%             | 10%        |            |        |         |
| Change in work situation                                  | 86     | 44    | 42   | 6      | 15    | 13    | 17    | 24    | 12    | 16           | 27    | 17  | 26    | 9      | 10        | 5          | 5          | 4                       | 5              | 3              | 7         | 6                 | 11         | 10                      | 9              | 7              | 3%    | 42              | 7%         |            |        |         |
| 6%<br>7%  | 7%     | 6%    | 4%   | 4%     | 7%    | 6%    | 7%    | 10%   | 3%    | 4%           | 7%    | 6%  | 10%   | 8%     | 21%       | 4%         | 4%         | 4%                      | 4%             | 3%             | 7%        | 6%                | 7%         | 7%                      | 5%             | 5%             | 5%    | 3%              | 3%         | 7%         |        |         |
| Pay increase  | 83     | 51    | 32   | 8      | 8     | 22    | 16    | 13    | 17    | 25           | 30    | 13  | 15    | 7      | 3         | 11         | 6          | 7                       | 3              | 1              | 13        | 15                | 11         | 5                       | 4              | 14             | 39    | 7%              | 7%         |            |        |         |
| 6%<br>8%  | 8%     | 5%    | 6%   | 4%     | 4%    | 10%   | 7%    | 6%    | 5%    | 6%           | 8%    | 5%  | 6%    | 6%     | 8%        | 6%         | 6%         | 4%                      | 4%             | 2%             | 9%        | 9%                | 6%         | 6%                      | 4%             | 4%             | 7%    | 7%              | 7%         |            |        |         |
| Had children  | 72     | 25    | 48   | 3      | 23    | 11    | 13    | 8     | 14    | 13           | 15    | 4   | 24    | 20     | 4         | 1          | 9          | 5                       | 6              | 7              | 11        | 14                | 6          | 4                       | 7              | 3%             | 38    | 7%              |            |            |        |         |
| 5%<br>4%  | 4%     | 7%    | 2%   | 12%    | 5%    | 6%    | 4%    | 4%    | 4%    | 3%           | 4%    | 4%  | 9%    | 8%     | 2%        | 6%         | 5%         | 5%                      | 6%             | 10%            | 8%        | 3%                | 3%         | 3%                      | 3%             | 3%             | 3%    | 3%              | 3%         | 3%         |        |         |
| Had a windfall - an inheritance or prize win or similar   | 72     | 39    | 33   | 6      | 4     | 10    | 14    | 15    | 23    | 20           | 21    | 11  | 4     | 20     | 4         | 4          | 4          | 8                       | 3%             | 6%             | 7         | 5                 | 5          | 10                      | 13             | 6              | 3%    | 21              | 4%         |            |        |         |
| 5%<br>6%  | 6%     | 5%    | 4%   | 2%     | 5%    | 5%    | 5%    | 6%    | 7%    | 5%           | 5%    | 4%  | 5%    | 8%     | 8%        | 3%         | 4%         | 5%                      | 6%             | 5%             | 4%        | 5%                | 3%         | 5%                      | 5%             | 10%            | 10%   | 6%              | 3%         | 21         | 4%     |         |
| Saving for a mortgage deposit                             | 65     | 27    | 38   | 16     | 17    | 13    | 12    | 4     | 3     | 19           | 17    | 19  | 10    | 4      | 2         | 4          | 5          | 6                       | 5              | 1              | 10        | 11                | 16         | 3                       | 14             | 34             | 6%    | 6%              | 6%         |            |        |         |
| 5%<br>4%  | 4%     | 6%    | 13%  | 9%     | 6%    | 5%    | 5%    | 2%    | 1%    | 5%           | 4%    | 4%  | 4%    | 4%     | 4%        | 4%         | 4%         | 4%                      | 4%             | 1%             | 7%        | 7%                | 8%         | 8%                      | 2%             | 7%             | 7%    | 6%              | 6%         | 6%         |        |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 101

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**Bank or building society easy access savings account (e.g. you can access your money at any time)**  
**Base: All respondents who have ever used each**

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |          |            |            |                        |               |               |         | Employment Sector |            |            |        |         |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|----------|------------|------------|------------------------|---------------|---------------|---------|-------------------|------------|------------|--------|---------|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scotland | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Eastern | London            | South East | South West | Public | Private |     |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |          |            |            |                        |               |               |         |                   |            |            |        |         |     |
| Weighted base   | 1352   | 668  | 684    | 128   | 196   | 214   | 240   | 226   | 347          | 414 | 394 | 284 | 260    | 112      | 48         | 143        | 133                    | 121           | 103           | 68      | 142               | 161        | 198        | 124    | 199     | 570 |
| The product was recommended to me by a professional   | 64     | 22   | 42     | 2     | 8     | 5     | 19    | 8     | 21           | 19  | 13  | 19  | 13     | 6        | 1          | 9          | 9                      | 7             | 6             | *       | 3                 | 5          | 11         | 7      | 12      | 20  |
| Household expenses fell   | 50     | 25   | 25     | 1     | 8     | 10    | 7     | 11    | 13           | 17  | 5   | 16  | 12     | 1        | 6          | 6          | 4                      | 5             | 3             | -       | 6                 | 6          | 6          | 9      | 6       | 21  |
| My friends and peers were all saving or investing   | 45     | 29   | 16     | 9     | 3     | 11    | 2     | 9     | 10           | 16  | 17  | 8   | 4      | 4        | 4          | 5          | 2                      | 4             | 5             | -       | 6                 | 7          | 6          | 3      | 10      | 21  |
| Finished paying off a debt or mortgage  | 43     | 26   | 17     | 1     | 1     | 2     | 3     | 14    | 22           | 15  | 8   | 13  | 7      | 1        | 4          | 2          | 2                      | 6             | 1             | 4       | 4                 | 4          | 7          | 8      | 3       | 8   |
| Decided to start saving for pension   | 43     | 21   | 22     | 3     | 7     | 8     | 8     | 6     | 10           | 11  | 16  | 11  | 4      | -        | 2          | 9          | 4                      | 2             | 2             | -       | 5                 | 7          | 10         | 2      | 3       | 18  |
| Other change in family circumstances  | 37     | 13   | 24     | 2     | 7     | 6     | 5     | 9     | 10           | 9   | 10  | 7   | 11     | 1        | 3          | 3          | 1                      | 3             | 1             | 3       | 1                 | 3          | 11         | 6      | 2       | 13  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 35     | 19   | 16     | 1     | 5     | 7     | 5     | 7     | 10           | 10  | 9   | 7   | 9      | 3        | 3          | 2          | 4                      | 3             | 2             | 3       | 4                 | 5          | 1          | 5      | 4       | 14  |
| Wanted to provide inheritance when I die  | 30     | 12   | 18     | 6     | 2     | 5     | 2     | 4     | 10           | 15  | 5   | 6   | 4      | 2        | 2          | 1          | 5                      | 2             | 1             | -       | 6                 | 6          | 4          | 1      | 5       | 13  |
| Pension saving prompted me to save some money I could access more easily                              | 25     | 14   | 11     | -     | 2     | 4     | 3     | 1     | 15           | 10  | 8   | 3   | 3      | 1        | 1          | 3          | 1                      | 3             | 1             | 1       | 1                 | 6          | 6          | 1      | 3       | 5   |
| The product was packaged with my mortgage   | 21     | 9    | 13     | 6     | 2     | 5     | 3     | 1     | 3            | 7   | 6   | 5   | 3      | 1        | -          | 3          | 1                      | 4             | 3             | -       | 4                 | 2          | 1          | 3      | 6       | 14  |
| Can't remember  | 209    | 119  | 90     | 31    | 32    | 24    | 50    | 28    | 44           | 57  | 59  | 53  | 40     | 13       | 10         | 16         | 25                     | 21            | 18            | 9       | 27                | 27         | 26         | 16     | 35      | 101 |
|   | 15%    | 18%  | 13%    | 24%   | 16%   | 11%   | 21%   | 12%   | 13%          | 14% | 15% | 19% | 16%    | 12%      | 22%        | 11%        | 19%                    | 18%           | 13%           | 13%     | 17%               | 13%        | 18%        | 13%    | 18%     |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 101

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**Bank or building society easy access savings account (e.g. you can access your money at any time)**  
**Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                    |                           |                              |
| Unweighted base   | 1378                                  | 1378            | 1004           | 374  | -                            | 937           | 441            | 458        | 486  | 336        | 694        | 490   | 156             | 24                 |                           |                              |
| Weighted base   | 1352                                  | 1352            | 981            | 372  | -                            | 900           | 452            | 420        | 469  | 363        | 680        | 479   | 150             | 27                 |                           |                              |
| Wanted protection against uncertainty - "for a rainy day" | 358<br>26%                            | 358<br>26%      | 273<br>28%     | 85<br>23%  | -                            | 231<br>26%    | 127<br>28%     | 126<br>30% | 125<br>27%   | 83<br>23%  | 184<br>27% | 126<br>26%  | 37<br>25%       | 8<br>32%           |                           |                              |
| I felt I understood the product and how it works          | 293<br>22%                            | 293<br>22%      | 243<br>25%     | 50<br>14%  | -                            | 215<br>24%    | 78<br>17%      | 83<br>20%  | 110<br>24%   | 76<br>21%  | 124<br>18% | 127<br>27%  | 30<br>20%       | 9<br>32%           |                           |                              |
| Had a short-term savings goals e.g. a holiday or car      | 245<br>18%                            | 245<br>18%      | 190<br>19%     | 55<br>15%  | -                            | 152<br>17%    | 92<br>20%      | 77<br>18%  | 87<br>19%  | 64<br>18%  | 133<br>19% | 87<br>18%   | 21<br>14%       | 3<br>10%           |                           |                              |
| High interest rates on offer                              | 186<br>14%                            | 186<br>14%      | 146<br>15%     | 40<br>11%  | -                            | 136<br>15%    | 49<br>11%      | 64<br>15%  | 61<br>13%  | 55<br>15%  | 90<br>13%  | 75<br>16%   | 18<br>12%       | 2<br>9%            |                           |                              |
| I found a certain product particularly attractive         | 143<br>11%                            | 143<br>11%      | 111<br>11%     | 32<br>9%   | -                            | 121<br>13%    | 22<br>5%       | 42<br>10%  | 55<br>12%  | 38<br>10%  | 66<br>10%  | 63<br>13%   | 11<br>8%        | 1<br>4%            |                           |                              |
| Information available about the product                   | 142<br>10%                            | 142<br>10%      | 117<br>12%     | 25<br>7%   | -                            | 118<br>13%    | 24<br>5%       | 36<br>9%   | 55<br>12%  | 44<br>12%  | 60<br>9%   | 64<br>13%   | 17<br>11%       | -<br>-             |                           |                              |
| Suggested by parents or other family members              | 128<br>9%                             | 128<br>9%       | 99<br>10%      | 29<br>8%   | -                            | 78<br>9%      | 50<br>11%      | 36<br>9%   | 36<br>8%   | 44<br>12%  | 59<br>9%   | 38<br>8%  | 17<br>11%       | 11<br>42%          |                           |                              |
| Change in work situation                                  | 86<br>6%                              | 86<br>6%        | 63<br>6%       | 22<br>6%   | -                            | 61<br>7%      | 24<br>5%       | 33<br>8%   | 34<br>7%   | 12<br>3%   | 52<br>8%   | 20<br>4%  | 14<br>9%        | -<br>-             |                           |                              |
| Pay increase  | 83<br>6%                              | 83<br>6%        | 63<br>6%       | 20<br>5%   | -                            | 61<br>7%      | 22<br>5%       | 20<br>5%   | 32<br>7%   | 25<br>7%   | 40<br>6%   | 36<br>8%  | 5<br>4%         | 2<br>6%            |                           |                              |
| Had children  | 72<br>5%                              | 72<br>5%        | 52<br>5%       | 20<br>5%   | -                            | 44<br>5%      | 28<br>6%       | 31<br>7%   | 24<br>5%   | 16<br>4%   | 32<br>5%   | 33<br>7%  | 6<br>4%         | -<br>-             |                           |                              |
| Had a windfall - an inheritance or prize win or similar   | 72<br>5%                              | 72<br>5%        | 51<br>5%       | 21<br>6%   | -                            | 52<br>6%      | 21<br>5%       | 28<br>7%   | 20<br>4%   | 20<br>5%   | 35<br>5%   | 30<br>6%  | 6<br>4%         | 2<br>6%            |                           |                              |
| Saving for a mortgage deposit                             | 65<br>5%                              | 65<br>5%        | 43<br>4%       | 22<br>6%   | -                            | 32<br>4%      | 34<br>7%       | 14<br>3%   | 23<br>5%   | 23<br>6%   | 31<br>4%   | 27<br>6%  | 7<br>5%         | -<br>-             |                           |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 101

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |           |                 |   |                          |                              |  |
| Weighted base   | 1352                                  | 1352            | 981            | 372  | -                            | 900           | 452            | 420        | 469  | 363       | 680             | 479   | 150                      | 27                           |  |
| The product was recommended to me by a professional   | 64<br>5%                              | 64<br>5%        | 46<br>5%       | 18<br>5%   | -                            | 43<br>5%      | 21<br>5%       | 20<br>5%   | 28<br>6%   | 11<br>3%  | 28<br>4%        | 27<br>6%  | 8<br>5%                  | 2<br>6%                      |  |
| Household expenses fell   | 50<br>4%                              | 50<br>4%        | 37<br>4%       | 14<br>4%   | -                            | 40<br>4%      | 11<br>2%       | 17<br>4%   | 19<br>4%   | 10<br>3%  | 23<br>3%        | 21<br>4%  | 6<br>4%                  | -                            |  |
| My friends and peers were all saving or investing   | 45<br>3%                              | 45<br>3%        | 38<br>4%       | 7<br>2%  | -                            | 33<br>4%      | 12<br>3%       | 7<br>2%    | 17<br>4%   | 15<br>4%  | 19<br>3%        | 17<br>4%  | 6<br>4%                  | 3<br>11%                     |  |
| Finished paying off a debt or mortgage  | 43<br>3%                              | 43<br>3%        | 31<br>3%       | 12<br>3%   | -                            | 35<br>4%      | 8<br>2%        | 12<br>3%   | 17<br>4%   | 14<br>4%  | 23<br>3%        | 15<br>3%  | 5<br>3%                  | -                            |  |
| Decided to start saving for pension   | 43<br>3%                              | 43<br>3%        | 33<br>3%       | 10<br>3%   | -                            | 34<br>4%      | 9<br>2%        | 13<br>3%   | 16<br>4%   | 11<br>3%  | 17<br>2%        | 20<br>4%  | 5<br>4%                  | -                            |  |
| Other change in family circumstances  | 37<br>3%                              | 37<br>3%        | 25<br>3%       | 13<br>3%   | -                            | 23<br>3%      | 14<br>3%       | 15<br>4%   | 13<br>3%   | 8<br>2%   | 17<br>3%        | 15<br>3%  | 3<br>2%                  | -                            |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 35<br>3%                              | 35<br>3%        | 25<br>3%       | 10<br>3%   | -                            | 25<br>3%      | 10<br>2%       | 12<br>3%   | 11<br>2%   | 7<br>2%   | 16<br>2%        | 9<br>2%   | 9<br>6%                  | -                            |  |
| Wanted to provide inheritance when I die  | 30<br>2%                              | 30<br>2%        | 20<br>2%       | 10<br>3%   | -                            | 24<br>3%      | 5<br>1%        | 9<br>2%    | 12<br>3%   | 7<br>2%   | 16<br>2%        | 8<br>2%   | 5<br>3%                  | -                            |  |
| Pension saving prompted me to save some money I could access more easily                              | 25<br>2%                              | 25<br>2%        | 18<br>2%       | 6<br>2%  | -                            | 22<br>2%      | 3<br>1%        | 10<br>2%   | 10<br>2%   | 4<br>1%   | 10<br>1%        | 13<br>3%  | 2<br>1%                  | -                            |  |
| The product was packaged with my mortgage   | 21<br>2%                              | 21<br>2%        | 14<br>1%       | 7<br>2%  | -                            | 19<br>2%      | 2<br>*         | 6<br>2%    | 9<br>2%  | 3<br>1%   | 10<br>1%        | 3<br>1%   | 6<br>4%                  | -                            |  |
| Can't remember  | 209<br>15%                            | 209<br>15%      | 140<br>14%     | 69<br>18%  | -                            | 123<br>14%    | 86<br>19%      | 71<br>17%  | 74<br>16%  | 39<br>11% | 118<br>17%      | 65<br>13%   | 18<br>12%                | 4<br>15%                     |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 102

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have ever used each**

|   | Gender     |            |            | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |                |                |           |           |           | Employment Sector |            |           |           |
|---|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|-----------|-----------|-----------|-------------------|------------|-----------|-----------|
|   | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales     | East-ern  | London    | South East        | South West | Public    | Pri-va-te |
|   |            |            |            |           |           |           |           |           |           |              |           |           |           |           |            |            |                         |                |                |           |           |           |                   |            |           |           |
| Unweighted base   | 887        | 452        | 435        | 58        | 114       | 163       | 167       | 150       | 235       | 311          | 279       | 137       | 160       | 74        | 38         | 106        | 76                      | 79             | 68             | 45        | 72        | 108       | 140               | 81         | 140       | 372       |
| Weighted base   | 890        | 456        | 434        | 74        | 131       | 155       | 150       | 150       | 232       | 285          | 262       | 189       | 154       | 84        | 34         | 95         | 77                      | 77             | 67             | 41        | 90        | 123       | 125               | 77         | 144       | 383       |
| Wanted protection against uncertainty - "for a rainy day" | 213<br>24% | 102<br>22% | 111<br>26% | 14<br>18% | 20<br>16% | 38<br>25% | 31<br>21% | 35<br>23% | 75<br>33% | 61<br>21%    | 55<br>21% | 43<br>23% | 54<br>35% | 24<br>28% | 8<br>25%   | 20<br>21%  | 21<br>17%               | 13<br>25%      | 17<br>34%      | 20<br>22% | 20<br>16% | 30<br>24% | 26<br>34%         | 24<br>17%  | 81<br>21% |           |
| High interest rates on offer                              | 164<br>18% | 92<br>20%  | 72<br>17%  | 5<br>6%   | 15<br>11% | 26<br>17% | 34<br>23% | 31<br>21% | 52<br>23% | 63<br>22%    | 46<br>18% | 31<br>17% | 24<br>15% | 15<br>18% | 9<br>27%   | 19<br>20%  | 16<br>21%               | 11<br>14%      | 9<br>13%       | 8<br>20%  | 14<br>16% | 25<br>20% | 23<br>18%         | 14<br>19%  | 15<br>10% | 69<br>18% |
| Had a short-term savings goals e.g. a holiday or car      | 139<br>16% | 65<br>14%  | 74<br>17%  | 12<br>16% | 14<br>11% | 34<br>22% | 25<br>16% | 18<br>12% | 37<br>16% | 51<br>18%    | 42<br>16% | 30<br>16% | 17<br>11% | 13<br>16% | 6<br>18%   | 20<br>22%  | 6<br>8%                 | 5<br>7%        | 15<br>23%      | 9<br>22%  | 19<br>22% | 21<br>17% | 11<br>8%          | 13<br>17%  | 30<br>21% | 55<br>14% |
| I felt I understood the product and how it works          | 135<br>15% | 70<br>15%  | 65<br>15%  | 11<br>14% | 15<br>11% | 20<br>13% | 20<br>13% | 23<br>15% | 46<br>20% | 46<br>16%    | 37<br>14% | 31<br>16% | 21<br>14% | 13<br>16% | 9<br>26%   | 18<br>19%  | 8<br>10%                | 10<br>13%      | 11<br>17%      | 4<br>10%  | 14<br>16% | 15<br>12% | 20<br>16%         | 13<br>17%  | 16<br>11% | 50<br>13% |
| I found a certain product particularly attractive         | 104<br>12% | 55<br>12%  | 48<br>11%  | 7<br>10%  | 12<br>9%  | 9<br>6%   | 23<br>15% | 19<br>13% | 33<br>14% | 37<br>13%    | 31<br>12% | 19<br>10% | 17<br>11% | 11<br>13% | 5<br>14%   | 9<br>10%   | 17<br>22%               | 6<br>8%        | 10<br>14%      | 2<br>5%   | 6<br>6%   | 11<br>9%  | 14<br>11%         | 12<br>16%  | 15<br>10% | 37<br>10% |
| Information available about the product                   | 70<br>8%   | 40<br>9%   | 30<br>7%   | 6<br>8%   | 6<br>5%   | 14<br>9%  | 12<br>8%  | 10<br>7%  | 22<br>9%  | 26<br>9%     | 24<br>9%  | 10<br>5%  | 11<br>7%  | 7<br>9%   | 2<br>5%    | 15<br>15%  | 6<br>7%                 | 5<br>6%        | 6<br>9%        | 3<br>7%   | 4<br>4%   | 9<br>7%   | 6<br>5%           | 9<br>11%   | 6<br>4%   | 37<br>10% |
| Pay increase  | 66<br>7%   | 38<br>8%   | 29<br>7%   | 8<br>11%  | 9<br>7%   | 15<br>9%  | 14<br>9%  | 6<br>4%   | 14<br>6%  | 22<br>8%     | 20<br>8%  | 13<br>7%  | 11<br>7%  | 2<br>3%   | 2<br>5%    | 3<br>3%    | 4<br>6%                 | 8<br>10%       | 4<br>6%        | 1<br>3%   | 13<br>15% | 16<br>13% | 9<br>7%           | 4<br>5%    | 13<br>9%  | 31<br>8%  |
| Change in work situation                                  | 58<br>7%   | 27<br>6%   | 31<br>7%   | 5<br>7%   | 9<br>7%   | 12<br>7%  | 9<br>6%   | 14<br>9%  | 10<br>4%  | 13<br>4%     | 17<br>6%  | 13<br>7%  | 16<br>10% | 6<br>7%   | 6<br>19%   | 10<br>11%  | 3<br>4%                 | 4<br>5%        | 4<br>6%        | 3<br>8%   | 5<br>5%   | 6<br>5%   | 6<br>5%           | 4<br>5%    | 5<br>3%   | 33<br>9%  |
| Suggested by parents or other family members              | 58<br>7%   | 27<br>6%   | 32<br>7%   | 17<br>23% | 11<br>9%  | 8<br>5%   | 10<br>7%  | 7<br>5%   | 4<br>2%   | 19<br>7%     | 14<br>5%  | 11<br>6%  | 14<br>9%  | 6<br>7%   | 4<br>10%   | 6<br>7%    | 4<br>5%                 | 6<br>7%        | -              | 1<br>3%   | 6<br>6%   | 10<br>8%  | 14<br>11%         | 2<br>3%    | 11<br>8%  | 24<br>6%  |
| Had children  | 50<br>6%   | 13<br>3%   | 37<br>8%   | 2<br>2%   | 7<br>5%   | 16<br>11% | 7<br>5%   | 9<br>6%   | 4<br>4%   | 10<br>4%     | 10<br>4%  | 14<br>7%  | 16<br>10% | 4<br>7%   | 2<br>10%   | 10<br>1%   | 1<br>1%                 | 3<br>3%        | 5<br>7%        | 5<br>11%  | 4<br>4%   | 10<br>8%  | 3<br>3%           | 4<br>6%    | 8<br>6%   | 22<br>6%  |
| The product was recommended to me by a professional       | 49<br>5%   | 20<br>4%   | 29<br>7%   | 1<br>2%   | 11<br>9%  | 5<br>3%   | 12<br>8%  | 2<br>1%   | 18<br>8%  | 15<br>5%     | 11<br>4%  | 10<br>5%  | 13<br>8%  | 9<br>11%  | -          | 7<br>8%    | 7<br>9%                 | 7<br>9%        | 2<br>4%        | -         | 1<br>1%   | 4<br>3%   | 7<br>5%           | 5<br>4%    | 5<br>4%   | 21<br>5%  |
| Household expenses fell                                   | 36<br>4%   | 20<br>4%   | 16<br>4%   | 1<br>1%   | 13<br>10% | 7<br>4%   | 2<br>1%   | 6<br>4%   | 7<br>3%   | 8<br>3%      | 6<br>2%   | 11<br>6%  | 10<br>7%  | 1<br>1%   | 3<br>7%    | 5<br>5%    | 1<br>2%                 | 5<br>7%        | 2<br>3%        | -         | 2<br>2%   | 10<br>8%  | 5<br>4%           | 2<br>2%    | 11<br>8%  | 14<br>4%  |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 102

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have ever used each**

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |       |     |       | Region   |            |            |                        |               |               |       |         | Employment Sector |            |            |        |         |          |    |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-------|-----|-------|----------|------------|------------|------------------------|---------------|---------------|-------|---------|-------------------|------------|------------|--------|---------|----------|----|------------|----|------------|----|------------------------|----|---------------|----|---------------|--|-------|--|---------|--|--------|--|------------|--|------------|--|--------|--|---------|--|
|   |        |      |        |       | 18-24 |       |       | 25-34 |     |              | 35-44 |     | 45-54 |          | 55-64      |            | 65+                    |               | AB            |       | C1      |                   | C2         |            | DE     |         | Scotland |    | North East |    | North West |    | Yorkshire & Humberside |    | West Midlands |    | East Midlands |  | Wales |  | Eastern |  | London |  | South East |  | South West |  | Public |  | Private |  |
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1    | C2  | DE    | Scotland | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales | Eastern | London            | South East | South West | Public | Private |          |    |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Weighted base   | 890    | 456  | 434    | 74    | 131   | 155   | 150   | 150   | 232 | 285          | 262   | 189 | 154   | 84       | 34         | 95         | 77                     | 77            | 67            | 41    | 90      | 123               | 125        | 77         | 144    | 383     |          |    |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Decided to start saving for pension   | 36     | 17   | 19     | 1     | 4     | 7     | 3     | 8     | 12  | 7            | 12    | 10  | 7     | 2        | 2          | 5          | 5                      | 2             | 1             | 3     | -       | 2                 | 10         | 4          | 7      | 4       | 19       | 5% |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 4%  | 4%     | 4%   | 1%     | 3%    | 4%    | 2%    | 5%    | 5%    | 2%  | 4%           | 5%    | 5%  | 5%    | 3%       | 5%         | 5%         | 3%                     | 1             | 4%            | -     | 2%      | 8%                | 3%         | 8%         | 1%     | 14      | 4%       |    |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Had a windfall - an inheritance or prize win or similar   | 32     | 15   | 16     | 2     | 1     | 9     | 6     | 8     | 6   | 10           | 8     | 7   | 7     | 4        | 3          | 6          | 6                      | 2             | 1             | 1     | 1       | 3                 | 3%         | 3%         | 6      | 8%      | 2        | 1% | 14         | 4% |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 3%     | 4%   | 3%     | 1%    | 6%    | 4%    | 5%    | 5%    | 3%  | 4%           | 3%    | 4%  | 5%    | 5%       | 9%         | 6%         | 3%                     | 2%            | 1%            | 1%    | 1       | 2%                | 3          | 3%         | 3%     | 6       | 8%       | 1% | 14         | 4% |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 31     | 13   | 18     | -     | 4     | 5     | 6     | 9     | 7   | 16           | 6     | 6   | 5     | 5        | 5          | 9%         | 6%                     | 3             | 3%            | -     | 3       | 5%                | -          | 2          | 2%     | 6       | 5%       | 5  | 4%         | -  | 4          | 3% | 15                     | 4% |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 3%     | 4%   | -      | 3%    | 3%    | 4%    | 6%    | 6%    | 3%  | 6%           | 6%    | 2%  | 3%    | 3%       | 9%         | 6%         | 3%                     | 3%            | -             | -     | 3       | 5%                | -          | -          | 2      | 2%      | 6        | 5% | -          | 4  | 3%         | 15 | 4%                     |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Saving for a mortgage deposit   | 31     | 14   | 17     | 9     | 16    | 1     | 1     | 2     | 2   | 12           | 11    | 4   | 4     | 4        | 1          | 1          | 1                      | 2             | 2             | 4     | 3       | 1                 | 6          | 6          | 4      | 2       | 10       | 17 | 4%         |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 3%     | 4%   | 4%     | 12%   | 12%   | 1%    | 1%    | 1%    | 1%  | 4%           | 4%    | 2%  | 3%    | 2%       | 2%         | 1%         | 1%                     | 2%            | 2%            | 5%    | 5%      | 1%                | 7%         | 5%         | 3%     | 10      | 17       | 4% |            |    |            |    |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Finished paying off a debt or mortgage  | 30     | 16   | 13     | 2     | 3     | 2     | 5     | 3     | 16  | 13           | 7     | 5   | 5     | 3        | 3          | 3          | 3                      | 2             | 3             | 3     | 2       | 4                 | 1          | 1          | 2      | 3       | 6        | 7% | 3          | 2% | 10         | 3% |                        |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 4%     | 3%   | 3%     | 2%    | 2%    | 1%    | 3%    | 2%    | 7%  | 4%           | 3%    | 3%  | 3%    | 3%       | 3%         | 7%         | 3%                     | 3%            | 4%            | 3%    | 6%      | 1                 | 4%         | 1%         | 1%     | 2       | 2%       | 3  | 2%         | 6  | 7%         | 3  | 2%                     | 10 | 3%            |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| My friends and peers were all saving or investing   | 28     | 11   | 17     | 8     | 5     | 5     | 5     | 2     | 3   | 6            | 11    | 8   | 3     | 3        | 2          | 1          | 4                      | 4             | 2             | 2     | 3       | 5%                | -          | -          | 1      | 1%      | 6        | 5% | 5          | 4% | 7          | 5% | 16                     | 4% |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 2%     | 4%   | 11%    | 4%    | 3%    | 3%    | 3%    | 1%    | 1%  | 2%           | 4%    | 4%  | 2%    | 3%       | 3%         | 1%         | 4%                     | 4%            | 2%            | 2%    | 5%      | -                 | -          | 1          | 1%     | 6       | 5%       | 5  | 4%         | 7  | 5%         | 16 | 4%                     |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Other change in family circumstances  | 23     | 12   | 11     | -     | 6     | *     | 3     | 7     | 9   | 5            | 4     | 5   | 5     | 5        | 6%         | 2          | 1                      | 2             | 2             | 1     | 1       | 3%                | 1          | 1%         | 2      | 1%      | 7        | 5% | 1          | 1% | 2          | 1% | 8                      | 2% |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 3%  | 3%     | 3%   | -      | 4%    | *     | 2%    | 2%    | 5%    | 3%  | 3%           | 3%    | 2%  | 3%    | 3%       | 6%         | 6%         | 1%                     | 1%            | 2%            | 2%    | 5%      | 5%                | 1%         | 1%         | 2      | 1%      | 7        | 5% | 1          | 1% | 2          | 1% | 8                      | 2% |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Wanted to provide inheritance when I die  | 22     | 11   | 10     | 3     | 6     | 3     | 1     | 2     | 7   | 10           | 6     | 3   | 2     | 3        | 2          | 1          | 5                      | 1             | 2             | 1     | 4       | 6%                | -          | -          | 2      | 2%      | 4        | 3% | 3          | 2% | 1          | 1% | 7                      | 5% | 6             | 2% |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 2%  | 2%     | 2%   | 4%     | 5%    | 2%    | 1%    | 1%    | 1%    | 3%  | 4%           | 2%    | 2%  | 1%    | 3%       | 3%         | 5%         | 1%                     | 2%            | 2%            | 2%    | 6%      | 6%                | -          | -          | 2      | 2%      | 4        | 3% | 3          | 2% | 1          | 1% | 7                      | 5% | 6             | 2% |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Pension saving prompted me to save some money I could access more easily                              | 21     | 10   | 12     | 1     | 2     | 3     | 4     | 3     | 8   | 9            | 6     | 2   | 5     | 4        | 4%         | 1          | 5                      | 5%            | *             | 2     | 3%      | 1                 | 1%         | -          | -      | 2       | 2%       | 4  | 3%         | 1  | 1%         | 3  | 2%                     | 8  | 2%            |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 2%  | 2%     | 3%   | 2%     | 1%    | 2%    | 2%    | 3%    | 2%    | 4%  | 3%           | 2%    | 1%  | 3%    | 4%       | 2%         | 2%         | 5%                     | 1%            | 1%            | 3%    | 1       | 1%                | -          | -          | 2      | 2%      | 4        | 3% | 1          | 1% | 3          | 2% | 8                      | 2% |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| The product was packaged with my mortgage   | 18     | 6    | 12     | 1     | 3     | 8     | 3     | 3     | 1   | 7            | 3     | 4   | 4     | 2        | 3%         | 1          | 4                      | 4%            | -             | 1     | 1%      | 1                 | 1%         | 2          | 2%     | 5       | 4%       | 1  | 1%         | 8  | 6%         | 9  | 2%                     |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| 2%  | 1%     | 3%   | 2%     | 2%    | 5%    | 2%    | 3%    | 2%    | 3%  | 1%           | 1%    | 4%  | 4%    | 2%       | 3%         | 4%         | 4%                     | 4%            | -             | 1     | 1%      | 1                 | 1%         | 2          | 2%     | 5       | 4%       | 1  | 1%         | 8  | 6%         | 9  | 2%                     |    |               |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |
| Can't remember  | 141    | 82   | 58     | 20    | 18    | 16    | 33    | 25    | 28  | 43           | 41    | 34  | 22    | 14       | 17%        | 6          | 11                     | 16            | 9             | 11    | 16%     | 4                 | 10%        | 22         | 25%    | 20      | 17%      | 17 | 14%        | 10 | 13%        | 21 | 14%                    | 68 | 18%           |    |               |  |       |  |         |  |        |  |            |  |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 102

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |           |                 |   |                          |                              |
| Unweighted base   | 887                                   | 887             | 649            | 238  | -                            | 667           | 220            | 270        | 320  | 231       | 428             | 319   | 119                      | 12                           |
| Weighted base   | 890                                   | 890             | 646            | 244  | -                            | 660           | 231            | 255        | 318  | 248       | 434             | 316   | 115                      | 14                           |
| Wanted protection against uncertainty - "for a rainy day" | 213<br>24%                            | 213<br>24%      | 162<br>25%     | 51<br>21%  | -                            | 149<br>23%    | 64<br>28%      | 81<br>32%  | 70<br>22%  | 47<br>19% | 110<br>25%      | 76<br>24%   | 23<br>20%                | 2<br>17%                     |
| High interest rates on offer                              | 164<br>18%                            | 164<br>18%      | 136<br>21%     | 28<br>11%  | -                            | 131<br>20%    | 33<br>14%      | 43<br>17%  | 71<br>22%  | 44<br>18% | 87<br>20%       | 57<br>18%   | 17<br>15%                | 2<br>16%                     |
| Had a short-term savings goals e.g. a holiday or car      | 139<br>16%                            | 139<br>16%      | 115<br>18%     | 24<br>10%  | -                            | 102<br>15%    | 37<br>16%      | 32<br>13%  | 49<br>15%  | 46<br>18% | 64<br>15%       | 52<br>16%   | 19<br>17%                | 4<br>26%                     |
| I felt I understood the product and how it works          | 135<br>15%                            | 135<br>15%      | 112<br>17%     | 23<br>9%   | -                            | 102<br>15%    | 33<br>14%      | 38<br>15%  | 48<br>15%  | 43<br>17% | 58<br>13%       | 60<br>19%   | 16<br>14%                | -                            |
| I found a certain product particularly attractive         | 104<br>12%                            | 104<br>12%      | 78<br>12%      | 25<br>10%  | -                            | 91<br>14%     | 13<br>6%       | 28<br>11%  | 36<br>11%  | 32<br>13% | 43<br>10%       | 43<br>14%   | 17<br>15%                | -                            |
| Information available about the product                   | 70<br>8%                              | 70<br>8%        | 58<br>9%       | 12<br>5%   | -                            | 64<br>10%     | 6<br>2%        | 19<br>7%   | 26<br>8%   | 24<br>10% | 32<br>7%        | 26<br>8%  | 9<br>7%                  | 2<br>11%                     |
| Pay increase  | 66<br>7%                              | 66<br>7%        | 47<br>7%       | 19<br>8%   | -                            | 48<br>7%      | 18<br>8%       | 24<br>9%   | 27<br>8%   | 14<br>6%  | 37<br>8%        | 23<br>7%  | 5<br>5%                  | 2<br>11%                     |
| Change in work situation                                  | 58<br>7%                              | 58<br>7%        | 37<br>6%       | 22<br>9%   | -                            | 47<br>7%      | 12<br>5%       | 25<br>10%  | 22<br>7%   | 9<br>4%   | 29<br>7%        | 17<br>5%  | 11<br>10%                | 1<br>6%                      |
| Suggested by parents or other family members              | 58<br>7%                              | 58<br>7%        | 34<br>5%       | 24<br>10%  | -                            | 40<br>6%      | 19<br>8%       | 18<br>7%   | 11<br>3%   | 20<br>8%  | 25<br>6%        | 13<br>4%  | 11<br>9%                 | 7<br>48%                     |
| Had children  | 50<br>6%                              | 50<br>6%        | 35<br>5%       | 15<br>6%   | -                            | 32<br>5%      | 17<br>8%       | 19<br>7%   | 15<br>5%   | 13<br>5%  | 22<br>5%        | 22<br>7%  | 5<br>4%                  | -                            |
| The product was recommended to me by a professional       | 49<br>5%                              | 49<br>5%        | 34<br>5%       | 14<br>6%   | -                            | 42<br>6%      | 7<br>3%        | 19<br>8%   | 17<br>5%   | 7<br>3%   | 19<br>4%        | 20<br>6%  | 7<br>6%                  | 3<br>18%                     |
| Household expenses fell                                   | 36<br>4%                              | 36<br>4%        | 25<br>4%       | 10<br>4%   | -                            | 28<br>4%      | 8<br>3%        | 10<br>4%   | 14<br>4%   | 9<br>4%   | 14<br>3%        | 14<br>5%  | 7<br>6%                  | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 102

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Weighted base   | 890                                   | 890             | 646            | 244  | -                            | 660           | 231            | 255        | 318  | 248        | 434        | 316   | 115             | 14                |                          |                              |
| Decided to start saving for pension   | 36<br>4%                              | 36<br>4%        | 25<br>4%       | 11<br>4%   | -                            | 29<br>4%      | 7<br>3%        | 14<br>6%   | 13<br>4%   | 4<br>2%    | 16<br>4%   | 10<br>3%  | 7<br>6%         | 3<br>18%          |                          |                              |
| Had a windfall - an inheritance or prize win or similar   | 32<br>4%                              | 32<br>4%        | 26<br>4%       | 5<br>2%  | -                            | 20<br>3%      | 12<br>5%       | 9<br>3%    | 8<br>3%  | 14<br>6%   | 13<br>3%   | 15<br>5%  | 3<br>3%         | 1<br>5%           |                          |                              |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 31<br>3%                              | 31<br>3%        | 23<br>4%       | 8<br>3%  | -                            | 24<br>4%      | 7<br>3%        | 6<br>2%    | 7<br>2%  | 15<br>6%   | 12<br>3%   | 11<br>3%  | 8<br>7%         | -                 |                          |                              |
| Saving for a mortgage deposit   | 31<br>3%                              | 31<br>3%        | 19<br>3%       | 12<br>5%   | -                            | 17<br>3%      | 14<br>6%       | 9<br>3%    | 8<br>3%  | 11<br>4%   | 17<br>4%   | 8<br>3%   | 1<br>1%         | 3<br>18%          |                          |                              |
| Finished paying off a debt or mortgage  | 30<br>3%                              | 30<br>3%        | 23<br>3%       | 7<br>3%  | -                            | 22<br>3%      | 8<br>3%        | 6<br>2%    | 18<br>6%   | 6<br>2%    | 15<br>3%   | 10<br>3%  | 5<br>4%         | -                 |                          |                              |
| My friends and peers were all saving or investing   | 28<br>3%                              | 28<br>3%        | 18<br>3%       | 10<br>4%   | -                            | 22<br>3%      | 7<br>3%        | 8<br>3%    | 5<br>2%  | 11<br>4%   | 11<br>3%   | 7<br>2%   | 6<br>5%         | 3<br>20%          |                          |                              |
| Other change in family circumstances  | 23<br>3%                              | 23<br>3%        | 17<br>3%       | 6<br>2%  | -                            | 17<br>3%      | 6<br>2%        | 10<br>4%   | 6<br>2%  | 5<br>2%    | 12<br>3%   | 7<br>2%   | 2<br>2%         | -                 |                          |                              |
| Wanted to provide inheritance when I die  | 22<br>2%                              | 22<br>2%        | 15<br>2%       | 6<br>2%  | -                            | 14<br>2%      | 8<br>3%        | 3<br>1%    | 8<br>2%  | 4<br>2%    | 8<br>2%    | 7<br>2%   | 2<br>2%         | 3<br>18%          |                          |                              |
| Pension saving prompted me to save some money I could access more easily                              | 21<br>2%                              | 21<br>2%        | 12<br>2%       | 10<br>4%   | -                            | 19<br>3%      | 2<br>1%        | 13<br>5%   | 7<br>2%  | 2<br>1%    | 11<br>3%   | 5<br>2%   | 4<br>4%         | -                 |                          |                              |
| The product was packaged with my mortgage   | 18<br>2%                              | 18<br>2%        | 13<br>2%       | 6<br>2%  | -                            | 18<br>3%      | 1<br>*         | 7<br>3%    | 5<br>2%  | 6<br>2%    | 9<br>2%    | 3<br>1%   | 7<br>6%         | -                 |                          |                              |
| Can't remember  | 141<br>16%                            | 141<br>16%      | 83<br>13%      | 57<br>23%  | -                            | 98<br>15%     | 42<br>18%      | 41<br>16%  | 50<br>16%  | 29<br>12%  | 69<br>16%  | 60<br>19%   | 10<br>9%        | -                 |                          |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 103

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have ever used each**

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |                |                |            |         | Employment Sector |            |            |        |         |     |     |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|----------------|----------------|------------|---------|-------------------|------------|------------|--------|---------|-----|-----|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern | London            | South East | South West | Public | Private |     |     |     |
| Unweighted base   | 702    | 355  | 347    | 45    | 71    | 114   | 138   | 131   | 203 | 266          | 221 | 92  | 123 | 63        | 30         | 70         | 63                      | 66             | 54             | 33         | 61      | 77                | 119        | 66         | 111    | 277     |     |     |     |
| Weighted base   | 680    | 347  | 333    | 54    | 77    | 107   | 121   | 130   | 191 | 252          | 201 | 117 | 110 | 70        | 27         | 64         | 55                      | 59             | 53             | 29         | 71      | 89                | 107        | 57         | 115    | 270     |     |     |     |
| High interest rates on offer                              | 200    | 110  | 90     | 3     | 16    | 25    | 36    | 42    | 77  | 76           | 55  | 43  | 27  | 20        | 7          | 25         | 20                      | 21             | 10             | 12         | 26      | 30%               | 25         | 14         | 22     | 70      | 26% |     |     |
| Wanted protection against uncertainty - "for a rainy day" | 123    | 48   | 75     | 6     | 17    | 25    | 19    | 23    | 33  | 40           | 36  | 20  | 26  | 19        | 4          | 11         | 15                      | 4              | 8              | 9          | 17      | 18                | 10         | 18%        | 18     | 49      | 18% |     |     |
| I felt I understood the product and how it works          | 109    | 61   | 48     | 9     | 8     | 16    | 15    | 15    | 21  | 40           | 25  | 20  | 17  | 12        | 9          | 17         | 9                       | 4              | 12             | 2          | 11      | 15                | 15         | 10         | 9      | 12      | 32  | 12% |     |
| I found a certain product particularly attractive         | 89     | 50   | 39     | 2     | 4     | 13%   | 12%   | 20    | 13  | 37           | 25  | 27  | 14  | 22        | 9          | 7          | 8                       | 13             | 3              | 6          | 8       | 3                 | 10         | 12%        | 12     | 10      | 10  | 28  | 10% |
| Information available about the product                   | 67     | 34   | 33     | 2     | 10    | 13%   | 10%   | 9     | 7%  | 12           | 24  | 33  | 20  | 7         | 8          | 2          | 9                       | 1              | 10             | 5          | 4       | 6                 | 6          | 7          | 6%     | 9       | 8%  | 28  | 10% |
| Had a short-term savings goals e.g. a holiday or car      | 65     | 33   | 32     | 8     | 13    | 14    | 12    | 9     | 10  | 22           | 16  | 14  | 13  | 9         | 2          | 9          | 9                       | -              | 6              | 5          | 2       | 8                 | 8          | 10         | 5      | 19      | 31  | 11% |     |
| Had a windfall - an inheritance or prize win or similar   | 46     | 25   | 21     | 4     | 1     | 8     | 6     | 8     | 20  | 17           | 16  | 9   | 5   | 3         | 4          | 1          | 6                       | 1              | 1              | 1          | 5       | 6                 | 7%         | 6          | 5%     | 5       | 4   | 15  | 6%  |
| The product was recommended to me by a professional       | 45     | 22   | 23     | 2     | 5     | 5     | 6     | 7     | 21  | 21           | 10  | 7   | 6   | 6         | 9          | 1          | 4                       | 3              | 4              | 1          | 2       | 4                 | 4          | 11         | 5      | 5       | 5   | 13  | 5%  |
| Change in work situation                                  | 37     | 17   | 20     | 6     | 7     | 6     | 8     | 6     | 5   | 5            | 12  | 7   | 6   | 6         | 8          | 3          | 2                       | 1              | 3              | 5          | 1       | 4                 | 2          | 3          | 4      | 5       | 4%  | 24  | 9%  |
| Finished paying off a debt or mortgage                    | 36     | 20   | 16     | 4     | 8     | 7     | 6     | 4     | 7   | 7            | 11  | 7   | 11  | 7         | 3          | 3          | 4                       | 1              | 2              | 1          | 3       | 2                 | 7          | 6          | 4      | 6       | 15  | 6%  |     |
| Suggested by parents or other family members              | 36     | 15   | 21     | 7     | 3     | 4     | 12    | 5     | 5   | 15           | 8   | 6   | 7   | 6         | 1          | 3          | 10                      | 1              | 3              | 3          | 3       | 4                 | 4          | 5          | 3      | 8       | 17  | 6%  |     |
| Saving for a mortgage deposit                             | 32     | 10   | 22     | 6     | 8     | 7     | 4     | 4     | 3   | 3            | 8   | 11  | 4   | 8         | 8          | 3          | 2                       | 1              | 1              | 3          | 4       | 5                 | 5          | 8          | 2      | 6       | 15  | 6%  |     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 103

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who have ever used each

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |               |               |       |          | Employment Sector |            |            |        |         |    |    |     |     |     |     |     |     |     |     |     |     |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|---------------|---------------|-------|----------|-------------------|------------|------------|--------|---------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Wales | East-ern | London            | South East | South West | Public | Pri-ate |    |    |     |     |     |     |     |     |     |     |     |     |     |
|   |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                         |               |               |       |          |                   |            |            |        |         |    |    |     |     |     |     |     |     |     |     |     |     |     |
| Weighted base   | 680    | 347  | 333    | 54    | 77    | 107   | 121   | 130   | 191 | 252          | 201 | 117 | 110 | 70        | 27         | 64         | 55                      | 59            | 53            | 29    | 71       | 89                | 107        | 57         | 115    | 270     |    |    |     |     |     |     |     |     |     |     |     |     |     |
| Pay increase  | 31     | 14   | 17     | 9     | 6     | 6     | 5     | 1     | 4   | 17           | 5   | 3   | 7%  | 1         | 3          | 4%         | -                       | 5             | 8%            | -     | 4        | 7%                | -          | 1          | 9      | 2       | 1  | 21 | 8%  |     |     |     |     |     |     |     |     |     |     |
| Decided to start saving for pension   | 24     | 14   | 9      | 2     | 3     | 2     | 5     | 4     | 7   | 9            | 6   | 8   | 1   | 3         | 5%         | 1          | 3                       | 4%            | 2             | 3%    | 1        | 5                 | 10%        | -          | -      | 2       | 3% | 4  | 2   | 3%  | 3   | 11  | 4%  |     |     |     |     |     |     |
| My friends and peers were all saving or investing   | 21     | 10   | 11     | 2     | 4     | 5     | 3     | 6     | 1   | 9            | 5   | 5   | 4%  | 2         | 2          | 3%         | 1                       | 4%            | 2             | 2%    | -        | -                 | 4          | 7%         | -      | 3       | 5% | 5  | 5%  | 2   | 3%  | 9   | 7   | 3%  |     |     |     |     |     |
| Household expenses fell   | 18     | 10   | 8      | 2     | 4     | 6     | 5     | 2     | 1   | 2            | 10  | 1   | 4%  | 4         | 3          | 3%         | -                       | *             | 2             | 4%    | 2        | 3%                | 2          | 4%         | -      | 2       | 3% | 6  | 6%  | 2   | 2%  | 8   | 7%  | 2   | 2%  |     |     |     |     |
| Pension saving prompted me to save some money I could access more easily                              | 18     | 6    | 13     | 3     | 7     | 3     | 3     | 1     | 1   | 10           | 1   | 1   | 1%  | 6         | 5          | 7%         | 1                       | 5             | 1             | 1%    | 1        | 1%                | 3          | 4%         | 3      | 3%      | 2  | 1% | 5   | 5%  | 12  | 4%  |     |     |     |     |     |     |     |
| Had children  | 17     | 4    | 13     | 1     | 1     | 1     | 3     | 5     | 5   | 2            | 1   | 5   | 2%  | 4         | 4          | 3%         | 4                       | 4%            | -             | 1     | 5        | 3                 | 5%         | -          | 1      | 1%      | 1  | 4% | 1   | 2%  | 4   | 5%  | 1   | 1%  | 5   | 8   | 3%  |     |     |
| Other change in family circumstances  | 16     | 4    | 12     | -     | 3     | 2     | 2     | 3     | 7   | 6            | 3   | 3   | 3%  | 4         | 1          | 2          | -                       | 2             | 4%            | 1     | 2%       | 1                 | 3%         | -          | -      | 3       | 3% | 5  | 4%  | 1   | 3%  | -   | 5   | 2%  |     |     |     |     |     |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 16     | 8    | 9      | 2     | 2     | 3     | 2     | 4     | 3   | 8            | 2   | 3   | 1%  | 3         | 3          | 2%         | 1                       | 2             | 2             | 3%    | -        | 2                 | 3%         | -          | 1      | 3%      | 2  | 2% | 1   | 1%  | 6   | 5%  | 1   | 2%  | 3   | 5   | 2%  |     |     |
| Wanted to provide inheritance when I die  | 16     | 9    | 6      | -     | 2     | 3     | 2     | 2     | 1   | 8            | 4   | 8   | 3%  | 3         | 4          | 3%         | 1                       | 1             | 1             | 3%    | 2        | 3%                | 3          | 5%         | 1      | 2%      | -  | 2  | 2%  | 2   | 4%  | 4   | 4%  | 7   | 2%  |     |     |     |     |
| The product was packaged with my mortgage   | 4      | 2    | 2      | 1     | 1     | 1     | 2     | -     | 1   | *            | 1   | 3   | 1%  | 1         | -          | 1          | 1%                      | 1             | 1             | -     | 1        | 2%                | -          | -          | -      | -       | -  | -  | -   | 1   | 2%  | 2   | 2%  | 1   | 1%  |     |     |     |     |
| Can't remember  | 90     | 51   | 39     | 8     | 13    | 12    | 11    | 19    | 22  | 16           | 39  | 29  | 7   | 15        | 15         | 4          | 6                       | 2             | 11            | 8     | 2        | 12                | 13         | 14         | 12     | 7       | 23 | 35 | 13% | 13% | 15% | 12% | 20% | 11% | 12% | 14% | 11% | 12% | 13% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 103

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base   | 702                                   | 702             | 526            | 176  | -                            | 560           | 142            | 240  | 241        | 170       | 326   | 253               | 103                      | 11                           |
| Weighted base   | 680                                   | 680             | 510            | 170  | -                            | 544           | 136            | 216  | 235        | 179       | 307   | 252               | 98                       | 12                           |
| High interest rates on offer                              | 200<br>29%                            | 200<br>29%      | 169<br>33%     | 31<br>18%  | -                            | 161<br>30%    | 39<br>28%      | 65<br>30%  | 64<br>27%  | 57<br>32% | 92<br>30%   | 84<br>33%         | 19<br>19%                | 2<br>12%                     |
| Wanted protection against uncertainty - "for a rainy day" | 123<br>18%                            | 123<br>18%      | 89<br>17%      | 34<br>20%  | -                            | 97<br>18%     | 26<br>19%      | 44<br>21%  | 44<br>19%  | 26<br>14% | 56<br>18%   | 46<br>18%         | 14<br>14%                | 6<br>48%                     |
| I felt I understood the product and how it works          | 109<br>16%                            | 109<br>16%      | 85<br>17%      | 24<br>14%  | -                            | 90<br>17%     | 19<br>14%      | 26<br>12%  | 43<br>18%  | 35<br>19% | 43<br>14%   | 53<br>21%         | 10<br>10%                | 3<br>22%                     |
| I found a certain product particularly attractive         | 89<br>13%                             | 89<br>13%       | 69<br>14%      | 19<br>11%  | -                            | 79<br>14%     | 10<br>7%       | 34<br>16%  | 27<br>11%  | 25<br>14% | 49<br>16%   | 30<br>12%         | 9<br>9%                  | -                            |
| Information available about the product                   | 67<br>10%                             | 67<br>10%       | 48<br>9%       | 19<br>11%  | -                            | 60<br>11%     | 7<br>5%        | 17<br>8%   | 27<br>12%  | 20<br>11% | 27<br>9%  | 26<br>10%         | 11<br>11%                | 3<br>21%                     |
| Had a short-term savings goals e.g. a holiday or car      | 65<br>10%                             | 65<br>10%       | 47<br>9%       | 19<br>11%  | -                            | 53<br>10%     | 13<br>9%       | 19<br>9%   | 21<br>9%   | 19<br>11% | 33<br>11%   | 20<br>8%          | 10<br>10%                | 3<br>21%                     |
| Had a windfall - an inheritance or prize win or similar   | 46<br>7%                              | 46<br>7%        | 32<br>6%       | 14<br>8%   | -                            | 37<br>7%      | 9<br>7%        | 11<br>5%   | 17<br>7%   | 13<br>7%  | 13<br>4%  | 21<br>8%          | 9<br>9%                  | 1<br>6%                      |
| The product was recommended to me by a professional       | 45<br>7%                              | 45<br>7%        | 33<br>6%       | 12<br>7%   | -                            | 39<br>7%      | 6<br>4%        | 15<br>7%   | 15<br>7%   | 8<br>5%   | 22<br>7%  | 14<br>5%          | 5<br>5%                  | 4<br>30%                     |
| Change in work situation                                  | 37<br>5%                              | 37<br>5%        | 26<br>5%       | 11<br>7%   | -                            | 28<br>5%      | 9<br>7%        | 16<br>7%   | 14<br>6%   | 6<br>3%   | 19<br>6%  | 9<br>4%           | 8<br>9%                  | 1<br>7%                      |
| Finished paying off a debt or mortgage                    | 36<br>5%                              | 36<br>5%        | 27<br>5%       | 10<br>6%   | -                            | 29<br>5%      | 7<br>5%        | 15<br>7%   | 11<br>5%   | 9<br>5%   | 11<br>4%  | 18<br>7%          | 7<br>7%                  | -                            |
| Suggested by parents or other family members              | 36<br>5%                              | 36<br>5%        | 25<br>5%       | 11<br>7%   | -                            | 27<br>5%      | 8<br>6%        | 11<br>5%   | 12<br>5%   | 9<br>5%   | 16<br>5%  | 8<br>3%           | 6<br>6%                  | 4<br>31%                     |
| Saving for a mortgage deposit                             | 32<br>5%                              | 32<br>5%        | 23<br>5%       | 8<br>5%  | -                            | 22<br>4%      | 10<br>7%       | 10<br>5%   | 11<br>5%   | 9<br>5%   | 17<br>5%  | 8<br>3%           | 7<br>7%                  | -                            |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 103

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|--------------------|---------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                    |                           |                              |
| Weighted base   | 680                                   | 680             | 510            | 170  | -                            | 544           | 136            | 216  | 235        | 179      | 307   | 252                | 98                        | 12                           |
| Pay increase  | 31<br>5%                              | 31<br>5%        | 24<br>5%       | 7<br>4%  | -                            | 23<br>4%      | 8<br>6%        | 11<br>5%   | 10<br>4%   | 8<br>4%  | 15<br>5%  | 8<br>3%            | 7<br>7%                   | 1<br>5%                      |
| Decided to start saving for pension   | 24<br>3%                              | 24<br>3%        | 17<br>3%       | 6<br>4%  | -                            | 19<br>3%      | 5<br>3%        | 4<br>2%  | 15<br>6%   | 3<br>2%  | 11<br>4%  | 7<br>3%            | 6<br>6%                   | -                            |
| My friends and peers were all saving or investing   | 21<br>3%                              | 21<br>3%        | 15<br>3%       | 6<br>3%  | -                            | 16<br>3%      | 5<br>4%        | 8<br>4%  | 7<br>3%    | 7<br>4%  | 4<br>1%   | 15<br>6%           | 2<br>2%                   | -                            |
| Household expenses fell   | 18<br>3%                              | 18<br>3%        | 14<br>3%       | 4<br>3%  | -                            | 18<br>3%      | -              | 4<br>2%  | 7<br>3%    | 2<br>1%  | 6<br>2%   | 6<br>2%            | 4<br>4%                   | 3<br>21%                     |
| Pension saving prompted me to save some money I could access more easily                              | 18<br>3%                              | 18<br>3%        | 10<br>2%       | 8<br>5%  | -                            | 17<br>3%      | 1<br>1%        | 10<br>5%   | 4<br>2%    | 2<br>1%  | 9<br>3%   | 1<br>*             | 5<br>6%                   | 3<br>21%                     |
| Had children  | 17<br>2%                              | 17<br>2%        | 13<br>2%       | 4<br>2%  | -                            | 14<br>2%      | 3<br>2%        | 10<br>4%   | 5<br>2%    | 1<br>1%  | 9<br>3%   | 3<br>1%            | 4<br>4%                   | -                            |
| Other change in family circumstances  | 16<br>2%                              | 16<br>2%        | 10<br>2%       | 7<br>4%  | -                            | 13<br>2%      | 3<br>2%        | 6<br>3%  | 6<br>3%    | 4<br>2%  | 2<br>1%   | 6<br>2%            | 8<br>8%                   | -                            |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 16<br>2%                              | 16<br>2%        | 12<br>2%       | 4<br>2%  | -                            | 12<br>2%      | 5<br>3%        | 4<br>2%  | 7<br>3%    | 4<br>2%  | 7<br>2%   | 5<br>2%            | 4<br>4%                   | -                            |
| Wanted to provide inheritance when I die  | 16<br>2%                              | 16<br>2%        | 13<br>3%       | 3<br>1%  | -                            | 14<br>3%      | 2<br>1%        | 6<br>3%  | 7<br>3%    | 1<br>1%  | 3<br>1%   | 8<br>3%            | 3<br>3%                   | -                            |
| The product was packaged with my mortgage   | 4<br>1%                               | 4<br>1%         | 3<br>1%        | 1<br>1%  | -                            | 3<br>1%       | 1<br>1%        | 3<br>1%  | 2<br>1%    | -        | 2<br>1%   | 1<br>*             | 1<br>1%                   | -                            |
| Can't remember  | 90<br>13%                             | 90<br>13%       | 62<br>12%      | 29<br>17%  | -                            | 68<br>12%     | 22<br>16%      | 31<br>14%  | 32<br>14%  | 14<br>8% | 37<br>12%   | 41<br>16%          | 12<br>12%                 | -                            |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 104

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have ever used each**

|   | Gender     |            | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |               |               |          | Employment Sector |           |            |            |           |           |
|---|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|---------------|---------------|----------|-------------------|-----------|------------|------------|-----------|-----------|
|   | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Wales    | East-ern          | London    | South East | South West | Public    | Pri-vate  |
| Unweighted base   | 848        | 446        | 402       | 42        | 77        | 123       | 147       | 156       | 303          | 304       | 271       | 115       | 158       | 58        | 34         | 93         | 82                      | 81            | 61            | 42       | 74                | 93        | 146        | 84         | 100       | 323       |
| Weighted base   | 827        | 446        | 380       | 58        | 88        | 114       | 139       | 140       | 288          | 281       | 244       | 155       | 147       | 62        | 28         | 80         | 84                      | 74            | 57            | 41       | 82                | 107       | 133        | 79         | 101       | 326       |
| I felt I understood the product and how it works          | 156<br>19% | 104<br>23% | 52<br>14% | 2<br>4%   | 11<br>12% | 16<br>14% | 25<br>18% | 34<br>24% | 68<br>24%    | 61<br>22% | 52<br>21% | 21<br>14% | 22<br>15% | 8<br>14%  | 5<br>18%   | 21<br>26%  | 13<br>16%               | 20<br>27%     | 14<br>25%     | 3<br>6%  | 13<br>16%         | 17<br>16% | 24<br>18%  | 18<br>23%  | 14<br>13% | 58<br>18% |
| Suggested by parents or other family members              | 122<br>15% | 57<br>13%  | 65<br>17% | 16<br>28% | 12<br>14% | 23<br>20% | 28<br>20% | 17<br>12% | 26<br>9%     | 34<br>12% | 32<br>13% | 29<br>19% | 27<br>18% | 9<br>15%  | 4<br>13%   | 13<br>17%  | 19<br>23%               | 10<br>14%     | 9<br>16%      | 6<br>14% | 10<br>12%         | 17<br>16% | 14<br>11%  | 10<br>12%  | 20<br>20% | 53<br>16% |
| Had a windfall - an inheritance or prize win or similar   | 100<br>12% | 53<br>12%  | 47<br>12% | 3<br>6%   | 4<br>5%   | 8<br>7%   | 23<br>16% | 24<br>17% | 37<br>13%    | 34<br>12% | 31<br>13% | 16<br>10% | 19<br>13% | 3<br>4%   | 2<br>7%    | 9<br>11%   | 9<br>11%                | 11<br>12%     | 11<br>19%     | 3<br>6%  | 11<br>14%         | 11<br>10% | 20<br>15%  | 13<br>17%  | 16<br>16% | 30<br>9%  |
| I found a certain product particularly attractive         | 91<br>11%  | 52<br>12%  | 39<br>10% | 3<br>4%   | 7<br>8%   | 12<br>10% | 19<br>14% | 15<br>11% | 36<br>13%    | 30<br>11% | 27<br>11% | 16<br>10% | 18<br>12% | 6<br>9%   | 5<br>17%   | 11<br>14%  | 11<br>13%               | 5<br>7%       | 6<br>11%      | 3<br>8%  | 11<br>14%         | 8<br>7%   | 14<br>11%  | 11<br>14%  | 6<br>6%   | 33<br>10% |
| Information available about the product                   | 76<br>9%   | 47<br>11%  | 28<br>7%  | 1<br>2%   | 7<br>8%   | 8<br>7%   | 12<br>8%  | 11<br>8%  | 37<br>13%    | 34<br>12% | 20<br>8%  | 11<br>7%  | 10<br>7%  | 3<br>5%   | 4<br>13%   | 13<br>16%  | 8<br>10%                | 5<br>6%       | 4<br>6%       | 4<br>10% | 3<br>4%           | 11<br>10% | 9<br>6%    | 13<br>16%  | 7<br>7%   | 22<br>7%  |
| Wanted protection against uncertainty - "for a rainy day" | 76<br>9%   | 42<br>9%   | 34<br>9%  | 3<br>5%   | 3<br>4%   | 9<br>8%   | 12<br>8%  | 14<br>10% | 34<br>12%    | 25<br>9%  | 21<br>9%  | 13<br>8%  | 17<br>11% | 6<br>9%   | 4<br>11%   | 5<br>16%   | 6<br>6%                 | 6<br>8%       | 6<br>11%      | 5<br>13% | 6<br>7%           | 6<br>6%   | 15<br>11%  | 11<br>14%  | 4<br>4%   | 23<br>7%  |
| My friends and peers were all saving or investing         | 39<br>5%   | 19<br>4%   | 19<br>5%  | 7<br>12%  | 4<br>5%   | 5<br>4%   | 4<br>3%   | 9<br>6%   | 10<br>3%     | 18<br>6%  | 8<br>3%   | 10<br>6%  | 3<br>2%   | -         | 3<br>12%   | 3<br>4%    | 3<br>3%                 | 6<br>8%       | 1<br>2%       | -        | 5<br>6%           | 8<br>8%   | 7<br>6%    | 2<br>2%    | 9<br>9%   | 16<br>5%  |
| High interest rates on offer                              | 36<br>4%   | 21<br>5%   | 15<br>4%  | 2<br>3%   | 3<br>4%   | 9<br>8%   | 7<br>5%   | 7<br>5%   | 8<br>3%      | 15<br>5%  | 11<br>5%  | 5<br>3%   | 5<br>3%   | 2<br>4%   | 1<br>3%    | 4<br>5%    | 4<br>4%                 | 3<br>4%       | 3<br>6%       | 2<br>4%  | 5<br>6%           | 5<br>5%   | 2<br>1%    | 5<br>7%    | 5<br>5%   | 16<br>5%  |
| Change in work situation                                  | 33<br>4%   | 18<br>4%   | 14<br>4%  | 5<br>9%   | 7<br>8%   | 6<br>5%   | 4<br>3%   | 5<br>4%   | 5<br>2%      | 12<br>4%  | 12<br>5%  | 5<br>3%   | 4<br>3%   | 2<br>4%   | 2<br>7%    | 3<br>4%    | 1<br>1%                 | 3<br>3%       | 1<br>1%       | 4<br>10% | 5<br>6%           | 5<br>4%   | 5<br>4%    | 3<br>3%    | 8<br>8%   | 15<br>5%  |
| Had a short-term savings goals e.g. a holiday or car      | 29<br>4%   | 19<br>4%   | 11<br>3%  | 4<br>7%   | 3<br>3%   | 6<br>6%   | 5<br>4%   | 3<br>2%   | 8<br>3%      | 11<br>4%  | 8<br>3%   | 2<br>1%   | 8<br>6%   | 2<br>3%   | 1<br>2%    | 4<br>5%    | 1<br>2%                 | 4<br>5%       | 3<br>5%       | 7<br>18% | 3<br>3%           | 1<br>1%   | 4<br>3%    | -          | 5<br>5%   | 12<br>4%  |
| Other change in family circumstances                      | 27<br>3%   | 12<br>3%   | 15<br>4%  | 2<br>3%   | 1<br>1%   | 4<br>4%   | 4<br>3%   | 4<br>3%   | 13<br>4%     | 11<br>4%  | 9<br>4%   | 4<br>2%   | 3<br>2%   | 2<br>4%   | -          | 4<br>5%    | 3<br>3%                 | 3<br>4%       | 2<br>4%       | 1<br>1%  | 1<br>1%           | 3<br>3%   | 8<br>6%    | 1<br>1%    | 3<br>3%   | 10<br>3%  |
| Had children  | 24<br>3%   | 9<br>2%    | 15<br>4%  | -         | 3<br>3%   | 6<br>5%   | 3<br>2%   | 3<br>2%   | 9<br>3%      | 9<br>3%   | 3<br>1%   | 9<br>6%   | 3<br>2%   | 1<br>1%   | 1<br>4%    | 6<br>7%    | 2<br>3%                 | 3<br>4%       | 2<br>3%       | 2<br>5%  | 4<br>4%           | *         | 3<br>2%    | 1<br>1%    | 2<br>2%   | 11<br>3%  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 104

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have ever used each**

|   | Gender     |            |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                        |               |               |            |                | Employment Sector |            |           |           |           |          |
|---|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|------------|----------------|-------------------|------------|-----------|-----------|-----------|----------|
|   | Total      | Male       | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | Eastern London | South East        | South West | Public    | Private   |           |          |
|   |            |            |           |           |           |           |           |           |           |              |           |           |           |           |            |            |                        |               |               |            |                |                   |            |           |           |           |          |
| Weighted base   | 827        | 446        | 380       | 58        | 88        | 114       | 139       | 140       | 288       | 281          | 244       | 155       | 147       | 62        | 28         | 80         | 84                     | 74            | 57            | 41         | 82             | 107               | 133        | 79        | 101       | 326       |          |
| The product was recommended to me by a professional   | 23<br>3%   | 15<br>3%   | 8<br>2%   | -         | 4<br>5%   | 4<br>3%   | 4<br>3%   | 5<br>3%   | 6<br>2%   | 10<br>4%     | 3<br>1%   | 5<br>3%   | 5<br>3%   | -         | 1<br>4%    | 5<br>6%    | 1<br>2%                | 1<br>1%       | 1<br>2%       | 1<br>1%    | 2<br>2%        | 3<br>3%           | 5<br>4%    | 3<br>4%   | 6<br>6%   | 7<br>2%   |          |
| Pay increase  | 19<br>2%   | 11<br>3%   | 7<br>2%   | 3<br>5%   | 2<br>2%   | 3<br>2%   | 1<br>1%   | 5<br>3%   | 5<br>2%   | 6<br>2%      | 7<br>3%   | 4<br>3%   | 2<br>1%   | -         | 2<br>5%    | 1<br>1%    | 2<br>2%                | 5<br>6%       | -             | -          | 4<br>5%        | -                 | 4<br>3%    | 1<br>2%   | 5<br>4%   | 7<br>2%   |          |
| Wanted to provide inheritance when I die  | 18<br>2%   | 12<br>3%   | 6<br>2%   | -         | 5<br>6%   | 4<br>4%   | *<br>*    | 2<br>1%   | 6<br>2%   | 12<br>4%     | 3<br>1%   | 2<br>1%   | *         | -         | 2<br>9%    | -          | 3<br>4%                | 1<br>1%       | 3<br>5%       | -          | -              | 7<br>6%           | 1<br>1%    | 1<br>1%   | 6<br>6%   | 8<br>2%   |          |
| Finished paying off a debt or mortgage  | 17<br>2%   | 8<br>2%    | 9<br>2%   | -         | 4<br>5%   | 5<br>5%   | 1<br>*    | 1<br>1%   | 6<br>2%   | 5<br>2%      | 2<br>1%   | 3<br>2%   | 7<br>5%   | 1<br>1%   | -          | 2<br>2%    | 4<br>4%                | 2<br>2%       | 1<br>3%       | 3<br>7%    | 2<br>2%        | 3<br>3%           | 3<br>3%    | -         | -         | 8<br>2%   |          |
| Household expenses fell   | 16<br>2%   | 8<br>2%    | 7<br>2%   | 3<br>4%   | 2<br>2%   | 5<br>4%   | 1<br>*    | 5<br>3%   | 1<br>2%   | 4<br>2%      | 5<br>2%   | 2<br>1%   | 4<br>3%   | 1<br>2%   | 5<br>6%    | -          | 1<br>2%                | 1<br>2%       | 1<br>2%       | 3<br>3%    | 1<br>1%        | 3<br>3%           | 1<br>1%    | 3<br>3%   | 9<br>3%   |           |          |
| Decided to start saving for pension   | 15<br>2%   | 11<br>3%   | 3<br>1%   | -         | 4<br>4%   | 3<br>3%   | 1<br>1%   | 1<br>1%   | 5<br>2%   | 6<br>2%      | 2<br>1%   | 4<br>2%   | 3<br>2%   | 1<br>2%   | -          | 3<br>4%    | -                      | 1<br>2%       | 2<br>3%       | 1<br>1%    | 1<br>1%        | 5<br>5%           | 1<br>1%    | 1<br>1%   | 3<br>3%   | 8<br>3%   |          |
| Saving for a mortgage deposit   | 13<br>2%   | 6<br>1%    | 7<br>2%   | 1<br>1%   | 8<br>9%   | 2<br>2%   | 1<br>1%   | *         | 1<br>1%   | 2<br>1%      | 1<br>1%   | 3<br>3%   | 5<br>3%   | 4<br>3%   | 1<br>2%    | -          | 2<br>2%                | 5<br>6%       | 1<br>1%       | -          | -              | 2<br>2%           | -          | 3<br>2%   | -         | -         | 11<br>3% |
| The product was packaged with my mortgage   | 13<br>2%   | 7<br>2%    | 5<br>1%   | 3<br>6%   | 7<br>8%   | 1<br>1%   | 1<br>1%   | *         | 1<br>1%   | -            | 3<br>1%   | 2<br>1%   | 6<br>4%   | 2<br>1%   | 1<br>1%    | -          | 1<br>1%                | -             | 1<br>1%       | -          | -              | 4<br>5%           | 5<br>5%    | 1<br>1%   | -         | 3<br>3%   | 9<br>3%  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 12<br>1%   | 6<br>1%    | 6<br>2%   | 4<br>7%   | 1<br>1%   | 5<br>4%   | 1<br>1%   | -         | 1<br>*    | 3<br>1%      | 3<br>1%   | 2<br>1%   | 3<br>2%   | 2<br>2%   | -          | 2<br>2%    | -                      | 4<br>6%       | 1<br>2%       | 1<br>1%    | 1<br>1%        | -                 | -          | 5<br>5%   | 4<br>1%   |           |          |
| Pension saving prompted me to save some money I could access more easily                              | 10<br>1%   | 6<br>1%    | 4<br>1%   | -         | 3<br>3%   | 3<br>2%   | 1<br>1%   | *         | 2<br>1%   | 4<br>2%      | 1<br>1%   | 1<br>1%   | 3<br>2%   | 1<br>2%   | -          | 4<br>5%    | -                      | -             | -             | 1<br>1%    | -              | 3<br>3%           | 1<br>1%    | -         | 5<br>4%   | 2<br>1%   |          |
| Can't remember  | 196<br>24% | 102<br>23% | 94<br>25% | 14<br>24% | 21<br>25% | 23<br>20% | 34<br>24% | 33<br>24% | 70<br>24% | 64<br>23%    | 54<br>22% | 41<br>26% | 38<br>26% | 24<br>39% | 4<br>13%   | 16<br>19%  | 18<br>21%              | 9<br>12%      | 10<br>18%     | 11<br>26%  | 23<br>29%      | 30<br>28%         | 31<br>24%  | 21<br>26% | 15<br>15% | 77<br>24% |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 104

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base   | 848                                   | 848             | 617            | 231  | -                            | 671           | 177            | 301  | 297        | 194        | 409   | 326             | 94                 | 12                        |                              |
| Weighted base   | 827                                   | 827             | 599            | 228  | -                            | 643           | 184            | 263  | 297        | 206        | 393   | 320             | 89                 | 16                        |                              |
| I felt I understood the product and how it works          | 156<br>19%                            | 156<br>19%      | 133<br>22%     | 23<br>10%  | -                            | 136<br>21%    | 20<br>11%      | 44<br>17%  | 62<br>21%  | 45<br>22%  | 75<br>19%   | 68<br>21%       | 13<br>15%          | -                         |                              |
| Suggested by parents or other family members              | 122<br>15%                            | 122<br>15%      | 81<br>14%      | 41<br>18%  | -                            | 79<br>12%     | 43<br>23%      | 36<br>14%  | 50<br>17%  | 24<br>12%  | 57<br>15%   | 42<br>13%       | 16<br>18%          | 5<br>30%                  |                              |
| Had a windfall - an inheritance or prize win or similar   | 100<br>12%                            | 100<br>12%      | 68<br>11%      | 32<br>14%  | -                            | 84<br>13%     | 16<br>9%       | 42<br>16%  | 32<br>11%  | 20<br>10%  | 47<br>12%   | 40<br>12%       | 10<br>12%          | 2<br>14%                  |                              |
| I found a certain product particularly attractive         | 91<br>11%                             | 91<br>11%       | 79<br>13%      | 12<br>5%   | -                            | 75<br>12%     | 16<br>9%       | 27<br>10%  | 31<br>11%  | 28<br>14%  | 45<br>11%   | 37<br>12%       | 10<br>11%          | -                         |                              |
| Information available about the product                   | 76<br>9%                              | 76<br>9%        | 64<br>11%      | 12<br>5%   | -                            | 64<br>10%     | 12<br>6%       | 29<br>11%  | 28<br>9%   | 16<br>8%   | 33<br>9%  | 29<br>9%        | 9<br>10%           | 3<br>17%                  |                              |
| Wanted protection against uncertainty - "for a rainy day" | 76<br>9%                              | 76<br>9%        | 59<br>10%      | 17<br>7%   | -                            | 59<br>9%      | 17<br>9%       | 25<br>9%   | 25<br>8%   | 20<br>10%  | 46<br>12%   | 22<br>7%        | 6<br>7%            | 1<br>7%                   |                              |
| My friends and peers were all saving or investing         | 39<br>5%                              | 39<br>5%        | 29<br>5%       | 10<br>4%   | -                            | 34<br>5%      | 4<br>2%        | 9<br>3%  | 14<br>5%   | 14<br>7%   | 16<br>4%  | 19<br>6%        | 3<br>3%            | -                         |                              |
| High interest rates on offer                              | 36<br>4%                              | 36<br>4%        | 27<br>5%       | 9<br>4%  | -                            | 30<br>5%      | 6<br>4%        | 8<br>3%  | 18<br>6%   | 11<br>5%   | 18<br>5%  | 12<br>4%        | 6<br>7%            | -                         |                              |
| Change in work situation                                  | 33<br>4%                              | 33<br>4%        | 21<br>3%       | 12<br>5%   | -                            | 30<br>5%      | 3<br>1%        | 13<br>5%   | 11<br>4%   | 7<br>4%    | 15<br>4%  | 13<br>4%        | 4<br>5%            | -                         |                              |
| Had a short-term savings goals e.g. a holiday or car      | 29<br>4%                              | 29<br>4%        | 18<br>3%       | 12<br>5%   | -                            | 16<br>2%      | 13<br>7%       | 14<br>5%   | 5<br>2%    | 9<br>4%    | 20<br>5%  | 4<br>1%         | 5<br>6%            | -                         |                              |
| Other change in family circumstances                      | 27<br>3%                              | 27<br>3%        | 15<br>3%       | 12<br>5%   | -                            | 21<br>3%      | 7<br>4%        | 8<br>3%  | 9<br>3%    | 7<br>4%    | 12<br>3%  | 12<br>4%        | 1<br>2%            | 2<br>10%                  |                              |
| Had children  | 24<br>3%                              | 24<br>3%        | 17<br>3%       | 7<br>3%  | -                            | 20<br>3%      | 4<br>2%        | 10<br>4%   | 4<br>1%    | 8<br>4%    | 17<br>4%  | 6<br>2%         | 1<br>1%            | -                         |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 104

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Weighted base   | 827                                   | 827             | 599            | 228  | -                            | 643           | 184            | 263  | 297        | 206       | 393   | 320               | 89                       | 16                           |  |
| The product was recommended to me by a professional   | 23<br>3%                              | 23<br>3%        | 14<br>2%       | 9<br>4%  | -                            | 22<br>3%      | 1<br>*         | 4<br>2%  | 12<br>4%   | 3<br>1%   | 11<br>3%  | 8<br>2%           | 1<br>2%                  | 3<br>17%                     |  |
| Pay increase  | 19<br>2%                              | 19<br>2%        | 10<br>2%       | 9<br>4%  | -                            | 16<br>2%      | 3<br>2%        | 4<br>2%  | 7<br>2%    | 5<br>2%   | 6<br>2%   | 9<br>3%           | 1<br>1%                  | 1<br>4%                      |  |
| Wanted to provide inheritance when I die  | 18<br>2%                              | 18<br>2%        | 9<br>2%        | 8<br>4%  | -                            | 16<br>2%      | 2<br>1%        | 3<br>1%  | 7<br>2%    | 3<br>2%   | 1<br>*  | 9<br>3%           | 5<br>5%                  | 3<br>17%                     |  |
| Finished paying off a debt or mortgage  | 17<br>2%                              | 17<br>2%        | 13<br>2%       | 4<br>2%  | -                            | 14<br>2%      | 3<br>2%        | 5<br>2%  | 6<br>2%    | 6<br>3%   | 9<br>2%   | 5<br>2%           | 2<br>3%                  | -                            |  |
| Household expenses fell   | 16<br>2%                              | 16<br>2%        | 14<br>2%       | 2<br>1%  | -                            | 14<br>2%      | 2<br>1%        | 4<br>2%  | 7<br>2%    | 3<br>2%   | 6<br>2%   | 6<br>2%           | 2<br>3%                  | -                            |  |
| Decided to start saving for pension   | 15<br>2%                              | 15<br>2%        | 9<br>2%        | 5<br>2%  | -                            | 13<br>2%      | 1<br>1%        | 1<br>*   | 6<br>2%    | 5<br>2%   | 4<br>1%   | 4<br>1%           | 5<br>1%                  | 3<br>17%                     |  |
| Saving for a mortgage deposit   | 13<br>2%                              | 13<br>2%        | 11<br>2%       | 2<br>1%  | -                            | 13<br>2%      | -              | 5<br>2%  | 7<br>2%    | -         | 9<br>2%   | 4<br>1%           | 1<br>1%                  | -                            |  |
| The product was packaged with my mortgage   | 13<br>2%                              | 13<br>2%        | 13<br>2%       | -  | -                            | 13<br>2%      | -              | 10<br>4%   | 2<br>1%    | 1<br>*    | 6<br>1%   | 6<br>2%           | 1<br>1%                  | -                            |  |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 12<br>1%                              | 12<br>1%        | 7<br>1%        | 5<br>2%  | -                            | 10<br>1%      | 2<br>1%        | 2<br>1%  | 4<br>1%    | 6<br>3%   | 5<br>1%   | 5<br>2%           | 3<br>3%                  | -                            |  |
| Pension saving prompted me to save some money I could access more easily                              | 10<br>1%                              | 10<br>1%        | 7<br>1%        | 3<br>1%  | -                            | 9<br>1%       | 1<br>*         | 2<br>1%  | 4<br>1%    | 1<br>*    | 5<br>1%   | 2<br>1%           | 1<br>1%                  | 3<br>17%                     |  |
| Can't remember  | 196<br>24%                            | 196<br>24%      | 151<br>25%     | 45<br>20%  | -                            | 140<br>22%    | 56<br>30%      | 58<br>22%  | 70<br>23%  | 50<br>24% | 98<br>25%   | 72<br>22%         | 18<br>20%                | 6<br>35%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 105

Q.8 Which of the following factors influenced your decision to start saving or investing with...?

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have ever used each

|   | Gender    |           | Age       |          |          |          |          |          | Social Grade |           |          |          | Region   |          |            |            |                    |               |               |          |          | Employment Sector |            |            |          |           |
|---|-----------|-----------|-----------|----------|----------|----------|----------|----------|--------------|-----------|----------|----------|----------|----------|------------|------------|--------------------|---------------|---------------|----------|----------|-------------------|------------|------------|----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54    | 55-64    | 65+          | AB        | C1       | C2       | DE       | Scotland | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | Wales    | Eastern  | London            | South East | South West | Public   | Private   |
| Unweighted base   | 112       | 65        | 47        | 20       | 27       | 29       | 11       | 10       | 15           | 45        | 33       | 21       | 13       | 10       | 5          | 9          | 13                 | 8             | 5             | 5        | 11       | 26                | 15         | 5          | 22       | 63        |
| Weighted base   | 119       | 70        | 49        | 25       | 31       | 26       | 11       | 11       | 16           | 48        | 34       | 25       | 13       | 11       | 4          | 8          | 13                 | 9             | 5             | 4        | 15       | 33                | 13         | 5          | 27       | 67        |
| High interest rates on offer                              | 24<br>20% | 11<br>16% | 13<br>26% | 7<br>27% | 3<br>10% | 6<br>22% | -        | 3<br>28% | 6<br>35%     | 12<br>25% | 8<br>24% | 3<br>12% | 1<br>6%  | 4<br>35% | 1<br>17%   | 1<br>15%   | 1<br>11%           | -             | 4<br>82%      | 1<br>18% | 7<br>44% | 3<br>9%           | 1<br>7%    | 2<br>30%   | 2<br>9%  | 14<br>21% |
| I felt I understood the product and how it works          | 17<br>14% | 11<br>16% | 6<br>12%  | 2<br>7%  | 1<br>5%  | 8<br>30% | 2<br>15% | 2<br>17% | 3<br>16%     | 5<br>11%  | 5<br>15% | 5<br>19% | 2<br>15% | 1<br>9%  | -          | 2<br>32%   | 2<br>12%           | -             | -             | 1<br>15% | 1<br>8%  | 6<br>18%          | 1<br>6%    | 4<br>66%   | 5<br>19% | 8<br>12%  |
| Pay increase  | 12<br>10% | 4<br>5%   | 8<br>17%  | 5<br>21% | 5<br>15% | 1<br>3%  | -        | 1<br>11% | -            | 4<br>9%   | 2<br>5%  | 6<br>25% | -        | -        | -          | -          | 3<br>22%           | 2<br>18%      | 1<br>18%      | -        | 5<br>31% | 1<br>3%           | 1<br>7%    | -          | 3<br>12% | 7<br>11%  |
| Change in work situation                                  | 11<br>10% | 5<br>7%   | 7<br>13%  | 1<br>2%  | 2<br>5%  | 4<br>15% | 2<br>15% | 3<br>25% | 1<br>6%      | 2<br>3%   | 6<br>16% | 2<br>10% | 2<br>15% | -        | 2<br>55%   | 2<br>24%   | -                  | -             | 1<br>12%      | 1<br>27% | 1<br>9%  | 3<br>10%          | -          | 1<br>24%   | 1<br>2%  | 9<br>13%  |
| Suggested by parents or other family members              | 11<br>9%  | 7<br>10%  | 3<br>7%   | 3<br>14% | -        | 4<br>15% | 1<br>8%  | -        | 3<br>16%     | 3<br>7%   | 1<br>2%  | 4<br>16% | 3<br>21% | -        | -          | 2<br>24%   | -                  | 1<br>12%      | 1<br>16%      | -        | 1<br>6%  | 4<br>13%          | 2<br>14%   | -          | 3<br>12% | 4<br>6%   |
| I found a certain product particularly attractive         | 11<br>9%  | 6<br>8%   | 5<br>10%  | -        | 2<br>7%  | 5<br>18% | 2<br>20% | 1<br>6%  | 1<br>8%      | 1<br>3%   | 2<br>6%  | 5<br>18% | 3<br>23% | 1<br>9%  | 1<br>28%   | 2<br>24%   | 3<br>22%           | -             | -             | 1<br>8%  | 3<br>9%  | -                 | -          | -          | -        | 7<br>10%  |
| Information available about the product                   | 9<br>7%   | 4<br>5%   | 5<br>10%  | 1<br>3%  | 1<br>5%  | 2<br>7%  | 2<br>23% | -        | 2<br>15%     | 2<br>5%   | 5<br>16% | -        | 1<br>7%  | 2<br>15% | -          | -          | -                  | -             | 1<br>16%      | 1<br>15% | 1<br>4%  | 2<br>5%           | 1<br>5%    | 3<br>51%   | 1<br>3%  | 5<br>7%   |
| Wanted protection against uncertainty - "for a rainy day" | 8<br>7%   | 5<br>7%   | 3<br>7%   | 1<br>3%  | 3<br>9%  | 3<br>10% | 1<br>6%  | -        | 2<br>10%     | 2<br>4%   | 2<br>5%  | 2<br>9%  | 2<br>20% | 1<br>7%  | -          | 3<br>32%   | 3<br>22%           | -             | -             | -        | -        | -                 | 1<br>5%    | 2<br>30%   | 1<br>5%  | 5<br>7%   |
| My friends and peers were all saving or investing         | 7<br>6%   | 3<br>5%   | 4<br>7%   | 3<br>14% | 1<br>3%  | 1<br>2%  | -        | 1<br>11% | 1<br>6%      | 4<br>7%   | -        | 3<br>13% | -        | -        | 1<br>7%    | 1<br>7%    | 1<br>12%           | -             | -             | 1<br>8%  | 3<br>9%  | -                 | -          | -          | 3<br>13% | 1<br>2%   |
| Had a windfall - an inheritance or prize win or similar   | 6<br>5%   | 2<br>3%   | 4<br>8%   | 2<br>8%  | -        | 3<br>10% | -        | 1<br>11% | -            | 1<br>2%   | 2<br>6%  | 1<br>5%  | 2<br>15% | -        | -          | 2<br>24%   | -                  | 2<br>20%      | -             | -        | 1<br>8%  | 1<br>2%           | -          | -          | 1<br>5%  | 5<br>7%   |
| Finished paying off a debt or mortgage                    | 5<br>4%   | 1<br>2%   | 4<br>8%   | 1<br>3%  | 2<br>7%  | 2<br>9%  | -        | -        | -            | 2<br>5%   | 1<br>2%  | 2<br>9%  | -        | -        | -          | -          | 3<br>23%           | -             | -             | -        | -        | 1<br>3%           | 1<br>10%   | -          | 1<br>3%  | 4<br>6%   |
| Household expenses fell                                   | 5<br>4%   | 2<br>2%   | 3<br>6%   | -        | 2<br>5%  | 2<br>6%  | -        | 1<br>11% | -            | 2<br>5%   | -        | 2<br>8%  | -        | -        | -          | -          | -                  | -             | -             | -        | 2<br>13% | 2<br>5%           | 1<br>7%    | -          | 2<br>8%  | 3<br>4%   |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 105

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have ever used each

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |                |                |       |          | Employment Sector |            |            |        |         |     |     |     |    |   |   |   |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|---------|-----|-----|-----|----|---|---|---|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | Wales | East-ern | London            | South East | South West | Public | Pri-ate |     |     |     |    |   |   |   |
|   |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                         |                |                |       |          |                   |            |            |        |         |     |     |     |    |   |   |   |
| Weighted base   | 119    | 70   | 49     | 25    | 31    | 26    | 11    | 11    | 16  | 48           | 34  | 25  | 13  | 11        | 4          | 8          | 13                      | 9              | 5              | 4     | 15       | 33                | 13         | 5          | 27     | 67      |     |     |     |    |   |   |   |
| Had children  | 4      | 2    | 3      | -     | -     | 3     | -     | 1     | -   | 1            | -   | 1   | 2   | 1         | -          | 2          | -                       | -              | -              | -     | -        | 1                 | -          | -          | 1      | 5%      | 3%  |     |     |    |   |   |   |
| Pension saving prompted me to save some money I could access more easily                              | 4      | 3    | 1      | -     | 1     | 2     | -     | -     | 2   | 1            | 2   | -   | 2   | 1         | -          | 2          | 1                       | -              | -              | -     | -        | -                 | -          | 2          | -      | 3       | 4%  |     |     |    |   |   |   |
| Had a short-term savings goals e.g. a holiday or car  | 4      | 4    | -      | 3     | -     | 1     | -     | -     | -   | 3            | 1   | -   | 1   | -         | 1          | 8%         | -                       | 1              | 6%             | -     | -        | 2                 | 7%         | 1          | 5%     | 2       | 3%  |     |     |    |   |   |   |
| The product was packaged with my mortgage   | 4      | 1    | 3      | 2     | 9%    | 1     | 2%    | -     | 11% | -            | 2   | 1   | 1   | -         | -          | -          | -                       | 1              | 24%            | -     | 1        | 8%                | -          | 1          | 8%     | 11%     | 2   | 2%  |     |    |   |   |   |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 4      | 4    | -      | 1     | 3     | -     | -     | -     | -   | 2            | 1   | -   | 1   | -         | -          | 1          | -                       | -              | 1              | 25%   | -        | 2                 | 5%         | -          | -      | 3       | 10% | 1   | 1%  |    |   |   |   |
| Decided to start saving for pension   | 3      | 3    | -      | -     | 3     | -     | -     | -     | -   | 3            | -   | -   | -   | -         | -          | -          | -                       | -              | -              | -     | -        | 3                 | -          | -          | 3      | -       | -   |     |     |    |   |   |   |
| 3%  | 5%     | -    | -      | 11%   | -     | -     | -     | -     | 7%  | -            | -   | -   | -   | -         | -          | -          | -                       | -              | -              | -     | -        | 11%               | -          | -          | 13%    | -       | -   |     |     |    |   |   |   |
| Other change in family circumstances  | 3      | 2    | 1      | -     | 3     | -     | -     | -     | -   | 1            | 2   | -   | -   | -         | -          | 1          | -                       | -              | -              | -     | -        | 2                 | -          | -          | 1      | 1%      | -   | -   |     |    |   |   |   |
| 3%  | 3%     | 2%   | -      | 11%   | -     | -     | -     | -     | 3%  | 9%           | -   | -   | -   | -         | 11%        | -          | -                       | -              | -              | -     | -        | 18%               | -          | -          | -      | -       | -   | -   |     |    |   |   |   |
| The product was recommended to me by a professional   | 3      | 2    | 1      | -     | -     | 2     | -     | 1     | -   | -            | -   | 1   | 2   | -         | -          | 2          | -                       | -              | -              | -     | 1        | -                 | -          | 1          | 5%     | 2       | 3%  | -   | -   |    |   |   |   |
| 3%  | 3%     | 2%   | -      | -     | 7%    | -     | 11%   | -     | -   | 5%           | 15% | -   | -   | 24%       | -          | -          | -                       | -              | -              | -     | 8%       | -                 | -          | -          | -      | -       | -   | -   | -   | -  |   |   |   |
| Wanted to provide inheritance when I die  | 3      | 2    | 1      | 1     | 2     | 1     | -     | -     | -   | 1            | 1   | -   | 1   | -         | -          | -          | -                       | -              | -              | -     | -        | 2                 | 5%         | 1          | 9%     | -       | 2   | 7%  | 1   | 1% | - | - |   |
| 3%  | 3%     | 2%   | 3%     | 6%    | 2%    | -     | -     | -     | 2%  | 3%           | -   | 10% | -   | -         | -          | -          | -                       | -              | -              | -     | -        | 5%                | 9%         | -          | -      | 7%      | 1   | 1%  | -   | -  | - | - |   |
| Saving for a mortgage deposit   | 2      | 2    | -      | 1     | 2     | -     | -     | -     | -   | 1            | -   | -   | 1   | -         | -          | 1          | -                       | 1              | 6%             | -     | -        | 1                 | 3%         | -          | -      | 1       | 3%  | 2   | 2%  | -  | - |   |   |
| 2%  | 3%     | -    | 2%     | 5%    | -     | -     | -     | -     | 1%  | -            | -   | 11% | -   | -         | -          | 5%         | -                       | -              | -              | -     | -        | 3%                | -          | -          | 1      | 3%      | -   | -   | 1   | 2% | - | - |   |
| Can't remember  | 29     | 21   | 8      | 3     | 6     | 5     | 4     | 5     | 5   | 11           | 8   | 5   | 5   | 4         | 5          | -          | 2                       | 4              | 5              | 5     | -        | 3                 | 7          | 2          | -      | 4       | 18  | 16% | 28% | -  | - |   |   |
| 24%   | 30%    | 16%  | 14%    | 21%   | 17%   | 37%   | 47%   | 34%   | 24% | 25%          | 20% | 32% | 50% | -         | 25%        | 35%        | 55%                     | -              | -              | 17%   | 23%      | 15%               | -          | 4          | 16%    | 16%     | 28% | -   | -   | -  | - | - | - |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 105

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**

Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)

Base: All respondents who have ever used each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|--------------------|---------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                    |                           |                              |  |
| Unweighted base   | 112                                   | 112             | 79             | 33   | -                            | 112           | -              | 31   | 35         | 38       | 39  | 35                 | 31                        | 4                            |  |
| Weighted base   | 119                                   | 119             | 82             | 38   | -                            | 119           | -              | 29   | 37         | 40       | 39  | 38                 | 30                        | 7                            |  |
| High interest rates on offer                              | 24<br>20%                             | 24<br>20%       | 18<br>22%      | 6<br>15%   | -                            | 24<br>20%     | -              | 11<br>37%  | 6<br>16%   | 7<br>17% | 10<br>24%   | 10<br>25%          | 5<br>16%                  | -                            |  |
| I felt I understood the product and how it works          | 17<br>14%                             | 17<br>14%       | 14<br>18%      | 3<br>7%  | -                            | 17<br>14%     | -              | 4<br>15%   | 4<br>10%   | 8<br>20% | 6<br>16%  | 5<br>12%           | 4<br>15%                  | 2<br>27%                     |  |
| Pay increase  | 12<br>10%                             | 12<br>10%       | 11<br>14%      | 1<br>2%  | -                            | 12<br>10%     | -              | 5<br>18%   | 4<br>10%   | 2<br>4%  | 7<br>17%  | 4<br>9%            | 1<br>3%                   | 1<br>9%                      |  |
| Change in work situation                                  | 11<br>10%                             | 11<br>10%       | 8<br>10%       | 3<br>8%  | -                            | 11<br>10%     | -              | 1<br>2%  | 6<br>17%   | 1<br>4%  | 4<br>11%  | 1<br>3%            | 4<br>14%                  | 2<br>24%                     |  |
| Suggested by parents or other family members              | 11<br>9%                              | 11<br>9%        | 8<br>10%       | 3<br>8%  | -                            | 11<br>9%      | -              | 3<br>9%  | 3<br>7%    | 4<br>11% | 4<br>9%   | 6<br>17%           | 1<br>3%                   | -                            |  |
| I found a certain product particularly attractive         | 11<br>9%                              | 11<br>9%        | 11<br>13%      | -  | -                            | 11<br>9%      | -              | 1<br>4%  | 4<br>12%   | 5<br>13% | 8<br>20%  | 2<br>4%            | 1<br>5%                   | -                            |  |
| Information available about the product                   | 9<br>7%                               | 9<br>7%         | 6<br>7%        | 3<br>7%  | -                            | 9<br>7%       | -              | 4<br>13%   | 2<br>4%    | 3<br>8%  | 2<br>6%   | 4<br>10%           | 1<br>2%                   | 2<br>24%                     |  |
| Wanted protection against uncertainty - "for a rainy day" | 8<br>7%                               | 8<br>7%         | 7<br>8%        | 1<br>4%  | -                            | 8<br>7%       | -              | 2<br>5%  | 6<br>16%   | 1<br>2%  | 5<br>12%  | 2<br>6%            | 1<br>5%                   | -                            |  |
| My friends and peers were all saving or investing         | 7<br>6%                               | 7<br>6%         | 4<br>5%        | 3<br>8%  | -                            | 7<br>6%       | -              | 4<br>15%   | -          | 1<br>3%  | 2<br>6%   | 4<br>10%           | 1<br>3%                   | -                            |  |
| Had a windfall - an inheritance or prize win or similar   | 6<br>5%                               | 6<br>5%         | 4<br>5%        | 2<br>5%  | -                            | 6<br>5%       | -              | 1<br>4%  | 2<br>5%    | 1<br>2%  | 3<br>8%   | -                  | 1<br>3%                   | -                            |  |
| Finished paying off a debt or mortgage                    | 5<br>4%                               | 5<br>4%         | 4<br>5%        | 1<br>2%  | -                            | 5<br>4%       | -              | -  | 2<br>6%    | 2<br>5%  | 3<br>7%   | 2<br>6%            | -                         | -                            |  |
| Household expenses fell                                   | 5<br>4%                               | 5<br>4%         | 4<br>4%        | 1<br>2%  | -                            | 5<br>4%       | -              | 1<br>4%  | 3<br>7%    | 1<br>2%  | 1<br>3%   | -                  | 3<br>11%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 105

**Q.8 Which of the following factors influenced your decision to start saving or investing with...?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have ever used each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Weighted base   | 119                                   | 119             | 82             | 38   | -                            | 119           | -              | 29   | 37         | 40         | 39  | 38              | 30                 | 7                         |                              |
| Had children  | 4<br>4%                               | 4<br>4%         | 3<br>4%        | 1<br>4%  | -                            | 4<br>4%       | -              | 1<br>4%  | 2<br>5%    | 1<br>3%    | 3<br>8%   | 1<br>3%         | -                  | -                         | -                            |
| Pension saving prompted me to save some money I could access more easily                              | 4<br>4%                               | 4<br>4%         | 4<br>5%        | -  | -                            | 4<br>4%       | -              | 2<br>5%  | 3<br>7%    | -          | 2<br>5%   | 2<br>6%         | -                  | -                         | -                            |
| Had a short-term savings goals e.g. a holiday or car  | 4<br>3%                               | 4<br>3%         | 1<br>2%        | 3<br>7%  | -                            | 4<br>3%       | -              | 3<br>10%   | 1<br>2%    | 1<br>2%    | 1<br>1%   | 4<br>9%         | -                  | -                         | -                            |
| The product was packaged with my mortgage   | 4<br>3%                               | 4<br>3%         | 4<br>5%        | -  | -                            | 4<br>3%       | -              | 3<br>10%   | -          | 1<br>3%    | 3<br>9%   | -               | 1<br>2%            | -                         | -                            |
| Wanted to fund family expense - education of children or help get someone else on the property ladder | 4<br>3%                               | 4<br>3%         | 3<br>3%        | 1<br>3%  | -                            | 4<br>3%       | -              | -  | 3<br>7%    | 1<br>3%    | 1<br>2%   | 1<br>3%         | 2<br>6%            | -                         | -                            |
| Decided to start saving for pension   | 3<br>3%                               | 3<br>3%         | 1<br>1%        | 3<br>7%  | -                            | 3<br>3%       | -              | -  | 1<br>2%    | -          | -   | -               | 1<br>3%            | 3<br>40%                  |                              |
| Other change in family circumstances  | 3<br>3%                               | 3<br>3%         | 3<br>4%        | -  | -                            | 3<br>3%       | -              | -  | 1<br>2%    | 2<br>6%    | -   | 1<br>2%         | -                  | -                         | -                            |
| The product was recommended to me by a professional   | 3<br>3%                               | 3<br>3%         | 3<br>4%        | -  | -                            | 3<br>3%       | -              | 1<br>4%  | 2<br>5%    | -          | 3<br>8%   | -               | -                  | -                         | -                            |
| Wanted to provide inheritance when I die  | 3<br>3%                               | 3<br>3%         | 2<br>2%        | 1<br>3%  | -                            | 3<br>3%       | -              | 1<br>4%  | 1<br>2%    | 1<br>2%    | 1<br>1%   | -               | 2<br>8%            | -                         | -                            |
| Saving for a mortgage deposit   | 2<br>2%                               | 2<br>2%         | 1<br>1%        | 1<br>3%  | -                            | 2<br>2%       | -              | 1<br>2%  | 1<br>2%    | 1<br>2%    | 1<br>4%   | 1<br>2%         | -                  | -                         | -                            |
| Can't remember  | 29<br>24%                             | 29<br>24%       | 19<br>23%      | 10<br>27%  | -                            | 29<br>24%     | -              | 7<br>23%   | 12<br>32%  | 8<br>19%   | 12<br>30%   | 10<br>27%       | 6<br>20%           | -                         | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 106

**Q.9 What influenced your decision to stop saving or investing with...?****Summary****Base:** All respondents who have stopped using each

|  | Products       |  |                       |                         |                   |           |                               |  |  |   |   |                                      |
|--|----------------|--|-----------------------|-------------------------|-------------------|-----------|-------------------------------|--|--|---|---|--------------------------------------|
|  | ISA, cash only | predominantly cash with some stocks and shares | Stocks and shares ISA | Private pension product | Workplace pension | Shares    | Other investment fund product | Bank or building society easy access savings account | Bank or building society regular savings account | Bank or building society fixed term account | National Savings and Investment Premium Bonds | Online peer-to-peer lending platform |
| Unweighted base                                | 304            | 193  | 198                   | 264                     | 360               | 413       | 233                           | 322  | 469  | 455   | 402   | 70                                   |
| Weighted base                                  | 297            | 201  | 193                   | 260                     | 345               | 387       | 223                           | 320  | 460  | 435   | 418   | 76                                   |
| Pay increase                                   | 5<br>2%        | 6<br>3%  | 7<br>3%               | 2<br>1%                 | 6<br>2%           | 2<br>1%   | 2<br>1%                       | 4<br>1%  | 3<br>1%  | 6<br>1%                                     | 7<br>2%                                       | 3<br>3%                              |
| Pay decrease                                   | 25<br>8%       | 14<br>7%                                       | 15<br>8%              | 23<br>9%                | 41<br>12%         | 21<br>5%  | 10<br>5%                      | 31<br>10%  | 45<br>10%  | 32<br>7%                                    | 21<br>5%                                      | 4<br>5%                              |
| Became willing to use riskier product          | 9<br>3%        | 12<br>6%                                       | 8<br>4%               | 8<br>3%                 | 5<br>1%           | 2<br>1%   | 6<br>3%                       | 2<br>1%  | 11<br>2%   | 11<br>2%                                    | 6<br>1%                                       | 3<br>4%                              |
| Wanted to minimise amount of risk taking       | 9<br>3%        | 18<br>9%                                       | 20<br>11%             | 8<br>3%                 | 7<br>2%           | 73<br>19% | 24<br>11%                     | 6<br>2%  | 15<br>3%   | 8<br>2%                                     | 5<br>1%                                       | 4<br>5%                              |
| Met short-term goal e.g. bought holiday or car | 22<br>7%       | 13<br>6%                                       | 6<br>3%               | 8<br>3%                 | 2<br>1%           | 21<br>5%  | 10<br>4%                      | 19<br>6%   | 32<br>7%   | 28<br>6%                                    | 22<br>5%                                      | 5<br>7%                              |
| Bought house                                   | 13<br>4%       | 11<br>5%                                       | 12<br>6%              | 6<br>2%                 | 3<br>1%           | 19<br>5%  | 9<br>4%                       | 10<br>3%   | 18<br>4%   | 16<br>4%                                    | 17<br>4%                                      | 1<br>2%                              |
| Switched to investing in property              | 15<br>5%       | 14<br>7%                                       | 12<br>6%              | 9<br>3%                 | 19<br>6%          | 15<br>4%  | 10<br>5%                      | 6<br>2%  | 12<br>3%   | 10<br>2%                                    | 9<br>2%                                       | 8<br>10%                             |
| Bought insurance to replace savings            | 1<br>*         | 5<br>2%  | 3<br>1%               | 6<br>2%                 | 1<br>*            | 1<br>*    | 1<br>*                        | 6<br>2%  | 2<br>*   | 4<br>1%                                     | 6<br>1%                                       | 3<br>4%                              |
| Decided to start saving for pension            | 5<br>2%        | 8<br>4%  | 4<br>2%               | 11<br>4%                | 10<br>3%          | 6<br>2%   | 11<br>5%                      | 6<br>2%  | 13<br>3%   | 13<br>3%                                    | 11<br>3%                                      | 8<br>10%                             |
| Wanted to seek higher returns                  | 29<br>10%      | 30<br>15%                                      | 13<br>7%              | 8<br>3%                 | 16<br>5%          | 10<br>3%  | 17<br>8%                      | 41<br>13%  | 40<br>9%   | 48<br>11%                                   | 46<br>11%                                     | 4<br>5%                              |
| Became unaffordable                            | 50<br>17%      | 17<br>8%                                       | 24<br>13%             | 41<br>16%               | 47<br>14%         | 42<br>11% | 18<br>8%                      | 40<br>13%  | 76<br>16%  | 43<br>10%                                   | 36<br>9%                                      | 5<br>6%                              |
| Change in family circumstances                 | 37<br>12%      | 20<br>10%                                      | 29<br>15%             | 55<br>21%               | 83<br>24%         | 50<br>13% | 28<br>12%                     | 43<br>14%  | 61<br>13%  | 57<br>13%                                   | 58<br>14%                                     | 12<br>16%                            |
| Wanted more to spend immediately               | 22<br>8%       | 15<br>7%                                       | 15<br>8%              | 7<br>3%                 | 12<br>3%          | 50<br>13% | 17<br>8%                      | 18<br>6%   | 32<br>7%   | 42<br>10%                                   | 25<br>6%                                      | 7<br>9%                              |
| Wanted to make sure my money was safe          | 7<br>2%        | 18<br>9%                                       | 19<br>10%             | 10<br>4%                | 12<br>3%          | 51<br>13% | 17<br>8%                      | 5<br>2%  | 11<br>2%   | 18<br>4%                                    | 6<br>2%                                       | 1<br>2%                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 106

**Q.9 What influenced your decision to stop saving or investing with...?****Summary****Base:** All respondents who have stopped using each

|  | Products       |   |                       |                         |                   |           |                               |  |  |   |   |                                      |
|--|----------------|---|-----------------------|-------------------------|-------------------|-----------|-------------------------------|--|--|---|---|--------------------------------------|
|  | ISA, cash only | ISA, predominantly cash with some stocks and shares | Stocks and shares ISA | Private pension product | Workplace pension | Shares    | Other investment fund product | Bank or building society easy access savings account | Bank or building society regular savings account | Bank or building society fixed term account | National Savings and Investment Premium Bonds | Online peer-to-peer lending platform |
| Weighted base  | 297            | 201   | 193                   | 260                     | 345               | 387       | 223                           | 320  | 460  | 435   | 418   | 76                                   |
| Wanted to take advantage of government policies reducing tax on interest | 3<br>1%        | 9<br>4%   | 6<br>3%               | 8<br>3%                 | 1<br>*            | 11<br>3%  | 10<br>5%                      | 9<br>3%  | 9<br>2%  | 9<br>2%                                     | 10<br>2%                                      | 5<br>6%                              |
| Needed to be able to access money more quickly                           | 31<br>10%      | 21<br>10%   | 18<br>9%              | 11<br>4%                | 26<br>8%          | 55<br>14% | 18<br>8%                      | 18<br>6%   | 45<br>10%  | 74<br>17%                                   | 21<br>5%                                      | 9<br>12%                             |
| Accessing money quickly became less important                            | 12<br>4%       | 12<br>6%  | 10<br>5%              | 8<br>3%                 | 1<br>*            | 9<br>2%   | 8<br>3%                       | 5<br>2%  | 7<br>2%  | 6<br>1%                                     | 7<br>2%                                       | 3<br>4%                              |
| Low interest rates/returns   | 65<br>22%      | 40<br>20%   | 36<br>19%             | 19<br>7%                | 9<br>3%           | 35<br>9%  | 27<br>12%                     | 60<br>19%  | 75<br>16%  | 71<br>16%                                   | 63<br>15%                                     | 4<br>5%                              |
| I became aware of other products which suited my situation better        | 28<br>10%      | 19<br>9%  | 21<br>11%             | 23<br>9%                | 17<br>5%          | 37<br>10% | 30<br>13%                     | 29<br>9%   | 45<br>10%  | 42<br>10%                                   | 47<br>11%                                     | 2<br>3%                              |
| I was advised to stop using this product by a professional               | 7<br>2%        | 5<br>3%   | 4<br>2%               | 17<br>7%                | 8<br>2%           | 6<br>2%   | 13<br>6%                      | 8<br>3%  | 7<br>2%  | 11<br>2%                                    | 8<br>2%                                       | 3<br>4%                              |
| Can't remember   | 40<br>13%      | 34<br>17%   | 20<br>10%             | 62<br>24%               | 102<br>30%        | 56<br>14% | 48<br>21%                     | 54<br>17%  | 79<br>17%  | 71<br>16%                                   | 104<br>25%                                    | 22<br>29%                            |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 107

Q.9 What influenced your decision to stop saving or investing with...?

ISA, cash only

Base: All respondents who have stopped using each

|   | Gender    |           | Age       |          |           |           |           |          | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |            | Employment Sector |          |            |            |           |           |
|---|-----------|-----------|-----------|----------|-----------|-----------|-----------|----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|----------|------------|------------|-----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64    | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London   | South East | South West | Public    | Pri-va-te |
| Unweighted base   | 304       | 154       | 150       | 20       | 51        | 54        | 58        | 48       | 73           | 100       | 87        | 53        | 64        | 21        | 10         | 32         | 32                      | 38             | 19             | 15         | 26                | 37       | 49         | 25         | 42        | 135       |
| Weighted base   | 297       | 153       | 144       | 22       | 56        | 50        | 51        | 46       | 71           | 92        | 72        | 78        | 55        | 21        | 8          | 30         | 28                      | 33             | 20             | 15         | 30                | 42       | 48         | 24         | 38        | 140       |
| Low interest rates/ returns                                       | 65<br>22% | 42<br>27% | 23<br>16% | 4<br>18% | 11<br>19% | 12<br>23% | 8<br>16%  | 9<br>19% | 22<br>31%    | 20<br>22% | 14<br>19% | 19<br>24% | 12<br>22% | 5<br>25%  | -          | 9<br>31%   | 8<br>28%                | 9<br>29%       | 2<br>12%       | 2<br>13%   | 4<br>22%          | 9<br>18% | 7<br>30%   | 7<br>19%   | 24<br>17% |           |
| Became unaffordable   | 50<br>17% | 23<br>15% | 27<br>19% | -        | 5<br>8%   | 12<br>24% | 17<br>33% | 8<br>17% | 9<br>12%     | 12<br>14% | 12<br>16% | 17<br>22% | 9<br>16%  | 1<br>7%   | 3<br>42%   | 2<br>6%    | 7<br>26%                | 3<br>11%       | 5<br>23%       | 1<br>4%    | 7<br>24%          | 7<br>16% | 10<br>21%  | 4<br>16%   | 8<br>20%  | 20<br>14% |
| Change in family circumstances                                    | 37<br>12% | 15<br>10% | 22<br>15% | 1<br>3%  | 3<br>5%   | 11<br>22% | 7<br>13%  | 7<br>16% | 8<br>12%     | 7<br>8%   | 7<br>9%   | 13<br>17% | 10<br>19% | 2<br>7%   | 2<br>27%   | 6<br>19%   | 1<br>5%                 | 2<br>7%        | 1<br>4%        | 2<br>16%   | 9<br>30%          | 4<br>10% | 6<br>12%   | 2<br>7%    | 2<br>6%   | 12<br>9%  |
| Needed to be able to access money more quickly                    | 31<br>10% | 11<br>7%  | 20<br>14% | 2<br>11% | 4<br>8%   | 4<br>9%   | 5<br>9%   | 7<br>16% | 7<br>10%     | 6<br>6%   | 8<br>11%  | 13<br>16% | 4<br>7%   | 2<br>11%  | 1<br>19%   | 2<br>7%    | 3<br>12%                | 4<br>11%       | 3<br>15%       | 1<br>5%    | 3<br>9%           | 5<br>11% | 2<br>5%    | 4<br>17%   | 2<br>6%   | 10<br>7%  |
| Wanted to seek higher returns                                     | 29<br>10% | 21<br>13% | 8<br>6%   | 1<br>4%  | 1<br>2%   | 5<br>10%  | 2<br>4%   | 4<br>8%  | 16<br>23%    | 13<br>14% | 6<br>8%   | 7<br>9%   | 3<br>6%   | 1<br>3%   | 1<br>7%    | 4<br>15%   | 3<br>10%                | -              | 2<br>-         | 9<br>-     | 3<br>-            | 6<br>9%  | 15<br>17%  | 8<br>8%    | 1<br>2%   | 10<br>7%  |
| I became aware of other products which suited my situation better | 28<br>10% | 16<br>10% | 13<br>9%  | 3<br>15% | 4<br>7%   | 2<br>3%   | 1<br>1%   | 8<br>18% | 10<br>14%    | 10<br>11% | 5<br>8%   | 9<br>12%  | 4<br>6%   | 2<br>8%   | -          | 4<br>13%   | 2<br>6%                 | 2<br>5%        | 2<br>11%       | 1<br>9%    | 3<br>10%          | 5<br>11% | 5<br>10%   | 4<br>15%   | 2<br>6%   | 11<br>8%  |
| Pay decrease  | 25<br>8%  | 12<br>8%  | 13<br>9%  | 1<br>2%  | 3<br>6%   | 6<br>13%  | 4<br>7%   | 9<br>19% | 2<br>3%      | 6<br>6%   | 6<br>8%   | 10<br>13% | 4<br>7%   | 1<br>6%   | 2<br>28%   | 6<br>20%   | 3<br>10%                | 2<br>7%        | -              | 1<br>4%    | 4<br>14%          | 2<br>4%  | 1<br>2%    | 3<br>13%   | 2<br>5%   | 8<br>6%   |
| Wanted more to spend immediately                                  | 22<br>8%  | 11<br>7%  | 11<br>8%  | -        | 7<br>13%  | 4<br>9%   | 2<br>5%   | 5<br>10% | 4<br>5%      | 5<br>5%   | 2<br>3%   | 9<br>11%  | 6<br>11%  | -         | -          | 5<br>16%   | 2<br>7%                 | 4<br>13%       | -              | 4<br>25%   | 1<br>4%           | 3<br>7%  | 3<br>6%    | 1<br>5%    | 5<br>14%  | 10<br>7%  |
| Met short-term goal e.g. bought holiday or car                    | 22<br>7%  | 8<br>5%   | 13<br>9%  | 1<br>6%  | 8<br>14%  | 3<br>6%   | 2<br>5%   | 5<br>10% | 2<br>3%      | 2<br>3%   | 4<br>6%   | 10<br>13% | 5<br>10%  | 1<br>3%   | -          | 1<br>2%    | 2<br>7%                 | 6<br>17%       | -              | 2<br>16%   | 1<br>4%           | 1<br>2%  | 7<br>15%   | 2<br>7%    | 4<br>11%  | 10<br>7%  |
| Switched to investing in property                                 | 15<br>5%  | 11<br>7%  | 4<br>3%   | 3<br>12% | 6<br>11%  | 3<br>7%   | 1<br>1%   | 2<br>5%  | -            | 5<br>6%   | 2<br>3%   | 6<br>8%   | 1<br>1%   | -         | -          | 3<br>11%   | 1<br>3%                 | 2<br>6%        | -              | 1<br>4%    | 4<br>12%          | 4<br>9%  | -          | 1<br>5%    | 4<br>10%  | 10<br>7%  |
| Bought house  | 13<br>4%  | 6<br>4%   | 7<br>5%   | 1<br>3%  | 5<br>10%  | 1<br>3%   | 4<br>8%   | 1<br>1%  | 1<br>1%      | 5<br>5%   | 7<br>10%  | -         | 2<br>3%   | 3<br>16%  | -          | 2<br>7%    | 1<br>4%                 | 1<br>2%        | -              | 1<br>4%    | 1<br>4%           | 1<br>4%  | 2<br>4%    | 2<br>7%    | 3<br>5%   |           |
| Accessing money quickly became less important                     | 12<br>4%  | 1<br>*    | 11<br>8%  | -        | -         | 4<br>9%   | 2<br>4%   | 3<br>7%  | 2<br>3%      | 1<br>1%   | 2<br>2%   | 4<br>6%   | 4<br>8%   | -         | -          | 1<br>2%    | 1<br>2%                 | 2<br>9%        | 1<br>11%       | -          | 6<br>14%          | 1<br>2%  | -          | -          | 7<br>5%   |           |
| Wanted to minimise amount of risk taking                          | 9<br>3%   | 4<br>2%   | 5<br>4%   | 1<br>5%  | 2<br>3%   | 3<br>5%   | 1<br>2%   | 1<br>3%  | 1<br>1%      | 1<br>1%   | 1<br>2%   | 3<br>4%   | 3<br>6%   | -         | -          | 2<br>6%    | -                       | 2<br>7%        | 1<br>6%        | -          | 2<br>6%           | 1<br>2%  | -          | 3<br>9%    | 4<br>3%   |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 107

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, cash only****Base:** All respondents who have stopped using each

|  | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |    |     | Region    |            |            |                          |                |                |            |             | Employment Sector |            |        |              |     |    |    |    |
|--|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|----|-----|-----------|------------|------------|--------------------------|----------------|----------------|------------|-------------|-------------------|------------|--------|--------------|-----|----|----|----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2 | DE  | Scot-land | North-East | North-West | York-shire & Humber-side | West-Mid-lands | East-Mid-lands | East-Wales | East-London | South-East        | South-West | Public | Pri-<br>vate |     |    |    |    |
| Weighted base  | 297    | 153  | 144    | 22    | 56    | 50    | 51    | 46    | 71  | 92           | 72  | 78 | 55  | 21        | 8          | 30         | 28                       | 33             | 20             | 15         | 30          | 42                | 48         | 24     | 38           | 140 |    |    |    |
| Became willing to use riskier product                                    | 9      | 5    | 3      | -     | -     | 2     | 1     | -     | 5   | 6            | 1   | 2  | -   | -         | -          | -          | -                        | -              | -              | 3          | -           | 4                 | 2          | -      | -            | 3   | 2% |    |    |
| 3%   | 3%     | 3%   | 2%     | -     | -     | 5%    | 2%    | -     | 7%  | 7%           | 1%  | 2% | -   | -         | -          | -          | -                        | -              | -              | 20%        | -           | 10%               | 4%         | -      | -            | -   | 2% |    |    |
| Wanted to make sure my money was safe                                    | 7      | 2    | 5      | -     | 2     | 2     | 2     | 1     | -   | 1            | 2   | -  | 4   | 1         | -          | 2          | -                        | -              | 2              | 1          | -           | -                 | -          | 1      | 3%           | 3   | 4  | 3% |    |
| 2%   | 2%     | 2%   | 3%     | -     | 4%    | 5%    | 3%    | 1%    | -   | 1%           | 2%  | -  | 8%  | 5%        | -          | 6%         | -                        | -              | 12%            | 8%         | -           | -                 | -          | -      | 3%           | 8%  | 3  | 4  | 3% |
| I was advised to stop using this product by a professional               | 7      | 1    | 6      | 1     | 1     | 1     | -     | -     | 3   | 2            | -   | 3  | 1   | -         | 1          | -          | -                        | -              | -              | -          | -           | 1                 | 2          | 2      | 5%           | 8%  | -  | 2  | 1% |
| 2%   | 1%     | 4%   | 5%     | 2%    | 3%    | -     | -     | 4%    | 2%  | -            | 4%  | 3% | -   | 11%       | -          | -          | -                        | -              | -              | -          | -           | 3%                | 5%         | 8%     | -            | -   | 1% | 2  |    |
| Pay increase   | 5      | 2    | 3      | -     | -     | 1     | 1     | 3     | -   | 2            | -   | 3  | *   | -         | 2          | *          | 1                        | -              | -              | -          | 2           | -                 | -          | -      | -            | 3   | 1  |    |    |
| 2%   | 1%     | 2%   | -      | -     | 2%    | 2%    | 6%    | -     | 2%  | -            | 4%  | 1% | -   | 24%       | 2%         | 3%         | -                        | -              | -              | -          | 6%          | -                 | -          | -      | -            | 7%  | 1% |    |    |
| Decided to start saving for pension                                      | 5      | 3    | 2      | 1     | -     | 1     | -     | 1     | 1   | 2            | -   | 2  | *   | -         | *          | -          | -                        | 1              | -              | -          | 1           | 1                 | 1          | 1      | 1            | 1   | 1  | 1  |    |
| 2%   | 2%     | 2%   | 1%     | 5%    | -     | 2%    | -     | 3%    | 2%  | 2%           | -   | 3% | 1%  | -         | 5%         | -          | -                        | 3%             | -              | -          | 4%          | 2%                | 3%         | -      | 3%           | 1%  |    |    |    |
| Wanted to take advantage of government policies reducing tax on interest | 3      | 2    | 1      | 1     | -     | 2     | -     | -     | *   | -            | -   | 3  | -   | -         | 2          | -          | -                        | -              | -              | -          | -           | 1                 | -          | -      | -            | 3   |    |    |    |
| 1%   | 2%     | *    | 3%     | -     | 5%    | -     | -     | 1%    | -   | -            | 5%  | -  | -   | 6%        | -          | -          | -                        | -              | -              | -          | -           | 2%                | -          | -      | -            | 2%  |    |    |    |
| Bought insurance to replace savings                                      | 1      | 1    | -      | -     | -     | 1     | -     | 1     | -   | 1            | -   | -  | 1   | -         | -          | -          | -                        | 1              | -              | -          | 1           | 2%                | -          | -      | -            | -   | 1  | 1% |    |
| *  | 1%     | -    | -      | -     | -     | 2%    | -     | 2%    | -   | 1%           | -   | -  | 1%  | -         | -          | -          | -                        | 4%             | -              | -          | 2%          | -                 | -          | -      | -            | -   | 1  |    |    |
| Can't remember   | 40     | 20   | 19     | 10    | 7     | 5     | 4     | 6     | 8   | 13           | 15  | 9  | 3   | 3         | 1          | 5          | 1                        | 4              | 5              | 3          | 4           | 6                 | 5          | 3      | 4            | 27  |    |    |    |
| 13%  | 13%    | 14%  | 45%    | 12%   | 9%    | 9%    | 13%   | 11%   | 14% | 20%          | 12% | 6% | 15% | 19%       | 15%        | 3%         | 11%                      | 25%            | 18%            | 14%        | 15%         | 10%               | 14%        | 10%    | 19%          |     |    |    |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 107

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, cash only****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base   | 304                                   | 304             | 164            | 140  | -                            | 219           | 85             | 89   | 120        | 66        | 159   | 103               | 30                       | 5                            |  |
| Weighted base   | 297                                   | 297             | 168            | 129  | -                            | 208           | 89             | 78   | 116        | 73        | 161   | 95                | 27                       | 7                            |  |
| Low interest rates/ returns                                       | 65<br>22%                             | 65<br>22%       | 43<br>26%      | 22<br>17%  | -                            | 50<br>24%     | 15<br>17%      | 15<br>19%  | 33<br>28%  | 13<br>18% | 35<br>22%   | 22<br>24%         | 4<br>15%                 | 2<br>30%                     |  |
| Became unaffordable   | 50<br>17%                             | 50<br>17%       | 22<br>13%      | 28<br>22%  | -                            | 27<br>13%     | 23<br>26%      | 15<br>19%  | 26<br>22%  | 7<br>9%   | 34<br>21%   | 12<br>13%         | 4<br>13%                 | -                            |  |
| Change in family circumstances                                    | 37<br>12%                             | 37<br>12%       | 21<br>12%      | 16<br>12%  | -                            | 26<br>12%     | 11<br>13%      | 14<br>19%  | 13<br>11%  | 7<br>9%   | 25<br>16%   | 8<br>9%           | 1<br>3%                  | -                            |  |
| Needed to be able to access money more quickly                    | 31<br>10%                             | 31<br>10%       | 19<br>11%      | 12<br>9%   | -                            | 23<br>11%     | 8<br>8%        | 10<br>13%  | 13<br>12%  | 7<br>9%   | 17<br>10%   | 9<br>10%          | 3<br>11%                 | 2<br>25%                     |  |
| Wanted to seek higher returns                                     | 29<br>10%                             | 29<br>10%       | 19<br>11%      | 10<br>8%   | -                            | 26<br>12%     | 3<br>3%        | 3<br>4%  | 16<br>14%  | 6<br>9%   | 12<br>8%  | 10<br>11%         | 6<br>22%                 | 1<br>12%                     |  |
| I became aware of other products which suited my situation better | 28<br>10%                             | 28<br>10%       | 23<br>14%      | 5<br>4%  | -                            | 23<br>11%     | 6<br>6%        | 10<br>13%  | 9<br>8%    | 5<br>7%   | 12<br>7%  | 13<br>14%         | 3<br>10%                 | 1<br>18%                     |  |
| Pay decrease  | 25<br>8%                              | 25<br>8%        | 11<br>6%       | 14<br>11%  | -                            | 17<br>8%      | 8<br>9%        | 8<br>11%   | 9<br>8%    | 5<br>7%   | 16<br>10%   | 7<br>7%           | 2<br>7%                  | -                            |  |
| Wanted more to spend immediately                                  | 22<br>8%                              | 22<br>8%        | 15<br>9%       | 8<br>6%  | -                            | 14<br>7%      | 9<br>10%       | 5<br>7%  | 10<br>9%   | 7<br>9%   | 11<br>7%  | 8<br>9%           | 3<br>10%                 | -                            |  |
| Met short-term goal e.g. bought holiday or car                    | 22<br>7%                              | 22<br>7%        | 14<br>8%       | 8<br>6%  | -                            | 13<br>6%      | 9<br>10%       | 6<br>8%  | 9<br>8%    | 6<br>8%   | 5<br>3%   | 11<br>12%         | 3<br>10%                 | 1<br>12%                     |  |
| Switched to investing in property                                 | 15<br>5%                              | 15<br>5%        | 6<br>3%        | 9<br>7%  | -                            | 11<br>5%      | 4<br>4%        | 2<br>3%  | 4<br>3%    | 5<br>6%   | 6<br>4%   | 5<br>5%           | -                        | 3<br>41%                     |  |
| Bought house  | 13<br>4%                              | 13<br>4%        | 6<br>3%        | 7<br>6%  | -                            | 10<br>5%      | 4<br>4%        | 1<br>1%  | 8<br>7%    | 4<br>5%   | 5<br>3%   | 5<br>6%           | 3<br>11%                 | -                            |  |
| Accessing money quickly became less important                     | 12<br>4%                              | 12<br>4%        | 7<br>4%        | 4<br>3%  | -                            | 9<br>4%       | 3<br>3%        | 7<br>9%  | 3<br>2%    | -         | 8<br>5%   | 3<br>3%           | 1<br>3%                  | -                            |  |
| Wanted to minimise amount of risk taking                          | 9<br>3%                               | 9<br>3%         | 5<br>3%        | 4<br>3%  | -                            | 9<br>4%       | -              | 2<br>3%  | 4<br>3%    | 2<br>3%   | 5<br>3%   | 4<br>4%           | 1<br>2%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 107

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, cash only****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Weighted base  | 297                                   | 297             | 168            | 129  | -                            | 208           | 89             | 78   | 116        | 73        | 161   | 95                | 27                       | 7                            |   |
| Became willing to use riskier product                                    | 9<br>3%                               | 9<br>3%         | 9<br>5%        | -  | -                            | 9<br>4%       | -              | 2<br>2%  | 3<br>3%    | 2<br>3%   | 6<br>4%   | 3<br>3%           | -                        | -                            | - |
| Wanted to make sure my money was safe                                    | 7<br>2%                               | 7<br>2%         | 5<br>3%        | 2<br>1%  | -                            | 6<br>3%       | 1<br>1%        | 1<br>2%  | 4<br>3%    | 1<br>2%   | 5<br>3%   | 2<br>3%           | -                        | -                            | - |
| I was advised to stop using this product by a professional               | 7<br>2%                               | 7<br>2%         | 2<br>1%        | 5<br>4%  | -                            | 3<br>1%       | 3<br>4%        | 3<br>3%  | -          | 2<br>3%   | 4<br>3%   | 2<br>2%           | -                        | -                            | - |
| Pay increase   | 5<br>2%                               | 5<br>2%         | 3<br>2%        | 2<br>2%  | -                            | 5<br>2%       | -              | 1<br>2%  | 1<br>1%    | 1<br>2%   | 4<br>2%   | 1<br>2%           | -                        | -                            | - |
| Decided to start saving for pension                                      | 5<br>2%                               | 5<br>2%         | 4<br>2%        | 1<br>1%  | -                            | 5<br>2%       | -              | 1<br>2%  | 1<br>1%    | -         | 2<br>1%   | 2<br>2%           | 1<br>3%                  | -                            | - |
| Wanted to take advantage of government policies reducing tax on interest | 3<br>1%                               | 3<br>1%         | 2<br>1%        | 1<br>1%  | -                            | 3<br>1%       | *              | 1<br>1%  | 2<br>1%    | -         | 2<br>1%   | -                 | 1<br>4%                  | -                            | - |
| Bought insurance to replace savings                                      | 1<br>*                                | 1<br>*          | 1<br>*         | 1<br>1%  | -                            | 1<br>1%       | -              | -  | 1<br>1%    | -         | 1<br>*  | -                 | 1<br>3%                  | -                            | - |
| Can't remember   | 40<br>13%                             | 40<br>13%       | 20<br>12%      | 19<br>15%  | -                            | 24<br>12%     | 16<br>17%      | 9<br>11%   | 12<br>10%  | 14<br>19% | 28<br>17%   | 8<br>9%           | 1<br>4%                  | 1<br>16%                     |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 108

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|   | Gender    |           | Age       |          |          |          |          | Social Grade |           |           |           | Region   |          |           |            |            |                         |                |                |            | Employment Sector |          |            |            |          |           |
|---|-----------|-----------|-----------|----------|----------|----------|----------|--------------|-----------|-----------|-----------|----------|----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|----------|------------|------------|----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54    | 55-64        | 65+       | AB        | C1        | C2       | DE       | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London   | South East | South West | Public   | Pri-va-te |
| Unweighted base   | 193       | 108       | 85        | 20       | 32       | 38       | 23       | 27           | 53        | 85        | 50        | 27       | 31       | 21        | 5          | 26         | 14                      | 21             | 16             | 13         | 10                | 27       | 29         | 11         | 37       | 79        |
| Weighted base   | 201       | 118       | 83        | 24       | 36       | 36       | 19       | 33           | 54        | 90        | 47        | 35       | 30       | 20        | 5          | 24         | 13                      | 23             | 19             | 12         | 13                | 31       | 29         | 12         | 40       | 87        |
| Low interest rates/ returns                                       | 40<br>20% | 28<br>23% | 12<br>15% | 4<br>15% | 5<br>13% | 7<br>20% | 5<br>29% | 7<br>21%     | 12<br>23% | 16<br>17% | 12<br>25% | 7<br>20% | 6<br>20% | 1<br>4%   | -<br>-     | 7<br>30%   | 2<br>16%                | 9<br>39%       | 3<br>17%       | 1<br>13%   | 5<br>36%          | 5<br>16% | 5<br>16%   | 2<br>21%   | 9<br>19% |           |
| Wanted to seek higher returns                                     | 30<br>15% | 21<br>18% | 9<br>10%  | 3<br>13% | 2<br>7%  | 7<br>20% | 2<br>11% | 3<br>11%     | 12<br>22% | 17<br>19% | 7<br>15%  | 5<br>15% | 1<br>3%  | 1<br>7%   | 1<br>11%   | 5<br>22%   | 3<br>22%                | 1<br>4%        | 3<br>18%       | 2<br>14%   | -<br>-            | 6<br>18% | 7<br>24%   | 1<br>13%   | 8<br>21% | 10<br>12% |
| Needed to be able to access money more quickly                    | 21<br>10% | 7<br>6%   | 14<br>17% | -<br>-   | 4<br>11% | 2<br>4%  | 5<br>29% | 4<br>14%     | 5<br>10%  | 7<br>8%   | 5<br>10%  | 6<br>17% | 3<br>11% | 2<br>10%  | -<br>-     | 3<br>13%   | 1<br>5%                 | 1<br>6%        | 1<br>6%        | 2<br>15%   | 1<br>9%           | 4<br>12% | 3<br>10%   | 3<br>23%   | 5<br>12% | 7<br>9%   |
| Change in family circumstances                                    | 20<br>10% | 12<br>10% | 8<br>10%  | 1<br>2%  | 5<br>15% | 4<br>10% | 2<br>9%  | 4<br>11%     | 5<br>10%  | 7<br>8%   | 3<br>6%   | 5<br>15% | 4<br>15% | 2<br>10%  | -<br>-     | 4<br>16%   | 3<br>20%                | 1<br>6%        | 2<br>9%        | 1<br>8%    | 3<br>19%          | 3<br>9%  | 2<br>8%    | -<br>-     | 6<br>15% | 8<br>9%   |
| I became aware of other products which suited my situation better | 19<br>9%  | 9<br>7%   | 10<br>12% | 1<br>4%  | -<br>-   | 3<br>8%  | 3<br>18% | 2<br>7%      | 9<br>18%  | 8<br>9%   | 5<br>11%  | 4<br>12% | 1<br>5%  | 3<br>15%  | -<br>-     | 3<br>13%   | 1<br>7%                 | -<br>-         | 4<br>19%       | -<br>-     | -<br>-            | 1<br>5%  | 3<br>10%   | 4<br>35%   | 3<br>7%  | 5<br>6%   |
| Wanted to make sure my money was safe                             | 18<br>9%  | 8<br>7%   | 11<br>13% | 1<br>5%  | 6<br>17% | 5<br>13% | 2<br>10% | 2<br>2%      | 4<br>7%   | 3<br>3%   | 1<br>24%  | 8<br>19% | 6<br>6%  | 1<br>12%  | -<br>-     | 3<br>11%   | 1<br>18%                | 4<br>6%        | 1<br>17%       | 2<br>5%    | 1<br>5%           | -<br>-   | 3<br>12%   | 1<br>13%   | 2<br>4%  | 9<br>10%  |
| Wanted to minimise amount of risk taking                          | 18<br>9%  | 7<br>6%   | 11<br>13% | 1<br>2%  | 4<br>12% | 1<br>3%  | 3<br>14% | 3<br>10%     | 6<br>11%  | 2<br>3%   | 3<br>7%   | 5<br>14% | 7<br>24% | 1<br>7%   | -<br>-     | 4<br>19%   | 2<br>16%                | 3<br>15%       | -<br>-         | 3<br>22%   | 1<br>5%           | 1<br>2%  | 1<br>4%    | 1<br>13%   | -<br>-   | 6<br>6%   |
| Became unaffordable   | 17<br>8%  | 6<br>5%   | 10<br>13% | 4<br>16% | 5<br>15% | 2<br>5%  | 3<br>14% | 2<br>7%      | 1<br>2%   | 7<br>8%   | 5<br>10%  | 2<br>7%  | 2<br>8%  | 1<br>4%   | 2<br>36%   | 1<br>5%    | 1<br>11%                | 2<br>8%        | 1<br>3%        | 1<br>11%   | 1<br>6%           | 4<br>12% | 1<br>3%    | 2<br>17%   | 5<br>14% | 8<br>9%   |
| Wanted more to spend immediately                                  | 15<br>7%  | 11<br>9%  | 4<br>5%   | 1<br>4%  | 2<br>7%  | 2<br>6%  | -<br>-   | 6<br>17%     | 3<br>6%   | 4<br>5%   | 2<br>5%   | 4<br>11% | 4<br>15% | 1<br>4%   | 28<br>28%  | 4<br>18%   | 4<br>4%                 | 2<br>9%        | -<br>-         | -<br>-     | 1<br>9%           | 1<br>3%  | 3<br>11%   | 1<br>5%    | 4<br>10% | 6<br>6%   |
| Switched to investing in property                                 | 14<br>7%  | 9<br>8%   | 5<br>6%   | -<br>-   | 1<br>3%  | 8<br>24% | -<br>-   | 3<br>9%      | 2<br>3%   | 5<br>5%   | 1<br>1%   | 6<br>17% | 2<br>8%  | -<br>-    | -<br>-     | 5<br>19%   | 2<br>16%                | -<br>-         | 2<br>8%        | 1<br>4%    | 1<br>9%           | 1<br>4%  | 2<br>10%   | 1<br>5%    | 2<br>11% | 10<br>11% |
| Pay decrease  | 14<br>7%  | 9<br>8%   | 4<br>5%   | 4<br>5%  | 4<br>16% | 1<br>2%  | 3<br>8%  | 2<br>13%     | 1<br>4%   | 3<br>5%   | 4<br>5%   | 3<br>6%  | 4<br>11% | 3<br>9%   | 1<br>4%    | -<br>-     | 4<br>15%                | -<br>-         | 3<br>14%       | 3<br>17%   | -<br>-            | 2<br>5%  | -<br>-     | 1<br>11%   | 1<br>3%  | 1<br>10%  |
| Met short-term goal e.g. bought holiday or car                    | 13<br>6%  | 7<br>6%   | 6<br>8%   | 5<br>23% | 3<br>7%  | 1<br>2%  | -<br>-   | 3<br>8%      | 2<br>3%   | 6<br>6%   | 1<br>3%   | 4<br>11% | 2<br>7%  | 1<br>4%   | 28<br>28%  | -<br>-     | -<br>-                  | 3<br>12%       | 2<br>8%        | -<br>-     | 4<br>28%          | 1<br>3%  | 2<br>6%    | -<br>-     | 2<br>5%  | 7<br>8%   |
| Accessing money quickly became less important                     | 12<br>6%  | 4<br>3%   | 8<br>9%   | 2<br>9%  | 3<br>7%  | 3<br>7%  | *        | 3<br>3%      | 1<br>8%   | 6<br>2%   | 1<br>2%   | 1<br>3%  | 4<br>12% | 3<br>16%  | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | -<br>-     | 8<br>25%          | 1<br>3%  | -<br>-     | 3<br>7%    | 8<br>9%  |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 108

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|  | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                         |                |                |            |          | Employment Sector |            |            |        |           |     |     |    |
|--|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|-------------------------|----------------|----------------|------------|----------|-------------------|------------|------------|--------|-----------|-----|-----|----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | East Wales | East-ern | London            | South East | South West | Public | Pri-va-te |     |     |    |
| Weighted base  | 201    | 118  | 83     | 24    | 36    | 36    | 19    | 33    | 54  | 90           | 47  | 35  | 30  | 20        | 5          | 24         | 13                      | 23             | 19             | 12         | 13       | 31                | 29         | 12         | 40     | 87        |     |     |    |
| Became willing to use riskier product                                    | 12     | 7    | 4      | -     | 2     | 5     | 2     | -     | 2   | 5            | 2   | 1   | 3   | 3         | -          | 3          | 1                       | -              | -              | -          | -        | 2                 | 1          | 13%        | 2%     | 5%        | 4%  |     |    |
| Bought house   | 11     | 5    | 6      | 3     | 2     | 3     | 2     | 1     | -   | 6            | 1   | 1   | 2   | 1         | 7%         | 7%         | -                       | 1              | 10%            | 2          | 8%       | 1                 | 4%         | 1          | 5%     | 2         | 7%  | 5%  |    |
| Wanted to take advantage of government policies reducing tax on interest | 9      | 5    | 4      | 2     | 2     | 1     | 2     | 2     | -   | 1            | 4   | 4   | 1   | 1         | -          | -          | 1                       | 1              | 3%             | -          | -        | 2                 | 3          | 1          | 6%     | 10%       | 8%  | 4%  |    |
| Decided to start saving for pension                                      | 8      | 5    | 3      | 1     | 2     | 2     | 1     | 1     | 1   | 2            | 2   | 2   | 2   | 2         | 8%         | 4%         | -                       | 2              | 8%             | -          | -        | -                 | 1          | 2          | 3      | -         | 9%  | 9%  | 4% |
| Pay increase   | 6      | 4    | 3      | 1     | 1     | 1     | 1     | 3     | -   | 2            | 1   | 4   | -   | -         | -          | 1          | 1                       | -              | 1              | -          | -        | 2                 | -          | 1          | 5%     | -         | 2   | 6%  | 1% |
| I was advised to stop using this product by a professional               | 5      | 2    | 4      | 1     | -     | -     | -     | -     | 4   | 4            | 1   | -   | 1   | 1         | -          | -          | -                       | 2              | 1              | -          | 1        | 4%                | 1          | -          | -      | 1         | 4%  | 1%  |    |
| Bought insurance to replace savings                                      | 5      | 2    | 2      | -     | -     | 3     | 1     | -     | -   | 2            | -   | -   | 3   | 1         | *          | 2          | -                       | -              | -              | -          | -        | -                 | -          | 1          | 10%    | 4%        | 3%  |     |    |
| Can't remember   | 34     | 23   | 11     | 3     | 12    | 4     | 2     | 8     | 5   | 16           | 7   | 8   | 4   | 5         | 3          | 2          | 1                       | 1              | 4              | 2          | 5        | 3                 | 8          | 1          | 6%     | 3         | 26% | 23% |    |
|  | 17%    | 20%  | 13%    | 12%   | 34%   | 12%   | 9%    | 24%   | 10% | 18%          | 14% | 23% | 13% | 27%       | 53%        | 10%        | 6%                      | 3%             | 23%            | 14%        | 39%      | 8%                | 8%         | 26%        | 6%     | 3         | 23% |     |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 108

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base   | 193                                   | 193             | 127            | 66   | -                            | 177           | 16             | 55   | 71         | 52        | 80  | 68                | 35                       | 4                            |  |
| Weighted base   | 201                                   | 201             | 133            | 68   | -                            | 187           | 15             | 51   | 70         | 62        | 81  | 76                | 30                       | 6                            |  |
| Low interest rates/ returns                                       | 40<br>20%                             | 40<br>20%       | 31<br>24%      | 9<br>13%   | -                            | 39<br>21%     | 1<br>5%        | 7<br>15%   | 24<br>35%  | 8<br>12%  | 24<br>30%   | 8<br>11%          | 7<br>24%                 | -                            |  |
| Wanted to seek higher returns                                     | 30<br>15%                             | 30<br>15%       | 25<br>19%      | 5<br>7%  | -                            | 29<br>16%     | 1<br>7%        | 3<br>7%  | 10<br>15%  | 13<br>21% | 11<br>14%   | 17<br>22%         | 2<br>6%                  | -                            |  |
| Needed to be able to access money more quickly                    | 21<br>10%                             | 21<br>10%       | 18<br>14%      | 2<br>3%  | -                            | 19<br>10%     | 2<br>15%       | 8<br>17%   | 4<br>6%    | 8<br>13%  | 8<br>10%  | 7<br>10%          | 5<br>17%                 | -                            |  |
| Change in family circumstances                                    | 20<br>10%                             | 20<br>10%       | 14<br>11%      | 6<br>9%  | -                            | 20<br>11%     | -              | 5<br>10%   | 10<br>14%  | 2<br>3%   | 10<br>12%   | 5<br>7%           | 2<br>7%                  | 3<br>41%                     |  |
| I became aware of other products which suited my situation better | 19<br>9%                              | 19<br>9%        | 14<br>10%      | 5<br>8%  | -                            | 19<br>10%     | -              | 7<br>13%   | 4<br>6%    | 7<br>12%  | 11<br>13%   | 8<br>10%          | *<br>1%                  | -                            |  |
| Wanted to make sure my money was safe                             | 18<br>9%                              | 18<br>9%        | 13<br>10%      | 5<br>7%  | -                            | 16<br>9%      | 2<br>14%       | 4<br>7%  | 10<br>14%  | 4<br>7%   | 10<br>13%   | 6<br>8%           | 2<br>6%                  | -                            |  |
| Wanted to minimise amount of risk taking                          | 18<br>9%                              | 18<br>9%        | 14<br>10%      | 4<br>6%  | -                            | 16<br>9%      | 2<br>14%       | 6<br>11%   | 7<br>10%   | 5<br>8%   | 13<br>16%   | 5<br>7%           | -                        | -                            |  |
| Became unaffordable   | 17<br>8%                              | 17<br>8%        | 9<br>7%        | 8<br>12%   | -                            | 17<br>9%      | -              | 3<br>6%  | 6<br>9%    | 5<br>7%   | 6<br>7%   | 5<br>7%           | 4<br>12%                 | -                            |  |
| Wanted more to spend immediately                                  | 15<br>7%                              | 15<br>7%        | 12<br>9%       | 3<br>4%  | -                            | 15<br>8%      | -              | 3<br>5%  | 7<br>9%    | 6<br>9%   | 9<br>11%  | 3<br>4%           | 3<br>10%                 | -                            |  |
| Switched to investing in property                                 | 14<br>7%                              | 14<br>7%        | 12<br>9%       | 2<br>3%  | -                            | 13<br>7%      | 1<br>3%        | 2<br>5%  | 7<br>10%   | 4<br>7%   | 8<br>9%   | 5<br>7%           | 1<br>4%                  | -                            |  |
| Pay decrease  | 14<br>7%                              | 14<br>7%        | 8<br>6%        | 6<br>9%  | -                            | 14<br>7%      | -              | 4<br>7%  | 8<br>11%   | -         | 4<br>5%   | 6<br>8%           | 1<br>5%                  | 2<br>33%                     |  |
| Met short-term goal e.g. bought holiday or car                    | 13<br>6%                              | 13<br>6%        | 8<br>6%        | 5<br>7%  | -                            | 12<br>7%      | 1<br>4%        | 7<br>13%   | 2<br>3%    | 4<br>6%   | 6<br>7%   | 3<br>4%           | 1<br>5%                  | 2<br>33%                     |  |
| Accessing money quickly became less important                     | 12<br>6%                              | 12<br>6%        | 8<br>6%        | 4<br>6%  | -                            | 12<br>6%      | -              | 7<br>15%   | 3<br>4%    | 2<br>3%   | 1<br>1%   | 8<br>11%          | 2<br>8%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 108

**Q.9 What influenced your decision to stop saving or investing with...?****ISA, predominantly cash with some stocks and shares****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Weighted base  | 201                                   | 201             | 133            | 68   | -                            | 187           | 15             | 51   | 70         | 62        | 81  | 76                | 30                       | 6                            |
| Became willing to use riskier product                                    | 12<br>6%                              | 12<br>6%        | 10<br>7%       | 2<br>3%  | -                            | 12<br>6%      | -              | 2<br>4%  | 7<br>9%    | 3<br>5%   | 7<br>9%   | 2<br>3%           | 2<br>7%                  | -                            |
| Bought house   | 11<br>5%                              | 11<br>5%        | 9<br>7%        | 2<br>3%  | -                            | 10<br>5%      | 1<br>3%        | 4<br>8%  | 2<br>3%    | 4<br>6%   | 2<br>3%   | 5<br>7%           | 3<br>10%                 | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>4%                               | 9<br>4%         | 8<br>6%        | 1<br>1%  | -                            | 9<br>5%       | -              | 1<br>2%  | 2<br>2%    | 5<br>9%   | 2<br>3%   | 5<br>7%           | 1<br>5%                  | -                            |
| Decided to start saving for pension                                      | 8<br>4%                               | 8<br>4%         | 7<br>6%        | 1<br>1%  | -                            | 8<br>4%       | 1<br>5%        | 3<br>5%  | 4<br>5%    | 1<br>2%   | 5<br>6%   | 2<br>3%           | 1<br>3%                  | -                            |
| Pay increase   | 6<br>3%                               | 6<br>3%         | 4<br>3%        | 2<br>3%  | -                            | 6<br>3%       | -              | 3<br>6%  | 1<br>2%    | 2<br>3%   | 5<br>6%   | -                 | 1<br>3%                  | 1<br>9%                      |
| I was advised to stop using this product by a professional               | 5<br>3%                               | 5<br>3%         | 4<br>3%        | 1<br>2%  | -                            | 5<br>3%       | -              | 2<br>3%  | 1<br>1%    | 3<br>4%   | 4<br>4%   | 2<br>2%           | -                        | -                            |
| Bought insurance to replace savings                                      | 5<br>2%                               | 5<br>2%         | 3<br>2%        | 2<br>3%  | -                            | 5<br>3%       | -              | 1<br>3%  | 2<br>3%    | 1<br>2%   | 4<br>5%   | 1<br>2%           | -                        | -                            |
| Can't remember   | 34<br>17%                             | 34<br>17%       | 18<br>13%      | 16<br>24%  | -                            | 27<br>15%     | 7<br>46%       | 9<br>17%   | 10<br>14%  | 12<br>19% | 14<br>17%   | 10<br>14%         | 4<br>12%                 | 1<br>17%                     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 109

**Q.9 What influenced your decision to stop saving or investing with...?****Stocks and shares ISA****Base: All respondents who have stopped using each**

|   | Gender    |           | Age       |          |          |          |          | Social Grade |           |           |           | Region   |           |           |            |            |                         |                |                |            | Employment Sector |          |            |            |          |              |
|---|-----------|-----------|-----------|----------|----------|----------|----------|--------------|-----------|-----------|-----------|----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|----------|------------|------------|----------|--------------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54    | 55-64        | 65+       | AB        | C1        | C2       | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London   | South East | South West | Public   | Pri-<br>vate |
| Unweighted base   | 198       | 109       | 89        | 16       | 28       | 36       | 28       | 29           | 61        | 80        | 62        | 22       | 34        | 12        | 6          | 26         | 17                      | 28             | 14             | 10         | 16                | 26       | 27         | 16         | 31       | 86           |
| Weighted base   | 193       | 111       | 82        | 18       | 31       | 33       | 24       | 28           | 58        | 78        | 56        | 27       | 31        | 15        | 6          | 22         | 15                      | 28             | 14             | 9          | 17                | 29       | 23         | 14         | 37       | 83           |
| Low interest rates/ returns                                       | 36<br>19% | 27<br>25% | 9<br>11%  | 1<br>6%  | 5<br>15% | 3<br>11% | 3<br>12% | 8<br>28%     | 16<br>28% | 13<br>17% | 13<br>24% | 3<br>11% | 6<br>21%  | 1<br>5%   | -          | 6<br>29%   | 4<br>26%                | 8<br>29%       | 4<br>27%       | 2<br>22%   | 2<br>10%          | 1<br>5%  | 5<br>21%   | 3<br>16%   | 6<br>23% | 11<br>14%    |
| Change in family circumstances                                    | 29<br>15% | 11<br>10% | 18<br>22% | 2<br>10% | 4<br>12% | 4<br>12% | 7<br>31% | 3<br>11%     | 9<br>15%  | 6<br>8%   | 4<br>8%   | 9<br>32% | 10<br>31% | 5<br>31%  | 2<br>31%   | 5<br>21%   | 2<br>13%                | 3<br>11%       | 2<br>13%       | 2<br>17%   | 4<br>23%          | 3<br>10% | *<br>2%    | 2<br>15%   | 6<br>16% | 12<br>15%    |
| Became unaffordable   | 24<br>13% | 8<br>8%   | 16<br>20% | -<br>-   | 5<br>14% | 5<br>16% | 5<br>20% | 6<br>22%     | 4<br>6%   | 6<br>8%   | 9<br>16%  | 3<br>11% | 6<br>20%  | 4<br>25%  | 1<br>27%   | 1<br>6%    | 4<br>27%                | 2<br>9%        | 2<br>17%       | 1<br>11%   | 1<br>6%           | 3<br>9%  | 1<br>5%    | 3<br>22%   | 5<br>15% | 13<br>16%    |
| I became aware of other products which suited my situation better | 21<br>11% | 14<br>13% | 7<br>9%   | 4<br>23% | 4<br>12% | 1<br>3%  | 1<br>3%  | 1<br>2%      | 11<br>19% | 4<br>4%   | 7<br>12%  | 5<br>20% | 6<br>19%  | 1<br>5%   | -          | 7<br>29%   | -                       | 6<br>21%       | -              | -          | 1<br>5%           | 3<br>12% | 1<br>7%    | 2<br>15%   | -        | 6<br>7%      |
| Wanted to minimise amount of risk taking                          | 20<br>11% | 9<br>8%   | 11<br>14% | 1<br>7%  | 4<br>13% | 1<br>3%  | 2<br>8%  | 3<br>9%      | 10<br>17% | 6<br>7%   | 6<br>10%  | 4<br>14% | 5<br>16%  | -         | 1<br>10%   | 2<br>8%    | 3<br>18%                | 3<br>10%       | -              | 2<br>21%   | 1<br>5%           | 5<br>15% | 5<br>21%   | 1<br>4%    | 1<br>1%  | 8<br>9%      |
| Wanted to make sure my money was safe                             | 19<br>10% | 7<br>6%   | 12<br>15% | 1<br>5%  | 4<br>14% | 3<br>10% | 2<br>9%  | 2<br>7%      | 6<br>11%  | 5<br>6%   | 3<br>5%   | 5<br>18% | 6<br>21%  | 4<br>27%  | -          | 5<br>20%   | 1<br>10%                | 1<br>3%        | 1<br>8%        | 2<br>21%   | -                 | 2<br>5%  | 3<br>13%   | -          | 3<br>8%  | 8<br>10%     |
| Needed to be able to access money more quickly                    | 18<br>9%  | 8<br>7%   | 9<br>11%  | 1<br>6%  | 3<br>8%  | 3<br>11% | 2<br>9%  | 3<br>10%     | 5<br>9%   | 8<br>10%  | 1<br>2%   | 6<br>24% | 2<br>6%   | -         | 2<br>38%   | 1<br>6%    | 2<br>11%                | 6<br>20%       | 1<br>8%        | 1<br>9%    | 2<br>11%          | 2<br>7%  | -          | 1<br>6%    | 5<br>13% | 3<br>4%      |
| Wanted more to spend immediately                                  | 15<br>8%  | 8<br>7%   | 7<br>9%   | -        | 1<br>4%  | 4<br>11% | 1<br>6%  | 6<br>20%     | 3<br>6%   | 7<br>9%   | 5<br>9%   | 3<br>10% | *<br>2%   | -         | 3<br>49%   | 2<br>7%    | 1<br>9%                 | 4<br>15%       | -              | -          | 1<br>7%           | 2<br>7%  | -          | 2<br>16%   | 5<br>13% | 5<br>7%      |
| Pay decrease  | 15<br>8%  | 6<br>5%   | 9<br>11%  | -        | 4<br>12% | 6<br>18% | 1<br>4%  | 4<br>14%     | -         | 3<br>4%   | 4<br>7%   | 4<br>16% | 4<br>11%  | 4<br>25%  | 3<br>57%   | 2<br>2%    | -                       | *<br>2%        | -              | 1<br>6%    | 4<br>22%          | 1<br>2%  | -          | 2<br>12%   | *<br>1%  | 9<br>11%     |
| Wanted to seek higher returns                                     | 13<br>7%  | 9<br>8%   | 4<br>5%   | 1<br>3%  | 5<br>16% | 4<br>12% | -        | 2<br>2%      | 3<br>5%   | 7<br>9%   | 5<br>9%   | -        | 1<br>2%   | 2<br>17%  | 1<br>10%   | 1<br>5%    | 1<br>5%                 | 2<br>2%        | 1<br>4%        | -          | -                 | 2<br>8%  | 4<br>19%   | -          | 3<br>8%  | 7<br>8%      |
| Switched to investing in property                                 | 12<br>6%  | 7<br>7%   | 5<br>6%   | 3<br>16% | -        | 3<br>9%  | -        | 1<br>4%      | 5<br>8%   | 6<br>8%   | 2<br>4%   | 2<br>9%  | 1<br>3%   | -         | -          | -          | 1<br>9%                 | 1<br>3%        | 6<br>42%       | 1<br>6%    | 1<br>7%           | 1<br>4%  | 1<br>3%    | -          | 2<br>7%  | 8<br>10%     |
| Bought house  | 12<br>6%  | 6<br>5%   | 6<br>7%   | 1<br>6%  | 2<br>5%  | 3<br>8%  | 2<br>10% | 3<br>11%     | 1<br>2%   | 5<br>6%   | 5<br>8%   | 1<br>6%  | 1<br>2%   | -         | 1<br>27%   | -          | 1<br>9%                 | 1<br>2%        | 1<br>8%        | 1<br>11%   | 3<br>15%          | 2<br>6%  | 1<br>5%    | 1<br>4%    | 1<br>3%  | 8<br>10%     |
| Accessing money quickly became less important                     | 10<br>5%  | 2<br>2%   | 7<br>9%   | -        | 1<br>3%  | 5<br>15% | 1<br>3%  | -            | 3<br>6%   | 7<br>9%   | 1<br>2%   | 1<br>3%  | 1<br>3%   | -         | -          | 1<br>3%    | 1<br>5%                 | 2<br>5%        | -              | -          | -                 | 3<br>10% | 2<br>10%   | 2<br>13%   | 1<br>2%  | 6<br>7%      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 109

Q.9 What influenced your decision to stop saving or investing with...?

Stocks and shares ISA

Base: All respondents who have stopped using each

|  | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |    | Region    |            |            |                        |               |               |            |        | Employment Sector |            |        |         |     |
|--|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|----|-----------|------------|------------|------------------------|---------------|---------------|------------|--------|-------------------|------------|--------|---------|-----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | London | South East        | South West | Public | Private |     |
|  |        |      |        |       |       |       |       |       |     |              |     |     |    |           |            |            |                        |               |               |            |        |                   |            |        |         |     |
| Weighted base  | 193    | 111  | 82     | 18    | 31    | 33    | 24    | 28    | 58  | 78           | 56  | 27  | 31 | 15        | 6          | 22         | 15                     | 28            | 14            | 9          | 17     | 29                | 23         | 14     | 37      | 83  |
| Became willing to use riskier product                                    | 8      | 6    | 2      | 2     | -     | -     | 1     | 3     | 1   | 4            | 3   | -   | -  | -         | -          | 1          | 1                      | -             | 2             | -          | -      | 3                 | 1          | -      | 4       | 1   |
| Pay increase   | 7      | 5    | 1      | 1     | 3     | 1     | -     | 1     | -   | 3            | 3   | 1   | -  | -         | -          | -          | 1                      | 1             | 5%            | -          | 7%     | 3                 | 9%         | 1      | 5       | 1   |
| Met short-term goal e.g. bought holiday or car                           | 6      | 3    | 3      | -     | 1     | 2     | -     | 1     | 2   | 3            | 1   | 1   | -  | -         | 1          | -          | -                      | -             | -             | 2          | 6%     | 2                 | 4%         | -      | 1       | 4   |
| Wanted to take advantage of government policies reducing tax on interest | 6      | 3    | 3      | 1     | 1     | -     | -     | 1     | 3   | 1            | 4   | 1   | 4% | -         | -          | -          | 1                      | -             | 1             | 25%        | 1      | 3%                | -          | -      | 2       | 2%  |
| Decided to start saving for pension                                      | 4      | 3    | 1      | 2     | -     | -     | *     | -     | 1   | 3            | -   | 1   | -  | -         | -          | *          | -                      | 1             | 1             | -          | -      | -                 | 1          | -      | 2       | -   |
| I was advised to stop using this product by a professional               | 4      | 2    | 2      | 1     | -     | 1     | -     | -     | 2   | 2            | -   | 1   | 1  | -         | -          | 2%         | -                      | 4%            | 8%            | -          | -      | -                 | 5%         | -      | 5%      | -   |
| Bought insurance to replace savings                                      | 3      | 3    | -      | 1     | 1     | 1     | 1     | -     | -   | 2            | -   | -   | 1  | -         | -          | -          | 1                      | -             | -             | -          | 1      | 4%                | 3%         | 1      | 1       | 2%  |
| Can't remember   | 20     | 11   | 9      | 3     | 4     | 2     | 2     | 4     | 5   | 10           | 6   | 3   | 1  | 4         | 30%        | -          | 2                      | 1             | 1             | 2          | 1      | 3                 | 3          | 2      | 1       | 9   |
|  | 10%    | 10%  | 11%    | 19%   | 13%   | 6%    | 8%    | 13%   | 8%  | 13%          | 10% | 12% | 4% | 30%       | -          | 10%        | 4%                     | 2%            | 11%           | 6%         | 20%    | 12%               | 10%        | 5%     | 6%      | 11% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 109

**Q.9 What influenced your decision to stop saving or investing with...?****Stocks and shares ISA****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base   | 198                                   | 198             | 129            | 69   | -                            | 198           | -              | 62   | 69         | 54        | 90  | 67                | 37                       | 3                            |  |
| Weighted base   | 193                                   | 193             | 127            | 66   | -                            | 193           | -              | 60   | 62         | 57        | 88  | 64                | 34                       | 5                            |  |
| Low interest rates/ returns                                       | 36<br>19%                             | 36<br>19%       | 23<br>18%      | 13<br>20%  | -                            | 36<br>19%     | -              | 6<br>10%   | 18<br>29%  | 10<br>17% | 17<br>19%   | 14<br>22%         | 5<br>14%                 | -                            |  |
| Change in family circumstances                                    | 29<br>15%                             | 29<br>15%       | 17<br>14%      | 12<br>18%  | -                            | 29<br>15%     | -              | 14<br>22%  | 10<br>16%  | 5<br>9%   | 21<br>24%   | 5<br>7%           | 3<br>9%                  | -                            |  |
| Became unaffordable   | 24<br>13%                             | 24<br>13%       | 12<br>10%      | 12<br>18%  | -                            | 24<br>13%     | -              | 9<br>16%   | 9<br>15%   | 5<br>9%   | 11<br>12%   | 7<br>11%          | 6<br>18%                 | -                            |  |
| I became aware of other products which suited my situation better | 21<br>11%                             | 21<br>11%       | 16<br>13%      | 5<br>8%  | -                            | 21<br>11%     | -              | 9<br>15%   | 6<br>9%    | 5<br>9%   | 9<br>10%  | 9<br>15%          | 1<br>2%                  | 2<br>40%                     |  |
| Wanted to minimise amount of risk taking                          | 20<br>11%                             | 20<br>11%       | 16<br>12%      | 5<br>7%  | -                            | 20<br>11%     | -              | 7<br>12%   | 9<br>15%   | 3<br>6%   | 9<br>10%  | 9<br>14%          | 2<br>6%                  | -                            |  |
| Wanted to make sure my money was safe                             | 19<br>10%                             | 19<br>10%       | 13<br>10%      | 6<br>9%  | -                            | 19<br>10%     | -              | 6<br>10%   | 10<br>16%  | 3<br>5%   | 9<br>11%  | 8<br>12%          | 2<br>5%                  | -                            |  |
| Needed to be able to access money more quickly                    | 18<br>9%                              | 18<br>9%        | 11<br>8%       | 7<br>11%   | -                            | 18<br>9%      | -              | 4<br>7%  | 6<br>9%    | 7<br>11%  | 8<br>10%  | 8<br>12%          | 2<br>4%                  | -                            |  |
| Wanted more to spend immediately                                  | 15<br>8%                              | 15<br>8%        | 13<br>10%      | 3<br>4%  | -                            | 15<br>8%      | -              | 2<br>4%  | 6<br>10%   | 7<br>12%  | 7<br>7%   | 5<br>7%           | 4<br>12%                 | -                            |  |
| Pay decrease  | 15<br>8%                              | 15<br>8%        | 4<br>3%        | 11<br>17%  | -                            | 15<br>8%      | -              | 9<br>14%   | 1<br>2%    | 4<br>7%   | 8<br>9%   | 5<br>7%           | 2<br>6%                  | -                            |  |
| Wanted to seek higher returns                                     | 13<br>7%                              | 13<br>7%        | 10<br>8%       | 3<br>4%  | -                            | 13<br>7%      | -              | 4<br>6%  | 2<br>3%    | 6<br>10%  | 7<br>8%   | 4<br>6%           | 2<br>6%                  | -                            |  |
| Switched to investing in property                                 | 12<br>6%                              | 12<br>6%        | 7<br>5%        | 5<br>8%  | -                            | 12<br>6%      | -              | 3<br>6%  | 3<br>5%    | 5<br>9%   | 2<br>3%   | 7<br>11%          | 3<br>8%                  | -                            |  |
| Bought house  | 12<br>6%                              | 12<br>6%        | 8<br>6%        | 4<br>6%  | -                            | 12<br>6%      | -              | 2<br>3%  | 1<br>1%    | 8<br>15%  | 5<br>6%   | 4<br>6%           | 3<br>7%                  | -                            |  |
| Accessing money quickly became less important                     | 10<br>5%                              | 10<br>5%        | 4<br>3%        | 5<br>8%  | -                            | 10<br>5%      | -              | 3<br>4%  | 3<br>5%    | 4<br>7%   | 5<br>5%   | 3<br>5%           | 2<br>5%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 109

**Q.9 What influenced your decision to stop saving or investing with...?****Stocks and shares ISA****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |         | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|---------|---|-------------------|--------------------------|------------------------------|---|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k   | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |         |   |                   |                          |                              |   |
| Weighted base  | 193                                   | 193             | 127            | 66   | -                            | 193           | -              | 60   | 62         | 57      | 88  | 64                | 34                       | 5                            |   |
| Became willing to use riskier product                                    | 8<br>4%                               | 8<br>4%         | 8<br>6%        | -  | -                            | 8<br>4%       | -              | 2<br>3%  | 4<br>6%    | 2<br>4% | 4<br>4%   | 4<br>6%           | -                        | -                            | - |
| Pay increase   | 7<br>3%                               | 7<br>3%         | 3<br>3%        | 3<br>5%  | -                            | 7<br>3%       | -              | 2<br>3%  | 2<br>2%    | 1<br>1% | 1<br>1%   | 1<br>2%           | 1<br>2%                  | 3<br>60%                     | 3 |
| Met short-term goal e.g. bought holiday or car                           | 6<br>3%                               | 6<br>3%         | 4<br>4%        | 2<br>2%  | -                            | 6<br>3%       | -              | 1<br>2%  | 3<br>5%    | 2<br>3% | 3<br>3%   | 2<br>3%           | 2<br>5%                  | -                            | - |
| Wanted to take advantage of government policies reducing tax on interest | 6<br>3%                               | 6<br>3%         | 6<br>5%        | -  | -                            | 6<br>3%       | -              | 4<br>6%  | 2<br>4%    | -       | 3<br>4%   | -                 | 2<br>7%                  | -                            | - |
| Decided to start saving for pension                                      | 4<br>2%                               | 4<br>2%         | 4<br>3%        | -  | -                            | 4<br>2%       | -              | 1<br>2%  | *<br>1%    | -       | 2<br>2%   | 2<br>4%           | -                        | -                            | - |
| I was advised to stop using this product by a professional               | 4<br>2%                               | 4<br>2%         | 1<br>1%        | 3<br>4%  | -                            | 4<br>2%       | -              | 2<br>3%  | 2<br>3%    | -       | 1<br>1%   | 1<br>1%           | 2<br>5%                  | -                            | - |
| Bought insurance to replace savings                                      | 3<br>1%                               | 3<br>1%         | 3<br>2%        | -  | -                            | 3<br>1%       | -              | 1<br>1%  | 1<br>1%    | 1<br>2% | 2<br>2%   | -                 | 1<br>2%                  | -                            | - |
| Can't remember   | 20<br>10%                             | 20<br>10%       | 15<br>12%      | 5<br>8%  | -                            | 20<br>10%     | -              | 9<br>15%   | 3<br>6%    | 4<br>7% | 9<br>10%  | 6<br>9%           | 5<br>14%                 | -                            | - |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 110

**Q.9 What influenced your decision to stop saving or investing with...?****Private pension product****Base: All respondents who have stopped using each**

|   | Gender    |           | Age       |          |          |          |           | Social Grade |           |           |           | Region    |           |           |            |            |                         |                |                |            | Employment Sector |            |            |          |              |           |           |
|---|-----------|-----------|-----------|----------|----------|----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|----------|--------------|-----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54     | 55-64        | 65+       | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | East-Wales | East-London       | South-East | South-West | Public   | Pri-<br>vate |           |           |
| Unweighted base   | 264       | 148       | 116       | 14       | 26       | 38       | 49        | 49           | 88        | 92        | 84        | 37        | 51        | 23        | 11         | 23         | 29                      | 23             | 21             | 10         | 30                | 29         | 39         | 26       | 42           | 104       |           |
| Weighted base   | 260       | 151       | 109       | 18       | 33       | 37       | 44        | 44           | 85        | 89        | 78        | 53        | 40        | 24        | 10         | 23         | 25                      | 20             | 22             | 9          | 35                | 35         | 37         | 21       | 43           | 106       |           |
| Change in family circumstances                                    | 55<br>21% | 26<br>17% | 29<br>26% | -        | 6        | 11       | 9         | 5            | 24<br>28% | 16<br>18% | 18<br>23% | 13<br>24% | 8<br>20%  | 7<br>27%  | -          | 8<br>37%   | 6<br>27%                | 3<br>15%       | 5<br>21%       | 2<br>22%   | 8<br>21%          | 4<br>12%   | 9<br>23%   | 3<br>14% | 5<br>12%     | 24<br>23% |           |
| Became unaffordable   | 41<br>16% | 23<br>15% | 18<br>17% | 4<br>22% | 6<br>18% | 2<br>6%  | 14<br>31% | 8<br>17%     | 8<br>9%   | 11<br>12% | 8<br>11%  | 11<br>20% | 12<br>30% | 5<br>19%  | 3<br>32%   | 4<br>17%   | 4<br>16%                | 3<br>13%       | 5<br>21%       | 3<br>31%   | 3<br>9%           | 5<br>15%   | 3<br>15%   | 3<br>7%  | 4<br>21%     | 7<br>16%  | 19<br>18% |
| Pay decrease  | 23<br>9%  | 13<br>8%  | 11<br>10% | 3<br>14% | 1<br>3%  | 7<br>18% | 5<br>12%  | 8<br>8%      | 4<br>5%   | 5<br>5%   | 4<br>5%   | 11<br>21% | 3<br>8%   | -         | 1<br>14%   | 3<br>14%   | 2<br>6%                 | 1<br>7%        | 2<br>8%        | -          | 7<br>21%          | 4<br>11%   | 3<br>7%    | *        | *            | 15<br>14% |           |
| I became aware of other products which suited my situation better | 23<br>9%  | 13<br>9%  | 9<br>9%   | -        | 1<br>3%  | 3<br>7%  | 6<br>13%  | 5<br>12%     | 8<br>10%  | 12<br>13% | 2<br>2%   | 8<br>14%  | 2<br>5%   | 2<br>7%   | -          | 3<br>14%   | 3<br>11%                | 2<br>2%        | 3<br>13%       | 4<br>41%   | 2<br>6%           | 2<br>3%    | 1<br>10%   | 4<br>6%  | 1<br>9%      | 4<br>8%   |           |
| Low interest rates/returns  | 19<br>7%  | 11<br>8%  | 7<br>7%   | 3<br>14% | 1<br>3%  | *<br>1%  | 5<br>11%  | 1<br>3%      | 9<br>10%  | 8<br>9%   | 7<br>9%   | 1<br>2%   | 3<br>6%   | 1<br>3%   | 1<br>6%    | *          | 2<br>8%                 | 1<br>7%        | 3<br>15%       | 1<br>7%    | 6<br>16%          | 2<br>5%    | 3<br>7%    | -        | -            | 13<br>12% |           |
| I was advised to stop using this product by a professional        | 17<br>7%  | 8<br>6%   | 9<br>8%   | 1<br>4%  | -        | 1<br>3%  | 3<br>8%   | 5<br>12%     | 7<br>8%   | 6<br>7%   | 3<br>4%   | 4<br>7%   | 4<br>11%  | 1<br>5%   | 1<br>13%   | 3<br>11%   | 1<br>5%                 | 1<br>11%       | 3<br>11%       | -          | -                 | 1<br>2%    | 1<br>3%    | 5<br>14% | 1<br>5%      | 2<br>4%   | 5<br>4%   |
| Needed to be able to access money more quickly                    | 11<br>4%  | 8<br>5%   | 3<br>3%   | 3<br>17% | 1<br>2%  | 2<br>6%  | *<br>1%   | 2<br>5%      | 2<br>3%   | 2<br>2%   | 3<br>3%   | 4<br>7%   | 3<br>7%   | 1<br>4%   | -          | -          | 2<br>9%                 | 1<br>5%        | 2<br>7%        | -          | 1<br>3%           | 1<br>4%    | -          | 3<br>13% | 5<br>12%     | 3<br>3%   |           |
| Decided to start saving for pension                               | 11<br>4%  | 6<br>4%   | 5<br>4%   | 1<br>5%  | -        | 1<br>2%  | 2<br>4%   | 2<br>4%      | 6<br>7%   | 4<br>4%   | 3<br>4%   | 1<br>2%   | 3<br>7%   | -         | -          | 1<br>5%    | 1<br>3%                 | -              | 1<br>7%        | -          | 3<br>8%           | 2<br>6%    | 1<br>4%    | 1<br>6%  | 3<br>7%      | 2<br>2%   |           |
| Wanted to make sure my money was safe                             | 10<br>4%  | 7<br>5%   | 3<br>3%   | -        | 2<br>5%  | 1<br>2%  | 1<br>1%   | 2<br>5%      | 5<br>6%   | 1<br>1%   | 5<br>7%   | 3<br>6%   | 1<br>3%   | -         | -          | 1<br>3%    | 4<br>16%                | -              | 1<br>4%        | -          | -                 | 1<br>2%    | 4<br>11%   | -        | 1<br>3%      | 4<br>4%   |           |
| Switched to investing in property                                 | 9<br>3%   | 8<br>6%   | 1<br>6%   | 1<br>6%  | 1<br>2%  | 5<br>14% | 1<br>1%   | -            | 2<br>2%   | 3<br>3%   | 2<br>2%   | 4<br>7%   | 1<br>1%   | 1<br>3%   | -          | 3<br>12%   | -                       | 3<br>15%       | 2<br>7%        | -          | -                 | 1<br>1%    | 1<br>1%    | *<br>1%  | 1<br>4%      | 2<br>5%   |           |
| Accessing money quickly became less important                     | 8<br>3%   | 6<br>4%   | 3<br>2%   | -        | 4<br>14% | -        | -         | -            | 4<br>4%   | 5<br>6%   | 1<br>1%   | 1<br>2%   | 1<br>2%   | 1<br>3%   | -          | -          | -                       | -              | 2<br>8%        | 1<br>12%   | -                 | 4<br>10%   | 1<br>3%    | -        | 3<br>6%      | 5<br>4%   |           |
| Wanted to minimise amount of risk taking                          | 8<br>3%   | 3<br>2%   | 5<br>4%   | -        | -        | 2<br>5%  | 3<br>6%   | 1<br>2%      | 2<br>3%   | 3<br>3%   | 3<br>4%   | 2<br>3%   | 1<br>3%   | -         | -          | 1<br>3%    | 1<br>6%                 | 2<br>11%       | -              | 1<br>3%    | 1<br>4%           | -          | 1<br>3%    | 1<br>1%  | 1<br>1%      |           |           |
| Wanted to seek higher returns                                     | 8<br>3%   | 5<br>4%   | 2<br>2%   | -        | 2<br>5%  | 3<br>7%  | -         | 1<br>1%      | 3<br>4%   | 4<br>5%   | 4<br>5%   | -         | -         | 1<br>6%   | -          | 1<br>2%    | 1<br>3%                 | 1<br>10%       | -              | 2<br>7%    | 1<br>3%           | -          | 1<br>1%    | 1<br>4%  | -            | 1<br>4%   |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 110

**Q.9 What influenced your decision to stop saving or investing with...?****Private pension product****Base: All respondents who have stopped using each**

|  | Gender    |           |           | Age      |           |          |          |           |           | Social Grade |           |           |          | Region    |            |            |                         |               |               |            |          | Employment Sector |            |            |           |           |
|--|-----------|-----------|-----------|----------|-----------|----------|----------|-----------|-----------|--------------|-----------|-----------|----------|-----------|------------|------------|-------------------------|---------------|---------------|------------|----------|-------------------|------------|------------|-----------|-----------|
|  | Total     | Male      | Female    | 18-24    | 25-34     | 35-44    | 45-54    | 55-64     | 65+       | AB           | C1        | C2        | DE       | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | Eastern  | London            | South East | South West | Public    | Private   |
|  |           |           |           |          |           |          |          |           |           |              |           |           |          |           |            |            |                         |               |               |            |          |                   |            |            |           |           |
| Weighted base  | 260       | 151       | 109       | 18       | 33        | 37       | 44       | 44        | 85        | 89           | 78        | 53        | 40       | 24        | 10         | 23         | 25                      | 20            | 22            | 9          | 35       | 35                | 37         | 21         | 43        | 106       |
| Met short-term goal<br>e.g. bought holiday or car                        | 8<br>3%   | 4<br>3%   | 4<br>4%   | 1<br>8%  | 5<br>16%  | -        | -        | 1<br>3%   | -         | 2<br>2%      | 2<br>3%   | 2<br>4%   | 1<br>3%  | 2<br>7%   | -          | -          | -                       | 1<br>3%       | -             | -          | 1<br>3%  | 1<br>3%           | 3<br>9%    | -          | 4<br>8%   | 3<br>3%   |
| Wanted to take advantage of government policies reducing tax on interest | 8<br>3%   | 2<br>1%   | 5<br>5%   | -        | 3<br>8%   | 1<br>2%  | 2<br>4%  | 1<br>3%   | 2<br>2%   | 2<br>3%      | 2<br>4%   | 1<br>2%   | 1<br>3%  | -         | -          | -          | 1<br>6%                 | -             | 1<br>4%       | -          | 1<br>3%  | 2<br>7%           | 1<br>3%    | -          | 1<br>3%   | 5<br>5%   |
| Became willing to use riskier product                                    | 8<br>3%   | 2<br>2%   | 5<br>5%   | 4<br>20% | 1<br>3%   | 1<br>4%  | 1<br>2%  | -         | 1<br>1%   | 4<br>5%      | 1<br>2%   | 1<br>2%   | 1<br>2%  | 1<br>4%   | -          | -          | -                       | 2<br>9%       | -             | -          | 3<br>7%  | 2<br>5%           | 1<br>2%    | -          | 1<br>2%   | 6<br>5%   |
| Wanted more to spend immediately   | 7<br>3%   | 5<br>3%   | 2<br>2%   | -        | 1<br>4%   | 2<br>5%  | -        | 3<br>7%   | 1<br>1%   | 1<br>1%      | 2<br>3%   | 4<br>7%   | -        | 1<br>3%   | 2<br>16%   | 1<br>5%    | -                       | -             | -             | -          | 1<br>3%  | -                 | -          | 2<br>11%   | 2<br>5%   | 4<br>4%   |
| Bought house   | 6<br>2%   | 4<br>3%   | 2<br>2%   | -        | 1<br>3%   | -        | 2<br>4%  | 2<br>4%   | 2<br>2%   | 2<br>2%      | -         | 3<br>7%   | 2<br>6%  | -         | 1<br>3%    | 1<br>3%    | -                       | 1<br>3%       | 12%           | -          | 1<br>1%  | -                 | 1<br>5%    | 1<br>1%    | 4<br>4%   |           |
| Bought insurance to replace savings                                      | 6<br>2%   | 2<br>2%   | 4<br>3%   | 3<br>19% | 1<br>3%   | 1<br>2%  | 1<br>2%  | -         | 2<br>2%   | 2<br>2%      | 2<br>4%   | 1<br>4%   | 2<br>2%  | 1<br>3%   | -          | -          | 1<br>3%                 | 2<br>9%       | -             | -          | 1<br>3%  | 2<br>2%           | 1<br>3%    | -          | -         | 5<br>5%   |
| Pay increase   | 2<br>1%   | 1<br>1%   | 1<br>1%   | -        | -         | 1<br>2%  | -        | 1<br>3%   | -         | 1<br>1%      | 1<br>2%   | -         | -        | -         | -          | -          | 1<br>4%                 | -             | -             | 1<br>3%    | -        | -                 | -          | 2<br>5%    | -         |           |
| Can't remember   | 62<br>24% | 35<br>23% | 27<br>25% | 3<br>19% | 13<br>39% | 5<br>15% | 9<br>20% | 13<br>29% | 18<br>22% | 24<br>27%    | 20<br>26% | 10<br>18% | 8<br>21% | 7<br>28%  | 3<br>31%   | 6<br>25%   | 3<br>11%                | 4<br>18%      | 3<br>16%      | -          | 7<br>21% | 11<br>32%         | 11<br>30%  | 7<br>33%   | 10<br>22% | 20<br>19% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 110

**Q.9 What influenced your decision to stop saving or investing with...?****Private pension product****Base:** All respondents who have stopped using each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base   | 264                                   | 264             | 167            | 97   | -                            | 264           | -              | 95   | 93         | 56        | 133   | 82                | 42                       | 2                            |  |
| Weighted base   | 260                                   | 260             | 166            | 94   | -                            | 260           | -              | 88   | 87         | 60        | 134   | 77                | 39                       | 4                            |  |
| Change in family circumstances                                    | 55<br>21%                             | 55<br>21%       | 37<br>23%      | 17<br>18%  | -                            | 55<br>21%     | -              | 22<br>25%  | 18<br>20%  | 12<br>19% | 30<br>22%   | 17<br>22%         | 8<br>21%                 | -                            |  |
| Became unaffordable   | 41<br>16%                             | 41<br>16%       | 20<br>12%      | 22<br>23%  | -                            | 41<br>16%     | -              | 19<br>21%  | 10<br>11%  | 7<br>12%  | 23<br>17%   | 13<br>16%         | 6<br>14%                 | -                            |  |
| Pay decrease  | 23<br>9%                              | 23<br>9%        | 17<br>10%      | 6<br>7%  | -                            | 23<br>9%      | -              | 12<br>14%  | 6<br>7%    | 4<br>7%   | 14<br>10%   | 6<br>8%           | 3<br>8%                  | -                            |  |
| I became aware of other products which suited my situation better | 23<br>9%                              | 23<br>9%        | 18<br>11%      | 5<br>5%  | -                            | 23<br>9%      | -              | 7<br>8%  | 10<br>11%  | 4<br>7%   | 13<br>10%   | 6<br>8%           | 4<br>10%                 | -                            |  |
| Low interest rates/returns  | 19<br>7%                              | 19<br>7%        | 10<br>6%       | 8<br>9%  | -                            | 19<br>7%      | -              | 3<br>4%  | 9<br>11%   | 6<br>10%  | 8<br>6%   | 5<br>7%           | 3<br>9%                  | 2<br>37%                     |  |
| I was advised to stop using this product by a professional        | 17<br>7%                              | 17<br>7%        | 11<br>6%       | 7<br>7%  | -                            | 17<br>7%      | -              | 8<br>9%  | 5<br>5%    | 3<br>5%   | 10<br>7%  | 7<br>9%           | 1<br>2%                  | -                            |  |
| Needed to be able to access money more quickly                    | 11<br>4%                              | 11<br>4%        | 7<br>4%        | 4<br>4%  | -                            | 11<br>4%      | -              | 4<br>4%  | 5<br>6%    | 2<br>4%   | 7<br>5%   | 3<br>4%           | 2<br>4%                  | -                            |  |
| Decided to start saving for pension                               | 11<br>4%                              | 11<br>4%        | 7<br>4%        | 4<br>4%  | -                            | 11<br>4%      | -              | 5<br>5%  | 3<br>4%    | 3<br>4%   | 6<br>4%   | 4<br>5%           | 1<br>2%                  | -                            |  |
| Wanted to make sure my money was safe                             | 10<br>4%                              | 10<br>4%        | 7<br>4%        | 3<br>3%  | -                            | 10<br>4%      | -              | 2<br>3%  | 6<br>6%    | 2<br>3%   | 2<br>1%   | 7<br>9%           | 1<br>2%                  | -                            |  |
| Switched to investing in property                                 | 9<br>3%                               | 9<br>3%         | 7<br>4%        | 2<br>2%  | -                            | 9<br>3%       | -              | 1<br>1%  | 4<br>5%    | 3<br>5%   | 4<br>3%   | 1<br>1%           | 4<br>11%                 | -                            |  |
| Accessing money quickly became less important                     | 8<br>3%                               | 8<br>3%         | 4<br>2%        | 5<br>5%  | -                            | 8<br>3%       | -              | 2<br>2%  | 3<br>3%    | 1<br>1%   | -   | 4<br>5%           | 2<br>5%                  | 3<br>63%                     |  |
| Wanted to minimise amount of risk taking                          | 8<br>3%                               | 8<br>3%         | 5<br>3%        | 3<br>4%  | -                            | 8<br>3%       | -              | 3<br>3%  | 1<br>1%    | 4<br>6%   | 4<br>3%   | 3<br>3%           | 1<br>4%                  | -                            |  |
| Wanted to seek higher returns                                     | 8<br>3%                               | 8<br>3%         | 6<br>3%        | 2<br>2%  | -                            | 8<br>3%       | -              | 1<br>1%  | 4<br>4%    | 3<br>4%   | 3<br>2%   | 3<br>4%           | 2<br>4%                  | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 110

**Q.9 What influenced your decision to stop saving or investing with...?****Private pension product****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Weighted base  | 260                                   | 260             | 166            | 94   | -                            | 260           | -              | 88   | 87         | 60        | 134   | 77                | 39                       | 4                            |
| Met short-term goal e.g. bought holiday or car                           | 8<br>3%                               | 8<br>3%         | 6<br>4%        | 1<br>1%  | -                            | 8<br>3%       | -              | 3<br>3%  | 2<br>2%    | 3<br>6%   | 2<br>1%   | 4<br>6%           | 2<br>4%                  | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 8<br>3%                               | 8<br>3%         | 6<br>4%        | 1<br>2%  | -                            | 8<br>3%       | -              | 3<br>3%  | 3<br>4%    | 1<br>2%   | 2<br>1%   | 2<br>3%           | 2<br>4%                  | 2<br>37%                     |
| Became willing to use riskier product                                    | 8<br>3%                               | 8<br>3%         | 6<br>4%        | 2<br>2%  | -                            | 8<br>3%       | -              | 3<br>4%  | 1<br>1%    | 2<br>3%   | 4<br>3%   | 3<br>3%           | 1<br>2%                  | -                            |
| Wanted more to spend immediately   | 7<br>3%                               | 7<br>3%         | 6<br>4%        | 1<br>1%  | -                            | 7<br>3%       | -              | 3<br>3%  | 4<br>4%    | 1<br>1%   | 5<br>4%   | 2<br>2%           | 1<br>1%                  | -                            |
| Bought house   | 6<br>2%                               | 6<br>2%         | 4<br>2%        | 3<br>3%  | -                            | 6<br>2%       | -              | 2<br>3%  | 3<br>3%    | 1<br>1%   | 2<br>2%   | 1<br>2%           | 3<br>7%                  | -                            |
| Bought insurance to replace savings                                      | 6<br>2%                               | 6<br>2%         | 2<br>1%        | 4<br>5%  | -                            | 6<br>2%       | -              | 1<br>1%  | 3<br>3%    | 1<br>1%   | 2<br>1%   | 2<br>2%           | 1<br>2%                  | -                            |
| Pay increase   | 2<br>1%                               | 2<br>1%         | 2<br>1%        | -  | -                            | 2<br>1%       | -              | 1<br>1%  | 1<br>1%    | -         | 1<br>1%   | 1<br>1%           | -                        | -                            |
| Can't remember   | 62<br>24%                             | 62<br>24%       | 45<br>27%      | 17<br>18%  | -                            | 62<br>24%     | -              | 19<br>22%  | 23<br>26%  | 12<br>20% | 36<br>27%   | 14<br>18%         | 8<br>21%                 | -                            |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 111

**Q.9 What influenced your decision to stop saving or investing with...?****Workplace pension****Base:** All respondents who have stopped using each

|   | Gender    |           | Age       |          |          |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                         |                |                |          | Employment Sector |          |            |            |          |           |
|---|-----------|-----------|-----------|----------|----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-------------------|----------|------------|------------|----------|-----------|
|   | Total     | Male      | Female    | 18-24    | 25-34    | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-ern          | London   | South-East | South-West | Public   | Pri-ate   |
| Unweighted base   | 360       | 190       | 170       | 18       | 33       | 58        | 62        | 64        | 125          | 129       | 100       | 57        | 74        | 21        | 11         | 45         | 35                      | 29             | 25             | 17       | 42                | 40       | 54         | 41         | 34       | 130       |
| Weighted base   | 345       | 191       | 154       | 20       | 39       | 53        | 51        | 59        | 122          | 124       | 90        | 70        | 61        | 22        | 10         | 42         | 31                      | 28             | 25             | 14       | 44                | 45       | 50         | 33         | 37       | 129       |
| Change in family circumstances                                    | 83<br>24% | 37<br>19% | 46<br>30% | 2<br>11% | 6<br>16% | 9<br>18%  | 18<br>36% | 21<br>36% | 25<br>21%    | 32<br>26% | 25<br>28% | 10<br>15% | 15<br>25% | 7<br>31%  | 2<br>21%   | 11<br>27%  | 15<br>49%               | 6<br>20%       | 1<br>5%        | 3<br>22% | 11<br>24%         | 8<br>18% | 11<br>18%  | 7<br>23%   | 1<br>20% | 34<br>26% |
| Became unaffordable   | 47<br>14% | 21<br>11% | 26<br>17% | 1<br>6%  | 8<br>20% | 12<br>23% | 10<br>19% | 12<br>12% | 7<br>8%      | 9<br>9%   | 8<br>9%   | 18<br>26% | 11<br>18% | 5<br>21%  | 3<br>28%   | 9<br>20%   | 1<br>4%                 | 5<br>16%       | 1<br>6%        | 3<br>22% | 7<br>15%          | 1<br>3%  | 6<br>12%   | 7<br>21%   | 7<br>18% | 20<br>16% |
| Pay decrease  | 41<br>12% | 22<br>12% | 19<br>11% | 3<br>13% | 4<br>10% | 13<br>24% | 8<br>15%  | 5<br>15%  | 4<br>11%     | 14<br>11% | 10<br>11% | 10<br>14% | 8<br>13%  | 2<br>10%  | 4<br>44%   | 6<br>14%   | 1<br>2%                 | 3<br>9%        | -<br>-         | -<br>-   | 6<br>15%          | 9<br>20% | 5<br>11%   | 5<br>14%   | 3<br>7%  | 21<br>17% |
| Needed to be able to access money more quickly                    | 26<br>8%  | 13<br>7%  | 13<br>8%  | 2<br>9%  | 2<br>5%  | 5<br>9%   | 3<br>6%   | 6<br>11%  | 8<br>6%      | 8<br>6%   | 3<br>4%   | 6<br>9%   | 8<br>14%  | 2<br>11%  | 1<br>16%   | 2<br>6%    | 1<br>3%                 | 3<br>12%       | 4<br>15%       | 2<br>11% | 2<br>4%           | 4<br>8%  | 4<br>8%    | 1<br>2%    | 3<br>9%  | 11<br>9%  |
| Switched to investing in property                                 | 19<br>6%  | 13<br>7%  | 6<br>4%   | 6<br>31% | 1<br>2%  | 6<br>12%  | 1<br>2%   | 1<br>3%   | 4<br>10%     | 1<br>1%   | 3<br>5%   | 3<br>5%   | 2<br>9%   | -<br>-    | -<br>-     | -<br>-     | 1<br>2%                 | 3<br>11%       | 6<br>23%       | 1<br>4%  | 1<br>3%           | 5<br>11% | 1<br>2%    | -<br>-     | 8<br>22% | 8<br>6%   |
| I became aware of other products which suited my situation better | 17<br>5%  | 9<br>5%   | 8<br>5%   | 1<br>6%  | -<br>-   | 3<br>6%   | 3<br>1%   | 1<br>9%   | 8<br>8%      | 7<br>7%   | 1<br>1%   | 2<br>3%   | 4<br>18%  | -<br>-    | 2<br>5%    | 1<br>5%    | 1<br>5%                 | 4<br>18%       | 1<br>4%        | 2<br>5%  | -<br>-            | 1<br>3%  | -<br>-     | 4<br>12%   | 5<br>4%  |           |
| Wanted to seek higher returns                                     | 16<br>5%  | 9<br>5%   | 6<br>4%   | 1<br>5%  | 2<br>5%  | 3<br>6%   | 3<br>6%   | 2<br>4%   | 5<br>4%      | 7<br>6%   | 4<br>4%   | 5<br>7%   | -<br>-    | 2<br>8%   | -<br>-     | 5<br>12%   | 2<br>7%                 | 1<br>2%        | 2<br>8%        | -<br>-   | -<br>-            | 2<br>5%  | 2<br>4%    | -<br>-     | 2<br>6%  | 8<br>6%   |
| Wanted more to spend immediately                                  | 12<br>3%  | 6<br>3%   | 6<br>4%   | 1<br>4%  | 1<br>2%  | 3<br>5%   | 2<br>4%   | 5<br>8%   | 1<br>1%      | 4<br>4%   | 2<br>2%   | 4<br>6%   | 1<br>2%   | 3<br>13%  | -<br>-     | -<br>-     | 1<br>3%                 | 2<br>7%        | -<br>-         | 1<br>4%  | 2<br>5%           | -<br>-   | 2<br>3%    | 2<br>6%    | 4<br>10% | 6<br>4%   |
| Wanted to make sure my money was safe                             | 12<br>3%  | 5<br>2%   | 7<br>4%   | -<br>-   | 2<br>4%  | 4<br>8%   | 1<br>1%   | -<br>-    | 5<br>4%      | 4<br>3%   | 4<br>5%   | 2<br>3%   | 1<br>1%   | 1<br>4%   | -<br>-     | 2<br>5%    | 1<br>4%                 | 1<br>5%        | 2<br>9%        | -<br>-   | -<br>-            | 1<br>2%  | 1<br>3%    | 1<br>4%    | 3<br>7%  | 7<br>5%   |
| Decided to start saving for pension                               | 10<br>3%  | 7<br>4%   | 2<br>1%   | -<br>-   | 1<br>2%  | 1<br>2%   | 1<br>1%   | 2<br>3%   | 5<br>4%      | 2<br>2%   | 2<br>2%   | 4<br>6%   | 1<br>2%   | -<br>-    | 2<br>4%    | 1<br>2%    | -<br>-                  | -<br>-         | -<br>-         | -<br>-   | 2<br>5%           | 2<br>4%  | 3<br>5%    | 1<br>2%    | 2<br>2%  |           |
| Low interest rates/returns  | 9<br>3%   | 4<br>2%   | 5<br>3%   | -<br>-   | 3<br>7%  | 3<br>5%   | 2<br>4%   | -<br>-    | 2<br>1%      | 3<br>3%   | 2<br>2%   | 2<br>3%   | 2<br>4%   | 7<br>7%   | -<br>-     | 1<br>1%    | 3<br>9%                 | -<br>-         | 1<br>2%        | 2<br>11% | 1<br>3%           | -<br>-   | 1<br>1%    | -<br>-     | 1<br>4%  | 6<br>5%   |
| I was advised to stop using this product by a professional        | 8<br>2%   | 7<br>4%   | 1<br>*    | -<br>-   | 3<br>7%  | -<br>-    | -<br>-    | 3<br>4%   | 2<br>2%      | 3<br>2%   | 1<br>1%   | 4<br>5%   | -<br>-    | -<br>-    | -<br>-     | -<br>-     | -<br>-                  | -<br>-         | -<br>-         | 1<br>3%  | 3<br>21%          | -<br>-   | 3<br>6%    | 1<br>3%    | 3<br>7%  | 3<br>2%   |
| Wanted to minimise amount of risk taking                          | 7<br>2%   | 1<br>1%   | 5<br>3%   | 1<br>6%  | 3<br>7%  | 2<br>4%   | -<br>-    | -<br>-    | 1<br>1%      | 2<br>2%   | 1<br>1%   | 3<br>4%   | 1<br>1%   | -<br>-    | 1<br>1%    | 2<br>7%    | 1<br>3%                 | 2<br>7%        | -<br>-         | 1<br>2%  | -<br>-            | -<br>-   | 1<br>2%    | -<br>-     | 1<br>3%  | 5<br>4%   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 111

**Q.9 What influenced your decision to stop saving or investing with...?****Workplace pension****Base: All respondents who have stopped using each**

|  | Gender     |           |           | Age      |           |          |           |           |           | Social Grade |           |           |           | Region    |            |            |                        |               |               |          |            | Employment Sector |            |            |          |           |
|--|------------|-----------|-----------|----------|-----------|----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|----------|------------|-------------------|------------|------------|----------|-----------|
|  | Total      | Male      | Female    | 18-24    | 25-34     | 35-44    | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | Wales    | East-Wales | London            | South-East | South-West | Public   | Private   |
| Weighted base  | 345        | 191       | 154       | 20       | 39        | 53       | 51        | 59        | 122       | 124          | 90        | 70        | 61        | 22        | 10         | 42         | 31                     | 28            | 25            | 14       | 44         | 45                | 50         | 33         | 37       | 129       |
| Pay increase   | 6<br>2%    | 4<br>2%   | 2<br>1%   | -        | 1<br>2%   | 2<br>5%  | -         | 1<br>2%   | 1<br>1%   | 1<br>1%      | 1<br>1%   | 3<br>5%   | -         | -         | -          | -          | -                      | -             | -             | -        | 1<br>3%    | 1<br>3%           | 2<br>5%    | 1<br>3%    | 2<br>6%  | 2<br>2%   |
| Became willing to use riskier product                                    | 5<br>1%    | 2<br>1%   | 3<br>2%   | 4<br>19% | 1<br>3%   | -        | -         | -         | -         | 4<br>3%      | -         | 1<br>2%   | -         | -         | -          | -          | -                      | 1<br>4%       | -             | -        | 3<br>6%    | 1<br>3%           | -          | -          | -        | 4<br>3%   |
| Bought house   | 3<br>1%    | 1<br>1%   | 2<br>1%   | 1<br>3%  | -         | -        | 1<br>1%   | 2<br>3%   | -         | 1<br>*       | 1<br>1%   | -         | 1<br>2%   | -         | -          | 1<br>1%    | -                      | -             | -             | -        | -          | -                 | 2<br>5%    | -          | 1<br>2%  | 1<br>1%   |
| Met short-term goal e.g. bought holiday or car                           | 2<br>1%    | 1<br>1%   | 1<br>1%   | -        | -         | 1<br>2%  | -         | 1<br>2%   | -         | 2<br>1%      | -         | -         | -         | 1<br>4%   | -          | -          | -                      | -             | -             | -        | 1<br>2%    | -                 | -          | -          | -        | 2<br>1%   |
| Accessing money quickly became less important                            | 1<br>*     | -         | 1<br>1%   | -        | -         | 1<br>1%  | -         | -         | -         | 1<br>1%      | -         | -         | -         | 1<br>4%   | -          | -          | -                      | -             | -             | -        | -          | -                 | -          | -          | -        | 1<br>1%   |
| Wanted to take advantage of government policies reducing tax on interest | 1<br>*     | 1<br>*    | -         | -        | -         | -        | 1<br>1%   | -         | -         | 1<br>1%      | -         | -         | -         | -         | -          | -          | -                      | -             | -             | 1<br>5%  | -          | -                 | -          | -          | -        | 1<br>1%   |
| Bought insurance to replace savings                                      | 1<br>*     | 1<br>*    | -         | -        | -         | -        | -         | -         | -         | 1<br>*       | 1<br>*    | -         | -         | -         | -          | -          | -                      | -             | -             | 1<br>2%  | -          | -                 | -          | -          | -        | -         |
| Can't remember   | 102<br>30% | 63<br>33% | 39<br>25% | 5<br>27% | 13<br>33% | 7<br>13% | 13<br>25% | 13<br>21% | 51<br>42% | 40<br>32%    | 27<br>30% | 16<br>23% | 20<br>32% | 6<br>27%  | 3<br>28%   | 16<br>39%  | 6<br>18%               | 8<br>30%      | 8<br>30%      | 2<br>12% | 14<br>31%  | 11<br>25%         | 16<br>31%  | 13<br>38%  | 6<br>16% | 31<br>24% |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 111

**Q.9 What influenced your decision to stop saving or investing with...?****Workplace pension****Base:** All respondents who have stopped using each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |  |
| Unweighted base   | 360                                   | 360             | 231            | 129  | -                            | 282           | 78             | 148  | 115        | 71        | 187   | 125                | 43                        | 2                            |  |
| Weighted base   | 345                                   | 345             | 225            | 119  | -                            | 279           | 66             | 130  | 111        | 73        | 174   | 123                | 42                        | 3                            |  |
| Change in family circumstances                                    | 83<br>24%                             | 83<br>24%       | 61<br>27%      | 21<br>18%  | -                            | 69<br>25%     | 14<br>21%      | 33<br>26%  | 23<br>21%  | 20<br>27% | 34<br>19%   | 39<br>31%          | 11<br>25%                 | -                            |  |
| Became unaffordable   | 47<br>14%                             | 47<br>14%       | 23<br>10%      | 24<br>20%  | -                            | 39<br>14%     | 9<br>13%       | 22<br>17%  | 12<br>11%  | 8<br>11%  | 32<br>18%   | 10<br>8%           | 5<br>12%                  | -                            |  |
| Pay decrease  | 41<br>12%                             | 41<br>12%       | 29<br>13%      | 12<br>10%  | -                            | 29<br>10%     | 12<br>19%      | 20<br>15%  | 13<br>11%  | 7<br>9%   | 22<br>12%   | 15<br>12%          | 5<br>11%                  | -                            |  |
| Needed to be able to access money more quickly                    | 26<br>8%                              | 26<br>8%        | 14<br>6%       | 12<br>10%  | -                            | 21<br>7%      | 5<br>8%        | 11<br>8%   | 4<br>4%    | 10<br>14% | 11<br>6%  | 11<br>9%           | 4<br>10%                  | -                            |  |
| Switched to investing in property                                 | 19<br>6%                              | 19<br>6%        | 16<br>7%       | 3<br>2%  | -                            | 18<br>6%      | 1<br>2%        | 5<br>4%  | 3<br>3%    | 9<br>13%  | 4<br>2%   | 11<br>9%           | 3<br>8%                   | -                            |  |
| I became aware of other products which suited my situation better | 17<br>5%                              | 17<br>5%        | 15<br>6%       | 3<br>2%  | -                            | 15<br>5%      | 2<br>4%        | 9<br>7%  | 4<br>3%    | 4<br>5%   | 8<br>4%   | 8<br>6%            | 2<br>5%                   | -                            |  |
| Wanted to seek higher returns                                     | 16<br>5%                              | 16<br>5%        | 11<br>5%       | 4<br>4%  | -                            | 14<br>5%      | 2<br>3%        | 6<br>5%  | 6<br>6%    | 3<br>4%   | 9<br>5%   | 4<br>3%            | 3<br>7%                   | -                            |  |
| Wanted more to spend immediately                                  | 12<br>3%                              | 12<br>3%        | 9<br>4%        | 3<br>3%  | -                            | 9<br>3%       | 3<br>5%        | 7<br>6%  | 2<br>2%    | 3<br>4%   | 6<br>3%   | 3<br>2%            | 4<br>9%                   | -                            |  |
| Wanted to make sure my money was safe                             | 12<br>3%                              | 12<br>3%        | 8<br>4%        | 4<br>3%  | -                            | 9<br>3%       | 3<br>4%        | 4<br>3%  | 5<br>4%    | 3<br>5%   | 4<br>2%   | 4<br>4%            | 3<br>7%                   | -                            |  |
| Decided to start saving for pension                               | 10<br>3%                              | 10<br>3%        | 7<br>3%        | 3<br>2%  | -                            | 9<br>3%       | 1<br>1%        | 5<br>4%  | 2<br>2%    | 2<br>2%   | 5<br>3%   | 4<br>3%            | 1<br>2%                   | -                            |  |
| Low interest rates/returns  | 9<br>3%                               | 9<br>3%         | 6<br>3%        | 3<br>2%  | -                            | 8<br>3%       | 1<br>2%        | 4<br>3%  | 4<br>4%    | 1<br>1%   | 6<br>4%   | 1<br>1%            | 1<br>2%                   | 1<br>20%                     |  |
| I was advised to stop using this product by a professional        | 8<br>2%                               | 8<br>2%         | 5<br>2%        | 3<br>2%  | -                            | 8<br>3%       | -<br>-         | 2<br>2%  | 3<br>3%    | -<br>-    | 4<br>2%   | 1<br>1%            | -<br>-                    | 3<br>80%                     |  |
| Wanted to minimise amount of risk taking                          | 7<br>2%                               | 7<br>2%         | 6<br>3%        | 1<br>1%  | -                            | 5<br>2%       | 1<br>2%        | 2<br>2%  | 3<br>3%    | 1<br>2%   | 5<br>3%   | 1<br>*             | 1<br>3%                   | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 111

**Q.9 What influenced your decision to stop saving or investing with...?****Workplace pension****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |       | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |       |   |                   |                          |                              |
| Weighted base  | 345                                   | 345             | 225            | 119  | -                            | 279           | 66             | 130  | 111        | 73    | 174   | 123               | 42                       | 3                            |
| Pay increase   | 6                                     | 6               | 5              | 1  | -                            | 6             | -              | 1  | 3          | 1     | 3   | -                 | 3                        | -                            |
|  | 2%                                    | 2%              | 2%             | 1%   | -                            | 2%            | -              | 1%   | 2%         | 1%    | 2%  | -                 | 7%                       | -                            |
| Became willing to use riskier product                                    | 5                                     | 5               | 5              | -  | -                            | 5             | -              | 3  | -          | 1     | 3   | 2                 | -                        | -                            |
|  | 1%                                    | 1%              | 2%             | -  | -                            | 2%            | -              | 2%   | -          | 2%    | 1%  | 2%                | -                        | -                            |
| Bought house   | 3                                     | 3               | 2              | 1  | -                            | 2             | 1              | 1  | -          | 1     | 2   | 1                 | -                        | -                            |
|  | 1%                                    | 1%              | 1%             | 1%   | -                            | 1%            | 2%             | 1%   | -          | 1%    | 1%  | 1%                | -                        | -                            |
| Met short-term goal e.g. bought holiday or car                           | 2                                     | 2               | 1              | 1  | -                            | 1             | 1              | 1  | -          | 1     | -   | 2                 | -                        | -                            |
|  | 1%                                    | 1%              | *              | 1%   | -                            | *             | 1%             | 1%   | -          | 1%    | -   | 1%                | -                        | -                            |
| Accessing money quickly became less important                            | 1                                     | 1               | -              | 1  | -                            | 1             | -              | -  | -          | 1     | -   | 1                 | -                        | -                            |
|  | *                                     | *               | -              | 1%   | -                            | *             | -              | -  | -          | 1%    | -   | 1%                | -                        | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 1                                     | 1               | -              | 1  | -                            | 1             | -              | 1  | -          | -     | 1   | -                 | -                        | -                            |
|  | *                                     | *               | -              | 1%   | -                            | *             | -              | 1%   | -          | -     | *   | -                 | -                        | -                            |
| Bought insurance to replace savings                                      | 1                                     | 1               | -              | 1  | -                            | 1             | -              | 1  | -          | -     | -   | 1                 | -                        | -                            |
|  | *                                     | *               | -              | *  | -                            | *             | -              | *  | -          | -     | -   | *                 | -                        | -                            |
| Can't remember   | 102                                   | 102             | 63             | 38   | -                            | 79            | 23             | 38   | 40         | 15    | 57  | 35                | 8                        | -                            |
|  | 30%                                   | 30%             | 28%            | 32%  | -                            | 28%           | 35%            | 29%  | 36%        | 21%   | 33%   | 29%               | 19%                      | -                            |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 112

Q.9 What influenced your decision to stop saving or investing with...?

**Shares**

Base: All respondents who have stopped using each

|   | Gender    |           | Age       |          |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                        |               |               |          | Employment Sector |           |            |            |           |              |
|---|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|----------|-------------------|-----------|------------|------------|-----------|--------------|
|   | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | Wales    | East-Wales        | London    | South-East | South-West | Public    | Pri-<br>vate |
| Unweighted base   | 413       | 230       | 183       | 21       | 44        | 55        | 80        | 79        | 134          | 149       | 143       | 62        | 59        | 21        | 16         | 41         | 46                     | 42            | 33            | 23       | 38                | 52        | 68         | 33         | 58        | 161          |
| Weighted base   | 387       | 218       | 169       | 23       | 47        | 50        | 62        | 76        | 128          | 134       | 122       | 79        | 52        | 24        | 12         | 34         | 45                     | 36            | 32            | 19       | 40                | 58        | 58         | 28         | 61        | 143          |
| Wanted to minimise amount of risk taking                          | 73<br>19% | 53<br>24% | 20<br>12% | 2<br>11% | 3<br>6%   | 4<br>9%   | 4<br>7%   | 27<br>36% | 32<br>25%    | 27<br>20% | 29<br>23% | 14<br>18% | 3<br>7%   | 3<br>12%  | 3<br>29%   | 8<br>22%   | 8<br>18%               | 5<br>13%      | 9<br>29%      | 5<br>26% | 2<br>4%           | 6<br>10%  | 17<br>30%  | 7<br>25%   | 9<br>14%  | 25<br>17%    |
| Needed to be able to access money more quickly                    | 55<br>14% | 27<br>13% | 27<br>16% | 1<br>5%  | 5<br>11%  | 6<br>12%  | 7<br>11%  | 11<br>14% | 25<br>19%    | 16<br>12% | 11<br>9%  | 14<br>18% | 14<br>27% | 4<br>17%  | 2<br>20%   | 9<br>27%   | 6<br>13%               | 6<br>15%      | 5<br>15%      | 2<br>11% | 8<br>21%          | 4<br>7%   | 4<br>8%    | 4<br>14%   | 8<br>14%  | 14<br>10%    |
| Wanted to make sure my money was safe                             | 51<br>13% | 30<br>14% | 22<br>13% | -        | 3<br>7%   | 3<br>6%   | 7<br>11%  | 14<br>18% | 25<br>19%    | 22<br>17% | 10<br>8%  | 14<br>18% | 5<br>9%   | 1<br>3%   | 2<br>18%   | 10<br>28%  | 9<br>21%               | 2<br>6%       | 6<br>19%      | 3<br>18% | 2<br>4%           | 3<br>5%   | 11<br>19%  | 3<br>10%   | 7<br>12%  | 14<br>10%    |
| Change in family circumstances                                    | 50<br>13% | 22<br>10% | 28<br>17% | 3<br>11% | 2<br>4%   | 12<br>24% | 6<br>10%  | 10<br>13% | 17<br>13%    | 17<br>13% | 18<br>14% | 9<br>12%  | 7<br>13%  | 6<br>23%  | -          | 3<br>9%    | 4<br>9%                | 4<br>12%      | 4<br>12%      | 3<br>14% | 12<br>30%         | 4<br>6%   | 6<br>11%   | 4<br>16%   | 3<br>5%   | 19<br>13%    |
| Wanted more to spend immediately                                  | 50<br>13% | 32<br>15% | 17<br>10% | 2<br>8%  | 10<br>20% | 6<br>13%  | 5<br>8%   | 13<br>17% | 14<br>11%    | 16<br>12% | 10<br>8%  | 18<br>23% | 5<br>10%  | 1<br>6%   | 4<br>35%   | 4<br>12%   | 5<br>10%               | 6<br>16%      | 2<br>7%       | 2<br>12% | 4<br>11%          | 13<br>23% | 5<br>8%    | 3<br>10%   | 12<br>19% | 15<br>10%    |
| Became unaffordable   | 42<br>11% | 18<br>8%  | 24<br>14% | 1<br>3%  | 4<br>8%   | 4<br>7%   | 10<br>15% | 7<br>9%   | 18<br>14%    | 12<br>9%  | 16<br>13% | 8<br>11%  | 5<br>10%  | 1<br>5%   | 2<br>20%   | 3<br>8%    | 2<br>5%                | 6<br>17%      | 3<br>11%      | 2<br>10% | 8<br>21%          | 3<br>6%   | 5<br>9%    | 5<br>17%   | 3<br>5%   | 15<br>11%    |
| I became aware of other products which suited my situation better | 37<br>10% | 21<br>10% | 15<br>9%  | -        | 2<br>3%   | 5<br>10%  | 4<br>7%   | 11<br>15% | 14<br>11%    | 18<br>14% | 11<br>9%  | 1<br>2%   | 6<br>11%  | 2<br>8%   | 1<br>5%    | 7<br>19%   | 2<br>4%                | 1<br>4%       | 5<br>14%      | 1<br>6%  | -                 | 5<br>9%   | 11<br>19%  | 2<br>9%    | 5<br>8%   | 14<br>10%    |
| Low interest rates/returns  | 35<br>9%  | 23<br>10% | 12<br>7%  | 2<br>11% | 5<br>11%  | 2<br>4%   | 6<br>10%  | 6<br>8%   | 12<br>10%    | 10<br>8%  | 7<br>8%   | 7<br>9%   | 7<br>14%  | 5<br>20%  | -          | 2<br>-     | 5<br>6%                | 4<br>12%      | 2<br>5%       | 1<br>6%  | 6<br>15%          | 3<br>6%   | 5<br>9%    | 1<br>2%    | 4<br>6%   | 10<br>7%     |
| Pay decrease  | 21<br>5%  | 6<br>3%   | 15<br>9%  | 2<br>9%  | 4<br>8%   | 3<br>6%   | 3<br>5%   | 5<br>6%   | 5<br>4%      | 7<br>5%   | 4<br>3%   | 9<br>11%  | 2<br>4%   | 2<br>9%   | 2<br>19%   | -          | 2<br>5%                | 3<br>7%       | 2<br>8%       | -        | 6<br>15%          | 2<br>4%   | 1<br>2%    | -          | 2<br>4%   | 8<br>6%      |
| Met short-term goal e.g. bought holiday or car                    | 21<br>5%  | 10<br>5%  | 11<br>6%  | 1<br>5%  | 2<br>5%   | 5<br>9%   | 3<br>5%   | 5<br>7%   | 5<br>4%      | 6<br>4%   | 4<br>3%   | 6<br>7%   | 5<br>10%  | 3<br>12%  | 1<br>11%   | 2<br>5%    | 2<br>5%                | 4<br>12%      | 1<br>2%       | 1<br>3%  | 3<br>5%           | 2<br>4%   | 1<br>2%    | 1<br>2%    | 7<br>12%  | 6<br>4%      |
| Bought house  | 19<br>5%  | 8<br>4%   | 11<br>6%  | 2<br>8%  | 2<br>5%   | 3<br>6%   | 6<br>10%  | 3<br>5%   | 2<br>2%      | 5<br>4%   | 5<br>4%   | 5<br>7%   | 3<br>6%   | 3<br>12%  | 1<br>13%   | -          | 3<br>6%                | 1<br>4%       | 2<br>5%       | -        | 2<br>6%           | 2<br>4%   | 3<br>5%    | 1<br>2%    | 1<br>1%   | 14<br>10%    |
| Switched to investing in property                                 | 15<br>4%  | 10<br>5%  | 5<br>3%   | 4<br>18% | 2<br>5%   | 1<br>2%   | 1<br>2%   | 4<br>6%   | 2<br>1%      | 6<br>5%   | 7<br>6%   | 1<br>2%   | -         | -         | 1<br>9%    | -          | -                      | 2<br>5%       | 2<br>7%       | -        | 1<br>3%           | 4<br>6%   | 3<br>6%    | 1<br>5%    | 6<br>10%  | 6<br>4%      |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 112

**Q.9 What influenced your decision to stop saving or investing with...?****Shares****Base:** All respondents who have stopped using each

|  | Gender    |           |           | Age      |           |          |           |         |           | Social Grade |           |           |          | Region    |            |            |                         |                |                |          |          | Employment Sector |            |            |         |           |
|--|-----------|-----------|-----------|----------|-----------|----------|-----------|---------|-----------|--------------|-----------|-----------|----------|-----------|------------|------------|-------------------------|----------------|----------------|----------|----------|-------------------|------------|------------|---------|-----------|
|  | Total     | Male      | Female    | 18-24    | 25-34     | 35-44    | 45-54     | 55-64   | 65+       | AB           | C1        | C2        | DE       | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales    | East-ern | London            | South-East | South-West | Public  | Pri-va-te |
| Weighted base  | 387       | 218       | 169       | 23       | 47        | 50       | 62        | 76      | 128       | 134          | 122       | 79        | 52       | 24        | 12         | 34         | 45                      | 36             | 32             | 19       | 40       | 58                | 58         | 28         | 61      | 143       |
| Wanted to take advantage of government policies reducing tax on interest | 11<br>3%  | 7<br>3%   | 3<br>2%   | 1<br>5%  | 1<br>3%   | -        | 2<br>3%   | 2<br>3% | 4<br>3%   | 4<br>3%      | 3<br>2%   | 3<br>4%   | 1<br>2%  | -         | -          | 1<br>3%    | 1<br>2%                 | 1<br>3%        | 2<br>5%        | -        | 1<br>3%  | 1<br>2%           | 2<br>4%    | 1<br>5%    | 1<br>2% | 1<br>1%   |
| Wanted to seek higher returns  | 10<br>3%  | 7<br>3%   | 3<br>2%   | 1<br>3%  | 1<br>1%   | *<br>1%  | 2<br>1%   | 5<br>3% | 4<br>4%   | 4<br>3%      | 3<br>2%   | 2<br>3%   | 1<br>3%  | -         | 2<br>19%   | 2<br>5%    | 1<br>2%                 | 1<br>2%        | 1<br>2%        | -        | 1<br>2%  | 2<br>3%           | 2<br>3%    | -          | 1<br>1% | 3<br>2%   |
| Accessing money quickly became less important                            | 9<br>2%   | 5<br>2%   | 4<br>3%   | 2<br>10% | 1<br>2%   | -        | 1<br>1%   | 2<br>2% | 4<br>3%   | 5<br>4%      | 1<br>1%   | 2<br>3%   | -        | -         | 1<br>9%    | 1<br>2%    | 2<br>5%                 | -              | 1<br>3%        | 1<br>4%  | -        | 3<br>5%           | -          | 1<br>2%    | 2<br>4% | 2<br>2%   |
| Decided to start saving for pension                                      | 6<br>2%   | 1<br>*    | 5<br>3%   | 1<br>5%  | -         | 1<br>2%  | 3<br>4%   | 1<br>2% | -         | 2<br>2%      | -         | 3<br>4%   | 1<br>2%  | 1<br>4%   | -          | -          | 1<br>2%                 | -              | 1<br>4%        | 1<br>5%  | 1<br>3%  | -                 | 1<br>1%    | -          | 4<br>7% | 2<br>1%   |
| I was advised to stop using this product by a professional               | 6<br>2%   | 4<br>2%   | 2<br>1%   | -        | -         | 1<br>1%  | -         | 2<br>3% | 3<br>2%   | 4<br>3%      | 1<br>1%   | 1<br>1%   | -        | -         | -          | -          | 1<br>2%                 | -              | 1<br>6%        | -        | 1<br>2%  | 3<br>4%           | -          | -          | 2<br>2% |           |
| Became willing to use riskier product                                    | 2<br>1%   | 1<br>*    | 2<br>1%   | -        | -         | -        | 2<br>3%   | 1<br>1% | -         | -            | 2<br>1%   | 1<br>1%   | -        | -         | -          | -          | 1<br>1%                 | -              | -              | -        | -        | 2<br>3%           | -          | -          | 1<br>2% | -         |
| Pay increase   | 2<br>1%   | 1<br>1%   | 1<br>*    | 1<br>3%  | 1<br>2%   | -        | 1<br>1%   | -       | -         | 2<br>2%      | -         | -         | -        | -         | -          | -          | 1<br>2%                 | 1<br>2%        | -              | -        | -        | -                 | 1<br>2%    | 1<br>1%    | 1<br>1% |           |
| Bought insurance to replace savings                                      | 1<br>*    | 1<br>*    | -         | -        | 1<br>2%   | -        | -         | -       | -         | 1<br>1%      | -         | -         | -        | -         | -          | -          | -                       | -              | -              | -        | -        | 1<br>1%           | -          | 1<br>1%    | -       |           |
| Can't remember   | 56<br>14% | 29<br>14% | 26<br>16% | 2<br>11% | 11<br>23% | 9<br>19% | 10<br>16% | 6<br>8% | 18<br>14% | 17<br>13%    | 17<br>14% | 13<br>16% | 9<br>17% | 8<br>33%  | 2<br>18%   | 5<br>16%   | 8<br>18%                | 1<br>3%        | 2<br>8%        | 4<br>19% | 6<br>14% | 6<br>10%          | 8<br>14%   | 5<br>18%   | 5<br>8% | 25<br>18% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 112

**Q.9 What influenced your decision to stop saving or investing with...?****Shares****Base:** All respondents who have stopped using each

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base   | 413                                   | 413             | 271            | 142  | -                            | 413           | -              | 138  | 154        | 93        | 197   | 155               | 53                       | 4                            |  |
| Weighted base   | 387                                   | 387             | 254            | 133  | -                            | 387           | -              | 129  | 137        | 93        | 178   | 150               | 47                       | 6                            |  |
| Wanted to minimise amount of risk taking                          | 73<br>19%                             | 73<br>19%       | 55<br>22%      | 18<br>14%  | -                            | 73<br>19%     | -              | 17<br>13%  | 34<br>25%  | 19<br>21% | 32<br>18%   | 35<br>23%         | 4<br>8%                  | 2<br>30%                     |  |
| Needed to be able to access money more quickly                    | 55<br>14%                             | 55<br>14%       | 33<br>13%      | 22<br>16%  | -                            | 55<br>14%     | -              | 20<br>16%  | 21<br>15%  | 12<br>13% | 31<br>17%   | 19<br>12%         | 5<br>10%                 | -                            |  |
| Wanted to make sure my money was safe                             | 51<br>13%                             | 51<br>13%       | 35<br>14%      | 16<br>12%  | -                            | 51<br>13%     | -              | 15<br>11%  | 22<br>16%  | 11<br>12% | 21<br>12%   | 24<br>16%         | 7<br>14%                 | -                            |  |
| Change in family circumstances                                    | 50<br>13%                             | 50<br>13%       | 25<br>10%      | 25<br>19%  | -                            | 50<br>13%     | -              | 21<br>16%  | 18<br>13%  | 7<br>7%   | 26<br>15%   | 18<br>12%         | 6<br>13%                 | -                            |  |
| Wanted more to spend immediately                                  | 50<br>13%                             | 50<br>13%       | 35<br>14%      | 15<br>11%  | -                            | 50<br>13%     | -              | 18<br>14%  | 16<br>12%  | 10<br>11% | 19<br>11%   | 20<br>13%         | 8<br>17%                 | 3<br>46%                     |  |
| Became unaffordable   | 42<br>11%                             | 42<br>11%       | 21<br>8%       | 21<br>16%  | -                            | 42<br>11%     | -              | 20<br>15%  | 13<br>10%  | 7<br>7%   | 26<br>14%   | 13<br>8%          | 4<br>8%                  | -                            |  |
| I became aware of other products which suited my situation better | 37<br>10%                             | 37<br>10%       | 33<br>13%      | 4<br>3%  | -                            | 37<br>10%     | -              | 12<br>9%   | 11<br>8%   | 12<br>13% | 9<br>5%   | 22<br>15%         | 6<br>12%                 | -                            |  |
| Low interest rates/returns  | 35<br>9%                              | 35<br>9%        | 20<br>8%       | 14<br>11%  | -                            | 35<br>9%      | -              | 5<br>4%  | 16<br>12%  | 11<br>12% | 14<br>8%  | 19<br>13%         | 1<br>3%                  | -                            |  |
| Pay decrease  | 21<br>5%                              | 21<br>5%        | 11<br>4%       | 10<br>7%   | -                            | 21<br>5%      | -              | 11<br>8%   | 6<br>4%    | 3<br>3%   | 13<br>7%  | 4<br>3%           | 4<br>8%                  | -                            |  |
| Met short-term goal e.g. bought holiday or car                    | 21<br>5%                              | 21<br>5%        | 15<br>6%       | 5<br>4%  | -                            | 21<br>5%      | -              | 4<br>3%  | 11<br>8%   | 4<br>4%   | 9<br>5%   | 8<br>6%           | 4<br>9%                  | -                            |  |
| Bought house  | 19<br>5%                              | 19<br>5%        | 13<br>5%       | 6<br>5%  | -                            | 19<br>5%      | -              | 5<br>4%  | 5<br>4%    | 7<br>8%   | 13<br>7%  | 5<br>3%           | 1<br>2%                  | -                            |  |
| Switched to investing in property                                 | 15<br>4%                              | 15<br>4%        | 11<br>5%       | 3<br>2%  | -                            | 15<br>4%      | -              | 1<br>1%  | 3<br>2%    | 9<br>10%  | 2<br>1%   | 11<br>7%          | -                        | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 112

**Q.9 What influenced your decision to stop saving or investing with...?****Shares****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |         | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|---------|---|-------------------|--------------------------|------------------------------|--|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k   | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |         |   |                   |                          |                              |  |
| Weighted base  | 387                                   | 387             | 254            | 133  | -                            | 387           | -              | 129  | 137        | 93      | 178   | 150               | 47                       | 6                            |  |
| Wanted to take advantage of government policies reducing tax on interest | 11<br>3%                              | 11<br>3%        | 8<br>3%        | 3<br>2%  | -                            | 11<br>3%      | -              | 2<br>2%  | 3<br>2%    | 4<br>4% | 6<br>3%   | 5<br>3%           | -                        | -                            |  |
| Wanted to seek higher returns  | 10<br>3%                              | 10<br>3%        | 8<br>3%        | 2<br>2%  | -                            | 10<br>3%      | -              | 5<br>4%  | 3<br>2%    | 3<br>3% | 7<br>4%   | 2<br>2%           | 1<br>3%                  | -                            |  |
| Accessing money quickly became less important                            | 9<br>2%                               | 9<br>2%         | 5<br>2%        | 4<br>3%  | -                            | 9<br>2%       | -              | 3<br>2%  | 5<br>3%    | 1<br>1% | 1<br>1%   | 8<br>5%           | -                        | -                            |  |
| Decided to start saving for pension                                      | 6<br>2%                               | 6<br>2%         | 4<br>2%        | 2<br>1%  | -                            | 6<br>2%       | -              | 3<br>3%  | 1<br>1%    | -       | 3<br>2%   | 2<br>1%           | 1<br>2%                  | -                            |  |
| I was advised to stop using this product by a professional               | 6<br>2%                               | 6<br>2%         | 3<br>1%        | 2<br>2%  | -                            | 6<br>2%       | -              | 1<br>1%  | 4<br>3%    | 1<br>1% | 3<br>2%   | 2<br>2%           | -                        | -                            |  |
| Became willing to use riskier product                                    | 2<br>1%                               | 2<br>1%         | 1<br>1%        | 1<br>1%  | -                            | 2<br>1%       | -              | 1<br>1%  | 1<br>1%    | 1<br>1% | 1<br>*  | 2<br>1%           | -                        | -                            |  |
| Pay increase   | 2<br>1%                               | 2<br>1%         | 1<br>*         | 1<br>1%  | -                            | 2<br>1%       | -              | 1<br>*   | 1<br>1%    | -       | 1<br>*  | -                 | 1<br>2%                  | 1<br>10%                     |  |
| Bought insurance to replace savings                                      | 1<br>*                                | 1<br>*          | 1<br>*         | -  | -                            | 1<br>*        | -              | -  | 1<br>1%    | -       | -   | -                 | 1<br>2%                  | -                            |  |
| Can't remember   | 56<br>14%                             | 56<br>14%       | 36<br>14%      | 19<br>15%  | -                            | 56<br>14%     | -              | 22<br>17%  | 21<br>15%  | 8<br>9% | 27<br>15%   | 16<br>11%         | 8<br>17%                 | 1<br>14%                     |  |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 113

**Q.9 What influenced your decision to stop saving or investing with...?****Other investment fund product****Base: All respondents who have stopped using each**

|  | Gender    |           |           | Age      |          |          |          |          |           | Social Grade |           |          |          | Region    |            |            |                         |                |                |            |          | Employment Sector |            |            |          |           |
|--|-----------|-----------|-----------|----------|----------|----------|----------|----------|-----------|--------------|-----------|----------|----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|----------|-------------------|------------|------------|----------|-----------|
|  | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54    | 55-64    | 65+       | AB           | C1        | C2       | DE       | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern  | London            | South East | South West | Public   | Private   |
|  |           |           |           |          |          |          |          |          |           |              |           |          |          |           |            |            |                         |                |                |            |          |                   |            |            |          |           |
| Unweighted base  | 233       | 140       | 93        | 11       | 27       | 35       | 40       | 43       | 77        | 102          | 68        | 22       | 41       | 17        | 11         | 26         | 25                      | 26             | 15             | 19         | 32       | 32                | 15         | 37         | 89       |           |
| Weighted base  | 223       | 138       | 85        | 11       | 32       | 30       | 35       | 42       | 72        | 97           | 63        | 28       | 34       | 16        | 10         | 24         | 25                      | 23             | 16             | 12         | 18       | 38                | 28         | 15         | 42       | 81        |
| I became aware of other products which suited my situation better        | 30<br>13% | 22<br>16% | 8<br>9%   | 1<br>10% | 1<br>3%  | 2<br>6%  | 4<br>11% | 6<br>16% | 15<br>21% | 15<br>15%    | 7<br>11%  | 4<br>14% | 4<br>12% | -<br>-    | 1<br>15%   | 5<br>19%   | 1<br>6%                 | 4<br>19%       | 1<br>8%        | 2<br>15%   | 2<br>9%  | 3<br>9%           | 7<br>25%   | 3<br>20%   | 3<br>8%  | 5<br>6%   |
| Change in family circumstances   | 28<br>12% | 14<br>10% | 14<br>17% | -<br>-   | 2<br>5%  | 6<br>18% | 6<br>18% | 5<br>12% | 9<br>13%  | 9<br>9%      | 10<br>15% | 3<br>11% | 6<br>18% | 1<br>5%   | 1<br>9%    | 1<br>5%    | 6<br>23%                | 1<br>5%        | 2<br>14%       | 1<br>8%    | 31%      | 4<br>11%          | 4<br>15%   | 1<br>8%    | 6<br>14% | 9<br>12%  |
| Low interest rates/returns   | 27<br>12% | 19<br>14% | 8<br>9%   | 1<br>8%  | 3<br>9%  | 3<br>10% | 3<br>9%  | 7<br>16% | 10<br>14% | 14<br>15%    | 6<br>10%  | 4<br>14% | 2<br>7%  | 2<br>14%  | 2<br>17%   | 4<br>17%   | 2<br>9%                 | 5<br>20%       | 2<br>15%       | -<br>-     | 3<br>18% | 4<br>12%          | 1<br>2%    | 2<br>11%   | 5<br>12% | 7<br>9%   |
| Wanted to minimise amount of risk taking                                 | 24<br>11% | 15<br>11% | 9<br>11%  | -<br>-   | 6<br>17% | 1<br>5%  | 3<br>8%  | 6<br>14% | 9<br>12%  | 9<br>10%     | 5<br>9%   | 4<br>16% | 5<br>15% | 1<br>5%   | 1<br>11%   | 4<br>16%   | 5<br>21%                | 1<br>6%        | 3<br>22%       | 4<br>35%   | 1<br>7%  | -<br>-            | -<br>-     | 3<br>21%   | 3<br>8%  | 10<br>12% |
| Became unaffordable  | 18<br>8%  | 8<br>6%   | 10<br>12% | -<br>-   | 3<br>9%  | 2<br>5%  | 7<br>20% | 2<br>4%  | 4<br>6%   | 5<br>5%      | 7<br>10%  | 2<br>8%  | 4<br>12% | 1<br>5%   | -<br>-     | 2<br>8%    | 4<br>14%                | 3<br>11%       | 1<br>8%        | 2<br>15%   | -<br>-   | 3<br>7%           | 2<br>9%    | 1<br>4%    | 2<br>5%  | 10<br>12% |
| Needed to be able to access money more quickly                           | 18<br>8%  | 9<br>7%   | 8<br>10%  | 2<br>19% | 1<br>3%  | 2<br>6%  | 4<br>12% | 3<br>7%  | 5<br>8%   | 8<br>8%      | 3<br>4%   | 4<br>14% | 3<br>9%  | 3<br>20%  | -<br>-     | 1<br>5%    | 3<br>13%                | 2<br>11%       | 1<br>4%        | -<br>-     | 2<br>11% | 2<br>5%           | 1<br>2%    | 3<br>18%   | 3<br>7%  | 3<br>4%   |
| Wanted to make sure my money was safe                                    | 17<br>8%  | 8<br>6%   | 9<br>11%  | -<br>-   | 1<br>4%  | 2<br>8%  | 4<br>12% | 2<br>6%  | 7<br>10%  | 9<br>10%     | 3<br>4%   | 4<br>13% | 2<br>5%  | 1<br>5%   | -<br>-     | 3<br>13%   | 1<br>6%                 | 2<br>7%        | 1<br>8%        | 2<br>18%   | 2<br>11% | 2<br>4%           | 1<br>3%    | 2<br>16%   | 2<br>4%  | 5<br>7%   |
| Wanted more to spend immediately   | 17<br>8%  | 11<br>8%  | 6<br>7%   | -<br>-   | 3<br>8%  | 2<br>7%  | 3<br>10% | 4<br>10% | 5<br>7%   | 11<br>11%    | 3<br>5%   | 2<br>7%  | 1<br>4%  | -<br>-    | 2<br>18%   | 2<br>9%    | 1<br>3%                 | 2<br>10%       | 1<br>5%        | -<br>-     | 2<br>14% | 4<br>10%          | 2<br>7%    | 1<br>11%   | 5<br>6%  |           |
| Wanted to seek higher returns  | 17<br>8%  | 10<br>7%  | 7<br>8%   | 1<br>8%  | 2<br>6%  | 3<br>10% | 4<br>11% | 1<br>2%  | 6<br>8%   | 10<br>11%    | 2<br>3%   | 1<br>5%  | 3<br>9%  | 1<br>5%   | -<br>-     | 2<br>7%    | -<br>-                  | -<br>-         | -<br>-         | 3<br>16%   | 4<br>11% | 1<br>5%           | 3<br>17%   | 1<br>3%    | 6<br>7%  |           |
| I was advised to stop using this product by a professional               | 13<br>6%  | 7<br>5%   | 6<br>7%   | 1<br>6%  | 1<br>3%  | 2<br>7%  | 4<br>11% | 1<br>3%  | 4<br>5%   | 6<br>7%      | 2<br>3%   | 3<br>9%  | 2<br>6%  | 1<br>8%   | 1<br>9%    | 1<br>6%    | -<br>-                  | -<br>-         | -<br>-         | 1<br>11%   | -<br>-   | 4<br>10%          | 2<br>9%    | 2<br>11%   | 1<br>2%  | 7<br>9%   |
| Decided to start saving for pension                                      | 11<br>5%  | 7<br>5%   | 4<br>5%   | 4<br>37% | 1<br>3%  | 1<br>3%  | -<br>-   | 2<br>4%  | 3<br>5%   | 6<br>7%      | 1<br>2%   | 2<br>8%  | 1<br>3%  | 1<br>5%   | *<br>4%    | 1<br>3%    | 1<br>6%                 | 2<br>8%        | -<br>-         | -<br>-     | 1<br>7%  | 3<br>8%           | 2<br>6%    | -<br>-     | 3<br>8%  | 3<br>3%   |
| Wanted to take advantage of government policies reducing tax on interest | 10<br>5%  | 8<br>5%   | 3<br>3%   | -<br>-   | 6<br>19% | -<br>-   | 2<br>6%  | 2<br>5%  | -<br>-    | 4<br>4%      | -<br>-    | 6<br>22% | 1<br>2%  | 1<br>5%   | 1<br>11%   | 1<br>5%    | 3<br>3%                 | -<br>-         | -<br>-         | 1<br>3%    | 5<br>12% | -<br>-            | 1<br>10%   | -<br>-     | 7<br>8%  |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 113

**Q.9 What influenced your decision to stop saving or investing with...?****Other investment fund product****Base: All respondents who have stopped using each**

|  | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                        |               |               |            |             |            | Employment Sector |        |         |     |
|--|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------|------------|-------------------|--------|---------|-----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London | South-East | South-West        | Public | Private |     |
|  |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |                        |               |               |            |             |            |                   |        |         |     |
| Weighted base                                  | 223    | 138  | 85     | 11    | 32    | 30    | 35    | 42    | 72           | 97  | 63  | 28  | 34     | 16        | 10         | 24         | 25                     | 23            | 16            | 12         | 18          | 38         | 28                | 15     | 42      | 81  |
| Switched to investing in property              | 10     | 9    | 1      | 1     | 3     | 2     | 2     | 1     | 2            | 4   | 2   | 3   | 1      | 1         | -          | -          | 2                      | -             | 2             | -          | 1           | 2          | 3                 | -      | 4       | 5   |
|  | 5%     | 7%   | 1%     | 7%    | 10%   | 6%    | 5%    | 3%    | 2%           | 4%  | 4%  | 11% | 4%     | 5%        | -          | -          | 9%                     | -             | 10%           | -          | 7%          | 5%         | 11%               | -      | 9%      | 6%  |
| Pay decrease                                   | 10     | 2    | 9      | -     | 1     | 3     | 4     | 2     | 1            | 4   | 2   | 2   | 2      | 2         | -          | 3          | 2                      | -             | -             | -          | -           | 1          | 1                 | 2      | 1       | 7   |
|  | 5%     | 1%   | 10%    | -     | 2%    | 8%    | 11%   | 6%    | 1%           | 4%  | 3%  | 8%  | 5%     | -         | 30%        | 8%         | -                      | -             | -             | -          | 8%          | 3%         | 6%                | 8%     | -       | 9%  |
| Met short-term goal e.g. bought holiday or car | 10     | 7    | 3      | 1     | 2     | 2     | -     | 1     | 4            | 4   | 3   | -   | 2      | 6         | -          | 1          | -                      | -             | 1             | -          | -           | 1          | -                 | -      | 2       | 3   |
|  | 4%     | 5%   | 3%     | 7%    | 5%    | 7%    | -     | 3%    | 5%           | 4%  | 5%  | -   | 7%     | 39%       | -          | 4%         | -                      | -             | 9%            | -          | -           | 2%         | -                 | -      | 5%      | 3%  |
| Bought house                                   | 9      | 7    | 2      | -     | 2     | 2     | 2     | 1     | 2            | 6   | 2   | -   | 1      | 1         | -          | 3          | 1                      | 1             | 1             | -          | 1           | 2          | *                 | -      | 3       | 4   |
|  | 4%     | 5%   | 3%     | -     | 5%    | 6%    | 6%    | 3%    | 3%           | 6%  | 3%  | -   | 4%     | 5%        | -          | 13%        | 3%                     | 3%            | 4%            | -          | 4%          | 6%         | 2%                | -      | 8%      | 4%  |
| Accessing money quickly became less important  | 8      | 5    | 3      | 2     | 2     | -     | 1     | 2     | -            | 4   | 2   | 1   | 1      | 1         | -          | 1          | -                      | -             | -             | -          | 1           | 4          | -                 | 1      | 3       | 3   |
|  | 3%     | 3%   | 4%     | 20%   | 8%    | -     | 4%    | 4%    | -            | 4%  | 2%  | 5%  | 2%     | 5%        | -          | 3%         | -                      | -             | -             | -          | 5%          | 10%        | -                 | 10%    | 7%      | 4%  |
| Became willing to use riskier product          | 6      | 5    | 1      | -     | 1     | 1     | -     | -     | 4            | 2   | 3   | -   | 1      | 1         | -          | 1          | -                      | -             | 2             | -          | -           | 1          | -                 | 2      | -       | 3   |
|  | 3%     | 4%   | 1%     | -     | 3%    | 3%    | -     | -     | 6%           | 2%  | 5%  | -   | 3%     | 5%        | -          | 4%         | -                      | -             | 10%           | -          | -           | 3%         | -                 | 11%    | -       | 4%  |
| Pay increase                                   | 2      | -    | 2      | -     | -     | *     | -     | 1     | -            | -   | -   | 1   | *      | -         | *          | -          | -                      | -             | -             | -          | 1           | -          | -                 | -      | 1       | *   |
|  | 1%     | -    | 2%     | -     | -     | 1%    | -     | 3%    | -            | -   | -   | 4%  | 1%     | -         | 4%         | -          | -                      | -             | -             | -          | 7%          | -          | -                 | -      | 3%      | *   |
| Bought insurance to replace savings            | 1      | 1    | -      | -     | -     | -     | -     | 1     | -            | 1   | -   | -   | -      | -         | 1          | -          | -                      | -             | -             | -          | -           | -          | -                 | -      | -       | -   |
|  | *      | 1%   | -      | -     | -     | -     | -     | 3%    | -            | 1%  | -   | -   | -      | -         | 11%        | -          | -                      | -             | -             | -          | -           | -          | -                 | -      | -       | -   |
| Can't remember                                 | 48     | 27   | 21     | 4     | 7     | 4     | 7     | 11    | 14           | 20  | 18  | 5   | 5      | 5         | 2          | 5          | 8                      | 5             | 2             | 3          | 3           | 5          | 6                 | 2      | 7       | 19  |
|  | 21%    | 19%  | 24%    | 34%   | 21%   | 15%   | 21%   | 27%   | 19%          | 20% | 28% | 17% | 15%    | 28%       | 18%        | 21%        | 35%                    | 24%           | 14%           | 28%        | 19%         | 14%        | 20%               | 16%    | 16%     | 23% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 113

**Q.9 What influenced your decision to stop saving or investing with...?****Other investment fund product****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base  | 233                                   | 233             | 167            | 66   | -                            | 233           | -              | 73   | 89         | 55         | 91  | 103             | 35                | 1                        |                              |
| Weighted base  | 223                                   | 223             | 163            | 60   | -                            | 223           | -              | 66   | 83         | 56         | 80  | 105             | 32                | 3                        |                              |
| I became aware of other products which suited my situation better        | 30<br>13%                             | 30<br>13%       | 29<br>18%      | 1<br>1%  | -                            | 30<br>13%     | -              | 5<br>8%  | 12<br>14%  | 10<br>18%  | 10<br>12%   | 19<br>18%       | 1<br>3%           | -                        |                              |
| Change in family circumstances   | 28<br>12%                             | 28<br>12%       | 21<br>13%      | 7<br>11%   | -                            | 28<br>12%     | -              | 13<br>19%  | 10<br>12%  | 4<br>7%    | 14<br>18%   | 10<br>9%        | 4<br>12%          | -                        |                              |
| Low interest rates/returns   | 27<br>12%                             | 27<br>12%       | 21<br>13%      | 6<br>10%   | -                            | 27<br>12%     | -              | 6<br>9%  | 12<br>15%  | 8<br>14%   | 10<br>12%   | 12<br>11%       | 5<br>16%          | -                        |                              |
| Wanted to minimise amount of risk taking                                 | 24<br>11%                             | 24<br>11%       | 21<br>13%      | 4<br>6%  | -                            | 24<br>11%     | -              | 5<br>8%  | 15<br>19%  | 3<br>5%    | 8<br>10%  | 14<br>13%       | 2<br>8%           | -                        |                              |
| Became unaffordable  | 18<br>8%                              | 18<br>8%        | 11<br>7%       | 6<br>11%   | -                            | 18<br>8%      | -              | 9<br>14%   | 6<br>7%    | 3<br>5%    | 11<br>13%   | 3<br>3%         | 4<br>12%          | -                        |                              |
| Needed to be able to access money more quickly                           | 18<br>8%                              | 18<br>8%        | 13<br>8%       | 5<br>8%  | -                            | 18<br>8%      | -              | 6<br>9%  | 4<br>5%    | 7<br>12%   | 8<br>10%  | 9<br>8%         | 1<br>3%           | -                        |                              |
| Wanted to make sure my money was safe                                    | 17<br>8%                              | 17<br>8%        | 14<br>9%       | 3<br>5%  | -                            | 17<br>8%      | -              | 5<br>7%  | 5<br>6%    | 7<br>13%   | 2<br>3%   | 10<br>10%       | 5<br>14%          | -                        |                              |
| Wanted more to spend immediately   | 17<br>8%                              | 17<br>8%        | 11<br>7%       | 6<br>10%   | -                            | 17<br>8%      | -              | 4<br>6%  | 6<br>8%    | 4<br>7%    | 5<br>6%   | 7<br>6%         | 3<br>9%           | 3<br>100%                |                              |
| Wanted to seek higher returns  | 17<br>8%                              | 17<br>8%        | 13<br>8%       | 4<br>7%  | -                            | 17<br>8%      | -              | 4<br>6%  | 6<br>8%    | 6<br>10%   | 7<br>9%   | 7<br>6%         | 3<br>9%           | -                        |                              |
| I was advised to stop using this product by a professional               | 13<br>6%                              | 13<br>6%        | 5<br>3%        | 8<br>13%   | -                            | 13<br>6%      | -              | 4<br>5%  | 4<br>5%    | 4<br>8%    | 4<br>5%   | 5<br>5%         | 3<br>9%           | -                        |                              |
| Decided to start saving for pension                                      | 11<br>5%                              | 11<br>5%        | 8<br>5%        | 4<br>6%  | -                            | 11<br>5%      | -              | 5<br>7%  | 3<br>4%    | 1<br>2%    | 4<br>4%   | 5<br>5%         | 2<br>7%           | -                        |                              |
| Wanted to take advantage of government policies reducing tax on interest | 10<br>5%                              | 10<br>5%        | 9<br>6%        | 1<br>2%  | -                            | 10<br>5%      | -              | 5<br>8%  | 2<br>2%    | 3<br>6%    | 1<br>2%   | 8<br>8%         | 1<br>3%           | -                        |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 113

**Q.9 What influenced your decision to stop saving or investing with...?****Other investment fund product****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|-------------------|--------------------------|------------------------------|---|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Ever invested | Never invested | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|  |                                       |                 |                |  |                              |               |                |  |            |          |   |                   |                          |                              |   |
| Weighted base                                  | 223                                   | 223             | 163            | 60   | -                            | 223           | -              | 66   | 83         | 56       | 80  | 105               | 32                       | 3                            |   |
| Switched to investing in property              | 10<br>5%                              | 10<br>5%        | 10<br>6%       | -  | -                            | 10<br>5%      | -              | 3<br>4%  | -          | 8<br>14% | 4<br>5%   | 5<br>5%           | 1<br>2%                  | -                            | - |
| Pay decrease                                   | 10<br>5%                              | 10<br>5%        | 6<br>3%        | 4<br>8%  | -                            | 10<br>5%      | -              | 5<br>8%  | 3<br>4%    | 1<br>2%  | 4<br>5%   | 3<br>3%           | 3<br>10%                 | -                            | - |
| Met short-term goal e.g. bought holiday or car | 10<br>4%                              | 10<br>4%        | 7<br>5%        | 2<br>4%  | -                            | 10<br>4%      | -              | 2<br>4%  | 5<br>5%    | 2<br>3%  | 4<br>5%   | 4<br>4%           | 2<br>5%                  | -                            | - |
| Bought house                                   | 9<br>4%                               | 9<br>4%         | 8<br>5%        | 1<br>1%  | -                            | 9<br>4%       | -              | 3<br>4%  | 5<br>6%    | 2<br>3%  | 3<br>4%   | 3<br>3%           | 3<br>8%                  | -                            | - |
| Accessing money quickly became less important  | 8<br>3%                               | 8<br>3%         | 6<br>3%        | 2<br>4%  | -                            | 8<br>3%       | -              | 3<br>5%  | 1<br>2%    | 3<br>6%  | 1<br>2%   | 4<br>4%           | 2<br>7%                  | -                            | - |
| Became willing to use riskier product          | 6<br>3%                               | 6<br>3%         | 4<br>3%        | 2<br>3%  | -                            | 6<br>3%       | -              | 2<br>4%  | 3<br>4%    | -        | 2<br>2%   | 2<br>2%           | 2<br>7%                  | -                            | - |
| Pay increase                                   | 2<br>1%                               | 2<br>1%         | 2<br>1%        | -  | -                            | 2<br>1%       | -              | 1<br>2%  | *          | -        | 2<br>2%   | -                 | -                        | -                            | - |
| Bought insurance to replace savings            | 1<br>*                                | 1<br>*          | 1<br>1%        | -  | -                            | 1<br>*        | -              | -  | 1<br>1%    | -        | -   | 1<br>1%           | -                        | -                            | - |
| Can't remember                                 | 48<br>21%                             | 48<br>21%       | 32<br>19%      | 16<br>27%  | -                            | 48<br>21%     | -              | 14<br>21%  | 19<br>23%  | 8<br>15% | 19<br>23%   | 20<br>19%         | 6<br>19%                 | -                            | - |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

|  | Gender    |           |           | Age      |          |          |           |           |           | Social Grade |           |           |           | Region    |            |            |                          |                |                |            |          | Employment Sector |            |            |           |           |
|--|-----------|-----------|-----------|----------|----------|----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|--------------------------|----------------|----------------|------------|----------|-------------------|------------|------------|-----------|-----------|
|  | Total     | Male      | Female    | 18-24    | 25-34    | 35-44    | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | York-shire & Humber-side | West Mid-lands | East Mid-lands | East Wales | Eastern  | London            | South East | South West | Public    | Private   |
| Unweighted base  | 322       | 163       | 159       | 28       | 45       | 51       | 64        | 58        | 76        | 104          | 82        | 54        | 82        | 22        | 8          | 31         | 29                       | 30             | 21             | 16         | 29       | 44                | 54         | 38         | 44        | 129       |
| Weighted base  | 320       | 157       | 163       | 33       | 51       | 45       | 59        | 60        | 72        | 97           | 75        | 79        | 70        | 21        | 9          | 25         | 31                       | 28             | 19             | 15         | 35       | 50                | 51         | 37         | 46        | 130       |
| Low interest rates/ returns  | 60<br>19% | 29<br>19% | 31<br>19% | 5<br>14% | 9<br>18% | 6<br>14% | 10<br>17% | 15<br>25% | 16<br>22% | 26<br>27%    | 10<br>13% | 11<br>13% | 14<br>20% | 5<br>22%  | 3<br>30%   | 7<br>27%   | 10<br>32%                | 4<br>15%       | 3<br>15%       | 1<br>6%    | 9<br>24% | 10<br>21%         | 4<br>8%    | 6<br>15%   | 10<br>23% | 19<br>15% |
| Change in family circumstances   | 43<br>14% | 18<br>12% | 25<br>16% | 2<br>5%  | 2<br>3%  | 9<br>20% | 7<br>12%  | 11<br>18% | 13<br>18% | 13<br>14%    | 7<br>10%  | 10<br>13% | 13<br>18% | 1<br>3%   | 2<br>24%   | 6<br>22%   | 4<br>14%                 | 5<br>19%       | 3<br>16%       | 2<br>11%   | 4<br>12% | 7<br>13%          | 6<br>17%   | 5<br>12%   | 12<br>9%  |           |
| Wanted to seek higher returns  | 41<br>13% | 23<br>15% | 18<br>11% | -<br>-   | 3<br>6%  | 9<br>19% | 9<br>16%  | 7<br>12%  | 12<br>17% | 11<br>12%    | 11<br>15% | 10<br>13% | 8<br>11%  | 3<br>14%  | -<br>-     | 2<br>7%    | 6<br>21%                 | 2<br>8%        | 3<br>15%       | 2<br>9%    | 3<br>18% | 7<br>14%          | 3<br>8%    | 6<br>12%   | 14<br>11% |           |
| Became unaffordable  | 40<br>13% | 15<br>10% | 25<br>15% | 3<br>10% | 3<br>6%  | 8<br>18% | 9<br>15%  | 10<br>16% | 7<br>10%  | 8<br>8%      | 5<br>7%   | 10<br>13% | 17<br>24% | 1<br>4%   | -<br>-     | 3<br>11%   | 6<br>21%                 | 6<br>21%       | 5<br>15%       | 5<br>13%   | 2<br>4%  | 7<br>13%          | 4<br>10%   | 5<br>11%   | 17<br>13% |           |
| Pay decrease   | 31<br>10% | 8<br>5%   | 23<br>14% | 1<br>2%  | 6<br>11% | 9<br>20% | 2<br>4%   | 13<br>22% | 1<br>1%   | 7<br>7%      | 7<br>10%  | 12<br>15% | 5<br>8%   | 4<br>18%  | 1<br>17%   | 3<br>11%   | 2<br>8%                  | 4<br>14%       | 1<br>7%        | -<br>-     | 4<br>11% | 3<br>5%           | 6<br>13%   | 3<br>7%    | 5<br>10%  | 13<br>10% |
| I became aware of other products which suited my situation better        | 29<br>9%  | 15<br>10% | 13<br>8%  | 1<br>3%  | 2<br>4%  | 3<br>6%  | 5<br>9%   | 10<br>16% | 8<br>11%  | 7<br>8%      | 8<br>11%  | 5<br>7%   | 7<br>11%  | 3<br>14%  | 2<br>29%   | 1<br>6%    | 1<br>4%                  | 3<br>11%       | -<br>-         | 1<br>8%    | 3<br>10% | 4<br>8%           | 4<br>8%    | 5<br>14%   | 3<br>6%   | 10<br>8%  |
| Met short-term goal e.g. bought holiday or car                           | 19<br>6%  | 5<br>3%   | 13<br>8%  | 7<br>20% | 2<br>5%  | 3<br>6%  | 3<br>4%   | 4<br>7%   | -<br>-    | 9<br>10%     | 6<br>9%   | 3<br>4%   | -<br>-    | -<br>-    | -<br>-     | 1<br>5%    | -<br>-                   | 2<br>6%        | -<br>-         | 3<br>23%   | 6<br>16% | 3<br>7%           | 1<br>1%    | 3<br>8%    | 5<br>12%  | 9<br>7%   |
| Wanted more to spend immediately   | 18<br>6%  | 4<br>3%   | 14<br>9%  | 5<br>16% | 3<br>6%  | 1<br>3%  | 2<br>3%   | 3<br>6%   | 4<br>6%   | 6<br>6%      | 2<br>3%   | 7<br>9%   | 3<br>5%   | -<br>-    | 1<br>9%    | 1<br>5%    | 1<br>3%                  | -<br>-         | 1<br>4%        | 1<br>5%    | 1<br>12% | 1<br>2%           | 5<br>9%    | 4<br>10%   | 4<br>8%   | 7<br>5%   |
| Needed to be able to access money more quickly                           | 18<br>6%  | 10<br>7%  | 8<br>5%   | 2<br>5%  | 3<br>5%  | 2<br>3%  | 3<br>6%   | 5<br>8%   | 4<br>6%   | 4<br>4%      | 7<br>9%   | 3<br>4%   | 4<br>6%   | 2<br>8%   | 1<br>6%    | -<br>-     | 1<br>2%                  | 2<br>6%        | 1<br>7%        | 2<br>16%   | 1<br>3%  | 4<br>7%           | 2<br>4%    | 3<br>8%    | 7<br>16%  | 5<br>4%   |
| Bought house   | 10<br>3%  | 6<br>4%   | 5<br>3%   | 2<br>7%  | 2<br>3%  | 1<br>3%  | 3<br>5%   | -<br>-    | 2<br>3%   | 3<br>3%      | 5<br>6%   | 1<br>2%   | 1<br>2%   | 1<br>3%   | -<br>-     | 1<br>5%    | 2<br>6%                  | 1<br>2%        | -<br>-         | 1<br>4%    | 2<br>5%  | 3<br>6%           | 1<br>1%    | -<br>-     | 3<br>6%   | 4<br>3%   |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>3%   | 6<br>4%   | 3<br>2%   | -<br>-   | 1<br>2%  | 4<br>9%  | -<br>-    | 4<br>6%   | -<br>-    | 2<br>2%      | 1<br>1%   | 2<br>2%   | 5<br>7%   | 1<br>3%   | 1<br>6%    | 3<br>12%   | 1<br>2%                  | -<br>-         | 1<br>3%        | -<br>-     | 3<br>5%  | 1<br>1%           | -<br>-     | 1<br>2%    | 6<br>5%   |           |
| I was advised to stop using this product by a professional               | 8<br>3%   | 3<br>2%   | 5<br>3%   | 1<br>3%  | 1<br>2%  | 2<br>5%  | 1<br>1%   | -<br>-    | 3<br>5%   | 1<br>1%      | 2<br>2%   | 4<br>5%   | 1<br>2%   | 2<br>8%   | -<br>-     | 1<br>4%    | 1<br>4%                  | -<br>-         | -<br>-         | -<br>-     | -<br>-   | 1<br>3%           | 2<br>6%    | 1<br>1%    | 3<br>3%   |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

Q.9 What influenced your decision to stop saving or investing with...?

Bank or building society easy access savings account (e.g. you can access your money at any time)

Base: All respondents who have stopped using each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |                        |                |                |            |             |            | Employment Sector |        |         |     |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|------------------------|----------------|----------------|------------|-------------|------------|-------------------|--------|---------|-----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Mid-lands | East-Mid-lands | East-Wales | East-London | South-East | South-West        | Public | Private |     |
| Weighted base                                 | 320    | 157  | 163    | 33    | 51    | 45    | 59    | 60    | 72           | 97  | 75  | 79  | 70     | 21        | 9          | 25         | 31                     | 28             | 19             | 15         | 35          | 50         | 51                | 37     | 46      | 130 |
| Wanted to minimise amount of risk taking      | 6      | 5    | 1      | -     | 1     | -     | 1     | 2     | 2            | 3   | 1   | 1   | 1      | -         | -          | -          | 1                      | -              | -              | 1          | -           | 1          | 3%                | 2%     | 1       | 4   |
| Switched to investing in property             | 6      | 4    | 2      | 1     | 3     | 1     | 1     | 1     | -            | 1   | 1   | 5   | -      | -         | -          | 1          | 1                      | -              | -              | 4          | -           | -          | 11%               | 2%     | 1       | 4   |
| Bought insurance to replace savings           | 6      | 6    | -      | 1     | 5     | -     | 1     | -     | -            | -   | -   | 5   | 1      | -         | -          | -          | 1                      | -              | -              | -          | 5           | 1          | -                 | 1      | 5       |     |
| Decided to start saving for pension           | 6      | 5    | 1      | -     | -     | 2     | 1     | 2     | 1            | 1   | 1   | 2   | 2      | -         | -          | 2          | *                      | -              | -              | -          | 2           | -          | 1                 | -      | 2       | 3   |
| Accessing money quickly became less important | 5      | 5    | 1      | -     | 1     | -     | 1     | 1     | 2            | 3   | 2   | 3   | 3      | -         | -          | 1          | 2                      | -              | -              | -          | 2           | -          | -                 | 1      | 2       |     |
| Wanted to make sure my money was safe         | 5      | 2    | 3      | -     | 1     | 1     | 1     | 2     | 1            | 2   | -   | 1   | 3      | 1         | 2          | 1          | -                      | -              | -              | -          | -           | -          | -                 | 2      | 1       | 1   |
| Pay increase                                  | 4      | 3    | 1      | 1     | 1     | -     | -     | 2     | -            | 1   | -   | 1   | 1      | -         | -          | 1          | -                      | 1              | -              | -          | 1           | 1          | -                 | -      | 2       | 2   |
| Became willing to use riskier product         | 2      | -    | 2      | -     | 1     | 1     | 1     | -     | -            | 2   | -   | 1   | -      | -         | -          | -          | -                      | -              | -              | -          | 2           | -          | -                 | -      | 1       |     |
| Can't remember                                | 54     | 34   | 20     | 11    | 13    | 4     | 9     | 4     | 13           | 16  | 12  | 13  | 13     | 5         | 3          | 4          | 2                      | 4              | 3              | 2          | 7           | 10         | 9                 | 4      | 6       | 27  |
|   | 17%    | 22%  | 12%    | 33%   | 26%   | 9%    | 16%   | 6%    | 18%          | 16% | 17% | 16% | 18%    | 38%       | 15%        | 28%        | 13%                    | 16%            | 15%            | 19%        | 21%         | 18%        | 11%               | 13%    | 20%     |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|--|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |  |
| Unweighted base  | 322                                   | 322             | 152            | 170  | -                            | 226           | 96             | 123  | 102        | 72        | 160   | 104               | 49                       | 4                            |  |
| Weighted base  | 320                                   | 320             | 158            | 161  | -                            | 221           | 98             | 110  | 102        | 78        | 154   | 104               | 51                       | 4                            |  |
| Low interest rates/ returns  | 60<br>19%                             | 60<br>19%       | 45<br>28%      | 16<br>10%  | -                            | 40<br>18%     | 20<br>20%      | 24<br>22%  | 21<br>20%  | 13<br>17% | 26<br>17%   | 21<br>20%         | 12<br>23%                | 2<br>47%                     |  |
| Change in family circumstances   | 43<br>14%                             | 43<br>14%       | 14<br>9%       | 29<br>18%  | -                            | 29<br>13%     | 14<br>15%      | 19<br>17%  | 10<br>9%   | 11<br>15% | 22<br>15%   | 13<br>12%         | 9<br>17%                 | -                            |  |
| Wanted to seek higher returns  | 41<br>13%                             | 41<br>13%       | 25<br>16%      | 16<br>10%  | -                            | 27<br>12%     | 13<br>14%      | 13<br>12%  | 18<br>18%  | 8<br>10%  | 23<br>15%   | 13<br>13%         | 5<br>9%                  | -                            |  |
| Became unaffordable  | 40<br>13%                             | 40<br>13%       | 8<br>5%        | 32<br>20%  | -                            | 25<br>11%     | 15<br>15%      | 17<br>15%  | 13<br>13%  | 4<br>5%   | 23<br>15%   | 14<br>14%         | 3<br>6%                  | -                            |  |
| Pay decrease   | 31<br>10%                             | 31<br>10%       | 15<br>10%      | 16<br>10%  | -                            | 18<br>8%      | 13<br>13%      | 5<br>4%  | 11<br>10%  | 13<br>17% | 16<br>10%   | 9<br>8%           | 7<br>14%                 | -                            |  |
| I became aware of other products which suited my situation better        | 29<br>9%                              | 29<br>9%        | 20<br>13%      | 9<br>6%  | -                            | 23<br>10%     | 6<br>6%        | 12<br>11%  | 10<br>10%  | 7<br>9%   | 14<br>9%  | 10<br>10%         | 5<br>9%                  | -                            |  |
| Met short-term goal e.g. bought holiday or car                           | 19<br>6%                              | 19<br>6%        | 10<br>6%       | 9<br>5%  | -                            | 12<br>5%      | 7<br>7%        | 7<br>6%  | 4<br>4%    | 8<br>10%  | 10<br>6%  | 6<br>5%           | 3<br>6%                  | -                            |  |
| Wanted more to spend immediately   | 18<br>6%                              | 18<br>6%        | 6<br>4%        | 13<br>8%   | -                            | 11<br>5%      | 7<br>7%        | 6<br>5%  | 8<br>8%    | 4<br>5%   | 11<br>7%  | 7<br>6%           | 1<br>1%                  | -                            |  |
| Needed to be able to access money more quickly                           | 18<br>6%                              | 18<br>6%        | 11<br>7%       | 7<br>4%  | -                            | 14<br>6%      | 4<br>4%        | 8<br>8%  | 4<br>4%    | 5<br>7%   | 8<br>5%   | 5<br>5%           | 5<br>10%                 | -                            |  |
| Bought house   | 10<br>3%                              | 10<br>3%        | 4<br>3%        | 6<br>4%  | -                            | 7<br>3%       | 3<br>3%        | 1<br>1%  | 5<br>5%    | 4<br>5%   | 2<br>2%   | 6<br>6%           | 2<br>4%                  | -                            |  |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>3%                               | 9<br>3%         | 8<br>5%        | 1<br>*   | -                            | 7<br>3%       | 2<br>2%        | 3<br>3%  | 5<br>5%    | -         | 7<br>4%   | 2<br>2%           | -                        | -                            |  |
| I was advised to stop using this product by a professional               | 8<br>3%                               | 8<br>3%         | 6<br>4%        | 2<br>1%  | -                            | 4<br>2%       | 4<br>4%        | 5<br>4%  | 2<br>2%    | -         | 3<br>2%   | 5<br>5%           | -                        | -                            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                   |                          | Still in full time education |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|-------------------|--------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | University degree | Higher university degree |                              |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                   |                          |                              |  |
| Weighted base                                 | 320                                   | 320             | 158            | 161  | -                            | 221           | 98             | 110  | 102        | 78       | 154   | 104               | 51                       | 4                            |  |
| Wanted to minimise amount of risk taking      | 6<br>2%                               | 6<br>2%         | 2<br>1%        | 4<br>2%  | -                            | 4<br>2%       | 2<br>2%        | 2<br>2%  | 2<br>2%    | 3<br>4%  | 4<br>2%   | -                 | 3<br>5%                  | -                            |  |
| Switched to investing in property             | 6<br>2%                               | 6<br>2%         | 2<br>1%        | 4<br>2%  | -                            | 3<br>1%       | 3<br>3%        | 1<br>1%  | -          | 4<br>5%  | 1<br>1%   | 5<br>5%           | -                        | -                            |  |
| Bought insurance to replace savings           | 6<br>2%                               | 6<br>2%         | 6<br>4%        | -  | -                            | 6<br>3%       | -              | 5<br>5%  | 1<br>1%    | -        | 1<br>*  | 5<br>4%           | 1<br>2%                  | -                            |  |
| Decided to start saving for pension           | 6<br>2%                               | 6<br>2%         | 5<br>3%        | 1<br>1%  | -                            | 6<br>3%       | -              | 3<br>2%  | 3<br>3%    | -        | 3<br>2%   | 1<br>1%           | 1<br>3%                  | -                            |  |
| Accessing money quickly became less important | 5<br>2%                               | 5<br>2%         | 2<br>1%        | 3<br>2%  | -                            | 5<br>2%       | -              | 1<br>1%  | 3<br>3%    | 1<br>2%  | 1<br>1%   | 3<br>3%           | 2<br>3%                  | -                            |  |
| Wanted to make sure my money was safe         | 5<br>2%                               | 5<br>2%         | 2<br>1%        | 3<br>2%  | -                            | 2<br>1%       | 4<br>4%        | 4<br>4%  | 1<br>1%    | -        | 2<br>-  | -                 | 3<br>6%                  | -                            |  |
| Pay increase                                  | 4<br>1%                               | 4<br>1%         | 3<br>2%        | 1<br>*   | -                            | 4<br>2%       | -              | 2<br>2%  | 1<br>1%    | 1<br>1%  | 3<br>2%   | -                 | 1<br>2%                  | -                            |  |
| Became willing to use riskier product         | 2<br>1%                               | 2<br>1%         | 1<br>1%        | 1<br>1%  | -                            | 2<br>1%       | -              | 1<br>1%  | -          | 2<br>2%  | 1<br>1%   | 1<br>1%           | 1<br>1%                  | -                            |  |
| Can't remember                                | 54<br>17%                             | 54<br>17%       | 23<br>14%      | 31<br>19%  | -                            | 40<br>18%     | 14<br>14%      | 16<br>14%  | 17<br>17%  | 8<br>10% | 26<br>17%   | 13<br>13%         | 5<br>11%                 | 2<br>53%                     |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base:** All respondents who have stopped using each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |    | Region |           |            |            |             |                |                |       |          | Employment Sector |            |            |        |         |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|----|--------|-----------|------------|------------|-------------|----------------|----------------|-------|----------|-------------------|------------|------------|--------|---------|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2 | DE     | Scot-land | North East | North West | Hum-berside | West Mid-langs | East Mid-langs | Wales | East-ern | London            | South East | South West | Public | Private |    |
|   |        |      |        |       |       |       |       |       |              |     |     |    |        |           |            |            |             |                |                |       |          |                   |            |            |        |         |    |
| Unweighted base   | 469    | 242  | 227    | 30    | 51    | 84    | 88    | 88    | 128          | 152 | 146 | 76 | 95     | 38        | 18         | 57         | 40          | 41             | 38             | 23    | 38       | 54                | 80         | 42         | 68     | 193     |    |
| Weighted base   | 460    | 240  | 220    | 33    | 61    | 77    | 82    | 83    | 124          | 139 | 132 | 99 | 89     | 45        | 16         | 51         | 38          | 38             | 36             | 22    | 48       | 62                | 69         | 36         | 68     | 193     |    |
| Became unaffordable   | 76     | 39   | 37     | 3     | 9     | 13    | 15    | 20    | 16           | 15  | 19  | 16 | 25     | 11        | 2          | 6          | 7           | 10             | 7              | 2     | 6        | 6                 | 13         | 5          | 13     | 33      |    |
| Low interest rates/ returns                                       | 75     | 48   | 28     | 4     | 5     | 11    | 14    | 13    | 29           | 29  | 22  | 15 | 10     | 5         | 1          | 14         | 9           | 5              | 4              | 7     | 6        | 9                 | 8          | 6          | 11     | 30      |    |
| Change in family circumstances                                    | 61     | 23   | 38     | 1     | 5     | 17    | 6     | 12    | 19           | 19  | 13  | 11 | 18     | 12        | 3          | 8          | 6           | 1              | 1              | 1     | 9        | 5                 | 13         | 2          | 6      | 15      |    |
| Pay decrease  | 45     | 19   | 26     | 4     | 9     | 7     | 4     | 16    | 10           | 11  | 17  | 7  | 8      | 4         | 4          | 3          | 6           | 3              | 5              | -     | 5        | 7                 | 8          | 2          | 4      | 21      |    |
| I became aware of other products which suited my situation better | 45     | 28   | 18     | 3     | 2     | 7     | 7     | 7     | 19           | 22  | 15  | 4  | 5      | 6         | 1          | 8          | 4           | 2              | 5              | 2     | -        | 10                | 4          | 4          | 6      | 11      |    |
| Needed to be able to access money more quickly                    | 45     | 22   | 22     | 6     | 4     | 11    | 4     | 4     | 16           | 12  | 9%  | 13 | 6      | 14        | 6          | -          | 8           | 3              | 7              | 7     | 19       | 4                 | 2          | 6          | 6      | 21      |    |
| Wanted to seek higher returns                                     | 40     | 24   | 16     | 3     | 9     | 10    | 9     | 3     | 6            | 13  | 8   | 9  | 11     | 3         | -          | 4          | 2           | 3              | 1              | 5     | 5        | 7                 | 9          | 4          | 2      | 8       | 18 |
| Wanted more to spend immediately                                  | 32     | 17   | 15     | 5     | 3     | 6     | 2     | 7     | 10           | 8   | 7   | 9  | 7      | 3         | 1          | 5          | 2           | 3              | 2              | 1     | 4        | 4                 | 6          | 2          | 6      | 2       | 16 |
| Met short-term goal e.g. bought holiday or car                    | 32     | 16   | 16     | 4     | 4     | 6     | 7     | 8     | 3            | 10  | 9   | 8  | 5      | 3         | 1          | 2          | -           | 2              | 3              | 4     | 1        | 4                 | 4          | 7          | 7      | 14      |    |
| Bought house  | 18     | 9    | 10     | 2     | 6     | 3     | 6     | 1     | -            | 6   | 4   | 5  | 3      | -         | 1          | 1          | 6           | 1              | 3              | -     | 2        | 2                 | 2          | 1          | 3      | 13      |    |
| Wanted to minimise amount of risk taking                          | 15     | 8    | 6      | 2     | 1     | 2     | 2     | 2     | 6            | 3   | 3   | -  | 9      | 3         | -          | 3          | 2           | 1              | -              | 1     | 1        | 1                 | 1          | 3          | -      | 6       |    |
| Decided to start saving for pension                               | 13     | 7    | 6      | 5     | -     | 2     | 1     | 3     | 1            | 4   | 2   | 3  | 4      | 1         | -          | 2          | 1           | -              | 4              | -     | 2        | 1                 | 2          | 2          | 3      | 8       |    |
| Switched to investing in property                                 | 12     | 8    | 3      | 2     | 4     | 3     | 2     | 1     | -            | 4   | -   | 4  | 4      | 1         | -          | -          | 2           | 1              | 2              | -     | 3        | 2                 | 1          | -          | 1      | 7       |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

|  | Gender    |           |           | Age      |           |          |           |           |           | Social Grade |           |           |         | Region    |            |            |                         |                |                |          |           | Employment Sector |            |            |           |           |         |
|--|-----------|-----------|-----------|----------|-----------|----------|-----------|-----------|-----------|--------------|-----------|-----------|---------|-----------|------------|------------|-------------------------|----------------|----------------|----------|-----------|-------------------|------------|------------|-----------|-----------|---------|
|  | Total     | Male      | Female    | 18-24    | 25-34     | 35-44    | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE      | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | Wales    | East-ern  | London            | South East | South West | Public    | Pri-va-te |         |
| Weighted base  | 460       | 240       | 220       | 33       | 61        | 77       | 82        | 83        | 124       | 139          | 132       | 99        | 89      | 45        | 16         | 51         | 38                      | 38             | 36             | 22       | 48        | 62                | 69         | 36         | 68        | 193       |         |
| Became willing to use riskier product                                    | 11<br>2%  | 9<br>4%   | 2<br>1%   | 1<br>2%  | 1<br>1%   | 4<br>5%  | 3<br>3%   | -         | 3<br>2%   | 4<br>3%      | 2<br>1%   | 1<br>1%   | 5<br>5% | -         | -          | 3<br>5%    | -                       | -              | -              | -        | 2<br>4%   | 5<br>9%           | 1<br>2%    | -          | 3<br>4%   | 5<br>3%   |         |
| Wanted to make sure my money was safe                                    | 11<br>2%  | 6<br>2%   | 5<br>2%   | -        | 2<br>4%   | 2<br>3%  | 1<br>1%   | 2<br>2%   | 3<br>3%   | 2<br>1%      | 3<br>3%   | 1<br>1%   | 4<br>5% | -         | -          | 4<br>8%    | 1<br>3%                 | 1<br>3%        | 1<br>2%        | 2<br>2%  | 1<br>2%   | 2<br>3%           | 2<br>3%    | -          | 1<br>2%   | 1<br>1%   | 5<br>3% |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>2%   | 4<br>2%   | 4<br>2%   | -        | 2<br>3%   | 1<br>2%  | -         | 4<br>5%   | 2<br>2%   | 2<br>2%      | 4<br>3%   | -         | 2<br>2% | -         | 2<br>4%    | 2<br>5%    | 1<br>1%                 | -              | 2<br>2%        | -        | 2<br>3%   | -                 | -          | -          | 2<br>3%   | 3<br>2%   |         |
| Accessing money quickly became less important                            | 7<br>2%   | 1<br>*    | 7<br>3%   | 1<br>2%  | 2<br>3%   | 1<br>1%  | -         | 1<br>1%   | 3<br>2%   | 3<br>2%      | 2<br>1%   | -         | 3<br>3% | 2<br>4%   | -          | 1<br>1%    | 1<br>3%                 | -              | -              | 1<br>6%  | -         | 2<br>3%           | -          | 1<br>1%    | -         | 3<br>2%   |         |
| I was advised to stop using this product by a professional               | 7<br>2%   | 5<br>2%   | 2<br>1%   | 2<br>7%  | -         | 1<br>2%  | -         | -         | 4<br>3%   | 6<br>4%      | -         | 1<br>1%   | -       | 1<br>2%   | -          | -          | 1<br>3%                 | 2<br>4%        | 1<br>2%        | 1<br>1%  | -         | 2<br>3%           | -          | -          | -         | 2<br>1%   |         |
| Pay increase   | 3<br>1%   | 1<br>1%   | 2<br>1%   | 1<br>2%  | 1<br>1%   | 1<br>1%  | -         | 1<br>1%   | -         | -            | 2<br>2%   | 1<br>1%   | -       | -         | -          | -          | 1<br>2%                 | -              | -              | 2<br>4%  | -         | 1<br>1%           | -          | 2<br>3%    | 1<br>*    |           |         |
| Bought insurance to replace savings                                      | 2<br>*    | 2<br>1%   | -         | -        | -         | 2<br>2%  | -         | -         | -         | -            | -         | -         | 2<br>2% | -         | -          | 2<br>4%    | -                       | -              | -              | -        | -         | -                 | -          | -          | 2<br>1%   |           |         |
| Can't remember   | 79<br>17% | 43<br>18% | 36<br>16% | 9<br>27% | 11<br>19% | 9<br>12% | 17<br>20% | 13<br>16% | 20<br>16% | 23<br>17%    | 26<br>20% | 22<br>22% | 8<br>9% | 8<br>18%  | 8<br>48%   | 6<br>11%   | 6<br>16%                | 2<br>5%        | 7<br>20%       | 2<br>11% | 11<br>24% | 9<br>15%          | 13<br>18%  | 7<br>18%   | 12<br>17% | 35<br>18% |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  |                              | What is the combined annual income of your household, prior to tax being deducted? |                |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|--|----------------|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments  |                | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Uni-versity degree | Higher uni-versity degree | Still in full time education |
|   |                                       |                 |                |  |                              | Ever invested  | Never invested |            |            |   |                 |                    |                           |                              |
| Unweighted base   | 469                                   | 469             | 303            | 166  | -                            | 373  | 96             | 165        | 158        | 119   | 235             | 162                | 62                        | 5                            |
| Weighted base   | 460                                   | 460             | 301            | 158  | -                            | 359  | 101            | 154        | 155        | 122   | 226             | 165                | 59                        | 4                            |
| Became unaffordable   | 76<br>16%                             | 76<br>16%       | 35<br>11%      | 41<br>26%  | -                            | 53<br>15%  | 22<br>22%      | 29<br>19%  | 27<br>18%  | 15<br>13%   | 39<br>17%       | 28<br>17%          | 9<br>15%                  | -                            |
| Low interest rates/returns  | 75<br>16%                             | 75<br>16%       | 59<br>19%      | 17<br>11%  | -                            | 62<br>17%  | 14<br>14%      | 24<br>16%  | 24<br>15%  | 25<br>20%   | 43<br>19%       | 22<br>13%          | 8<br>14%                  | 2<br>41%                     |
| Change in family circumstances                                    | 61<br>13%                             | 61<br>13%       | 37<br>12%      | 24<br>15%  | -                            | 42<br>12%  | 19<br>19%      | 28<br>18%  | 15<br>10%  | 12<br>10%   | 30<br>13%       | 21<br>13%          | 9<br>15%                  | 1<br>27%                     |
| Pay decrease  | 45<br>10%                             | 45<br>10%       | 29<br>10%      | 16<br>10%  | -                            | 32<br>9%   | 13<br>13%      | 19<br>13%  | 15<br>10%  | 10<br>8%  | 22<br>10%       | 16<br>10%          | 8<br>13%                  | -                            |
| I became aware of other products which suited my situation better | 45<br>10%                             | 45<br>10%       | 36<br>12%      | 9<br>6%  | -                            | 40<br>11%  | 5<br>5%        | 12<br>8%   | 14<br>9%   | 17<br>14%   | 18<br>8%        | 21<br>13%          | 5<br>9%                   | 1<br>28%                     |
| Needed to be able to access money more quickly                    | 45<br>10%                             | 45<br>10%       | 32<br>11%      | 12<br>8%   | -                            | 34<br>10%  | 10<br>10%      | 18<br>12%  | 15<br>10%  | 12<br>10%   | 21<br>9%        | 17<br>10%          | 6<br>11%                  | 1<br>18%                     |
| Wanted to seek higher returns                                     | 40<br>9%                              | 40<br>9%        | 29<br>10%      | 11<br>7%   | -                            | 35<br>10%  | 4<br>4%        | 15<br>10%  | 13<br>9%   | 11<br>9%  | 23<br>10%       | 15<br>9%           | 2<br>3%                   | -                            |
| Wanted more to spend immediately                                  | 32<br>7%                              | 32<br>7%        | 21<br>7%       | 12<br>7%   | -                            | 26<br>7%   | 7<br>7%        | 14<br>9%   | 9<br>6%    | 6<br>5%   | 17<br>8%        | 14<br>8%           | 1<br>2%                   | -                            |
| Met short-term goal e.g. bought holiday or car                    | 32<br>7%                              | 32<br>7%        | 25<br>8%       | 7<br>4%  | -                            | 22<br>6%   | 9<br>9%        | 5<br>3%    | 14<br>9%   | 11<br>9%  | 10<br>4%        | 15<br>9%           | 6<br>10%                  | 1<br>27%                     |
| Bought house  | 18<br>4%                              | 18<br>4%        | 10<br>3%       | 8<br>5%  | -                            | 16<br>4%   | 2<br>2%        | 3<br>2%    | 10<br>6%   | 5<br>4%   | 9<br>4%         | 7<br>4%            | 2<br>3%                   | -                            |
| Wanted to minimise amount of risk taking                          | 15<br>3%                              | 15<br>3%        | 7<br>2%        | 7<br>5%  | -                            | 12<br>3%   | 2<br>2%        | 4<br>3%    | 8<br>5%    | 2<br>2%   | 6<br>3%         | 5<br>3%            | 3<br>6%                   | -                            |
| Decided to start saving for pension                               | 13<br>3%                              | 13<br>3%        | 11<br>4%       | 2<br>1%  | -                            | 12<br>3%   | 1<br>1%        | 6<br>4%    | 5<br>3%    | -   | 8<br>3%         | 3<br>2%            | 2<br>4%                   | -                            |
| Switched to investing in property                                 | 12<br>3%                              | 12<br>3%        | 8<br>3%        | 4<br>2%  | -                            | 8<br>2%  | 4<br>4%        | 3<br>2%    | 1<br>1%    | 7<br>6%   | 4<br>2%         | 6<br>4%            | 1<br>2%                   | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |   |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|---|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |   |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |   |
| Weighted base  | 460                                   | 460             | 301            | 158  | -                            | 359           | 101            | 154  | 155        | 122       | 226   | 165               | 59                       | 4                            |   |
| Became willing to use riskier product                                    | 11<br>2%                              | 11<br>2%        | 10<br>3%       | 1<br>1%  | -                            | 11<br>3%      | -              | 1<br>1%  | 8<br>5%    | 2<br>2%   | 8<br>3%   | 2<br>1%           | 1<br>1%                  | -                            | - |
| Wanted to make sure my money was safe                                    | 11<br>2%                              | 11<br>2%        | 8<br>3%        | 2<br>1%  | -                            | 10<br>3%      | 1<br>1%        | 3<br>2%  | 5<br>3%    | 2<br>2%   | 8<br>4%   | 1<br>*            | 2<br>3%                  | -                            | - |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>2%                               | 9<br>2%         | 9<br>3%        | -  | -                            | 8<br>2%       | 1<br>1%        | 4<br>2%  | 3<br>2%    | 2<br>2%   | 5<br>2%   | 2<br>1%           | 2<br>3%                  | -                            | - |
| Accessing money quickly became less important                            | 7<br>2%                               | 7<br>2%         | 6<br>2%        | 1<br>*   | -                            | 6<br>2%       | 1<br>1%        | 2<br>1%  | 2<br>1%    | 3<br>3%   | 1<br>*  | 3<br>2%           | 3<br>5%                  | 1<br>18%                     |   |
| I was advised to stop using this product by a professional               | 7<br>2%                               | 7<br>2%         | 5<br>2%        | 2<br>1%  | -                            | 6<br>2%       | 1<br>1%        | -  | 2<br>1%    | 4<br>3%   | 2<br>1%   | 4<br>2%           | 1<br>1%                  | -                            | - |
| Pay increase   | 3<br>1%                               | 3<br>1%         | 3<br>1%        | -  | -                            | 3<br>1%       | -              | 2<br>1%  | 1<br>1%    | 1<br>1%   | 2<br>1%   | 1<br>1%           | -                        | -                            | - |
| Bought insurance to replace savings                                      | 2<br>*                                | 2<br>*          | 2<br>1%        | -  | -                            | 2<br>1%       | -              | -  | 2<br>1%    | -         | 2<br>1%   | -                 | -                        | -                            | - |
| Can't remember   | 79<br>17%                             | 79<br>17%       | 47<br>16%      | 31<br>20%  | -                            | 66<br>18%     | 13<br>13%      | 23<br>15%  | 26<br>17%  | 18<br>15% | 38<br>17%   | 28<br>17%         | 8<br>14%                 | 1<br>15%                     |   |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

Q.9 What influenced your decision to stop saving or investing with...?

Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)

Base: All respondents who have stopped using each

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |    | Region |           |            |            |                         |                |                |       | Employment Sector |        |            |            |        |           |    |     |    |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|----|--------|-----------|------------|------------|-------------------------|----------------|----------------|-------|-------------------|--------|------------|------------|--------|-----------|----|-----|----|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2 | DE     | Scot-land | North-East | North-West | Yorkshire & Humber-side | West-Mid-lands | East-Mid-lands | Wales | East-ern          | London | South-East | South-West | Public | Pri-va-te |    |     |    |
| Unweighted base   | 455    | 219  | 236    | 31    | 45    | 80    | 96    | 84    | 119          | 164 | 147 | 58 | 86     | 40        | 20         | 48         | 35                      | 49             | 39             | 20    | 38                | 35     | 80         | 51         | 74     | 194       |    |     |    |
| Weighted base   | 435    | 206  | 229    | 38    | 49    | 77    | 83    | 80    | 108          | 151 | 132 | 76 | 75     | 44        | 16         | 45         | 30                      | 43             | 41             | 18    | 44                | 41     | 72         | 42         | 72     | 188       |    |     |    |
| Needed to be able to access money more quickly                    | 74     | 27   | 47     | 7     | 10    | 13    | 9     | 11    | 24           | 20  | 26  | 8  | 20     | 10        | 27%        | 10         | 5                       | 7              | 6              | 2     | 5                 | 5      | 12%        | 13         | 6      | 16        | 25 | 14% |    |
| Low interest rates/returns  | 71     | 47   | 24     | 1     | 10    | 8     | 11    | 18    | 23           | 28  | 22  | 11 | 10     | 6         | -          | 11         | 5                       | 10             | 6              | 5     | 7                 | 7      | 7          | 8          | 15     | 20        | 23 |     |    |
| Change in family circumstances                                    | 57     | 25   | 32     | 3     | 5     | 16    | 5     | 14    | 14           | 19  | 14  | 8  | 15     | 11        | 2          | 3          | 2                       | 4              | 3              | 11    | 3                 | 9      | 6          | 5          | 8%     | 21        |    |     |    |
| Wanted to seek higher returns                                     | 48     | 27   | 21     | 5     | 14    | 5     | 8     | 6     | 10           | 22  | 13  | 9  | 5      | 5         | 1          | 2          | -                       | 3              | 6              | 4     | 9                 | 8      | 10         | 3          | 7      | 25        |    |     |    |
| Became unaffordable   | 43     | 14   | 29     | -     | 4     | 11    | 13    | 9     | 6            | 13  | 12  | 6  | 12     | 1         | 3          | 4          | 5                       | 6              | 3              | 4     | 2                 | 1      | 9          | 5          | 12     | 12        | 6% |     |    |
| I became aware of other products which suited my situation better | 42     | 22   | 20     | 2     | 1     | 4     | 7     | 12    | 16           | 13  | 15  | 10 | 5      | 5         | -          | 6          | 3                       | 5              | 7              | 3     | 1                 | 3      | 5          | 5          | 6      | 8%        | 16 | 8%  |    |
| Wanted more to spend immediately                                  | 42     | 21   | 21     | 5     | 3     | 12    | 8     | 9     | 5            | 12  | 9   | 12 | 9      | 3         | 4          | 23%        | 9                       | 2              | 2              | 3     | 4                 | 1      | 7          | 5          | 3      | 8         | 11 | 18  | 9% |
| Pay decrease  | 32     | 11   | 21     | 4     | 1     | 5     | 6     | 13    | 1            | 13  | 8   | 8  | 2      | 5         | 3          | 21%        | 2                       | 1              | 3              | 7     | 1                 | 1      | 4          | 4          | 4      | 5         | 10 | 18  |    |
| Met short-term goal e.g. bought holiday or car                    | 28     | 12   | 16     | 3     | 4     | 5     | 6     | 7     | 4            | 10  | 10  | 5  | 3      | 2         | 1          | 3          | 5                       | -              | 3              | 2     | 6                 | 2      | 4          | 4          | 9      | 10        | 5% |     |    |
| Wanted to make sure my money was safe                             | 18     | 6    | 13     | -     | 5     | 7     | 3     | 3     | -            | 2   | 2   | 4  | 10     | 3         | *          | 3          | -                       | 1              | 3              | 3     | 1                 | -      | 3          | 1          | 3      | 4%        | 9  | 5%  |    |
| Bought house  | 16     | 7    | 9      | -     | 3     | 3     | 7     | 1     | 1            | 3   | 6   | 4  | 2      | -         | 2          | 1          | -                       | 1              | 3              | -     | 2                 | 3      | 3          | *          | 2      | 10        | 5% |     |    |
| Decided to start saving for pension                               | 13     | 7    | 6      | 5     | 2     | 1     | -     | 3     | 1            | 6   | 2   | 5  | -      | 1         | 1          | -          | -                       | 1              | 2              | -     | 1                 | 4      | 3          | -          | 6      | 4         | 2% |     |    |
| Became willing to use riskier product                             | 11     | 4    | 7      | 3     | 1     | 4     | 1     | -     | 3            | 6   | 1   | 3  | -      | -         | 2          | 1          | -                       | 1              | -              | 3     | 3                 | -      | 1          | -          | -      | 8         | 4% |     |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?**

Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)

Base: All respondents who have stopped using each

|  | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |    |     | Region    |            |            |                         |                |                |            |         | Employment Sector |            |            |        |              |     |     |    |     |    |     |    |
|--|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|----|-----|-----------|------------|------------|-------------------------|----------------|----------------|------------|---------|-------------------|------------|------------|--------|--------------|-----|-----|----|-----|----|-----|----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2 | DE  | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | East Wales | Eastern | London            | South East | South West | Public | Pri-<br>vate |     |     |    |     |    |     |    |
| Weighted base  | 435    | 206  | 229    | 38    | 49    | 77    | 83    | 80    | 108 | 151          | 132 | 76 | 75  | 44        | 16         | 45         | 30                      | 43             | 41             | 18         | 44      | 41                | 72         | 42         | 72     | 188          |     |     |    |     |    |     |    |
| I was advised to stop using this product by a professional               | 11     | 5    | 6      | -     | 1     | 1     | -     | 2     | 6   | 7            | 1   | 2  | 3%  | -         | -          | -          | -                       | 4              | 9%             | -          | -       | 1                 | 2%         | 6          | 9%     | -            | 3   | 2%  |    |     |    |     |    |
| Switched to investing in property  | 10     | 7    | 3      | 1     | 1     | 3%    | -     | 3     | 1   | 1            | 1   | 4  | 3   | 1         | 1          | 5          | 6%                      | -              | 2              | 5%         | 1       | 2%                | 2          | 5%         | 1      | 3%           | -   | 2   | 3% | 1   | 2% | 4   | 2% |
| Wanted to take advantage of government policies reducing tax on interest | 9      | 6    | 3      | -     | 1     | 1     | 1     | 4     | 5%  | 1            | 2   | 3  | 3   | 1         | -          | -          | 4                       | 8%             | 1              | 2%         | 1       | 1                 | 1          | 3%         | *      | -            | -   | 2   | 5% | 1   | 2% | 4   | 2% |
| Wanted to minimise amount of risk taking                                 | 8      | 7    | 2      | 1     | 1     | 1     | 3     | 3     | -   | 5            | 1   | 1  | 1   | -         | -          | 3          | -                       | 2              | 4%             | -          | 3%      | -                 | 1          | 3%         | -      | 2            | 4%  | -   | 5  | 3%  |    |     |    |
| Accessing money quickly became less important                            | 6      | 2    | 4      | -     | 3     | 2     | *     | 1     | 1   | 4            | *   | 1  | 1   | 1         | -          | -          | *                       | *              | -              | -          | 1       | 2                 | 2          | -          | 1      | 6%           | 2   | 3%  | -  | 1   | 4  | 2%  |    |
| Pay increase   | 6      | 1    | 4      | 3     | -     | 1     | 1     | 1     | -   | 3            | 1   | 1  | 1   | -         | -          | -          | 1                       | 1              | -              | -          | 1       | -                 | 2          | 3%         | -      | 3%           | 1   | 2%  | 1  | 4   | 2% |     |    |
| Bought insurance to replace savings                                      | 4      | 3    | 1      | 2     | -     | 2     | -     | -     | 1   | 2            | -   | -  | 3   | 1         | 1          | 2          | 1                       | -              | -              | -          | -       | -                 | -          | -          | -      | -            | -   | -   | -  | -   | 4  | 2%  |    |
| Can't remember   | 71     | 28   | 43     | 12    | 7     | 9     | 16    | 9     | 18  | 21           | 24  | 18 | 23% | 8         | 7          | 3          | 7                       | 2              | 5              | 7          | 1       | 13                | 7          | 12         | 7      | 17%          | 17% | 17% | 10 | 14% | 35 | 19% |    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  |                              | Investments   |                |            |            | What is the combined annual income of your household, prior to tax being deducted? |                   |                          | What is the highest educational level that you have achieved to date? |          |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|------------|--|-------------------|--------------------------|---|----------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |            | Up to secondary  | University degree | Higher university degree | Still in full time education  |          |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  |                   |                          |   |          |  |
| Unweighted base   | 455                                   | 455             | 315            | 140  | -                            | 362           | 93             | 161        | 159        | 102  | 223               | 153                      | 68  | 4        |  |
| Weighted base   | 435                                   | 435             | 301            | 134  | -                            | 346           | 89             | 150        | 151        | 103  | 213               | 152                      | 60  | 3        |  |
| Needed to be able to access money more quickly                    | 74<br>17%                             | 74<br>17%       | 58<br>19%      | 17<br>12%  | -                            | 61<br>18%     | 13<br>15%      | 24<br>16%  | 27<br>18%  | 16<br>16%  | 37<br>18%         | 26<br>17%                | 8<br>13%  | 1<br>37% |  |
| Low interest rates/returns  | 71<br>16%                             | 71<br>16%       | 56<br>18%      | 16<br>12%  | -                            | 60<br>17%     | 11<br>13%      | 19<br>12%  | 29<br>19%  | 20<br>19%  | 35<br>16%         | 28<br>18%                | 7<br>12%  | 1<br>18% |  |
| Change in family circumstances                                    | 57<br>13%                             | 57<br>13%       | 31<br>10%      | 26<br>19%  | -                            | 41<br>12%     | 16<br>18%      | 24<br>16%  | 18<br>12%  | 11<br>11%  | 28<br>13%         | 18<br>12%                | 10<br>17%   | -        |  |
| Wanted to seek higher returns                                     | 48<br>11%                             | 48<br>11%       | 36<br>12%      | 12<br>9%   | -                            | 37<br>11%     | 12<br>13%      | 21<br>14%  | 16<br>11%  | 11<br>11%  | 20<br>10%         | 22<br>14%                | 6<br>10%  | -        |  |
| Became unaffordable   | 43<br>10%                             | 43<br>10%       | 19<br>6%       | 24<br>18%  | -                            | 31<br>9%      | 12<br>13%      | 18<br>12%  | 15<br>10%  | 5<br>5%  | 23<br>11%         | 13<br>8%                 | 7<br>12%  | -        |  |
| I became aware of other products which suited my situation better | 42<br>10%                             | 42<br>10%       | 41<br>14%      | 1<br>1%  | -                            | 37<br>11%     | 5<br>6%        | 13<br>9%   | 16<br>11%  | 10<br>10%  | 22<br>11%         | 14<br>9%                 | 6<br>9%   | -        |  |
| Wanted more to spend immediately                                  | 42<br>10%                             | 42<br>10%       | 32<br>11%      | 10<br>7%   | -                            | 31<br>9%      | 11<br>12%      | 15<br>10%  | 15<br>10%  | 10<br>10%  | 19<br>9%          | 18<br>12%                | 3<br>6%   | 1<br>37% |  |
| Pay decrease  | 32<br>7%                              | 32<br>7%        | 23<br>8%       | 9<br>6%  | -                            | 23<br>7%      | 9<br>10%       | 16<br>11%  | 7<br>5%    | 7<br>7%  | 14<br>6%          | 10<br>7%                 | 8<br>13%  | -        |  |
| Met short-term goal e.g. bought holiday or car                    | 28<br>6%                              | 28<br>6%        | 21<br>7%       | 7<br>5%  | -                            | 20<br>6%      | 8<br>9%        | 7<br>5%    | 10<br>6%   | 9<br>9%  | 9<br>4%           | 11<br>7%                 | 8<br>13%  | -        |  |
| Wanted to make sure my money was safe                             | 18<br>4%                              | 18<br>4%        | 13<br>4%       | 5<br>4%  | -                            | 15<br>4%      | 4<br>4%        | 8<br>5%    | 5<br>4%    | 5<br>5%  | 12<br>6%          | 5<br>3%                  | 1<br>1%   | -        |  |
| Bought house  | 16<br>4%                              | 16<br>4%        | 9<br>3%        | 7<br>5%  | -                            | 15<br>4%      | 1<br>1%        | 3<br>2%    | 7<br>4%    | 6<br>6%  | 7<br>3%           | 4<br>3%                  | 4<br>7%   | -        |  |
| Decided to start saving for pension                               | 13<br>3%                              | 13<br>3%        | 9<br>3%        | 3<br>2%  | -                            | 11<br>3%      | 2<br>2%        | 7<br>5%    | 3<br>2%    | 1<br>1%  | 4<br>2%           | 6<br>4%                  | 2<br>3%   | -        |  |
| Became willing to use riskier product                             | 11<br>2%                              | 11<br>2%        | 10<br>3%       | 1<br>1%  | -                            | 11<br>3%      | -              | 3<br>2%    | 4<br>3%    | 3<br>3%  | 5<br>3%           | 2<br>1%                  | 4<br>6%   | -        |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base:** All respondents who have stopped using each

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested |               |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                    |                           |                              |
| Weighted base  | 435                                   | 435             | 301            | 134  | -                            | 346           | 89             | 150        | 151  | 103        | 213        | 152   | 60              | 3                  |                           |                              |
| I was advised to stop using this product by a professional               | 11<br>2%                              | 11<br>2%        | 7<br>2%        | 3<br>2%  | -                            | 10<br>3%      | 1<br>1%        | 2<br>1%    | 1<br>1%  | 7<br>7%    | 7<br>3%    | 4<br>2%   | -               | -                  | -                         | -                            |
| Switched to investing in property  | 10<br>2%                              | 10<br>2%        | 7<br>2%        | 3<br>2%  | -                            | 9<br>2%       | 1<br>1%        | 3<br>2%    | 3<br>2%  | 4<br>4%    | 6<br>3%    | 4<br>2%   | 1<br>1%         | -                  | -                         | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 9<br>2%                               | 9<br>2%         | 8<br>3%        | 1<br>1%  | -                            | 7<br>2%       | 2<br>2%        | 2<br>1%    | 3<br>2%  | 4<br>4%    | 5<br>3%    | 2<br>2%   | 1<br>1%         | -                  | -                         | -                            |
| Wanted to minimise amount of risk taking                                 | 8<br>2%                               | 8<br>2%         | 4<br>1%        | 4<br>3%  | -                            | 8<br>2%       | -              | 3<br>2%    | 1<br>1%  | 3<br>2%    | 3<br>1%    | 3<br>2%   | 2<br>4%         | -                  | -                         | -                            |
| Accessing money quickly became less important                            | 6<br>1%                               | 6<br>1%         | 5<br>2%        | 1<br>1%  | -                            | 6<br>2%       | -              | 1<br>1%    | 3<br>2%  | 2<br>2%    | 1<br>1%    | 3<br>2%   | 2<br>4%         | -                  | -                         | -                            |
| Pay increase   | 6<br>1%                               | 6<br>1%         | 2<br>1%        | 3<br>2%  | -                            | 4<br>1%       | 2<br>2%        | 2<br>2%    | 2<br>1%  | 1<br>1%    | 2<br>1%    | 1<br>1%   | 2<br>3%         | 1<br>19%           | -                         | -                            |
| Bought insurance to replace savings                                      | 4<br>1%                               | 4<br>1%         | 3<br>1%        | 2<br>1%  | -                            | 4<br>1%       | -              | 1<br>-     | 3<br>2%  | 1<br>1%    | 3<br>1%    | -   | 2<br>3%         | -                  | -                         | -                            |
| Can't remember   | 71<br>16%                             | 71<br>16%       | 42<br>14%      | 29<br>22%  | -                            | 56<br>16%     | 15<br>16%      | 24<br>16%  | 25<br>16%  | 13<br>12%  | 37<br>18%  | 23<br>15%   | 7<br>11%        | 1<br>27%           | -                         | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

|  | Gender    |           |           | Age      |           |           |           |           |           | Social Grade |           |           |           | Region    |            |            |                         |               |               |          |          | Employment Sector |            |            |           |           |           |          |
|--|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|------------|------------|-------------------------|---------------|---------------|----------|----------|-------------------|------------|------------|-----------|-----------|-----------|----------|
|  | Total     | Male      | Female    | 18-24    | 25-34     | 35-44     | 45-54     | 55-64     | 65+       | AB           | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Wales    | Eastern  | London            | South East | South West | Public    | Private   |           |          |
| Unweighted base  | 402       | 208       | 194       | 24       | 49        | 53        | 65        | 78        | 133       | 140          | 111       | 68        | 83        | 35        | 16         | 46         | 39                      | 41            | 23            | 25       | 37       | 49                | 51         | 40         | 50        | 163       |           |          |
| Weighted base  | 418       | 228       | 190       | 33       | 56        | 54        | 74        | 73        | 129       | 129          | 106       | 99        | 84        | 40        | 15         | 41         | 48                      | 38            | 23            | 24       | 39       | 58                | 53         | 39         | 53        | 184       |           |          |
| Low interest rates/ returns  | 63<br>15% | 43<br>19% | 20<br>10% | 3<br>10% | 7<br>13%  | 4<br>7%   | 8<br>10%  | 14<br>19% | 26<br>21% | 26<br>20%    | 14<br>13% | 11<br>11% | 12<br>14% | 9<br>23%  | 2<br>14%   | 6<br>16%   | 5<br>11%                | 6<br>15%      | 6<br>26%      | -<br>-   | 4<br>10% | 9<br>15%          | 8<br>15%   | 7<br>18%   | 9<br>17%  | 18<br>10% | 18<br>10% |          |
| Change in family circumstances   | 58<br>14% | 21<br>9%  | 36<br>19% | 2<br>6%  | 4<br>6%   | 14<br>26% | 9<br>12%  | 13<br>18% | 17<br>13% | 17<br>13%    | 12<br>11% | 17<br>18% | 11<br>14% | 2<br>6%   | 1<br>10%   | 4<br>11%   | 11<br>23%               | 6<br>15%      | 4<br>18%      | 5<br>21% | 7<br>17% | 4<br>11%          | 6<br>17%   | 5<br>10%   | 18<br>10% | 18<br>10% |           |          |
| I became aware of other products which suited my situation better        | 47<br>11% | 33<br>14% | 15<br>8%  | 3<br>8%  | 3<br>6%   | 4<br>8%   | 10<br>13% | 8<br>12%  | 19<br>15% | 15<br>12%    | 11<br>10% | 10<br>10% | 11<br>13% | 5<br>14%  | 2<br>16%   | 6<br>15%   | 10<br>20%               | 3<br>9%       | -<br>-        | 3<br>14% | 4<br>9%  | 3<br>6%           | 7<br>13%   | 4<br>10%   | 5<br>10%  | 19<br>10% | 19<br>10% |          |
| Wanted to seek higher returns  | 46<br>11% | 30<br>13% | 16<br>9%  | 2<br>7%  | 10<br>18% | 7<br>14%  | 3<br>4%   | 6<br>8%   | 18<br>14% | 18<br>14%    | 14<br>13% | 6<br>6%   | 9<br>11%  | 6<br>16%  | 2<br>14%   | 6<br>16%   | 3<br>7%                 | 4<br>10%      | 2<br>10%      | 1<br>4%  | 3<br>7%  | 5<br>9%           | 7<br>13%   | 6<br>15%   | 6<br>12%  | 17<br>9%  | 17<br>9%  |          |
| Became unaffordable  | 36<br>9%  | 20<br>9%  | 17<br>9%  | -<br>-   | 1<br>2%   | 7<br>13%  | 13<br>18% | 9<br>12%  | 7<br>5%   | 8<br>6%      | 9<br>8%   | 14<br>15% | 5<br>6%   | 1<br>3%   | 1<br>10%   | 4<br>9%    | 4<br>8%                 | 2<br>6%       | 2<br>9%       | 2<br>7%  | 3<br>9%  | 4<br>7%           | 8<br>15%   | 5<br>12%   | 2<br>5%   | 21<br>12% | 21<br>12% |          |
| Wanted more to spend immediately   | 25<br>6%  | 11<br>5%  | 14<br>7%  | -<br>-   | 3<br>6%   | 1<br>2%   | 3<br>4%   | 9<br>12%  | 9<br>7%   | 10<br>8%     | 8<br>7%   | 5<br>5%   | 3<br>3%   | -<br>-    | 2<br>10%   | 3<br>8%    | 6<br>13%                | -<br>-        | 2<br>10%      | 1<br>6%  | 4<br>10% | 1<br>2%           | 2<br>5%    | 2<br>7%    | 3<br>6%   | 3<br>5%   | 10<br>5%  | 10<br>5% |
| Met short-term goal e.g. bought holiday or car                           | 22<br>5%  | 8<br>4%   | 14<br>7%  | 5<br>15% | 5<br>10%  | 3<br>6%   | 3<br>4%   | 2<br>3%   | 3<br>2%   | 8<br>6%      | 5<br>4%   | 3<br>3%   | 6<br>7%   | 3<br>7%   | -<br>-     | 1<br>1%    | 3<br>6%                 | 3<br>7%       | 1<br>4%       | 2<br>8%  | 4<br>9%  | 2<br>3%           | 3<br>6%    | 2<br>4%    | 5<br>10%  | 12<br>7%  | 12<br>7%  |          |
| Pay decrease   | 21<br>5%  | 7<br>3%   | 14<br>7%  | -<br>-   | 3<br>5%   | 4<br>8%   | 4<br>6%   | 8<br>10%  | 3<br>2%   | 5<br>4%      | 5<br>4%   | 8<br>8%   | 3<br>4%   | 1<br>3%   | 3<br>20%   | 1<br>3%    | 1<br>3%                 | 2<br>7%       | 1<br>2%       | 1<br>2%  | 4<br>11% | 3<br>5%           | 4<br>7%    | -<br>-     | 1<br>1%   | 13<br>7%  | 13<br>7%  |          |
| Needed to be able to access money more quickly                           | 21<br>5%  | 10<br>5%  | 10<br>6%  | 5<br>14% | -<br>-    | 3<br>5%   | 4<br>6%   | 2<br>3%   | 7<br>5%   | 9<br>7%      | 2<br>2%   | 6<br>6%   | 4<br>4%   | 3<br>6%   | *<br>3%    | 1<br>3%    | 1<br>2%                 | 4<br>10%      | 2<br>10%      | 1<br>3%  | 1<br>3%  | 2<br>4%           | 2<br>3%    | 4<br>9%    | 4<br>7%   | 9<br>5%   | 9<br>5%   |          |
| Bought house   | 17<br>4%  | 11<br>5%  | 7<br>3%   | 2<br>8%  | 8<br>14%  | 2<br>4%   | 3<br>4%   | 1<br>1%   | 1<br>1%   | 6<br>5%      | 3<br>3%   | 6<br>6%   | 2<br>2%   | 3<br>8%   | 1<br>6%    | 1<br>3%    | 2<br>4%                 | 3<br>7%       | -<br>-        | -<br>-   | 1<br>2%  | 3<br>6%           | 2<br>5%    | 1<br>1%    | 3<br>5%   | 12<br>6%  | 12<br>6%  |          |
| Decided to start saving for pension                                      | 11<br>3%  | 8<br>3%   | 3<br>2%   | 1<br>3%  | 6<br>11%  | 1<br>1%   | -<br>-    | 1<br>2%   | 2<br>1%   | 2<br>2%      | 1<br>1%   | 8<br>8%   | -<br>-    | -<br>-    | 2<br>4%    | -<br>-     | 1<br>3%                 | 1<br>3%       | -<br>-        | 1<br>3%  | 1<br>3%  | 5<br>9%           | 1<br>1%    | -<br>-     | 1<br>2%   | 7<br>4%   | 7<br>4%   |          |
| Wanted to take advantage of government policies reducing tax on interest | 10<br>2%  | 6<br>3%   | 4<br>2%   | 1<br>3%  | 1<br>2%   | 2<br>3%   | 2<br>3%   | 3<br>4%   | 1<br>1%   | -<br>-       | 2<br>2%   | 4<br>4%   | 4<br>4%   | 1<br>2%   | -<br>-     | 4<br>9%    | 1<br>1%                 | -<br>-        | -<br>-        | 1<br>2%  | 1<br>1%  | 1<br>1%           | 1<br>3%    | 4<br>4%    | 4<br>2%   | 4<br>2%   |           |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

|  | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                        |               |               |            |             |            | Employment Sector |        |         |     |     |     |
|--|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------|------------|-------------------|--------|---------|-----|-----|-----|
|  | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London | South-East | South-West        | Public | Private |     |     |     |
|  |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                        |               |               |            |             |            |                   |        |         |     |     |     |
| Weighted base  | 418    | 228  | 190    | 33    | 56    | 54    | 74    | 73    | 129 | 129          | 106 | 99  | 84  | 40        | 15         | 41         | 48                     | 38            | 23            | 24         | 39          | 58         | 53                | 39     | 53      | 184 |     |     |
| Switched to investing in property                          | 9      | 4    | 5      | 1     | 2     | 2     | 1     | 2     | 1   | 5            | 1   | 1   | 1   | 2         | 1          | 2%         | 1                      | 1             | 1             | 1          | 1           | 2          | -                 | 1      | 2       | 3   | 3   |     |
| 2%   | 2%     | 2%   | 2%     | 3%    | 3%    | 3%    | 1%    | 3%    | 1%  | 4%           | 1%  | 1%  | 1%  | 2%        | 2%         | 7%         | 2%                     | 3%            | 3%            | 3%         | 3%          | 4%         | -                 | 2%     | 5%      | 2%  |     |     |
| I was advised to stop using this product by a professional | 8      | 5    | 3      | 1     | 1     | 3     | -     | 2     | -   | 4            | -   | -   | -   | 4         | 2          | 1          | 2                      | -             | 1             | -          | -           | 1          | 1                 | 1      | -       | 6   | 3%  |     |
| 2%   | 2%     | 2%   | 2%     | 4%    | 2%    | 6%    | -     | 3%    | -   | 3%           | -   | -   | -   | 4%        | 5%         | 7%         | 5%                     | -             | 3%            | -          | -           | 1%         | 1%                | -      | -       | 3%  | 3%  |     |
| Accessing money quickly became less important              | 7      | 2    | 6      | -     | -     | 4     | 1     | 1     | 1   | 3            | 2   | 1   | 1   | 1         | 1          | 1          | 7%                     | -             | 2             | 1          | -           | -          | 1                 | 1      | 1       | 2   | 2   |     |
| 2%   | 1%     | 3%   | -      | -     | 7%    | 2%    | 1%    | 1%    | 3%  | 2%           | 1%  | 1%  | 1%  | 2%        | 2%         | 7%         | -                      | 4%            | 2%            | -          | -           | -          | 1%                | 1%     | 4%      | 3%  | 1%  |     |
| Pay increase   | 7      | 3    | 4      | -     | -     | 3     | 2     | 1     | 1   | -            | 4   | 1   | 2   | 2         | -          | -          | -                      | 2             | 1             | 1          | -           | -          | 1                 | 2      | -       | -   | 2   | 3   |
| 2%   | 1%     | 2%   | -      | -     | 5%    | 2%    | 2%    | 1%    | -   | 3%           | 1%  | 2%  | 2%  | -         | -          | -          | 5%                     | 3%            | 2%            | -          | -           | 3%         | 3%                | -      | -       | 4%  | 2%  |     |
| Wanted to make sure my money was safe                      | 6      | 2    | 4      | -     | 2     | 1     | 1     | -     | 2   | 3            | 1   | 2   | -   | 1         | 2          | -          | -                      | -             | -             | -          | 2           | -          | 1                 | 1      | -       | 3   | 2%  |     |
| 2%   | 1%     | 2%   | -      | 3%    | 3%    | 2%    | -     | 1%    | 3%  | 1%           | 2%  | -   | -   | 2%        | 13%        | -          | -                      | -             | -             | -          | 4%          | -          | 1%                | 4%     | -       | 2%  | 3%  |     |
| Became willing to use riskier product                      | 6      | 5    | 1      | -     | 2     | 2     | -     | 1     | 1   | 1            | 3   | -   | 2   | -         | -          | -          | 4                      | 1             | -             | -          | -           | -          | -                 | -      | -       | -   | 5   | 3%  |
| 1%   | 2%     | *    | -      | 3%    | 3%    | 3%    | -     | 2%    | 1%  | 1%           | 3%  | -   | 2%  | -         | -          | 11%        | 2%                     | -             | 3%            | -          | -           | -          | -                 | -      | -       | -   | 3%  | 3%  |
| Bought insurance to replace savings                        | 6      | 4    | 2      | 1     | 2     | -     | 2     | -     | 1   | 2            | 2   | -   | 2   | -         | -          | -          | 1                      | 1             | -             | -          | 1           | -          | 2                 | 1      | -       | 1   | 3   | 2%  |
| 1%   | 2%     | 1%   | 2%     | 3%    | -     | 3%    | -     | 1%    | 1%  | 2%           | -   | 2%  | -   | -         | -          | 1%         | 2%                     | -             | 4%            | -          | 4%          | 2%         | -                 | 4%     | 3%      | 2%  | 2%  |     |
| Wanted to minimise amount of risk taking                   | 5      | 1    | 4      | -     | -     | 1     | 1     | 2     | -   | 1            | 1   | 3   | 1   | -         | 1          | -          | -                      | 1             | -             | -          | 1           | 1          | -                 | 1      | -       | 2   | 1%  |     |
| 1%   | *      | 2%   | -      | -     | 2%    | 2%    | 3%    | -     | 1%  | *            | 3%  | 1%  | -   | 4%        | -          | -          | 1%                     | -             | -             | 2%         | 2%          | -          | 2%                | -      | 4%      | -   | 1%  |     |
| Can't remember   | 104    | 57   | 47     | 14    | 14    | 7     | 21    | 17    | 32  | 27           | 26  | 25  | 26  | 31%       | 12         | 5          | 10                     | 9             | 7             | 2          | 8           | 13         | 20                | 9      | 10      | 14  | 40  | 22% |
|  | 25%    | 25%  | 25%    | 42%   | 24%   | 13%   | 28%   | 23%   | 25% | 21%          | 24% | 26% | 31% | 29%       | 33%        | 24%        | 19%                    | 19%           | 11%           | 33%        | 32%         | 34%        | 17%               | 24%    | 27%     | 40  | 22% |     |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested |               |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested   |            |            |   |                 |                    |                           |                              |
| Unweighted base  | 402                                   | 402             | 251            | 151  | -                            | 320           | 82   | 140        | 143        | 95  | 187             | 157                | 49                        | 4                            |
| Weighted base  | 418                                   | 418             | 257            | 161  | -                            | 320           | 97   | 125        | 159        | 105   | 189             | 164                | 53                        | 5                            |
| Low interest rates/ returns  | 63<br>15%                             | 63<br>15%       | 40<br>16%      | 22<br>14%  | -                            | 54<br>17%     | 8<br>9%  | 16<br>13%  | 33<br>21%  | 13<br>12%   | 28<br>15%       | 25<br>15%          | 8<br>16%                  | 2<br>31%                     |
| Change in family circumstances   | 58<br>14%                             | 58<br>14%       | 26<br>10%      | 31<br>20%  | -                            | 42<br>13%     | 16<br>17%  | 23<br>18%  | 17<br>11%  | 13<br>12%   | 30<br>16%       | 21<br>13%          | 6<br>11%                  | -                            |
| I became aware of other products which suited my situation better        | 47<br>11%                             | 47<br>11%       | 37<br>14%      | 11<br>7%   | -                            | 41<br>13%     | 7<br>7%  | 10<br>8%   | 22<br>14%  | 11<br>10%   | 24<br>13%       | 21<br>13%          | 3<br>5%                   | -                            |
| Wanted to seek higher returns  | 46<br>11%                             | 46<br>11%       | 39<br>15%      | 8<br>5%  | -                            | 41<br>13%     | 5<br>6%  | 12<br>9%   | 18<br>12%  | 14<br>13%   | 18<br>10%       | 18<br>11%          | 9<br>17%                  | -                            |
| Became unaffordable  | 36<br>9%                              | 36<br>9%        | 14<br>5%       | 23<br>14%  | -                            | 20<br>6%      | 16<br>17%  | 7<br>5%    | 16<br>10%  | 8<br>8%   | 24<br>13%       | 11<br>7%           | 1<br>2%                   | -                            |
| Wanted more to spend immediately   | 25<br>6%                              | 25<br>6%        | 17<br>7%       | 8<br>5%  | -                            | 24<br>7%      | 2<br>2%  | 9<br>7%    | 14<br>9%   | 3<br>2%   | 14<br>7%        | 8<br>5%            | 3<br>6%                   | -                            |
| Met short-term goal e.g. bought holiday or car                           | 22<br>5%                              | 22<br>5%        | 14<br>5%       | 8<br>5%  | -                            | 15<br>5%      | 7<br>7%  | 6<br>5%    | 6<br>4%    | 9<br>8%   | 12<br>6%        | 6<br>4%            | 2<br>3%                   | 2<br>31%                     |
| Pay decrease   | 21<br>5%                              | 21<br>5%        | 8<br>3%        | 14<br>9%   | -                            | 13<br>4%      | 8<br>9%  | 6<br>5%    | 6<br>4%    | 7<br>7%   | 10<br>5%        | 10<br>6%           | 1<br>3%                   | -                            |
| Needed to be able to access money more quickly                           | 21<br>5%                              | 21<br>5%        | 13<br>5%       | 7<br>5%  | -                            | 19<br>6%      | 2<br>2%  | 6<br>4%    | 7<br>5%    | 6<br>6%   | 8<br>4%         | 10<br>6%           | 2<br>5%                   | -                            |
| Bought house   | 17<br>4%                              | 17<br>4%        | 12<br>5%       | 5<br>3%  | -                            | 12<br>4%      | 5<br>6%  | 2<br>1%    | 10<br>6%   | 6<br>6%   | 9<br>5%         | 7<br>4%            | 2<br>3%                   | -                            |
| Decided to start saving for pension                                      | 11<br>3%                              | 11<br>3%        | 10<br>4%       | 1<br>*   | -                            | 11<br>3%      | -  | 7<br>5%    | 1<br>1%    | 1<br>1%   | 3<br>2%         | 7<br>4%            | 1<br>1%                   | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 10<br>2%                              | 10<br>2%        | 9<br>4%        | 1<br>1%  | -                            | 10<br>3%      | -  | 2<br>1%    | 5<br>3%    | 3<br>2%   | 7<br>4%         | 2<br>1%            | 1<br>2%                   | -                            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           | Still in full time education |  |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|--|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree |                              |  |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |  |
| Weighted base  | 418                                   | 418             | 257            | 161  | -                            | 320           | 97             | 125  | 159        | 105       | 189   | 164                | 53                        | 5                            |  |
| Switched to investing in property                          | 9<br>2%                               | 9<br>2%         | 6<br>2%        | 2<br>1%  | -                            | 8<br>2%       | 1<br>1%        | 4<br>3%  | 2<br>1%    | 3<br>3%   | 2<br>1%   | 4<br>3%            | 2<br>4%                   | -                            |  |
| I was advised to stop using this product by a professional | 8<br>2%                               | 8<br>2%         | 5<br>2%        | 3<br>2%  | -                            | 8<br>2%       | -              | 1<br>1%  | 5<br>3%    | 2<br>2%   | 2<br>1%   | 4<br>2%            | 2<br>4%                   | -                            |  |
| Accessing money quickly became less important              | 7<br>2%                               | 7<br>2%         | 6<br>2%        | 1<br>1%  | -                            | 7<br>2%       | -              | 1<br>*   | 3<br>2%    | 3<br>3%   | 2<br>1%   | 3<br>2%            | 2<br>4%                   | -                            |  |
| Pay increase   | 7<br>2%                               | 7<br>2%         | 7<br>3%        | -  | -                            | 7<br>2%       | -              | 1<br>1%  | 5<br>3%    | -         | 3<br>2%   | 1<br>*             | 1<br>2%                   | 2<br>31%                     |  |
| Wanted to make sure my money was safe                      | 6<br>2%                               | 6<br>2%         | 4<br>1%        | 3<br>2%  | -                            | 6<br>2%       | -              | 1<br>1%  | 1<br>1%    | 5<br>5%   | 4<br>2%   | 2<br>1%            | 1<br>2%                   | -                            |  |
| Became willing to use riskier product                      | 6<br>1%                               | 6<br>1%         | 5<br>2%        | 1<br>*   | -                            | 6<br>2%       | -              | -  | 5<br>3%    | 1<br>1%   | 3<br>1%   | 1<br>1%            | 2<br>4%                   | -                            |  |
| Bought insurance to replace savings                        | 6<br>1%                               | 6<br>1%         | 5<br>2%        | 1<br>1%  | -                            | 6<br>2%       | -              | 1<br>1%  | 3<br>2%    | 1<br>1%   | 3<br>2%   | -                  | 1<br>2%                   | 2<br>31%                     |  |
| Wanted to minimise amount of risk taking                   | 5<br>1%                               | 5<br>1%         | 3<br>1%        | 2<br>1%  | -                            | 4<br>1%       | 1<br>1%        | 1<br>1%  | -          | 3<br>3%   | 2<br>1%   | 1<br>1%            | 1<br>2%                   | -                            |  |
| Can't remember   | 104<br>25%                            | 104<br>25%      | 64<br>25%      | 40<br>25%  | -                            | 72<br>23%     | 31<br>32%      | 37<br>30%  | 29<br>18%  | 26<br>25% | 40<br>21%   | 44<br>27%          | 15<br>29%                 | 2<br>38%                     |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?**  
**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who have stopped using each**

|  | Gender    |          |          | Age      |          |          |          |          |          | Social Grade |          |          |          | Region    |            |            |                         |               |               |            |          | Employment Sector |            |            |          |         |
|--|-----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------|----------|----------|----------|-----------|------------|------------|-------------------------|---------------|---------------|------------|----------|-------------------|------------|------------|----------|---------|
|  | Total     | Male     | Female   | 18-24    | 25-34    | 35-44    | 45-54    | 55-64    | 65+      | AB           | C1       | C2       | DE       | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | Eastern  | London            | South East | South West | Public   | Private |
|  |           |          |          |          |          |          |          |          |          |              |          |          |          |           |            |            |                         |               |               |            |          |                   |            |            |          |         |
| Unweighted base  | 70        | 35       | 35       | 17       | 15       | 16       | 7        | 7        | 8        | 22           | 22       | 14       | 12       | 4         | 4          | 7          | 10                      | 7             | 2             | 3          | 7        | 15                | 8          | 3          | 14       | 41      |
| Weighted base  | 76        | 39       | 37       | 21       | 16       | 16       | 7        | 9        | 8        | 27           | 21       | 17       | 11       | 5         | 3          | 6          | 11                      | 8             | 2             | 2          | 10       | 19                | 6          | 3          | 17       | 46      |
| Change in family circumstances   | 12<br>16% | 7<br>18% | 5<br>14% | -<br>-   | -<br>39% | 6<br>44% | 3<br>44% | 1<br>13% | 2<br>23% | 1<br>4%      | 4<br>19% | 6<br>32% | 2<br>16% | -<br>-    | -<br>60%   | 4<br>9%    | -<br>-                  | -<br>38%      | 1<br>26%      | 3<br>16%   | 1<br>16% | -<br>-            | 1<br>7%    | 1<br>20%   | 9<br>20% |         |
| Needed to be able to access money more quickly                           | 9<br>12%  | 4<br>11% | 5<br>13% | 1<br>5%  | 2<br>12% | 2<br>12% | 1<br>12% | 1<br>13% | 2<br>28% | 4<br>16%     | 2<br>9%  | 2<br>13% | 1<br>8%  | 2<br>41%  | -<br>8%    | 1<br>10%   | 1<br>16%                | -<br>36%      | 1<br>12%      | 1<br>5%    | 1<br>17% | -<br>-            | 4<br>24%   | 3<br>6%    |          |         |
| Decided to start saving for pension                                      | 8<br>10%  | 4<br>10% | 4<br>10% | 5<br>23% | -<br>-   | 2<br>12% | -<br>-   | 1<br>13% | -<br>-   | 5<br>18%     | -<br>-   | 1<br>7%  | 2<br>16% | -<br>-    | -<br>30%   | 2<br>-     | -<br>-                  | -<br>-        | -<br>37%      | 4<br>11%   | -<br>-   | -<br>-            | 3<br>20%   | 4<br>10%   |          |         |
| Switched to investing in property  | 8<br>10%  | 4<br>10% | 4<br>10% | 4<br>21% | -<br>-   | 2<br>12% | -<br>-   | 1<br>13% | -<br>-   | 3<br>10%     | -<br>-   | 2<br>14% | 3<br>23% | -<br>-    | -<br>30%   | 1<br>7%    | 1<br>14%                | -<br>-        | -<br>37%      | -<br>-     | -<br>-   | -<br>-            | 1<br>7%    | 5<br>11%   |          |         |
| Wanted more to spend immediately   | 7<br>9%   | 2<br>6%  | 5<br>13% | -<br>-   | 1<br>8%  | 3<br>20% | 2<br>23% | 1<br>13% | -<br>-   | 1<br>5%      | 3<br>13% | 1<br>7%  | 2<br>16% | 1<br>25%  | -<br>30%   | -<br>-     | -<br>-                  | -<br>-        | 2<br>18%      | 2<br>8%    | -<br>-   | 1<br>19%          | 1<br>7%    | 5<br>12%   |          |         |
| Met short-term goal e.g. bought holiday or car                           | 5<br>7%   | 1<br>2%  | 4<br>12% | 2<br>9%  | 1<br>6%  | -<br>-   | -<br>-   | 2<br>26% | -<br>-   | 2<br>6%      | 2<br>11% | 1<br>7%  | -<br>-   | -<br>-    | -<br>-     | -<br>23%   | -<br>-                  | 1<br>26%      | 1<br>12%      | 1<br>4%    | 1<br>9%  | -<br>-            | 1<br>7%    | 4<br>9%    |          |         |
| Wanted to take advantage of government policies reducing tax on interest | 5<br>6%   | 2<br>5%  | 3<br>8%  | 1<br>5%  | 2<br>14% | 2<br>12% | -<br>-   | -<br>-   | -<br>-   | 1<br>4%      | 2<br>12% | 2<br>16% | -<br>-   | -<br>30%  | 2<br>20%   | -<br>-     | -<br>-                  | -<br>-        | 1<br>9%       | -<br>-     | -<br>-   | -<br>-            | 1<br>6%    | 4<br>9%    |          |         |
| Became unaffordable  | 5<br>6%   | 1<br>3%  | 3<br>9%  | 2<br>8%  | 1<br>6%  | -<br>-   | 1<br>9%  | 1<br>14% | -<br>-   | 1<br>3%      | 2<br>9%  | 1<br>7%  | 1<br>6%  | -<br>-    | -<br>-     | -<br>16%   | 1<br>14%                | 1<br>34%      | -<br>-        | -<br>4%    | -<br>-   | 1<br>42%          | -<br>-     | 2<br>5%    |          |         |
| Low interest rates/returns   | 4<br>5%   | 3<br>8%  | 1<br>2%  | 1<br>3%  | 1<br>5%  | 3<br>16% | -<br>-   | -<br>-   | -<br>-   | 3<br>13%     | -<br>-   | 1<br>5%  | -<br>-   | -<br>10%  | 1<br>-     | 2<br>30%   | -<br>-                  | -<br>-        | -<br>4%       | -<br>-     | -<br>-   | -<br>1            | -<br>-     | 3<br>15%   | 1<br>3%  |         |
| Wanted to seek higher returns  | 4<br>5%   | 3<br>8%  | 1<br>2%  | 1<br>3%  | 1<br>5%  | 2<br>15% | -<br>-   | -<br>-   | -<br>-   | 1<br>6%      | -<br>-   | 3<br>24% | -<br>-   | 1<br>19%  | 2<br>30%   | -<br>-     | 1<br>34%                | -<br>-        | -<br>4%       | -<br>-     | -<br>-   | -<br>1            | -<br>-     | 1<br>8%    | 2<br>5%  |         |
| Pay decrease   | 4<br>5%   | 1<br>2%  | 3<br>9%  | 1<br>3%  | 1<br>5%  | 1<br>7%  | -<br>-   | 1<br>16% | -<br>-   | 1<br>3%      | 1<br>6%  | 1<br>8%  | 4<br>4%  | -<br>-    | 61%        | 10%        | 1<br>7%                 | -<br>-        | 1<br>34%      | -<br>-     | -<br>-   | -<br>-            | -<br>-     | 1<br>4%    | 3<br>7%  |         |
| Wanted to minimise amount of risk taking                                 | 4<br>5%   | 2<br>4%  | 2<br>5%  | 4<br>17% | -<br>-   | -<br>-   | -<br>-   | -<br>-   | -<br>-   | 1<br>5%      | 2<br>11% | -<br>-   | -<br>-   | -<br>-    | -<br>-     | -<br>-     | 2<br>100%               | -<br>-        | -<br>-        | 2<br>9%    | -<br>-   | -<br>-            | 3<br>17%   | 1<br>1%    |          |         |
| Became willing to use riskier product                                    | 3<br>4%   | 3<br>9%  | -<br>-   | 2<br>9%  | -<br>-   | 1<br>4%  | 1<br>13% | -<br>-   | -<br>-   | 1<br>6%      | 2<br>12% | -<br>-   | -<br>-   | -<br>-    | 10%        | 9%         | 1<br>14%                | -<br>-        | -<br>-        | -<br>-     | -<br>-   | 1<br>12%          | -<br>-     | 1<br>4%    | 2<br>2%  |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?**  
**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who have stopped using each**

|   | Gender |      |        | Age   |       |       |       |       |     | Social Grade |     |     |     | Region    |            |            |                        |               |               |            |             | Employment Sector |            |        |         |     |    |   |
|---|--------|------|--------|-------|-------|-------|-------|-------|-----|--------------|-----|-----|-----|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------|-------------------|------------|--------|---------|-----|----|---|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | AB           | C1  | C2  | DE  | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London | South-East        | South-West | Public | Private |     |    |   |
|   |        |      |        |       |       |       |       |       |     |              |     |     |     |           |            |            |                        |               |               |            |             |                   |            |        |         |     |    |   |
| Weighted base   | 76     | 39   | 37     | 21    | 16    | 16    | 7     | 9     | 8   | 27           | 21  | 17  | 11  | 5         | 3          | 6          | 11                     | 8             | 2             | 10         | 19          | 6                 | 3          | 17     | 46      |     |    |   |
| Bought insurance to replace savings                               | 3      | -    | 3      | 1     | 2     | 1     | -     | -     | -   | -            | 1   | 2   | 1   | -         | -          | -          | 2                      | -             | 1             | -          | -           | 1                 | -          | -      | 3       | 6%  |    |   |
| 4%  | -      | 9%   | 3%     | 3%    | 14%   | 3%    | -     | -     | -   | 3%           | 12% | 5%  | -   | -         | -          | -          | 20%                    | -             | 34%           | -          | -           | -                 | 9%         | -      | -       | 3   | 6% |   |
| Accessing money quickly became less important                     | 3      | 3    | -      | 2     | 1     | -     | -     | -     | -   | 2            | -   | -   | 1   | -         | -          | -          | -                      | -             | -             | -          | -           | 3                 | -          | -      | 3       | -   |    |   |
| 4%  | 8%     | -    | 11%    | 5%    | -     | -     | -     | -     | -   | 8%           | -   | -   | 8%  | -         | -          | -          | -                      | -             | -             | -          | -           | 16%               | -          | -      | 18%     | -   |    |   |
| I was advised to stop using this product by a professional        | 3      | -    | 3      | 2     | -     | 1     | -     | -     | -   | 2            | -   | -   | 1   | -         | -          | -          | -                      | -             | 1             | -          | -           | 1                 | 1          | 1      | 7%      | 2   | 4% |   |
| 4%  | -      | 8%   | 9%     | -     | 8%    | -     | -     | -     | -   | 9%           | -   | -   | 6%  | -         | -          | -          | -                      | 66%           | -             | -          | -           | 12%               | 39%        | -      | 12%     | -   | -  |   |
| Pay increase  | 3      | 1    | 1      | 1     | 1     | -     | -     | 1     | -   | -            | 1   | 1   | 1   | -         | -          | -          | -                      | 1             | -             | -          | 1           | 1                 | -          | -      | 2       | -   | -  |   |
| 3%  | 4%     | 3%   | 3%     | 5%    | -     | -     | 13%   | -     | -   | 3%           | 7%  | 8%  | -   | -         | -          | -          | 7%                     | -             | -             | 12%        | 4%          | -                 | -          | 12%    | -       | -   |    |   |
| I became aware of other products which suited my situation better | 2      | -    | 2      | -     | -     | 2     | -     | -     | -   | 2            | -   | -   | -   | -         | -          | -          | -                      | -             | -             | -          | 1           | -                 | 1          | -      | 2       | 4%  |    |   |
| 3%  | -      | 5%   | -      | -     | 12%   | -     | -     | -     | -   | 7%           | -   | -   | -   | -         | -          | -          | -                      | -             | -             | -          | 4%          | -                 | 39%        | -      | -       | 4%  |    |   |
| Wanted to make sure my money was safe                             | 1      | -    | 1      | -     | 1     | 1     | -     | -     | -   | 1            | -   | -   | -   | -         | -          | 1          | -                      | -             | -             | -          | 1           | -                 | -          | -      | -       | 1   | 3% |   |
| 2%  | -      | 4%   | -      | 5%    | 3%    | -     | -     | -     | -   | 5%           | -   | -   | -   | -         | -          | 8%         | -                      | -             | -             | -          | 4%          | -                 | -          | -      | -       | -   | -  | - |
| Bought house  | 1      | -    | 1      | 1     | 1     | -     | -     | -     | -   | 1            | 1   | -   | -   | -         | -          | -          | 1                      | -             | 1             | -          | -           | -                 | -          | -      | -       | 1   | 3% |   |
| 2%  | -      | 4%   | 3%     | 5%    | -     | -     | -     | -     | -   | 3%           | 3%  | -   | -   | -         | -          | 7%         | -                      | 34%           | -             | -          | -           | -                 | -          | -      | -       | -   | -  |   |
| Can't remember  | 22     | 13   | 8      | 4     | 7     | 1     | 1     | 4     | 4   | 8            | 5   | 5   | 3   | 1         | 1          | 33%        | 10%                    | -             | -             | 3          | 8           | 1                 | -          | 2      | 14      | 31% |    |   |
| 29%   | 34%    | 22%  | 20%    | 46%   | 8%    | 21%   | 43%   | 48%   | 29% | 22%          | 30% | 37% | 59% | 21%       | 11%        | 33%        | 10%                    | -             | -             | 34%        | 42%         | 25%               | -          | 14%    | 14%     | 31% |    |   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?**  
**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who have stopped using each**

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base  | 70                                    | 70              | 47             | 23   | -                            | 70            | -              | 25   | 20         | 20         | 25  | 21              | 19                | 3                        |                              |
| Weighted base  | 76                                    | 76              | 49             | 27   | -                            | 76            | -              | 24   | 22         | 22         | 27  | 24              | 20                | 4                        |                              |
| Change in family circumstances   | 12<br>16%                             | 12<br>16%       | 11<br>23%      | 1<br>3%  | -                            | 12<br>16%     | -              | 2<br>9%  | 6<br>28%   | 4<br>18%   | 7<br>28%  | 2<br>8%         | 1<br>8%           | 2<br>40%                 |                              |
| Needed to be able to access money more quickly                           | 9<br>12%                              | 9<br>12%        | 5<br>10%       | 4<br>15%   | -                            | 9<br>12%      | -              | 3<br>13%   | 1<br>4%    | 5<br>24%   | 3<br>11%  | 4<br>18%        | 2<br>9%           | -                        | -                            |
| Decided to start saving for pension                                      | 8<br>10%                              | 8<br>10%        | 6<br>11%       | 2<br>8%  | -                            | 8<br>10%      | -              | 6<br>25%   | 2<br>8%    | -          | 6<br>21%  | 2<br>9%         | -                 | -                        | -                            |
| Switched to investing in property  | 8<br>10%                              | 8<br>10%        | 8<br>15%       | -  | -                            | 8<br>10%      | -              | 5<br>19%   | 2<br>8%    | -          | 6<br>24%  | 1<br>5%         | -                 | -                        | -                            |
| Wanted more to spend immediately   | 7<br>9%                               | 7<br>9%         | 6<br>12%       | 1<br>5%  | -                            | 7<br>9%       | -              | 2<br>10%   | 3<br>15%   | 1<br>6%    | 4<br>14%  | 1<br>6%         | 1<br>3%           | 2<br>40%                 |                              |
| Met short-term goal e.g. bought holiday or car                           | 5<br>7%                               | 5<br>7%         | 3<br>7%        | 2<br>7%  | -                            | 5<br>7%       | -              | 2<br>7%  | -          | 2<br>7%    | 2<br>7%   | 1<br>4%         | 1<br>3%           | -                        | -                            |
| Wanted to take advantage of government policies reducing tax on interest | 5<br>6%                               | 5<br>6%         | 5<br>10%       | -  | -                            | 5<br>6%       | -              | 1<br>4%  | 4<br>18%   | -          | 4<br>15%  | -               | 1<br>5%           | -                        | -                            |
| Became unaffordable  | 5<br>6%                               | 5<br>6%         | 3<br>5%        | 2<br>7%  | -                            | 5<br>6%       | -              | -  | 1<br>6%    | 1<br>4%    | 1<br>2%   | 3<br>14%        | 1<br>3%           | -                        | -                            |
| Low interest rates/returns   | 4<br>5%                               | 4<br>5%         | 3<br>7%        | 1<br>2%  | -                            | 4<br>5%       | -              | 1<br>2%  | 1<br>3%    | 3<br>13%   | 1<br>2%   | 1<br>3%         | 3<br>14%          | -                        | -                            |
| Wanted to seek higher returns  | 4<br>5%                               | 4<br>5%         | 4<br>8%        | -  | -                            | 4<br>5%       | -              | 1<br>2%  | 3<br>15%   | -          | 3<br>10%  | -               | 1<br>6%           | -                        | -                            |
| Pay decrease   | 4<br>5%                               | 4<br>5%         | 4<br>8%        | -  | -                            | 4<br>5%       | -              | -  | 4<br>17%   | -          | *   | 1<br>2%         | 3<br>14%          | -                        | -                            |
| Wanted to minimise amount of risk taking                                 | 4<br>5%                               | 4<br>5%         | 4<br>7%        | -  | -                            | 4<br>5%       | -              | 1<br>5%  | 1<br>3%    | 2<br>8%    | 1<br>5%   | -               | 1<br>3%           | 2<br>45%                 |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?**  
**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who have stopped using each**

|   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |          | What is the highest educational level that you have achieved to date? |                   |                          |                              |          |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|----------|---|-------------------|--------------------------|------------------------------|----------|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k    | Up to secondary   | University degree | Higher university degree | Still in full time education |          |
|   |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |          |   |                   |                          |                              |          |
| Weighted base   | 76                                    | 76              | 49             | 27   | -                            | 76            | -              | 24   | 22         | 22       | 27  | 24                | 20                       | 4                            |          |
| Became willing to use riskier product                             | 3<br>4%                               | 3<br>4%         | 2<br>5%        | 1<br>3%  | -                            | 3<br>4%       | -              | -  | 2<br>7%    | 1<br>3%  | 1<br>3%   | 2<br>8%           | 1<br>3%                  | -                            | -        |
| Bought insurance to replace savings                               | 3<br>4%                               | 3<br>4%         | 3<br>6%        | 1<br>2%  | -                            | 3<br>4%       | -              | 1<br>2%  | 3<br>13%   | -        | 3<br>10%  | -                 | 1<br>3%                  | -                            | -        |
| Accessing money quickly became less important                     | 3<br>4%                               | 3<br>4%         | 1<br>2%        | 2<br>8%  | -                            | 3<br>4%       | -              | 2<br>9%  | 1<br>4%    | -        | 1<br>3%   | 2<br>9%           | -                        | -                            | -        |
| I was advised to stop using this product by a professional        | 3<br>4%                               | 3<br>4%         | 1<br>2%        | 2<br>7%  | -                            | 3<br>4%       | -              | 2<br>8%  | -          | 1<br>5%  | 1<br>5%   | 1<br>5%           | 1<br>3%                  | -                            | -        |
| Pay increase  | 3<br>3%                               | 3<br>3%         | 3<br>5%        | -  | -                            | 3<br>3%       | -              | 2<br>7%  | 1<br>4%    | -        | 2<br>8%   | -                 | -                        | -                            | 1<br>15% |
| I became aware of other products which suited my situation better | 2<br>3%                               | 2<br>3%         | 1<br>2%        | 1<br>4%  | -                            | 2<br>3%       | -              | -  | -          | 2<br>9%  | -   | 1<br>5%           | 1<br>4%                  | -                            | -        |
| Wanted to make sure my money was safe                             | 1<br>2%                               | 1<br>2%         | 1<br>3%        | -  | -                            | 1<br>2%       | -              | -  | -          | 1<br>6%  | -   | 1<br>2%           | 1<br>4%                  | -                            | -        |
| Bought house  | 1<br>2%                               | 1<br>2%         | 1<br>3%        | -  | -                            | 1<br>2%       | -              | -  | 1<br>6%    | -        | -   | 1<br>3%           | 1<br>3%                  | -                            | -        |
| Can't remember  | 22<br>29%                             | 22<br>29%       | 10<br>20%      | 12<br>45%  | -                            | 22<br>29%     | -              | 8<br>32%   | 6<br>27%   | 4<br>19% | 6<br>21%  | 9<br>37%          | 7<br>33%                 | -                            | -        |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 119

**Q.10 To what extent do you agree with the following statements?****Summary****Base:** All respondents who have ever saved

|                            |      | Statements  |   |  |  |  |  |   |  |   |
|----------------------------|------|---|---|--|--|--|--|---|--|---|
|                            |      | I feel I have a better understanding of how finance works now than when I first started saving/ investing | I am more willing to buy riskier products now than I was when I first started saving/ investing | I am more concerned to maximise returns on my savings/ investments now than I was when I first started saving/ investing | The things I look for in a savings or investment product haven't changed over time | I am less willing now to accept risk with savings/ investment products | I am no longer interested in investment since the financial crisis | It is easier to access information about savings and investments than it used to be | The quality of information about savings and investment has improved in recent years | Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past |
| Unweighted base            |      | 1573  | 1573  | 1573   | 1573   | 1573   | 1573   | 1573  | 1573   | 1573  |
| Weighted base              |      | 1551  | 1551  | 1551   | 1551   | 1551   | 1551   | 1551  | 1551   | 1551  |
| NET: Agree                 |      | 852<br>55%  | 225<br>14%  | 743<br>48%   | 650<br>42%   | 843<br>54%   | 431<br>28%   | 1022<br>66%   | 859<br>55%   | 774<br>50%  |
| Strongly agree             | (+2) | 237<br>15%  | 52<br>3%  | 243<br>16%   | 146<br>9%  | 333<br>21%   | 113<br>7%  | 326<br>21%  | 223<br>14%   | 184<br>12%  |
| Somewhat agree             | (+1) | 615<br>40%  | 173<br>11%  | 500<br>32%   | 504<br>33%   | 510<br>33%   | 318<br>21%   | 696<br>45%  | 637<br>41%   | 590<br>38%  |
| Neither agree nor disagree | (0)  | 548<br>35%  | 445<br>29%  | 642<br>41%   | 668<br>43%   | 517<br>33%   | 611<br>39%   | 452<br>29%  | 565<br>36%   | 668<br>43%  |
| Somewhat disagree          | (-1) | 119<br>8%   | 481<br>31%  | 128<br>8%  | 197<br>13%   | 151<br>10%   | 339<br>22%   | 60<br>4%  | 102<br>7%  | 80<br>5%  |
| Strongly disagree          | (-2) | 32<br>2%  | 400<br>26%  | 38<br>2%   | 37<br>2%   | 40<br>3%   | 171<br>11%   | 18<br>1%  | 25<br>2%   | 30<br>2%  |
| NET: Disagree              |      | 151<br>10%  | 881<br>57%  | 166<br>11%   | 234<br>15%   | 192<br>12%   | 510<br>33%   | 77<br>5%  | 127<br>8%  | 110<br>7%   |
| Mean                       |      | 0.58  | -0.65   | 0.50   | 0.34   | 0.61   | -0.09  | 0.81  | 0.60   | 0.53  |
| Standard deviation         |      | 0.91  | 1.08  | 0.94   | 0.90   | 1.01   | 1.07   | 0.85  | 0.87   | 0.84  |
| Standard error             |      | 0.02  | 0.03  | 0.02   | 0.02   | 0.03   | 0.03   | 0.02  | 0.02   | 0.02  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 120

**Q.10 To what extent do you agree with the following statements?****I feel I have a better understanding of how finance works now than when I first started saving/investing****Base:** All respondents who have ever saved

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                          |                |                |            | Employment Sector |            |            |        |           |      |      |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|--------------------------|----------------|----------------|------------|-------------------|------------|------------|--------|-----------|------|------|
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | York-shire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern London   | South East | South West | Public | Pri-va-te |      |      |
|                            |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                          |                |                |            |                   |            |            |        |           |      |      |
| Unweighted base            | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                      | 147            | 119            | 81         | 141               | 170        | 249        | 146    | 230       | 666  |      |
| Weighted base              | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                      | 137            | 111            | 76         | 167               | 186        | 227        | 140    | 232       | 675  |      |
| NET: Agree                 | 852    | 471  | 381    | 70    | 124   | 137   | 146   | 148   | 227          | 283  | 251  | 172  | 146    | 73        | 31         | 93         | 80                       | 74             | 57             | 41         | 93                | 102        | 125        | 82     | 117       | 369  |      |
| Strongly agree             | (+2)   | 237  | 136    | 101   | 26    | 35    | 39    | 45    | 44           | 48   | 78   | 59   | 42     | 58        | 7          | 31         | 23                       | 18             | 14             | 9          | 36                | 36         | 28         | 16     | 38        | 116  |      |
|                            |        | 15%  | 18%    | 13%   | 17%   | 14%   | 16%   | 16%   | 17%          | 13%  | 17%  | 14%  | 12%    | 19%       | 13%        | 12%        | 15%                      | 13%            | 13%            | 12%        | 22%               | 20%        | 13%        | 12%    | 16%       | 17%  |      |
| Somewhat agree             | (+1)   | 615  | 336    | 280   | 44    | 89    | 99    | 101   | 104          | 179  | 205  | 192  | 130    | 89        | 55         | 24         | 62                       | 57             | 56             | 43         | 32                | 56         | 66         | 96     | 66        | 79   | 253  |
|                            |        | 40%  | 43%    | 36%   | 28%   | 35%   | 40%   | 37%   | 41%          | 48%  | 44%  | 44%  | 38%    | 29%       | 41%        | 38%        | 38%                      | 41%            | 39%            | 35%        | 42%               | 35%        | 42%        | 47%    | 34%       | 38%  |      |
| Neither agree nor disagree | (0)    | 548  | 253    | 295   | 70    | 102   | 79    | 105   | 73           | 119  | 155  | 143  | 123    | 127       | 46         | 22         | 56                       | 53             | 39             | 24         | 61                | 60         | 87         | 48     | 88        | 249  |      |
|                            |        | 35%  | 33%    | 38%   | 45%   | 40%   | 32%   | 39%   | 29%          | 32%  | 33%  | 33%  | 33%    | 36%       | 42%        | 34%        | 38%                      | 35%            | 39%            | 35%        | 31%               | 36%        | 32%        | 38%    | 34%       | 38%  | 37%  |
| Somewhat disagree          | (-1)   | 119  | 40     | 79    | 15    | 23    | 23    | 14    | 24           | 20   | 29   | 35   | 31     | 23        | 16         | 4          | 12                       | 8%             | 12             | 7          | 11                | 10         | 21         | 10     | 7         | 22   | 46   |
|                            |        | 8%   | 5%     | 10%   | 10%   | 9%    | 9%    | 5%    | 10%          | 5%   | 6%   | 8%   | 9%     | 8%        | 12%        | 7%         | 8%                       | 5%             | 10%            | 5%         | 11%               | 4%         | 5%         | 4%     | 9%        | 7%   |      |
| Strongly disagree          | (-2)   | 32   | 9      | 23    | 1     | 6     | 6     | 7     | 7            | 5    | 2    | 9    | 12     | 9         | 1          | 2          | 1                        | 5              | 3              | 4          | 2                 | 5          | 3          | 5      | 2         | 6    | 10   |
|                            |        | 2%   | 1%     | 3%    | 1%    | 2%    | 2%    | 3%    | 3%           | 1%   | *    | 2%   | 3%     | 3%        | *          | 3%         | 1%                       | 3%             | 2%             | 4%         | 2%                | 3%         | 1%         | 2%     | 1%        | 3%   | 1%   |
| NET: Disagree              |        | 151  | 49     | 102   | 16    | 29    | 29    | 21    | 31           | 25   | 31   | 44   | 43     | 32        | 17         | 6          | 14                       | 17             | 10             | 15         | 11                | 13         | 24         | 15     | 9         | 28   | 56   |
|                            |        | 10%  | 6%     | 13%   | 11%   | 11%   | 12%   | 8%    | 12%          | 7%   | 7%   | 10%  | 13%    | 11%       | 13%        | 10%        | 8%                       | 11%            | 7%             | 14%        | 15%               | 8%         | 13%        | 7%     | 12%       | 8%   |      |
| Mean                       |        | 0.58 | 0.71   | 0.46  | 0.50  | 0.49  | 0.58  | 0.60  | 0.61         | 0.66 | 0.70 | 0.59 | 0.47   | 0.53      | 0.54       | 0.50       | 0.67                     | 0.55           | 0.58           | 0.47       | 0.50              | 0.66       | 0.60       | 0.59   | 0.63      | 0.52 | 0.62 |
| Standard deviation         |        | 0.91 | 0.86   | 0.94  | 0.91  | 0.92  | 0.94  | 0.91  | 0.98         | 0.82 | 0.83 | 0.90 | 0.94   | 0.98      | 0.89       | 0.91       | 0.90                     | 0.95           | 0.86           | 0.97       | 0.94              | 0.97       | 0.98       | 0.85   | 0.81      | 0.96 | 0.90 |
| Standard error             |        | 0.02 | 0.03   | 0.03  | 0.08  | 0.06  | 0.06  | 0.05  | 0.06         | 0.04 | 0.04 | 0.04 | 0.06   | 0.05      | 0.08       | 0.11       | 0.07                     | 0.08           | 0.07           | 0.09       | 0.10              | 0.08       | 0.07       | 0.05   | 0.07      | 0.06 | 0.03 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 120

**Q.10 To what extent do you agree with the following statements?****I feel I have a better understanding of how finance works now than when I first started saving/investing****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|-----------------|---|--------------------------|------------------------------|--|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |  |
|                            |                                       |                 |                |  | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k   | >£34k      | Up to secondary | University degree   | Higher university degree | Still in full time education |  |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794             | 543   | 186                      | 33                           |  |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790             | 526   | 178                      | 37                           |  |
| NET: Agree                 | 852<br>55%                            | 852<br>55%      | 668<br>61%     | 184<br>41%   | -                            | 620<br>62%    | 232<br>42%     | 231<br>47% | 309<br>58%   | 255<br>63% | 404<br>51%      | 323<br>61%  | 98<br>55%                | 17<br>45%                    |  |
| Strongly agree             | (+2)<br>15%                           | 237<br>15%      | 195<br>18%     | 42<br>9%   | -                            | 187<br>19%    | 50<br>9%       | 56<br>11%  | 89<br>17%  | 83<br>21%  | 104<br>13%      | 96<br>18%   | 34<br>19%                | 4<br>10%                     |  |
| Somewhat agree             | (+1)<br>40%                           | 615<br>40%      | 473<br>43%     | 142<br>31%   | -                            | 433<br>44%    | 182<br>33%     | 175<br>36% | 220<br>41%   | 172<br>42% | 300<br>38%      | 227<br>43%  | 65<br>36%                | 13<br>36%                    |  |
| Neither agree nor disagree | (0)<br>35%                            | 548<br>35%      | 340<br>31%     | 208<br>46%   | -                            | 301<br>30%    | 247<br>44%     | 206<br>42% | 177<br>33%   | 122<br>30% | 315<br>40%      | 147<br>28%  | 63<br>36%                | 15<br>41%                    |  |
| Somewhat disagree          | (-1)<br>8%                            | 119<br>8%       | 76<br>7%       | 43<br>10%  | -                            | 58<br>6%      | 61<br>11%      | 41<br>8%   | 41<br>8%   | 24<br>6%   | 53<br>7%        | 45<br>9%  | 15<br>8%                 | 4<br>11%                     |  |
| Strongly disagree          | (-2)<br>2%                            | 32<br>2%        | 15<br>1%       | 17<br>4%   | -                            | 14<br>1%      | 18<br>3%       | 12<br>2%   | 10<br>2%   | 4<br>1%    | 19<br>2%        | 10<br>2%  | 2<br>1%                  | 1<br>3%                      |  |
| NET: Disagree              | 151<br>10%                            | 151<br>10%      | 91<br>8%       | 60<br>13%  | -                            | 72<br>7%      | 79<br>14%      | 53<br>11%  | 51<br>9%   | 28<br>7%   | 71<br>9%        | 56<br>11%   | 17<br>9%                 | 5<br>13%                     |  |
| Mean                       | 0.58                                  | 0.58            | 0.69           | 0.33   | -                            | 0.73          | 0.33           | 0.45       | 0.63   | 0.75       | 0.53            | 0.67  | 0.64                     | 0.39                         |  |
| Standard deviation         | 0.91                                  | 0.91            | 0.89           | 0.91   | -                            | 0.88          | 0.90           | 0.89       | 0.91   | 0.88       | 0.89            | 0.94  | 0.91                     | 0.91                         |  |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04       | 0.04   | 0.05       | 0.03            | 0.04  | 0.07                     | 0.16                         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 121

**Q.10 To what extent do you agree with the following statements?****I am more willing to buy riskier products now than I was when I first started saving/investing****Base:** All respondents who have ever saved

|                            | Gender |       | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |           |            |            |                    |               |               |            |        |            | Employment Sector |        |         |       |       |
|----------------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----------|------------|------------|--------------------|---------------|---------------|------------|--------|------------|-------------------|--------|---------|-------|-------|
|                            | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB    | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | East Wales | London | South East | South West        | Public | Private |       |       |
|                            |        |       |        |       |       |       |       |       |              |       |       |       |        |           |            |            |                    |               |               |            |        |            |                   |        |         |       |       |
| Unweighted base            | 1573   | 777   | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513   | 488   | 247   | 325    | 123       | 70         | 184        | 143                | 147           | 119           | 81         | 141    | 170        | 249               | 146    | 230     | 666   |       |
| Weighted base              | 1551   | 773   | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470   | 438   | 338   | 305    | 135       | 59         | 163        | 150                | 137           | 111           | 76         | 167    | 186        | 227               | 140    | 232     | 675   |       |
| NET: Agree                 | 225    | 136   | 89     | 30    | 55    | 46    | 27    | 39    | 27           | 78    | 70    | 35    | 42     | 19        | 6          | 17         | 26                 | 21            | 14            | 7          | 21     | 48         | 33                | 14     | 41      | 123   |       |
|                            | 14%    | 18%   | 11%    | 19%   | 22%   | 19%   | 10%   | 16%   | 7%           | 17%   | 16%   | 10%   | 14%    | 14%       | 10%        | 11%        | 17%                | 15%           | 12%           | 9%         | 12%    | 26%        | 15%               | 10%    | 18%     | 18%   |       |
| Strongly agree             | (+2)   | 52    | 25     | 26    | 4     | 11    | 12    | 6     | 12           | 7     | 13    | 16    | 12     | 11        | 4          | 3          | 6                  | 4             | 3             | 4          | 2      | 3          | 14                | 9      | 1       | 7     | 27    |
|                            | 3%     | 3%    | 3%     | 3%    | 4%    | 5%    | 2%    | 5%    | 2%           | 3%    | 4%    | 4%    | 4%     | 4%        | 3%         | 5%         | 4%                 | 2%            | 3%            | 2%         | 3%     | 7%         | 4%                | *      | 3%      | 4%    |       |
| Somewhat agree             | (+1)   | 173   | 110    | 63    | 26    | 44    | 34    | 22    | 28           | 20    | 65    | 54    | 23     | 31        | 14         | 3          | 11                 | 22            | 18            | 10         | 4      | 17         | 24                | 13     | 34      | 97    |       |
|                            | 11%    | 14%   | 8%     | 17%   | 17%   | 14%   | 14%   | 8%    | 11%          | 5%    | 14%   | 12%   | 7%     | 10%       | 11%        | 5%         | 7%                 | 15%           | 13%           | 9%         | 6%     | 10%        | 18%               | 11%    | 10%     | 15%   | 14%   |
| Neither agree nor disagree | (0)    | 445   | 233    | 212   | 66    | 107   | 80    | 75    | 46           | 71    | 135   | 121   | 101    | 88        | 42         | 22         | 41                 | 30            | 23            | 24         | 51     | 57         | 68                | 43     | 66      | 238   |       |
|                            | 29%    | 30%   | 27%    | 42%   | 42%   | 33%   | 27%   | 18%   | 19%          | 29%   | 28%   | 30%   | 29%    | 29%       | 31%        | 37%        | 25%                | 20%           | 32%           | 31%        | 31%    | 31%        | 30%               | 28%    | 31%     | 35%   |       |
| Somewhat disagree          | (-1)   | 481   | 233    | 248   | 41    | 63    | 76    | 95    | 70           | 136   | 147   | 133   | 112    | 89        | 41         | 19         | 66                 | 56            | 42            | 31         | 52     | 43         | 65                | 42     | 80      | 179   |       |
|                            | 31%    | 30%   | 32%    | 27%   | 25%   | 31%   | 35%   | 28%   | 37%          | 31%   | 30%   | 33%   | 33%    | 29%       | 30%        | 33%        | 40%                | 37%           | 31%           | 28%        | 33%    | 31%        | 23%               | 29%    | 30%     | 34%   | 27%   |
| Strongly disagree          | (-2)   | 400   | 171    | 229   | 18    | 30    | 43    | 75    | 97           | 137   | 110   | 115   | 89     | 86        | 33         | 12         | 39                 | 39            | 44            | 21         | 43     | 38         | 61                | 41     | 45      | 135   |       |
|                            | 26%    | 22%   | 29%    | 12%   | 12%   | 17%   | 27%   | 39%   | 37%          | 23%   | 26%   | 26%   | 26%    | 28%       | 24%        | 20%        | 24%                | 26%           | 22%           | 39%        | 28%    | 20%        | 27%               | 29%    | 19%     | 20%   |       |
| NET: Disagree              |        | 881   | 404    | 477   | 60    | 93    | 119   | 169   | 167          | 273   | 257   | 248   | 202    | 175       | 74         | 32         | 104                | 94            | 72            | 74         | 46     | 95         | 81                | 126    | 82      | 125   | 314   |
|                            | 57%    | 52%   | 61%    | 38%   | 36%   | 48%   | 62%   | 66%   | 74%          | 55%   | 56%   | 60%   | 57%    | 55%       | 53%        | 64%        | 63%                | 53%           | 67%           | 60%        | 57%    | 43%        | 55%               | 54%    | 59%     | 47%   |       |
| Mean                       |        | -0.65 | -0.54  | -0.76 | -0.28 | -0.22 | -0.42 | -0.78 | -0.85        | -1.01 | -0.59 | -0.63 | -0.72  | -0.68     | -0.62      | -0.60      | -0.73              | -0.69         | -0.58         | -0.91      | -0.76  | -0.68      | -0.30             | -0.64  | -0.78   | -0.52 | -0.44 |
| Standard deviation         |        | 1.08  | 1.08   | 1.07  | 0.97  | 1.01  | 1.08  | 1.01  | 1.18         | 0.97  | 1.07  | 1.11  | 1.04   | 1.10      | 1.06       | 1.02       | 1.02               | 1.09          | 1.03          | 1.12       | 1.02   | 1.03       | 1.20              | 1.10   | 0.99    | 1.06  | 1.08  |
| Standard error             |        | 0.03  | 0.04   | 0.04  | 0.09  | 0.07  | 0.07  | 0.06  | 0.07         | 0.05  | 0.05  | 0.05  | 0.07   | 0.06      | 0.10       | 0.12       | 0.08               | 0.09          | 0.09          | 0.10       | 0.11   | 0.09       | 0.09              | 0.07   | 0.08    | 0.07  | 0.04  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 121

**Q.10 To what extent do you agree with the following statements?****I am more willing to buy riskier products now than I was when I first started saving/investing****Base:** All respondents who have ever saved

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 225<br>14%                            | 225<br>14%      | 168<br>15%     | 56<br>12%  | -                            | 172<br>17%    | 53<br>10%      | 46<br>9%   | 81<br>15%  | 88<br>22%  | 92<br>12%   | 81<br>15%       | 42<br>23%         | 7<br>18%                 |                              |
| Strongly agree             | (+2)<br>3%                            | 52<br>3%        | 42<br>4%       | 9<br>2%  | -                            | 42<br>4%      | 10<br>2%       | 12<br>2%   | 27<br>5%   | 13<br>3%   | 22<br>3%  | 14<br>3%        | 13<br>7%          | 3<br>7%                  |                              |
| Somewhat agree             | (+1)<br>11%                           | 173<br>11%      | 126<br>11%     | 47<br>10%  | -                            | 130<br>13%    | 43<br>8%       | 34<br>7%   | 55<br>10%  | 75<br>19%  | 70<br>9%  | 67<br>13%       | 29<br>16%         | 4<br>11%                 |                              |
| Neither agree nor disagree | (0)<br>29%                            | 445<br>29%      | 300<br>27%     | 145<br>32%   | -                            | 284<br>29%    | 162<br>29%     | 137<br>28%   | 144<br>27% | 122<br>30% | 224<br>28%  | 136<br>26%      | 61<br>34%         | 15<br>40%                |                              |
| Somewhat disagree          | (-1)<br>31%                           | 481<br>31%      | 340<br>31%     | 141<br>31%   | -                            | 306<br>31%    | 175<br>31%     | 149<br>30%   | 181<br>34% | 122<br>30% | 242<br>31%  | 178<br>34%      | 44<br>25%         | 9<br>24%                 |                              |
| Strongly disagree          | (-2)<br>26%                           | 400<br>26%      | 291<br>26%     | 109<br>24%   | -                            | 232<br>23%    | 168<br>30%     | 158<br>32%   | 131<br>24% | 73<br>18%  | 232<br>29%  | 130<br>25%      | 31<br>18%         | 6<br>17%                 |                              |
| NET: Disagree              | 881<br>57%                            | 881<br>57%      | 631<br>57%     | 250<br>55%   | -                            | 538<br>54%    | 343<br>61%     | 307<br>63%   | 313<br>58% | 195<br>48% | 474<br>60%  | 309<br>59%      | 75<br>42%         | 15<br>41%                |                              |
| Mean                       | -0.65                                 | -0.65           | -0.65          | -0.65  | -                            | -0.56         | -0.80          | -0.83  | -0.63      | -0.41      | -0.75   | -0.65           | -0.29             | -0.32                    |                              |
| Standard deviation         | 1.08                                  | 1.08            | 1.10           | 1.02   | -                            | 1.11          | 1.01           | 1.04   | 1.11       | 1.08       | 1.06  | 1.07            | 1.15              | 1.12                     |                              |
| Standard error             | 0.03                                  | 0.03            | 0.03           | 0.05   | -                            | 0.03          | 0.04           | 0.04   | 0.05       | 0.06       | 0.04  | 0.05            | 0.08              | 0.20                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 122

**Q.10 To what extent do you agree with the following statements?****I am more concerned to maximise returns on my savings/investments now than I was when I first started saving/investing****Base: All respondents who have ever saved**

|                            | Gender      |            | Age        |            |           |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                    |               |               |            | Employment Sector |            |            |           |            |            |            |
|----------------------------|-------------|------------|------------|------------|-----------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|--------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|------------|------------|------------|
|                            | Total       | Male       | Female     | 18-24      | 25-34     | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private    |            |            |
|                            |             |            |            |            |           |            |            |            |              |            |            |            |            |            |            |            |                    |               |               |            |                   |            |            |           |            |            |            |
| Unweighted base            | 1573        | 777        | 796        | 127        | 239       | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70         | 184        | 143                | 147           | 119           | 81         | 141               | 170        | 249        | 146       | 230        | 666        |            |
| Weighted base              | 1551        | 773        | 778        | 156        | 255       | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59         | 163        | 150                | 137           | 111           | 76         | 167               | 186        | 227        | 140       | 232        | 675        |            |
| NET: Agree                 | 743<br>48%  | 378<br>49% | 365<br>47% | 55<br>35%  | 99<br>39% | 117<br>48% | 121<br>44% | 146<br>58% | 205<br>55%   | 251<br>53% | 210<br>48% | 157<br>46% | 125<br>41% | 49<br>37%  | 21<br>36%  | 82<br>50%  | 63<br>42%          | 71<br>52%     | 60<br>54%     | 32<br>42%  | 82<br>49%         | 101<br>54% | 116<br>51% | 65<br>47% | 114<br>49% | 298<br>44% |            |
| Strongly agree             | (+2)<br>16% | 243<br>14% | 109<br>14% | 134<br>17% | 30<br>8%  | 23<br>12%  | 46<br>9%   | 60<br>17%  | 72<br>24%    | 72<br>19%  | 70<br>15%  | 59<br>16%  | 42<br>17%  | 11<br>8%   | 8<br>13%   | 27<br>17%  | 20<br>13%          | 21<br>15%     | 20<br>18%     | 11<br>14%  | 32<br>19%         | 34<br>14%  | 38<br>18%  | 21<br>17% | 39<br>15%  | 90<br>13%  |            |
| Somewhat agree             | (+1)<br>32% | 500<br>35% | 269<br>30% | 231<br>30% | 42<br>27% | 70<br>27%  | 94<br>38%  | 75<br>28%  | 86<br>34%    | 133<br>36% | 179<br>38% | 140<br>29% | 98<br>27%  | 83<br>28%  | 38<br>34%  | 14<br>23%  | 55<br>34%          | 44<br>29%     | 50<br>36%     | 40<br>36%  | 21<br>28%         | 50<br>30%  | 67<br>36%  | 78<br>34% | 44<br>31%  | 74<br>32%  | 208<br>31% |
| Neither agree nor disagree | (0)<br>41%  | 642<br>41% | 318<br>41% | 325<br>42% | 87<br>56% | 129<br>50% | 104<br>42% | 120<br>44% | 77<br>30%    | 126<br>34% | 169<br>36% | 179<br>41% | 150<br>44% | 145<br>47% | 69<br>51%  | 64<br>50%  | 30<br>39%          | 75<br>50%     | 57<br>41%     | 37<br>33%  | 33<br>44%         | 67<br>40%  | 68<br>36%  | 88<br>36% | 55<br>39%  | 89<br>39%  | 320<br>47% |
| Somewhat disagree          | (-1)<br>8%  | 128<br>8%  | 62<br>8%   | 66<br>8%   | 9<br>6%   | 25<br>10%  | 19<br>8%   | 25<br>9%   | 20<br>8%     | 29<br>8%   | 40<br>9%   | 39<br>8%   | 26<br>8%   | 24<br>8%   | 12<br>9%   | 5<br>9%    | 15<br>9%           | 10<br>6%      | 7<br>5%       | 11<br>9%   | 9<br>12%          | 17<br>10%  | 10<br>6%   | 18<br>8%  | 12<br>9%   | 22<br>9%   | 51<br>8%   |
| Strongly disagree          | (-2)<br>2%  | 38<br>2%   | 16<br>2%   | 23<br>3%   | 5<br>3%   | 2<br>1%    | 5<br>2%    | 5<br>2%    | 9<br>4%      | 11<br>3%   | 10<br>2%   | 11<br>2%   | 6<br>2%    | 12<br>4%   | 4<br>3%    | 3<br>5%    | 2<br>1%            | 2<br>1%       | 3<br>2%       | 2<br>3%    | 1<br>2%           | 7<br>4%    | 4<br>2%    | 7<br>5%   | 7<br>3%    | 5<br>1%    |            |
| NET: Disagree              | 166<br>11%  | 78<br>10%  | 88<br>11%  | 14<br>9%   | 27<br>11% | 24<br>10%  | 31<br>11%  | 29<br>12%  | 41<br>11%    | 50<br>11%  | 49<br>11%  | 31<br>9%   | 36<br>12%  | 17<br>13%  | 8<br>13%   | 17<br>11%  | 12<br>8%           | 10<br>7%      | 14<br>12%     | 11<br>14%  | 18<br>11%         | 17<br>9%   | 23<br>10%  | 19<br>14% | 29<br>12%  | 57<br>8%   |            |
| Mean                       | 0.50        | 0.51       | 0.50       | 0.31       | 0.39      | 0.45       | 0.48       | 0.67       | 0.60         | 0.56       | 0.50       | 0.53       | 0.39       | 0.29       | 0.32       | 0.55       | 0.46               | 0.57          | 0.57          | 0.40       | 0.56              | 0.59       | 0.56       | 0.43      | 0.50       | 0.48       |            |
| Standard deviation         | 0.94        | 0.90       | 0.97       | 0.84       | 0.85      | 0.85       | 0.95       | 1.04       | 0.98         | 0.92       | 0.95       | 0.92       | 0.96       | 0.87       | 0.97       | 0.92       | 0.85               | 0.88          | 0.99          | 0.95       | 0.94              | 0.97       | 0.93       | 1.02      | 0.98       | 0.85       |            |
| Standard error             | 0.02        | 0.03       | 0.03       | 0.07       | 0.05      | 0.05       | 0.06       | 0.06       | 0.05         | 0.04       | 0.04       | 0.06       | 0.05       | 0.08       | 0.12       | 0.07       | 0.07               | 0.07          | 0.09          | 0.11       | 0.08              | 0.07       | 0.06       | 0.08      | 0.06       | 0.03       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 122

**Q.10 To what extent do you agree with the following statements?****I am more concerned to maximise returns on my savings/investments now than I was when I first started saving/investing****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 743<br>48%                            | 743<br>48%      | 564<br>51%     | 179<br>40%   | -                            | 543<br>55%    | 200<br>36%     | 217<br>44%   | 282<br>53% | 201<br>50% | 375<br>47%  | 261<br>50%      | 85<br>48%         | 18<br>48%                |                              |
| Strongly agree             | (+2)<br>16%                           | 243<br>16%      | 197<br>18%     | 46<br>10%  | -                            | 191<br>19%    | 52<br>9%       | 84<br>17%  | 90<br>17%  | 58<br>14%  | 128<br>16%  | 77<br>15%       | 34<br>19%         | 3<br>9%                  |                              |
| Somewhat agree             | (+1)<br>32%                           | 500<br>32%      | 367<br>33%     | 133<br>29%   | -                            | 352<br>35%    | 148<br>27%     | 132<br>27%   | 192<br>36% | 143<br>35% | 247<br>31%  | 184<br>35%      | 51<br>28%         | 14<br>39%                |                              |
| Neither agree nor disagree | (0)<br>41%                            | 642<br>41%      | 427<br>39%     | 215<br>48%   | -                            | 355<br>36%    | 287<br>51%     | 217<br>44%   | 199<br>37% | 169<br>42% | 339<br>43%  | 212<br>40%      | 66<br>37%         | 11<br>30%                |                              |
| Somewhat disagree          | (-1)<br>8%                            | 128<br>8%       | 85<br>8%       | 43<br>9%   | -                            | 78<br>8%      | 50<br>9%       | 40<br>8%   | 48<br>9%   | 27<br>7%   | 61<br>8%  | 41<br>8%        | 20<br>11%         | 5<br>15%                 |                              |
| Strongly disagree          | (-2)<br>2%                            | 38<br>2%        | 24<br>2%       | 15<br>3%   | -                            | 18<br>2%      | 20<br>4%       | 16<br>3%   | 8<br>2%    | 8<br>2%    | 15<br>2%  | 12<br>2%        | 8<br>4%           | 3<br>7%                  |                              |
| NET: Disagree              | 166<br>11%                            | 166<br>11%      | 109<br>10%     | 58<br>13%  | -                            | 96<br>10%     | 70<br>13%      | 56<br>11%  | 56<br>10%  | 35<br>9%   | 77<br>10%   | 53<br>10%       | 27<br>15%         | 8<br>22%                 |                              |
| Mean                       | 0.50                                  | 0.50            | 0.57           | 0.34   | -                            | 0.62          | 0.29           | 0.47   | 0.57       | 0.53       | 0.52  | 0.52            | 0.47              | 0.29                     |                              |
| Standard deviation         | 0.94                                  | 0.94            | 0.94           | 0.90   | -                            | 0.94          | 0.89           | 0.98   | 0.92       | 0.89       | 0.92  | 0.92            | 1.06              | 1.07                     |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.08              | 0.19                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 123

**Q.10 To what extent do you agree with the following statements?****The things I look for in a savings or investment product haven't changed over time****Base: All respondents who have ever saved**

|                            | Gender     |            | Age        |            |           |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |               |               |               | Employment Sector |            |            |            |            |            |            |
|----------------------------|------------|------------|------------|------------|-----------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|---------------|---------------|---------------|-------------------|------------|------------|------------|------------|------------|------------|
|                            | Total      | Male       | Female     | 18-24      | 25-34     | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | Eastern Wales | London            | South East | South West | Public     | Private    |            |            |
|                            |            |            |            |            |           |            |            |            |              |            |            |            |            |            |            |            |                         |               |               |               |                   |            |            |            |            |            |            |
| Unweighted base            | 1573       | 777        | 796        | 127        | 239       | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70         | 184        | 143                     | 147           | 119           | 81            | 141               | 170        | 249        | 146        | 230        | 666        |            |
| Weighted base              | 1551       | 773        | 778        | 156        | 255       | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59         | 163        | 150                     | 137           | 111           | 76            | 167               | 186        | 227        | 140        | 232        | 675        |            |
| NET: Agree                 | 650<br>42% | 316<br>41% | 334<br>43% | 62<br>40%  | 96<br>38% | 105<br>43% | 107<br>39% | 107<br>42% | 174<br>47%   | 218<br>46% | 168<br>38% | 142<br>42% | 122<br>40% | 52<br>39%  | 21<br>35%  | 76<br>47%  | 68<br>45%               | 57<br>42%     | 32<br>29%     | 38<br>50%     | 67<br>40%         | 87<br>47%  | 91<br>40%  | 62<br>44%  | 103<br>44% | 270<br>40% |            |
| Strongly agree             | (+2)       | 146<br>9%  | 58<br>7%   | 88<br>11%  | 15<br>10% | 20<br>8%   | 25<br>9%   | 26<br>9%   | 23<br>9%     | 36<br>10%  | 46<br>10%  | 36<br>8%   | 27<br>8%   | 37<br>12%  | 8<br>6%    | 4<br>7%    | 15<br>9%                | 23<br>15%     | 13<br>9%      | 5<br>5%       | 11<br>15%         | 21<br>13%  | 19<br>10%  | 18<br>8%   | 8<br>6%    | 27<br>12%  | 64<br>9%   |
| Somewhat agree             | (+1)       | 504<br>33% | 258<br>33% | 246<br>32% | 47<br>30% | 76<br>30%  | 80<br>33%  | 81<br>33%  | 84<br>37%    | 137<br>37% | 172<br>37% | 132<br>30% | 115<br>34% | 85<br>28%  | 44<br>33%  | 16<br>28%  | 61<br>38%               | 45<br>30%     | 44<br>28%     | 27<br>35%     | 45<br>27%         | 68<br>36%  | 72<br>32%  | 53<br>38%  | 76<br>33%  | 206<br>31% |            |
| Neither agree nor disagree | (0)        | 668<br>43% | 352<br>46% | 316<br>41% | 82<br>52% | 124<br>49% | 104<br>43% | 117<br>43% | 100<br>40%   | 141<br>38% | 183<br>39% | 197<br>45% | 153<br>45% | 135<br>44% | 70<br>52%  | 25<br>43%  | 64<br>39%               | 65<br>43%     | 57<br>42%     | 54<br>49%     | 27<br>36%         | 72<br>43%  | 70<br>38%  | 105<br>46% | 58<br>42%  | 99<br>43%  | 303<br>45% |
| Somewhat disagree          | (-1)       | 197<br>13% | 88<br>11%  | 109<br>14% | 10<br>6%  | 30<br>12%  | 43<br>16%  | 37<br>15%  | 47<br>13%    | 61<br>13%  | 56<br>13%  | 36<br>11%  | 43<br>14%  | 13<br>10%  | 13<br>23%  | 17<br>10%  | 11<br>8%                | 22<br>16%     | 22<br>20%     | 7<br>9%       | 26<br>15%         | 26<br>14%  | 24<br>11%  | 17<br>12%  | 25<br>11%  | 89<br>13%  |            |
| Strongly disagree          | (-2)       | 37<br>2%   | 17<br>2%   | 19<br>2%   | 3<br>2%   | 5<br>2%    | 5<br>2%    | 8<br>3%    | 11<br>3%     | 8<br>2%    | 17<br>4%   | 7<br>2%    | 6<br>2%    | -<br>-     | -<br>-     | 6<br>4%    | 6<br>4%                 | 1<br>1%       | 2<br>2%       | 4<br>6%       | 3<br>2%           | 4<br>3%    | 8<br>2%    | 3<br>2%    | 5<br>2%    | 13<br>2%   |            |
| NET: Disagree              | 234<br>15% | 105<br>14% | 128<br>17% | 13<br>8%   | 35<br>14% | 35<br>14%  | 48<br>18%  | 45<br>18%  | 57<br>15%    | 69<br>15%  | 73<br>17%  | 43<br>13%  | 49<br>16%  | 13<br>10%  | 13<br>23%  | 23<br>14%  | 17<br>12%               | 23<br>17%     | 25<br>22%     | 11<br>14%     | 28<br>17%         | 29<br>16%  | 32<br>14%  | 20<br>14%  | 30<br>13%  | 102<br>15% |            |
| Mean                       | 0.34       | 0.32       | 0.35       | 0.40       | 0.30      | 0.37       | 0.29       | 0.30       | 0.38         | 0.40       | 0.26       | 0.35       | 0.34       | 0.35       | 0.19       | 0.38       | 0.45                    | 0.33          | 0.10          | 0.45          | 0.34              | 0.39       | 0.31       | 0.33       | 0.41       | 0.32       |            |
| Standard deviation         | 0.90       | 0.86       | 0.94       | 0.82       | 0.86      | 0.90       | 0.91       | 0.94       | 0.93         | 0.89       | 0.92       | 0.85       | 0.93       | 0.73       | 0.87       | 0.92       | 0.97                    | 0.89          | 0.84          | 1.03          | 0.95              | 0.92       | 0.89       | 0.85       | 0.90       | 0.89       |            |
| Standard error             | 0.02       | 0.03       | 0.03       | 0.07       | 0.06      | 0.06       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.05       | 0.07       | 0.10       | 0.07       | 0.08                    | 0.08          | 0.11          | 0.08          | 0.07              | 0.07       | 0.06       | 0.07       | 0.06       | 0.03       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 123

**Q.10 To what extent do you agree with the following statements?****The things I look for in a savings or investment product haven't changed over time****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186                | 33                        |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178                | 37                        |                              |
| NET: Agree                 | 650<br>42%                            | 650<br>42%      | 481<br>44%     | 169<br>37%   | -                            | 437<br>44%    | 213<br>38%     | 186<br>38%   | 238<br>44% | 184<br>45% | 282<br>36%  | 258<br>49%      | 94<br>53%          | 13<br>35%                 |                              |
| Strongly agree             | (+2)<br>9%                            | 146<br>9%       | 146<br>9%      | 108<br>10%   | 38<br>8%                     | -             | 97<br>10%      | 49<br>9%   | 40<br>8%   | 54<br>10%  | 40<br>10%   | 70<br>9%        | 47<br>9%           | 28<br>16%                 | 1<br>2%                      |
| Somewhat agree             | (+1)<br>33%                           | 504<br>33%      | 504<br>33%     | 373<br>34%   | 132<br>29%                   | -             | 341<br>34%     | 164<br>29%   | 146<br>30% | 184<br>34% | 145<br>36%  | 212<br>27%      | 211<br>40%         | 66<br>37%                 | 12<br>33%                    |
| Neither agree nor disagree | (0)<br>43%                            | 668<br>43%      | 668<br>43%     | 447<br>41%   | 221<br>49%                   | -             | 389<br>39%     | 279<br>50%   | 217<br>44% | 215<br>40% | 173<br>43%  | 384<br>49%      | 194<br>37%         | 59<br>33%                 | 20<br>55%                    |
| Somewhat disagree          | (-1)<br>13%                           | 197<br>13%      | 197<br>13%     | 150<br>14%   | 46<br>10%                    | -             | 142<br>14%     | 55<br>10%  | 68<br>14%  | 69<br>13%  | 45<br>11%   | 105<br>13%      | 65<br>12%          | 19<br>11%                 | 1<br>2%                      |
| Strongly disagree          | (-2)<br>2%                            | 37<br>2%        | 37<br>2%       | 22<br>2%   | 15<br>3%                     | -             | 25<br>3%       | 11<br>2%   | 19<br>4%   | 15<br>3%   | 3<br>1%   | 19<br>2%        | 9<br>2%            | 6<br>4%                   | 3<br>7%                      |
| NET: Disagree              | 234<br>15%                            | 234<br>15%      | 172<br>16%     | 62<br>14%  | -                            | 167<br>17%    | 66<br>12%      | 87<br>18%  | 84<br>16%  | 48<br>12%  | 124<br>16%  | 74<br>14%       | 26<br>14%          | 4<br>10%                  |                              |
| Mean                       | 0.34                                  | 0.34            | 0.36           | 0.29   | -                            | 0.34          | 0.33           | 0.25   | 0.36       | 0.43       | 0.27  | 0.42            | 0.50               | 0.20                      |                              |
| Standard deviation         | 0.90                                  | 0.90            | 0.91           | 0.88   | -                            | 0.93          | 0.85           | 0.93   | 0.93       | 0.84       | 0.89  | 0.88            | 1.00               | 0.85                      |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.04       | 0.03  | 0.04            | 0.07               | 0.15                      |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 124

**Q.10 To what extent do you agree with the following statements?****I am less willing now to accept risk with savings/investment products****Base: All respondents who have ever saved**

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                         |               |               |            | Employment Sector |            |            |        |         |      |      |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|------|
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public | Private |      |      |
|                            |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                         |               |               |            |                   |            |            |        |         |      |      |
| Unweighted base            | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                     | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |      |
| Weighted base              | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                     | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |      |
| NET: Agree                 | 843    | 398  | 444    | 49    | 99    | 121   | 163   | 151   | 259          | 241  | 230  | 197  | 175    | 66        | 28         | 88         | 86                      | 73            | 72            | 44         | 79                | 106        | 114        | 85     | 115     | 309  |      |
|                            | 54%    | 52%  | 57%    | 32%   | 39%   | 49%   | 60%   | 60%   | 70%          | 51%  | 52%  | 58%  | 57%    | 49%       | 47%        | 54%        | 57%                     | 53%           | 65%           | 57%        | 47%               | 57%        | 50%        | 61%    | 50%     | 46%  |      |
| Strongly agree             | (+2)   | 333  | 141    | 192   | 13    | 30    | 33    | 65    | 70           | 122  | 76   | 85   | 83     | 88        | 23         | 13         | 33                      | 35            | 30            | 33         | 16                | 31         | 32         | 49     | 38      | 44   | 109  |
|                            | 21%    | 18%  | 25%    | 8%    | 12%   | 13%   | 24%   | 28%   | 33%          | 16%  | 20%  | 25%  | 29%    | 29%       | 17%        | 21%        | 23%                     | 22%           | 29%           | 21%        | 18%               | 17%        | 22%        | 27%    | 19%     | 16%  |      |
| Somewhat agree             | (+1)   | 510  | 258    | 252   | 37    | 70    | 88    | 98    | 80           | 137  | 165  | 144  | 114    | 87        | 44         | 15         | 55                      | 51            | 43            | 40         | 28                | 49         | 73         | 65     | 47      | 71   | 200  |
|                            | 33%    | 33%  | 32%    | 23%   | 27%   | 36%   | 36%   | 32%   | 37%          | 35%  | 33%  | 34%  | 29%    | 29%       | 32%        | 26%        | 34%                     | 34%           | 31%           | 36%        | 36%               | 39%        | 29%        | 34%    | 31%     | 30%  |      |
| Neither agree nor disagree | (0)    | 517  | 267    | 250   | 80    | 121   | 78    | 85    | 71           | 83   | 169  | 143  | 107    | 98        | 56         | 24         | 48                      | 46            | 42            | 28         | 28                | 60         | 58         | 83     | 43      | 78   | 277  |
|                            | 33%    | 35%  | 32%    | 51%   | 47%   | 32%   | 31%   | 28%   | 22%          | 36%  | 36%  | 33%  | 32%    | 32%       | 42%        | 41%        | 30%                     | 31%           | 30%           | 25%        | 36%               | 36%        | 31%        | 37%    | 31%     | 34%  | 41%  |
| Somewhat disagree          | (-1)   | 151  | 89     | 62    | 23    | 32    | 35    | 16    | 24           | 22   | 53   | 50   | 30     | 19        | 11         | 7          | 20                      | 11            | 19            | 8          | 4                 | 21         | 19         | 23     | 9       | 32   | 75   |
|                            | 10%    | 12%  | 8%     | 14%   | 12%   | 14%   | 12%   | 6%    | 6%           | 11%  | 11%  | 9%   | 9%     | 6%        | 8%         | 11%        | 12%                     | 7%            | 14%           | 10%        | 10%               | 10%        | 7%         | 14%    | 11%     |      |      |
| Strongly disagree          | (-2)   | 40   | 18     | 22    | 5     | 3     | 11    | 7     | 7            | 8    | 6    | 16   | 5      | 14        | 2          | -          | 6                       | 7             | 4             | 2          | 1                 | 7          | 3          | 6      | 2       | 7    | 12   |
|                            | 3%     | 2%   | 3%     | 3%    | 1%    | 4%    | 3%    | 3%    | 2%           | 1%   | 4%   | 1%   | 1%     | 5%        | 1%         | -          | 4%                      | 5%            | 3%            | 2%         | 2%                | 4%         | 3%         | 2%     | 3%      | 2%   |      |
| NET: Disagree              |        | 192  | 108    | 84    | 27    | 35    | 45    | 23    | 31           | 30   | 59   | 66   | 34     | 33        | 12         | 7          | 26                      | 18            | 22            | 10         | 5                 | 28         | 22         | 30     | 12      | 39   | 88   |
|                            | 12%    | 14%  | 11%    | 17%   | 14%   | 19%   | 9%    | 12%   | 8%           | 13%  | 15%  | 10%  | 11%    | 11%       | 9%         | 11%        | 16%                     | 12%           | 16%           | 9%         | 7%                | 17%        | 12%        | 13%    | 8%      | 17%  | 13%  |
| Mean                       |        | 0.61 | 0.53   | 0.68  | 0.19  | 0.36  | 0.40  | 0.73  | 0.73         | 0.92 | 0.54 | 0.53 | 0.71   | 0.71      | 0.56       | 0.58       | 0.55                    | 0.64          | 0.56          | 0.84       | 0.70              | 0.45       | 0.61       | 0.56   | 0.78    | 0.48 | 0.47 |
| Standard deviation         |        | 1.01 | 0.99   | 1.02  | 0.89  | 0.89  | 1.03  | 0.98  | 1.06         | 0.99 | 0.94 | 1.04 | 0.98   | 1.09      | 0.91       | 0.96       | 1.06                    | 1.06          | 1.06          | 1.00       | 0.92              | 1.06       | 0.95       | 1.03   | 0.97    | 1.04 | 0.95 |
| Standard error             |        | 0.03 | 0.04   | 0.04  | 0.08  | 0.06  | 0.06  | 0.06  | 0.05         | 0.04 | 0.05 | 0.06 | 0.06   | 0.06      | 0.08       | 0.11       | 0.08                    | 0.09          | 0.09          | 0.09       | 0.10              | 0.09       | 0.07       | 0.07   | 0.08    | 0.07 |      |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 124

**Q.10 To what extent do you agree with the following statements?****I am less willing now to accept risk with savings/investment products****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 843<br>54%                            | 843<br>54%      | 614<br>56%     | 229<br>51%   | -                            | 557<br>56%    | 286<br>51%     | 287<br>59%   | 313<br>58% | 182<br>45% | 455<br>58%  | 289<br>55%      | 83<br>47%         | 11<br>29%                |                              |
| Strongly agree             | (+2)<br>21%                           | 333<br>21%      | 242<br>22%     | 91<br>20%  | -                            | 222<br>22%    | 111<br>20%     | 137<br>28%   | 113<br>21% | 59<br>15%  | 204<br>26%  | 96<br>18%       | 32<br>18%         | 2<br>4%                  |                              |
| Somewhat agree             | (+1)<br>33%                           | 510<br>33%      | 372<br>34%     | 138<br>31%   | -                            | 335<br>34%    | 175<br>31%     | 151<br>31%   | 199<br>37% | 123<br>30% | 251<br>32%  | 194<br>37%      | 52<br>29%         | 9<br>25%                 |                              |
| Neither agree nor disagree | (0)<br>33%                            | 517<br>33%      | 345<br>31%     | 172<br>38%   | -                            | 294<br>30%    | 223<br>40%     | 152<br>31%   | 155<br>29% | 162<br>40% | 252<br>32%  | 167<br>32%      | 69<br>39%         | 17<br>46%                |                              |
| Somewhat disagree          | (-1)<br>10%                           | 151<br>10%      | 111<br>10%     | 41<br>9%   | -                            | 120<br>12%    | 32<br>6%       | 34<br>7%   | 53<br>10%  | 57<br>14%  | 61<br>8%  | 62<br>12%       | 18<br>10%         | 8<br>23%                 |                              |
| Strongly disagree          | (-2)<br>3%                            | 40<br>3%        | 30<br>3%       | 10<br>2%   | -                            | 23<br>2%      | 17<br>3%       | 16<br>3%   | 16<br>3%   | 5<br>1%    | 23<br>3%  | 7<br>1%         | 8<br>5%           | 1<br>3%                  |                              |
| NET: Disagree              | 192<br>12%                            | 192<br>12%      | 141<br>13%     | 51<br>11%  | -                            | 142<br>14%    | 49<br>9%       | 50<br>10%  | 69<br>13%  | 62<br>15%  | 83<br>11%   | 70<br>13%       | 26<br>15%         | 9<br>25%                 |                              |
| Mean                       | 0.61                                  | 0.61            | 0.62           | 0.57   | -                            | 0.62          | 0.59           | 0.73   | 0.63       | 0.43       | 0.70  | 0.59            | 0.45              | 0.05                     |                              |
| Standard deviation         | 1.01                                  | 1.01            | 1.02           | 0.98   | -                            | 1.03          | 0.97           | 1.04   | 1.02       | 0.95       | 1.03  | 0.96            | 1.04              | 0.87                     |                              |
| Standard error             | 0.03                                  | 0.03            | 0.03           | 0.05   | -                            | 0.03          | 0.04           | 0.05   | 0.04       | 0.05       | 0.04  | 0.04            | 0.08              | 0.15                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 125

**Q.10 To what extent do you agree with the following statements?****I am no longer interested in investment since the financial crisis****Base: All respondents who have ever saved**

|                            | Gender |       | Age    |       |       |       |       |       | Social Grade |      |       |       | Region |           |            |            |                         |               |               |            | Employment Sector |            |            |        |         |       |       |
|----------------------------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|------|-------|-------|--------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|-------|-------|
|                            | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1    | C2    | DE     | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public | Private |       |       |
|                            |        |       |        |       |       |       |       |       |              |      |       |       |        |           |            |            |                         |               |               |            |                   |            |            |        |         |       |       |
| Unweighted base            | 1573   | 777   | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488   | 247   | 325    | 123       | 70         | 184        | 143                     | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666   |       |
| Weighted base              | 1551   | 773   | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438   | 338   | 305    | 135       | 59         | 163        | 150                     | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675   |       |
| NET: Agree                 | 431    | 194   | 237    | 36    | 50    | 74    | 66    | 79    | 126          | 120  | 116   | 98    | 97     | 40        | 15         | 44         | 33                      | 49            | 35            | 26         | 39                | 52         | 54         | 45     | 63      | 155   |       |
| 28%                        | 25%    | 30%   | 23%    | 23%   | 19%   | 30%   | 24%   | 31%   | 34%          | 26%  | 26%   | 29%   | 32%    | 29%       | 26%        | 27%        | 22%                     | 35%           | 31%           | 34%        | 23%               | 28%        | 24%        | 32%    | 27%     | 23%   |       |
| Strongly agree             | (+2)   | 113   | 53     | 60    | 7     | 7     | 12    | 22    | 18           | 47   | 30    | 30    | 21     | 32        | 7          | 8          | 6                       | 11            | 11            | 4          | 7                 | 17         | 17         | 16     | 12      | 33    | 5%    |
| 7%                         | 7%     | 8%    | 5%     | 3%    | 5%    | 5%    | 8%    | 7%    | 13%          | 6%   | 7%    | 6%    | 10%    | 5%        | 13%        | 4%         | 7%                      | 10%           | 5%            | 4%         | 7%                | 9%         | 7%         | 11%    | 5%      | 5%    |       |
| Somewhat agree             | (+1)   | 318   | 141    | 178   | 29    | 42    | 62    | 44    | 61           | 80   | 90    | 86    | 77     | 65        | 33         | 8          | 38                      | 22            | 39            | 23         | 22                | 32         | 35         | 37     | 29      | 52    | 122   |
| 21%                        | 18%    | 23%   | 18%    | 18%   | 17%   | 26%   | 16%   | 24%   | 21%          | 19%  | 20%   | 23%   | 21%    | 24%       | 13%        | 23%        | 15%                     | 28%           | 21%           | 19%        | 16%               | 19%        | 16%        | 21%    | 22%     | 18%   |       |
| Neither agree nor disagree | (0)    | 611   | 296    | 315   | 69    | 123   | 87    | 124   | 81           | 127  | 172   | 161   | 148    | 129       | 49         | 30         | 68                      | 72            | 55            | 40         | 20                | 67         | 73         | 90     | 47      | 92    | 281   |
| 39%                        | 38%    | 40%   | 44%    | 48%   | 35%   | 46%   | 32%   | 34%   | 37%          | 37%  | 44%   | 42%   | 36%    | 50%       | 42%        | 48%        | 40%                     | 36%           | 36%           | 26%        | 40%               | 39%        | 40%        | 34%    | 40%     | 42%   |       |
| Somewhat disagree          | (-1)   | 339   | 187    | 152   | 31    | 61    | 61    | 53    | 60           | 72   | 121   | 100   | 78     | 40        | 35         | 11         | 34                      | 25            | 22            | 22         | 25                | 38         | 41         | 52     | 34      | 53    | 163   |
| 22%                        | 24%    | 19%   | 20%    | 24%   | 25%   | 20%   | 24%   | 24%   | 19%          | 26%  | 23%   | 23%   | 13%    | 26%       | 19%        | 21%        | 16%                     | 20%           | 23%           | 22%        | 23%               | 22%        | 23%        | 24%    | 23%     | 24%   |       |
| Strongly disagree          | (-2)   | 171   | 96     | 75    | 20    | 22    | 23    | 27    | 32           | 47   | 56    | 61    | 14     | 39        | 12         | 3          | 17                      | 20            | 12            | 14         | 5                 | 23         | 21         | 31     | 14      | 24    | 75    |
| 11%                        | 12%    | 10%   | 13%    | 9%    | 10%   | 9%    | 13%   | 13%   | 12%          | 14%  | 4%    | 13%   | 9%     | 10%       | 5%         | 13%        | 8%                      | 13%           | 7%            | 14%        | 11%               | 14%        | 10%        | 10%    | 11%     |       |       |
| NET: Disagree              |        | 510   | 283    | 226   | 51    | 83    | 84    | 81    | 92           | 118  | 177   | 161   | 92     | 79        | 46         | 14         | 51                      | 45            | 34            | 37         | 31                | 61         | 83         | 47     | 77      | 238   |       |
| 33%                        | 37%    | 29%   | 33%    | 32%   | 34%   | 30%   | 37%   | 32%   | 38%          | 37%  | 37%   | 27%   | 26%    | 34%       | 24%        | 31%        | 30%                     | 25%           | 33%           | 40%        | 37%               | 33%        | 36%        | 34%    | 33%     | 35%   |       |
| Mean                       |        | -0.09 | -0.17  | -0.01 | -0.18 | -0.19 | -0.09 | -0.07 | -0.11        | 0.02 | -0.18 | -0.17 | 0.04   | 0.03      | -0.09      | 0.10       | -0.11                   | -0.14         | 0.09          | -0.04      | -0.08             | -0.23      | -0.07      | -0.19  | *       | -0.11 | -0.18 |
| Standard deviation         |        | 1.07  | 1.08   | 1.06  | 1.02  | 0.91  | 1.03  | 1.04  | 1.13         | 1.19 | 1.07  | 1.11  | 0.94   | 1.13      | 1.02       | 1.01       | 1.00                    | 1.06          | 1.03          | 1.16       | 1.06              | 1.05       | 1.10       | 1.09   | 1.14    | 1.03  | 1.02  |
| Standard error             |        | 0.03  | 0.04   | 0.04  | 0.09  | 0.06  | 0.06  | 0.06  | 0.07         | 0.06 | 0.05  | 0.05  | 0.06   | 0.06      | 0.09       | 0.12       | 0.07                    | 0.09          | 0.09          | 0.11       | 0.12              | 0.09       | 0.08       | 0.07   | 0.09    | 0.07  | 0.04  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 125

**Q.10 To what extent do you agree with the following statements?****I am no longer interested in investment since the financial crisis****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 431<br>28%                            | 431<br>28%      | 263<br>24%     | 168<br>37%   | -                            | 283<br>29%    | 148<br>26%     | 162<br>33%   | 150<br>28% | 86<br>21%  | 212<br>27%  | 147<br>28%      | 58<br>32%         | 8<br>22%                 |                              |
| Strongly agree             | (+2)<br>7%                            | 113<br>7%       | 113<br>7%      | 57<br>5%   | 56<br>12%                    | -             | 70<br>7%       | 42<br>8%   | 51<br>10%  | 32<br>6%   | 22<br>5%  | 57<br>7%        | 30<br>6%          | 24<br>13%                | -                            |
| Somewhat agree             | (+1)<br>21%                           | 318<br>21%      | 318<br>21%     | 206<br>19%   | 112<br>25%                   | -             | 213<br>21%     | 105<br>19%   | 111<br>23% | 118<br>22% | 65<br>16%   | 155<br>20%      | 116<br>22%        | 34<br>19%                | 8<br>22%                     |
| Neither agree nor disagree | (0)<br>39%                            | 611<br>39%      | 611<br>39%     | 418<br>38%   | 193<br>43%                   | -             | 356<br>36%     | 254<br>46%   | 198<br>40% | 203<br>38% | 164<br>40%  | 337<br>43%      | 187<br>36%        | 65<br>37%                | 15<br>40%                    |
| Somewhat disagree          | (-1)<br>22%                           | 339<br>22%      | 339<br>22%     | 271<br>25%   | 67<br>15%                    | -             | 221<br>22%     | 118<br>21%   | 87<br>18%  | 122<br>23% | 106<br>26%  | 170<br>22%      | 123<br>23%        | 36<br>20%                | 6<br>18%                     |
| Strongly disagree          | (-2)<br>11%                           | 171<br>11%      | 171<br>11%     | 147<br>13%   | 24<br>5%                     | -             | 133<br>13%     | 38<br>7%   | 44<br>9%   | 62<br>12%  | 50<br>12%   | 71<br>9%        | 70<br>13%         | 20<br>11%                | 8<br>21%                     |
| NET: Disagree              | 510<br>33%                            | 510<br>33%      | 418<br>38%     | 91<br>20%  | -                            | 354<br>36%    | 156<br>28%     | 131<br>27%   | 184<br>34% | 156<br>38% | 241<br>31%  | 193<br>37%      | 55<br>31%         | 14<br>38%                |                              |
| Mean                       | -0.09                                 | -0.09           | -0.22          | 0.24   | -                            | -0.13         | -0.01          | 0.08   | -0.12      | -0.24      | -0.05   | -0.16           | 0.03              | -0.37                    |                              |
| Standard deviation         | 1.07                                  | 1.07            | 1.06           | 1.02   | -                            | 1.11          | 0.99           | 1.08   | 1.07       | 1.03       | 1.03  | 1.09            | 1.17              | 1.06                     |                              |
| Standard error             | 0.03                                  | 0.03            | 0.03           | 0.05   | -                            | 0.03          | 0.04           | 0.05   | 0.05       | 0.05       | 0.04  | 0.05            | 0.09              | 0.18                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 126

**Q.10 To what extent do you agree with the following statements?****It is easier to access information about savings and investments than it used to be****Base: All respondents who have ever saved**

|                            | Gender      |            | Age        |           |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |           |            |            |
|----------------------------|-------------|------------|------------|-----------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|------------|------------|
|                            | Total       | Male       | Female     | 18-24     | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private    |            |
|                            |             |            |            |           |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |           |            |            |
| Unweighted base            | 1573        | 777        | 796        | 127       | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123       | 70         | 184        | 143                     | 147           | 119           | 81         | 141               | 170        | 249        | 146       | 230        | 666        |
| Weighted base              | 1551        | 773        | 778        | 156       | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135       | 59         | 163        | 150                     | 137           | 111           | 76         | 167               | 186        | 227        | 140       | 232        | 675        |
| NET: Agree                 | 1022<br>66% | 512<br>66% | 510<br>66% | 83<br>53% | 130<br>51% | 159<br>65% | 183<br>67% | 191<br>76% | 275<br>74%   | 310<br>66% | 302<br>69% | 220<br>65% | 190<br>62% | 90<br>67% | 42<br>72%  | 108<br>66% | 96<br>64%               | 88<br>71%     | 75<br>70%     | 54<br>59%  | 116<br>59%        | 110<br>65% | 148<br>68% | 95<br>68% | 145<br>62% | 413<br>61% |
| Strongly agree             | (+2)<br>21% | 165<br>21% | 161<br>21% | 21<br>14% | 34<br>13%  | 49<br>20%  | 60<br>22%  | 78<br>31%  | 84<br>23%    | 92<br>20%  | 91<br>21%  | 74<br>22%  | 69<br>22%  | 25<br>18% | 10<br>18%  | 36<br>22%  | 36<br>24%               | 24<br>18%     | 23<br>21%     | 18<br>24%  | 33<br>19%         | 38<br>20%  | 52<br>23%  | 31<br>22% | 49<br>21%  | 130<br>19% |
| Somewhat agree             | (+1)<br>45% | 347<br>45% | 349<br>45% | 62<br>40% | 96<br>38%  | 110<br>45% | 123<br>45% | 112<br>52% | 192<br>46%   | 218<br>48% | 211<br>43% | 146<br>40% | 121<br>40% | 65<br>48% | 32<br>54%  | 72<br>44%  | 60<br>40%               | 63<br>46%     | 52<br>47%     | 36<br>50%  | 84<br>50%         | 72<br>39%  | 96<br>42%  | 64<br>46% | 96<br>41%  | 283<br>42% |
| Neither agree nor disagree | (0)<br>29%  | 227<br>29% | 225<br>29% | 63<br>41% | 106<br>42% | 75<br>31%  | 81<br>30%  | 47<br>19%  | 79<br>21%    | 137<br>29% | 117<br>27% | 105<br>31% | 94<br>31%  | 44<br>32% | 13<br>23%  | 46<br>28%  | 47<br>32%               | 42<br>30%     | 25<br>23%     | 20<br>26%  | 48<br>29%         | 63<br>34%  | 68<br>30%  | 37<br>26% | 74<br>32%  | 227<br>34% |
| Somewhat disagree          | (-1)<br>4%  | 29<br>4%   | 30<br>4%   | 4<br>3%   | 17<br>7%   | 8<br>3%    | 5<br>2%    | 11<br>4%   | 14<br>4%     | 20<br>4%   | 16<br>4%   | 7<br>2%    | 16<br>5%   | 1<br>1%   | 3<br>5%    | 9<br>6%    | 4<br>3%                 | 6<br>5%       | 10<br>9%      | 2<br>2%    | 2<br>1%           | 12<br>6%   | 5<br>2%    | 6<br>4%   | 6<br>3%    | 30<br>5%   |
| Strongly disagree          | (-2)<br>1%  | 5<br>1%    | 13<br>2%   | 5<br>4%   | 1<br>1%    | 2<br>1%    | 2<br>1%    | 4<br>1%    | 3<br>1%      | 2<br>1%    | 3<br>1%    | 6<br>2%    | 6<br>2%    | -<br>-    | -<br>-     | -<br>-     | 3<br>2%                 | 1<br>1%       | 1<br>1%       | 1<br>1%    | 2<br>1%           | 2<br>1%    | 7<br>3%    | 2<br>1%   | 7<br>3%    | 4<br>1%    |
| NET: Disagree              | 77<br>5%    | 34<br>4%   | 43<br>6%   | 10<br>6%  | 18<br>7%   | 10<br>4%   | 7<br>3%    | 15<br>6%   | 17<br>5%     | 22<br>5%   | 20<br>4%   | 13<br>4%   | 22<br>7%   | 1<br>1%   | 3<br>5%    | 9<br>6%    | 7<br>5%                 | 8<br>6%       | 10<br>9%      | 3<br>3%    | 3<br>2%           | 14<br>7%   | 11<br>5%   | 8<br>5%   | 13<br>6%   | 34<br>5%   |
| Mean                       | 0.81        | 0.83       | 0.79       | 0.57      | 0.57       | 0.80       | 0.86       | 0.99       | 0.91         | 0.81       | 0.84       | 0.81       | 0.76       | 0.84      | 0.84       | 0.83       | 0.81                    | 0.75          | 0.79          | 0.90       | 0.86              | 0.71       | 0.80       | 0.84      | 0.75       | 0.75       |
| Standard deviation         | 0.85        | 0.83       | 0.87       | 0.89      | 0.83       | 0.83       | 0.80       | 0.90       | 0.81         | 0.81       | 0.82       | 0.86       | 0.93       | 0.72      | 0.78       | 0.84       | 0.90                    | 0.83          | 0.90          | 0.82       | 0.76              | 0.90       | 0.91       | 0.86      | 0.92       | 0.84       |
| Standard error             | 0.02        | 0.03       | 0.03       | 0.08      | 0.05       | 0.05       | 0.05       | 0.06       | 0.04         | 0.04       | 0.04       | 0.05       | 0.05       | 0.07      | 0.09       | 0.06       | 0.08                    | 0.07          | 0.08          | 0.09       | 0.06              | 0.07       | 0.06       | 0.07      | 0.06       | 0.03       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 126

**Q.10 To what extent do you agree with the following statements?****It is easier to access information about savings and investments than it used to be****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 1022<br>66%                           | 1022<br>66%     | 774<br>70%     | 248<br>55%   | -                            | 690<br>69%    | 332<br>60%     | 319<br>65%   | 370<br>69% | 272<br>67% | 526<br>67%  | 363<br>69%      | 107<br>60%        | 20<br>55%                |                              |
| Strongly agree             | (+2)<br>21%                           | 326<br>21%      | 269<br>24%     | 57<br>13%  | -                            | 240<br>24%    | 86<br>15%      | 93<br>19%  | 129<br>24% | 92<br>23%  | 163<br>21%  | 121<br>23%      | 37<br>21%         | 3<br>9%                  |                              |
| Somewhat agree             | (+1)<br>45%                           | 696<br>45%      | 505<br>46%     | 191<br>42%   | -                            | 450<br>45%    | 246<br>44%     | 226<br>46%   | 241<br>45% | 180<br>44% | 363<br>46%  | 242<br>46%      | 70<br>40%         | 17<br>46%                |                              |
| Neither agree nor disagree | (0)<br>29%                            | 452<br>29%      | 282<br>26%     | 170<br>38%   | -                            | 259<br>26%    | 193<br>35%     | 142<br>29%   | 140<br>26% | 125<br>31% | 234<br>30%  | 134<br>25%      | 60<br>34%         | 10<br>28%                |                              |
| Somewhat disagree          | (-1)<br>4%                            | 60<br>4%        | 34<br>3%       | 26<br>6%   | -                            | 39<br>4%      | 21<br>4%       | 23<br>5%   | 21<br>4%   | 9<br>2%    | 19<br>2%  | 26<br>5%        | 8<br>4%           | 5<br>15%                 |                              |
| Strongly disagree          | (-2)<br>1%                            | 18<br>1%        | 9<br>1%        | 9<br>2%  | -                            | 6<br>1%       | 11<br>2%       | 6<br>1%  | 5<br>1%    | 1<br>*     | 11<br>1%  | 3<br>1%         | 3<br>2%           | 1<br>3%                  |                              |
| NET: Disagree              | 77<br>5%                              | 77<br>5%        | 43<br>4%       | 34<br>8%   | -                            | 45<br>5%      | 32<br>6%       | 28<br>6%   | 27<br>5%   | 9<br>2%    | 30<br>4%  | 29<br>6%        | 10<br>6%          | 6<br>17%                 |                              |
| Mean                       | 0.81                                  | 0.81            | 0.90           | 0.58   | -                            | 0.88          | 0.67           | 0.77   | 0.87       | 0.87       | 0.82  | 0.86            | 0.73              | 0.44                     |                              |
| Standard deviation         | 0.85                                  | 0.85            | 0.83           | 0.85   | -                            | 0.84          | 0.85           | 0.85   | 0.86       | 0.79       | 0.83  | 0.85            | 0.89              | 0.94                     |                              |
| Standard error             | 0.02                                  | 0.02            | 0.02           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.04       | 0.03  | 0.04            | 0.07              | 0.16                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 127

**Q.10 To what extent do you agree with the following statements?****The quality of information about savings and investment has improved in recent years****Base:** All respondents who have ever saved

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region             |          |            |            |               |      |               |      | Employment Sector |      |            |      |            |      |        |     |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------------------|----------|------------|------------|---------------|------|---------------|------|-------------------|------|------------|------|------------|------|--------|-----|
|                            |        |      |        |       |       |       |       |       |              |      |      |      | Yorkshire & Humber |          |            |            | West Midlands |      | East Midlands |      | Eastern           |      | South East |      | South West |      | Public |     |
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE                 | Scotland | North East | North West | 143           | 119  | 81            | 141  | 170               | 249  | 146        | 230  | 666        |      |        |     |
| Unweighted base            | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325                | 123      | 70         | 184        | 143           | 147  | 119           | 81   | 141               | 170  | 249        | 146  | 230        | 666  |        |     |
| Weighted base              | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305                | 135      | 59         | 163        | 150           | 137  | 111           | 76   | 167               | 186  | 227        | 140  | 232        | 675  |        |     |
| NET: Agree                 | 859    | 431  | 429    | 67    | 112   | 136   | 157   | 155   | 232          | 264  | 255  | 177  | 163                | 77       | 31         | 89         | 82            | 75   | 57            | 44   | 96                | 100  | 127        | 82   | 125        | 356  |        |     |
|                            | 55%    | 56%  | 55%    | 43%   | 44%   | 55%   | 58%   | 62%   | 63%          | 56%  | 58%  | 52%  | 53%                | 57%      | 52%        | 55%        | 54%           | 51%  | 57%           | 58%  | 54%               | 56%  | 59%        | 54%  | 53%        | 356  |        |     |
| Strongly agree             | (+2)   | 223  | 116    | 107   | 22    | 29    | 32    | 38    | 44           | 57   | 67   | 62   | 53                 | 40       | 15         | 5          | 28            | 22   | 19            | 13   | 12                | 26   | 30         | 24   | 30         | 108  |        |     |
|                            | 14%    | 15%  | 14%    | 14%   | 11%   | 13%   | 14%   | 18%   | 15%          | 14%  | 14%  | 16%  | 13%                | 11%      | 8%         | 8%         | 17%           | 15%  | 14%           | 12%  | 15%               | 15%  | 16%        | 13%  | 17%        | 13%  | 16%    |     |
| Somewhat agree             | (+1)   | 637  | 315    | 322   | 45    | 83    | 103   | 119   | 111          | 175  | 197  | 193  | 124                | 123      | 61         | 26         | 61            | 60   | 56            | 44   | 32                | 71   | 70         | 98   | 58         | 95   | 247    |     |
|                            | 41%    | 41%  | 41%    | 29%   | 33%   | 42%   | 42%   | 44%   | 44%          | 47%  | 42%  | 44%  | 37%                | 40%      | 45%        | 45%        | 37%           | 40%  | 41%           | 39%  | 42%               | 38%  | 43%        | 42%  | 41%        | 37%  | 247    |     |
| Neither agree nor disagree | (0)    | 565  | 287    | 278   | 74    | 119   | 89    | 88    | 77           | 118  | 167  | 145  | 129                | 124      | 54         | 23         | 60            | 55   | 50            | 40   | 26                | 59   | 62         | 86   | 49         | 82   | 263    |     |
|                            | 36%    | 37%  | 36%    | 47%   | 47%   | 36%   | 36%   | 32%   | 31%          | 32%  | 36%  | 33%  | 38%                | 40%      | 39%        | 39%        | 37%           | 37%  | 37%           | 36%  | 34%               | 35%  | 33%        | 38%  | 35%        | 35%  | 39%    | 263 |
| Somewhat disagree          | (-1)   | 102  | 48     | 55    | 14    | 21    | 15    | 22    | 13           | 17   | 36   | 27   | 27                 | 13       | 4          | 3          | 3             | 14   | 7             | 10   | 12                | 6    | 7          | 22   | 9          | 8    | 21     | 47  |
|                            | 7%     | 6%   | 7%     | 9%    | 8%    | 6%    | 6%    | 8%    | 5%           | 5%   | 8%   | 6%   | 8%                 | 4%       | 5%         | 9%         | 9%            | 4%   | 4%            | 7%   | 11%               | 8%   | 4%         | 12%  | 4%         | 6%   | 9%     | 7%  |
| Strongly disagree          | (-2)   | 25   | 8      | 17    | 1     | 3     | 6     | 4     | 7            | 4    | 2    | 11   | 6                  | 6        | 6          | -          | 2             | -    | 6             | 2    | 1                 | 5    | 3          | 4    | -          | 4    | 9      |     |
|                            | 2%     | 1%   | 2%     | 1%    | 1%    | 2%    | 1%    | 1%    | 3%           | 1%   | *    | 2%   | 2%                 | 2%       | -          | 3%         | -             | 4%   | 1%            | 1%   | 3%                | 1%   | 2%         | -    | 2%         | 1%   | 1%     | 9   |
| NET: Disagree              |        | 127  | 55     | 72    | 15    | 24    | 20    | 26    | 20           | 22   | 38   | 38   | 33                 | 19       | 4          | 5          | 14            | 13   | 12            | 14   | 7                 | 12   | 24         | 13   | 8          | 25   | 56     |     |
|                            | 8%     | 7%   | 9%     | 10%   | 9%    | 8%    | 10%   | 8%    | 6%           | 8%   | 8%   | 9%   | 10%                | 6%       | 3%         | 9%         | 9%            | 9%   | 9%            | 13%  | 7%                | 13%  | 6%         | 6%   | 11%        | 8%   | 8%     | 56  |
| Mean                       |        | 0.60 | 0.63   | 0.57  | 0.47  | 0.45  | 0.58  | 0.61  | 0.68         | 0.71 | 0.62 | 0.61 | 0.57               | 0.58     | 0.65       | 0.48       | 0.63          | 0.56 | 0.58          | 0.48 | 0.63              | 0.63 | 0.56       | 0.61 | 0.70       | 0.54 | 0.59   |     |
| Standard deviation         |        | 0.87 | 0.85   | 0.89  | 0.87  | 0.84  | 0.87  | 0.88  | 0.91         | 0.82 | 0.84 | 0.89 | 0.91               | 0.85     | 0.72       | 0.85       | 0.87          | 0.94 | 0.87          | 0.91 | 0.88              | 0.89 | 0.94       | 0.83 | 0.82       | 0.89 | 0.89   |     |
| Standard error             |        | 0.02 | 0.03   | 0.03  | 0.08  | 0.05  | 0.05  | 0.05  | 0.06         | 0.04 | 0.04 | 0.04 | 0.06               | 0.05     | 0.07       | 0.10       | 0.06          | 0.08 | 0.07          | 0.08 | 0.10              | 0.07 | 0.07       | 0.05 | 0.07       | 0.06 | 0.03   |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 127

**Q.10 To what extent do you agree with the following statements?****The quality of information about savings and investment has improved in recent years****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Agree                 | 859<br>55%                            | 859<br>55%      | 662<br>60%     | 197<br>44%   | -                            | 587<br>59%    | 272<br>49%     | 260<br>53%   | 316<br>59% | 239<br>59% | 448<br>57%  | 298<br>57%      | 94<br>53%         | 15<br>42%                |                              |
| Strongly agree             | (+2)<br>14%                           | 223<br>14%      | 173<br>16%     | 50<br>11%  | -                            | 168<br>17%    | 55<br>10%      | 61<br>12%  | 85<br>16%  | 69<br>17%  | 109<br>14%  | 81<br>15%       | 31<br>17%         | 3<br>8%                  |                              |
| Somewhat agree             | (+1)<br>41%                           | 637<br>41%      | 489<br>44%     | 148<br>33%   | -                            | 420<br>42%    | 217<br>39%     | 199<br>41%   | 231<br>43% | 169<br>42% | 339<br>43%  | 218<br>41%      | 64<br>36%         | 12<br>33%                |                              |
| Neither agree nor disagree | (0)<br>36%                            | 565<br>36%      | 357<br>32%     | 208<br>46%   | -                            | 331<br>33%    | 234<br>42%     | 184<br>38%   | 179<br>33% | 148<br>37% | 283<br>36%  | 186<br>35%      | 65<br>37%         | 16<br>43%                |                              |
| Somewhat disagree          | (-1)<br>7%                            | 102<br>7%       | 70<br>6%       | 32<br>7%   | -                            | 64<br>6%      | 39<br>7%       | 35<br>7%   | 36<br>7%   | 16<br>4%   | 48<br>6%  | 35<br>7%        | 13<br>7%          | 5<br>13%                 |                              |
| Strongly disagree          | (-2)<br>2%                            | 25<br>2%        | 11<br>1%       | 14<br>3%   | -                            | 11<br>1%      | 13<br>2%       | 11<br>2%   | 6<br>1%    | 3<br>1%    | 11<br>1%  | 7<br>1%         | 5<br>3%           | 1<br>3%                  |                              |
| NET: Disagree              | 127<br>8%                             | 127<br>8%       | 81<br>7%       | 46<br>10%  | -                            | 75<br>8%      | 52<br>9%       | 46<br>9%   | 43<br>8%   | 18<br>4%   | 59<br>7%  | 42<br>8%        | 18<br>10%         | 6<br>15%                 |                              |
| Mean                       | 0.60                                  | 0.60            | 0.68           | 0.41   | -                            | 0.67          | 0.47           | 0.54   | 0.65       | 0.71       | 0.62  | 0.63            | 0.57              | 0.32                     |                              |
| Standard deviation         | 0.87                                  | 0.87            | 0.85           | 0.89   | -                            | 0.87          | 0.85           | 0.88   | 0.86       | 0.82       | 0.85  | 0.87            | 0.96              | 0.90                     |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.04       | 0.03  | 0.04            | 0.07              | 0.16                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 128

**Q.10 To what extent do you agree with the following statements?****Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past****Base: All respondents who have ever saved**

|                            | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region                 |           |            |            |               |      |               |      | Employment Sector |      |            |      |            |      |        |  |
|----------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|------------------------|-----------|------------|------------|---------------|------|---------------|------|-------------------|------|------------|------|------------|------|--------|--|
|                            |        |      |        |       |       |       |       |       |              |      |      |      | Yorkshire & Humberside |           |            |            | West Midlands |      | East Midlands |      | Eastern           |      | South East |      | South West |      | Public |  |
|                            | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE                     | Scot-land | North East | North West | 143           | 119  | 81            | 141  | 170               | 249  | 146        | 230  | 666        |      |        |  |
| Unweighted base            | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325                    | 123       | 70         | 184        | 143           | 119  | 81            | 141  | 170               | 249  | 146        | 230  | 666        |      |        |  |
| Weighted base              | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305                    | 135       | 59         | 163        | 150           | 137  | 111           | 76   | 167               | 186  | 227        | 140  | 232        | 675  |        |  |
| NET: Agree                 | 774    | 383  | 391    | 63    | 95    | 129   | 146   | 143   | 199          | 224  | 214  | 189  | 147                    | 64        | 27         | 83         | 80            | 59   | 57            | 36   | 88                | 84   | 120        | 75   | 107        | 332  |        |  |
|                            | 50%    | 50%  | 50%    | 40%   | 37%   | 53%   | 54%   | 56%   | 54%          | 48%  | 49%  | 56%  | 48%                    | 47%       | 46%        | 51%        | 43%           | 52%  | 47%           | 53%  | 45%               | 53%  | 53%        | 54%  | 46%        | 49%  |        |  |
| Strongly agree             | (+2)   | 184  | 96     | 88    | 17    | 23    | 24    | 31    | 42           | 47   | 57   | 58   | 34                     | 35        | 11         | 5          | 17            | 15   | 14            | 14   | 6                 | 21   | 24         | 37   | 19         | 35   | 74     |  |
|                            | 12%    | 12%  | 11%    | 11%   | 9%    | 10%   | 11%   | 17%   | 13%          | 12%  | 13%  | 10%  | 11%                    | 11%       | 8%         | 9%         | 10%           | 10%  | 10%           | 13%  | 13%               | 13%  | 13%        | 16%  | 13%        | 15%  | 11%    |  |
| Somewhat agree             | (+1)   | 590  | 287    | 303   | 46    | 72    | 105   | 115   | 101          | 152  | 167  | 156  | 155                    | 112       | 53         | 22         | 67            | 64   | 44            | 43   | 30                | 67   | 60         | 82   | 57         | 72   | 258    |  |
|                            | 38%    | 37%  | 39%    | 29%   | 28%   | 43%   | 42%   | 40%   | 41%          | 35%  | 36%  | 46%  | 37%                    | 39%       | 37%        | 41%        | 43%           | 32%  | 39%           | 39%  | 39%               | 32%  | 36%        | 41%  | 31%        | 38%  |        |  |
| Neither agree nor disagree | (0)    | 668  | 340    | 328   | 86    | 140   | 97    | 112   | 88           | 145  | 205  | 186  | 138                    | 139       | 64         | 28         | 66            | 59   | 70            | 43   | 72                | 83   | 91         | 55   | 101        | 301  |        |  |
|                            | 43%    | 44%  | 42%    | 55%   | 55%   | 40%   | 41%   | 35%   | 39%          | 44%  | 42%  | 41%  | 41%                    | 45%       | 47%        | 48%        | 41%           | 51%  | 39%           | 47%  | 44%               | 40%  | 40%        | 43%  | 45%        |      |        |  |
| Somewhat disagree          | (-1)   | 80   | 39     | 41    | 4     | 16    | 9     | 16    | 9            | 16   | 20   | 5%   | 36                     | 29        | 4          | 11         | 7             | 4    | 11            | 6    | 4                 | 8    | 3          | 3    | 16         | 9    | 31     |  |
|                            | 5%     | 5%   | 5%     | 3%    | 6%    | 7%    | 3%    | 6%    | 3%           | 6%   | 2%   | 5%   | 8%                     | 7%        | 1%         | 3%         | 5%            | 6%   | 7%            | 4%   | 3%                | 2%   | 3%         | 9%   | 6%         | 8%   | 5%     |  |
| Strongly disagree          | (-2)   | 30   | 12     | 18    | 3     | 5     | 3     | 5     | 6            | 8    | 5    | 5    | 10                     | 6         | 9          | 1          | -             | 2    | 5             | 4    | 3                 | 1    | 4          | 3    | 7          | -    | 6      |  |
|                            | 2%     | 1%   | 2%     | 2%    | 2%    | 1%    | 2%    | 2%    | 2%           | 1%   | 2%   | 1%   | 2%                     | 2%        | 1%         | -          | 1%            | 3%   | 3%            | 3%   | 1%                | 2%   | 1%         | 3%   | -          | 3%   | 2%     |  |
| NET: Disagree              |        | 110  | 50     | 60    | 7     | 20    | 20    | 13    | 22           | 27   | 41   | 9%   | 39                     | 10        | 20         | 8          | 4             | 13   | 11            | 8    | 11                | 4    | 7          | 19   | 16         | 9    | 24     |  |
|                            | 7%     | 6%   | 8%     | 5%    | 8%    | 8%    | 5%    | 9%    | 9%           | 7%   | 9%   | 9%   | 3%                     | 6%        | 6%         | 6%         | 8%            | 8%   | 6%            | 10%  | 5%                | 4%   | 10%        | 7%   | 6%         | 10%  | 4%     |  |
| Mean                       |        | 0.53 | 0.54   | 0.51  | 0.45  | 0.36  | 0.53  | 0.59  | 0.62         | 0.57 | 0.50 | 0.51 | 0.61                   | 0.50      | 0.49       | 0.49       | 0.52          | 0.52 | 0.44          | 0.52 | 0.49              | 0.59 | 0.47       | 0.59 | 0.61       | 0.48 | 0.52   |  |
| Standard deviation         |        | 0.84 | 0.83   | 0.85  | 0.80  | 0.80  | 0.81  | 0.80  | 0.92         | 0.85 | 0.84 | 0.88 | 0.76                   | 0.85      | 0.74       | 0.75       | 0.82          | 0.86 | 0.84          | 0.90 | 0.76              | 0.82 | 0.88       | 0.92 | 0.80       | 0.93 | 0.81   |  |
| Standard error             |        | 0.02 | 0.03   | 0.03  | 0.07  | 0.05  | 0.05  | 0.05  | 0.06         | 0.04 | 0.04 | 0.04 | 0.05                   | 0.05      | 0.07       | 0.09       | 0.06          | 0.07 | 0.07          | 0.08 | 0.08              | 0.07 | 0.07       | 0.06 | 0.07       | 0.06 | 0.03   |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 128

**Q.10 To what extent do you agree with the following statements?****Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past****Base: All respondents who have ever saved**

|                            | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                            | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                            |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                   |                          |                              |
| Unweighted base            | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534        | 548  | 377        | 794        | 543   | 186             | 33                |                          |                              |
| Weighted base              | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490        | 537  | 406        | 790        | 526   | 178             | 37                |                          |                              |
| NET: Agree                 | 774<br>50%                            | 774<br>50%      | 579<br>53%     | 194<br>43%   | -                            | 521<br>52%    | 253<br>45%     | 225<br>46% | 284<br>53%   | 216<br>53% | 409<br>52% | 266<br>51%  | 84<br>47%       | 10<br>27%         |                          |                              |
| Strongly agree             | (+2)<br>12%                           | 184<br>12%      | 184<br>12%     | 148<br>14%   | 35<br>8%                     | -             | 133<br>13%     | 51<br>9%   | 51<br>10%  | 68<br>13%  | 58<br>14%  | 91<br>12%   | 59<br>11%       | 30<br>17%         | 2<br>5%                  |                              |
| Somewhat agree             | (+1)<br>38%                           | 590<br>38%      | 590<br>38%     | 431<br>39%   | 159<br>35%                   | -             | 388<br>39%     | 202<br>36% | 174<br>36%   | 216<br>40% | 158<br>39% | 317<br>40%  | 208<br>39%      | 54<br>30%         | 8<br>22%                 |                              |
| Neither agree nor disagree | (0)<br>43%                            | 668<br>43%      | 668<br>43%     | 446<br>41%   | 221<br>49%                   | -             | 399<br>40%     | 268<br>48% | 233<br>48%   | 209<br>39% | 169<br>42% | 341<br>43%  | 215<br>41%      | 80<br>45%         | 19<br>52%                |                              |
| Somewhat disagree          | (-1)<br>5%                            | 80<br>5%        | 80<br>5%       | 57<br>5%   | 23<br>5%                     | -             | 59<br>6%       | 21<br>4%   | 20<br>4%   | 36<br>7%   | 17<br>4%   | 28<br>4%  | 34<br>6%        | 13<br>7%          | 5<br>13%                 |                              |
| Strongly disagree          | (-2)<br>2%                            | 30<br>2%        | 30<br>2%       | 16<br>1%   | 14<br>3%                     | -             | 14<br>1%       | 16<br>3%   | 12<br>2%   | 8<br>1%    | 3<br>1%    | 12<br>2%  | 12<br>2%        | 1<br>1%           | 3<br>8%                  |                              |
| NET: Disagree              | 110<br>7%                             | 110<br>7%       | 74<br>7%       | 36<br>8%   | -                            | 73<br>7%      | 37<br>7%       | 32<br>7%   | 44<br>8%   | 21<br>5%   | 40<br>5%   | 45<br>9%  | 14<br>8%        | 8<br>22%          |                          |                              |
| Mean                       | 0.53                                  | 0.53            | 0.58           | 0.40   | -                            | 0.57          | 0.45           | 0.47       | 0.56   | 0.61       | 0.57       | 0.51  | 0.56            | 0.02              |                          |                              |
| Standard deviation         | 0.84                                  | 0.84            | 0.84           | 0.82   | -                            | 0.85          | 0.82           | 0.83       | 0.85   | 0.81       | 0.80       | 0.86  | 0.88            | 0.95              |                          |                              |
| Standard error             | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04       | 0.04   | 0.04       | 0.03       | 0.04  | 0.06            | 0.17              |                          |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 129

**Q.11 How important are the following factors in your decision to save or invest?****Summary****Base:** All respondents who have ever saved

|                                   |      | Factors                           |                                  |               |                                   |             |                      |                    |   |  |  |
|-----------------------------------|------|-----------------------------------|----------------------------------|---------------|-----------------------------------|-------------|----------------------|--------------------|---|--|--|
|                                   |      | Finding products that work for me | Rates of return (interest rates) | Affordability | Wanting to spend rather than save | Age         | Family circumstances | Work circumstances | Trust in banks and financial institutions | Availability of information about saving and investment products | Personalised information about which products are right for me |
| Unweighted base                   |      | 1573                              | 1573                             | 1573          | 1573                              | 1573        | 1573                 | 1573               | 1573                                      | 1573   | 1573   |
| Weighted base                     |      | 1551                              | 1551                             | 1551          | 1551                              | 1551        | 1551                 | 1551               | 1551                                      | 1551   | 1551   |
| NET: Important                    |      | 1227<br>79%                       | 1313<br>85%                      | 1342<br>86%   | 504<br>32%                        | 1052<br>68% | 1103<br>71%          | 988<br>64%         | 1157<br>75%                               | 1146<br>74%  | 964<br>62%   |
| Very important                    | (+2) | 547<br>35%                        | 810<br>52%                       | 777<br>50%    | 138<br>9%                         | 449<br>29%  | 525<br>34%           | 520<br>34%         | 541<br>35%                                | 483<br>31%   | 348<br>22%   |
| Somewhat important                | (+1) | 680<br>44%                        | 502<br>32%                       | 565<br>36%    | 366<br>24%                        | 603<br>39%  | 577<br>37%           | 468<br>30%         | 616<br>40%                                | 663<br>43%   | 617<br>40%   |
| Neither important nor unimportant | (0)  | 299<br>19%                        | 194<br>12%                       | 176<br>11%    | 669<br>43%                        | 410<br>26%  | 351<br>23%           | 390<br>25%         | 339<br>22%                                | 355<br>23%   | 485<br>31%   |
| Somewhat unimportant              | (-1) | 16<br>1%                          | 36<br>2%                         | 28<br>2%      | 260<br>17%                        | 64<br>4%    | 60<br>4%             | 52<br>3%           | 42<br>3%                                  | 46<br>3%   | 81<br>5%   |
| Very unimportant                  | (-2) | 9<br>1%                           | 9<br>1%                          | 6<br>*        | 119<br>8%                         | 25<br>2%    | 38<br>2%             | 122<br>8%          | 14<br>1%                                  | 5<br>*   | 21<br>1%   |
| NET: Unimportant                  |      | 25<br>2%                          | 45<br>3%                         | 33<br>2%      | 379<br>24%                        | 89<br>6%    | 98<br>6%             | 173<br>11%         | 56<br>4%                                  | 51<br>3%   | 102<br>7%  |
| Mean                              |      | 1.12                              | 1.33                             | 1.34          | 0.09                              | 0.89        | 0.96                 | 0.78               | 1.05                                      | 1.01   | 0.77   |
| Standard deviation                |      | 0.79                              | 0.82                             | 0.78          | 1.03                              | 0.92        | 0.97                 | 1.17               | 0.87                                      | 0.83   | 0.90   |
| Standard error                    |      | 0.02                              | 0.02                             | 0.02          | 0.03                              | 0.02        | 0.02                 | 0.03               | 0.02                                      | 0.02   | 0.02   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 130

**Q.11 How important are the following factors in your decision to save or invest?****Finding products that work for me****Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |            | Employment Sector |            |            |        |         |      |      |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London       | South-East | South-West | Public | Private |      |      |
|                                   |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |            |                   |            |            |        |         |      |      |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |      |
| NET: Important                    | 1227   | 577  | 650    | 99    | 184   | 202   | 218   | 217   | 307          | 386  | 350  | 247  | 244    | 110       | 50         | 133        | 121                    | 112           | 84            | 65         | 128               | 141        | 168        | 114    | 179     | 518  |      |
| Very important                    | (+2)   | 547  | 234    | 314   | 36    | 89    | 70    | 113   | 105          | 135  | 162  | 106  | 126    | 49        | 29         | 55         | 55                     | 44            | 41            | 31         | 55                | 76         | 61         | 54     | 88      | 233  |      |
|                                   |        | 35%  | 30%    | 40%   | 23%   | 35%   | 29%   | 41%   | 41%          | 36%  | 34%  | 35%  | 31%    | 41%       | 36%        | 49%        | 34%                    | 32%           | 37%           | 40%        | 41%               | 27%        | 39%        | 38%    | 35%     |      |      |
| Somewhat important                | (+1)   | 680  | 343    | 336   | 63    | 94    | 132   | 106   | 113          | 172  | 224  | 196  | 141    | 118       | 61         | 22         | 79                     | 67            | 68            | 43         | 34                | 74         | 65         | 107    | 59      | 91   | 285  |
|                                   |        | 44%  | 44%    | 43%   | 41%   | 37%   | 54%   | 39%   | 45%          | 46%  | 48%  | 45%  | 42%    | 39%       | 45%        | 37%        | 45%                    | 44%           | 39%           | 45%        | 35%               | 47%        | 35%        | 43%    | 39%     | 42%  |      |
| Neither important nor unimportant | (0)    | 299  | 181    | 118   | 52    | 67    | 35    | 51    | 33           | 62   | 79   | 78   | 84     | 58        | 23         | 8          | 27                     | 28            | 25            | 11         | 36                | 42         | 51         | 23     | 23      | 48   | 148  |
|                                   |        | 19%  | 23%    | 15%   | 33%   | 26%   | 14%   | 19%   | 13%          | 17%  | 17%  | 18%  | 25%    | 19%       | 17%        | 13%        | 16%                    | 19%           | 23%           | 15%        | 21%               | 23%        | 23%        | 21%    | 16%     | 22%  |      |
| Somewhat unimportant              | (-1)   | 16   | 11     | 5     | 2     | 4     | 4     | 1     | 3            | 2    | 5    | 7    | 3      | 2         | 1          | *          | 1                      | 1             | 1             | 1          | 1                 | 3          | 3          | 3      | 2%      | 2%   | 5    |
|                                   |        | 1%   | 1%     | 1%    | 1%    | 2%    | 2%    | *     | 1%           | 1%   | 1%   | 2%   | 1%     | 1%        | 1%         | *          | 1%                     | 1%            | 1%            | 1%         | 1%                | 1%         | 1%         | 2%     | 1%      | 1%   |      |
| Very unimportant                  | (-2)   | 9    | 3      | 6     | 3     | 1     | 4     | 1     | -            | 1    | 1    | 3    | 4      | 1         | 2          | *          | 2                      | -             | -             | 1          | -                 | -          | 4          | 1      | 3       | 4    | 1%   |
|                                   |        | 1%   | *      | 1%    | 2%    | *     | 1%    | *     | -            | *    | *    | 1%   | 1%     | *         | 1%         | *          | 1%                     | -             | -             | 1%         | -                 | -          | 2%         | *      | 1%      | 1%   |      |
| NET: Unimportant                  |        | 25   | 15     | 10    | 5     | 5     | 8     | 3     | 3            | 3    | 5    | 10   | 7      | 4         | 2          | *          | 3                      | 1             | 1             | 2          | -                 | 3          | 3          | 7      | 3       | 5    | 9    |
|                                   |        | 2%   | 2%     | 1%    | 3%    | 2%    | 3%    | 1%    | 1%           | 1%   | 1%   | 2%   | 2%     | 1%        | 2%         | *          | 2%                     | 1%            | 1%            | 2%         | -                 | 2%         | 3%         | 2%     | 2%      | 1%   |      |
| Mean                              |        | 1.12 | 1.03   | 1.22  | 0.82  | 1.05  | 1.06  | 1.20  | 1.26         | 1.18 | 1.15 | 1.12 | 1.01   | 1.19      | 1.14       | 1.33       | 1.13                   | 1.16          | 1.13          | 1.10       | 1.26              | 1.08       | 1.15       | 0.96   | 1.18    | 1.12 | 1.09 |
| Standard deviation                |        | 0.79 | 0.80   | 0.77  | 0.87  | 0.84  | 0.79  | 0.79  | 0.72         | 0.73 | 0.73 | 0.80 | 0.84   | 0.80      | 0.80       | 0.74       | 0.78                   | 0.74          | 0.71          | 0.82       | 0.70              | 0.78       | 0.83       | 0.85   | 0.80    | 0.85 | 0.80 |
| Standard error                    |        | 0.02 | 0.03   | 0.03  | 0.08  | 0.05  | 0.05  | 0.05  | 0.04         | 0.04 | 0.03 | 0.04 | 0.05   | 0.04      | 0.07       | 0.09       | 0.06                   | 0.06          | 0.08          | 0.08       | 0.07              | 0.06       | 0.05       | 0.07   | 0.06    | 0.05 | 0.03 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 130

**Q.11 How important are the following factors in your decision to save or invest?****Finding products that work for me****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |  |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|--|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |  |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |  |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |  |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |  |
| NET: Important                    | 1227<br>79%                           | 1227<br>79%     | 904<br>82%     | 323<br>71%   | -                            | 816<br>82%    | 411<br>74%     | 381<br>78%   | 439<br>82% | 318<br>78% | 612<br>77%  | 436<br>83%      | 144<br>81%        | 25<br>68%                |                              |  |
| Very important                    | (+2)<br>35%                           | 547<br>35%      | 404<br>37%     | 143<br>32%   | -                            | 370<br>37%    | 178<br>32%     | 185<br>38%   | 178<br>33% | 139<br>34% | 281<br>36%  | 187<br>36%      | 63<br>36%         | 12<br>34%                |                              |  |
| Somewhat important                | (+1)<br>44%                           | 680<br>44%      | 500<br>45%     | 180<br>40%   | -                            | 446<br>45%    | 233<br>42%     | 196<br>40%   | 260<br>48% | 180<br>44% | 331<br>42%  | 249<br>47%      | 80<br>45%         | 13<br>34%                |                              |  |
| Neither important nor unimportant | (0)<br>19%                            | 299<br>19%      | 179<br>16%     | 120<br>27%   | -                            | 165<br>17%    | 134<br>24%     | 106<br>22%   | 87<br>16%  | 78<br>19%  | 166<br>21%  | 85<br>16%       | 29<br>16%         | 11<br>30%                |                              |  |
| Somewhat unimportant              | (-1)<br>1%                            | 16<br>1%        | 16<br>1%       | 8<br>1%  | 8<br>2%                      | -             | 9<br>1%        | 7<br>1%  | 2<br>*     | 7<br>1%    | 5<br>1%   | 7<br>1%         | 5<br>1%           | 2<br>1%                  | 1<br>2%                      |  |
| Very unimportant                  | (-2)<br>1%                            | 9<br>1%         | 9<br>1%        | 8<br>1%  | 1<br>*                       | -             | 4<br>*         | 6<br>1%  | -<br>-     | 5<br>1%    | 4<br>1%   | 6<br>1%         | -<br>-            | 4<br>2%                  | -<br>-                       |  |
| NET: Unimportant                  | 25<br>2%                              | 25<br>2%        | 16<br>1%       | 9<br>2%  | -                            | 12<br>1%      | 13<br>2%       | 2<br>*   | 11<br>2%   | 9<br>2%    | 13<br>2%  | 5<br>1%         | 6<br>3%           | 1<br>2%                  |                              |  |
| Mean                              | 1.12                                  | 1.12            | 1.17           | 1.01   | -                            | 1.18          | 1.02           | 1.15   | 1.12       | 1.09       | 1.11  | 1.17            | 1.11              | 1.01                     |                              |  |
| Standard deviation                | 0.79                                  | 0.79            | 0.77           | 0.83   | -                            | 0.76          | 0.84           | 0.77   | 0.78       | 0.82       | 0.81  | 0.73            | 0.86              | 0.85                     |                              |  |
| Standard error                    | 0.02                                  | 0.02            | 0.02           | 0.04   | -                            | 0.02          | 0.04           | 0.03   | 0.03       | 0.04       | 0.03  | 0.03            | 0.06              | 0.15                     |                              |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 131

**Q.11 How important are the following factors in your decision to save or invest?****Rates of return (interest rates)****Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |            | Employment Sector |            |            |        |         |      |      |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London       | South-East | South-West | Public | Private |      |      |
|                                   |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |            |                   |            |            |        |         |      |      |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |      |
| NET: Important                    | 1313   | 638  | 674    | 101   | 192   | 207   | 245   | 235   | 333          | 406  | 378  | 270  | 259    | 112       | 52         | 139        | 124                    | 115           | 93            | 69         | 143               | 155        | 186        | 125    | 192     | 546  |      |
| Very important                    | (+2)   | 810  | 385    | 426   | 51    | 104   | 126   | 151   | 160          | 219  | 253  | 220  | 165    | 173       | 39         | 86         | 77                     | 71            | 64            | 39         | 93                | 99         | 114        | 72     | 110     | 321  |      |
|                                   |        | 52%  | 50%    | 55%   | 32%   | 41%   | 52%   | 56%   | 63%          | 59%  | 54%  | 50%  | 49%    | 57%       | 43%        | 66%        | 53%                    | 51%           | 56%           | 53%        | 50%               | 53%        | 51%        | 47%    | 48%     |      |      |
| Somewhat important                | (+1)   | 502  | 254    | 248   | 51    | 88    | 80    | 94    | 75           | 114  | 153  | 158  | 105    | 86        | 54         | 13         | 52                     | 47            | 44            | 29         | 30                | 51         | 56         | 72     | 54      | 82   | 225  |
|                                   |        | 32%  | 33%    | 32%   | 33%   | 35%   | 35%   | 30%   | 31%          | 33%  | 36%  | 31%  | 28%    | 40%       | 22%        | 32%        | 26%                    | 32%           | 26%           | 39%        | 30%               | 30%        | 32%        | 38%    | 35%     | 33%  |      |
| Neither important nor unimportant | (0)    | 194  | 108    | 86    | 41    | 51    | 32    | 21    | 16           | 34   | 56   | 52   | 53     | 33        | 21         | 6          | 19                     | 22            | 16            | 7          | 23                | 22         | 37         | 7      | 35      | 98   |      |
|                                   |        | 12%  | 14%    | 11%   | 26%   | 20%   | 13%   | 8%    | 6%           | 9%   | 12%  | 12%  | 16%    | 11%       | 16%        | 10%        | 12%                    | 14%           | 13%           | 9%         | 14%               | 12%        | 16%        | 5%     | 15%     | 15%  |      |
| Somewhat unimportant              | (-1)   | 36   | 22     | 14    | 14    | 9%    | 10    | 2     | 5            | 2    | 3    | 5    | 1      | 6         | 14         | 11         | 4%                     | 1             | 1             | 3          | 5                 | 6          | 2          | 1      | 1       | 9    | 25   |
|                                   |        | 2%   | 3%     | 2%    | 9%    | 4%    | 1%    | 2%    | 1%           | 1%   | 1%   | 1%   | 1%     | 1%        | 4%         | 4%         | 1%                     | 3%            | 2%            | 3%         | 4%                | 2%         | 1%         | 1%     | 5%      | 4%   |      |
| Very unimportant                  | (-2)   | 9    | 5      | 4     | -     | 2     | 4     | 1     | 1            | 1    | 3    | 3    | 1      | 2         | 2          | -          | 3                      | 1             | 1             | -          | -                 | -          | 3          | 1      | 1       | 5    | 1%   |
|                                   |        | 1%   | 1%     | 1%    | -     | 1%    | 2%    | *     | *            | *    | 1%   | 1%   | 1%     | *         | 1%         | 1%         | 1%                     | 2%            | 1%            | 1%         | 1%                | 1%         | 1%         | 1%     | 1%      | *    | 1%   |
| NET: Unimportant                  |        | 45   | 27     | 18    | 14    | 12    | 6     | 6     | 2            | 4    | 8    | 9    | 16     | 13        | 2          | 1          | 5                      | 5             | 7             | 3          | 1                 | 1          | 9          | 4      | 8       | 5    | 30   |
|                                   |        | 3%   | 3%     | 2%    | 9%    | 5%    | 2%    | 1%    | 1%           | 2%   | 2%   | 2%   | 5%     | 4%        | 2%         | 3%         | 3%                     | 5%            | 3%            | 1%         | 1%                | 5%         | 2%         | 2%     | 4%      |      |      |
| Mean                              |        | 1.33 | 1.28   | 1.38  | 0.88  | 1.11  | 1.32  | 1.43  | 1.55         | 1.47 | 1.38 | 1.34 | 1.24   | 1.36      | 1.22       | 1.51       | 1.34                   | 1.30          | 1.39          | 1.40       | 1.41              | 1.32       | 1.29       | 1.35   | 1.28    | 1.23 |      |
| Standard deviation                |        | 0.82 | 0.85   | 0.79  | 0.97  | 0.91  | 0.85  | 0.75  | 0.66         | 0.72 | 0.78 | 0.79 | 0.89   | 0.87      | 0.82       | 0.78       | 0.86                   | 0.83          | 0.88          | 0.84       | 0.69              | 0.74       | 0.86       | 0.84   | 0.82    | 0.81 | 0.89 |
| Standard error                    |        | 0.02 | 0.03   | 0.03  | 0.09  | 0.06  | 0.05  | 0.04  | 0.04         | 0.04 | 0.03 | 0.04 | 0.06   | 0.05      | 0.07       | 0.09       | 0.06                   | 0.07          | 0.07          | 0.08       | 0.08              | 0.06       | 0.07       | 0.05   | 0.07    | 0.03 |      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 131

**Q.11 How important are the following factors in your decision to save or invest?****Rates of return (interest rates)****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 1313<br>85%                           | 1313<br>85%     | 945<br>86%     | 367<br>81%   | -                            | 873<br>88%    | 440<br>79%     | 401<br>82%   | 474<br>88% | 337<br>83% | 671<br>85%  | 459<br>87%      | 148<br>83%        | 25<br>68%                |                              |
| Very important                    | (+2)<br>52%                           | 810<br>52%      | 810<br>52%     | 605<br>55%   | 206<br>46%                   | -             | 549<br>55%     | 262<br>47%   | 255<br>52% | 289<br>54% | 203<br>50%  | 417<br>53%      | 281<br>53%        | 89<br>50%                | 18<br>49%                    |
| Somewhat important                | (+1)<br>32%                           | 502<br>32%      | 502<br>32%     | 340<br>31%   | 162<br>36%                   | -             | 324<br>33%     | 178<br>32%   | 146<br>30% | 185<br>34% | 134<br>33%  | 254<br>32%      | 178<br>34%        | 58<br>33%                | 7<br>19%                     |
| Neither important nor unimportant | (0)<br>12%                            | 194<br>12%      | 194<br>12%     | 122<br>11%   | 71<br>16%                    | -             | 94<br>9%       | 100<br>18%   | 67<br>14%  | 54<br>10%  | 61<br>15%   | 101<br>13%      | 48<br>9%          | 27<br>15%                | 10<br>26%                    |
| Somewhat unimportant              | (-1)<br>2%                            | 36<br>2%        | 36<br>2%       | 25<br>2%   | 12<br>3%                     | -             | 21<br>2%       | 15<br>3%   | 22<br>4%   | 5<br>1%    | 4<br>1%   | 11<br>1%        | 17<br>3%          | 3<br>2%                  | 2<br>6%                      |
| Very unimportant                  | (-2)<br>1%                            | 9<br>1%         | 9<br>1%        | 7<br>1%  | 1<br>*                       | -             | 6<br>1%        | 3<br>*   | -          | 4<br>1%    | 4<br>1%   | 7<br>1%         | 1<br>*            | -                        | -                            |
| NET: Unimportant                  | 45<br>3%                              | 45<br>3%        | 32<br>3%       | 13<br>3%   | -                            | 27<br>3%      | 18<br>3%       | 22<br>4%   | 9<br>2%    | 8<br>2%    | 19<br>2%  | 19<br>4%        | 3<br>2%           | 2<br>6%                  |                              |
| Mean                              | 1.33                                  | 1.33            | 1.37           | 1.24   | -                            | 1.40          | 1.22           | 1.29   | 1.40       | 1.30       | 1.34  | 1.37            | 1.31              | 1.11                     |                              |
| Standard deviation                | 0.82                                  | 0.82            | 0.82           | 0.83   | -                            | 0.79          | 0.87           | 0.87   | 0.77       | 0.83       | 0.82  | 0.81            | 0.80              | 1.00                     |                              |
| Standard error                    | 0.02                                  | 0.02            | 0.02           | 0.04   | -                            | 0.02          | 0.04           | 0.04   | 0.03       | 0.04       | 0.03  | 0.03            | 0.06              | 0.17                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 132

**Q.11 How important are the following factors in your decision to save or invest?****Affordability****Base: All respondents who have ever saved**

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region             |          |            |            |               |      |               |      | Employment Sector |      |            |      |            |      |        |     |     |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------------------|----------|------------|------------|---------------|------|---------------|------|-------------------|------|------------|------|------------|------|--------|-----|-----|
|                                   |        |      |        |       |       |       |       |       |              |      |      |      | Yorkshire & Humber |          |            |            | West Midlands |      | East Midlands |      | Eastern           |      | South East |      | South West |      | Public |     |     |
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE                 | Scotland | North East | North West | 143           | 119  | 81            | 141  | 170               | 249  | 146        | 230  | 666        |      |        |     |     |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325                | 123      | 70         | 184        | 143           | 147  | 119           | 81   | 141               | 170  | 249        | 146  | 230        | 666  |        |     |     |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305                | 135      | 59         | 163        | 150           | 137  | 111           | 76   | 167               | 186  | 227        | 140  | 232        | 675  |        |     |     |
| NET: Important                    | 1342   | 650  | 692    | 108   | 205   | 222   | 244   | 232   | 331          | 404  | 379  | 288  | 272                | 89%      | 113        | 52         | 144           | 130  | 118           | 91   | 67                | 149  | 160        | 193  | 124        | 202  | 569    |     |     |
|                                   | 86%    | 84%  | 89%    | 69%   | 80%   | 91%   | 90%   | 92%   | 89%          | 86%  | 86%  | 85%  | 89%                | 84%      | 89%        | 89%        | 89%           | 87%  | 82%           | 88%  | 89%               | 85%  | 86%        | 85%  | 89%        | 87%  | 84%    |     |     |
| Very important                    | (+2)   | 777  | 356    | 421   | 51    | 103   | 120   | 160   | 146          | 196  | 222  | 224  | 153                | 178      | 64         | 35         | 85            | 74   | 54            | 32   | 79                | 94   | 118        | 74   | 120        | 315  | 52%    | 47% |     |
|                                   | 50%    | 46%  | 54%    | 33%   | 41%   | 49%   | 59%   | 58%   | 53%          | 47%  | 51%  | 45%  | 45%                | 58%      | 47%        | 60%        | 52%           | 49%  | 51%           | 48%  | 41%               | 47%  | 51%        | 52%  | 53%        | 52%  | 47%    |     |     |
| Somewhat important                | (+1)   | 565  | 295    | 270   | 57    | 102   | 102   | 84    | 86           | 134  | 181  | 154  | 135                | 94       | 50         | 17         | 59            | 56   | 48            | 37   | 36                | 70   | 66         | 75   | 50         | 81   | 254    | 35% | 38% |
|                                   | 36%    | 38%  | 35%    | 35%   | 36%   | 40%   | 42%   | 31%   | 34%          | 36%  | 39%  | 35%  | 40%                | 31%      | 31%        | 29%        | 37%           | 37%  | 35%           | 34%  | 47%               | 42%  | 35%        | 33%  | 36%        | 35%  | 35%    | 38% |     |
| Neither important nor unimportant | (0)    | 176  | 104    | 72    | 40    | 38    | 18    | 25    | 19           | 36   | 56   | 55   | 35                 | 30       | 20         | 7          | 16            | 18   | 17            | 15   | 7                 | 15   | 16         | 28   | 13         | 27   | 85     | 12% | 13% |
|                                   | 11%    | 13%  | 9%     | 26%   | 15%   | 7%    | 9%    | 8%    | 10%          | 12%  | 13%  | 10%  | 10%                | 10%      | 15%        | 11%        | 10%           | 14%  | 15%           | 9%   | 9%                | 9%   | 9%         | 12%  | 9%         | 12%  | 13%    |     |     |
| Somewhat unimportant              | (-1)   | 28   | 17     | 11    | 6     | 12    | 3     | 1     | 1            | 5    | 7    | 3    | 15                 | 3        | -          | -          | -             | 1    | 2             | 1    | 3                 | 2    | 3          | 8    | 5          | 2    | 1      | 19  | 3%  |
|                                   | 2%     | 2%   | 1%     | 4%    | 5%    | 1%    | *     | *     | 1%           | 2%   | 1%   | 4%   | 4%                 | 1%       | -          | -          | -             | *    | 1%            | 1%   | 1%                | 3%   | 3%         | 2%   | 4%         | 2%   | 1%     | 1%  | 3%  |
| Very unimportant                  | (-2)   | 6    | 2      | 3     | 2     | -     | 2     | 1     | 1            | -    | 2    | 2    | 1                  | 1        | 2          | -          | -             | 1    | -             | -    | -                 | -    | 2          | -    | 1          | 2    | 1      | 2   |     |
|                                   | *      | *    | *      | *     | 1%    | -     | 1%    | *     | *            | -    | *    | *    | *                  | *        | 1%         | -          | -             | 1%   | -             | -    | -                 | -    | 1%         | -    | *          | 1%   | 1%     | *   |     |
| NET: Unimportant                  | 33     | 19   | 14     | 8     | 12    | 5     | 2     | 1     | 5            | 10   | 4    | 16   | 4                  | 2        | -          | 2          | 2             | 1    | 3             | 2    | 3                 | 3    | 10         | 5    | 3          | 3    | 21     | 3%  |     |
|                                   | 2%     | 2%   | 2%     | 5%    | 5%    | 2%    | 1%    | *     | 1%           | 2%   | 1%   | 5%   | 1%                 | 1%       | -          | 1%         | 1%            | 1%   | 3%            | 3%   | 2%                | 3%   | 5%         | 2%   | 2%         | 1%   | 1%     | 3%  |     |
| Mean                              | 1.34   | 1.27 | 1.41   | 0.95  | 1.16  | 1.37  | 1.48  | 1.49  | 1.41         | 1.31 | 1.36 | 1.25 | 1.46               | 1.29     | 1.48       | 1.39       | 1.34          | 1.36 | 1.28          | 1.26 | 1.34              | 1.30 | 1.35       | 1.40 | 1.36       | 1.28 |        |     |     |
| Standard deviation                | 0.78   | 0.80 | 0.75   | 0.93  | 0.85  | 0.73  | 0.72  | 0.67  | 0.72         | 0.78 | 0.75 | 0.84 | 0.73               | 0.80     | 0.70       | 0.75       | 0.75          | 0.74 | 0.82          | 0.75 | 0.73              | 0.89 | 0.79       | 0.75 | 0.78       | 0.81 |        |     |     |
| Standard error                    | 0.02   | 0.03 | 0.03   | 0.08  | 0.05  | 0.05  | 0.04  | 0.04  | 0.04         | 0.03 | 0.03 | 0.05 | 0.04               | 0.07     | 0.08       | 0.06       | 0.06          | 0.06 | 0.08          | 0.08 | 0.06              | 0.07 | 0.05       | 0.06 | 0.05       | 0.03 |        |     |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 132

**Q.11 How important are the following factors in your decision to save or invest?****Affordability****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |  |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|--|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |  |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |  |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |  |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |  |
| NET: Important                    | 1342<br>86%                           | 1342<br>86%     | 958<br>87%     | 384<br>85%   | -                            | 877<br>88%    | 465<br>83%     | 425<br>87%   | 471<br>88% | 345<br>85% | 685<br>87%  | 467<br>89%      | 150<br>84%        | 27<br>74%                |                              |  |
| Very important                    | (+2)<br>50%                           | 777<br>50%      | 532<br>48%     | 245<br>54%   | -                            | 508<br>51%    | 269<br>48%     | 249<br>51%   | 285<br>53% | 183<br>45% | 415<br>52%  | 263<br>50%      | 78<br>44%         | 13<br>36%                |                              |  |
| Somewhat important                | (+1)<br>36%                           | 565<br>36%      | 426<br>39%     | 139<br>31%   | -                            | 369<br>37%    | 196<br>35%     | 177<br>36%   | 186<br>35% | 162<br>40% | 271<br>34%  | 205<br>39%      | 71<br>40%         | 14<br>38%                |                              |  |
| Neither important nor unimportant | (0)<br>11%                            | 176<br>11%      | 122<br>11%     | 54<br>12%  | -                            | 91<br>9%      | 86<br>15%      | 51<br>11%  | 56<br>10%  | 51<br>13%  | 89<br>11%   | 46<br>9%        | 26<br>15%         | 9<br>26%                 |                              |  |
| Somewhat unimportant              | (-1)<br>2%                            | 28<br>2%        | 28<br>2%       | 16<br>1%   | 12<br>3%                     | -             | 21<br>2%       | 7<br>1%  | 11<br>2%   | 9<br>2%    | 8<br>2%   | 13<br>2%        | 10<br>2%          | 2<br>1%                  | -                            |  |
| Very unimportant                  | (-2)<br>*                             | 6<br>*          | 6<br>*         | 3<br>*   | 2<br>*                       | -             | 6<br>1%        | -  | 2<br>*     | 2<br>*     | 2<br>*  | 3<br>*          | 2<br>*            | -                        | -                            |  |
| NET: Unimportant                  | 33<br>2%                              | 33<br>2%        | 19<br>2%       | 14<br>3%   | -                            | 26<br>3%      | 7<br>1%        | 13<br>3%   | 11<br>2%   | 9<br>2%    | 16<br>2%  | 13<br>2%        | 2<br>1%           | -                        | -                            |  |
| Mean                              | 1.34                                  | 1.34            | 1.33           | 1.36   | -                            | 1.36          | 1.30           | 1.34   | 1.38       | 1.28       | 1.37  | 1.36            | 1.27              | 1.11                     |                              |  |
| Standard deviation                | 0.78                                  | 0.78            | 0.75           | 0.83   | -                            | 0.78          | 0.77           | 0.79   | 0.77       | 0.78       | 0.78  | 0.76            | 0.75              | 0.79                     |                              |  |
| Standard error                    | 0.02                                  | 0.02            | 0.02           | 0.04   | -                            | 0.02          | 0.03           | 0.03   | 0.03       | 0.04       | 0.03  | 0.03            | 0.06              | 0.14                     |                              |  |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 133

**Q.11 How important are the following factors in your decision to save or invest?****Wanting to spend rather than save****Base: All respondents who have ever saved**

|  | Gender                            |      |        | Age   |       |       |       |       |       | Social Grade |      |      |      | Region    |            |            |                        |               |               |               |        | Employment Sector |            |        |         |      |      |     |
|--|-----------------------------------|------|--------|-------|-------|-------|-------|-------|-------|--------------|------|------|------|-----------|------------|------------|------------------------|---------------|---------------|---------------|--------|-------------------|------------|--------|---------|------|------|-----|
|  |                                   |      |        |       |       |       |       |       |       |              |      |      |      |           |            |            |                        |               |               |               |        |                   |            |        |         |      |      |     |
|  | Total                             | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+   | AB           | C1   | C2   | DE   | Scot-land | North-East | North-West | Yorkshire & Humberside | West Midlands | East Midlands | Eastern Wales | London | South East        | South West | Public | Private |      |      |     |
| Unweighted base  | 1573                              | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383   | 513          | 488  | 247  | 325  | 123       | 70         | 184        | 143                    | 147           | 119           | 81            | 141    | 170               | 249        | 146    | 230     | 666  |      |     |
| Weighted base  | 1551                              | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371   | 470          | 438  | 338  | 305  | 135       | 59         | 163        | 150                    | 137           | 111           | 76            | 167    | 186               | 227        | 140    | 232     | 675  |      |     |
| NET: Important   | 504                               | 245  | 259    | 71    | 102   | 96    | 75    | 77    | 83    | 150          | 147  | 112  | 94   | 41        | 22         | 63         | 54                     | 50            | 23            | 52            | 58     | 76                | 38         | 100    | 232     | 34%  |      |     |
| 32% 32% 33% 45% 40% 39% 28% 31% 22% 32% 34% 33% 31% 30% 37% 25% 31% 31% 33% 30% 31% 31% 33% 43% 34%  | (+2)                              | 138  | 66     | 71    | 20    | 31    | 23    | 19    | 24    | 21           | 39   | 35   | 30   | 34        | 11         | 6          | 16                     | 18            | 12            | 9             | 16     | 20                | 12         | 11     | 37      | 58   | 9%   |     |
| Very important   | 9%                                | 9%   | 9%     | 13%   | 12%   | 9%    | 7%    | 10%   | 6%    | 8%           | 8%   | 9%   | 11%  | 8%        | 11%        | 10%        | 12%                    | 9%            | 6%            | 12%           | 11%    | 11%               | 11%        | 11%    | 16%     | 9%   |      |     |
| Somewhat important   | (+1)                              | 366  | 179    | 187   | 51    | 71    | 73    | 56    | 53    | 62           | 111  | 113  | 83   | 60        | 30         | 16         | 47                     | 36            | 39            | 21            | 14     | 36                | 38         | 63     | 26      | 63   | 174  |     |
| 24% 23% 24% 33% 28% 30% 21% 21% 17% 24% 26% 24% 20% 22% 27% 29% 24% 28% 19% 21% 20% 28% 19% 21% 20% 28% 19% 27% 26%  | (0)                               | 669  | 354    | 314   | 62    | 97    | 100   | 136   | 101   | 173          | 202  | 184  | 147  | 136       | 55         | 30         | 64                     | 63            | 60            | 51            | 75     | 78                | 94         | 60     | 102     | 298  | 44%  |     |
| 43% 46% 40% 40% 38% 41% 50% 40% 47% 43% 42% 44% 45% 40% 52% 39% 42% 44% 46% 50% 45% 42% 42% 42% 42% 43% 44% 44%  | Neither important nor unimportant | 260  | 116    | 144   | 18    | 44    | 39    | 41    | 45    | 73           | 87   | 75   | 55   | 43        | 26         | 2          | 28                     | 24            | 20            | 25            | 10     | 28                | 31         | 36     | 28      | 22   | 107  |     |
| 17% 15% 18% 11% 17% 16% 15% 18% 20% 18% 17% 16% 14% 19% 4% 4% 4% 18% 16% 15% 13% 17% 17% 16% 16% 20% 10% 16% 16%   | Somewhat unimportant              | (-1) | 119    | 58    | 61    | 6     | 12    | 10    | 19    | 30           | 42   | 31   | 33   | 24        | 32         | 14         | 4                      | 7             | 10            | 6             | 7      | 5                 | 13         | 19     | 21      | 14   | 8    | 38  |
| 8% 8% 8% 4% 5% 4% 7% 12% 11% 11% 7% 7% 10% 10% 7% 10% 10% 7% 6% 5% 7% 10% 10% 9% 10% 10% 6% 6%   | Very unimportant                  | (-2) | 379    | 174   | 205   | 23    | 56    | 49    | 61    | 75           | 115  | 117  | 108  | 79        | 75         | 39         | 6                      | 35            | 34            | 27            | 33     | 16                | 41         | 50     | 57      | 42   | 31   | 145 |
| 24% 22% 26% 15% 22% 20% 22% 30% 31% 25% 25% 23% 23% 11% 11% 22% 23% 19% 29% 20% 24% 27% 25% 30% 13% 21% 20%  | NET: Unimportant                  | 0.09 | 0.10   | 0.08  | 0.39  | 0.25  | 0.24  | 0.05  | -0.01 | -0.14        | 0.09 | 0.09 | 0.12 | 0.07      | -0.01      | 0.32       | 0.23                   | 0.19          | 0.21          | -0.05         | 0.14   | 0.08              | 0.04       | 0.05   | -0.04   | 0.42 | 0.16 |     |
| 1.03 1.01 1.05 0.97 1.04 0.97 0.96 1.12 1.01 1.01 1.02 1.01 0.05 0.06 0.06 0.07 0.05 0.04 0.05 0.06 0.06 0.07 0.09 0.08 0.09 0.11 0.09 0.08 0.06 0.09 0.04 | Standard deviation                | 0.03 | 0.04   | 0.04  | 0.09  | 0.07  | 0.06  | 0.06  | 0.07  | 0.05         | 0.04 | 0.05 | 0.06 | 0.06      | 0.10       | 0.12       | 0.07                   | 0.09          | 0.08          | 0.09          | 0.11   | 0.09              | 0.08       | 0.06   | 0.09    | 0.06 | 0.04 |     |
| 0.03 0.04 0.04 0.09 0.07 0.06 0.06 0.07 0.05 0.04 0.04 0.05 0.06 0.06 0.10 0.07 0.05 0.09 0.08 0.09 0.09 0.11 0.09 0.08 0.09 0.06 0.09 0.06 0.04           | Standard error                    |      |        |       |       |       |       |       |       |              |      |      |      |           |            |            |                        |               |               |               |        |                   |            |        |         |      |      |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 133

**Q.11 How important are the following factors in your decision to save or invest?****Wanting to spend rather than save****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 504<br>32%                            | 504<br>32%      | 351<br>32%     | 153<br>34%   | -                            | 303<br>31%    | 201<br>36%     | 139<br>28%   | 167<br>31% | 153<br>38% | 240<br>30%  | 173<br>33%      | 66<br>37%         | 16<br>45%                |                              |
| Very important                    | (+2)<br>9%                            | 138<br>9%       | 138<br>9%      | 84<br>8%   | 54<br>12%                    | -<br>-        | 82<br>8%       | 56<br>10%  | 33<br>7%   | 50<br>9%   | 39<br>10%   | 60<br>8%        | 48<br>9%          | 24<br>13%                | 5<br>14%                     |
| Somewhat important                | (+1)<br>24%                           | 366<br>24%      | 366<br>24%     | 268<br>24%   | 98<br>22%                    | -<br>-        | 221<br>22%     | 145<br>26%   | 106<br>22% | 117<br>22% | 114<br>28%  | 179<br>23%      | 124<br>24%        | 42<br>24%                | 11<br>31%                    |
| Neither important nor unimportant | (0)<br>43%                            | 669<br>43%      | 669<br>43%     | 467<br>42%   | 202<br>45%                   | -<br>-        | 434<br>44%     | 235<br>42%   | 217<br>44% | 237<br>44% | 168<br>41%  | 374<br>47%      | 199<br>38%        | 74<br>42%                | 14<br>37%                    |
| Somewhat unimportant              | (-1)<br>17%                           | 260<br>17%      | 260<br>17%     | 184<br>17%   | 75<br>17%                    | -<br>-        | 170<br>17%     | 90<br>16%  | 84<br>17%  | 96<br>18%  | 60<br>15%   | 115<br>15%      | 112<br>21%        | 24<br>13%                | 5<br>15%                     |
| Very unimportant                  | (-2)<br>8%                            | 119<br>8%       | 119<br>8%      | 97<br>9%   | 22<br>5%                     | -<br>-        | 86<br>9%       | 33<br>6%   | 51<br>10%  | 36<br>7%   | 26<br>6%  | 61<br>8%        | 42<br>8%          | 14<br>8%                 | 1<br>3%                      |
| NET: Unimportant                  | 379<br>24%                            | 379<br>24%      | 281<br>26%     | 98<br>22%  | -                            | 256<br>26%    | 123<br>22%     | 135<br>27%   | 133<br>25% | 85<br>21%  | 176<br>22%  | 155<br>29%      | 38<br>21%         | 7<br>18%                 |                              |
| Mean                              | 0.09                                  | 0.09            | 0.05           | 0.19   | -                            | 0.04          | 0.18           | -0.03  | 0.09       | 0.20       | 0.08  | 0.05            | 0.21              | 0.38                     |                              |
| Standard deviation                | 1.03                                  | 1.03            | 1.03           | 1.01   | -                            | 1.03          | 1.01           | 1.04   | 1.02       | 1.01       | 0.99  | 1.07            | 1.09              | 1.03                     |                              |
| Standard error                    | 0.03                                  | 0.03            | 0.03           | 0.05   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.05       | 0.04  | 0.05            | 0.08              | 0.18                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 134

**Q.11 How important are the following factors in your decision to save or invest?****Age****Base:** All respondents who have ever saved

|                                   |      | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |            | Employment Sector |            |            |        |         |      |
|-----------------------------------|------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|
|                                   |      | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London       | South-East | South-West | Public | Private |      |
|                                   |      |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |            |                   |            |            |        |         |      |
| Unweighted base                   |      | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |
| Weighted base                     |      | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |
| NET: Important                    |      | 1052   | 506  | 547    | 86    | 149   | 156   | 183   | 193   | 286          | 330  | 287  | 228  | 207    | 90        | 38         | 112        | 114                    | 99            | 74            | 47         | 107               | 131        | 148        | 93     | 142     | 433  |
| Very important                    | (+2) | 449    | 207  | 242    | 29    | 52    | 44    | 75    | 87    | 162          | 135  | 103  | 103  | 109    | 32        | 19         | 37         | 44                     | 40            | 36            | 25         | 46                | 54         | 74         | 45     | 59      | 159  |
|                                   |      | 29%    | 27%  | 31%    | 19%   | 20%   | 18%   | 28%   | 35%   | 44%          | 29%  | 23%  | 30%  | 36%    | 24%       | 32%        | 23%        | 29%                    | 29%           | 32%           | 32%        | 27%               | 29%        | 32%        | 25%    | 24%     |      |
| Somewhat important                | (+1) | 603    | 299  | 304    | 56    | 98    | 112   | 107   | 106   | 124          | 196  | 184  | 125  | 98     | 58        | 20         | 75         | 70                     | 58            | 38            | 22         | 61                | 77         | 74         | 49     | 83      | 274  |
|                                   |      | 39%    | 39%  | 39%    | 36%   | 38%   | 46%   | 40%   | 42%   | 33%          | 42%  | 42%  | 37%  | 32%    | 43%       | 33%        | 46%        | 46%                    | 34%           | 34%           | 37%        | 41%               | 33%        | 35%        | 36%    | 41%     |      |
| Neither important nor unimportant | (0)  | 410    | 223  | 187    | 56    | 85    | 71    | 79    | 50    | 70           | 118  | 89   | 83   | 37     | 17        | 43         | 30         | 28                     | 23            | 59            | 38         | 65                | 36         | 80         | 196    |         |      |
|                                   |      | 26%    | 29%  | 24%    | 36%   | 33%   | 29%   | 29%   | 20%   | 19%          | 26%  | 27%  | 26%  | 27%    | 27%       | 29%        | 26%        | 25%                    | 30%           | 36%           | 20%        | 29%               | 26%        | 34%        | 29%    |         |      |
| Somewhat unimportant              | (-1) | 64     | 30   | 34     | 10    | 16    | 14    | 8     | 6     | 10           | 16   | 22   | 15   | 10     | 6         | 3          | 5          | 6                      | 3             | 6             | 1          | 11                | 11         | 7          | 8      | 4       | 32   |
|                                   |      | 4%     | 4%   | 4%     | 6%    | 6%    | 3%    | 3%    | 2%    | 3%           | 3%   | 5%   | 4%   | 3%     | 4%        | 4%         | 4%         | 3%                     | 2%            | 5%            | 8%         | 6%                | 6%         | 5%         | 4%     | 5%      |      |
| Very unimportant                  | (-2) | 25     | 14   | 11     | 5     | 5     | 4     | 2     | 3     | 6            | 3    | 11   | 6    | 6      | 2         | 1          | 3          | 1                      | 1             | 4             | 1          | -                 | 7          | 3          | 2      | 2       | 14   |
|                                   |      | 2%     | 2%   | 1%     | 3%    | 2%    | 2%    | 1%    | 1%    | 2%           | 1%   | 3%   | 2%   | 2%     | 2%        | 2%         | 2%         | 2%                     | 1%            | 3%            | 1%         | 1%                | 4%         | 1%         | 2%     | 1%      |      |
| NET: Unimportant                  |      | 89     | 44   | 45     | 14    | 21    | 19    | 10    | 10    | 16           | 19   | 33   | 21   | 16     | 8         | 4          | 8          | 6                      | 4             | 10            | 7          | 1                 | 18         | 14         | 10     | 10      | 46   |
|                                   |      | 6%     | 6%   | 6%     | 9%    | 8%    | 4%    | 4%    | 4%    | 4%           | 4%   | 8%   | 6%   | 5%     | 6%        | 6%         | 6%         | 6%                     | 3%            | 9%            | 9%         | 1*                | 10%        | 6%         | 7%     | 4%      | 7%   |
| Mean                              |      | 0.89   | 0.85 | 0.94   | 0.62  | 0.69  | 0.72  | 0.91  | 1.06  | 1.15         | 0.94 | 0.79 | 0.90 | 0.96   | 0.83      | 0.88       | 0.84       | 1.00                   | 0.97          | 0.87          | 0.85       | 0.91              | 0.86       | 0.90       | 0.90   | 0.81    | 0.79 |
| Standard deviation                |      | 0.92   | 0.92 | 0.92   | 0.96  | 0.93  | 0.89  | 0.86  | 0.87  | 0.93         | 0.86 | 0.94 | 0.94 | 0.96   | 0.90      | 0.98       | 0.88       | 0.83                   | 0.84          | 1.03          | 0.99       | 0.80              | 1.02       | 0.97       | 0.97   | 0.89    | 0.93 |
| Standard error                    |      | 0.02   | 0.03 | 0.03   | 0.08  | 0.06  | 0.05  | 0.05  | 0.05  | 0.05         | 0.04 | 0.04 | 0.06 | 0.05   | 0.08      | 0.12       | 0.06       | 0.07                   | 0.07          | 0.09          | 0.11       | 0.07              | 0.08       | 0.06       | 0.08   | 0.06    | 0.04 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 134

**Q.11 How important are the following factors in your decision to save or invest?****Age****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 1052<br>68%                           | 1052<br>68%     | 743<br>68%     | 310<br>69%   | -                            | 718<br>72%    | 334<br>60%     | 338<br>69%   | 385<br>72% | 255<br>63% | 520<br>66%  | 385<br>73%      | 114<br>64%        | 22<br>61%                |                              |
| Very important                    | (+2)<br>29%                           | 449<br>29%      | 449<br>29%     | 302<br>27%   | 148<br>33%                   | -             | 313<br>32%     | 136<br>24%   | 152<br>31% | 164<br>31% | 99<br>24%   | 228<br>29%      | 159<br>30%        | 52<br>29%                | 7<br>20%                     |
| Somewhat important                | (+1)<br>39%                           | 603<br>39%      | 603<br>39%     | 441<br>40%   | 162<br>36%                   | -             | 405<br>41%     | 198<br>35%   | 186<br>38% | 220<br>41% | 156<br>39%  | 292<br>37%      | 226<br>43%        | 61<br>34%                | 15<br>41%                    |
| Neither important nor unimportant | (0)<br>26%                            | 410<br>26%      | 410<br>26%     | 290<br>26%   | 120<br>27%                   | -             | 226<br>23%     | 184<br>33%   | 126<br>26% | 119<br>22% | 129<br>32%  | 218<br>28%      | 121<br>23%        | 53<br>30%                | 11<br>30%                    |
| Somewhat unimportant              | (-1)<br>4%                            | 64<br>4%        | 64<br>4%       | 47<br>4%   | 17<br>4%                     | -             | 34<br>3%       | 30<br>5%   | 19<br>4%   | 22<br>4%   | 19<br>5%  | 36<br>5%        | 14<br>3%          | 11<br>6%                 | 2<br>5%                      |
| Very unimportant                  | (-2)<br>2%                            | 25<br>2%        | 25<br>2%       | 20<br>2%   | 5<br>1%                      | -             | 16<br>2%       | 10<br>2%   | 7<br>1%    | 11<br>2%   | 3<br>1%   | 16<br>2%        | 7<br>1%           | 1<br>*                   | 1<br>4%                      |
| NET: Unimportant                  | 89<br>6%                              | 89<br>6%        | 67<br>6%       | 22<br>5%   | -                            | 49<br>5%      | 40<br>7%       | 26<br>5%   | 33<br>6%   | 22<br>5%   | 52<br>7%  | 21<br>4%        | 12<br>7%          | 3<br>9%                  |                              |
| Mean                              | 0.89                                  | 0.89            | 0.87           | 0.95   | -                            | 0.97          | 0.75           | 0.93   | 0.94       | 0.81       | 0.86  | 0.98            | 0.86              | 0.68                     |                              |
| Standard deviation                | 0.92                                  | 0.92            | 0.93           | 0.92   | -                            | 0.91          | 0.94           | 0.92   | 0.94       | 0.88       | 0.95  | 0.87            | 0.93              | 0.99                     |                              |
| Standard error                    | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07              | 0.17                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 135

**Q.11 How important are the following factors in your decision to save or invest?****Family circumstances****Base:** All respondents who have ever saved

|                                   |      | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |            | Employment Sector |            |            |        |         |      |     |  |  |
|-----------------------------------|------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|-----|--|--|
|                                   |      | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London       | South-East | South-West | Public | Private |      |     |  |  |
|                                   |      |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |            |                   |            |            |        |         |      |     |  |  |
| Unweighted base                   |      | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |     |  |  |
| Weighted base                     |      | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |     |  |  |
| NET: Important                    |      | 1103   | 516  | 587    | 86    | 169   | 184   | 209   | 188   | 267          | 334  | 291  | 245  | 233    | 92        | 46         | 117        | 106                    | 102           | 81            | 52         | 116               | 123        | 167        | 101    | 169     | 466  |     |  |  |
| Very important                    | (+2) | 525    | 215  | 310    | 27    | 74    | 91    | 106   | 99    | 126          | 144  | 134  | 127  | 120    | 44        | 21         | 51         | 47                     | 47            | 42            | 53         | 59                | 75         | 61         | 91     | 39%     | 199  |     |  |  |
|                                   |      | 34%    | 28%  | 40%    | 18%   | 29%   | 37%   | 39%   | 39%   | 34%          | 31%  | 31%  | 31%  | 38%    | 32%       | 35%        | 31%        | 34%                    | 34%           | 32%           | 31%        | 33%               | 44%        | 39%        | 29%    |         |      |     |  |  |
| Somewhat important                | (+1) | 577    | 301  | 277    | 59    | 94    | 92    | 103   | 88    | 141          | 190  | 157  | 118  | 112    | 48        | 25         | 66         | 59                     | 56            | 39            | 26         | 63                | 64         | 92         | 40     | 79      | 34%  | 267 |  |  |
|                                   |      | 37%    | 39%  | 36%    | 38%   | 37%   | 38%   | 38%   | 35%   | 38%          | 41%  | 36%  | 35%  | 37%    | 35%       | 42%        | 41%        | 40%                    | 41%           | 35%           | 33%        | 38%               | 34%        | 40%        | 34%    | 34%     | 40%  |     |  |  |
| Neither important nor unimportant | (0)  | 351    | 198  | 153    | 65    | 71    | 43    | 50    | 47    | 74           | 118  | 110  | 70   | 53     | 34        | 8          | 37         | 38                     | 30            | 23            | 20         | 44                | 40         | 48         | 29     | 50      | 21%  | 170 |  |  |
|                                   |      | 23%    | 26%  | 20%    | 42%   | 28%   | 18%   | 18%   | 19%   | 20%          | 25%  | 25%  | 21%  | 17%    | 25%       | 13%        | 23%        | 22%                    | 21%           | 21%           | 26%        | 22%               | 21%        | 21%        | 21%    | 21%     | 25%  |     |  |  |
| Somewhat unimportant              | (-1) | 60     | 37   | 22     | 4     | 13    | 11    | 8     | 8     | 14           | 10   | 19   | 18   | 13     | 3         | 4          | 5          | 5                      | 3             | 5             | 5          | 7                 | 12         | 5          | 6      | 8       | 4%   | 27  |  |  |
|                                   |      | 4%     | 5%   | 3%     | 3%    | 5%    | 5%    | 3%    | 3%    | 4%           | 2%   | 4%   | 5%   | 4%     | 3%        | 6%         | 3%         | 3%                     | 2%            | 4%            | 7%         | 4%                | 2%         | 7%         | 2%     | 4%      | 4%   | 4%  |  |  |
| Very unimportant                  | (-2) | 38     | 22   | 17     | 1     | 2     | 7     | 4     | 9     | 16           | 7    | 19   | 4    | 8      | 7         | 2          | 4          | 1                      | 2             | 2             | -          | 1                 | 11         | 6          | 4      | 5       | 2%   | 12  |  |  |
|                                   |      | 2%     | 3%   | 2%     | 1%    | 1%    | 3%    | 1%    | 4%    | 4%           | 2%   | 4%   | 1%   | 3%     | 5%        | 3%         | 2%         | 1%                     | 1%            | 1%            | 2%         | -                 | 1          | 6%         | 3%     | 3%      | 2%   | 2%  |  |  |
| NET: Unimportant                  |      | 98     | 59   | 39     | 5     | 15    | 18    | 12    | 18    | 30           | 18   | 38   | 23   | 20     | 10        | 5          | 9          | 6                      | 5             | 7             | 5          | 8                 | 23         | 11         | 9      | 13      | 39   | 6%  |  |  |
|                                   |      | 6%     | 8%   | 5%     | 3%    | 6%    | 7%    | 4%    | 7%    | 8%           | 4%   | 9%   | 7%   | 7%     | 8%        | 9%         | 5%         | 4%                     | 3%            | 6%            | 7%         | 5%                | 5%         | 12%        | 5%     | 7%      | 6%   | 6%  |  |  |
| Mean                              |      | 0.96   | 0.84 | 1.08   | 0.69  | 0.89  | 1.02  | 1.10  | 1.03  | 0.94         | 0.96 | 0.84 | 1.02 | 1.06   | 0.88      | 1.01       | 0.96       | 0.97                   | 1.04          | 1.02          | 0.95       | 0.96              | 0.79       | 0.99       | 1.07   | 1.05    | 0.91 |     |  |  |
| Standard deviation                |      | 0.97   | 0.98 | 0.95   | 0.81  | 0.91  | 1.00  | 0.90  | 1.02  | 1.04         | 0.89 | 1.05 | 0.96 | 0.98   | 1.05      | 1.00       | 0.94       | 0.88                   | 0.87          | 0.97          | 0.93       | 0.89              | 1.13       | 0.94       | 1.02   | 0.96    | 0.93 |     |  |  |
| Standard error                    |      | 0.02   | 0.04 | 0.03   | 0.07  | 0.06  | 0.06  | 0.05  | 0.06  | 0.05         | 0.04 | 0.05 | 0.06 | 0.05   | 0.10      | 0.12       | 0.07       | 0.07                   | 0.07          | 0.09          | 0.10       | 0.07              | 0.09       | 0.06       | 0.08   | 0.06    | 0.04 |     |  |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 135

**Q.11 How important are the following factors in your decision to save or invest?****Family circumstances**

Base: All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 1103<br>71%                           | 1103<br>71%     | 760<br>69%     | 342<br>76%   | -                            | 706<br>71%    | 396<br>71%     | 330<br>67%   | 396<br>74% | 291<br>72% | 578<br>73%  | 372<br>71%      | 123<br>69%        | 20<br>56%                |                              |
| Very important                    | (+2)<br>34%                           | 525<br>34%      | 525<br>34%     | 356<br>32%   | 169<br>37%                   | -             | 335<br>34%     | 190<br>34%   | 170<br>35% | 186<br>35% | 126<br>31%  | 290<br>37%      | 162<br>31%        | 61<br>34%                | 9<br>23%                     |
| Somewhat important                | (+1)<br>37%                           | 577<br>37%      | 577<br>37%     | 404<br>37%   | 173<br>38%                   | -             | 371<br>37%     | 206<br>37%   | 160<br>33% | 210<br>39% | 165<br>41%  | 288<br>36%      | 210<br>40%        | 61<br>34%                | 12<br>33%                    |
| Neither important nor unimportant | (0)<br>23%                            | 351<br>23%      | 351<br>23%     | 258<br>23%   | 93<br>21%                    | -             | 210<br>21%     | 140<br>25%   | 117<br>24% | 115<br>21% | 93<br>23%   | 172<br>22%      | 110<br>21%        | 48<br>27%                | 14<br>40%                    |
| Somewhat unimportant              | (-1)<br>4%                            | 60<br>4%        | 60<br>4%       | 48<br>4%   | 12<br>3%                     | -             | 42<br>4%       | 17<br>3%   | 20<br>4%   | 16<br>3%   | 18<br>4%  | 24<br>3%        | 27<br>5%          | 3<br>2%                  | 1<br>2%                      |
| Very unimportant                  | (-2)<br>2%                            | 38<br>2%        | 38<br>2%       | 33<br>3%   | 5<br>1%                      | -             | 34<br>3%       | 4<br>1%  | 22<br>5%   | 10<br>2%   | 4<br>1%   | 16<br>2%        | 17<br>3%          | 4<br>2%                  | 1<br>2%                      |
| NET: Unimportant                  | 98<br>6%                              | 98<br>6%        | 81<br>7%       | 17<br>4%   | -                            | 77<br>8%      | 22<br>4%       | 43<br>9%   | 27<br>5%   | 22<br>5%   | 40<br>5%  | 44<br>8%        | 8<br>4%           | 2<br>5%                  |                              |
| Mean                              | 0.96                                  | 0.96            | 0.91           | 1.08   | -                            | 0.94          | 1.00           | 0.89   | 1.01       | 0.96       | 1.03  | 0.90            | 0.97              | 0.73                     |                              |
| Standard deviation                | 0.97                                  | 0.97            | 1.00           | 0.89   | -                            | 1.01          | 0.89           | 1.07   | 0.93       | 0.90       | 0.94  | 1.01            | 0.95              | 0.93                     |                              |
| Standard error                    | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.05   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07              | 0.16                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 136

**Q.11 How important are the following factors in your decision to save or invest?****Work circumstances****Base: All respondents who have ever saved**

|                                   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region                 |            |            |            |               |           |               |           | Employment Sector |            |            |           |            |            |            |  |
|-----------------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------------------|------------|------------|------------|---------------|-----------|---------------|-----------|-------------------|------------|------------|-----------|------------|------------|------------|--|
|                                   |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humberside |            |            |            | West Midlands |           | East Midlands |           | Eastern           |            | South East |           | South West |            | Public     |  |
|                                   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                     | Scotland   | North East | North West | 143           | 119       | 81            | 141       | 170               | 249        | 146        | 230       | 666        |            |            |  |
| Unweighted base                   | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325                    | 123        | 70         | 184        | 143           | 119       | 81            | 141       | 170               | 249        | 146        | 230       | 666        |            |            |  |
| Weighted base                     | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305                    | 135        | 59         | 163        | 150           | 137       | 111           | 76        | 167               | 186        | 227        | 140       | 232        | 675        |            |  |
| NET: Important                    | 988<br>64%  | 462<br>60% | 526<br>68% | 97<br>62%  | 194<br>76% | 197<br>81% | 199<br>73% | 174<br>69% | 126<br>34%   | 287<br>61% | 290<br>66% | 221<br>66% | 189<br>62%             | 85<br>63%  | 42<br>71%  | 97<br>60%  | 97<br>65%     | 84<br>61% | 59<br>53%     | 55<br>72% | 115<br>69%        | 122<br>66% | 135<br>60% | 96<br>69% | 180<br>77% | 508<br>75% |            |  |
| Very important                    | (+2)<br>34% | 520<br>29% | 227<br>38% | 293<br>31% | 48<br>38%  | 96<br>39%  | 95<br>40%  | 108<br>40% | 100<br>20%   | 73<br>33%  | 155<br>31% | 136<br>35% | 117<br>37%             | 112<br>35% | 47<br>35%  | 21<br>36%  | 47<br>29%     | 50<br>34% | 48<br>35%     | 31<br>28% | 22<br>28%         | 56<br>34%  | 73<br>39%  | 73<br>32% | 51<br>37%  | 104<br>45% | 250<br>37% |  |
| Somewhat important                | (+1)<br>30% | 468<br>30% | 235<br>30% | 233<br>30% | 49<br>32%  | 98<br>38%  | 102<br>42% | 91<br>34%  | 74<br>29%    | 54<br>14%  | 132<br>28% | 155<br>35% | 104<br>31%             | 77<br>25%  | 39<br>29%  | 20<br>35%  | 50<br>31%     | 47<br>31% | 36<br>26%     | 27<br>25% | 33<br>43%         | 59<br>35%  | 50<br>27%  | 62<br>27% | 45<br>32%  | 76<br>33%  | 258<br>38% |  |
| Neither important nor unimportant | (0)<br>25%  | 390<br>27% | 212<br>23% | 178<br>23% | 51<br>33%  | 56<br>22%  | 38<br>16%  | 65<br>24%  | 61<br>32%    | 119<br>24% | 114<br>23% | 101<br>28% | 96<br>28%              | 79<br>24%  | 33<br>26%  | 15<br>26%  | 46<br>28%     | 36<br>24% | 42<br>31%     | 29<br>26% | 16<br>21%         | 38<br>22%  | 41<br>22%  | 64<br>28% | 30<br>21%  | 49<br>21%  | 143<br>21% |  |
| Somewhat unimportant              | (-1)<br>3%  | 52<br>3%   | 24<br>3%   | 28<br>4%   | 7<br>4%    | 4<br>2%    | 6<br>2%    | 25<br>7%   | 22<br>5%     | 11<br>3%   | 9<br>3%    | 10<br>3%   | 4<br>3%                | 1<br>1%    | 5<br>3%    | 9<br>6%    | 4<br>3%       | 6<br>2%   | 1<br>2%       | 4<br>3%   | 2<br>1%           | 12<br>5%   | 3<br>2%    | 3<br>1%   | 3<br>1%    | 15<br>2%   |            |  |
| Very unimportant                  | (-2)<br>8%  | 122<br>10% | 75<br>10%  | 46<br>6%   | 1<br>*     | 1<br>*     | 4<br>2%    | 3<br>1%    | 12<br>5%     | 101<br>27% | 47<br>10%  | 36<br>8%   | 12<br>4%               | 27<br>9%   | 13<br>10%  | 1<br>2%    | 14<br>9%      | 8<br>5%   | 7<br>5%       | 17<br>15% | 4<br>5%           | 11<br>6%   | 20<br>7%   | 16<br>11% | 10<br>7%   | 1<br>*     | 8<br>1%    |  |
| NET: Unimportant                  | 173<br>11%  | 99<br>13%  | 74<br>10%  | 8<br>5%    | 5<br>2%    | 9<br>4%    | 8<br>3%    | 18<br>7%   | 126<br>34%   | 69<br>15%  | 47<br>11%  | 21<br>6%   | 37<br>12%              | 17<br>13%  | 2<br>3%    | 19<br>12%  | 17<br>11%     | 11<br>8%  | 23<br>21%     | 5<br>7%   | 15<br>9%          | 23<br>12%  | 28<br>10%  | 14<br>10% | 3<br>1%    | 24<br>3%   |            |  |
| Mean                              | 0.78        | 0.66       | 0.90       | 0.87       | 1.12       | 1.14       | 1.09       | 0.96       | -0.07        | 0.69       | 0.78       | 0.91       | 0.78                   | 0.75       | 1.02       | 0.68       | 0.82          | 0.83      | 0.45          | 0.87      | 0.87              | 0.82       | 0.73       | 0.88      | 1.20       | 1.08       |            |  |
| Standard deviation                | 1.17        | 1.21       | 1.13       | 0.92       | 0.82       | 0.87       | 0.89       | 1.08       | 1.44         | 1.25       | 1.15       | 1.02       | 1.23                   | 1.24       | 0.93       | 1.18       | 1.12          | 1.10      | 1.36          | 1.03      | 1.11              | 1.27       | 1.17       | 1.16      | 0.83       | 0.88       |            |  |
| Standard error                    | 0.03        | 0.04       | 0.04       | 0.08       | 0.05       | 0.05       | 0.05       | 0.07       | 0.07         | 0.06       | 0.05       | 0.07       | 0.07                   | 0.11       | 0.11       | 0.09       | 0.09          | 0.12      | 0.11          | 0.09      | 0.10              | 0.07       | 0.10       | 0.05      | 0.03       |            |            |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 136

**Q.11 How important are the following factors in your decision to save or invest?****Work circumstances****Base:** All respondents who have ever saved

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 988<br>64%                            | 988<br>64%      | 696<br>63%     | 292<br>65%   | -                            | 618<br>62%    | 369<br>66%     | 278<br>57%   | 358<br>67% | 277<br>68% | 488<br>62%  | 340<br>65%      | 129<br>72%        | 20<br>55%                |                              |
| Very important                    | (+2)<br>34%                           | 520<br>34%      | 520<br>34%     | 343<br>31%   | 177<br>39%                   | -             | 334<br>34%     | 186<br>33%   | 162<br>33% | 179<br>33% | 129<br>32%  | 259<br>33%      | 177<br>34%        | 70<br>39%                | 8<br>21%                     |
| Somewhat important                | (+1)<br>30%                           | 468<br>30%      | 468<br>30%     | 352<br>32%   | 115<br>26%                   | -             | 284<br>29%     | 184<br>33%   | 116<br>24% | 179<br>33% | 148<br>37%  | 229<br>29%      | 163<br>31%        | 59<br>33%                | 13<br>34%                    |
| Neither important nor unimportant | (0)<br>25%                            | 390<br>25%      | 390<br>25%     | 263<br>24%   | 127<br>28%                   | -             | 244<br>25%     | 146<br>26%   | 140<br>29% | 115<br>21% | 104<br>26%  | 210<br>27%      | 117<br>22%        | 42<br>24%                | 14<br>38%                    |
| Somewhat unimportant              | (-1)<br>3%                            | 52<br>3%        | 52<br>3%       | 41<br>4%   | 10<br>2%                     | -             | 36<br>4%       | 16<br>3%   | 22<br>4%   | 16<br>3%   | 9<br>2%   | 31<br>4%        | 17<br>3%          | -<br>-                   | 2<br>7%                      |
| Very unimportant                  | (-2)<br>8%                            | 122<br>8%       | 122<br>8%      | 99<br>9%   | 22<br>5%                     | -             | 95<br>10%      | 26<br>5%   | 50<br>10%  | 49<br>9%   | 16<br>4%  | 61<br>8%        | 52<br>10%         | 7<br>4%                  | -<br>-                       |
| NET: Unimportant                  | 173<br>11%                            | 173<br>11%      | 141<br>13%     | 33<br>7%   | -                            | 131<br>13%    | 42<br>8%       | 72<br>15%  | 65<br>12%  | 24<br>6%   | 93<br>12%   | 70<br>13%       | 7<br>4%           | 2<br>7%                  |                              |
| Mean                              | 0.78                                  | 0.78            | 0.73           | 0.92   | -                            | 0.73          | 0.87           | 0.65   | 0.79       | 0.90       | 0.75  | 0.75            | 1.04              | 0.70                     |                              |
| Standard deviation                | 1.17                                  | 1.17            | 1.20           | 1.10   | -                            | 1.23          | 1.06           | 1.26   | 1.20       | 1.00       | 1.18  | 1.24            | 0.99              | 0.89                     |                              |
| Standard error                    | 0.03                                  | 0.03            | 0.04           | 0.05   | -                            | 0.04          | 0.05           | 0.05   | 0.05       | 0.05       | 0.04  | 0.05            | 0.07              | 0.15                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 137

**Q.11 How important are the following factors in your decision to save or invest?****Trust in banks and financial institutions****Base: All respondents who have ever saved**

|                                   |      | Gender      |            | Age        |           |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                        |               |               |            | Employment Sector |            |            |            |            |            |
|-----------------------------------|------|-------------|------------|------------|-----------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|
|                                   |      | Total       | Male       | Female     | 18-24     | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North-East | North-West | Yorkshire & Humberside | West-Midlands | East-Midlands | East-Wales | East-London       | South-East | South-West | Public     | Private    |            |
|                                   |      |             |            |            |           |            |            |            |            |              |            |            |            |            |           |            |            |                        |               |               |            |                   |            |            |            |            |            |
| Unweighted base                   |      | 1573        | 777        | 796        | 127       | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146        | 230        | 666        |
| Weighted base                     |      | 1551        | 773        | 778        | 156       | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140        | 232        | 675        |
| NET: Important                    |      | 1157<br>75% | 552<br>71% | 604<br>78% | 89<br>57% | 180<br>71% | 180<br>74% | 212<br>78% | 205<br>81% | 290<br>78%   | 337<br>72% | 325<br>74% | 255<br>75% | 239<br>78% | 94<br>70% | 46<br>78%  | 124<br>76% | 118<br>79%             | 100<br>73%    | 84<br>76%     | 55<br>72%  | 120<br>72%        | 142<br>76% | 163<br>72% | 111<br>79% | 167<br>72% | 480<br>71% |
| Very important                    | (+2) | 541<br>35%  | 236<br>30% | 305<br>39% | 43<br>27% | 79<br>31%  | 71<br>29%  | 107<br>39% | 95<br>38%  | 146<br>39%   | 144<br>31% | 145<br>33% | 114<br>34% | 138<br>45% | 37<br>27% | 25<br>42%  | 54<br>33%  | 60<br>40%              | 49<br>36%     | 47<br>42%     | 52<br>31%  | 65<br>35%         | 68<br>30%  | 59<br>43%  | 75<br>32%  | 215<br>32% |            |
| Somewhat important                | (+1) | 616<br>40%  | 317<br>41% | 299<br>38% | 47<br>30% | 101<br>40% | 109<br>45% | 105<br>39% | 109<br>43% | 144<br>39%   | 193<br>41% | 181<br>41% | 141<br>42% | 101<br>33% | 57<br>42% | 21<br>36%  | 70<br>43%  | 58<br>39%              | 51<br>37%     | 37<br>33%     | 30<br>40%  | 68<br>41%         | 77<br>41%  | 95<br>42%  | 51<br>37%  | 93<br>40%  | 265<br>39% |
| Neither important nor unimportant | (0)  | 339<br>22%  | 185<br>24% | 154<br>20% | 58<br>37% | 62<br>24%  | 50<br>20%  | 55<br>20%  | 41<br>16%  | 71<br>19%    | 112<br>24% | 97<br>22%  | 72<br>21%  | 58<br>19%  | 38<br>28% | 12<br>20%  | 32<br>20%  | 29<br>19%              | 34<br>25%     | 26<br>23%     | 16<br>20%  | 43<br>26%         | 33<br>18%  | 55<br>24%  | 21<br>15%  | 56<br>24%  | 166<br>25% |
| Somewhat unimportant              | (-1) | 42<br>3%    | 29<br>4%   | 14<br>2%   | 8<br>5%   | 11<br>4%   | 8<br>3%    | 2<br>1%    | 6<br>2%    | 7<br>3%      | 15<br>3%   | 13<br>3%   | 9<br>3%    | 5<br>2%    | 1<br>1%   | 1<br>2%    | 5<br>3%    | 2<br>1%                | 4<br>3%       | -<br>-        | 5<br>6%    | 4<br>2%           | 10<br>5%   | 5<br>2%    | 6<br>4%    | 9<br>4%    | 20<br>3%   |
| Very unimportant                  | (-2) | 14<br>1%    | 8<br>1%    | 6<br>1%    | -<br>-    | 2<br>1%    | 7<br>3%    | 3<br>1%    | 1<br>1%    | 3<br>1%      | 6<br>1%    | 3<br>1%    | 1<br>1%    | 3<br>2%    | 2<br>1%   | -<br>-     | 1<br>1%    | 1<br>1%                | 1<br>1%       | 1<br>1%       | 1<br>1%    | 1<br>1%           | 2<br>1%    | 4<br>2%    | 1<br>1%    | -<br>-     | 8<br>1%    |
| NET: Unimportant                  |      | 56<br>4%    | 36<br>5%   | 20<br>3%   | 8<br>5%   | 13<br>5%   | 14<br>6%   | 4<br>2%    | 6<br>3%    | 10<br>3%     | 21<br>4%   | 16<br>4%   | 11<br>3%   | 8<br>3%    | 3<br>2%   | 1<br>2%    | 6<br>4%    | 3<br>2%                | 4<br>3%       | 1<br>1%       | 5<br>7%    | 4<br>2%           | 11<br>6%   | 9<br>4%    | 7<br>5%    | 9<br>4%    | 29<br>4%   |
| Mean                              |      | 1.05        | 0.96       | 1.13       | 0.79      | 0.96       | 0.94       | 1.15       | 1.16       | 1.14         | 0.97       | 1.03       | 1.05       | 1.20       | 0.93      | 1.17       | 1.05       | 1.15                   | 1.06          | 1.15          | 0.97       | 1.00              | 1.04       | 0.97       | 1.16       | 1.00       | 0.97       |
| Standard deviation                |      | 0.87        | 0.88       | 0.85       | 0.91      | 0.89       | 0.93       | 0.83       | 0.79       | 0.84         | 0.89       | 0.86       | 0.83       | 0.88       | 0.86      | 0.83       | 0.85       | 0.84                   | 0.84          | 0.87          | 0.93       | 0.83              | 0.91       | 0.88       | 0.90       | 0.85       | 0.89       |
| Standard error                    |      | 0.02        | 0.03       | 0.03       | 0.08      | 0.06       | 0.06       | 0.05       | 0.05       | 0.04         | 0.04       | 0.04       | 0.05       | 0.05       | 0.08      | 0.10       | 0.06       | 0.07                   | 0.07          | 0.08          | 0.10       | 0.07              | 0.07       | 0.06       | 0.07       | 0.06       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 137

**Q.11 How important are the following factors in your decision to save or invest?****Trust in banks and financial institutions****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |   |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|---|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |   |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |   |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |   |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |   |
| NET: Important                    | 1157<br>75%                           | 1157<br>75%     | 838<br>76%     | 319<br>71%   | -                            | 750<br>76%    | 406<br>73%     | 373<br>76%   | 404<br>75% | 291<br>72% | 591<br>75%  | 406<br>77%      | 123<br>69%        | 25<br>67%                |                              |   |
| Very important                    | (+2)<br>35%                           | 541<br>35%      | 541<br>35%     | 371<br>34%   | 170<br>38%                   | -             | 349<br>35%     | 192<br>34%   | 193<br>39% | 174<br>32% | 118<br>29%  | 283<br>36%      | 179<br>34%        | 66<br>37%                | 9<br>25%                     |   |
| Somewhat important                | (+1)<br>40%                           | 616<br>40%      | 616<br>40%     | 467<br>42%   | 149<br>33%                   | -             | 401<br>40%     | 215<br>38%   | 180<br>37% | 231<br>43% | 173<br>43%  | 308<br>39%      | 227<br>43%        | 57<br>32%                | 15<br>42%                    |   |
| Neither important nor unimportant | (0)<br>22%                            | 339<br>22%      | 339<br>22%     | 223<br>20%   | 116<br>26%                   | -             | 205<br>21%     | 134<br>24%   | 104<br>21% | 113<br>21% | 96<br>24%   | 177<br>22%      | 93<br>18%         | 47<br>27%                | 12<br>33%                    |   |
| Somewhat unimportant              | (-1)<br>3%                            | 42<br>3%        | 42<br>3%       | 28<br>3%   | 14<br>3%                     | -             | 28<br>3%       | 14<br>3%   | 11<br>2%   | 15<br>3%   | 14<br>3%  | 15<br>2%        | 21<br>4%          | 6<br>3%                  | -                            | - |
| Very unimportant                  | (-2)<br>1%                            | 14<br>1%        | 14<br>1%       | 11<br>1%   | 3<br>1%                      | -             | 11<br>1%       | 4<br>1%  | 3<br>1%    | 5<br>1%    | 5<br>1%   | 7<br>1%         | 6<br>1%           | 2<br>1%                  | -                            | - |
| NET: Unimportant                  | 56<br>4%                              | 56<br>4%        | 39<br>4%       | 18<br>4%   | -                            | 38<br>4%      | 18<br>3%       | 13<br>3%   | 20<br>4%   | 19<br>5%   | 22<br>3%  | 27<br>5%        | 7<br>4%           | -                        | -                            | - |
| Mean                              | 1.05                                  | 1.05            | 1.05           | 1.04   | -                            | 1.06          | 1.03           | 1.12   | 1.03       | 0.95       | 1.07  | 1.05            | 1.01              | 0.92                     |                              |   |
| Standard deviation                | 0.87                                  | 0.87            | 0.85           | 0.91   | -                            | 0.87          | 0.86           | 0.85   | 0.85       | 0.88       | 0.85  | 0.88            | 0.92              | 0.77                     |                              |   |
| Standard error                    | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07              | 0.13                     |                              |   |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 138

**Q.11 How important are the following factors in your decision to save or invest?****Availability of information about saving and investment products****Base:** All respondents who have ever saved

|                                   | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |            | Employment Sector |            |            |        |         |      |      |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|--------|---------|------|------|
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North-East | North-West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | London            | South East | South West | Public | Private |      |      |
|                                   |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |            |                   |            |            |        |         |      |      |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513  | 488  | 247  | 325    | 123       | 70         | 184        | 143                    | 147           | 119           | 81         | 141               | 170        | 249        | 146    | 230     | 666  |      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470  | 438  | 338  | 305    | 135       | 59         | 163        | 150                    | 137           | 111           | 76         | 167               | 186        | 227        | 140    | 232     | 675  |      |
| NET: Important                    | 1146   | 541  | 605    | 90    | 174   | 185   | 204   | 208   | 285          | 347  | 331  | 239  | 230    | 103       | 49         | 112        | 114                    | 101           | 84            | 53         | 125               | 136        | 161        | 109    | 166     | 478  |      |
| Very important                    | (+2)   | 483  | 200    | 283   | 36    | 73    | 61    | 97    | 90           | 126  | 143  | 133  | 90     | 117       | 21         | 43         | 48                     | 38            | 33            | 21         | 51                | 63         | 72         | 48     | 69      | 207  |      |
|                                   |        | 31%  | 26%    | 36%   | 23%   | 28%   | 25%   | 36%   | 35%          | 34%  | 30%  | 30%  | 30%    | 27%       | 36%        | 26%        | 32%                    | 28%           | 30%           | 27%        | 31%               | 34%        | 32%        | 35%    | 30%     | 31%  |      |
| Somewhat important                | (+1)   | 663  | 341    | 322   | 54    | 102   | 124   | 107   | 119          | 158  | 204  | 197  | 149    | 113       | 58         | 27         | 69                     | 65            | 63            | 33         | 74                | 73         | 89         | 61     | 97      | 271  |      |
|                                   |        | 43%  | 44%    | 41%   | 34%   | 40%   | 51%   | 40%   | 47%          | 43%  | 43%  | 45%  | 44%    | 37%       | 43%        | 46%        | 46%                    | 44%           | 43%           | 39%        | 43%               | 42%        | 43%        | 42%    | 40%     |      |      |
| Neither important nor unimportant | (0)    | 355  | 201    | 153   | 62    | 65    | 50    | 62    | 39           | 76   | 106  | 91   | 88     | 70        | 28         | 10         | 44                     | 36            | 25            | 18         | 40                | 36         | 58         | 27     | 57      | 174  |      |
|                                   |        | 23%  | 26%    | 20%   | 40%   | 26%   | 20%   | 23%   | 15%          | 21%  | 23%  | 21%  | 21%    | 26%       | 23%        | 20%        | 17%                    | 27%           | 24%           | 23%        | 19%               | 26%        | 20%        | 25%    | 26%     |      |      |
| Somewhat unimportant              | (-1)   | 46   | 28     | 18    | 4     | 15    | 7     | 4     | 6            | 10   | 16   | 14   | 12     | 4         | 4          | *          | 6                      | 1             | 4             | 1          | 5                 | 2          | 12         | 7      | 3       | 9    | 20   |
|                                   |        | 3%   | 4%     | 2%    | 3%    | 6%    | 3%    | 2%    | 2%           | 3%   | 3%   | 3%   | 3%     | 1%        | 1%         | 4%         | 1%                     | 3%            | 1%            | 6%         | 1%                | 2%         | 6%         | 3%     | 4%      | 3%   |      |
| Very unimportant                  | (-2)   | 5    | 4      | 1     | -     | 1     | 3     | 1     | -            | 1    | 1    | 2    | -      | -         | -          | -          | -                      | -             | -             | 1          | -                 | 1          | 2          | 1      | -       | -    | 3    |
|                                   |        | *    | *      | *     | *     | *     | 1%    | *     | *            | *    | 1%   | 1%   | -      | -         | *          | -          | -                      | -             | 1%            | -          | *                 | 1%         | 1%         | -      | -       | *    |      |
| NET: Unimportant                  |        | 51   | 31     | 20    | 4     | 16    | 10    | 5     | 6            | 10   | 17   | 12   | 6      | 4         | *          | 6          | 1                      | 4             | 1             | 5          | 3                 | 14         | 8          | 3      | 9       | 23   |      |
|                                   |        | 3%   | 4%     | 3%    | 3%    | 6%    | 4%    | 2%    | 2%           | 3%   | 4%   | 3%   | 2%     | 1%        | 4%         | 1%         | 3%                     | 1%            | 6%            | 2%         | 7%                | 4%         | 2%         | 4%     | 3%      |      |      |
| Mean                              |        | 1.01 | 0.91   | 1.11  | 0.78  | 0.90  | 0.95  | 1.09  | 1.16         | 1.08 | 1.01 | 1.01 | 0.94   | 1.11      | 1.06       | 1.18       | 0.91                   | 1.07          | 0.97          | 1.03       | 0.91              | 1.03       | 0.99       | 0.98   | 1.11    | 0.97 | 0.98 |
| Standard deviation                |        | 0.83 | 0.84   | 0.81  | 0.83  | 0.89  | 0.83  | 0.81  | 0.76         | 0.81 | 0.82 | 0.83 | 0.81   | 0.84      | 0.82       | 0.73       | 0.84                   | 0.77          | 0.80          | 0.78       | 0.87              | 0.79       | 0.94       | 0.87   | 0.79    | 0.84 | 0.85 |
| Standard error                    |        | 0.02 | 0.03   | 0.03  | 0.07  | 0.06  | 0.05  | 0.05  | 0.05         | 0.04 | 0.04 | 0.04 | 0.05   | 0.05      | 0.07       | 0.09       | 0.06                   | 0.06          | 0.07          | 0.07       | 0.10              | 0.07       | 0.07       | 0.05   | 0.07    | 0.06 | 0.03 |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 138

**Q.11 How important are the following factors in your decision to save or invest?****Availability of information about saving and investment products****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |  |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|--|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |  |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |  |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |  |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |  |
| NET: Important                    | 1146<br>74%                           | 1146<br>74%     | 851<br>77%     | 295<br>65%   | -                            | 769<br>77%    | 377<br>68%     | 368<br>75%   | 398<br>74% | 296<br>73% | 594<br>75%  | 392<br>74%      | 124<br>70%        | 23<br>64%                |                              |  |
| Very important                    | (+2)<br>31%                           | 483<br>31%      | 358<br>33%     | 125<br>28%   | -                            | 329<br>33%    | 154<br>28%     | 159<br>32%   | 161<br>30% | 119<br>29% | 250<br>32%  | 157<br>30%      | 60<br>34%         | 13<br>35%                |                              |  |
| Somewhat important                | (+1)<br>43%                           | 663<br>43%      | 493<br>45%     | 170<br>38%   | -                            | 440<br>44%    | 223<br>40%     | 209<br>43%   | 237<br>44% | 177<br>44% | 345<br>44%  | 235<br>45%      | 64<br>36%         | 11<br>29%                |                              |  |
| Neither important nor unimportant | (0)<br>23%                            | 355<br>23%      | 214<br>19%     | 141<br>31%   | -                            | 195<br>20%    | 160<br>29%     | 107<br>22%   | 124<br>23% | 93<br>23%  | 174<br>22%  | 111<br>21%      | 49<br>28%         | 13<br>36%                |                              |  |
| Somewhat unimportant              | (-1)<br>3%                            | 46<br>3%        | 46<br>3%       | 32<br>3%   | 13<br>3%                     | -             | 28<br>3%       | 18<br>3%   | 14<br>3%   | 14<br>3%   | 15<br>4%  | 19<br>2%        | 22<br>4%          | 4<br>2%                  | -                            |  |
| Very unimportant                  | (-2)                                  | 5<br>*          | 5<br>*         | 2<br>*   | 3<br>1%                      | -             | 2<br>*         | 3<br>1%  | 1<br>*     | 2<br>*     | 2<br>1%   | 3<br>*          | 2<br>*            | 1<br>*                   | -                            |  |
| NET: Unimportant                  | 51<br>3%                              | 51<br>3%        | 35<br>3%       | 16<br>4%   | -                            | 30<br>3%      | 21<br>4%       | 15<br>3%   | 16<br>3%   | 17<br>4%   | 22<br>3%  | 24<br>5%        | 5<br>3%           | -                        |                              |  |
| Mean                              | 1.01                                  | 1.01            | 1.07           | 0.89   | -                            | 1.07          | 0.91           | 1.04   | 1.01       | 0.98       | 1.04  | 0.99            | 1.01              | 0.99                     |                              |  |
| Standard deviation                | 0.83                                  | 0.83            | 0.81           | 0.87   | -                            | 0.81          | 0.86           | 0.82   | 0.81       | 0.85       | 0.82  | 0.84            | 0.86              | 0.86                     |                              |  |
| Standard error                    | 0.02                                  | 0.02            | 0.02           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.03       | 0.04       | 0.03  | 0.04            | 0.06              | 0.15                     |                              |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 139

**Q.11 How important are the following factors in your decision to save or invest?****Personalised information about which products are right for me****Base: All respondents who have ever saved**

|                                   | Gender |      |        | Age   |       |       |       |       |      | Social Grade |      |      |      | Region    |            |            |                        |               |               |               |        | Employment Sector |            |        |         |      |      |
|-----------------------------------|--------|------|--------|-------|-------|-------|-------|-------|------|--------------|------|------|------|-----------|------------|------------|------------------------|---------------|---------------|---------------|--------|-------------------|------------|--------|---------|------|------|
|                                   |        |      |        |       |       |       |       |       |      |              |      |      |      |           |            |            |                        |               |               |               |        |                   |            |        |         |      |      |
|                                   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+  | AB           | C1   | C2   | DE   | Scot-land | North-East | North-West | Yorkshire & Humberside | West Midlands | East Midlands | Eastern Wales | London | South East        | South West | Public | Private |      |      |
| Unweighted base                   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383  | 513          | 488  | 247  | 325  | 123       | 70         | 184        | 143                    | 147           | 119           | 81            | 141    | 170               | 249        | 146    | 230     | 666  |      |
| Weighted base                     | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371  | 470          | 438  | 338  | 305  | 135       | 59         | 163        | 150                    | 137           | 111           | 76            | 167    | 186               | 227        | 140    | 232     | 675  |      |
| NET: Important                    | 964    | 445  | 519    | 73    | 154   | 156   | 164   | 178   | 239  | 293          | 270  | 208  | 193  | 88        | 39         | 110        | 97                     | 80            | 70            | 49            | 98     | 115               | 135        | 82     | 136     | 407  |      |
| Very important                    | (+2)   | 348  | 145    | 202   | 43    | 49    | 74    | 70    | 92   | 100          | 90   | 75   | 82   | 34        | 16         | 35         | 36                     | 37            | 22            | 14            | 29     | 46                | 49         | 29     | 61      | 138  |      |
|                                   |        | 22%  | 19%    | 26%   | 12%   | 17%   | 20%   | 27%   | 28%  | 25%          | 21%  | 21%  | 27%  | 25%       | 27%        | 22%        | 24%                    | 27%           | 20%           | 18%           | 17%    | 25%               | 22%        | 21%    | 26%     | 20%  |      |
| Somewhat important                | (+1)   | 617  | 299    | 317   | 54    | 111   | 107   | 90    | 108  | 148          | 193  | 180  | 133  | 111       | 55         | 23         | 75                     | 61            | 43            | 48            | 36     | 68                | 69         | 86     | 53      | 75   | 269  |
|                                   |        | 40%  | 39%    | 41%   | 34%   | 43%   | 44%   | 33%   | 43%  | 40%          | 41%  | 41%  | 39%  | 36%       | 40%        | 39%        | 46%                    | 41%           | 31%           | 43%           | 47%    | 41%               | 37%        | 38%    | 38%     | 32%  | 40%  |
| Neither important nor unimportant | (0)    | 485  | 266    | 219   | 61    | 82    | 70    | 96    | 61   | 115          | 143  | 140  | 116  | 86        | 40         | 19         | 46                     | 40            | 50            | 23            | 49     | 60                | 79         | 46     | 81      | 216  |      |
|                                   |        | 31%  | 34%    | 28%   | 39%   | 32%   | 29%   | 35%   | 24%  | 31%          | 30%  | 32%  | 34%  | 28%       | 29%        | 32%        | 28%                    | 26%           | 36%           | 30%           | 30%    | 29%               | 32%        | 35%    | 33%     | 35%  | 32%  |
| Somewhat unimportant              | (-1)   | 81   | 49     | 32    | 16    | 16    | 13    | 11    | 13   | 11           | 25   | 21   | 14   | 22        | 6          | 1          | 4                      | 13            | 5             | 5             | 3      | 19                | 9          | 8      | 11      | 12   | 44   |
|                                   |        | 5%   | 6%     | 4%    | 10%   | 6%    | 5%    | 4%    | 5%   | 3%           | 5%   | 5%   | 4%   | 7%        | 4%         | 2%         | 2%                     | 8%            | 3%            | 4%            | 3%     | 11%               | 5%         | 3%     | 8%      | 5%   | 6%   |
| Very unimportant                  | (-2)   | 21   | 13     | 8     | 6     | 3     | 5     | 1     | 1    | 5            | 9    | 7    | -    | 5         | 2          | -          | 3                      | 1             | 3             | 2             | 1      | 1                 | 2          | 5      | 1       | 3    | 8    |
|                                   |        | 1%   | 2%     | 1%    | 4%    | 1%    | 2%    | *     | *    | 1%           | 2%   | 2%   | -    | 2%        | 1%         | -          | 2%                     | *             | 2%            | 2%            | 1%     | 1%                | 2%         | 1%     | 1%      | 1%   | 1%   |
| NET: Unimportant                  |        | 102  | 62     | 40    | 22    | 19    | 19    | 12    | 13   | 17           | 34   | 28   | 14   | 27        | 7          | 1          | 6                      | 13            | 8             | 7             | 4      | 20                | 11         | 13     | 11      | 15   | 52   |
|                                   |        | 7%   | 8%     | 5%    | 14%   | 8%    | 8%    | 4%    | 5%   | 7%           | 6%   | 6%   | 4%   | 9%        | 5%         | 2%         | 4%                     | 9%            | 6%            | 6%            | 5%     | 12%               | 6%         | 8%     | 7%      | 8%   | 8%   |
| Mean                              |        | 0.77 | 0.67   | 0.87  | 0.41  | 0.69  | 0.74  | 0.83  | 0.93 | 0.83         | 0.75 | 0.74 | 0.80 | 0.79      | 0.84       | 0.90       | 0.84                   | 0.79          | 0.78          | 0.76          | 0.75   | 0.63              | 0.79       | 0.73   | 0.71    | 0.77 | 0.72 |
| Standard deviation                |        | 0.90 | 0.91   | 0.88  | 0.96  | 0.87  | 0.92  | 0.89  | 0.86 | 0.88         | 0.91 | 0.89 | 0.83 | 0.97      | 0.89       | 0.83       | 0.85                   | 0.92          | 0.96          | 0.88          | 0.86   | 0.93              | 0.91       | 0.92   | 0.90    | 0.94 | 0.90 |
| Standard error                    |        | 0.02 | 0.03   | 0.03  | 0.09  | 0.06  | 0.06  | 0.05  | 0.05 | 0.05         | 0.04 | 0.04 | 0.05 | 0.05      | 0.08       | 0.10       | 0.06                   | 0.08          | 0.08          | 0.08          | 0.10   | 0.08              | 0.07       | 0.06   | 0.07    | 0.06 |      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 139

**Q.11 How important are the following factors in your decision to save or invest?****Personalised information about which products are right for me****Base: All respondents who have ever saved**

|                                   | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                                   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                                   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base                   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377        | 794   | 543             | 186               | 33                       |                              |
| Weighted base                     | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406        | 790   | 526             | 178               | 37                       |                              |
| NET: Important                    | 964<br>62%                            | 964<br>62%      | 703<br>64%     | 261<br>58%   | -                            | 643<br>65%    | 321<br>58%     | 313<br>64%   | 333<br>62% | 239<br>59% | 505<br>64%  | 322<br>61%      | 106<br>60%        | 20<br>53%                |                              |
| Very important                    | (+2)<br>22%                           | 348<br>22%      | 348<br>22%     | 246<br>22%   | 102<br>23%                   | -             | 226<br>23%     | 121<br>22%   | 114<br>23% | 117<br>22% | 77<br>19%   | 193<br>24%      | 101<br>19%        | 43<br>24%                | 8<br>22%                     |
| Somewhat important                | (+1)<br>40%                           | 617<br>40%      | 617<br>40%     | 458<br>42%   | 159<br>35%                   | -             | 417<br>42%     | 200<br>36%   | 198<br>40% | 216<br>40% | 162<br>40%  | 312<br>39%      | 221<br>42%        | 64<br>36%                | 12<br>32%                    |
| Neither important nor unimportant | (0)<br>31%                            | 485<br>31%      | 485<br>31%     | 324<br>29%   | 161<br>36%                   | -             | 289<br>29%     | 196<br>35%   | 147<br>30% | 172<br>32% | 130<br>32%  | 243<br>31%      | 157<br>30%        | 63<br>36%                | 13<br>36%                    |
| Somewhat unimportant              | (-1)<br>5%                            | 81<br>5%        | 81<br>5%       | 58<br>5%   | 24<br>5%                     | -             | 47<br>5%       | 34<br>6%   | 25<br>5%   | 26<br>5%   | 28<br>7%  | 36<br>5%        | 36<br>7%          | 7<br>4%                  | 1<br>2%                      |
| Very unimportant                  | (-2)<br>1%                            | 21<br>1%        | 21<br>1%       | 14<br>1%   | 7<br>1%                      | -             | 14<br>1%       | 7<br>1%  | 5<br>1%    | 6<br>1%    | 8<br>2%   | 5<br>1%         | 11<br>2%          | 2<br>1%                  | 3<br>8%                      |
| NET: Unimportant                  | 102<br>7%                             | 102<br>7%       | 72<br>7%       | 30<br>7%   | -                            | 61<br>6%      | 41<br>7%       | 30<br>6%   | 32<br>6%   | 36<br>9%   | 42<br>5%  | 48<br>9%        | 8<br>5%           | 4<br>10%                 |                              |
| Mean                              | 0.77                                  | 0.77            | 0.78           | 0.72   | -                            | 0.80          | 0.71           | 0.80   | 0.77       | 0.67       | 0.82  | 0.69            | 0.78              | 0.56                     |                              |
| Standard deviation                | 0.90                                  | 0.90            | 0.89           | 0.92   | -                            | 0.89          | 0.92           | 0.89   | 0.89       | 0.93       | 0.88  | 0.93            | 0.88              | 1.11                     |                              |
| Standard error                    | 0.02                                  | 0.02            | 0.03           | 0.04   | -                            | 0.03          | 0.04           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.06              | 0.19                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 140

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Summary****Base: All respondents**

|                             |      | Factors               |  |                                      |                       |                                       |  |  |  |   |  |   |  |
|-----------------------------|------|-----------------------|--|--------------------------------------|-----------------------|---------------------------------------|--|--|--|---|--|---|--|
|                             |      | Higher interest rates | Making it easier to access savings in an emergency | A wider choice of financial products | Tax relief on savings | Higher employer pension contributions | Government or employer matching my savings | Products to help me save for something special e.g. my children or Christmas | If savings and investment products were easier to understand | Programmes which commit you to saving a proportion of any future pay increase | Savings accounts which provide entry into a lottery and a chance of winning prizes | More information online about savings and investments | Government-approved, independent advice about savings and investment |
| Unweighted base             |      | 2014                  | 2014   | 2014                                 | 2014                  | 2014                                  | 2014                                       | 2014   | 2014   | 2014  | 2014   | 2014  | 2014   |
| Weighted base               |      | 2014                  | 2014   | 2014                                 | 2014                  | 2014                                  | 2014                                       | 2014   | 2014   | 2014  | 2014   | 2014  | 2014   |
| NET: Likely                 |      | 1259<br>62%           | 1059<br>53%  | 596<br>30%                           | 1145<br>57%           | 713<br>35%                            | 1086<br>54%                                | 642<br>32%   | 771<br>38%   | 419<br>21%  | 556<br>28%   | 725<br>36%  | 701<br>35%   |
| Very likely                 | (+2) | 745<br>37%            | 342<br>17%   | 151<br>7%                            | 509<br>25%            | 278<br>14%                            | 487<br>24%                                 | 183<br>9%  | 224<br>11%   | 105<br>5%   | 158<br>8%  | 190<br>9%   | 188<br>9%  |
| Somewhat likely             | (+1) | 513<br>25%            | 716<br>36%   | 445<br>22%                           | 635<br>32%            | 435<br>22%                            | 599<br>30%                                 | 459<br>23%   | 547<br>27%   | 314<br>16%  | 398<br>20%   | 535<br>27%  | 513<br>25%   |
| Neither likely nor unlikely | (0)  | 506<br>25%            | 687<br>34%   | 1084<br>54%                          | 618<br>31%            | 890<br>44%                            | 658<br>33%                                 | 915<br>45%   | 951<br>47%   | 975<br>48%  | 824<br>41%   | 984<br>49%  | 966<br>48%   |
| Somewhat unlikely           | (-1) | 124<br>6%             | 164<br>8%  | 193<br>10%                           | 124<br>6%             | 178<br>9%                             | 120<br>6%                                  | 251<br>12%   | 181<br>9%  | 330<br>16%  | 301<br>15%   | 165<br>8%   | 199<br>10%   |
| Very unlikely               | (-2) | 125<br>6%             | 104<br>5%  | 140<br>7%                            | 127<br>6%             | 234<br>12%                            | 150<br>7%                                  | 205<br>10%   | 111<br>6%  | 290<br>14%  | 334<br>17%   | 140<br>7%   | 147<br>7%  |
| NET: Unlikely               |      | 249<br>12%            | 268<br>13%   | 333<br>17%                           | 251<br>12%            | 412<br>20%                            | 270<br>13%                                 | 456<br>23%   | 292<br>14%   | 620<br>31%  | 634<br>31%   | 305<br>15%  | 347<br>17%   |
| Mean                        |      | 0.81                  | 0.51   | 0.14                                 | 0.63                  | 0.17                                  | 0.57                                       | 0.08   | 0.29   | -0.19   | -0.13  | 0.23  | 0.20   |
| Standard deviation          |      | 1.18                  | 1.03   | 0.94                                 | 1.11                  | 1.14                                  | 1.14                                       | 1.06   | 0.97   | 1.03  | 1.14   | 0.97  | 0.99   |
| Standard error              |      | 0.03                  | 0.02   | 0.02                                 | 0.02                  | 0.03                                  | 0.03                                       | 0.02   | 0.02   | 0.02  | 0.03   | 0.02  | 0.02   |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 141

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Higher interest rates****Base: All respondents**

|                             |      | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |               |               |            | Employment Sector |            |            |            |            |            |
|-----------------------------|------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|
|                             |      | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public     | Private    |            |
|                             |      |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |               |               |            |                   |            |            |            |            |            |
| Unweighted base             |      | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193           | 148           | 110        | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base               |      | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181           | 141           | 101        | 201               | 262        | 282        | 181        | 279        | 849        |
| NET: Likely                 |      | 1259<br>62% | 606<br>61% | 653<br>64% | 111<br>46% | 188<br>56% | 195<br>57% | 232<br>65% | 211<br>71% | 321<br>73%   | 367<br>68% | 356<br>64% | 270<br>61% | 266<br>56% | 106<br>59% | 44<br>55%  | 136<br>61% | 116<br>64%              | 122<br>68%    | 92<br>65%     | 55<br>55%  | 127<br>63%        | 161<br>61% | 184<br>65% | 114<br>63% | 178<br>64% | 506<br>60% |
| Very likely                 | (+2) | 745<br>37%  | 366<br>37% | 379<br>37% | 52<br>22%  | 107<br>32% | 105<br>31% | 134<br>37% | 137<br>46% | 211<br>48%   | 232<br>43% | 206<br>37% | 141<br>32% | 166<br>35% | 62<br>34%  | 30<br>37%  | 74<br>34%  | 69<br>38%               | 58<br>34%     | 30<br>29%     | 77<br>38%  | 105<br>40%        | 118<br>42% | 61<br>34%  | 98<br>35%  | 290<br>34% |            |
| Somewhat likely             | (+1) | 513<br>25%  | 239<br>24% | 274<br>27% | 59<br>25%  | 82<br>24%  | 90<br>27%  | 98<br>27%  | 75<br>25%  | 110<br>25%   | 135<br>25% | 150<br>29% | 128<br>21% | 100<br>21% | 45<br>25%  | 14<br>18%  | 62<br>28%  | 47<br>26%               | 60<br>33%     | 35<br>24%     | 25<br>25%  | 50<br>25%         | 56<br>22%  | 66<br>23%  | 53<br>29%  | 80<br>29%  | 216<br>25% |
| Neither likely nor unlikely | (0)  | 506<br>25%  | 258<br>26% | 249<br>24% | 103<br>43% | 105<br>31% | 86<br>25%  | 87<br>24%  | 53<br>18%  | 72<br>16%    | 115<br>21% | 135<br>24% | 117<br>27% | 139<br>29% | 44<br>24%  | 21<br>27%  | 56<br>25%  | 43<br>24%               | 41<br>23%     | 36<br>25%     | 35<br>35%  | 47<br>24%         | 75<br>29%  | 67<br>24%  | 40<br>22%  | 67<br>24%  | 232<br>27% |
| Somewhat unlikely           | (-1) | 124<br>6%   | 57<br>6%   | 67<br>7%   | 21<br>9%   | 29<br>8%   | 26<br>8%   | 11<br>3%   | 17<br>6%   | 19<br>4%     | 32<br>6%   | 31<br>6%   | 31<br>7%   | 30<br>6%   | 17<br>9%   | 7<br>9%    | 15<br>7%   | 16<br>9%                | 13<br>7%      | 6<br>4%       | 3<br>3%    | 14<br>7%          | 14<br>5%   | 12<br>4%   | 6<br>3%    | 18<br>6%   | 60<br>7%   |
| Very unlikely               | (-2) | 125<br>6%   | 67<br>7%   | 59<br>6%   | 4<br>2%    | 17<br>5%   | 32<br>9%   | 29<br>8%   | 18<br>6%   | 26<br>6%     | 24<br>5%   | 36<br>6%   | 21<br>5%   | 44<br>9%   | 14<br>8%   | 7<br>9%    | 15<br>7%   | 6<br>3%                 | 5<br>3%       | 7<br>5%       | 7<br>7%    | 11<br>6%          | 19<br>4%   | 21<br>12%  | 15<br>6%   | 51<br>6%   |            |
| NET: Unlikely               |      | 249<br>12%  | 124<br>13% | 125<br>12% | 25<br>10%  | 46<br>14%  | 58<br>17%  | 40<br>11%  | 35<br>12%  | 45<br>10%    | 56<br>12%  | 67<br>12%  | 52<br>15%  | 74<br>17%  | 31<br>18%  | 15<br>13%  | 29<br>13%  | 23<br>12%               | 18<br>10%     | 13<br>9%      | 10<br>10%  | 27<br>14%         | 25<br>10%  | 31<br>11%  | 27<br>15%  | 33<br>12%  | 112<br>13% |
| Mean                        |      | 0.81        | 0.79       | 0.83       | 0.56       | 0.68       | 0.62       | 0.83       | 0.99       | 1.05         | 0.96       | 0.82       | 0.77       | 0.66       | 0.68       | 0.65       | 0.75       | 0.86                    | 0.89          | 0.92          | 0.67       | 0.81              | 0.87       | 0.90       | 0.71       | 0.82       | 0.74       |
| Standard deviation          |      | 1.18        | 1.20       | 1.16       | 0.98       | 1.15       | 1.25       | 1.20       | 1.19       | 1.17         | 1.14       | 1.18       | 1.12       | 1.26       | 1.25       | 1.32       | 1.18       | 1.13                    | 1.05          | 1.13          | 1.15       | 1.21              | 1.13       | 1.19       | 1.28       | 1.15       | 1.18       |
| Standard error              |      | 0.03        | 0.04       | 0.04       | 0.07       | 0.06       | 0.07       | 0.06       | 0.07       | 0.06         | 0.05       | 0.05       | 0.06       | 0.06       | 0.10       | 0.14       | 0.08       | 0.09                    | 0.08          | 0.09          | 0.11       | 0.09              | 0.08       | 0.07       | 0.09       | 0.07       | 0.04       |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 141

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Higher interest rates****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Likely                 |      | 1259<br>62%                           | 1094<br>70%     | 828<br>75%     | 266<br>59%   | 165<br>36%                   | 720<br>72%    | 539<br>53%     | 405<br>56%   | 451<br>68% | 313<br>65% | 646<br>60%  | 429<br>68%      | 131<br>65%         | 36<br>55%                 |                              |
| Very likely                 | (+2) | 745<br>37%                            | 675<br>44%      | 548<br>50%     | 127<br>28%   | 70<br>15%                    | 458<br>46%    | 287<br>28%     | 217<br>30%   | 278<br>42% | 193<br>40% | 384<br>36%  | 260<br>41%      | 75<br>37%          | 19<br>29%                 |                              |
| Somewhat likely             | (+1) | 513<br>25%                            | 418<br>27%      | 280<br>25%     | 139<br>31%   | 95<br>21%                    | 262<br>26%    | 252<br>25%     | 188<br>26%   | 174<br>26% | 120<br>25% | 262<br>24%  | 169<br>27%      | 56<br>28%          | 17<br>26%                 |                              |
| Neither likely nor unlikely | (0)  | 506<br>25%                            | 282<br>18%      | 162<br>15%     | 120<br>27%   | 224<br>49%                   | 157<br>16%    | 349<br>34%     | 211<br>29%   | 145<br>22% | 106<br>22% | 296<br>28%  | 118<br>19%      | 48<br>24%          | 24<br>37%                 |                              |
| Somewhat unlikely           | (-1) | 124<br>6%                             | 92<br>6%        | 62<br>6%       | 30<br>7%   | 32<br>7%                     | 57<br>6%      | 67<br>7%       | 50<br>7%   | 31<br>5%   | 38<br>8%   | 64<br>6%  | 39<br>6%        | 16<br>8%           | 3<br>5%                   |                              |
| Very unlikely               | (-2) | 125<br>6%                             | 84<br>5%        | 48<br>4%       | 36<br>8%   | 42<br>9%                     | 59<br>6%      | 66<br>6%       | 54<br>7%   | 38<br>6%   | 28<br>6%   | 68<br>6%  | 47<br>7%        | 8<br>4%            | 2<br>4%                   |                              |
| NET: Unlikely               |      | 249<br>12%                            | 176<br>11%      | 110<br>10%     | 66<br>15%  | 73<br>16%                    | 116<br>12%    | 133<br>13%     | 104<br>14%   | 69<br>10%  | 66<br>14%  | 132<br>12%  | 86<br>14%       | 24<br>12%          | 6<br>8%                   |                              |
| Mean                        |      | 0.81                                  | 0.97            | 1.11           | 0.64   | 0.26                         | 1.01          | 0.61           | 0.65   | 0.94       | 0.85       | 0.77  | 0.88            | 0.86               | 0.72                      |                              |
| Standard deviation          |      | 1.18                                  | 1.16            | 1.12           | 1.19   | 1.08                         | 1.18          | 1.15           | 1.19   | 1.15       | 1.20       | 1.18  | 1.22            | 1.12               | 1.06                      |                              |
| Standard error              |      | 0.03                                  | 0.03            | 0.03           | 0.06   | 0.05                         | 0.04          | 0.04           | 0.04   | 0.04       | 0.06       | 0.04  | 0.05            | 0.08               | 0.14                      |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 142

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Making it easier to access savings in an emergency****Base: All respondents**

|                             |      | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |            |            |            |      |
|-----------------------------|------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|------|
|                             |      | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public     | Private    |            |      |
| Unweighted base             | 2014 | 980         | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148           | 110           | 168        | 224               | 312        | 188        | 272        | 823        |            |      |
| Weighted base               | 2014 | 987         | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141           | 101           | 201        | 262               | 282        | 181        | 279        | 849        |            |      |
| NET: Likely                 |      | 1059<br>53% | 485<br>49% | 574<br>56% | 101<br>42% | 166<br>49% | 176<br>52% | 193<br>54% | 168<br>56% | 255<br>58%   | 295<br>55% | 278<br>50% | 240<br>55% | 245<br>51% | 94<br>52% | 46<br>57%  | 117<br>53% | 106<br>58%              | 73<br>52%     | 50<br>50%     | 101<br>50% | 122<br>47%        | 145<br>51% | 99<br>55%  | 157<br>56% | 431<br>51% |            |      |
| Very likely                 | (+2) | 342<br>17%  | 131<br>13% | 211<br>21% | 41<br>17%  | 58<br>17%  | 59<br>17%  | 65<br>18%  | 41<br>14%  | 78<br>18%    | 87<br>16%  | 77<br>14%  | 79<br>18%  | 100<br>21% | 33<br>18% | 10<br>13%  | 36<br>16%  | 42<br>23%               | 35<br>19%     | 22<br>15%     | 12<br>12%  | 28<br>14%         | 37<br>14%  | 54<br>19%  | 34<br>18%  | 51<br>16%  |            |      |
| Somewhat likely             | (+1) | 716<br>36%  | 354<br>36% | 363<br>35% | 60<br>25%  | 107<br>32% | 118<br>35% | 128<br>36% | 126<br>42% | 177<br>40%   | 208<br>39% | 201<br>36% | 161<br>37% | 146<br>30% | 61<br>34% | 36<br>44%  | 81<br>36%  | 64<br>35%               | 71<br>39%     | 52<br>37%     | 38<br>38%  | 73<br>36%         | 85<br>33%  | 91<br>32%  | 65<br>36%  | 106<br>38% | 293<br>35% |      |
| Neither likely nor unlikely | (0)  | 687<br>34%  | 368<br>37% | 320<br>31% | 103<br>43% | 130<br>38% | 109<br>32% | 117<br>33% | 96<br>32%  | 133<br>30%   | 173<br>32% | 204<br>37% | 145<br>33% | 166<br>35% | 58<br>32% | 27<br>33%  | 67<br>30%  | 52<br>29%               | 53<br>29%     | 55<br>39%     | 39<br>39%  | 74<br>37%         | 103<br>40% | 102<br>36% | 57<br>31%  | 87<br>31%  | 304<br>36% |      |
| Somewhat unlikely           | (-1) | 164<br>8%   | 83<br>8%   | 81<br>8%   | 31<br>13%  | 32<br>9%   | 32<br>9%   | 25<br>7%   | 21<br>5%   | 24<br>5%     | 48<br>9%   | 49<br>9%   | 38<br>9%   | 29<br>6%   | 19<br>11% | 2<br>3%    | 25<br>11%  | 16<br>9%                | 17<br>9%      | 8<br>6%       | 5<br>5%    | 12<br>6%          | 23<br>9%   | 21<br>7%   | 16<br>9%   | 24<br>9%   | 80<br>9%   |      |
| Very unlikely               | (-2) | 104<br>5%   | 51<br>5%   | 53<br>5%   | 5<br>2%    | 11<br>3%   | 22<br>7%   | 24<br>7%   | 14<br>5%   | 27<br>6%     | 22<br>4%   | 27<br>5%   | 16<br>4%   | 39<br>8%   | 11<br>6%  | 6<br>7%    | 12<br>6%   | 7<br>4%                 | 5<br>3%       | 5<br>4%       | 6<br>6%    | 13<br>7%          | 14<br>5%   | 15<br>5%   | 10<br>4%   | 11<br>4%   | 34<br>4%   |      |
| NET: Unlikely               |      | 268<br>13%  | 135<br>14% | 134<br>13% | 36<br>15%  | 43<br>13%  | 54<br>16%  | 48<br>13%  | 36<br>12%  | 51<br>13%    | 71<br>14%  | 76<br>12%  | 54<br>14%  | 67<br>14%  | 30<br>17% | 8<br>10%   | 37<br>17%  | 23<br>13%               | 22<br>12%     | 13<br>9%      | 11<br>11%  | 26<br>13%         | 36<br>14%  | 36<br>13%  | 25<br>14%  | 35<br>12%  | 114<br>13% |      |
| Mean                        |      | 0.51        | 0.44       | 0.58       | 0.42       | 0.50       | 0.47       | 0.52       | 0.53       | 0.58         | 0.54       | 0.45       | 0.45       | 0.57       | 0.50      | 0.47       | 0.53       | 0.47                    | 0.64          | 0.62          | 0.55       | 0.45              | 0.45       | 0.41       | 0.53       | 0.54       | 0.58       | 0.50 |
| Standard deviation          |      | 1.03        | 1.00       | 1.06       | 0.99       | 0.99       | 1.09       | 1.07       | 0.98       | 1.04         | 1.00       | 0.99       | 1.00       | 1.13       | 1.09      | 0.99       | 1.07       | 1.06                    | 0.99          | 0.94          | 0.98       | 1.03              | 1.01       | 1.05       | 1.06       | 1.01       | 1.00       |      |
| Standard error              |      | 0.02        | 0.03       | 0.03       | 0.07       | 0.06       | 0.06       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.06       | 0.05       | 0.09      | 0.11       | 0.07       | 0.08                    | 0.07          | 0.08          | 0.09       | 0.08              | 0.07       | 0.06       | 0.08       | 0.06       | 0.03       |      |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 142

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Making it easier to access savings in an emergency****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |            |   |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065       | 649   | 212             | 57                 |                           |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074       | 634   | 203             | 66                 |                           |                              |
| NET: Likely                 |      | 1059<br>53%                           | 907<br>58%      | 673<br>61%     | 233<br>52%   | 152<br>33%                   | 580<br>58%    | 479<br>47%     | 341<br>47% | 400<br>60%   | 239<br>49% | 567<br>53% | 348<br>55%  | 105<br>52%      | 27<br>41%          |                           |                              |
| Very likely                 | (+2) | 342<br>17%                            | 294<br>19%      | 223<br>20%     | 71<br>16%  | 48<br>10%                    | 162<br>16%    | 180<br>18%     | 119<br>17% | 107<br>16%   | 83<br>17%  | 183<br>17% | 100<br>16%  | 42<br>21%       | 14<br>20%          |                           |                              |
| Somewhat likely             | (+1) | 716<br>36%                            | 613<br>39%      | 451<br>41%     | 162<br>36%   | 104<br>22%                   | 417<br>42%    | 299<br>29%     | 222<br>31% | 293<br>44%   | 156<br>32% | 384<br>36% | 248<br>39%  | 64<br>31%       | 13<br>20%          |                           |                              |
| Neither likely nor unlikely | (0)  | 687<br>34%                            | 450<br>29%      | 305<br>28%     | 145<br>32%   | 237<br>51%                   | 276<br>28%    | 411<br>40%     | 270<br>37% | 194<br>29%   | 170<br>35% | 378<br>35% | 193<br>30%  | 70<br>34%       | 24<br>37%          |                           |                              |
| Somewhat unlikely           | (-1) | 164<br>8%                             | 127<br>8%       | 85<br>8%       | 42<br>9%   | 37<br>8%                     | 85<br>9%      | 80<br>8%       | 59<br>8%   | 50<br>8%   | 48<br>10%  | 74<br>7%   | 56<br>9%  | 18<br>9%        | 14<br>21%          |                           |                              |
| Very unlikely               | (-2) | 104<br>5%                             | 68<br>4%        | 36<br>3%       | 32<br>7%   | 36<br>8%                     | 53<br>5%      | 51<br>5%       | 50<br>7%   | 20<br>3%   | 28<br>6%   | 55<br>5%   | 36<br>6%  | 9<br>5%         | 1<br>1%            |                           |                              |
| NET: Unlikely               |      | 268<br>13%                            | 195<br>13%      | 121<br>11%     | 74<br>16%  | 73<br>16%                    | 137<br>14%    | 131<br>13%     | 109<br>15% | 70<br>11%  | 76<br>16%  | 129<br>12% | 92<br>15%   | 28<br>14%       | 15<br>22%          |                           |                              |
| Mean                        |      | 0.51                                  | 0.60            | 0.67           | 0.44   | 0.20                         | 0.56          | 0.47           | 0.42       | 0.63   | 0.45       | 0.53       | 0.51  | 0.54            | 0.37               |                           |                              |
| Standard deviation          |      | 1.03                                  | 1.02            | 0.99           | 1.08   | 1.00                         | 1.03          | 1.03           | 1.08       | 0.94   | 1.07       | 1.02       | 1.04  | 1.06            | 1.08               |                           |                              |
| Standard error              |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.05       | 0.03       | 0.04  | 0.07            | 0.14               |                           |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 143

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****A wider choice of financial products****Base: All respondents**

|                             |      | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |           |            |            |
|-----------------------------|------|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|------------|------------|
|                             |      | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private    |            |
|                             |      |             |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |           |            |            |
| Unweighted base             | 2014 | 980         | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148           | 110           | 168        | 224               | 312        | 188        | 272       | 823        |            |
| Weighted base               | 2014 | 987         | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141           | 101           | 201        | 262               | 282        | 181        | 279       | 849        |            |
| NET: Likely                 |      | 596<br>30%  | 277<br>28% | 320<br>31% | 68<br>28%  | 107<br>31% | 102<br>30% | 99<br>28%  | 92<br>31%  | 128<br>29%   | 181<br>34% | 158<br>28% | 123<br>28% | 135<br>28% | 54<br>30% | 19<br>23%  | 71<br>32%  | 72<br>40%               | 57<br>32%     | 44<br>31%     | 23<br>23%  | 47<br>23%         | 69<br>27%  | 96<br>34%  | 44<br>25% | 89<br>32%  | 241<br>28% |
| Very likely                 | (+2) | 151<br>7%   | 62<br>6%   | 89<br>9%   | 20<br>8%   | 34<br>10%  | 25<br>7%   | 23<br>6%   | 23<br>8%   | 26<br>6%     | 47<br>9%   | 26<br>5%   | 40<br>9%   | 38<br>8%   | 9<br>5%   | 4<br>5%    | 16<br>7%   | 24<br>13%               | 16<br>9%      | 12<br>9%      | 4<br>4%    | 11<br>5%          | 28<br>11%  | 20<br>7%   | 7<br>4%   | 27<br>10%  | 66<br>8%   |
| Somewhat likely             | (+1) | 445<br>22%  | 215<br>22% | 230<br>22% | 48<br>20%  | 73<br>21%  | 76<br>21%  | 76<br>23%  | 70<br>23%  | 102<br>25%   | 133<br>24% | 132<br>19% | 84<br>20%  | 97<br>25%  | 45<br>19% | 15<br>25%  | 54<br>25%  | 48<br>26%               | 41<br>23%     | 31<br>22%     | 19<br>19%  | 36<br>18%         | 42<br>16%  | 76<br>27%  | 38<br>21% | 62<br>22%  | 175<br>21% |
| Neither likely nor unlikely | (0)  | 1084<br>54% | 538<br>55% | 546<br>53% | 131<br>55% | 190<br>56% | 170<br>50% | 208<br>58% | 157<br>53% | 227<br>52%   | 282<br>52% | 298<br>53% | 246<br>56% | 257<br>54% | 98<br>54% | 46<br>57%  | 114<br>51% | 80<br>44%               | 91<br>50%     | 78<br>55%     | 63<br>62%  | 126<br>62%        | 141<br>54% | 148<br>52% | 99<br>54% | 150<br>54% | 478<br>56% |
| Somewhat unlikely           | (-1) | 193<br>10%  | 98<br>10%  | 95<br>9%   | 33<br>14%  | 29<br>9%   | 43<br>13%  | 28<br>8%   | 22<br>7%   | 38<br>9%     | 45<br>8%   | 62<br>11%  | 44<br>10%  | 43<br>9%   | 20<br>11% | 8<br>10%   | 21<br>10%  | 20<br>11%               | 22<br>12%     | 13<br>9%      | 8<br>8%    | 13<br>7%          | 34<br>13%  | 16<br>6%   | 17<br>9%  | 24<br>9%   | 87<br>10%  |
| Very unlikely               | (-2) | 140<br>7%   | 74<br>8%   | 66<br>6%   | 7<br>3%    | 14<br>4%   | 24<br>7%   | 24<br>7%   | 27<br>9%   | 45<br>10%    | 30<br>6%   | 41<br>7%   | 25<br>6%   | 44<br>9%   | 8<br>5%   | 7<br>9%    | 16<br>7%   | 9<br>5%                 | 10<br>6%      | 7<br>5%       | 8<br>8%    | 15<br>8%          | 17<br>7%   | 22<br>8%   | 21<br>12% | 15<br>5%   | 43<br>5%   |
| NET: Unlikely               |      | 333<br>17%  | 173<br>17% | 161<br>16% | 40<br>17%  | 43<br>13%  | 67<br>20%  | 52<br>14%  | 49<br>16%  | 82<br>19%    | 75<br>14%  | 103<br>18% | 69<br>16%  | 86<br>18%  | 28<br>16% | 16<br>19%  | 37<br>17%  | 29<br>16%               | 33<br>18%     | 20<br>14%     | 15<br>15%  | 28<br>14%         | 51<br>19%  | 38<br>14%  | 38<br>21% | 39<br>14%  | 130<br>15% |
| Mean                        |      | 0.14        | 0.09       | 0.18       | 0.17       | 0.25       | 0.11       | 0.13       | 0.06       | 0.23         | 0.07       | 0.16       | 0.09       | 0.15       | *         | 0.15       | 0.32       | 0.17                    | 0.21          | 0.04          | 0.07       | 0.11              | 0.20       | -0.05      | 0.22      | 0.16       |            |
| Standard deviation          |      | 0.94        | 0.93       | 0.94       | 0.87       | 0.90       | 0.96       | 0.90       | 0.98       | 0.98         | 0.93       | 0.91       | 0.93       | 0.98       | 0.86      | 0.92       | 0.95       | 1.00                    | 0.96          | 0.90          | 0.85       | 0.87              | 0.98       | 0.94       | 0.96      | 0.93       | 0.89       |
| Standard error              |      | 0.02        | 0.03       | 0.03       | 0.06       | 0.05       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.04       | 0.07      | 0.10       | 0.06       | 0.08                    | 0.07          | 0.08          | 0.07       | 0.07              | 0.07       | 0.05       | 0.07      | 0.06       | 0.03       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 143

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****A wider choice of financial products****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 596<br>30%                            | 531<br>34%      | 423<br>38%     | 108<br>24%   | 65<br>14%                    | 348<br>35%    | 249<br>24%     | 190<br>26%   | 207<br>31% | 155<br>32% | 305<br>28%  | 197<br>31%      | 66<br>32%         | 20<br>31%                |                              |
| Very likely                 | (+2) | 151<br>7%                             | 133<br>9%       | 106<br>10%     | 27<br>6%   | 18<br>4%                     | 82<br>8%      | 69<br>7%       | 39<br>5%   | 47<br>7%   | 47<br>10%  | 78<br>7%  | 40<br>6%        | 25<br>12%         | 7<br>10%                 |                              |
| Somewhat likely             | (+1) | 445<br>22%                            | 398<br>26%      | 317<br>29%     | 81<br>18%  | 47<br>10%                    | 265<br>27%    | 180<br>18%     | 151<br>21%   | 160<br>24% | 107<br>22% | 227<br>21%  | 157<br>25%      | 41<br>20%         | 14<br>21%                |                              |
| Neither likely nor unlikely | (0)  | 1084<br>54%                           | 777<br>50%      | 523<br>48%     | 254<br>56%   | 307<br>66%                   | 480<br>48%    | 604<br>59%     | 391<br>54%   | 348<br>52% | 260<br>54% | 604<br>56%  | 314<br>50%      | 111<br>55%        | 28<br>43%                |                              |
| Somewhat unlikely           | (-1) | 193<br>10%                            | 150<br>10%      | 96<br>9%       | 54<br>12%  | 44<br>9%                     | 101<br>10%    | 93<br>9%       | 70<br>10%  | 75<br>11%  | 44<br>9%   | 90<br>8%  | 70<br>11%       | 16<br>8%          | 16<br>24%                |                              |
| Very unlikely               | (-2) | 140<br>7%                             | 93<br>6%        | 57<br>5%       | 37<br>8%   | 47<br>10%                    | 65<br>7%      | 75<br>7%       | 69<br>10%  | 34<br>5%   | 27<br>5%   | 75<br>7%  | 53<br>8%        | 11<br>5%          | 1<br>2%                  |                              |
| NET: Unlikely               |      | 333<br>17%                            | 243<br>16%      | 153<br>14%     | 90<br>20%  | 90<br>19%                    | 166<br>17%    | 168<br>16%     | 139<br>19%   | 109<br>16% | 71<br>15%  | 165<br>15%  | 123<br>19%      | 26<br>13%         | 18<br>27%                |                              |
| Mean                        |      | 0.14                                  | 0.21            | 0.29           | 0.02   | -0.12                        | 0.20          | 0.07           | 0.03   | 0.17       | 0.22       | 0.13  | 0.10            | 0.26              | 0.13                     |                              |
| Standard deviation          |      | 0.94                                  | 0.94            | 0.94           | 0.93   | 0.86                         | 0.96          | 0.91           | 0.95   | 0.90       | 0.94       | 0.92  | 0.97            | 0.96              | 0.97                     |                              |
| Standard error              |      | 0.02                                  | 0.02            | 0.03           | 0.04   | 0.04                         | 0.03          | 0.03           | 0.03   | 0.03       | 0.04       | 0.03  | 0.04            | 0.07              | 0.13                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 144

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Tax relief on savings****Base: All respondents**

|                             |             | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |            |            |            |          |
|-----------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|----------|
|                             |             | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public     | Private    |            |          |
|                             |             |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |            |            |            |          |
| Unweighted base             | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148           | 110           | 168        | 224               | 312        | 188        | 272        | 823        |            |          |
| Weighted base               | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141           | 101           | 201        | 262               | 282        | 181        | 279        | 849        |            |          |
| NET: Likely                 | 1145<br>57% | 561<br>57% | 583<br>57% | 95<br>40%  | 176<br>52% | 192<br>57% | 210<br>59% | 187<br>63% | 285<br>65% | 347<br>64%   | 321<br>57% | 243<br>55% | 235<br>49% | 94<br>52%  | 46<br>57% | 115<br>52% | 109<br>60% | 107<br>59%              | 77<br>55%     | 57<br>57%     | 113<br>56% | 150<br>57%        | 164<br>58% | 113<br>62% | 165<br>59% | 475<br>56% |            |          |
| Very likely                 | (+2)<br>25% | 509<br>25% | 248<br>25% | 261<br>25% | 28<br>12%  | 76<br>22%  | 79<br>23%  | 89<br>25%  | 100<br>34% | 137<br>31%   | 164<br>30% | 135<br>24% | 108<br>25% | 102<br>21% | 40<br>22% | 17<br>21%  | 59<br>27%  | 47<br>26%               | 39<br>22%     | 38<br>27%     | 23<br>23%  | 54<br>27%         | 66<br>25%  | 79<br>28%  | 46<br>25%  | 64<br>23%  | 223<br>26% |          |
| Somewhat likely             | (+1)<br>32% | 635<br>32% | 313<br>31% | 322<br>31% | 67<br>28%  | 100<br>29% | 112<br>33% | 121<br>34% | 87<br>29%  | 148<br>34%   | 183<br>34% | 185<br>33% | 135<br>31% | 133<br>28% | 55<br>30% | 29<br>36%  | 56<br>25%  | 62<br>34%               | 68<br>37%     | 39<br>28%     | 34<br>33%  | 59<br>29%         | 83<br>32%  | 85<br>30%  | 67<br>37%  | 101<br>36% | 252<br>30% |          |
| Neither likely nor unlikely | (0)<br>31%  | 618<br>31% | 306<br>31% | 312<br>30% | 116<br>48% | 122<br>36% | 97<br>29%  | 109<br>30% | 70<br>23%  | 104<br>24%   | 132<br>24% | 164<br>29% | 144<br>33% | 179<br>37% | 59<br>33% | 22<br>28%  | 80<br>36%  | 45<br>25%               | 57<br>32%     | 50<br>36%     | 33<br>32%  | 60<br>30%         | 81<br>31%  | 89<br>31%  | 42<br>23%  | 82<br>29%  | 267<br>32% |          |
| Somewhat unlikely           | (-1)<br>6%  | 124<br>6%  | 60<br>6%   | 64<br>6%   | 23<br>10%  | 22<br>7%   | 24<br>7%   | 17<br>5%   | 22<br>7%   | 17<br>4%     | 35<br>6%   | 38<br>7%   | 24<br>6%   | 27<br>6%   | 11<br>6%  | 6<br>7%    | 11<br>5%   | 18<br>10%               | 10<br>5%      | 5<br>4%       | 5<br>5%    | 13<br>6%          | 5<br>5%    | 22<br>8%   | 15<br>5%   | 9<br>5%    | 17<br>6%   | 65<br>8% |
| Very unlikely               | (-2)<br>6%  | 127<br>6%  | 60<br>6%   | 67<br>6%   | 6<br>2%    | 19<br>6%   | 27<br>8%   | 23<br>6%   | 20<br>7%   | 33<br>7%     | 25<br>5%   | 36<br>6%   | 28<br>6%   | 38<br>8%   | 17<br>9%  | 6<br>8%    | 15<br>7%   | 9<br>5%                 | 8<br>4%       | 6<br>6%       | 15<br>8%   | 9<br>4%           | 15<br>5%   | 18<br>10%  | 15<br>5%   | 41<br>5%   | 106<br>13% |          |
| NET: Unlikely               | 251<br>12%  | 120<br>12% | 131<br>13% | 29<br>12%  | 41<br>12%  | 51<br>15%  | 39<br>11%  | 42<br>14%  | 49<br>11%  | 60<br>11%    | 74<br>13%  | 52<br>12%  | 65<br>14%  | 28<br>15%  | 12<br>15% | 27<br>12%  | 27<br>15%  | 17<br>9%                | 14<br>10%     | 11<br>11%     | 29<br>14%  | 31<br>12%         | 29<br>10%  | 27<br>15%  | 32<br>11%  | 106<br>13% |            |          |
| Mean                        | 0.63        | 0.64       | 0.63       | 0.37       | 0.56       | 0.57       | 0.66       | 0.76       | 0.77       | 0.79         | 0.62       | 0.62       | 0.49       | 0.49       | 0.55      | 0.60       | 0.66       | 0.67                    | 0.67          | 0.63          | 0.61       | 0.67              | 0.71       | 0.63       | 0.65       | 0.65       |            |          |
| Standard deviation          | 1.11        | 1.11       | 1.12       | 0.90       | 1.08       | 1.15       | 1.09       | 1.18       | 1.15       | 1.09         | 1.12       | 1.11       | 1.13       | 1.18       | 1.14      | 1.14       | 1.12       | 1.01                    | 1.09          | 1.08          | 1.17       | 1.05              | 1.09       | 1.20       | 1.07       | 1.10       |            |          |
| Standard error              | 0.02        | 0.04       | 0.03       | 0.06       | 0.06       | 0.06       | 0.06       | 0.07       | 0.05       | 0.05         | 0.05       | 0.06       | 0.05       | 0.09       | 0.12      | 0.07       | 0.08       | 0.07                    | 0.09          | 0.10          | 0.09       | 0.07              | 0.06       | 0.09       | 0.06       | 0.04       |            |          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 144

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Tax relief on savings****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 1145<br>57%                           | 995<br>64%      | 758<br>69%     | 237<br>53%   | 150<br>32%                   | 660<br>66%    | 484<br>47%     | 362<br>50%   | 414<br>62% | 287<br>59% | 579<br>54%  | 397<br>63%      | 127<br>63%        | 30<br>45%                |                              |
| Very likely                 | (+2) | 509<br>25%                            | 467<br>30%      | 386<br>35%     | 81<br>18%  | 42<br>9%                     | 322<br>32%    | 187<br>18%     | 145<br>20%   | 180<br>27% | 148<br>31% | 262<br>24%  | 173<br>27%      | 57<br>28%         | 11<br>16%                |                              |
| Somewhat likely             | (+1) | 635<br>32%                            | 528<br>34%      | 372<br>34%     | 156<br>34%   | 108<br>23%                   | 338<br>34%    | 297<br>29%     | 217<br>30%   | 234<br>35% | 139<br>29% | 317<br>30%  | 223<br>35%      | 70<br>34%         | 19<br>29%                |                              |
| Neither likely nor unlikely | (0)  | 618<br>31%                            | 367<br>24%      | 223<br>20%     | 144<br>32%   | 251<br>54%                   | 202<br>20%    | 416<br>41%     | 257<br>36%   | 177<br>27% | 135<br>28% | 373<br>35%  | 145<br>23%      | 50<br>25%         | 26<br>39%                |                              |
| Somewhat unlikely           | (-1) | 124<br>6%                             | 102<br>7%       | 65<br>6%       | 37<br>8%   | 22<br>5%                     | 71<br>7%      | 54<br>5%       | 42<br>6%   | 41<br>6%   | 34<br>7%   | 61<br>6%  | 42<br>7%        | 12<br>6%          | 8<br>12%                 |                              |
| Very unlikely               | (-2) | 127<br>6%                             | 87<br>6%        | 54<br>5%       | 33<br>7%   | 40<br>9%                     | 60<br>6%      | 67<br>7%       | 59<br>8%   | 32<br>5%   | 29<br>6%   | 61<br>6%  | 50<br>8%        | 14<br>7%          | 3<br>4%                  |                              |
| NET: Unlikely               |      | 251<br>12%                            | 189<br>12%      | 119<br>11%     | 71<br>16%  | 62<br>13%                    | 131<br>13%    | 121<br>12%     | 100<br>14%   | 74<br>11%  | 62<br>13%  | 122<br>11%  | 92<br>15%       | 26<br>13%         | 11<br>16%                |                              |
| Mean                        |      | 0.63                                  | 0.76            | 0.88           | 0.48   | 0.19                         | 0.80          | 0.47           | 0.48   | 0.73       | 0.71       | 0.61  | 0.68            | 0.71              | 0.41                     |                              |
| Standard deviation          |      | 1.11                                  | 1.12            | 1.10           | 1.10   | 0.98                         | 1.15          | 1.06           | 1.12   | 1.07       | 1.15       | 1.09  | 1.17            | 1.14              | 1.03                     |                              |
| Standard error              |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.05                         | 0.04          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.05            | 0.08              | 0.14                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 145

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Higher employer pension contributions****Base: All respondents**

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |           |            |            |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|------------|------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private    |            |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |           |            |            |
| Unweighted base             |      | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                     | 193           | 148           | 110        | 168               | 224        | 312        | 188       | 272        | 823        |
| Weighted base               |      | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                     | 181           | 141           | 101        | 201               | 262        | 282        | 181       | 279        | 849        |
| NET: Likely                 |      | 713<br>35% | 350<br>35% | 363<br>35% | 84<br>35%  | 141<br>42% | 150<br>44% | 147<br>41% | 103<br>34% | 89<br>20%    | 199<br>37% | 195<br>35% | 173<br>39% | 146<br>30% | 68<br>37% | 22<br>27%  | 79<br>36%  | 61<br>34%               | 73<br>40%     | 41<br>29%     | 36<br>36%  | 76<br>38%         | 100<br>38% | 92<br>33%  | 65<br>36% | 140<br>50% | 360<br>42% |
| Very likely                 | (+2) | 278<br>14% | 121<br>12% | 157<br>15% | 38<br>16%  | 60<br>18%  | 52<br>15%  | 55<br>15%  | 38<br>13%  | 35<br>8%     | 78<br>15%  | 67<br>12%  | 71<br>16%  | 62<br>13%  | 23<br>13% | 9<br>11%   | 29<br>13%  | 28<br>16%               | 30<br>16%     | 17<br>12%     | 13<br>13%  | 28<br>14%         | 42<br>16%  | 31<br>11%  | 28<br>15% | 51<br>18%  | 137<br>16% |
| Somewhat likely             | (+1) | 435<br>22% | 229<br>23% | 206<br>20% | 46<br>19%  | 81<br>24%  | 98<br>29%  | 92<br>26%  | 65<br>22%  | 54<br>12%    | 121<br>22% | 128<br>23% | 102<br>23% | 84<br>18%  | 45<br>25% | 13<br>16%  | 50<br>22%  | 33<br>18%               | 43<br>24%     | 24<br>17%     | 23<br>23%  | 48<br>24%         | 57<br>22%  | 62<br>20%  | 37<br>32% | 89<br>26%  | 222<br>22% |
| Neither likely nor unlikely | (0)  | 890<br>44% | 425<br>43% | 465<br>45% | 126<br>52% | 147<br>43% | 135<br>40% | 156<br>44% | 122<br>41% | 204<br>46%   | 221<br>41% | 257<br>46% | 188<br>43% | 223<br>47% | 77<br>42% | 40<br>50%  | 95<br>43%  | 84<br>46%               | 79<br>44%     | 72<br>51%     | 44<br>44%  | 88<br>44%         | 105<br>40% | 130<br>46% | 76<br>42% | 98<br>35%  | 352<br>41% |
| Somewhat unlikely           | (-1) | 178<br>9%  | 91<br>9%   | 86<br>8%   | 26<br>11%  | 34<br>10%  | 24<br>7%   | 26<br>10%  | 30<br>9%   | 38<br>9%     | 53<br>10%  | 51<br>9%   | 38<br>9%   | 36<br>7%   | 13<br>7%  | 7<br>9%    | 23<br>10%  | 22<br>12%               | 16<br>9%      | 11<br>8%      | 10<br>10%  | 15<br>7%          | 24<br>9%   | 22<br>8%   | 13<br>10% | 28<br>10%  | 83<br>10%  |
| Very unlikely               | (-2) | 234<br>12% | 121<br>12% | 113<br>11% | 4<br>2%    | 17<br>5%   | 30<br>9%   | 30<br>8%   | 44<br>15%  | 108<br>25%   | 65<br>12%  | 55<br>10%  | 40<br>9%   | 74<br>16%  | 23<br>13% | 11<br>14%  | 25<br>11%  | 14<br>8%                | 14<br>7%      | 18<br>12%     | 10<br>10%  | 22<br>11%         | 33<br>12%  | 37<br>13%  | 27<br>15% | 13<br>5%   | 54<br>6%   |
| NET: Unlikely               |      | 412<br>20% | 213<br>22% | 199<br>19% | 30<br>13%  | 51<br>15%  | 54<br>16%  | 56<br>16%  | 74<br>25%  | 146<br>33%   | 118<br>22% | 106<br>19% | 78<br>18%  | 110<br>23% | 37<br>20% | 19<br>23%  | 48<br>21%  | 36<br>20%               | 29<br>16%     | 29<br>20%     | 20<br>18%  | 37<br>22%         | 57<br>21%  | 60<br>22%  | 40<br>15% | 41<br>16%  | 137<br>16% |
| Mean                        |      | 0.17       | 0.14       | 0.20       | 0.37       | 0.40       | 0.35       | 0.32       | 0.07       | -0.30        | 0.18       | 0.18       | 0.29       | 0.05       | 0.17      | 0.01       | 0.16       | 0.22                    | 0.33          | 0.08          | 0.19       | 0.22              | 0.20       | 0.09       | 0.14      | 0.49       | 0.36       |
| Standard deviation          |      | 1.14       | 1.13       | 1.14       | 0.93       | 1.05       | 1.10       | 1.08       | 1.19       | 1.19         | 1.17       | 1.08       | 1.12       | 1.18       | 1.15      | 1.13       | 1.13       | 1.09                    | 1.09          | 1.11          | 1.12       | 1.19              | 1.12       | 1.22       | 1.05      | 1.07       |            |
| Standard error              |      | 0.03       | 0.04       | 0.04       | 0.07       | 0.06       | 0.06       | 0.06       | 0.07       | 0.06         | 0.05       | 0.04       | 0.06       | 0.05       | 0.09      | 0.12       | 0.07       | 0.08                    | 0.08          | 0.09          | 0.11       | 0.09              | 0.08       | 0.06       | 0.09      | 0.04       |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 145

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Higher employer pension contributions****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Likely                 |      | 713<br>35%                            | 603<br>39%      | 456<br>41%     | 147<br>33%   | 110<br>24%                   | 389<br>39%    | 324<br>32%     | 195<br>27%   | 273<br>41% | 198<br>41% | 356<br>33%  | 233<br>37%      | 92<br>46%          | 24<br>36%                 |                              |
| Very likely                 | (+2) | 278<br>14%                            | 244<br>16%      | 192<br>17%     | 52<br>11%  | 34<br>7%                     | 161<br>16%    | 117<br>11%     | 62<br>9%   | 103<br>15% | 85<br>18%  | 141<br>13%  | 83<br>13%       | 40<br>20%          | 12<br>18%                 |                              |
| Somewhat likely             | (+1) | 435<br>22%                            | 359<br>23%      | 263<br>24%     | 95<br>21%  | 76<br>16%                    | 228<br>23%    | 207<br>20%     | 132<br>18%   | 170<br>26% | 112<br>23% | 214<br>20%  | 150<br>24%      | 53<br>26%          | 12<br>18%                 |                              |
| Neither likely nor unlikely | (0)  | 890<br>44%                            | 624<br>40%      | 417<br>38%     | 207<br>46%   | 265<br>57%                   | 362<br>36%    | 527<br>52%     | 357<br>50%   | 273<br>41% | 187<br>38% | 508<br>47%  | 262<br>41%      | 69<br>34%          | 27<br>41%                 |                              |
| Somewhat unlikely           | (-1) | 178<br>9%                             | 139<br>9%       | 95<br>9%       | 45<br>10%  | 38<br>8%                     | 98<br>10%     | 80<br>8%       | 63<br>9%   | 53<br>8%   | 49<br>10%  | 79<br>7%  | 57<br>9%        | 22<br>11%          | 13<br>20%                 |                              |
| Very unlikely               | (-2) | 234<br>12%                            | 185<br>12%      | 132<br>12%     | 53<br>12%  | 49<br>11%                    | 145<br>15%    | 89<br>9%       | 105<br>15%   | 65<br>10%  | 52<br>11%  | 132<br>12%  | 82<br>13%       | 19<br>9%           | 2<br>3%                   |                              |
| NET: Unlikely               |      | 412<br>20%                            | 324<br>21%      | 227<br>21%     | 97<br>22%  | 88<br>19%                    | 242<br>24%    | 169<br>17%     | 169<br>23%   | 118<br>18% | 101<br>21% | 210<br>20%  | 138<br>22%      | 41<br>20%          | 15<br>23%                 |                              |
| Mean                        |      | 0.17                                  | 0.22            | 0.26           | 0.11   | 0.01                         | 0.16          | 0.18           | -0.02  | 0.29       | 0.27       | 0.14  | 0.15            | 0.35               | 0.27                      |                              |
| Standard deviation          |      | 1.14                                  | 1.17            | 1.20           | 1.11   | 0.98                         | 1.24          | 1.03           | 1.10   | 1.12       | 1.18       | 1.13  | 1.16            | 1.19               | 1.07                      |                              |
| Standard error              |      | 0.03                                  | 0.03            | 0.04           | 0.05   | 0.05                         | 0.04          | 0.03           | 0.04   | 0.04       | 0.06       | 0.03  | 0.05            | 0.08               | 0.14                      |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 146

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Government or employer matching my savings****Base: All respondents**

|                             |             | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |            |            |            |
|-----------------------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|
|                             |             | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public     | Private    |            |
|                             |             |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |            |            |            |
| Unweighted base             | 2014        | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148           | 110           | 168        | 224               | 312        | 188        | 272        | 823        |            |
| Weighted base               | 2014        | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141           | 101           | 201        | 262               | 282        | 181        | 279        | 849        |            |
| NET: Likely                 | 1086<br>54% | 535<br>54% | 551<br>54% | 110<br>46% | 169<br>50% | 188<br>56% | 198<br>55% | 179<br>60% | 242<br>55% | 313<br>58%   | 305<br>55% | 231<br>53% | 238<br>50% | 93<br>52%  | 40<br>50% | 112<br>51% | 99<br>55%  | 98<br>54%               | 79<br>56%     | 58<br>58%     | 119<br>59% | 138<br>53%        | 151<br>53% | 99<br>54%  | 175<br>63% | 464<br>55% |            |
| Very likely                 | (+2)<br>24% | 487<br>23% | 228<br>25% | 260<br>20% | 47<br>23%  | 79<br>25%  | 85<br>24%  | 85<br>28%  | 103<br>24% | 145<br>27%   | 120<br>21% | 116<br>26% | 107<br>22% | 39<br>22%  | 17<br>22% | 48<br>22%  | 51<br>28%  | 41<br>28%               | 34<br>24%     | 25<br>25%     | 61<br>30%  | 56<br>21%         | 71<br>25%  | 43<br>24%  | 76<br>27%  | 215<br>25% |            |
| Somewhat likely             | (+1)<br>30% | 599<br>31% | 307<br>28% | 292<br>26% | 62<br>27%  | 91<br>30%  | 103<br>31% | 110<br>31% | 94<br>31%  | 139<br>32%   | 168<br>31% | 185<br>33% | 115<br>26% | 130<br>27% | 54<br>30% | 23<br>28%  | 64<br>29%  | 49<br>27%               | 57<br>32%     | 45<br>33%     | 33<br>29%  | 58<br>31%         | 82<br>28%  | 79<br>30%  | 55<br>35%  | 98<br>35%  | 249<br>29% |
| Neither likely nor unlikely | (0)<br>33%  | 658<br>33% | 330<br>33% | 328<br>32% | 103<br>43% | 132<br>39% | 99<br>29%  | 117<br>33% | 78<br>26%  | 130<br>30%   | 162<br>30% | 178<br>32% | 156<br>36% | 162<br>34% | 59<br>33% | 30<br>37%  | 74<br>33%  | 60<br>33%               | 43<br>34%     | 31<br>30%     | 58<br>31%  | 93<br>35%         | 99<br>35%  | 50<br>28%  | 74<br>26%  | 285<br>34% |            |
| Somewhat unlikely           | (-1)<br>6%  | 120<br>6%  | 58<br>6%   | 62<br>6%   | 20<br>8%   | 22<br>6%   | 23<br>7%   | 18<br>5%   | 18<br>6%   | 20<br>4%     | 33<br>6%   | 36<br>5%   | 23<br>6%   | 28<br>5%   | 15<br>6%  | 2<br>2%    | 14<br>7%   | 15<br>8%                | 9<br>5%       | 6<br>5%       | 5<br>5%    | 10<br>5%          | 19<br>7%   | 13<br>5%   | 11<br>6%   | 19<br>7%   | 60<br>7%   |
| Very unlikely               | (-2)<br>7%  | 150<br>7%  | 64<br>6%   | 86<br>6%   | 7<br>3%    | 16<br>5%   | 29<br>9%   | 26<br>7%   | 25<br>11%  | 47<br>6%     | 31<br>7%   | 40<br>11%  | 29<br>7%   | 50<br>11%  | 14<br>8%  | 8<br>11%   | 21<br>9%   | 7<br>4%                 | 13<br>7%      | 13<br>9%      | 6<br>6%    | 15<br>7%          | 12<br>5%   | 19<br>7%   | 21<br>12%  | 11<br>4%   | 40<br>5%   |
| NET: Unlikely               | 270<br>13%  | 122<br>12% | 148<br>14% | 27<br>11%  | 38<br>11%  | 52<br>15%  | 44<br>12%  | 43<br>14%  | 67<br>15%  | 64<br>12%    | 76<br>14%  | 51<br>12%  | 79<br>16%  | 29<br>16%  | 10<br>13% | 35<br>16%  | 22<br>12%  | 22<br>12%               | 19<br>14%     | 11<br>11%     | 25<br>12%  | 32<br>12%         | 32<br>11%  | 33<br>18%  | 31<br>11%  | 100<br>12% |            |
| Mean                        | 0.57        | 0.58       | 0.56       | 0.51       | 0.57       | 0.57       | 0.60       | 0.66       | 0.53       | 0.67         | 0.55       | 0.61       | 0.45       | 0.50       | 0.48      | 0.47       | 0.67       | 0.57                    | 0.57          | 0.66          | 0.70       | 0.57              | 0.61       | 0.48       | 0.75       | 0.63       |            |
| Standard deviation          | 1.14        | 1.10       | 1.17       | 1.00       | 1.06       | 1.18       | 1.12       | 1.19       | 1.21       | 1.11         | 1.11       | 1.12       | 1.20       | 1.15       | 1.17      | 1.18       | 1.09       | 1.12                    | 1.17          | 1.10          | 1.17       | 1.05              | 1.12       | 1.25       | 1.06       | 1.08       |            |
| Standard error              | 0.03        | 0.04       | 0.04       | 0.07       | 0.06       | 0.06       | 0.06       | 0.07       | 0.06       | 0.05         | 0.05       | 0.06       | 0.05       | 0.09       | 0.12      | 0.08       | 0.08       | 0.10                    | 0.10          | 0.09          | 0.07       | 0.06              | 0.09       | 0.06       | 0.04       |            |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 146

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Government or employer matching my savings****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 1086<br>54%                           | 928<br>60%      | 704<br>64%     | 224<br>49%   | 158<br>34%                   | 613<br>62%    | 472<br>46%     | 335<br>47%   | 398<br>60% | 281<br>58% | 552<br>51%  | 373<br>59%      | 116<br>57%        | 35<br>52%                |                              |
| Very likely                 | (+2) | 487<br>24%                            | 437<br>28%      | 349<br>32%     | 88<br>19%  | 50<br>11%                    | 285<br>29%    | 202<br>20%     | 139<br>19%   | 184<br>28% | 132<br>27% | 246<br>23%  | 159<br>25%      | 60<br>30%         | 16<br>24%                |                              |
| Somewhat likely             | (+1) | 599<br>30%                            | 491<br>32%      | 355<br>32%     | 136<br>30%   | 108<br>23%                   | 328<br>33%    | 270<br>26%     | 196<br>27%   | 214<br>32% | 148<br>31% | 305<br>28%  | 213<br>34%      | 56<br>28%         | 19<br>29%                |                              |
| Neither likely nor unlikely | (0)  | 658<br>33%                            | 415<br>27%      | 260<br>24%     | 155<br>34%   | 242<br>52%                   | 236<br>24%    | 422<br>41%     | 267<br>37%   | 189<br>28% | 145<br>30% | 382<br>36%  | 169<br>27%      | 61<br>30%         | 21<br>32%                |                              |
| Somewhat unlikely           | (-1) | 120<br>6%                             | 96<br>6%        | 71<br>6%       | 24<br>5%   | 25<br>5%                     | 65<br>6%      | 56<br>5%       | 45<br>6%   | 40<br>6%   | 31<br>6%   | 61<br>6%  | 37<br>6%        | 14<br>7%          | 7<br>11%                 |                              |
| Very unlikely               | (-2) | 150<br>7%                             | 113<br>7%       | 64<br>6%       | 49<br>11%  | 37<br>8%                     | 79<br>8%      | 71<br>7%       | 73<br>10%  | 38<br>6%   | 28<br>6%   | 79<br>7%  | 55<br>9%        | 12<br>6%          | 4<br>5%                  |                              |
| NET: Unlikely               |      | 270<br>13%                            | 208<br>13%      | 135<br>12%     | 73<br>16%  | 62<br>13%                    | 144<br>14%    | 126<br>12%     | 118<br>16%   | 78<br>12%  | 59<br>12%  | 140<br>13%  | 93<br>15%       | 26<br>13%         | 11<br>16%                |                              |
| Mean                        |      | 0.57                                  | 0.67            | 0.78           | 0.42   | 0.24                         | 0.68          | 0.47           | 0.39   | 0.70       | 0.67       | 0.54  | 0.61            | 0.68              | 0.54                     |                              |
| Standard deviation          |      | 1.14                                  | 1.16            | 1.13           | 1.18   | 1.00                         | 1.18          | 1.08           | 1.16   | 1.11       | 1.12       | 1.12  | 1.18            | 1.14              | 1.13                     |                              |
| Standard error              |      | 0.03                                  | 0.03            | 0.03           | 0.06   | 0.05                         | 0.04          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.05            | 0.08              | 0.15                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 147

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Products to help me save for something special e.g. my children or Christmas****Base: All respondents**

|                             |      | Gender |       | Age    |       |       |       |       |       | Social Grade |      |       |      | Region    |            |            |                         |                |                |            |        | Employment Sector |            |        |              |      |      |     |
|-----------------------------|------|--------|-------|--------|-------|-------|-------|-------|-------|--------------|------|-------|------|-----------|------------|------------|-------------------------|----------------|----------------|------------|--------|-------------------|------------|--------|--------------|------|------|-----|
|                             |      | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | AB           | C1   | C2    | DE   | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | East Wales | London | South East        | South West | Public | Pri-<br>vate |      |      |     |
|                             |      | Total  | Male  | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | AB           | C1   | C2    | DE   | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-langs | East Mid-langs | East Wales | London | South East        | South West | Public | Pri-<br>vate |      |      |     |
| Unweighted base             | 2014 | 980    | 1034  | 191    | 321   | 356   | 386   | 315   | 445   | 585          | 607  | 324   | 498  | 163       | 89         | 244        | 175                     | 193            | 148            | 110        | 168    | 224               | 312        | 188    | 272          | 823  |      |     |
| Weighted base               | 2014 | 987    | 1027  | 239    | 339   | 339   | 359   | 299   | 438   | 538          | 558  | 439   | 479  | 181       | 81         | 222        | 181                     | 181            | 141            | 101        | 201    | 262               | 282        | 181    | 279          | 849  |      |     |
| NET: Likely                 |      | 642    | 229   | 413    | 75    | 111   | 144   | 114   | 96    | 102          | 172  | 148   | 154  | 168       | 52         | 30         | 69                      | 68             | 60             | 41         | 34     | 67                | 71         | 90     | 60           | 106  | 271  |     |
|                             |      | 32%    | 23%   | 40%    | 31%   | 33%   | 42%   | 32%   | 32%   | 23%          | 32%  | 26%   | 35%  | 35%       | 29%        | 37%        | 31%                     | 38%            | 33%            | 33%        | 33%    | 27%               | 32%        | 33%    | 38%          | 32%  |      |     |
| Very likely                 | (+2) | 183    | 60    | 123    | 25    | 45    | 47    | 27    | 18    | 21           | 53   | 36    | 40   | 54        | 14         | 8%         | 10%                     | 9%             | 21             | 19         | 3      | 3                 | 18         | 24     | 29           | 20   | 32   | 80  |
|                             |      | 9%     | 6%    | 12%    | 10%   | 13%   | 14%   | 8%    | 6%    | 5%           | 10%  | 6%    | 9%   | 11%       | 11%        | 8%         | 10%                     | 9%             | 10%            | 2%         | 3%     | 9%                | 9%         | 11%    | 11%          | 9%   |      |     |
| Somewhat likely             | (+1) | 459    | 169   | 290    | 50    | 67    | 97    | 87    | 77    | 81           | 119  | 112   | 114  | 114       | 39         | 22         | 48                      | 43             | 41             | 38         | 30     | 49                | 47         | 61     | 40           | 74   | 191  | 22% |
|                             |      | 23%    | 17%   | 28%    | 21%   | 20%   | 29%   | 24%   | 26%   | 19%          | 22%  | 20%   | 26%  | 24%       | 21%        | 28%        | 22%                     | 24%            | 23%            | 27%        | 30%    | 24%               | 18%        | 22%    | 40           | 27%  | 191  | 22% |
| Neither likely nor unlikely | (0)  | 915    | 491   | 424    | 124   | 157   | 139   | 164   | 126   | 206          | 230  | 256   | 215  | 215       | 85         | 37         | 100                     | 71             | 82             | 70         | 42     | 88                | 122        | 136    | 83           | 110  | 402  | 47% |
|                             |      | 45%    | 50%   | 41%    | 52%   | 46%   | 41%   | 46%   | 42%   | 47%          | 43%  | 46%   | 49%  | 45%       | 47%        | 46%        | 45%                     | 39%            | 45%            | 50%        | 41%    | 44%               | 44%        | 47%    | 48%          | 46%  | 40%  | 47% |
| Somewhat unlikely           | (-1) | 251    | 146   | 105    | 30    | 56    | 29    | 43    | 37    | 55           | 76   | 86    | 42   | 47        | 27         | 8          | 30                      | 24             | 23             | 20         | 17     | 29                | 32         | 28     | 13           | 35   | 106  | 13% |
|                             |      | 12%    | 15%   | 10%    | 13%   | 17%   | 9%    | 12%   | 12%   | 13%          | 14%  | 15%   | 9%   | 10%       | 10%        | 15%        | 10%                     | 14%            | 13%            | 14%        | 17%    | 14%               | 12%        | 10%    | 13%          | 7%   | 106  | 13% |
| Very unlikely               | (-2) | 205    | 121   | 85     | 11    | 15    | 27    | 38    | 40    | 74           | 60   | 69    | 28   | 48        | 18         | 5          | 22                      | 18             | 16             | 10         | 9      | 17                | 37         | 28     | 25           | 28   | 70   | 8%  |
|                             |      | 10%    | 12%   | 8%     | 4%    | 4%    | 8%    | 11%   | 13%   | 17%          | 11%  | 12%   | 6%   | 10%       | 10%        | 7%         | 10%                     | 10%            | 9%             | 7%         | 8%     | 14%               | 10%        | 14%    | 10%          | 14%  | 8%   |     |
| NET: Unlikely               |      | 456    | 267   | 190    | 41    | 71    | 56    | 81    | 77    | 130          | 136  | 155   | 70   | 96        | 44         | 13         | 53                      | 42             | 40             | 30         | 25     | 47                | 68         | 56     | 38           | 63   | 176  | 21% |
|                             |      | 23%    | 27%   | 18%    | 17%   | 21%   | 23%   | 26%   | 30%   | 25%          | 28%  | 16%   | 20%  | 24%       | 17%        | 24%        | 23%                     | 22%            | 21%            | 25%        | 25%    | 23%               | 26%        | 20%    | 21%          | 23%  | 21%  |     |
| Mean                        |      | 0.08   | -0.10 | 0.26   | 0.20  | 0.20  | 0.32  | 0.06  | -0.01 | -0.18        | 0.05 | -0.07 | 0.22 | 0.16      | 0.02       | 0.24       | 0.06                    | 0.18           | 0.13           | 0.02       | 0.03   | 0.10              | -0.03      | 0.13   | 0.09         | 0.17 | 0.12 |     |
| Standard deviation          |      | 1.06   | 1.02  | 1.06   | 0.94  | 1.01  | 1.07  | 1.04  | 1.08  | 1.07         | 1.10 | 1.05  | 0.96 | 1.08      | 1.03       | 0.99       | 1.06                    | 1.14           | 1.06           | 0.89       | 0.97   | 1.04              | 1.11       | 1.05   | 1.13         | 1.11 | 1.02 |     |
| Standard error              |      | 0.02   | 0.03  | 0.03   | 0.07  | 0.06  | 0.05  | 0.05  | 0.06  | 0.05         | 0.05 | 0.04  | 0.05 | 0.05      | 0.08       | 0.11       | 0.07                    | 0.09           | 0.08           | 0.07       | 0.09   | 0.08              | 0.07       | 0.06   | 0.08         | 0.07 | 0.04 |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 147

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Products to help me save for something special e.g. my children or Christmas****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            | What is the highest educational level that you have achieved to date? |            |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|---|------------|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |            |  | Up to £21k | >£21k-£34k  | >£34k      | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k | >£21k-£34k   |            |   |            |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758        | 671  | 442        | 1065  | 649        | 212             | 57                 |                           |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720        | 665  | 485        | 1074  | 634        | 203             | 66                 |                           |                              |
| NET: Likely                 |      | 642<br>32%                            | 523<br>34%      | 379<br>34%     | 145<br>32%   | 119<br>26%                   | 309<br>31%    | 334<br>33%     | 220<br>31% | 220<br>33%   | 161<br>33% | 351<br>33%  | 186<br>29% | 72<br>35%       | 24<br>37%          |                           |                              |
| Very likely                 | (+2) | 183<br>9%                             | 151<br>10%      | 115<br>10%     | 36<br>8%   | 32<br>7%                     | 80<br>8%      | 103<br>10%     | 61<br>9%   | 53<br>8%   | 51<br>11%  | 89<br>8%  | 53<br>8%   | 29<br>14%       | 8<br>12%           |                           |                              |
| Somewhat likely             | (+1) | 459<br>23%                            | 373<br>24%      | 264<br>24%     | 109<br>24%   | 87<br>19%                    | 229<br>23%    | 230<br>23%     | 159<br>22% | 167<br>25%   | 110<br>23% | 263<br>24%  | 133<br>21% | 43<br>21%       | 16<br>24%          |                           |                              |
| Neither likely nor unlikely | (0)  | 915<br>45%                            | 667<br>43%      | 457<br>42%     | 210<br>46%   | 248<br>54%                   | 404<br>41%    | 511<br>50%     | 333<br>46% | 307<br>46%   | 205<br>42% | 511<br>48%  | 280<br>44% | 80<br>39%       | 25<br>38%          |                           |                              |
| Somewhat unlikely           | (-1) | 251<br>12%                            | 200<br>13%      | 147<br>13%     | 53<br>12%  | 51<br>11%                    | 145<br>15%    | 106<br>10%     | 79<br>11%  | 79<br>12%  | 72<br>15%  | 117<br>11%  | 90<br>14%  | 25<br>12%       | 13<br>20%          |                           |                              |
| Very unlikely               | (-2) | 205<br>10%                            | 161<br>10%      | 116<br>11%     | 45<br>10%  | 44<br>10%                    | 135<br>14%    | 70<br>7%       | 88<br>12%  | 58<br>9%   | 48<br>10%  | 95<br>9%  | 79<br>12%  | 26<br>13%       | 3<br>5%            |                           |                              |
| NET: Unlikely               |      | 456<br>23%                            | 361<br>23%      | 263<br>24%     | 98<br>22%  | 95<br>21%                    | 281<br>28%    | 176<br>17%     | 167<br>23% | 137<br>21%   | 119<br>25% | 212<br>20%  | 168<br>27% | 51<br>25%       | 17<br>25%          |                           |                              |
| Mean                        |      | 0.08                                  | 0.10            | 0.10           | 0.09   | 0.03                         | -0.03         | 0.19           | 0.04       | 0.12   | 0.09       | 0.12  | -0.01      | 0.11            | 0.19               |                           |                              |
| Standard deviation          |      | 1.06                                  | 1.08            | 1.10           | 1.03   | 0.98                         | 1.12          | 0.99           | 1.08       | 1.01   | 1.09       | 1.01  | 1.09       | 1.19            | 1.06               |                           |                              |
| Standard error              |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04       | 0.04   | 0.05       | 0.03  | 0.04       | 0.08            | 0.14               |                           |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 148

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

If savings and investment products were easier to understand

Base: All respondents

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |            |            |            |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|------------|------------|------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public     | Private    |            |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |            |            |            |
| Unweighted base             | 2014 | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148           | 110           | 168        | 224               | 312        | 188        | 272        | 823        |            |
| Weighted base               | 2014 | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141           | 101           | 201        | 262               | 282        | 181        | 279        | 849        |            |
| NET: Likely                 |      | 771<br>38% | 324<br>33% | 448<br>44% | 95<br>39%  | 130<br>38% | 143<br>40% | 117<br>39% | 156<br>36% | 201<br>37%   | 214<br>38% | 170<br>39% | 186<br>39% | 74<br>41%  | 33<br>42% | 74<br>33%  | 68<br>37%  | 71<br>39%               | 60<br>43%     | 45<br>45%     | 63<br>31%  | 101<br>38%        | 117<br>41% | 66<br>36%  | 111<br>40% | 327<br>38% |            |
| Very likely                 | (+2) | 224<br>11% | 79<br>8%   | 146<br>14% | 31<br>13%  | 37<br>11%  | 44<br>13%  | 38<br>10%  | 29<br>10%  | 45<br>10%    | 58<br>11%  | 56<br>10%  | 42<br>10%  | 69<br>14%  | 19<br>10% | 11<br>14%  | 20<br>9%   | 30<br>16%               | 15<br>9%      | 14<br>10%     | 20<br>14%  | 40<br>15%         | 21<br>8%   | 19<br>11%  | 31<br>11%  | 103<br>12% |            |
| Somewhat likely             | (+1) | 547<br>27% | 245<br>25% | 302<br>29% | 64<br>27%  | 93<br>27%  | 86<br>25%  | 105<br>29% | 88<br>29%  | 112<br>25%   | 143<br>27% | 159<br>28% | 128<br>29% | 118<br>25% | 55<br>30% | 22<br>27%  | 54<br>24%  | 38<br>21%               | 56<br>31%     | 46<br>33%     | 31<br>31%  | 42<br>21%         | 61<br>23%  | 95<br>34%  | 46<br>26%  | 81<br>29%  | 223<br>26% |
| Neither likely nor unlikely | (0)  | 951<br>47% | 510<br>52% | 441<br>43% | 118<br>49% | 160<br>47% | 152<br>45% | 178<br>50% | 129<br>43% | 213<br>49%   | 256<br>48% | 270<br>48% | 211<br>48% | 214<br>45% | 82<br>45% | 37<br>46%  | 116<br>52% | 89<br>49%               | 84<br>47%     | 65<br>46%     | 38<br>38%  | 110<br>55%        | 125<br>48% | 122<br>43% | 84<br>46%  | 133<br>48% | 408<br>48% |
| Somewhat unlikely           | (-1) | 181<br>9%  | 99<br>10%  | 82<br>8%   | 23<br>10%  | 39<br>12%  | 36<br>11%  | 18<br>5%   | 29<br>10%  | 35<br>8%     | 57<br>11%  | 48<br>9%   | 39<br>9%   | 37<br>8%   | 17<br>9%  | 6<br>8%    | 19<br>9%   | 20<br>11%               | 9<br>7%       | 12<br>12%     | 13<br>7%   | 21<br>8%          | 28<br>10%  | 16<br>9%   | 23<br>8%   | 80<br>9%   |            |
| Very unlikely               | (-2) | 111<br>6%  | 55<br>6%   | 56<br>5%   | 4<br>2%    | 10<br>3%   | 21<br>6%   | 19<br>5%   | 23<br>8%   | 33<br>8%     | 25<br>5%   | 26<br>5%   | 19<br>4%   | 41<br>9%   | 8<br>5%   | 4<br>5%    | 13<br>6%   | 5<br>3%                 | 7<br>4%       | 5<br>5%       | 16<br>8%   | 15<br>6%          | 16<br>6%   | 16<br>9%   | 11<br>4%   | 34<br>4%   |            |
| NET: Unlikely               |      | 292<br>14% | 154<br>16% | 138<br>13% | 27<br>11%  | 49<br>14%  | 57<br>17%  | 37<br>10%  | 53<br>18%  | 69<br>16%    | 82<br>15%  | 74<br>13%  | 58<br>13%  | 78<br>16%  | 25<br>14% | 10<br>12%  | 32<br>14%  | 25<br>14%               | 26<br>14%     | 16<br>11%     | 17<br>17%  | 29<br>14%         | 36<br>14%  | 44<br>15%  | 32<br>18%  | 34<br>12%  | 114<br>13% |
| Mean                        |      | 0.29       | 0.20       | 0.39       | 0.39       | 0.32       | 0.28       | 0.35       | 0.24       | 0.22         | 0.28       | 0.30       | 0.31       | 0.28       | 0.32      | 0.38       | 0.22       | 0.37                    | 0.29          | 0.37          | 0.37       | 0.19              | 0.34       | 0.28       | 0.21       | 0.35       | 0.33       |
| Standard deviation          |      | 0.97       | 0.92       | 1.00       | 0.89       | 0.92       | 1.02       | 0.93       | 1.02       | 1.00         | 0.95       | 0.93       | 0.92       | 1.08       | 0.95      | 0.99       | 0.93       | 0.98                    | 0.91          | 0.93          | 1.03       | 0.98              | 1.02       | 0.94       | 1.04       | 0.93       | 0.95       |
| Standard error              |      | 0.02       | 0.03       | 0.03       | 0.06       | 0.05       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.05       | 0.07      | 0.10       | 0.06       | 0.07                    | 0.07          | 0.08          | 0.10       | 0.08              | 0.07       | 0.05       | 0.08       | 0.06       | 0.03       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 148

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****If savings and investment products were easier to understand****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Likely                 |      | 771<br>38%                            | 631<br>41%      | 475<br>43%     | 156<br>35%   | 140<br>30%                   | 393<br>40%    | 378<br>37%     | 266<br>37%   | 267<br>40% | 176<br>36% | 406<br>38%  | 244<br>38%      | 78<br>38%          | 34<br>52%                 |                              |
| Very likely                 | (+2) | 224<br>11%                            | 184<br>12%      | 141<br>13%     | 43<br>9%   | 40<br>9%                     | 101<br>10%    | 123<br>12%     | 64<br>9%   | 79<br>12%  | 57<br>12%  | 115<br>11%  | 74<br>12%       | 26<br>13%          | 6<br>9%                   |                              |
| Somewhat likely             | (+1) | 547<br>27%                            | 447<br>29%      | 334<br>30%     | 113<br>25%   | 100<br>22%                   | 293<br>29%    | 255<br>25%     | 202<br>28%   | 189<br>28% | 119<br>25% | 291<br>27%  | 170<br>27%      | 51<br>25%          | 28<br>43%                 |                              |
| Neither likely nor unlikely | (0)  | 951<br>47%                            | 698<br>45%      | 485<br>44%     | 213<br>47%   | 253<br>55%                   | 448<br>45%    | 503<br>49%     | 344<br>48%   | 312<br>47% | 226<br>47% | 527<br>49%  | 280<br>44%      | 98<br>48%          | 23<br>35%                 |                              |
| Somewhat unlikely           | (-1) | 181<br>9%                             | 144<br>9%       | 93<br>8%       | 52<br>11%  | 36<br>8%                     | 97<br>10%     | 83<br>8%       | 56<br>8%   | 58<br>9%   | 61<br>13%  | 83<br>8%  | 72<br>11%       | 15<br>7%           | 8<br>12%                  |                              |
| Very unlikely               | (-2) | 111<br>6%                             | 78<br>5%        | 47<br>4%       | 31<br>7%   | 33<br>7%                     | 55<br>6%      | 56<br>5%       | 54<br>8%   | 28<br>4%   | 22<br>5%   | 59<br>5%  | 38<br>6%        | 12<br>6%           | 1<br>1%                   |                              |
| NET: Unlikely               |      | 292<br>14%                            | 222<br>14%      | 139<br>13%     | 83<br>18%  | 70<br>15%                    | 153<br>15%    | 139<br>14%     | 110<br>15%   | 86<br>13%  | 83<br>17%  | 142<br>13%  | 110<br>17%      | 27<br>13%          | 9<br>13%                  |                              |
| Mean                        |      | 0.29                                  | 0.33            | 0.39           | 0.19   | 0.17                         | 0.29          | 0.30           | 0.23   | 0.35       | 0.27       | 0.30  | 0.27            | 0.32               | 0.46                      |                              |
| Standard deviation          |      | 0.97                                  | 0.97            | 0.96           | 0.99   | 0.95                         | 0.97          | 0.97           | 0.98   | 0.94       | 0.98       | 0.95  | 1.01            | 1.00               | 0.86                      |                              |
| Standard error              |      | 0.02                                  | 0.02            | 0.03           | 0.05   | 0.05                         | 0.03          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07               | 0.11                      |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 149

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Programmes which commit you to saving a proportion of any future pay increase****Base: All respondents**

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |            |            |            |                         |                |                |            | Employment Sector |            |            |            |            |            |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|------------|------------|------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London     | South East | South West | Public     | Pri-vate   |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |                         |                |                |            |                   |            |            |            |            |            |
| Unweighted base             |      | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163        | 89         | 244        | 175                     | 193            | 148            | 110        | 168               | 224        | 312        | 188        | 272        | 823        |
| Weighted base               |      | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181        | 81         | 222        | 181                     | 181            | 141            | 101        | 201               | 262        | 282        | 181        | 279        | 849        |
| NET: Likely                 |      | 419<br>21% | 192<br>19% | 227<br>22% | 58<br>24%  | 105<br>31% | 85<br>25%  | 70<br>19%  | 48<br>16%  | 53<br>12%    | 129<br>24% | 106<br>19% | 88<br>20%  | 96<br>20%  | 37<br>20%  | 22<br>28%  | 44<br>20%  | 46<br>26%               | 37<br>21%      | 24<br>17%      | 23<br>23%  | 36<br>18%         | 72<br>28%  | 48<br>17%  | 29<br>16%  | 83<br>30%  | 208<br>25% |
| Very likely                 | (+2) | 105<br>5%  | 42<br>4%   | 63<br>6%   | 16<br>7%   | 35<br>10%  | 18<br>5%   | 14<br>4%   | 7<br>2%    | 15<br>3%     | 34<br>6%   | 15<br>3%   | 25<br>6%   | 31<br>7%   | 6<br>3%    | 7<br>9%    | 9<br>4%    | 17<br>9%                | 10<br>5%       | 3<br>2%        | 1<br>1%    | 7<br>3%           | 27<br>10%  | 11<br>4%   | 7<br>4%    | 20<br>7%   | 54<br>6%   |
| Somewhat likely             | (+1) | 314<br>16% | 149<br>15% | 165<br>16% | 42<br>18%  | 70<br>21%  | 67<br>20%  | 56<br>16%  | 41<br>14%  | 38<br>9%     | 94<br>18%  | 91<br>16%  | 63<br>14%  | 65<br>13%  | 31<br>17%  | 15<br>19%  | 35<br>16%  | 30<br>15%               | 28<br>22%      | 21<br>22%      | 22<br>15%  | 30<br>17%         | 45<br>37   | 22<br>37   | 22<br>13%  | 62<br>22%  | 155<br>18% |
| Neither likely nor unlikely | (0)  | 975<br>48% | 485<br>49% | 490<br>48% | 139<br>58% | 149<br>44% | 171<br>50% | 180<br>50% | 137<br>46% | 199<br>45%   | 238<br>44% | 274<br>49% | 226<br>51% | 237<br>49% | 102<br>56% | 38<br>47%  | 106<br>48% | 78<br>43%               | 87<br>48%      | 79<br>56%      | 45<br>44%  | 101<br>50%        | 119<br>45% | 135<br>45% | 84<br>48%  | 125<br>46% | 412<br>49% |
| Somewhat unlikely           | (-1) | 330<br>16% | 169<br>17% | 162<br>16% | 31<br>13%  | 70<br>21%  | 54<br>16%  | 60<br>17%  | 53<br>18%  | 62<br>14%    | 87<br>16%  | 101<br>18% | 79<br>18%  | 63<br>13%  | 22<br>12%  | 10<br>12%  | 40<br>18%  | 37<br>20%               | 36<br>20%      | 18<br>13%      | 16<br>16%  | 34<br>17%         | 40<br>15%  | 50<br>15%  | 28<br>18%  | 46<br>15%  | 149<br>18% |
| Very unlikely               | (-2) | 290<br>14% | 142<br>14% | 148<br>14% | 11<br>5%   | 15<br>4%   | 29<br>9%   | 49<br>14%  | 61<br>20%  | 124<br>28%   | 84<br>16%  | 77<br>14%  | 45<br>10%  | 84<br>17%  | 20<br>11%  | 11<br>13%  | 31<br>14%  | 19<br>11%               | 21<br>14%      | 20<br>11%      | 17<br>15%  | 30<br>12%         | 31<br>12%  | 49<br>17%  | 41<br>22%  | 25<br>9%   | 79<br>9%   |
| NET: Unlikely               |      | 620<br>31% | 311<br>31% | 310<br>30% | 42<br>18%  | 86<br>25%  | 83<br>25%  | 110<br>31% | 114<br>38% | 186<br>42%   | 172<br>32% | 178<br>32% | 125<br>28% | 146<br>31% | 42<br>23%  | 21<br>26%  | 72<br>32%  | 57<br>31%               | 56<br>31%      | 38<br>27%      | 33<br>33%  | 64<br>32%         | 71<br>27%  | 99<br>35%  | 68<br>38%  | 72<br>26%  | 228<br>27% |
| Mean                        |      | -0.19      | -0.22      | -0.16      | 0.09       | 0.12       | -0.03      | -0.21      | -0.40      | -0.55        | -0.17      | -0.24      | -0.13      | -0.22      | -0.11      | -0.03      | -0.23      | -0.07                   | -0.17          | -0.21          | -0.26      | -0.25             | -0.01      | -0.32      | -0.40      | 0.02       | -0.05      |
| Standard deviation          |      | 1.03       | 1.01       | 1.06       | 0.87       | 1.00       | 0.96       | 0.99       | 1.03       | 1.09         | 1.09       | 0.97       | 0.98       | 1.09       | 0.93       | 1.10       | 1.01       | 1.08                    | 1.00           | 0.94           | 1.01       | 0.99              | 1.10       | 1.03       | 1.08       | 1.02       | 0.99       |
| Standard error              |      | 0.02       | 0.03       | 0.03       | 0.06       | 0.06       | 0.05       | 0.05       | 0.06       | 0.05         | 0.05       | 0.04       | 0.05       | 0.05       | 0.07       | 0.12       | 0.06       | 0.08                    | 0.07           | 0.08           | 0.10       | 0.08              | 0.07       | 0.06       | 0.08       | 0.06       | 0.03       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 149

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Programmes which commit you to saving a proportion of any future pay increase****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 419<br>21%                            | 338<br>22%      | 252<br>23%     | 86<br>19%  | 81<br>17%                    | 220<br>22%    | 199<br>19%     | 111<br>15%   | 161<br>24% | 118<br>24% | 207<br>19%  | 124<br>20%      | 64<br>32%         | 19<br>30%                |                              |
| Very likely                 | (+2) | 105<br>5%                             | 83<br>5%        | 61<br>6%       | 23<br>5%   | 22<br>5%                     | 49<br>5%      | 56<br>6%       | 27<br>4%   | 35<br>5%   | 35<br>7%   | 48<br>4%  | 30<br>5%        | 24<br>12%         | 2<br>2%                  |                              |
| Somewhat likely             | (+1) | 314<br>16%                            | 255<br>16%      | 191<br>17%     | 64<br>14%  | 59<br>13%                    | 172<br>17%    | 142<br>14%     | 84<br>12%  | 126<br>19% | 83<br>17%  | 159<br>15%  | 94<br>15%       | 40<br>20%         | 18<br>27%                |                              |
| Neither likely nor unlikely | (0)  | 975<br>48%                            | 695<br>45%      | 476<br>43%     | 219<br>48%   | 280<br>60%                   | 412<br>42%    | 562<br>55%     | 376<br>52%   | 302<br>45% | 213<br>44% | 548<br>51%  | 287<br>45%      | 82<br>41%         | 32<br>48%                |                              |
| Somewhat unlikely           | (-1) | 330<br>16%                            | 279<br>18%      | 203<br>18%     | 77<br>17%  | 51<br>11%                    | 183<br>18%    | 147<br>14%     | 99<br>14%  | 120<br>18% | 100<br>21% | 170<br>16%  | 108<br>17%      | 31<br>15%         | 14<br>21%                |                              |
| Very unlikely               | (-2) | 290<br>14%                            | 239<br>15%      | 169<br>15%     | 70<br>16%  | 51<br>11%                    | 178<br>18%    | 112<br>11%     | 134<br>19%   | 82<br>12%  | 54<br>11%  | 148<br>14%  | 115<br>18%      | 26<br>13%         | 1<br>1%                  |                              |
| NET: Unlikely               |      | 620<br>31%                            | 518<br>33%      | 371<br>34%     | 147<br>33%   | 102<br>22%                   | 361<br>36%    | 260<br>25%     | 233<br>32%   | 202<br>30% | 154<br>32% | 318<br>30%  | 223<br>35%      | 56<br>28%         | 15<br>22%                |                              |
| Mean                        |      | -0.19                                 | -0.22           | -0.21          | -0.24  | -0.11                        | -0.27         | -0.11          | -0.32  | -0.13      | -0.11      | -0.20   | -0.29           | 0.03              | 0.08                     |                              |
| Standard deviation          |      | 1.03                                  | 1.06            | 1.07           | 1.04   | 0.93                         | 1.09          | 0.97           | 1.03   | 1.03       | 1.05       | 1.00  | 1.07            | 1.16              | 0.80                     |                              |
| Standard error              |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.04                         | 0.03          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.08              | 0.11                     |                              |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 150

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Savings accounts which provide entry into a lottery and a chance of winning prizes****Base: All respondents**

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |                |                |            | Employment Sector |            |            |            |            |              |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|------------|------------|--------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London     | South East | South West | Public     | Pri-<br>vate |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |                |                |            |                   |            |            |            |            |              |
| Unweighted base             |      | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                     | 193            | 148            | 110        | 168               | 224        | 312        | 188        | 272        | 823          |
| Weighted base               |      | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                     | 181            | 141            | 101        | 201               | 262        | 282        | 181        | 279        | 849          |
| NET: Likely                 |      | 556<br>28% | 257<br>26% | 299<br>29% | 78<br>33%  | 111<br>33% | 104<br>31% | 95<br>26%  | 77<br>26%  | 90<br>21%    | 138<br>26% | 144<br>26% | 123<br>28% | 151<br>32% | 41<br>22% | 25<br>31%  | 57<br>26%  | 55<br>30%               | 51<br>28%      | 39<br>27%      | 26<br>26%  | 62<br>31%         | 88<br>24%  | 51<br>28%  | 87<br>31%  | 269<br>32% |              |
| Very likely                 | (+2) | 158<br>8%  | 70<br>7%   | 87<br>8%   | 24<br>10%  | 40<br>12%  | 26<br>8%   | 29<br>7%   | 22<br>4%   | 16<br>6%     | 34<br>7%   | 38<br>11%  | 46<br>8%   | 39<br>10%  | 18<br>10% | 5<br>6%    | 23<br>10%  | 22<br>12%               | 12<br>6%       | 6<br>4%        | 3<br>3%    | 15<br>7%          | 13<br>5%   | 26<br>9%   | 15<br>8%   | 24<br>9%   | 74<br>9%     |
| Somewhat likely             | (+1) | 398<br>20% | 186<br>19% | 212<br>21% | 54<br>23%  | 71<br>21%  | 78<br>23%  | 65<br>18%  | 55<br>19%  | 74<br>17%    | 103<br>19% | 106<br>19% | 77<br>18%  | 112<br>23% | 22<br>12% | 20<br>25%  | 34<br>15%  | 33<br>18%               | 40<br>22%      | 33<br>23%      | 22<br>22%  | 47<br>23%         | 49<br>19%  | 62<br>22%  | 36<br>20%  | 62<br>22%  | 195<br>23%   |
| Neither likely nor unlikely | (0)  | 824<br>41% | 395<br>40% | 429<br>42% | 119<br>50% | 158<br>47% | 140<br>41% | 160<br>45% | 98<br>33%  | 149<br>34%   | 197<br>37% | 225<br>40% | 205<br>47% | 197<br>41% | 65<br>36% | 33<br>42%  | 93<br>42%  | 77<br>42%               | 75<br>42%      | 61<br>43%      | 41<br>40%  | 84<br>42%         | 108<br>41% | 113<br>40% | 75<br>41%  | 102<br>37% | 361<br>43%   |
| Somewhat unlikely           | (-1) | 301<br>15% | 166<br>17% | 135<br>13% | 32<br>13%  | 46<br>14%  | 41<br>12%  | 56<br>16%  | 50<br>17%  | 75<br>17%    | 104<br>19% | 80<br>14%  | 60<br>14%  | 57<br>12%  | 39<br>21% | 9<br>11%   | 40<br>18%  | 23<br>13%               | 22<br>12%      | 17<br>12%      | 18<br>13%  | 44<br>13%         | 39<br>17%  | 24<br>14%  | 43<br>13%  | 123<br>15% |              |
| Very unlikely               | (-2) | 334<br>17% | 170<br>17% | 164<br>16% | 10<br>4%   | 24<br>7%   | 54<br>16%  | 48<br>13%  | 73<br>24%  | 124<br>28%   | 99<br>18%  | 110<br>20% | 51<br>12%  | 74<br>15%  | 37<br>21% | 13<br>16%  | 33<br>15%  | 27<br>15%               | 33<br>18%      | 25<br>17%      | 16<br>16%  | 28<br>14%         | 48<br>18%  | 42<br>15%  | 32<br>18%  | 47<br>17%  | 95<br>11%    |
| NET: Unlikely               |      | 634<br>31% | 336<br>34% | 299<br>29% | 42<br>18%  | 70<br>21%  | 95<br>28%  | 105<br>29% | 123<br>41% | 199<br>45%   | 203<br>38% | 190<br>34% | 111<br>25% | 131<br>27% | 76<br>42% | 22<br>28%  | 72<br>33%  | 49<br>27%               | 55<br>30%      | 41<br>29%      | 34<br>34%  | 55<br>28%         | 92<br>35%  | 81<br>35%  | 56<br>29%  | 90<br>31%  | 219<br>26%   |
| Mean                        |      | -0.13      | -0.18      | -0.07      | 0.21       | 0.17       | -0.06      | -0.08      | -0.33      | -0.49        | -0.24      | -0.21      | 0.02       | -0.03      | -0.30     | -0.07      | -0.12      | *                       | -0.13          | -0.15          | -0.21      | -0.04             | -0.25      | -0.03      | -0.12      | -0.09      | 0.03         |
| Standard deviation          |      | 1.14       | 1.14       | 1.15       | 0.95       | 1.04       | 1.14       | 1.10       | 1.23       | 1.17         | 1.15       | 1.16       | 1.09       | 1.14       | 1.22      | 1.13       | 1.15       | 1.18                    | 1.14           | 1.09           | 1.07       | 1.11              | 1.11       | 1.15       | 1.16       | 1.18       | 1.08         |
| Standard error              |      | 0.03       | 0.04       | 0.04       | 0.07       | 0.06       | 0.06       | 0.06       | 0.07       | 0.06         | 0.05       | 0.05       | 0.06       | 0.05       | 0.10      | 0.12       | 0.07       | 0.09                    | 0.08           | 0.09           | 0.10       | 0.09              | 0.07       | 0.07       | 0.08       | 0.07       | 0.04         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 150

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Savings accounts which provide entry into a lottery and a chance of winning prizes****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                    |                           |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|--------------------|---------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                    |                           |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212                | 57                        |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203                | 66                        |                              |
| NET: Likely                 |      | 556<br>28%                            | 454<br>29%      | 332<br>30%     | 122<br>27%   | 102<br>22%                   | 269<br>27%    | 287<br>28%     | 177<br>25%   | 210<br>32% | 135<br>28% | 302<br>28%  | 169<br>27%      | 58<br>29%          | 22<br>33%                 |                              |
| Very likely                 | (+2) | 158<br>8%                             | 133<br>9%       | 99<br>9%       | 34<br>8%   | 24<br>5%                     | 67<br>7%      | 91<br>9%       | 45<br>6%   | 63<br>9%   | 38<br>8%   | 78<br>7%  | 45<br>7%        | 26<br>13%          | 5<br>8%                   |                              |
| Somewhat likely             | (+1) | 398<br>20%                            | 320<br>21%      | 233<br>21%     | 88<br>19%  | 78<br>17%                    | 202<br>20%    | 196<br>19%     | 132<br>18%   | 147<br>22% | 97<br>20%  | 224<br>21%  | 124<br>20%      | 33<br>16%          | 16<br>25%                 |                              |
| Neither likely nor unlikely | (0)  | 824<br>41%                            | 565<br>36%      | 383<br>35%     | 182<br>40%   | 259<br>56%                   | 337<br>34%    | 487<br>48%     | 317<br>44%   | 260<br>39% | 176<br>36% | 471<br>44%  | 219<br>34%      | 78<br>39%          | 28<br>42%                 |                              |
| Somewhat unlikely           | (-1) | 301<br>15%                            | 262<br>17%      | 188<br>17%     | 74<br>16%  | 39<br>8%                     | 184<br>19%    | 117<br>11%     | 95<br>13%  | 98<br>15%  | 86<br>18%  | 144<br>13%  | 113<br>18%      | 25<br>12%          | 14<br>22%                 |                              |
| Very unlikely               | (-2) | 334<br>17%                            | 271<br>17%      | 197<br>18%     | 74<br>16%  | 63<br>14%                    | 204<br>21%    | 130<br>13%     | 131<br>18%   | 97<br>15%  | 88<br>18%  | 156<br>15%  | 134<br>21%      | 41<br>20%          | 2<br>3%                   |                              |
| NET: Unlikely               |      | 634<br>31%                            | 533<br>34%      | 385<br>35%     | 148<br>33%   | 101<br>22%                   | 388<br>39%    | 247<br>24%     | 226<br>31%   | 195<br>29% | 174<br>36% | 301<br>28%  | 247<br>39%      | 66<br>32%          | 17<br>25%                 |                              |
| Mean                        |      | -0.13                                 | -0.14           | -0.14          | -0.15  | -0.08                        | -0.26         | *              | -0.19  | -0.03      | -0.18      | -0.07   | -0.26           | -0.11              | 0.12                      |                              |
| Standard deviation          |      | 1.14                                  | 1.18            | 1.20           | 1.14   | 1.00                         | 1.19          | 1.08           | 1.12   | 1.15       | 1.18       | 1.10  | 1.20            | 1.26               | 0.96                      |                              |
| Standard error              |      | 0.03                                  | 0.03            | 0.04           | 0.05   | 0.05                         | 0.04          | 0.03           | 0.04   | 0.04       | 0.06       | 0.03  | 0.05            | 0.09               | 0.13                      |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 151

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****More information online about savings and investments****Base: All respondents**

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |               |               |            | Employment Sector |            |            |           |            |            |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|------------|------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private    |            |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |               |               |            |                   |            |            |           |            |            |
| Unweighted base             |      | 2014       | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445          | 585        | 607        | 324        | 498        | 163       | 89         | 244        | 175                     | 193           | 148           | 110        | 168               | 224        | 312        | 188       | 272        | 823        |
| Weighted base               |      | 2014       | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438          | 538        | 558        | 439        | 479        | 181       | 81         | 222        | 181                     | 181           | 141           | 101        | 201               | 262        | 282        | 181       | 279        | 849        |
| NET: Likely                 |      | 725<br>36% | 334<br>34% | 391<br>38% | 98<br>41%  | 139<br>41% | 124<br>37% | 112<br>31% | 101<br>34% | 151<br>34%   | 212<br>39% | 203<br>36% | 139<br>32% | 172<br>36% | 58<br>32% | 28<br>35%  | 67<br>30%  | 73<br>40%               | 61<br>34%     | 56<br>40%     | 37<br>37%  | 70<br>35%         | 108<br>41% | 106<br>38% | 61<br>34% | 107<br>38% | 304<br>36% |
| Very likely                 | (+2) | 190<br>9%  | 89<br>9%   | 101<br>10% | 25<br>10%  | 39<br>12%  | 34<br>10%  | 29<br>8%   | 18<br>6%   | 43<br>10%    | 54<br>10%  | 32<br>6%   | 39<br>9%   | 65<br>14%  | 25<br>14% | 7<br>8%    | 16<br>7%   | 24<br>13%               | 15<br>8%      | 12<br>9%      | 3<br>3%    | 14<br>7%          | 41<br>16%  | 20<br>7%   | 13<br>7%  | 29<br>10%  | 74<br>9%   |
| Somewhat likely             | (+1) | 535<br>27% | 245<br>25% | 290<br>28% | 73<br>30%  | 100<br>29% | 90<br>27%  | 83<br>23%  | 82<br>28%  | 108<br>25%   | 158<br>29% | 171<br>31% | 99<br>23%  | 107<br>22% | 33<br>18% | 21<br>26%  | 51<br>23%  | 49<br>27%               | 46<br>26%     | 44<br>31%     | 34<br>34%  | 56<br>28%         | 67<br>26%  | 86<br>31%  | 48<br>26% | 78<br>28%  | 231<br>27% |
| Neither likely nor unlikely | (0)  | 984<br>49% | 486<br>49% | 498<br>48% | 120<br>50% | 157<br>46% | 155<br>46% | 196<br>55% | 141<br>47% | 215<br>49%   | 240<br>45% | 273<br>49% | 242<br>55% | 229<br>48% | 86<br>48% | 41<br>51%  | 110<br>50% | 84<br>46%               | 96<br>53%     | 69<br>49%     | 50<br>49%  | 101<br>50%        | 116<br>44% | 136<br>48% | 95<br>53% | 127<br>45% | 425<br>50% |
| Somewhat unlikely           | (-1) | 165<br>8%  | 90<br>9%   | 74<br>7%   | 12<br>5%   | 32<br>9%   | 34<br>10%  | 25<br>7%   | 29<br>10%  | 33<br>7%     | 49<br>9%   | 45<br>8%   | 36<br>8%   | 35<br>7%   | 22<br>12% | 7<br>9%    | 24<br>11%  | 15<br>8%                | 20<br>11%     | 9<br>6%       | 8<br>8%    | 15<br>7%          | 18<br>7%   | 16<br>6%   | 11<br>6%  | 26<br>9%   | 74<br>9%   |
| Very unlikely               | (-2) | 140<br>7%  | 77<br>8%   | 64<br>6%   | 10<br>4%   | 11<br>3%   | 26<br>8%   | 25<br>7%   | 29<br>10%  | 40<br>9%     | 38<br>7%   | 38<br>7%   | 22<br>5%   | 43<br>9%   | 16<br>9%  | 4<br>5%    | 21<br>9%   | 10<br>6%                | 4<br>5%       | 7<br>5%       | 6<br>6%    | 15<br>8%          | 20<br>8%   | 23<br>8%   | 14<br>8%  | 19<br>7%   | 46<br>5%   |
| NET: Unlikely               |      | 305<br>15% | 167<br>17% | 138<br>13% | 22<br>9%   | 43<br>13%  | 60<br>18%  | 50<br>14%  | 57<br>19%  | 73<br>17%    | 87<br>16%  | 83<br>15%  | 58<br>13%  | 78<br>16%  | 37<br>21% | 11<br>14%  | 45<br>20%  | 25<br>14%               | 25<br>14%     | 16<br>11%     | 14<br>14%  | 30<br>15%         | 38<br>15%  | 39<br>14%  | 25<br>14% | 45<br>16%  | 120<br>14% |
| Mean                        |      | 0.23       | 0.18       | 0.28       | 0.38       | 0.37       | 0.21       | 0.18       | 0.11       | 0.18         | 0.26       | 0.20       | 0.22       | 0.24       | 0.16      | 0.23       | 0.08       | 0.34                    | 0.26          | 0.32          | 0.19       | 0.19              | 0.34       | 0.23       | 0.20      | 0.26       | 0.25       |
| Standard deviation          |      | 0.97       | 0.99       | 0.96       | 0.89       | 0.92       | 1.02       | 0.94       | 1.00       | 1.02         | 1.00       | 0.92       | 0.91       | 1.07       | 1.08      | 0.92       | 1.00       | 0.85                    | 0.91          | 0.86          | 0.95       | 1.07              | 0.96       | 0.94       | 1.00      | 0.93       |            |
| Standard error              |      | 0.02       | 0.03       | 0.03       | 0.06       | 0.05       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.05       | 0.08      | 0.10       | 0.06       | 0.08                    | 0.06          | 0.07          | 0.08       | 0.07              | 0.07       | 0.05       | 0.07      | 0.06       | 0.03       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 151

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****More information online about savings and investments****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 725<br>36%                            | 604<br>39%      | 467<br>42%     | 137<br>30%   | 121<br>26%                   | 394<br>40%    | 331<br>32%     | 234<br>33%   | 266<br>40% | 179<br>37% | 343<br>32%  | 253<br>40%      | 85<br>42%         | 36<br>54%                |                              |
| Very likely                 | (+2) | 190<br>9%                             | 154<br>10%      | 127<br>12%     | 27<br>6%   | 36<br>8%                     | 102<br>10%    | 88<br>9%       | 52<br>7%   | 69<br>10%  | 57<br>12%  | 87<br>8%  | 70<br>11%       | 23<br>11%         | 8<br>12%                 |                              |
| Somewhat likely             | (+1) | 535<br>27%                            | 449<br>29%      | 339<br>31%     | 110<br>24%   | 86<br>19%                    | 292<br>29%    | 243<br>24%     | 182<br>25%   | 198<br>30% | 122<br>25% | 256<br>24%  | 184<br>29%      | 62<br>31%         | 28<br>43%                |                              |
| Neither likely nor unlikely | (0)  | 984<br>49%                            | 719<br>46%      | 485<br>44%     | 235<br>52%   | 265<br>57%                   | 441<br>44%    | 543<br>53%     | 354<br>49%   | 309<br>47% | 236<br>49% | 576<br>54%  | 272<br>43%      | 86<br>42%         | 23<br>35%                |                              |
| Somewhat unlikely           | (-1) | 165<br>8%                             | 134<br>9%       | 92<br>8%       | 42<br>9%   | 31<br>7%                     | 90<br>9%      | 75<br>7%       | 56<br>8%   | 58<br>9%   | 44<br>9%   | 83<br>8%  | 55<br>9%        | 21<br>10%         | 4<br>7%                  |                              |
| Very unlikely               | (-2) | 140<br>7%                             | 95<br>6%        | 56<br>5%       | 39<br>9%   | 46<br>10%                    | 68<br>7%      | 72<br>7%       | 76<br>11%  | 32<br>5%   | 26<br>5%   | 72<br>7%  | 54<br>9%        | 11<br>5%          | 3<br>5%                  |                              |
| NET: Unlikely               |      | 305<br>15%                            | 229<br>15%      | 148<br>13%     | 80<br>18%  | 77<br>17%                    | 158<br>16%    | 147<br>14%     | 132<br>18%   | 89<br>13%  | 70<br>15%  | 155<br>14%  | 109<br>17%      | 31<br>15%         | 7<br>11%                 |                              |
| Mean                        |      | 0.23                                  | 0.28            | 0.35           | 0.10   | 0.08                         | 0.27          | 0.19           | 0.11   | 0.32       | 0.29       | 0.19  | 0.25            | 0.33              | 0.50                     |                              |
| Standard deviation          |      | 0.97                                  | 0.97            | 0.97           | 0.95   | 0.98                         | 1.00          | 0.95           | 1.02   | 0.94       | 0.97       | 0.93  | 1.05            | 0.99              | 0.95                     |                              |
| Standard error              |      | 0.02                                  | 0.02            | 0.03           | 0.04   | 0.05                         | 0.03          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07              | 0.13                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 152

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Government-approved, independent advice about savings and investment****Base: All respondents**

|                             |      | Gender     |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region     |           |            |            |                         |                |                |            | Employment Sector |            |            |           |              |            |
|-----------------------------|------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|------------|------------|-----------|--------------|------------|
|                             |      | Total      | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | London            | South East | South West | Public    | Pri-<br>vate |            |
|                             |      |            |            |            |            |            |            |            |            |              |            |            |            |            |           |            |            |                         |                |                |            |                   |            |            |           |              |            |
| Unweighted base             | 2014 | 980        | 1034       | 191        | 321        | 356        | 386        | 315        | 445        | 585          | 607        | 324        | 498        | 163        | 89        | 244        | 175        | 193                     | 148            | 110            | 168        | 224               | 312        | 188        | 272       | 823          |            |
| Weighted base               | 2014 | 987        | 1027       | 239        | 339        | 339        | 359        | 299        | 438        | 538          | 558        | 439        | 479        | 181        | 81        | 222        | 181        | 181                     | 141            | 101            | 201        | 262               | 282        | 181        | 279       | 849          |            |
| NET: Likely                 | 35%  | 302        | 399        | 88         | 125        | 113        | 125        | 95         | 155        | 211          | 189        | 143        | 158        | 60         | 27        | 77         | 70         | 64                      | 46             | 34             | 54         | 107               | 108        | 55         | 112       | 293          |            |
| Very likely                 | (+2) | 188<br>9%  | 75<br>8%   | 114<br>11% | 32<br>13%  | 35<br>10%  | 32<br>9%   | 32<br>9%   | 21<br>7%   | 37<br>9%     | 54<br>10%  | 43<br>8%   | 47<br>11%  | 44<br>9%   | 16<br>9%  | 4<br>5%    | 22<br>10%  | 22<br>12%               | 16<br>9%       | 2<br>2%        | 6<br>6%    | 31<br>15%         | 39<br>11%  | 16<br>9%   | 30<br>11% | 89<br>10%    |            |
| Somewhat likely             | (+1) | 513<br>25% | 227<br>23% | 286<br>28% | 56<br>23%  | 90<br>26%  | 82<br>24%  | 93<br>26%  | 74<br>25%  | 118<br>27%   | 157<br>29% | 146<br>26% | 95<br>22%  | 114<br>24% | 44<br>24% | 23<br>28%  | 54<br>25%  | 47<br>26%               | 48<br>27%      | 43<br>31%      | 28<br>28%  | 41<br>20%         | 68<br>26%  | 77<br>27%  | 38<br>21% | 82<br>29%    | 204<br>24% |
| Neither likely nor unlikely | (0)  | 966<br>48% | 501<br>51% | 466<br>45% | 115<br>48% | 168<br>50% | 164<br>48% | 177<br>49% | 135<br>45% | 207<br>47%   | 233<br>43% | 265<br>43% | 232<br>53% | 236<br>49% | 86<br>48% | 39<br>49%  | 108<br>49% | 85<br>47%               | 94<br>52%      | 78<br>55%      | 50<br>49%  | 108<br>54%        | 105<br>40% | 125<br>44% | 88<br>49% | 126<br>45%   | 410<br>48% |
| Somewhat unlikely           | (-1) | 199<br>10% | 112<br>11% | 88<br>9%   | 29<br>12%  | 38<br>11%  | 36<br>11%  | 31<br>9%   | 33<br>11%  | 32<br>7%     | 55<br>10%  | 66<br>12%  | 42<br>10%  | 36<br>13%  | 24<br>11% | 9<br>20    | 20<br>9%   | 17<br>9%                | 12<br>7%       | 8<br>6%        | 9<br>9%    | 19<br>10%         | 32<br>12%  | 26<br>9%   | 21<br>12% | 27<br>10%    | 103<br>12% |
| Very unlikely               | (-2) | 147<br>7%  | 73<br>7%   | 75<br>7%   | 7<br>3%    | 9<br>3%    | 25<br>7%   | 25<br>12%  | 37<br>10%  | 44<br>9%     | 39<br>7%   | 39<br>5%   | 21<br>10%  | 49<br>6%   | 11<br>7%  | 5<br>8%    | 17<br>5%   | 9<br>6%                 | 11<br>7%       | 7<br>7%        | 7<br>10%   | 20<br>7%          | 18<br>7%   | 22<br>8%   | 17<br>9%  | 14<br>5%     | 43<br>5%   |
| NET: Unlikely               |      | 347<br>17% | 184<br>19% | 162<br>16% | 36<br>15%  | 47<br>14%  | 62<br>18%  | 57<br>16%  | 69<br>23%  | 76<br>17%    | 94<br>17%  | 104<br>19% | 64<br>15%  | 85<br>18%  | 35<br>19% | 14<br>18%  | 37<br>17%  | 26<br>14%               | 23<br>13%      | 18<br>12%      | 17<br>17%  | 40<br>20%         | 50<br>19%  | 49<br>17%  | 38<br>21% | 41<br>15%    | 146<br>17% |
| Mean                        |      | 0.20       | 0.12       | 0.27       | 0.32       | 0.31       | 0.17       | 0.21       | 0.03       | 0.17         | 0.25       | 0.16       | 0.24       | 0.14       | 0.17      | 0.14       | 0.20       | 0.31                    | 0.25           | 0.15           | 0.16       | 0.03              | 0.30       | 0.24       | 0.09      | 0.31         | 0.23       |
| Standard deviation          |      | 0.99       | 0.96       | 1.01       | 0.96       | 0.89       | 1.00       | 0.97       | 1.06       | 1.03         | 1.01       | 0.97       | 0.94       | 1.03       | 0.98      | 0.93       | 1.00       | 0.98                    | 0.93           | 0.83           | 0.95       | 0.98              | 1.08       | 1.03       | 1.03      | 0.97         | 0.97       |
| Standard error              |      | 0.02       | 0.03       | 0.03       | 0.07       | 0.05       | 0.05       | 0.05       | 0.06       | 0.05         | 0.04       | 0.04       | 0.05       | 0.05       | 0.08      | 0.10       | 0.06       | 0.07                    | 0.07           | 0.07           | 0.09       | 0.08              | 0.07       | 0.06       | 0.08      | 0.06         |            |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 152

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?****Government-approved, independent advice about savings and investment****Base: All respondents**

|                             |      | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                 |                   |                          |                              |
|-----------------------------|------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-----------------|-------------------|--------------------------|------------------------------|
|                             |      | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |  | Up to £21k | >£21k-£34k | >£34k   | Up to secondary | University degree | Higher university degree | Still in full time education |
|                             |      |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   |            |            |   |                 |                   |                          |                              |
| Unweighted base             |      | 2014                                  | 1573            | 1117           | 456  | 441                          | 1026          | 988            | 758  | 671        | 442        | 1065  | 649             | 212               | 57                       |                              |
| Weighted base               |      | 2014                                  | 1551            | 1099           | 452  | 463                          | 993           | 1021           | 720  | 665        | 485        | 1074  | 634             | 203               | 66                       |                              |
| NET: Likely                 |      | 701<br>35%                            | 603<br>39%      | 466<br>42%     | 136<br>30%   | 98<br>21%                    | 388<br>39%    | 313<br>31%     | 226<br>31%   | 247<br>37% | 175<br>36% | 353<br>33%  | 226<br>36%      | 77<br>38%         | 34<br>51%                |                              |
| Very likely                 | (+2) | 188<br>9%                             | 161<br>10%      | 130<br>12%     | 31<br>7%   | 27<br>6%                     | 85<br>9%      | 103<br>10%     | 53<br>7%   | 63<br>9%   | 57<br>12%  | 85<br>8%  | 61<br>10%       | 32<br>16%         | 8<br>13%                 |                              |
| Somewhat likely             | (+1) | 513<br>25%                            | 442<br>28%      | 336<br>31%     | 106<br>23%   | 71<br>15%                    | 303<br>30%    | 210<br>21%     | 173<br>24%   | 184<br>28% | 118<br>24% | 268<br>25%  | 166<br>26%      | 46<br>23%         | 25<br>38%                |                              |
| Neither likely nor unlikely | (0)  | 966<br>48%                            | 687<br>44%      | 459<br>42%     | 228<br>50%   | 280<br>60%                   | 417<br>42%    | 550<br>54%     | 344<br>48%   | 321<br>48% | 228<br>47% | 547<br>51%  | 280<br>44%      | 92<br>45%         | 23<br>34%                |                              |
| Somewhat unlikely           | (-1) | 199<br>10%                            | 160<br>10%      | 116<br>11%     | 44<br>10%  | 40<br>9%                     | 111<br>11%    | 89<br>9%       | 73<br>10%  | 64<br>10%  | 51<br>11%  | 99<br>9%  | 69<br>11%       | 21<br>10%         | 9<br>13%                 |                              |
| Very unlikely               | (-2) | 147<br>7%                             | 103<br>7%       | 59<br>5%       | 43<br>10%  | 45<br>10%                    | 78<br>8%      | 69<br>7%       | 76<br>11%  | 32<br>5%   | 32<br>6%   | 75<br>7%  | 59<br>9%        | 12<br>6%          | 1<br>1%                  |                              |
| NET: Unlikely               |      | 347<br>17%                            | 262<br>17%      | 175<br>16%     | 88<br>19%  | 84<br>18%                    | 189<br>19%    | 158<br>15%     | 149<br>21%   | 96<br>14%  | 83<br>17%  | 174<br>16%  | 127<br>20%      | 33<br>16%         | 10<br>15%                |                              |
| Mean                        |      | 0.20                                  | 0.26            | 0.33           | 0.08   | -0.01                        | 0.21          | 0.18           | 0.07   | 0.27       | 0.24       | 0.18  | 0.16            | 0.31              | 0.48                     |                              |
| Standard deviation          |      | 0.99                                  | 1.00            | 1.00           | 0.99   | 0.93                         | 1.02          | 0.97           | 1.03   | 0.93       | 1.01       | 0.95  | 1.05            | 1.05              | 0.93                     |                              |
| Standard error              |      | 0.02                                  | 0.03            | 0.03           | 0.05   | 0.04                         | 0.03          | 0.03           | 0.04   | 0.04       | 0.05       | 0.03  | 0.04            | 0.07              | 0.12                     |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 153

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Summary****Base:** All respondents with savings but no investments

|                             |      | Factors            |   |                                       |   |  |   |
|-----------------------------|------|--------------------|---|---------------------------------------|---|--|---|
|                             |      | Low interest rates | Making it easier to access invested money in an emergency | A wider choice of investment products | Lower tax on profits made through investments | If more information about investment products was available online | If government-approved, independent advice on investment products was available |
| Unweighted base             |      | 912                | 912   | 912                                   | 912   | 912  | 912   |
| Weighted base               |      | 906                | 906   | 906                                   | 906   | 906  | 906   |
| NET: Likely                 |      | 210<br>23%         | 387<br>43%  | 245<br>27%                            | 323<br>36%                                    | 258<br>28%   | 274<br>30%  |
| Very likely                 | (+2) | 67<br>7%           | 103<br>11%  | 62<br>7%                              | 86<br>10%                                     | 65<br>7%   | 63<br>7%  |
| Somewhat likely             | (+1) | 142<br>16%         | 285<br>31%  | 183<br>20%                            | 236<br>26%                                    | 193<br>21%   | 211<br>23%  |
| Neither likely nor unlikely | (0)  | 363<br>40%         | 316<br>35%  | 410<br>45%                            | 342<br>38%                                    | 414<br>46%   | 401<br>44%  |
| Somewhat unlikely           | (-1) | 139<br>15%         | 74<br>8%  | 95<br>10%                             | 88<br>10%                                     | 92<br>10%  | 89<br>10%   |
| Very unlikely               | (-2) | 194<br>21%         | 129<br>14%  | 155<br>17%                            | 153<br>17%                                    | 142<br>16%   | 141<br>16%  |
| NET: Unlikely               |      | 333<br>37%         | 203<br>22%  | 250<br>28%                            | 241<br>27%                                    | 234<br>26%   | 230<br>25%  |
| Mean                        |      | -0.28              | 0.17  | -0.11                                 | 0.02  | -0.06  | -0.04   |
| Standard deviation          |      | 1.18               | 1.18  | 1.12                                  | 1.19  | 1.11   | 1.11  |
| Standard error              |      | 0.04               | 0.04  | 0.04                                  | 0.04  | 0.04   | 0.04  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 154

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Low interest rates****Base:** All respondents with savings but no investments

|                             |      | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region    |           |            |            |                        |               |               |            | Employment Sector |            |            |           |           |             |             |
|-----------------------------|------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------------------|---------------|---------------|------------|-------------------|------------|------------|-----------|-----------|-------------|-------------|
|                             |      | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | East Wales | London            | South East | South West | Public    | Private   |             |             |
|                             |      |            |            |            |           |           |           |           |           |              |           |           |           |           |           |            |            |                        |               |               |            |                   |            |            |           |           |             |             |
| Unweighted base             |      | 912        | 391        | 521        | 100       | 172       | 158       | 159       | 133       | 190          | 261       | 272       | 147       | 232       | 73        | 48         | 111        | 90                     | 85            | 70            | 55         | 79                | 87         | 130        | 84        | 137       | 379         |             |
| Weighted base               |      | 906        | 385        | 520        | 121       | 180       | 144       | 157       | 125       | 179          | 231       | 247       | 209       | 219       | 83        | 42         | 95         | 100                    | 78            | 63            | 52         | 98                | 92         | 122        | 82        | 142       | 384         |             |
| NET: Likely                 |      | 210<br>23% | 85<br>22%  | 124<br>24% | 34<br>28% | 58<br>32% | 44<br>30% | 26<br>16% | 22<br>18% | 27<br>15%    | 50<br>22% | 55<br>22% | 56<br>27% | 49<br>22% | 14<br>17% | 12<br>28%  | 17<br>18%  | 24<br>24%              | 22<br>28%     | 12<br>19%     | 11<br>22%  | 19<br>20%         | 28<br>31%  | 27<br>22%  | 23<br>28% | 39<br>31% | 27<br>28%   | 105<br>107% |
| Very likely                 | (+2) | 67<br>7%   | 30<br>8%   | 37<br>7%   | 13<br>11% | 15<br>8%  | 17<br>12% | 7<br>5%   | 6<br>5%   | 9<br>5%      | 17<br>7%  | 15<br>6%  | 12<br>6%  | 23<br>11% | 6<br>5%   | 5<br>5%    | 5<br>5%    | 8<br>8%                | 8<br>10%      | 4<br>6%       | 3<br>6%    | 4<br>5%           | 7<br>7%    | 9<br>9%    | 8<br>8%   | 12<br>12% | 35<br>39%   | 9<br>9%     |
| Somewhat likely             | (+1) | 142<br>16% | 55<br>14%  | 87<br>17%  | 20<br>17% | 43<br>24% | 27<br>19% | 18<br>12% | 16<br>13% | 18<br>10%    | 33<br>14% | 40<br>16% | 43<br>21% | 26<br>12% | 8<br>9%   | 7<br>16%   | 12<br>13%  | 16<br>13%              | 14<br>18%     | 8<br>13%      | 8<br>16%   | 15<br>15%         | 22<br>24%  | 17<br>14%  | 15<br>18% | 27<br>29% | 69<br>68%   |             |
| Neither likely nor unlikely | (0)  | 363<br>40% | 159<br>41% | 204<br>39% | 64<br>53% | 92<br>51% | 52<br>36% | 60<br>38% | 40<br>32% | 54<br>30%    | 98<br>43% | 99<br>40% | 83<br>38% | 83<br>38% | 36<br>43% | 16<br>39%  | 36<br>38%  | 47<br>47%              | 34<br>44%     | 28<br>44%     | 18<br>35%  | 44<br>45%         | 31<br>34%  | 48<br>40%  | 24<br>30% | 59<br>41% | 168<br>144% |             |
| Somewhat unlikely           | (-1) | 139<br>15% | 69<br>18%  | 69<br>13%  | 11<br>9%  | 16<br>9%  | 25<br>17% | 30<br>19% | 23<br>19% | 33<br>19%    | 40<br>17% | 37<br>15% | 33<br>16% | 29<br>13% | 10<br>12% | 4<br>10%   | 21<br>22%  | 12<br>12%              | 14<br>18%     | 7<br>12%      | 12<br>13%  | 15<br>16%         | 16<br>17%  | 17<br>14%  | 10<br>13% | 24<br>27% | 51<br>53%   |             |
| Very unlikely               | (-2) | 194<br>21% | 71<br>19%  | 123<br>24% | 13<br>10% | 14<br>8%  | 24<br>16% | 41<br>26% | 40<br>32% | 64<br>36%    | 43<br>19% | 56<br>23% | 37<br>18% | 58<br>26% | 23<br>28% | 10<br>23%  | 21<br>22%  | 17<br>17%              | 8<br>10%      | 15<br>25%     | 10<br>20%  | 19<br>19%         | 17<br>18%  | 30<br>25%  | 24<br>30% | 21<br>15% | 61<br>16%   |             |
| NET: Unlikely               |      | 333<br>37% | 141<br>36% | 193<br>37% | 24<br>19% | 30<br>17% | 49<br>34% | 71<br>45% | 63<br>50% | 97<br>54%    | 83<br>36% | 93<br>38% | 70<br>34% | 87<br>40% | 33<br>40% | 14<br>33%  | 42<br>44%  | 29<br>29%              | 22<br>28%     | 23<br>36%     | 22<br>43%  | 34<br>35%         | 32<br>35%  | 47<br>39%  | 35<br>42% | 44<br>31% | 112<br>29%  |             |
| Mean                        |      | -0.28      | -0.25      | -0.30      | 0.09      | 0.15      | -0.08     | -0.50     | -0.60     | -0.69        | -0.26     | -0.32     | -0.19     | -0.33     | -0.44     | -0.15      | -0.42      | -0.14                  | *             | -0.36         | -0.35      | -0.30             | -0.15      | -0.34      | -0.35     | -0.10     | -0.09       |             |
| Standard deviation          |      | 1.18       | 1.15       | 1.20       | 1.06      | 0.98      | 1.22      | 1.14      | 1.19      | 1.20         | 1.14      | 1.17      | 1.13      | 1.27      | 1.21      | 1.30       | 1.13       | 1.14                   | 1.08          | 1.17          | 1.16       | 1.09              | 1.19       | 1.21       | 1.33      | 1.13      | 1.15        |             |
| Standard error              |      | 0.04       | 0.06       | 0.05       | 0.11      | 0.07      | 0.10      | 0.09      | 0.10      | 0.09         | 0.07      | 0.07      | 0.09      | 0.08      | 0.14      | 0.19       | 0.11       | 0.12                   | 0.12          | 0.14          | 0.16       | 0.12              | 0.13       | 0.11       | 0.15      | 0.10      | 0.06        |             |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 154

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Low interest rates****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196       | 476   | 296               | 101                      | 28                           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209       | 483   | 286               | 97                       | 29                           |
| NET: Likely                 | 210<br>23%                            | 210<br>23%      | 133<br>23%     | 77<br>23%  | -                            | 85<br>24%     | 125<br>22%     | 63<br>19%  | 69<br>24%  | 61<br>29% | 95<br>20%   | 76<br>27%         | 30<br>31%                | 7<br>25%                     |
| Very likely                 | (+2)<br>7%                            | 67<br>7%        | 33<br>6%       | 34<br>10%  | -                            | 22<br>6%      | 45<br>8%       | 17<br>5%   | 24<br>8%   | 20<br>10% | 31<br>6%  | 22<br>8%          | 11<br>11%                | 3<br>11%                     |
| Somewhat likely             | (+1)<br>16%                           | 142<br>16%      | 99<br>17%      | 43<br>13%  | -                            | 62<br>18%     | 80<br>14%      | 46<br>14%  | 46<br>16%  | 41<br>20% | 64<br>13%   | 54<br>19%         | 19<br>19%                | 4<br>14%                     |
| Neither likely nor unlikely | (0)<br>40%                            | 363<br>40%      | 219<br>38%     | 144<br>43%   | -                            | 132<br>38%    | 231<br>41%     | 138<br>42%   | 107<br>37% | 83<br>40% | 205<br>42%  | 102<br>36%        | 37<br>38%                | 14<br>46%                    |
| Somewhat unlikely           | (-1)<br>15%                           | 139<br>15%      | 90<br>16%      | 49<br>15%  | -                            | 63<br>18%     | 76<br>14%      | 52<br>16%  | 52<br>18%  | 26<br>12% | 68<br>14%   | 48<br>17%         | 14<br>14%                | 6<br>22%                     |
| Very unlikely               | (-2)<br>21%                           | 194<br>21%      | 133<br>23%     | 61<br>18%  | -                            | 69<br>20%     | 126<br>23%     | 76<br>23%  | 62<br>21%  | 39<br>19% | 116<br>24%  | 59<br>21%         | 17<br>18%                | 2<br>7%                      |
| NET: Unlikely               | 333<br>37%                            | 333<br>37%      | 223<br>39%     | 110<br>33%   | -                            | 132<br>38%    | 202<br>36%     | 128<br>39%   | 114<br>39% | 65<br>31% | 184<br>38%  | 108<br>38%        | 31<br>32%                | 8<br>29%                     |
| Mean                        | -0.28                                 | -0.28           | -0.33          | -0.18  | -                            | -0.27         | -0.28          | -0.38  | -0.28      | -0.11     | -0.36   | -0.24             | -0.08                    | *                            |
| Standard deviation          | 1.18                                  | 1.18            | 1.18           | 1.18   | -                            | 1.16          | 1.19           | 1.13   | 1.20       | 1.21      | 1.17  | 1.20              | 1.23                     | 1.06                         |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.07   | -                            | 0.06          | 0.05           | 0.06   | 0.07       | 0.09      | 0.05  | 0.07              | 0.12                     | 0.20                         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 155

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Making it easier to access invested money in an emergency****Base: All respondents with savings but no investments**

|                             |      | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |       | Employment Sector |            |            |        |         |      |     |
|-----------------------------|------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|-------|-------------------|------------|------------|--------|---------|------|-----|
|                             |      | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales | East-ern London   | South East | South West | Public | Pri-ate |      |     |
|                             |      |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |       |                   |            |            |        |         |      |     |
| Unweighted base             |      | 912    | 391  | 521    | 100   | 172   | 158   | 159   | 133   | 190          | 261  | 272  | 147  | 232    | 73        | 48         | 111        | 90                     | 85            | 70            | 55    | 79                | 87         | 130        | 84     | 137     | 379  |     |
| Weighted base               |      | 906    | 385  | 520    | 121   | 180   | 144   | 157   | 125   | 179          | 231  | 247  | 209  | 219    | 83        | 42         | 95         | 100                    | 78            | 63            | 52    | 98                | 92         | 122        | 82     | 142     | 384  |     |
| NET: Likely                 |      | 387    | 155  | 232    | 47    | 82    | 69    | 75    | 47    | 68           | 91   | 107  | 94   | 94     | 33        | 15         | 40         | 54                     | 46            | 28            | 19    | 39                | 39         | 38         | 37     | 63      | 174  |     |
| Very likely                 | (+2) | 103    | 48   | 54     | 17    | 21    | 16    | 15    | 15    | 18           | 28   | 22   | 22   | 31     | 9         | 6          | 11         | 18                     | 12            | 9             | 4     | 5                 | 10         | 14         | 5      | 13      | 53   |     |
|                             |      | 11%    | 13%  | 10%    | 14%   | 12%   | 11%   | 10%   | 12%   | 10%          | 12%  | 9%   | 10%  | 14%    | 11%       | 13%        | 11%        | 18%                    | 15%           | 14%           | 8%    | 5%                | 11%        | 11%        | 6%     | 9%      | 14%  |     |
| Somewhat likely             | (+1) | 285    | 107  | 178    | 30    | 61    | 52    | 59    | 32    | 50           | 63   | 86   | 72   | 64     | 23        | 10         | 30         | 35                     | 34            | 19            | 14    | 34                | 30         | 25         | 32     | 32      | 51   | 120 |
|                             |      | 31%    | 28%  | 34%    | 25%   | 34%   | 36%   | 38%   | 26%   | 28%          | 27%  | 35%  | 35%  | 29%    | 28%       | 22%        | 31%        | 35%                    | 43%           | 30%           | 28%   | 35%               | 35%        | 32%        | 20%    | 39%     | 36%  | 31% |
| Neither likely nor unlikely | (0)  | 316    | 155  | 161    | 58    | 79    | 43    | 43    | 56    | 83           | 78   | 87   | 67   | 67     | 29        | 15         | 31         | 30                     | 25            | 19            | 22    | 28                | 56         | 22         | 53     | 154     | 37%  | 40% |
|                             |      | 35%    | 40%  | 31%    | 48%   | 44%   | 30%   | 27%   | 30%   | 31%          | 36%  | 32%  | 42%  | 30%    | 35%       | 36%        | 32%        | 30%                    | 32%           | 30%           | 42%   | 40%               | 31%        | 46%        | 27%    | 53      | 154  |     |
| Somewhat unlikely           | (-1) | 74     | 33   | 41     | 9     | 9     | 18    | 17    | 8     | 12           | 28   | 24   | 8    | 14     | 4         | 3          | 8          | 4                      | 4             | 5             | 5     | 7                 | 7          | 15         | 12     | 7       | 10   | 26  |
|                             |      | 8%     | 9%   | 8%     | 7%    | 5%    | 13%   | 11%   | 7%    | 12%          | 10%  | 10%  | 4%   | 7%     | 5%        | 6%         | 8%         | 4%                     | 6%            | 8%            | 10%   | 7%                | 7%         | 16%        | 10%    | 9%      | 7%   | 7%  |
| Very unlikely               | (-2) | 129    | 42   | 87     | 9     | 9     | 14    | 22    | 32    | 43           | 29   | 38   | 19   | 43     | 17        | 10         | 16         | 13                     | 3             | 11            | 6     | 13                | 9          | 16         | 16     | 17      | 31   | 8%  |
|                             |      | 14%    | 11%  | 17%    | 7%    | 5%    | 10%   | 14%   | 25%   | 24%          | 13%  | 15%  | 9%   | 20%    | 20%       | 23%        | 17%        | 13%                    | 4%            | 18%           | 12%   | 13%               | 10%        | 13%        | 19%    | 12%     | 31   | 8%  |
| NET: Unlikely               |      | 203    | 76   | 127    | 17    | 19    | 33    | 40    | 40    | 55           | 57   | 61   | 27   | 58     | 21        | 12         | 24         | 17                     | 7             | 16            | 11    | 20                | 24         | 27         | 23     | 28%     | 26   | 57  |
|                             |      | 22%    | 20%  | 24%    | 14%   | 11%   | 23%   | 25%   | 32%   | 31%          | 24%  | 25%  | 13%  | 26%    | 26%       | 29%        | 25%        | 17%                    | 9%            | 26%           | 22%   | 20%               | 26%        | 23%        | 28%    | 18%     | 57   | 15% |
| Mean                        |      | 0.17   | 0.22 | 0.14   | 0.31  | 0.41  | 0.27  | 0.18  | -0.08 | -0.06        | 0.15 | 0.12 | 0.33 | 0.11   | 0.05      | -0.03      | 0.11       | 0.42                   | 0.62          | 0.14          | 0.11  | 0.12              | 0.17       | 0.08       | 0.03   | 0.23    | 0.36 |     |
| Standard deviation          |      | 1.18   | 1.12 | 1.22   | 1.03  | 0.95  | 1.13  | 1.19  | 1.35  | 1.31         | 1.17 | 1.18 | 1.03 | 1.31   | 1.27      | 1.33       | 1.23       | 1.21                   | 0.93          | 1.30          | 1.09  | 1.07              | 1.14       | 1.13       | 1.22   | 1.09    | 1.06 |     |
| Standard error              |      | 0.04   | 0.06 | 0.05   | 0.10  | 0.07  | 0.09  | 0.09  | 0.12  | 0.10         | 0.07 | 0.07 | 0.08 | 0.09   | 0.15      | 0.19       | 0.12       | 0.13                   | 0.10          | 0.15          | 0.15  | 0.12              | 0.12       | 0.10       | 0.13   | 0.09    | 0.05 |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 155

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Making it easier to access invested money in an emergency****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196       | 476   | 296               | 101                      | 28                           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209       | 483   | 286               | 97                       | 29                           |
| NET: Likely                 | 387<br>43%                            | 387<br>43%      | 243<br>42%     | 144<br>44%   | -                            | 153<br>44%    | 234<br>42%     | 121<br>37%   | 141<br>48% | 94<br>45% | 207<br>43%  | 124<br>43%        | 40<br>41%                | 12<br>41%                    |
| Very likely                 | (+2)<br>11%                           | 103<br>11%      | 62<br>11%      | 41<br>12%  | -                            | 28<br>8%      | 75<br>13%      | 25<br>8%   | 39<br>13%  | 26<br>12% | 49<br>10%   | 34<br>12%         | 13<br>13%                | 4<br>15%                     |
| Somewhat likely             | (+1)<br>31%                           | 285<br>31%      | 181<br>31%     | 104<br>31%   | -                            | 125<br>36%    | 160<br>29%     | 96<br>29%  | 102<br>35% | 68<br>33% | 158<br>33%  | 90<br>32%         | 27<br>28%                | 8<br>26%                     |
| Neither likely nor unlikely | (0)<br>35%                            | 316<br>35%      | 192<br>33%     | 124<br>37%   | -                            | 119<br>34%    | 196<br>35%     | 120<br>36%   | 93<br>32%  | 70<br>33% | 166<br>34%  | 93<br>32%         | 38<br>39%                | 14<br>49%                    |
| Somewhat unlikely           | (-1)<br>8%                            | 74<br>8%        | 50<br>9%       | 24<br>7%   | -                            | 29<br>8%      | 45<br>8%       | 28<br>8%   | 23<br>8%   | 18<br>9%  | 34<br>7%  | 32<br>11%         | 6<br>6%                  | 1<br>3%                      |
| Very unlikely               | (-2)<br>14%                           | 129<br>14%      | 90<br>16%      | 39<br>12%  | -                            | 47<br>14%     | 82<br>15%      | 60<br>18%  | 33<br>11%  | 28<br>13% | 76<br>16%   | 38<br>13%         | 14<br>14%                | 2<br>7%                      |
| NET: Unlikely               | 203<br>22%                            | 203<br>22%      | 140<br>24%     | 63<br>19%  | -                            | 76<br>22%     | 127<br>23%     | 88<br>27%  | 56<br>19%  | 46<br>22% | 110<br>23%  | 69<br>24%         | 20<br>20%                | 3<br>9%                      |
| Mean                        | 0.17                                  | 0.17            | 0.13           | 0.25   | -                            | 0.17          | 0.18           | *  | 0.31       | 0.22      | 0.15  | 0.18              | 0.20                     | 0.40                         |
| Standard deviation          | 1.18                                  | 1.18            | 1.20           | 1.14   | -                            | 1.13          | 1.21           | 1.19   | 1.15       | 1.18      | 1.19  | 1.18              | 1.18                     | 1.02                         |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.07       | 0.08      | 0.05  | 0.07              | 0.12                     | 0.19                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 156

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****A wider choice of investment products****Base: All respondents with savings but no investments**

|                             |      | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |            | Region    |           |            |            |                         |                |                |            | Employment Sector |           |            |            |           |            |
|-----------------------------|------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|-----------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|-----------|------------|------------|-----------|------------|
|                             |      | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2         | DE        | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | London    | South East | South West | Public    | Pri-vate   |
|                             |      |            |            |            |           |           |           |           |           |              |            |            |            |           |           |            |            |                         |                |                |            |                   |           |            |            |           |            |
| Unweighted base             |      | 912        | 391        | 521        | 100       | 172       | 158       | 159       | 133       | 190          | 261        | 272        | 147        | 232       | 73        | 48         | 111        | 90                      | 85             | 70             | 55         | 79                | 87        | 130        | 84         | 137       | 379        |
| Weighted base               |      | 906        | 385        | 520        | 121       | 180       | 144       | 157       | 125       | 179          | 231        | 247        | 209        | 219       | 83        | 42         | 95         | 100                     | 78             | 63             | 52         | 98                | 92        | 122        | 82         | 142       | 384        |
| NET: Likely                 |      | 245<br>27% | 111<br>29% | 135<br>26% | 44<br>36% | 58<br>32% | 40<br>28% | 39<br>25% | 27<br>21% | 38<br>21%    | 61<br>26%  | 65<br>26%  | 62<br>30%  | 57<br>26% | 19<br>23% | 13<br>31%  | 21<br>22%  | 34<br>34%               | 27<br>34%      | 18<br>29%      | 11<br>22%  | 21<br>21%         | 32<br>35% | 27<br>22%  | 23<br>28%  | 36<br>26% | 122<br>32% |
| Very likely                 | (+2) | 62<br>7%   | 33<br>9%   | 29<br>6%   | 16<br>13% | 13<br>7%  | 12<br>9%  | 9<br>5%   | 2<br>2%   | 10<br>5%     | 21<br>9%   | 17<br>7%   | 9<br>5%    | 15<br>7%  | 2<br>2%   | 4<br>9%    | 6<br>6%    | 9<br>9%                 | 4<br>6%        | 5<br>8%        | 3<br>5%    | 6<br>6%           | 14<br>15% | 9<br>7%    | 1<br>2%    | 7<br>5%   | 33<br>9%   |
| Somewhat likely             | (+1) | 183<br>20% | 78<br>20%  | 105<br>20% | 28<br>23% | 45<br>25% | 27<br>19% | 30<br>19% | 25<br>20% | 28<br>16%    | 41<br>18%  | 48<br>20%  | 52<br>25%  | 42<br>19% | 17<br>21% | 10<br>23%  | 15<br>16%  | 25<br>25%               | 22<br>29%      | 13<br>21%      | 9<br>17%   | 15<br>15%         | 18<br>19% | 18<br>15%  | 22<br>26%  | 29<br>20% | 89<br>23%  |
| Neither likely nor unlikely | (0)  | 410<br>45% | 189<br>49% | 221<br>43% | 59<br>49% | 95<br>53% | 65<br>45% | 68<br>43% | 52<br>42% | 72<br>40%    | 108<br>47% | 109<br>44% | 101<br>48% | 93<br>42% | 37<br>45% | 15<br>35%  | 38<br>40%  | 46<br>45%               | 41<br>52%      | 27<br>43%      | 24<br>47%  | 48<br>50%         | 37<br>41% | 60<br>49%  | 37<br>45%  | 71<br>50% | 186<br>49% |
| Somewhat unlikely           | (-1) | 95<br>10%  | 28<br>7%   | 67<br>13%  | 8<br>7%   | 17<br>9%  | 25<br>17% | 18<br>12% | 8<br>6%   | 19<br>11%    | 28<br>12%  | 30<br>12%  | 17<br>8%   | 19<br>9%  | 10<br>11% | 3<br>7%    | 15<br>15%  | 8<br>8%                 | 6<br>8%        | 6<br>10%       | 8<br>16%   | 15<br>15%         | 10<br>11% | 9<br>8%    | 4<br>5%    | 18<br>13% | 34<br>9%   |
| Very unlikely               | (-2) | 155<br>17% | 58<br>15%  | 98<br>19%  | 10<br>8%  | 10<br>6%  | 15<br>10% | 32<br>20% | 38<br>31% | 50<br>28%    | 34<br>15%  | 43<br>17%  | 29<br>14%  | 49<br>23% | 17<br>21% | 11<br>26%  | 21<br>22%  | 13<br>13%               | 4<br>6%        | 11<br>18%      | 7<br>14%   | 14<br>14%         | 13<br>14% | 25<br>21%  | 18<br>22%  | 17<br>12% | 42<br>11%  |
| NET: Unlikely               |      | 250<br>28% | 86<br>22%  | 165<br>32% | 18<br>15% | 27<br>15% | 40<br>28% | 50<br>32% | 46<br>37% | 69<br>39%    | 62<br>30%  | 73<br>27%  | 46<br>30%  | 69<br>22% | 27<br>31% | 14<br>33%  | 36<br>38%  | 21<br>21%               | 11<br>14%      | 18<br>28%      | 16<br>31%  | 29<br>29%         | 23<br>25% | 35<br>29%  | 22<br>27%  | 35<br>24% | 76<br>20%  |
| Mean                        |      | -0.11      | *          | -0.19      | 0.26      | 0.19      | -0.02     | -0.22     | -0.45     | -0.40        | -0.06      | -0.14      | -0.02      | -0.21     | -0.29     | -0.19      | -0.31      | 0.09                    | 0.20           | -0.10          | -0.17      | -0.17             | 0.11      | -0.20      | -0.19      | -0.05     | 0.10       |
| Standard deviation          |      | 1.12       | 1.10       | 1.13       | 1.05      | 0.91      | 1.06      | 1.14      | 1.17      | 1.20         | 1.11       | 1.13       | 1.04       | 1.19      | 1.09      | 1.30       | 1.17       | 1.09                    | 0.88           | 1.16           | 1.06       | 1.04              | 1.22      | 1.15       | 1.11       | 1.00      | 1.04       |
| Standard error              |      | 0.04       | 0.06       | 0.05       | 0.11      | 0.07      | 0.08      | 0.09      | 0.10      | 0.09         | 0.07       | 0.07       | 0.09       | 0.08      | 0.13      | 0.19       | 0.11       | 0.12                    | 0.10           | 0.14           | 0.14       | 0.12              | 0.13      | 0.10       | 0.12       | 0.09      | 0.05       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 156

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****A wider choice of investment products****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196       | 476   | 296                | 101                       | 28                           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209       | 483   | 286                | 97                        | 29                           |
| NET: Likely                 | 245<br>27%                            | 245<br>27%      | 160<br>28%     | 85<br>26%  | -                            | 94<br>27%     | 151<br>27%     | 73<br>22%  | 86<br>30%  | 67<br>32% | 106<br>22%  | 94<br>33%          | 31<br>32%                 | 14<br>48%                    |
| Very likely                 | (+2)<br>7%                            | 62<br>7%        | 35<br>6%       | 28<br>8%   | -                            | 24<br>7%      | 38<br>7%       | 15<br>4%   | 19<br>7%   | 22<br>10% | 24<br>5%  | 25<br>9%           | 8<br>9%                   | 5<br>17%                     |
| Somewhat likely             | (+1)<br>20%                           | 183<br>20%      | 126<br>22%     | 57<br>17%  | -                            | 71<br>20%     | 113<br>20%     | 58<br>18%  | 67<br>23%  | 45<br>22% | 82<br>17%   | 69<br>24%          | 22<br>23%                 | 9<br>31%                     |
| Neither likely nor unlikely | (0)<br>45%                            | 410<br>45%      | 238<br>41%     | 173<br>52%   | -                            | 158<br>45%    | 252<br>45%     | 142<br>43%   | 133<br>46% | 92<br>44% | 228<br>47%  | 118<br>41%         | 43<br>44%                 | 12<br>42%                    |
| Somewhat unlikely           | (-1)<br>10%                           | 95<br>10%       | 68<br>12%      | 26<br>8%   | -                            | 38<br>11%     | 57<br>10%      | 40<br>12%  | 28<br>10%  | 21<br>10% | 57<br>12%   | 29<br>10%          | 8<br>8%                   | 1<br>3%                      |
| Very unlikely               | (-2)<br>17%                           | 155<br>17%      | 108<br>19%     | 47<br>14%  | -                            | 57<br>17%     | 98<br>18%      | 74<br>23%  | 43<br>15%  | 30<br>14% | 92<br>19%   | 45<br>16%          | 16<br>17%                 | 2<br>7%                      |
| NET: Unlikely               | 250<br>28%                            | 250<br>28%      | 177<br>31%     | 73<br>22%  | -                            | 95<br>27%     | 155<br>28%     | 114<br>35%   | 71<br>24%  | 51<br>24% | 149<br>31%  | 74<br>26%          | 24<br>25%                 | 3<br>9%                      |
| Mean                        | -0.11                                 | -0.11           | -0.16          | -0.02  | -                            | -0.10         | -0.11          | -0.31  | -0.03      | 0.04      | -0.23   | *                  | -0.01                     | 0.49                         |
| Standard deviation          | 1.12                                  | 1.12            | 1.14           | 1.08   | -                            | 1.11          | 1.13           | 1.13   | 1.09       | 1.14      | 1.09  | 1.15               | 1.16                      | 1.05                         |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.06       | 0.08      | 0.05  | 0.07               | 0.12                      | 0.20                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 157

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Lower tax on profits made through investments****Base: All respondents with savings but no investments**

|                             |      | Gender |      | Age    |       |       |       |       |       | Social Grade |      |      |      | Region |           |            |            |                        |               |               |       | Employment Sector |        |            |            |        |           |         |
|-----------------------------|------|--------|------|--------|-------|-------|-------|-------|-------|--------------|------|------|------|--------|-----------|------------|------------|------------------------|---------------|---------------|-------|-------------------|--------|------------|------------|--------|-----------|---------|
|                             |      | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB   | C1   | C2   | DE     | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales | East-ern          | London | South East | South West | Public | Pri-va-te |         |
|                             |      |        |      |        |       |       |       |       |       |              |      |      |      |        |           |            |            |                        |               |               |       |                   |        |            |            |        |           |         |
| Unweighted base             |      | 912    | 391  | 521    | 100   | 172   | 158   | 159   | 133   | 190          | 261  | 272  | 147  | 232    | 73        | 48         | 111        | 90                     | 85            | 70            | 55    | 79                | 87     | 130        | 84         | 137    | 379       |         |
| Weighted base               |      | 906    | 385  | 520    | 121   | 180   | 144   | 157   | 125   | 179          | 231  | 247  | 209  | 219    | 83        | 42         | 95         | 100                    | 78            | 63            | 52    | 98                | 92     | 122        | 82         | 142    | 384       |         |
| NET: Likely                 |      | 323    | 156  | 167    | 46    | 71    | 63    | 56    | 38    | 50           | 80   | 96   | 74   | 72     | 28        | 15         | 30         | 38                     | 33            | 21            | 17    | 22                | 38     | 41%        | 42         | 38     | 55        | 39% 41% |
| Very likely                 | (+2) | 86     | 46   | 40     | 17    | 21    | 14    | 12    | 7     | 15           | 25   | 18   | 12   | 31     | 8         | 5          | 8          | 13                     | 8             | 3             | 4     | 3                 | 12     | 11         | 10         | 13     | 46        | 9% 12%  |
|                             |      | 10%    | 12%  | 8%     | 14%   | 11%   | 10%   | 8%    | 6%    | 8%           | 11%  | 7%   | 6%   | 14%    | 10%       | 12%        | 9%         | 13%                    | 11%           | 4%            | 7%    | 4%                | 14%    | 9%         | 12%        | 13%    | 46        | 9% 12%  |
| Somewhat likely             | (+1) | 236    | 109  | 127    | 28    | 50    | 48    | 44    | 30    | 35           | 55   | 78   | 62   | 42     | 20        | 10         | 21         | 25                     | 25            | 18            | 14    | 18                | 25     | 31         | 29         | 42     | 110       | 30% 29% |
| Neither likely nor unlikely | (0)  | 342    | 143  | 199    | 53    | 90    | 47    | 55    | 34    | 62           | 90   | 82   | 91   | 79     | 31        | 15         | 39         | 39                     | 25            | 20            | 50    | 30                | 44     | 19         | 57         | 153    | 40% 40%   |         |
| Somewhat unlikely           | (-1) | 88     | 33   | 55     | 11    | 10    | 16    | 14    | 16    | 20           | 26   | 31   | 11   | 20     | 6         | 2          | 7          | 6                      | 10            | 3             | 9     | 12                | 14     | 13         | 6          | 14     | 31        | 8% 8%   |
|                             |      | 10%    | 8%   | 11%    | 9%    | 5%    | 11%   | 9%    | 13%   | 11%          | 11%  | 12%  | 12%  | 9%     | 7%        | 4%         | 7%         | 6%                     | 13%           | 5%            | 17%   | 12%               | 16%    | 10%        | 8%         | 14     | 31        | 8% 8%   |
| Very unlikely               | (-2) | 153    | 54   | 99     | 11    | 9     | 18    | 32    | 37    | 47           | 35   | 38   | 33   | 47     | 18        | 11         | 20         | 17                     | 4             | 13            | 6     | 14                | 10     | 23         | 18         | 16     | 44        | 11% 11% |
| NET: Unlikely               |      | 241    | 87   | 154    | 22    | 19    | 34    | 46    | 53    | 67           | 61   | 69   | 44   | 67     | 24        | 13         | 27         | 23                     | 14            | 16            | 15    | 26                | 24     | 35         | 25         | 30     | 30        | 75 20%  |
| Mean                        |      | 0.02   | 0.16 | -0.09  | 0.25  | 0.35  | 0.17  | -0.06 | -0.36 | -0.27        | 0.04 | 0.03 | 0.05 | -0.05  | -0.07     | -0.09      | -0.09      | 0.12                   | 0.31          | -0.09         | *     | -0.13             | 0.17   | -0.04      | 0.06       | 0.16   | 0.22      |         |
| Standard deviation          |      | 1.19   | 1.18 | 1.19   | 1.10  | 0.94  | 1.15  | 1.22  | 1.29  | 1.27         | 1.18 | 1.16 | 1.11 | 1.31   | 1.26      | 1.36       | 1.22       | 1.23                   | 0.99          | 1.17          | 1.09  | 1.02              | 1.19   | 1.22       | 1.35       | 1.10   | 1.12      |         |
| Standard error              |      | 0.04   | 0.06 | 0.05   | 0.11  | 0.07  | 0.09  | 0.10  | 0.11  | 0.09         | 0.07 | 0.07 | 0.09 | 0.09   | 0.15      | 0.20       | 0.12       | 0.13                   | 0.11          | 0.14          | 0.15  | 0.11              | 0.13   | 0.11       | 0.15       | 0.09   | 0.06      |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 157

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Lower tax on profits made through investments****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |           |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|-----------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |           |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |           |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196        | 476   | 296               | 101                      | 28                           |           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209        | 483   | 286               | 97                       | 29                           |           |
| NET: Likely                 | 323<br>36%                            | 323<br>36%      | 204<br>35%     | 119<br>36%   | -                            | 144<br>41%    | 179<br>32%     | 85<br>26%  | 130<br>45% | 82<br>39%  | 161<br>33%  | 108<br>38%        | 41<br>42%                | 10<br>35%                    |           |
| Very likely                 | (+2)<br>10%                           | 86<br>10%       | 86<br>10%      | 48<br>8%   | 39<br>12%                    | -             | 32<br>9%       | 55<br>10%  | 21<br>6%   | 30<br>10%  | 23<br>11%   | 38<br>8%          | 34<br>12%                | 11<br>11%                    | 3<br>9%   |
| Somewhat likely             | (+1)<br>26%                           | 236<br>26%      | 236<br>26%     | 156<br>27%   | 80<br>24%                    | -             | 112<br>32%     | 125<br>22%   | 64<br>20%  | 100<br>34% | 59<br>28%   | 123<br>26%        | 75<br>26%                | 30<br>31%                    | 8<br>26%  |
| Neither likely nor unlikely | (0)<br>38%                            | 342<br>38%      | 342<br>38%     | 206<br>36%   | 136<br>41%                   | -             | 116<br>33%     | 226<br>41%   | 136<br>41% | 101<br>35% | 73<br>35%   | 181<br>37%        | 103<br>36%               | 36<br>37%                    | 14<br>48% |
| Somewhat unlikely           | (-1)<br>10%                           | 88<br>10%       | 88<br>10%      | 56<br>10%  | 32<br>10%                    | -             | 35<br>10%      | 53<br>9%   | 39<br>12%  | 20<br>7%   | 23<br>11%   | 46<br>10%         | 34<br>12%                | 4<br>4%                      | 3<br>10%  |
| Very unlikely               | (-2)<br>17%                           | 153<br>17%      | 153<br>17%     | 110<br>19%   | 44<br>13%                    | -             | 53<br>15%      | 100<br>18%   | 68<br>21%  | 40<br>14%  | 32<br>15%   | 95<br>20%         | 40<br>14%                | 16<br>17%                    | 2<br>7%   |
| NET: Unlikely               | 241<br>27%                            | 241<br>27%      | 165<br>29%     | 76<br>23%  | -                            | 88<br>25%     | 153<br>27%     | 108<br>33%   | 60<br>21%  | 55<br>26%  | 141<br>29%  | 74<br>26%         | 20<br>21%                | 5<br>17%                     |           |
| Mean                        | 0.02                                  | 0.02            | -0.04          | 0.12   | -                            | 0.10          | -0.03          | -0.22  | 0.21       | 0.08       | -0.08   | 0.10              | 0.16                     | 0.20                         |           |
| Standard deviation          | 1.19                                  | 1.19            | 1.21           | 1.15   | -                            | 1.18          | 1.19           | 1.16   | 1.16       | 1.20       | 1.20  | 1.19              | 1.21                     | 0.99                         |           |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.07       | 0.09       | 0.06  | 0.07              | 0.12                     | 0.19                         |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 158

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

If more information about investment products was available online

Base: All respondents with savings but no investments

|                             |      | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |            | Region    |           |            |            |                        |                |                |            | Employment Sector |            |            |           |           |            |
|-----------------------------|------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|-----------|-----------|------------|------------|------------------------|----------------|----------------|------------|-------------------|------------|------------|-----------|-----------|------------|
|                             |      | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2         | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-lands | East Mid-lands | East Wales | London            | South East | South West | Public    | Private   |            |
|                             |      |            |            |            |           |           |           |           |           |              |            |            |            |           |           |            |            |                        |                |                |            |                   |            |            |           |           |            |
| Unweighted base             |      | 912        | 391        | 521        | 100       | 172       | 158       | 159       | 133       | 190          | 261        | 272        | 147        | 232       | 73        | 48         | 111        | 90                     | 85             | 70             | 55         | 79                | 87         | 130        | 84        | 137       | 379        |
| Weighted base               |      | 906        | 385        | 520        | 121       | 180       | 144       | 157       | 125       | 179          | 231        | 247        | 209        | 219       | 83        | 42         | 95         | 100                    | 78             | 63             | 52         | 98                | 92         | 122        | 82        | 142       | 384        |
| NET: Likely                 |      | 258<br>28% | 108<br>28% | 150<br>29% | 39<br>32% | 59<br>33% | 48<br>33% | 36<br>23% | 35<br>28% | 40<br>22%    | 69<br>30%  | 73<br>29%  | 53<br>26%  | 62<br>29% | 19<br>23% | 13<br>31%  | 26<br>27%  | 32<br>32%              | 31<br>40%      | 20<br>32%      | 13<br>26%  | 16<br>16%         | 33<br>35%  | 33<br>27%  | 22<br>27% | 44<br>31% | 117<br>30% |
| Very likely                 | (+2) | 65<br>7%   | 28<br>7%   | 37<br>7%   | 9<br>8%   | 14<br>8%  | 11<br>8%  | 8<br>6%   | 14<br>8%  | 18<br>8%     | 17<br>7%   | 11<br>5%   | 19<br>9%   | 6<br>7%   | 4<br>10%  | 6<br>6%    | 9<br>6%    | 5<br>6%                | 4<br>4%        | 2<br>4%        | 4<br>4%    | 10<br>11%         | 11<br>9%   | 4<br>5%    | 5<br>4%   | 29<br>8%  |            |
| Somewhat likely             | (+1) | 193<br>21% | 80<br>21%  | 113<br>22% | 30<br>25% | 46<br>25% | 37<br>26% | 28<br>18% | 27<br>22% | 26<br>14%    | 52<br>22%  | 55<br>22%  | 43<br>20%  | 43<br>15% | 13<br>21% | 9<br>21%   | 20<br>23%  | 23<br>34%              | 16<br>26%      | 11<br>22%      | 12<br>12%  | 22<br>24%         | 22<br>18%  | 18<br>22%  | 39<br>27% | 88<br>23% |            |
| Neither likely nor unlikely | (0)  | 414<br>46% | 197<br>51% | 218<br>42% | 63<br>52% | 98<br>54% | 60<br>41% | 78<br>50% | 45<br>36% | 71<br>40%    | 103<br>44% | 106<br>43% | 116<br>56% | 89<br>41% | 38<br>46% | 17<br>40%  | 41<br>44%  | 49<br>49%              | 35<br>44%      | 26<br>42%      | 20<br>39%  | 52<br>53%         | 37<br>40%  | 62<br>51%  | 38<br>46% | 70<br>49% | 201<br>52% |
| Somewhat unlikely           | (-1) | 92<br>10%  | 35<br>9%   | 57<br>11%  | 9<br>8%   | 14<br>8%  | 20<br>14% | 18<br>12% | 11<br>9%  | 20<br>11%    | 24<br>10%  | 31<br>13%  | 19<br>9%   | 18<br>10% | 8<br>6%   | 3<br>10%   | 10<br>7%   | 9<br>12%               | 3<br>5%        | 11<br>21%      | 15<br>15%  | 13<br>14%         | 9<br>7%    | 6<br>7%    | 12<br>8%  | 30<br>8%  |            |
| Very unlikely               | (-2) | 142<br>16% | 46<br>12%  | 96<br>18%  | 10<br>8%  | 9<br>5%   | 16<br>11% | 24<br>15% | 35<br>28% | 47<br>27%    | 35<br>15%  | 37<br>15%  | 20<br>10%  | 49<br>22% | 18<br>22% | 10<br>23%  | 18<br>19%  | 13<br>13%              | 3<br>4%        | 13<br>21%      | 7<br>14%   | 15<br>15%         | 9<br>10%   | 19<br>15%  | 16<br>20% | 17<br>12% | 37<br>10%  |
| NET: Unlikely               |      | 234<br>26% | 81<br>21%  | 153<br>29% | 20<br>16% | 23<br>13% | 36<br>25% | 42<br>27% | 45<br>36% | 68<br>38%    | 59<br>26%  | 69<br>28%  | 39<br>19%  | 67<br>31% | 26<br>31% | 12<br>29%  | 28<br>29%  | 20<br>20%              | 12<br>16%      | 16<br>26%      | 18<br>35%  | 30<br>30%         | 22<br>24%  | 27<br>22%  | 22<br>27% | 28<br>20% | 67<br>17%  |
| Mean                        |      | -0.06      | 0.02       | -0.12      | 0.16      | 0.23      | 0.05      | -0.13     | -0.30     | -0.34        | -0.03      | -0.06      | 0.02       | -0.16     | -0.23     | -0.11      | -0.15      | 0.08                   | 0.25           | -0.09          | -0.19      | -0.25             | 0.12       | -0.02      | -0.14     | 0.03      | 0.11       |
| Standard deviation          |      | 1.11       | 1.03       | 1.16       | 0.98      | 0.89      | 1.08      | 1.06      | 1.26      | 1.23         | 1.12       | 1.11       | 0.94       | 1.23      | 1.18      | 1.27       | 1.15       | 1.08                   | 0.90           | 1.19           | 1.08       | 0.99              | 1.11       | 1.11       | 1.13      | 0.99      | 0.99       |
| Standard error              |      | 0.04       | 0.05       | 0.05       | 0.10      | 0.07      | 0.09      | 0.08      | 0.11      | 0.09         | 0.07       | 0.07       | 0.08       | 0.08      | 0.14      | 0.18       | 0.11       | 0.11                   | 0.10           | 0.14           | 0.15       | 0.11              | 0.12       | 0.10       | 0.12      | 0.08      | 0.05       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 158

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

If more information about investment products was available online

Base: All respondents with savings but no investments

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |           |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|-----------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |           |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |           |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196        | 476   | 296               | 101                      | 28                           |           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209        | 483   | 286               | 97                       | 29                           |           |
| NET: Likely                 | 258<br>28%                            | 258<br>28%      | 177<br>31%     | 81<br>24%  | -                            | 95<br>27%     | 162<br>29%     | 75<br>23%  | 93<br>32%  | 67<br>32%  | 126<br>26%  | 86<br>30%         | 33<br>34%                | 10<br>35%                    |           |
| Very likely                 | (+2)                                  | 65<br>7%        | 65<br>7%       | 46<br>8%   | 19<br>6%                     | -             | 24<br>7%       | 41<br>7%   | 18<br>6%   | 24<br>8%   | 14<br>7%  | 28<br>6%          | 23<br>8%                 | 10<br>11%                    | 3<br>10%  |
| Somewhat likely             | (+1)                                  | 193<br>21%      | 193<br>21%     | 131<br>23%   | 62<br>19%                    | -             | 72<br>21%      | 121<br>22%   | 56<br>17%  | 69<br>24%  | 53<br>25%   | 98<br>20%         | 63<br>22%                | 23<br>23%                    | 8<br>26%  |
| Neither likely nor unlikely | (0)                                   | 414<br>46%      | 414<br>46%     | 247<br>43%   | 168<br>51%                   | -             | 161<br>46%     | 253<br>45%   | 152<br>46% | 131<br>45% | 93<br>45%   | 227<br>47%        | 122<br>43%               | 43<br>45%                    | 14<br>48% |
| Somewhat unlikely           | (-1)                                  | 92<br>10%       | 92<br>10%      | 54<br>9%   | 39<br>12%                    | -             | 36<br>10%      | 56<br>10%  | 36<br>11%  | 31<br>11%  | 20<br>9%  | 48<br>10%         | 34<br>12%                | 6<br>6%                      | 3<br>10%  |
| Very unlikely               | (-2)                                  | 142<br>16%      | 142<br>16%     | 98<br>17%  | 44<br>13%                    | -             | 55<br>16%      | 87<br>16%  | 67<br>20%  | 35<br>12%  | 29<br>14%   | 82<br>17%         | 43<br>15%                | 14<br>15%                    | 2<br>7%   |
| NET: Unlikely               | 234<br>26%                            | 234<br>26%      | 151<br>26%     | 83<br>25%  | -                            | 91<br>26%     | 143<br>26%     | 102<br>31%   | 66<br>23%  | 49<br>23%  | 130<br>27%  | 77<br>27%         | 21<br>21%                | 5<br>17%                     |           |
| Mean                        | -0.06                                 | -0.06           | -0.05          | -0.08  | -                            | -0.07         | -0.05          | -0.23  | 0.05       | 0.01       | -0.12   | -0.04             | 0.09                     | 0.22                         |           |
| Standard deviation          | 1.11                                  | 1.11            | 1.15           | 1.03   | -                            | 1.10          | 1.11           | 1.12   | 1.08       | 1.08       | 1.10  | 1.13              | 1.15                     | 1.00                         |           |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.06       | 0.08       | 0.05  | 0.07              | 0.11                     | 0.19                         |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 159

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****If government-approved, independent advice on investment products was available****Base: All respondents with savings but no investments**

|                             |      | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |           |            | Region    |           |            |            |                        |                |                |            | Employment Sector |           |            |            |           |            |
|-----------------------------|------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|-----------|------------|-----------|-----------|------------|------------|------------------------|----------------|----------------|------------|-------------------|-----------|------------|------------|-----------|------------|
|                             |      | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1        | C2         | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-lands | East Mid-lands | East Wales | Eastern           | London    | South East | South West | Public    | Private    |
|                             |      |            |            |            |           |           |           |           |           |              |            |           |            |           |           |            |            |                        |                |                |            |                   |           |            |            |           |            |
| Unweighted base             |      | 912        | 391        | 521        | 100       | 172       | 158       | 159       | 133       | 190          | 261        | 272       | 147        | 232       | 73        | 48         | 111        | 90                     | 85             | 70             | 55         | 79                | 87        | 130        | 84         | 137       | 379        |
| Weighted base               |      | 906        | 385        | 520        | 121       | 180       | 144       | 157       | 125       | 179          | 231        | 247       | 209        | 219       | 83        | 42         | 95         | 100                    | 78             | 63             | 52         | 98                | 92        | 122        | 82         | 142       | 384        |
| NET: Likely                 |      | 274<br>30% | 116<br>30% | 158<br>30% | 43<br>36% | 70<br>39% | 46<br>32% | 44<br>28% | 33<br>27% | 37<br>21%    | 66<br>29%  | 81<br>33% | 63<br>30%  | 65<br>30% | 23<br>28% | 14<br>33%  | 27<br>28%  | 32<br>31%              | 33<br>43%      | 18<br>28%      | 15<br>29%  | 21<br>21%         | 33<br>36% | 34<br>28%  | 24<br>30%  | 40<br>28% | 142<br>37% |
| Very likely                 | (+2) | 63<br>7%   | 27<br>7%   | 36<br>7%   | 14<br>12% | 13<br>7%  | 13<br>9%  | 7<br>4%   | 8<br>7%   | 7<br>4%      | 17<br>7%   | 12<br>5%  | 13<br>6%   | 20<br>9%  | 3<br>3%   | 5<br>11%   | 8<br>8%    | 9<br>9%                | 8<br>10%       | 4<br>6%        | 3<br>5%    | 4<br>4%           | 7<br>8%   | 8<br>7%    | 5<br>6%    | 7<br>5%   | 35<br>9%   |
| Somewhat likely             | (+1) | 211<br>23% | 88<br>23%  | 123<br>24% | 29<br>24% | 57<br>32% | 33<br>23% | 37<br>23% | 25<br>20% | 30<br>17%    | 49<br>21%  | 68<br>28% | 49<br>23%  | 45<br>20% | 21<br>25% | 9<br>22%   | 19<br>22%  | 22<br>21%              | 26<br>33%      | 14<br>22%      | 12<br>24%  | 16<br>17%         | 26<br>28% | 26<br>21%  | 20<br>24%  | 33<br>23% | 107<br>28% |
| Neither likely nor unlikely | (0)  | 401<br>44% | 189<br>49% | 213<br>41% | 63<br>52% | 93<br>52% | 55<br>38% | 70<br>45% | 47<br>38% | 73<br>41%    | 106<br>46% | 98<br>40% | 112<br>54% | 85<br>39% | 35<br>42% | 17<br>41%  | 39<br>41%  | 50<br>50%              | 34<br>43%      | 28<br>45%      | 24<br>46%  | 54<br>55%         | 36<br>39% | 57<br>47%  | 28<br>34%  | 74<br>52% | 181<br>47% |
| Somewhat unlikely           | (-1) | 89<br>10%  | 33<br>9%   | 55<br>11%  | 3<br>2%   | 8<br>5%   | 25<br>18% | 19<br>12% | 12<br>10% | 21<br>12%    | 26<br>11%  | 30<br>12% | 16<br>8%   | 17<br>9%  | 8<br>10%  | 2<br>4%    | 11<br>11%  | 6<br>6%                | 7<br>8%        | 6<br>9%        | 7<br>13%   | 9<br>9%           | 14<br>15% | 11<br>11%  | 10<br>13%  | 14<br>10% | 25<br>7%   |
| Very unlikely               | (-2) | 141<br>16% | 48<br>12%  | 93<br>18%  | 12<br>10% | 8<br>4%   | 17<br>12% | 24<br>15% | 32<br>26% | 48<br>27%    | 32<br>14%  | 39<br>16% | 18<br>9%   | 53<br>24% | 17<br>20% | 10<br>23%  | 18<br>19%  | 13<br>13%              | 4<br>6%        | 11<br>18%      | 6<br>12%   | 15<br>15%         | 9<br>10%  | 19<br>16%  | 19<br>24%  | 14<br>10% | 36<br>9%   |
| NET: Unlikely               |      | 230<br>25% | 81<br>21%  | 149<br>29% | 15<br>12% | 16<br>9%  | 43<br>30% | 43<br>27% | 44<br>36% | 69<br>39%    | 59<br>25%  | 68<br>28% | 34<br>16%  | 69<br>32% | 25<br>30% | 11<br>27%  | 29<br>31%  | 18<br>18%              | 11<br>14%      | 17<br>27%      | 13<br>25%  | 23<br>24%         | 23<br>25% | 30<br>25%  | 30<br>36%  | 28<br>20% | 61<br>16%  |
| Mean                        |      | -0.04      | 0.03       | -0.09      | 0.26      | 0.33      | *         | -0.11     | -0.28     | -0.41        | -0.04      | -0.05     | 0.12       | -0.17     | -0.18     | -0.06      | -0.14      | 0.10                   | 0.33           | -0.11          | -0.02      | -0.13             | 0.08      | -0.05      | -0.24      | 0.03      | 0.21       |
| Standard deviation          |      | 1.11       | 1.05       | 1.15       | 1.04      | 0.86      | 1.12      | 1.06      | 1.24      | 1.17         | 1.09       | 1.11      | 0.95       | 1.26      | 1.12      | 1.28       | 1.19       | 1.07                   | 0.97           | 1.14           | 1.04       | 1.01              | 1.07      | 1.10       | 1.23       | 0.96      | 1.02       |
| Standard error              |      | 0.04       | 0.05       | 0.05       | 0.10      | 0.07      | 0.09      | 0.08      | 0.11      | 0.08         | 0.07       | 0.07      | 0.08       | 0.08      | 0.13      | 0.19       | 0.11       | 0.11                   | 0.10           | 0.14           | 0.14       | 0.11              | 0.11      | 0.10       | 0.13       | 0.08      | 0.05       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 159

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****If government-approved, independent advice on investment products was available****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |         |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|---------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |         |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |         |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196       | 476   | 296                | 101                       | 28                           |         |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209       | 483   | 286                | 97                        | 29                           |         |
| NET: Likely                 | 274<br>30%                            | 274<br>30%      | 182<br>32%     | 92<br>28%  | -                            | 108<br>31%    | 166<br>30%     | 80<br>24%  | 94<br>32%  | 79<br>38% | 121<br>25%  | 104<br>37%         | 33<br>34%                 | 13<br>43%                    |         |
| Very likely                 | (+2)<br>7%                            | 63<br>7%        | 37<br>6%       | 26<br>8%   | -                            | 17<br>5%      | 46<br>8%       | 12<br>4%   | 16<br>6%   | 25<br>12% | 22<br>5%  | 25<br>9%           | 11<br>12%                 | 4<br>13%                     |         |
| Somewhat likely             | (+1)<br>23%                           | 211<br>23%      | 144<br>25%     | 66<br>20%  | -                            | 92<br>26%     | 119<br>21%     | 67<br>20%  | 78<br>27%  | 53<br>26% | 99<br>20%   | 80<br>28%          | 22<br>22%                 | 9<br>30%                     |         |
| Neither likely nor unlikely | (0)<br>44%                            | 401<br>44%      | 236<br>41%     | 166<br>50%   | -                            | 154<br>44%    | 247<br>44%     | 143<br>43%   | 136<br>47% | 86<br>41% | 224<br>46%  | 113<br>39%         | 44<br>45%                 | 14<br>47%                    |         |
| Somewhat unlikely           | (-1)<br>10%                           | 89<br>10%       | 89<br>10%      | 62<br>11%  | 27<br>8%                     | -             | 31<br>9%       | 58<br>10%  | 38<br>12%  | 27<br>9%  | 16<br>8%  | 53<br>11%          | 26<br>9%                  | 8<br>8%                      | 1<br>3% |
| Very unlikely               | (-2)<br>16%                           | 141<br>16%      | 95<br>17%      | 46<br>14%  | -                            | 54<br>15%     | 88<br>16%      | 68<br>21%  | 34<br>12%  | 28<br>13% | 84<br>17%   | 42<br>15%          | 13<br>13%                 | 2<br>7%                      |         |
| NET: Unlikely               | 230<br>25%                            | 230<br>25%      | 158<br>27%     | 73<br>22%  | -                            | 85<br>24%     | 145<br>26%     | 106<br>32%   | 60<br>21%  | 44<br>21% | 137<br>28%  | 68<br>24%          | 20<br>21%                 | 3<br>9%                      |         |
| Mean                        | -0.04                                 | -0.04           | -0.06          | *  | -                            | -0.04         | -0.04          | -0.25  | 0.06       | 0.15      | -0.16   | 0.07               | 0.11                      | 0.40                         |         |
| Standard deviation          | 1.11                                  | 1.11            | 1.13           | 1.07   | -                            | 1.08          | 1.13           | 1.11   | 1.02       | 1.16      | 1.08  | 1.15               | 1.13                      | 1.00                         |         |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.06       | 0.08      | 0.05  | 0.07               | 0.11                      | 0.19                         |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 160

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Investment was more affordable/less cash was needed up front****Base: All respondents with savings but no investments**

|                             |      | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |            | Region    |           |            |            |                        |               |               |           | Employment Sector |           |            |            |           |            |
|-----------------------------|------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|------------|-----------|-----------|------------|------------|------------------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|------------|
|                             |      | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2         | DE        | Scot-land | North East | North West | Yorkshire & Humberside | West Midlands | East Midlands | Wales     | East-ern          | London    | South East | South West | Public    | Pri-va-te  |
|                             |      |            |            |            |           |           |           |           |           |              |           |           |            |           |           |            |            |                        |               |               |           |                   |           |            |            |           |            |
| Unweighted base             |      | 912        | 391        | 521        | 100       | 172       | 158       | 159       | 133       | 190          | 261       | 272       | 147        | 232       | 73        | 48         | 111        | 90                     | 85            | 70            | 55        | 79                | 87        | 130        | 84         | 137       | 379        |
| Weighted base               |      | 906        | 385        | 520        | 121       | 180       | 144       | 157       | 125       | 179          | 231       | 247       | 209        | 219       | 83        | 42         | 95         | 100                    | 78            | 63            | 52        | 98                | 92        | 122        | 82         | 142       | 384        |
| NET: Likely                 |      | 316<br>35% | 130<br>34% | 187<br>36% | 37<br>31% | 79<br>44% | 61<br>42% | 60<br>38% | 34<br>28% | 45<br>25%    | 76<br>33% | 98<br>40% | 75<br>36%  | 68<br>31% | 29<br>35% | 11<br>26%  | 27<br>29%  | 31<br>31%              | 33<br>42%     | 19<br>30%     | 17<br>32% | 32<br>33%         | 37<br>40% | 44<br>36%  | 37<br>45%  | 56<br>59% | 151<br>39% |
| Very likely                 | (+2) | 70<br>8%   | 35<br>9%   | 35<br>7%   | 11<br>9%  | 15<br>9%  | 16<br>11% | 9<br>5%   | 5<br>4%   | 14<br>8%     | 27<br>12% | 21<br>8%  | 7<br>4%    | 15<br>7%  | 3<br>4%   | 3<br>6%    | 10<br>10%  | 6<br>6%                | 9<br>11%      | 3<br>5%       | 4<br>8%   | 4<br>4%           | 7<br>8%   | 12<br>10%  | 9<br>11%   | 10<br>7%  | 33<br>9%   |
| Somewhat likely             | (+1) | 246<br>27% | 94<br>25%  | 152<br>29% | 26<br>21% | 63<br>35% | 45<br>31% | 52<br>33% | 30<br>24% | 31<br>17%    | 48<br>21% | 77<br>31% | 68<br>33%  | 53<br>24% | 26<br>32% | 9<br>20%   | 17<br>18%  | 25<br>25%              | 24<br>31%     | 16<br>25%     | 13<br>24% | 28<br>29%         | 29<br>32% | 32<br>26%  | 28<br>35%  | 46<br>32% | 118<br>31% |
| Neither likely nor unlikely | (0)  | 367<br>41% | 177<br>46% | 190<br>36% | 57<br>47% | 82<br>46% | 50<br>35% | 58<br>37% | 48<br>38% | 71<br>40%    | 99<br>43% | 83<br>34% | 101<br>48% | 84<br>38% | 31<br>38% | 18<br>43%  | 42<br>44%  | 42<br>42%              | 37<br>47%     | 25<br>39%     | 22<br>43% | 46<br>47%         | 32<br>35% | 50<br>41%  | 21<br>26%  | 56<br>39% | 169<br>44% |
| Somewhat unlikely           | (-1) | 79<br>9%   | 33<br>9%   | 46<br>9%   | 14<br>12% | 9<br>5%   | 19<br>13% | 13<br>8%  | 9<br>7%   | 16<br>9%     | 25<br>11% | 27<br>11% | 7<br>4%    | 20<br>9%  | 5<br>7%   | 2<br>5%    | 6<br>7%    | 11<br>11%              | 6<br>8%       | 6<br>10%      | 7<br>13%  | 6<br>6%           | 11<br>12% | 11<br>9%   | 7<br>9%    | 11<br>8%  | 31<br>8%   |
| Very unlikely               | (-2) | 143<br>16% | 46<br>12%  | 98<br>19%  | 13<br>10% | 10<br>5%  | 14<br>10% | 27<br>17% | 34<br>26% | 47<br>14%    | 32<br>16% | 39<br>12% | 25<br>22%  | 47<br>20% | 17<br>25% | 11<br>20%  | 19<br>16%  | 16<br>3%               | 2<br>21%      | 13<br>12%     | 6<br>14%  | 14<br>14%         | 12<br>13% | 17<br>14%  | 16<br>20%  | 19<br>13% | 34<br>9%   |
| NET: Unlikely               |      | 223<br>25% | 79<br>20%  | 144<br>28% | 27<br>22% | 19<br>10% | 33<br>23% | 39<br>25% | 43<br>34% | 63<br>35%    | 57<br>24% | 66<br>27% | 33<br>16%  | 67<br>31% | 22<br>27% | 13<br>30%  | 26<br>27%  | 27<br>27%              | 9<br>11%      | 19<br>31%     | 13<br>25% | 20<br>20%         | 23<br>25% | 28<br>23%  | 24<br>29%  | 31<br>22% | 65<br>17%  |
| Mean                        |      | 0.02       | 0.11       | -0.04      | 0.08      | 0.37      | 0.21      | 0.02      | -0.30     | -0.28        | 0.06      | 0.05      | 0.12       | -0.14     | -0.09     | -0.23      | -0.08      | -0.05                  | 0.39          | -0.16         | 0.03      | 0.03              | 0.09      | 0.10       | 0.07       | 0.11      | 0.22       |
| Standard deviation          |      | 1.14       | 1.08       | 1.18       | 1.06      | 0.91      | 1.11      | 1.14      | 1.21      | 1.24         | 1.16      | 1.18      | 0.99       | 1.20      | 1.16      | 1.22       | 1.22       | 1.12                   | 0.90          | 1.18          | 1.08      | 1.04              | 1.14      | 1.14       | 1.30       | 1.10      | 1.02       |
| Standard error              |      | 0.04       | 0.05       | 0.05       | 0.11      | 0.07      | 0.09      | 0.09      | 0.10      | 0.09         | 0.07      | 0.07      | 0.08       | 0.08      | 0.14      | 0.18       | 0.12       | 0.12                   | 0.10          | 0.14          | 0.15      | 0.12              | 0.12      | 0.10       | 0.14       | 0.09      | 0.05       |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 160

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?****Investment was more affordable/less cash was needed up front****Base: All respondents with savings but no investments**

|                             | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                    |                           |                              |
|-----------------------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|--------------------|---------------------------|------------------------------|
|                             | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |
|                             |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                    |                           |                              |
| Unweighted base             | 912                                   | 912             | 587            | 325  | -                            | 365           | 547            | 353  | 290        | 196       | 476   | 296                | 101                       | 28                           |
| Weighted base               | 906                                   | 906             | 575            | 331  | -                            | 348           | 558            | 329  | 290        | 209       | 483   | 286                | 97                        | 29                           |
| NET: Likely                 | 316<br>35%                            | 316<br>35%      | 206<br>36%     | 110<br>33%   | -                            | 131<br>38%    | 186<br>33%     | 98<br>30%  | 114<br>39% | 79<br>38% | 153<br>32%  | 109<br>38%         | 39<br>40%                 | 13<br>43%                    |
| Very likely                 | (+2)<br>8%                            | 70<br>8%        | 48<br>8%       | 22<br>7%   | -                            | 22<br>6%      | 48<br>9%       | 18<br>6%   | 22<br>8%   | 22<br>10% | 31<br>6%  | 24<br>8%           | 10<br>10%                 | 5<br>18%                     |
| Somewhat likely             | (+1)<br>27%                           | 246<br>27%      | 158<br>28%     | 88<br>27%  | -                            | 109<br>31%    | 137<br>25%     | 80<br>24%  | 92<br>32%  | 57<br>27% | 122<br>25%  | 85<br>30%          | 29<br>30%                 | 7<br>25%                     |
| Neither likely nor unlikely | (0)<br>41%                            | 367<br>41%      | 219<br>38%     | 148<br>45%   | -                            | 135<br>39%    | 232<br>42%     | 134<br>41%   | 115<br>40% | 81<br>39% | 209<br>43%  | 100<br>35%         | 40<br>41%                 | 10<br>35%                    |
| Somewhat unlikely           | (-1)<br>9%                            | 79<br>9%        | 50<br>9%       | 29<br>9%   | -                            | 28<br>8%      | 51<br>9%       | 31<br>9%   | 26<br>9%   | 20<br>9%  | 38<br>8%  | 35<br>12%          | 2<br>3%                   | 4<br>15%                     |
| Very unlikely               | (-2)<br>16%                           | 143<br>16%      | 100<br>17%     | 44<br>13%  | -                            | 54<br>16%     | 89<br>16%      | 65<br>20%  | 35<br>12%  | 30<br>14% | 83<br>17%   | 42<br>15%          | 16<br>17%                 | 2<br>7%                      |
| NET: Unlikely               | 223<br>25%                            | 223<br>25%      | 150<br>26%     | 73<br>22%  | -                            | 82<br>24%     | 140<br>25%     | 96<br>29%  | 61<br>21%  | 50<br>24% | 120<br>25%  | 77<br>27%          | 19<br>19%                 | 6<br>22%                     |
| Mean                        | 0.02                                  | 0.02            | 0.01           | 0.05   | -                            | 0.05          | 0.01           | -0.14  | 0.14       | 0.10      | -0.04   | 0.05               | 0.14                      | 0.33                         |
| Standard deviation          | 1.14                                  | 1.14            | 1.18           | 1.07   | -                            | 1.13          | 1.15           | 1.16   | 1.09       | 1.16      | 1.13  | 1.16               | 1.17                      | 1.16                         |
| Standard error              | 0.04                                  | 0.04            | 0.05           | 0.06   | -                            | 0.06          | 0.05           | 0.06   | 0.06       | 0.08      | 0.05  | 0.07               | 0.12                      | 0.22                         |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**  
**Base: All respondents who have ever saved**

|   | Gender |      |        | Age   |       |       |       |       |       | Social Grade |     |       |     | Region |           |            |            |     |     |                        |     | Employment Sector |               |       |         |        |            |            |        |         |
|---|--------|------|--------|-------|-------|-------|-------|-------|-------|--------------|-----|-------|-----|--------|-----------|------------|------------|-----|-----|------------------------|-----|-------------------|---------------|-------|---------|--------|------------|------------|--------|---------|
|   | Total  | Male | Female | 18-24 |       | 25-34 |       | 35-44 |       | 45-54        |     | 55-64 |     | 65+    |           | AB         | C1         | C2  | DE  | Yorkshire & Humberside |     | West Midlands     | East Midlands | Wales | Eastern | London | South East | South West | Public | Private |
|   |        |      |        | 18-24 | 25-34 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1    | C2  | DE     | Scot-land | North East | North West | 123 | 70  | 184                    | 143 | 147               | 119           | 81    | 141     | 170    | 249        | 146        | 230    | 666     |
| Unweighted base   | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383   | 513          | 488 | 247   | 325 | 123    | 70        | 184        | 143        | 147 | 119 | 81                     | 141 | 170               | 249           | 146   | 230     | 666    |            |            |        |         |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371   | 470          | 438 | 338   | 305 | 135    | 59        | 163        | 150        | 137 | 111 | 76                     | 167 | 186               | 227           | 140   | 232     | 675    |            |            |        |         |
| NET: Any  | 1311   | 647  | 664    | 124   | 206   | 210   | 224   | 221   | 326   | 410          | 376 | 269   | 256 | 109    | 50        | 134        | 119        | 99  | 66  | 146                    | 162 | 187               | 122           | 201   | 549     | 85%    | 81%        |            |        |         |
| Use the internet to search for available products   | 700    | 369  | 331    | 52    | 106   | 119   | 130   | 120   | 173   | 222          | 206 | 135   | 138 | 53     | 24        | 74         | 74         | 69  | 47  | 31                     | 77  | 90                | 97            | 64    | 113     | 285    | 45%        | 42%        |        |         |
| Visit bank or building society where you are an existing customer to discuss options                        | 581    | 268  | 314    | 29    | 73    | 79    | 106   | 103   | 192   | 182          | 167 | 110   | 122 | 59     | 25        | 56         | 46         | 52  | 56  | 31                     | 67  | 55                | 79            | 55    | 85      | 209    | 37%        | 31%        |        |         |
| Use online price comparison tools   | 558    | 289  | 269    | 45    | 85    | 106   | 95    | 92    | 135   | 180          | 175 | 100   | 103 | 43     | 20        | 65         | 52         | 51  | 44  | 25                     | 65  | 62                | 78            | 52    | 99      | 228    | 36%        | 34%        |        |         |
| Ask friends and family  | 523    | 222  | 302    | 75    | 106   | 100   | 84    | 70    | 88    | 159          | 154 | 102   | 108 | 41     | 22        | 62         | 40         | 44  | 40  | 21                     | 63  | 69                | 71            | 51    | 88      | 227    | 34%        | 31%        |        |         |
| Visit website of a provider you already use for savings and/or investment products                          | 483    | 265  | 218    | 48    | 58    | 87    | 79    | 84    | 127   | 159          | 155 | 78    | 90  | 34     | 16        | 54         | 57         | 47  | 37  | 21                     | 48  | 57                | 69            | 42    | 70      | 209    | 31%        | 30%        |        |         |
| Consult an independent financial advisor  | 384    | 225  | 158    | 13    | 27    | 48    | 68    | 79    | 149   | 136          | 115 | 67    | 65  | 30     | 12        | 46         | 37         | 25  | 26  | 21                     | 40  | 45                | 63            | 39    | 53      | 147    | 25%        | 22%        |        |         |
| Visit website of a financial services company you do not already use for savings and/or investment products | 336    | 189  | 146    | 35    | 34    | 59    | 66    | 61    | 81    | 106          | 120 | 53    | 56  | 23     | 11        | 31         | 38         | 29  | 21  | 18                     | 34  | 45                | 50            | 36    | 58      | 136    | 22%        | 20%        |        |         |
| Visit a bank or building society where you are not already a customer to discuss options                    | 254    | 118  | 135    | 23    | 31    | 38    | 47    | 53    | 62    | 66           | 69  | 59    | 60  | 18     | 12        | 30         | 22         | 33  | 19  | 10                     | 33  | 26                | 36            | 15    | 42      | 99     | 11%        | 15%        |        |         |
| Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation                      | 152    | 69   | 83     | 24    | 33    | 33    | 23    | 21    | 18    | 31           | 42  | 44    | 34  | 3      | 16        | 16         | 14         | 7   | 14  | 12                     | 15  | 22                | 13            | 20    | 82      | 8%     | 12%        |            |        |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**  
**Base: All respondents who have ever saved**

|                                | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |               |               |               |                 |                       |                       |                       |        |               | Employment Sector |        |              |     |
|--------------------------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|---------------|---------------|---------------|-----------------|-----------------------|-----------------------|-----------------------|--------|---------------|-------------------|--------|--------------|-----|
|                                | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-<br>land | North<br>East | North<br>West | Humb-<br>erside | West<br>Mid-<br>lands | East<br>Mid-<br>lands | East-<br>ern<br>Wales | London | South<br>East | South<br>West     | Public | Pri-<br>vate |     |
|                                |        |      |        |       |       |       |       |       |              |     |     |     |        |               |               |               |                 |                       |                       |                       |        |               |                   |        |              |     |
| Weighted base                  | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135           | 59            | 163           | 150             | 137                   | 111                   | 76                    | 167    | 186           | 227               | 140    | 232          | 675 |
| Contact an investment provider | 147    | 89   | 59     | 8     | 15    | 32    | 21    | 27    | 44           | 46  | 42  | 33  | 27     | 10            | 5             | 16            | 15              | 7                     | 14                    | 7                     | 13     | 19            | 23                | 20     | 17           | 71  |
| None of the above              | 240    | 126  | 114    | 32    | 49    | 35    | 47    | 32    | 45           | 60  | 62  | 69  | 50     | 26            | 9             | 28            | 32              | 18                    | 12                    | 11                    | 21     | 24            | 40                | 18     | 31           | 126 |
|                                |        | 15%  | 16%    | 15%   | 20%   | 19%   | 14%   | 17%   | 12%          | 13% | 14% | 20% | 16%    | 19%           | 16%           | 17%           | 21%             | 13%                   | 11%                   | 14%                   | 13%    | 13%           | 18%               | 13%    | 14%          | 19% |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**  
**Base: All respondents who have ever saved**

|   | Q.2 Have you saved or invested money? |                 |                |  |                              | Investments   |                |  |            | What is the combined annual income of your household, prior to tax being deducted? |   | What is the highest educational level that you have achieved to date? |                           |                              |  |
|---|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|--|---|---|---------------------------|------------------------------|--|
|   | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | What is the combined annual income of your household, prior to tax being deducted? |            |  | What is the highest educational level that you have achieved to date? |   |                           |                              |  |
|   |                                       |                 |                |  |                              | Ever invested | Never invested | Up to £21k   | >£21k-£34k | >£34k  | Up to secondary   | Uni-versity degree  | Higher uni-versity degree | Still in full time education |  |
| Unweighted base   | 1573                                  | 1573            | 1117           | 456  | -                            | 1026          | 547            | 534  | 548        | 377  | 794   | 543   | 186                       | 33                           |  |
| Weighted base   | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490  | 537        | 406  | 790   | 526   | 178                       | 37                           |  |
| NET: Any  | 1311<br>85%                           | 1311<br>85%     | 943<br>86%     | 368<br>82%   | -                            | 900<br>91%    | 411<br>74%     | 411<br>84%   | 456<br>85% | 345<br>85%   | 646<br>82%  | 462<br>88%  | 159<br>89%                | 30<br>83%                    |  |
| Use the internet to search for available products   | 700<br>45%                            | 700<br>45%      | 540<br>49%     | 160<br>35%   | -                            | 498<br>50%    | 202<br>36%     | 186<br>38%   | 261<br>49% | 202<br>50%   | 334<br>42%  | 259<br>49%  | 85<br>48%                 | 15<br>41%                    |  |
| Visit bank or building society where you are an existing customer to discuss options                        | 581<br>37%                            | 581<br>37%      | 436<br>40%     | 145<br>32%   | -                            | 413<br>42%    | 168<br>30%     | 198<br>40%   | 196<br>37% | 135<br>33%   | 284<br>36%  | 221<br>42%  | 64<br>36%                 | 6<br>17%                     |  |
| Use online price comparison tools   | 558<br>36%                            | 558<br>36%      | 429<br>39%     | 128<br>28%   | -                            | 400<br>40%    | 158<br>28%     | 148<br>30%   | 199<br>37% | 174<br>43%   | 266<br>34%  | 213<br>40%  | 67<br>37%                 | 8<br>21%                     |  |
| Ask friends and family  | 523<br>34%                            | 523<br>34%      | 376<br>34%     | 147<br>33%   | -                            | 316<br>32%    | 207<br>37%     | 150<br>31%   | 173<br>32% | 148<br>37%   | 244<br>31%  | 183<br>35%  | 69<br>39%                 | 19<br>53%                    |  |
| Visit website of a provider you already use for savings and/or investment products                          | 483<br>31%                            | 483<br>31%      | 387<br>35%     | 96<br>21%  | -                            | 357<br>36%    | 126<br>23%     | 133<br>27%   | 190<br>35% | 128<br>32%   | 207<br>26%  | 204<br>39%  | 53<br>30%                 | 13<br>35%                    |  |
| Consult an independent financial advisor  | 384<br>25%                            | 384<br>25%      | 279<br>25%     | 104<br>23%   | -                            | 329<br>33%    | 55<br>10%      | 111<br>23%   | 141<br>26% | 104<br>26%   | 167<br>21%  | 172<br>33%  | 37<br>21%                 | 3<br>7%                      |  |
| Visit website of a financial services company you do not already use for savings and/or investment products | 336<br>22%                            | 336<br>22%      | 276<br>25%     | 59<br>13%  | -                            | 265<br>27%    | 70<br>13%      | 94<br>19%  | 132<br>25% | 91<br>23%  | 156<br>20%  | 136<br>26%  | 34<br>19%                 | 7<br>18%                     |  |
| Visit a bank or building society where you are not already a customer to discuss options                    | 254<br>16%                            | 254<br>16%      | 193<br>18%     | 60<br>13%  | -                            | 185<br>19%    | 69<br>12%      | 88<br>18%  | 81<br>15%  | 68<br>17%  | 137<br>17%  | 87<br>17%   | 24<br>13%                 | 5<br>14%                     |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**  
**Base: All respondents who have ever saved**

|  | Q.2 Have you saved or invested money? |                 |                |  |                              | Investments   |                |           | What is the combined annual income of your household, prior to tax being deducted? |           |            | What is the highest educational level that you have achieved to date? |                    |                           |                              |  |  |  |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|-----------|--|-----------|------------|---|--------------------|---------------------------|------------------------------|--|--|--|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                |           |  |           |            | Up to secondary   | Univ-ersity degree | Higher univ-ersity degree | Still in full time education |  |  |  |
|  |                                       |                 |                |  |                              | Ever invested | Never invested |           |  |           |            |   |                    |                           |                              |  |  |  |
| Weighted base  | 1551                                  | 1551            | 1099           | 452  | -                            | 993           | 558            | 490       | 537  | 406       | 790        | 526   | 178                | 37                        |                              |  |  |  |
| Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation | 152<br>10%                            | 152<br>10%      | 114<br>10%     | 38<br>8%   | -                            | 104<br>10%    | 48<br>9%       | 71<br>14% | 46<br>9%   | 28<br>7%  | 77<br>10%  | 56<br>11%   | 11<br>6%           | 6<br>17%                  |                              |  |  |  |
| Contact an investment provider   | 147<br>9%                             | 147<br>9%       | 113<br>10%     | 34<br>8%   | -                            | 137<br>14%    | 11<br>2%       | 50<br>10% | 55<br>10%  | 40<br>10% | 67<br>8%   | 68<br>13%   | 13<br>7%           | -<br>-                    |                              |  |  |  |
| None of the above  | 240<br>15%                            | 240<br>15%      | 157<br>14%     | 84<br>18%  | -                            | 94<br>9%      | 147<br>26%     | 79<br>16% | 81<br>15%  | 61<br>15% | 144<br>18% | 64<br>12%   | 19<br>11%          | 6<br>17%                  |                              |  |  |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 162

**Q.15 Did you follow the advice you received from these sources?****Summary****Base:** All respondents who used each source

|                 | Sources   |   |  |                                |                                   |                        |  |                                       |   |  |
|-----------------|---|---|--|--------------------------------|-----------------------------------|------------------------|--|---------------------------------------|---|--|
|                 | Use the internet to search for available products | Visit a bank or building society to discuss options | Consult an independent financial advisor | Contact an investment provider | Use online price comparison tools | Ask friends and family | Open account online with existing provider | Open account online with new provider | Open account in branch with existing bank or building society | Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation |
| Unweighted base | 726   | 601   | 255                                      | 403                            | 152                               | 568                    | 537  | 501                                   | 360   | 145  |
| Weighted base   | 700   | 581   | 254                                      | 384                            | 147                               | 558                    | 523  | 483                                   | 336   | 152  |
| Yes             | 520<br>74%  | 464<br>80%  | 111<br>44%                               | 203<br>53%                     | 89<br>61%                         | 298<br>53%             | 253<br>48%                                 | 260<br>54%                            | 188<br>56%  | 110<br>72%   |
| No              | 180<br>26%  | 117<br>20%  | 143<br>56%                               | 180<br>47%                     | 58<br>39%                         | 260<br>47%             | 270<br>52%                                 | 223<br>46%                            | 148<br>44%  | 42<br>28%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 163

**Q.15 Did you follow the advice you received from these sources?**

Use the internet to search for available products

Base: All respondents who used each source

|                 | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |            | Region                 |           |            |            |               |           |           |           | Employment Sector |           |           |           |           |            |            |  |            |  |        |  |         |  |
|-----------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|------------------------|-----------|------------|------------|---------------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----------|------------|------------|--|------------|--|--------|--|---------|--|
|                 |            |            |            |           |           |           |           |           |              |            |            |            | Yorkshire & Humberside |           |            |            | West Midlands |           |           |           | East Midlands     |           | Eastern   |           | London    |            | South East |  | South West |  | Public |  | Private |  |
|                 | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2         | DE                     | Scotland  | North East | North West | Humber-side   | 73        | 50        | 36        | 66                | 86        | 112       | 69        | 115       | 292        |            |  |            |  |        |  |         |  |
| Unweighted base | 726        | 377        | 349        | 40        | 100       | 129       | 146       | 132       | 179          | 248        | 226        | 103        | 149                    | 50        | 31         | 83         | 70            | 73        | 50        | 36        | 66                | 86        | 112       | 69        | 115       | 292        |            |  |            |  |        |  |         |  |
| Weighted base   | 700        | 369        | 331        | 52        | 106       | 119       | 130       | 120       | 173          | 222        | 206        | 135        | 138                    | 53        | 24         | 74         | 74            | 69        | 47        | 31        | 77                | 90        | 97        | 64        | 113       | 285        |            |  |            |  |        |  |         |  |
| Yes             | 520<br>74% | 277<br>75% | 243<br>73% | 34<br>66% | 78<br>74% | 92<br>77% | 97<br>74% | 97<br>81% | 121<br>70%   | 179<br>80% | 156<br>76% | 105<br>78% | 80<br>58%              | 40<br>76% | 20<br>82%  | 57<br>77%  | 53<br>72%     | 44<br>64% | 29<br>63% | 23<br>73% | 59<br>76%         | 70<br>79% | 77<br>80% | 47<br>73% | 80<br>71% | 216<br>76% |            |  |            |  |        |  |         |  |
| No              | 180<br>26% | 92<br>25%  | 88<br>27%  | 18<br>34% | 28<br>26% | 27<br>23% | 33<br>19% | 23<br>30% | 51<br>20%    | 43<br>24%  | 50<br>22%  | 29<br>42%  | 57<br>24%              | 13<br>18% | 4<br>23%   | 17<br>28%  | 21<br>36%     | 25<br>36% | 17<br>37% | 8<br>27%  | 18<br>24%         | 19<br>21% | 20<br>20% | 17<br>27% | 33<br>29% | 69<br>24%  |            |  |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 163

**Q.15 Did you follow the advice you received from these sources?**

Use the internet to search for available products

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |
| Unweighted base | 726                                   | 726             | 561            | 165  | -                            | 526           | 200            | 220  | 273        | 183        | 344   | 272               | 92                       | 12                           |
| Weighted base   | 700                                   | 700             | 540            | 160  | -                            | 498           | 202            | 186  | 261        | 202        | 334   | 259               | 85                       | 15                           |
| Yes             | 520<br>74%                            | 520<br>74%      | 429<br>79%     | 91<br>57%  | -                            | 390<br>78%    | 130<br>65%     | 131<br>70%   | 201<br>77% | 155<br>77% | 240<br>72%  | 197<br>76%        | 67<br>78%                | 11<br>74%                    |
| No              | 180<br>26%                            | 180<br>26%      | 111<br>21%     | 69<br>43%  | -                            | 109<br>22%    | 71<br>35%      | 55<br>30%  | 59<br>23%  | 47<br>23%  | 94<br>28%   | 62<br>24%         | 19<br>22%                | 4<br>26%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 164

**Q.15 Did you follow the advice you received from these sources?**

Visit a bank or building society to discuss options

Base: All respondents who used each source

|                 | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |           | Region                 |           |            |            |               |           |           |           | Employment Sector |           |           |           |           |            |
|-----------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|-----------|------------------------|-----------|------------|------------|---------------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----------|------------|
|                 |            |            |            |           |           |           |           |           |              |            |            |           | Yorkshire & Humberside |           |            |            | West Midlands |           |           |           | East Midlands     |           | England   |           | Scotland  |            |
|                 | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2        | DE                     | Scotland  | North East | North West | Humber        | 56        | 59        | 32        | 54                | 54        | 91        | 60        | 89        | 216        |
| Unweighted base | 601        | 276        | 325        | 26        | 66        | 82        | 122       | 109       | 196          | 197        | 194        | 83        | 127                    | 53        | 26         | 63         | 53            | 56        | 59        | 32        | 54                | 54        | 91        | 60        | 89        | 216        |
| Weighted base   | 581        | 268        | 314        | 29        | 73        | 79        | 106       | 103       | 192          | 182        | 167        | 110       | 122                    | 59        | 25         | 56         | 46            | 52        | 56        | 31        | 67                | 55        | 79        | 55        | 85        | 209        |
| Yes             | 464<br>80% | 211<br>79% | 253<br>81% | 26<br>89% | 61<br>84% | 64<br>81% | 86<br>81% | 74<br>72% | 153<br>80%   | 143<br>79% | 140<br>84% | 89<br>81% | 92<br>76%              | 48<br>82% | 23<br>95%  | 40<br>71%  | 39<br>84%     | 36<br>68% | 46<br>81% | 26<br>86% | 57<br>85%         | 42<br>77% | 65<br>82% | 43<br>78% | 73<br>85% | 163<br>78% |
| No              | 117<br>20% | 57<br>21%  | 60<br>19%  | 3<br>11%  | 12<br>16% | 15<br>19% | 20<br>28% | 28<br>20% | 38<br>21%    | 39<br>16%  | 27<br>19%  | 21<br>24% | 30<br>18%              | 10<br>5%  | 1<br>29%   | 16<br>16%  | 8<br>32%      | 11<br>19% | 16<br>14% | 4<br>10%  | 10<br>15%         | 12<br>23% | 15<br>18% | 12<br>22% | 12<br>15% | 47<br>22%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 164

**Q.15 Did you follow the advice you received from these sources?**

Visit a bank or building society to discuss options

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |                 | What is the highest educational level that you have achieved to date? |                          |                              |           |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|------------|-----------------|---|--------------------------|------------------------------|-----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k      | Up to secondary | University degree   | Higher university degree | Still in full time education |           |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |            |                 |   |                          |                              |           |
| Unweighted base | 601                                   | 601  | 448            | 153                          | -             | 430            | 171        | 217  | 206        | 127             | 292   | 231                      | 68                           | 6         |
| Weighted base   | 581                                   | 581  | 436            | 145                          | -             | 413            | 168        | 198  | 196        | 135             | 284   | 221                      | 64                           | 6         |
| Yes             | 464<br>80%                            | 464<br>80%   | 362<br>83%     | 102<br>70%                   | -             | 325<br>79%     | 140<br>83% | 162<br>82%   | 143<br>73% | 119<br>88%      | 230<br>81%  | 171<br>77%               | 51<br>80%                    | 6<br>100% |
| No              | 117<br>20%                            | 117<br>20%   | 73<br>17%      | 43<br>30%                    | -             | 89<br>21%      | 28<br>17%  | 36<br>18%  | 53<br>27%  | 16<br>12%       | 54<br>19%   | 50<br>23%                | 13<br>20%                    | -         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 165

**Q.15 Did you follow the advice you received from these sources?**

Consult an independent financial advisor

Base: All respondents who used each source

|                 | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region                 |          |            |            |               |               |               |           | Employment Sector |           |            |            |           |           |
|-----------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|----------|------------|------------|---------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|-----------|
|                 |            |           |           |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |          |            |            | West Midlands |               |               |           | East Midlands     |           | England    |            |           |           |
|                 | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland | North East | North West | Humber        | West Midlands | East Midlands | Wales     | Eastern           | London    | South East | South West | Public    | Private   |
| Unweighted base | 255        | 122       | 133       | 20        | 25        | 43        | 53        | 52        | 62           | 73        | 77        | 42        | 63                     | 18       | 12         | 31         | 24            | 34            | 20            | 13        | 23                | 25        | 40         | 15         | 43        | 101       |
| Weighted base   | 254        | 118       | 135       | 23        | 31        | 38        | 47        | 53        | 62           | 66        | 69        | 59        | 60                     | 18       | 12         | 30         | 22            | 33            | 19            | 10        | 33                | 26        | 36         | 15         | 42        | 99        |
| Yes             | 111<br>44% | 54<br>46% | 57<br>42% | 8<br>36%  | 11<br>37% | 15<br>39% | 19<br>39% | 24<br>44% | 35<br>56%    | 35<br>53% | 26<br>38% | 21<br>36% | 29<br>48%              | 6<br>35% | 6<br>55%   | 13<br>43%  | 13<br>57%     | 12<br>36%     | 12<br>64%     | 4<br>45%  | 13<br>38%         | 12<br>47% | 15<br>42%  | 4<br>27%   | 19<br>44% | 41<br>42% |
| No              | 143<br>56% | 64<br>54% | 79<br>58% | 15<br>64% | 19<br>63% | 23<br>61% | 29<br>56% | 27<br>44% | 31<br>47%    | 43<br>62% | 37<br>64% | 31<br>52% | 11<br>65%              | 5<br>45% | 17<br>57%  | 9<br>43%   | 21<br>64%     | 7<br>36%      | 5<br>55%      | 20<br>62% | 14<br>53%         | 21<br>58% | 11<br>73%  | 24<br>56%  | 57<br>58% |           |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 165

**Q.15 Did you follow the advice you received from these sources?**

Consult an independent financial advisor

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |          |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |          |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |          |
| Unweighted base | 255                                   | 255  | 196            | 59                           | -             | 186            | 69         | 86   | 89        | 62              | 130   | 94                       | 26                           | 4        |
| Weighted base   | 254                                   | 254  | 193            | 60                           | -             | 185            | 69         | 88   | 81        | 68              | 137   | 87                       | 24                           | 5        |
| Yes             | 111<br>44%                            | 111<br>44%   | 86<br>45%      | 25<br>41%                    | -             | 85<br>46%      | 26<br>38%  | 40<br>45%  | 38<br>47% | 29<br>43%       | 63<br>46%   | 30<br>35%                | 15<br>65%                    | 3<br>54% |
| No              | 143<br>56%                            | 143<br>56%   | 107<br>55%     | 36<br>59%                    | -             | 100<br>54%     | 43<br>62%  | 48<br>55%  | 43<br>53% | 38<br>57%       | 74<br>54%   | 57<br>65%                | 8<br>35%                     | 2<br>46% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 166

**Q.15 Did you follow the advice you received from these sources?**

Contact an investment provider

Base: All respondents who used each source

|                 | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region                 |          |            |            |               |               |               |       | Employment Sector |        |            |            |          |         |     |
|-----------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|------------------------|----------|------------|------------|---------------|---------------|---------------|-------|-------------------|--------|------------|------------|----------|---------|-----|
|                 |        |      |        |       |       |       |       |       |              |     |     |     | Yorkshire & Humberside |          |            |            | West Midlands |               |               |       | East Midlands     |        | England    |            | Scotland |         |     |
|                 | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE                     | Scotland | North East | North West | Humber-side   | West Midlands | East Midlands | Wales | Eastern           | London | South East | South West | Public   | Private |     |
| Unweighted base | 403    | 222  | 181    | 7     | 25    | 48    | 83    | 82    | 158          | 148 | 129 | 53  | 73                     | 31       | 13         | 49         | 40            | 30            | 22            | 25    | 36                | 44     | 70         | 43         | 57       | 144     |     |
| Weighted base   | 384    | 225  | 158    | 13    | 27    | 48    | 68    | 79    | 149          | 136 | 115 | 67  | 65                     | 30       | 12         | 46         | 37            | 25            | 26            | 21    | 40                | 45     | 63         | 39         | 53       | 147     |     |
| Yes             | 203    | 121  | 82     | 5     | 11    | 27    | 35    | 43    | 82           | 69  | 73  | 36  | 26                     | 17       | 7          | 25         | 15            | 12            | 12            | 22    | 23                | 36     | 22         | 26         | 80       | 54%     |     |
|                 | 53%    | 54%  | 52%    | 52%   | 41%   | 42%   | 57%   | 52%   | 54%          | 55% | 51% | 63% | 53%                    | 39%      | 57%        | 60%        | 54%           | 39%           | 47%           | 48%   | 56%               | 52%    | 57%        | 56%        | 49%      | 54%     |     |
| No              | 180    | 104  | 76     | 8     | 16    | 20    | 33    | 36    | 67           | 67  | 43  | 31  | 40                     | 13       | 5          | 21         | 23            | 13            | 13            | 9     | 18                | 22     | 27         | 17         | 27       | 67      | 46% |
|                 | 47%    | 46%  | 48%    | 50%   | 58%   | 43%   | 48%   | 46%   | 45%          | 49% | 37% | 47% | 61%                    | 43%      | 40%        | 46%        | 61%           | 53%           | 52%           | 44%   | 44%               | 48%    | 43%        | 44%        | 51%      | 46%     |     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 166

**Q.15 Did you follow the advice you received from these sources?**

Contact an investment provider

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |          |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |          |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |          |
| Unweighted base | 403                                   | 403  | 294            | 109                          | -             | 351            | 52         | 134  | 151       | 87              | 185   | 170                      | 42                           | 2        |
| Weighted base   | 384                                   | 384  | 279            | 104                          | -             | 329            | 55         | 111  | 141       | 104             | 167   | 172                      | 37                           | 3        |
| Yes             | 203<br>53%                            | 203<br>53%   | 154<br>55%     | 49<br>47%                    | -             | 184<br>56%     | 19<br>35%  | 68<br>62%  | 74<br>52% | 50<br>48%       | 86<br>51%   | 89<br>52%                | 22<br>61%                    | 2<br>58% |
| No              | 180<br>47%                            | 180<br>47%   | 125<br>45%     | 55<br>53%                    | -             | 145<br>44%     | 35<br>65%  | 42<br>38%  | 68<br>48% | 54<br>52%       | 82<br>49%   | 82<br>48%                | 14<br>39%                    | 1<br>42% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 167

**Q.15 Did you follow the advice you received from these sources?**

Use online price comparison tools

Base: All respondents who used each source

|                 | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region                 |          |            |            |               |               |               |       | Employment Sector |        |            |            |            |         |            |  |        |  |         |  |
|-----------------|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|------------------------|----------|------------|------------|---------------|---------------|---------------|-------|-------------------|--------|------------|------------|------------|---------|------------|--|--------|--|---------|--|
|                 |        |      |        |       |       |       |       |       |              |     |     |     | Yorkshire & Humberside |          |            |            | West Midlands |               | East Midlands |       | Eastern           |        | London     |            | South East |         | South West |  | Public |  | Private |  |
|                 | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE                     | Scotland | North East | North West | Humber-side   | West Midlands | East Midlands | Wales | Eastern           | London | South East | South West | Public     | Private |            |  |        |  |         |  |
| Unweighted base | 152    | 93   | 59     | 8     | 13    | 31    | 27    | 29    | 44           | 54  | 44  | 27  | 27                     | 8        | 5          | 17         | 14            | 9             | 13            | 6     | 12                | 18     | 30         | 20         | 19         | 67      |            |  |        |  |         |  |
| Weighted base   | 147    | 89   | 59     | 8     | 15    | 32    | 21    | 27    | 44           | 46  | 42  | 33  | 27                     | 10       | 5          | 16         | 15            | 7             | 14            | 7     | 13                | 19     | 23         | 20         | 17         | 71      |            |  |        |  |         |  |
| Yes             | 89     | 55   | 34     | 4     | 12    | 21    | 16    | 9     | 28           | 26  | 21  | 25  | 16                     | 7        | 4          | 13         | 11            | 3             | 11            | 2     | 7                 | 8      | 13         | 10         | 13         | 42      |            |  |        |  |         |  |
| No              | 58     | 34   | 24     | 4     | 3     | 11    | 6     | 18    | 16           | 19  | 21  | 8   | 11                     | 3        | 1          | 3          | 4             | 3             | 5             | 6     | 10                | 11     | 10         | 4          | 29         |         |            |  |        |  |         |  |
|                 | 39%    | 38%  | 41%    | 40%   | 21%   | 36%   | 26%   | 66%   | 37%          | 42% | 49% | 24% | 40%                    | 30%      | 11%        | 18%        | 25%           | 54%           | 19%           | 67%   | 46%               | 56%    | 46%        | 51%        | 24%        | 41%     |            |  |        |  |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 167

**Q.15 Did you follow the advice you received from these sources?**

Use online price comparison tools

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |   |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|---|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |   |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |   |
| Unweighted base | 152                                   | 152  | 115            | 37                           | -             | 142            | 10         | 51   | 58        | 40              | 69  | 67                       | 16                           | - |
| Weighted base   | 147                                   | 147  | 113            | 34                           | -             | 137            | 11         | 50   | 55        | 40              | 67  | 68                       | 13                           | - |
| Yes             | 89<br>61%                             | 89<br>61%  | 67<br>59%      | 22<br>64%                    | -             | 81<br>60%      | 8<br>74%   | 30<br>60%  | 37<br>66% | 22<br>54%       | 39<br>58%   | 38<br>57%                | 12<br>91%                    | - |
| No              | 58<br>39%                             | 58<br>39%  | 46<br>41%      | 12<br>36%                    | -             | 55<br>40%      | 3<br>26%   | 20<br>40%  | 18<br>34% | 19<br>46%       | 28<br>42%   | 29<br>43%                | 1<br>9%                      | - |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 168

**Q.15 Did you follow the advice you received from these sources?****Ask friends and family****Base: All respondents who used each source**

|                 | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region                 |           |            |            |               |               |               |           | Employment Sector |           |            |            |           |            |
|-----------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|-----------|------------|------------|---------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|------------|
|                 |            |            |            |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |           |            |            | West Midlands |               |               |           | East Midlands     |           | England    |            |           |            |
|                 | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland  | North East | North West | Humber        | West Midlands | East Midlands | Wales     | Eastern           | London    | South East | South West | Public    | Private    |
| Unweighted base | 568        | 291        | 277        | 34        | 81        | 110       | 104       | 98        | 141          | 205       | 186       | 76        | 101                    | 38        | 25         | 72         | 52            | 57            | 43            | 26        | 52                | 60        | 89         | 54         | 101       | 227        |
| Weighted base   | 558        | 289        | 269        | 45        | 85        | 106       | 95        | 92        | 135          | 180       | 175       | 100       | 103                    | 43        | 20         | 65         | 52            | 51            | 44            | 25        | 65                | 62        | 78         | 52         | 99        | 228        |
| Yes             | 298<br>53% | 146<br>51% | 151<br>56% | 33<br>73% | 65<br>77% | 69<br>65% | 42<br>44% | 43<br>47% | 46<br>34%    | 93<br>52% | 93<br>53% | 59<br>59% | 53<br>51%              | 30<br>69% | 8<br>38%   | 30<br>47%  | 28<br>53%     | 29<br>56%     | 17<br>40%     | 15<br>62% | 34<br>52%         | 40<br>64% | 41<br>52%  | 26<br>49%  | 64<br>64% | 134<br>59% |
| No              | 260<br>47% | 142<br>49% | 118<br>44% | 12<br>27% | 20<br>23% | 37<br>35% | 53<br>56% | 49<br>53% | 89<br>66%    | 87<br>48% | 82<br>47% | 41<br>41% | 50<br>49%              | 14<br>31% | 13<br>62%  | 35<br>53%  | 24<br>47%     | 22<br>44%     | 26<br>60%     | 9<br>38%  | 31<br>48%         | 22<br>36% | 37<br>48%  | 26<br>51%  | 35<br>36% | 94<br>41%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 168

**Q.15 Did you follow the advice you received from these sources?****Ask friends and family****Base: All respondents who used each source**

|                 | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |  |
|-----------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|--|
|                 | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |  |
|                 |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |            |   |                   |                          |                              |  |
| Unweighted base | 568                                   | 568             | 443            | 125  | -                            | 412           | 156            | 164  | 210        | 160        | 263   | 219               | 75                       | 7                            |  |
| Weighted base   | 558                                   | 558             | 429            | 128  | -                            | 400           | 158            | 148  | 199        | 174        | 266   | 213               | 67                       | 8                            |  |
| Yes             | 298<br>53%                            | 298<br>53%      | 225<br>52%     | 72<br>56%  | -                            | 205<br>51%    | 93<br>59%      | 69<br>46%  | 101<br>51% | 102<br>59% | 132<br>50%  | 113<br>53%        | 41<br>62%                | 7<br>89%                     |  |
| No              | 260<br>47%                            | 260<br>47%      | 204<br>48%     | 56<br>44%  | -                            | 195<br>49%    | 65<br>41%      | 79<br>54%  | 98<br>49%  | 72<br>41%  | 133<br>50%  | 99<br>47%         | 25<br>38%                | 1<br>11%                     |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 169

**Q.15 Did you follow the advice you received from these sources?**

Open account online with existing provider

Base: All respondents who used each source

|                 | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region                 |           |            |            |               |               |               |           | Employment Sector |           |            |            |           |            |
|-----------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|-----------|------------|------------|---------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|------------|
|                 |            |            |            |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |           |            |            | West Midlands |               |               |           | East Midlands     |           | England    |            |           |            |
|                 | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland  | North East | North West | Humber        | West Midlands | East Midlands | Wales     | Eastern           | London    | South East | South West | Public    | Private    |
| Unweighted base | 537        | 232        | 305        | 69        | 105       | 110       | 92        | 71        | 90           | 176       | 169       | 75        | 117                    | 39        | 28         | 70         | 41            | 48            | 39            | 22        | 50                | 65        | 81         | 54         | 88        | 238        |
| Weighted base   | 523        | 222        | 302        | 75        | 106       | 100       | 84        | 70        | 88           | 159       | 154       | 102       | 108                    | 41        | 22         | 62         | 40            | 44            | 40            | 21        | 63                | 69        | 71         | 51         | 88        | 227        |
| Yes             | 253<br>48% | 111<br>50% | 142<br>47% | 31<br>41% | 60<br>57% | 56<br>56% | 40<br>48% | 29<br>42% | 37<br>42%    | 87<br>54% | 81<br>53% | 42<br>42% | 43<br>40%              | 18<br>43% | 9<br>42%   | 33<br>53%  | 23<br>57%     | 21<br>48%     | 15<br>37%     | 11<br>53% | 31<br>50%         | 38<br>56% | 33<br>46%  | 21<br>41%  | 40<br>45% | 119<br>52% |
| No              | 270<br>52% | 110<br>50% | 160<br>53% | 44<br>50% | 46<br>43% | 44<br>44% | 44<br>52% | 41<br>58% | 51<br>58%    | 72<br>46% | 73<br>47% | 60<br>58% | 65<br>60%              | 24<br>57% | 13<br>58%  | 29<br>47%  | 17<br>43%     | 23<br>52%     | 25<br>63%     | 10<br>47% | 31<br>50%         | 30<br>44% | 38<br>54%  | 30<br>54%  | 48<br>55% | 109<br>48% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 169

**Q.15 Did you follow the advice you received from these sources?**

Open account online with existing provider

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base | 537                                   | 537             | 387            | 150  | -                            | 322           | 215            | 169  | 180        | 138       | 245   | 190               | 79                       | 17                           |
| Weighted base   | 523                                   | 523             | 376            | 147  | -                            | 316           | 207            | 150  | 173        | 148       | 244   | 183               | 69                       | 19                           |
| Yes             | 253<br>48%                            | 253<br>48%      | 194<br>52%     | 59<br>40%  | -                            | 159<br>50%    | 94<br>46%      | 63<br>42%  | 94<br>54%  | 76<br>51% | 104<br>43%  | 99<br>54%         | 41<br>59%                | 8<br>41%                     |
| No              | 270<br>52%                            | 270<br>52%      | 182<br>48%     | 88<br>60%  | -                            | 157<br>50%    | 113<br>54%     | 88<br>58%  | 80<br>46%  | 72<br>49% | 140<br>57%  | 84<br>46%         | 28<br>41%                | 11<br>59%                    |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 170

**Q.15 Did you follow the advice you received from these sources?**

Open account online with new provider

Base: All respondents who used each source

|                 | Gender     |            | Age        |           |           |           |           |           | Social Grade |           |           |           | Region                 |           |            |            |               |               |               |           | Employment Sector |           |            |            |            |         |
|-----------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|-----------|------------|------------|---------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|------------|---------|
|                 |            |            |            |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |           |            |            | West Midlands |               |               |           | East Midlands     |           | England    |            |            |         |
|                 | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland  | North East | North West | Humberside    | West Midlands | East Midlands | Wales     | Eastern           | London    | South East | South West | Public     | Private |
| Unweighted base | 501        | 269        | 232        | 36        | 55        | 95        | 91        | 97        | 127          | 176       | 169       | 61        | 95                     | 31        | 23         | 62         | 56            | 52            | 35            | 22        | 44                | 55        | 80         | 41         | 74         | 210     |
| Weighted base   | 483        | 265        | 218        | 48        | 58        | 87        | 79        | 84        | 127          | 159       | 155       | 78        | 90                     | 34        | 16         | 54         | 57            | 47            | 37            | 21        | 48                | 57        | 69         | 42         | 70         | 209     |
| Yes             | 260<br>54% | 143<br>54% | 117<br>54% | 23<br>47% | 30<br>52% | 50<br>58% | 43<br>55% | 48<br>57% | 66<br>52%    | 76<br>48% | 96<br>62% | 43<br>55% | 45<br>49%              | 18<br>54% | 9<br>54%   | 24<br>44%  | 28<br>49%     | 23<br>49%     | 11<br>61%     | 25<br>52% | 36<br>51%         | 43<br>63% | 21<br>62%  | 40<br>49%  | 114<br>58% | 55%     |
| No              | 223<br>46% | 122<br>46% | 101<br>46% | 25<br>53% | 28<br>48% | 37<br>42% | 36<br>45% | 36<br>43% | 62<br>48%    | 83<br>52% | 58<br>38% | 35<br>45% | 46<br>51%              | 15<br>46% | 7<br>56%   | 31<br>51%  | 29<br>51%     | 24<br>39%     | 10<br>48%     | 24<br>49% | 21<br>37%         | 26<br>38% | 21<br>51%  | 30<br>42%  | 95<br>45%  |         |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 170

**Q.15 Did you follow the advice you received from these sources?**

Open account online with new provider

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |           | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|-----------------|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|--|------------|-----------|---|-------------------|--------------------------|------------------------------|
|                 | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested | Investments   |                | Up to £21k   | >£21k-£34k | >£34k     | Up to secondary   | University degree | Higher university degree | Still in full time education |
|                 |                                       |                 |                |  |                              | Ever invested | Never invested |  |            |           |   |                   |                          |                              |
| Unweighted base | 501                                   | 501             | 402            | 99   | -                            | 378           | 123            | 154  | 201        | 115       | 220   | 209               | 57                       | 11                           |
| Weighted base   | 483                                   | 483             | 387            | 96   | -                            | 357           | 126            | 133  | 190        | 128       | 207   | 204               | 53                       | 13                           |
| Yes             | 260<br>54%                            | 260<br>54%      | 223<br>58%     | 37<br>38%  | -                            | 204<br>57%    | 56<br>44%      | 77<br>58%  | 104<br>55% | 65<br>51% | 112<br>54%  | 113<br>55%        | 28<br>53%                | 4<br>33%                     |
| No              | 223<br>46%                            | 223<br>46%      | 164<br>42%     | 59<br>62%  | -                            | 153<br>43%    | 70<br>56%      | 56<br>42%  | 86<br>45%  | 63<br>49% | 95<br>46%   | 91<br>45%         | 25<br>47%                | 9<br>67%                     |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 171

**Q.15 Did you follow the advice you received from these sources?****Open account in branch with existing bank or building society****Base: All respondents who used each source**

|                 | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region                 |           |            |            |               |           |           |           | Employment Sector |           |           |           |           |           |
|-----------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|-----------|------------|------------|---------------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|
|                 |            |           |           |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |           |            |            | West Midlands |           |           |           | East Midlands     |           | England   |           | Scotland  |           |
|                 | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland  | North East | North West | Humber-side   | 34        | 24        | 20        | 31                | 45        | 59        | 36        | 62        | 142       |
| Unweighted base | 360        | 194       | 166       | 25        | 35        | 64        | 76        | 70        | 90           | 129       | 129       | 43        | 59                     | 24        | 14         | 36         | 37            | 34        | 24        | 20        | 31                | 45        | 59        | 36        | 62        | 142       |
| Weighted base   | 336        | 189       | 146       | 35        | 34        | 59        | 66        | 61        | 81           | 106       | 120       | 53        | 56                     | 23        | 11         | 31         | 38            | 29        | 21        | 18        | 34                | 45        | 50        | 36        | 58        | 136       |
| Yes             | 188<br>56% | 96<br>51% | 92<br>63% | 21<br>59% | 16<br>49% | 24<br>41% | 41<br>62% | 32<br>53% | 53<br>66%    | 59<br>56% | 70<br>58% | 23<br>43% | 35<br>63%              | 14<br>61% | 7<br>59%   | 16<br>50%  | 16<br>43%     | 15<br>55% | 10<br>70% | 20<br>57% | 27<br>60%         | 30<br>59% | 18<br>52% | 33<br>57% | 64<br>47% |           |
| No              | 148<br>44% | 94<br>49% | 54<br>37% | 14<br>41% | 17<br>51% | 35<br>59% | 25<br>38% | 29<br>47% | 28<br>34%    | 47<br>44% | 50<br>42% | 30<br>57% | 21<br>37%              | 9<br>39%  | 4<br>41%   | 16<br>50%  | 22<br>57%     | 13<br>45% | 6<br>30%  | 8<br>43%  | 15<br>43%         | 18<br>40% | 20<br>41% | 17<br>48% | 25<br>43% | 72<br>53% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 171

**Q.15 Did you follow the advice you received from these sources?****Open account in branch with existing bank or building society****Base: All respondents who used each source**

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |          |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |          |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |          |
| Unweighted base | 360                                   | 360  | 295            | 65                           | -             | 286            | 74         | 115  | 141       | 84              | 158   | 150                      | 43                           | 7        |
| Weighted base   | 336                                   | 336  | 276            | 59                           | -             | 265            | 70         | 94   | 132       | 91              | 156   | 136                      | 34                           | 7        |
| Yes             | 188<br>56%                            | 188<br>56%   | 164<br>59%     | 24<br>40%                    | -             | 157<br>59%     | 31<br>43%  | 54<br>58%  | 71<br>54% | 53<br>58%       | 86<br>55%   | 75<br>55%                | 23<br>68%                    | 4<br>53% |
| No              | 148<br>44%                            | 148<br>44%   | 112<br>41%     | 36<br>60%                    | -             | 108<br>41%     | 40<br>57%  | 40<br>42%  | 61<br>46% | 38<br>42%       | 70<br>45%   | 61<br>45%                | 11<br>32%                    | 3<br>47% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 172

**Q.15 Did you follow the advice you received from these sources?**

Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation

Base: All respondents who used each source

|                 | Gender     |           | Age       |           |           |           |           |           | Social Grade |           |           |           | Region                 |           |            |            |               |               |               |           | Employment Sector |           |            |            |           |           |
|-----------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|-----------|-----------|-----------|------------------------|-----------|------------|------------|---------------|---------------|---------------|-----------|-------------------|-----------|------------|------------|-----------|-----------|
|                 |            |           |           |           |           |           |           |           |              |           |           |           | Yorkshire & Humberside |           |            |            | West Midlands |               |               |           | East Midlands     |           | England    |            | Scotland  |           |
|                 | Total      | Male      | Female    | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB        | C1        | C2        | DE                     | Scotland  | North East | North West | Humber-side   | West Midlands | East Midlands | Wales     | Eastern           | London    | South East | South West | Public    | Private   |
| Unweighted base | 145        | 63        | 82        | 20        | 24        | 31        | 30        | 20        | 20           | 39        | 45        | 27        | 34                     | 11        | 6          | 18         | 16            | 14            | 8             | 11        | 10                | 13        | 25         | 13         | 20        | 72        |
| Weighted base   | 152        | 69        | 83        | 24        | 33        | 33        | 23        | 21        | 18           | 31        | 42        | 44        | 34                     | 15        | 3          | 20         | 16            | 14            | 7             | 14        | 12                | 15        | 22         | 13         | 20        | 82        |
| Yes             | 110<br>72% | 49<br>72% | 61<br>73% | 17<br>70% | 26<br>79% | 27<br>81% | 17<br>74% | 17<br>81% | 7<br>37%     | 21<br>68% | 28<br>65% | 35<br>79% | 26<br>76%              | 13<br>86% | 3<br>81%   | 15<br>74%  | 13<br>81%     | 8<br>59%      | 4<br>63%      | 11<br>75% | 6<br>51%          | 12<br>80% | 19<br>87%  | 6<br>45%   | 16<br>82% | 64<br>78% |
| No              | 42<br>28%  | 19<br>28% | 23<br>27% | 7<br>30%  | 7<br>21%  | 6<br>19%  | 6<br>26%  | 4<br>19%  | 12<br>63%    | 10<br>32% | 15<br>35% | 9<br>21%  | 8<br>24%               | 2<br>14%  | 1<br>19%   | 5<br>26%   | 3<br>19%      | 6<br>41%      | 3<br>37%      | 4<br>25%  | 6<br>49%          | 3<br>20%  | 3<br>13%   | 7<br>55%   | 3<br>18%  | 18<br>22% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 172

**Q.15 Did you follow the advice you received from these sources?**

Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation

Base: All respondents who used each source

|                 | Q.2 Have you saved or invested money? |  |                |                              | Investments   |                |            | What is the combined annual income of your household, prior to tax being deducted? |           |                 | What is the highest educational level that you have achieved to date? |                          |                              |          |
|-----------------|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|--|-----------|-----------------|---|--------------------------|------------------------------|----------|
|                 | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Investments   |                | Up to £21k | >£21k-£34k   | >£34k     | Up to secondary | University degree   | Higher university degree | Still in full time education |          |
|                 |                                       | NET: Ever saved  | Currently save |                              | Ever invested | Never invested |            |  |           |                 |   |                          |                              |          |
| Unweighted base | 145                                   | 145  | 107            | 38                           | -             | 100            | 45         | 60   | 46        | 31              | 71  | 54                       | 14                           | 5        |
| Weighted base   | 152                                   | 152  | 114            | 38                           | -             | 104            | 48         | 71   | 46        | 28              | 77  | 56                       | 11                           | 6        |
| Yes             | 110<br>72%                            | 110<br>72%   | 86<br>76%      | 24<br>63%                    | -             | 75<br>72%      | 35<br>73%  | 49<br>69%  | 34<br>75% | 21<br>76%       | 59<br>77%   | 40<br>70%                | 6<br>54%                     | 4<br>66% |
| No              | 42<br>28%                             | 42<br>28%  | 28<br>24%      | 14<br>37%                    | -             | 29<br>28%      | 13<br>27%  | 22<br>31%  | 11<br>25% | 7<br>24%        | 18<br>23%   | 17<br>30%                | 5<br>46%                     | 2<br>34% |

## Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 173

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Summary****Base:** All respondents who have ever saved

|   | Scenarios        |                  |             |                 |  |                 |                  |                 |                            |  |  |                                     |
|---|------------------|------------------|-------------|-----------------|--|-----------------|------------------|-----------------|----------------------------|--|--|-------------------------------------|
|   | Increased income | Decreased income | Retirement  | Death of spouse | Thinking about increasing pension saving | Getting married | Getting divorced | Having children | When receiving inheritance | When planning for your estate (what happens to your possessions after death) | Hope of increasing return on savings/investments | Starting to save for the first time |
| Unweighted base                                       | 1573             | 1573             | 1573        | 1573            | 1573                                     | 1573            | 1573             | 1573            | 1573                       | 1573   | 1573   | 1573                                |
| Weighted base   | 1551             | 1551             | 1551        | 1551            | 1551                                     | 1551            | 1551             | 1551            | 1551                       | 1551   | 1551   | 1551                                |
| I wouldn't consider seeking advice                    | 517<br>33%       | 489<br>32%       | 271<br>17%  | 333<br>21%      | 374<br>24%                               | 664<br>43%      | 319<br>21%       | 686<br>44%      | 291<br>19%                 | 255<br>16%   | 321<br>21%                                       | 481<br>31%                          |
| I would consider seeking advice but probably wouldn't | 495<br>32%       | 476<br>31%       | 373<br>24%  | 298<br>19%      | 444<br>29%                               | 399<br>26%      | 261<br>17%       | 369<br>24%      | 369<br>24%                 | 309<br>20%   | 466<br>30%                                       | 417<br>27%                          |
| I would consider seeking advice and probably would    | 423<br>27%       | 409<br>26%       | 600<br>39%  | 521<br>34%      | 544<br>35%                               | 347<br>22%      | 534<br>34%       | 368<br>24%      | 553<br>36%                 | 579<br>37%   | 578<br>37%                                       | 469<br>30%                          |
| I would definitely seek advice                        | 117<br>8%        | 177<br>11%       | 308<br>20%  | 399<br>26%      | 190<br>12%                               | 141<br>9%       | 438<br>28%       | 128<br>8%       | 339<br>22%                 | 408<br>26%   | 186<br>12%                                       | 185<br>12%                          |
| NET: Would consider                                   | 1035<br>67%      | 1063<br>68%      | 1280<br>83% | 1218<br>79%     | 1177<br>76%                              | 887<br>57%      | 1233<br>79%      | 865<br>56%      | 1261<br>81%                | 1296<br>84%  | 1231<br>79%                                      | 1071<br>69%                         |
| NET: Probably/deinitely would                         | 539<br>35%       | 586<br>38%       | 907<br>58%  | 920<br>59%      | 733<br>47%                               | 488<br>31%      | 972<br>63%       | 496<br>32%      | 892<br>57%                 | 987<br>64%   | 765<br>49%                                       | 653<br>42%                          |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 174

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Increased income****Base:** All respondents who have ever saved

|   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            | Region             |           |            |            |               |                |               |           | Employment Sector |            |            |           |            |            |         |  |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|--------------------|-----------|------------|------------|---------------|----------------|---------------|-----------|-------------------|------------|------------|-----------|------------|------------|---------|--|
|   |             |            |            |            |            |            |            |            |              |            |            |            | Yorkshire & Humber |           |            |            | West Midlands |                | East Midlands |           | Eastern           |            | South West |           | South East |            | Public  |  |
|   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE                 | Scot-land | North East | North West | Humb-erside   | West Mid-lands | East Wales    | East-ern  | London            | South      | South      | South     | South      | Public     | Pri-ate |  |
| Unweighted base                                       | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325                | 123       | 70         | 184        | 143           | 147            | 119           | 81        | 141               | 170        | 249        | 146       | 230        | 666        |         |  |
| Weighted base   | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305                | 135       | 59         | 163        | 150           | 137            | 111           | 76        | 167               | 186        | 227        | 140       | 232        | 675        |         |  |
| I wouldn't consider seeking advice                    | 517<br>33%  | 256<br>33% | 261<br>34% | 40<br>26%  | 89<br>35%  | 71<br>29%  | 105<br>39% | 76<br>30%  | 135<br>36%   | 156<br>33% | 137<br>31% | 116<br>34% | 108<br>35%         | 48<br>35% | 20<br>34%  | 52<br>32%  | 48<br>34%     | 37<br>33%      | 28<br>37%     | 54<br>32% | 66<br>36%         | 73<br>32%  | 46<br>33%  | 77<br>33% | 217<br>32% |            |         |  |
| I would consider seeking advice but probably wouldn't | 495<br>32%  | 252<br>33% | 243<br>31% | 56<br>36%  | 72<br>28%  | 85<br>35%  | 86<br>32%  | 95<br>38%  | 102<br>27%   | 148<br>31% | 147<br>34% | 104<br>31% | 96<br>32%          | 37<br>28% | 16<br>27%  | 48<br>30%  | 57<br>38%     | 45<br>33%      | 33<br>30%     | 18<br>24% | 63<br>38%         | 50<br>27%  | 74<br>32%  | 52<br>37% | 80<br>34%  | 228<br>34% |         |  |
| I would consider seeking advice and probably would    | 423<br>27%  | 217<br>28% | 206<br>26% | 55<br>35%  | 71<br>28%  | 68<br>28%  | 69<br>26%  | 64<br>25%  | 96<br>26%    | 122<br>26% | 125<br>28% | 99<br>29%  | 78<br>25%          | 37<br>27% | 19<br>33%  | 49<br>30%  | 39<br>26%     | 36<br>28%      | 32<br>30%     | 23<br>23% | 39<br>30%         | 57<br>30%  | 55<br>24%  | 37<br>27% | 61<br>26%  | 183<br>27% |         |  |
| I would definitely seek advice                        | 117<br>8%   | 49<br>6%   | 68<br>9%   | 5<br>3%    | 23<br>9%   | 21<br>9%   | 11<br>4%   | 18<br>7%   | 38<br>10%    | 44<br>9%   | 29<br>7%   | 20<br>6%   | 24<br>8%           | 13<br>10% | 4<br>7%    | 14<br>9%   | 6<br>4%       | 9<br>7%        | 9<br>8%       | 7<br>9%   | 11<br>7%          | 13<br>11%  | 25<br>5%   | 5<br>3%   | 14<br>6%   | 46<br>7%   |         |  |
| NET: Would consider                                   | 1035<br>67% | 517<br>67% | 517<br>66% | 116<br>74% | 166<br>65% | 174<br>71% | 166<br>61% | 176<br>70% | 236<br>64%   | 314<br>67% | 301<br>69% | 222<br>66% | 198<br>65%         | 88<br>65% | 39<br>66%  | 111<br>68% | 103<br>68%    | 91<br>66%      | 74<br>67%     | 48<br>63% | 113<br>68%        | 120<br>64% | 154<br>68% | 94<br>67% | 155<br>67% | 457<br>68% |         |  |
| NET: Probably/definitely would                        | 539<br>35%  | 265<br>34% | 274<br>35% | 61<br>39%  | 94<br>37%  | 89<br>36%  | 80<br>30%  | 81<br>32%  | 134<br>36%   | 166<br>35% | 154<br>35% | 118<br>35% | 101<br>33%         | 50<br>37% | 23<br>39%  | 63<br>39%  | 45<br>33%     | 46<br>30%      | 41<br>37%     | 30<br>39% | 50<br>30%         | 70<br>37%  | 81<br>35%  | 42<br>30% | 75<br>32%  | 229<br>34% |         |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 174

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Increased income****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 517<br>33%                            | 517<br>33%   | 392<br>36%     | 125<br>28%                   | -             | 309<br>31%     | 208<br>37% | 158<br>32% | 169<br>31% | 143<br>35%   | 283<br>36%         | 166<br>32%                | 54<br>30%   | 8<br>22%  |  |
| I would consider seeking advice but probably wouldn't | 495<br>32%                            | 495<br>32%   | 326<br>30%     | 169<br>37%                   | -             | 312<br>31%     | 183<br>33% | 150<br>31% | 187<br>35% | 128<br>32%   | 249<br>31%         | 176<br>33%                | 53<br>30%   | 12<br>32% |  |
| I would consider seeking advice and probably would    | 423<br>27%                            | 423<br>27%   | 299<br>27%     | 124<br>27%                   | -             | 283<br>28%     | 140<br>25% | 144<br>29% | 144<br>27% | 104<br>26%   | 197<br>25%         | 150<br>29%                | 53<br>30%   | 17<br>46% |  |
| I would definitely seek advice                        | 117<br>8%                             | 117<br>8%  | 82<br>7%       | 34<br>8%                     | -             | 89<br>9%       | 27<br>5%   | 38<br>8%   | 37<br>7%   | 31<br>8%   | 61<br>8%           | 34<br>6%                  | 18<br>10%   | -<br>-    |  |
| NET: Would consider                                   | 1035<br>67%                           | 1035<br>67%  | 708<br>64%     | 327<br>72%                   | -             | 684<br>69%     | 350<br>63% | 332<br>68% | 368<br>69% | 263<br>65%   | 507<br>64%         | 360<br>68%                | 124<br>70%  | 28<br>78% |  |
| NET: Probably/definitely would                        | 539<br>35%                            | 539<br>35%   | 381<br>35%     | 158<br>35%                   | -             | 372<br>37%     | 167<br>30% | 182<br>37% | 181<br>34% | 135<br>33%   | 258<br>33%         | 184<br>35%                | 71<br>40%   | 17<br>46% |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 175

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Decreased income****Base:** All respondents who have ever saved

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region |           |            |            |             |                |                |       |          |        | Employment Sector |            |        |           |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|--------|-----------|------------|------------|-------------|----------------|----------------|-------|----------|--------|-------------------|------------|--------|-----------|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE     | Scot-land | North East | North West | Hum-berside | West Mid-lands | East Mid-lands | Wales | East-ern | London | South East        | South West | Public | Pri-va-te |
|   |        |      |        |       |       |       |       |       |              |     |     |     |        |           |            |            |             |                |                |       |          |        |                   |            |        |           |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325    | 123       | 70         | 184        | 143         | 147            | 119            | 81    | 141      | 170    | 249               | 146        | 230    | 666       |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305    | 135       | 59         | 163        | 150         | 137            | 111            | 76    | 167      | 186    | 227               | 140        | 232    | 675       |
| I wouldn't consider seeking advice                    | 489    | 240  | 249    | 36    | 60    | 72    | 100   | 87    | 135          | 151 | 147 | 94  | 98     | 40        | 20         | 54         | 54          | 40             | 38             | 20    | 49       | 64     | 71                | 39         | 68     | 195       |
| I would consider seeking advice but probably wouldn't | 476    | 254  | 222    | 51    | 87    | 84    | 92    | 74    | 88           | 147 | 133 | 104 | 92     | 35        | 16         | 49         | 50          | 44             | 23             | 21    | 60       | 58     | 68                | 51         | 69     | 244       |
| I would consider seeking advice and probably would    | 409    | 199  | 210    | 48    | 77    | 64    | 50    | 68    | 101          | 126 | 108 | 100 | 75     | 46        | 15         | 38         | 33          | 34             | 32             | 23    | 47       | 46     | 59                | 36         | 70     | 158       |
| I would definitely seek advice                        | 177    | 81   | 96     | 21    | 31    | 25    | 29    | 24    | 48           | 46  | 51  | 40  | 40     | 14        | 8          | 21         | 14          | 19             | 18             | 11    | 12       | 18     | 29                | 13         | 26     | 77        |
| NET: Would consider                                   | 1063   | 534  | 529    | 120   | 195   | 173   | 172   | 166   | 237          | 319 | 292 | 244 | 208    | 96        | 39         | 108        | 97          | 98             | 73             | 56    | 118      | 122    | 156               | 101        | 164    | 480       |
| NET: Probably/deinitely would                         | 586    | 280  | 307    | 69    | 109   | 89    | 80    | 92    | 149          | 172 | 158 | 140 | 116    | 60        | 23         | 59         | 47          | 53             | 50             | 35    | 59       | 64     | 88                | 50         | 95     | 236       |
|   |        |      |        | 38%   | 36%   | 39%   | 44%   | 43%   | 36%          | 29% | 36% | 40% | 37%    | 36%       | 42%        | 38%        | 45%         | 39%            | 36%            | 39%   | 45%      | 35%    | 34%               | 35%        | 35%    |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 175

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Decreased income****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 489<br>32%                            | 489<br>32%   | 355<br>32%     | 134<br>30%                   | -             | 299<br>30%     | 190<br>34% | 148<br>30% | 157<br>29% | 140<br>34%   | 253<br>32%         | 176<br>33%                | 45<br>25%   | 7<br>19%  |  |
| I would consider seeking advice but probably wouldn't | 476<br>31%                            | 476<br>31%   | 331<br>30%     | 145<br>32%                   | -             | 302<br>30%     | 174<br>31% | 151<br>31% | 170<br>32% | 127<br>31%   | 241<br>31%         | 163<br>31%                | 62<br>35%   | 9<br>25%  |  |
| I would consider seeking advice and probably would    | 409<br>26%                            | 409<br>26%   | 291<br>26%     | 118<br>26%                   | -             | 266<br>27%     | 143<br>26% | 131<br>27% | 147<br>27% | 100<br>25%   | 210<br>27%         | 135<br>26%                | 46<br>26%   | 12<br>33% |  |
| I would definitely seek advice                        | 177<br>11%                            | 177<br>11%   | 122<br>11%     | 56<br>12%                    | -             | 127<br>13%     | 51<br>9%   | 60<br>12%  | 63<br>12%  | 40<br>10%  | 87<br>11%          | 53<br>10%                 | 25<br>14%   | 8<br>23%  |  |
| NET: Would consider                                   | 1063<br>68%                           | 1063<br>68%  | 744<br>68%     | 318<br>70%                   | -             | 694<br>70%     | 368<br>66% | 342<br>70% | 380<br>71% | 266<br>66%   | 537<br>68%         | 350<br>67%                | 133<br>75%  | 30<br>81% |  |
| NET: Probably/deinitely would                         | 586<br>38%                            | 586<br>38%   | 413<br>38%     | 173<br>38%                   | -             | 393<br>40%     | 194<br>35% | 191<br>39% | 210<br>39% | 139<br>34%   | 296<br>38%         | 187<br>36%                | 71<br>40%   | 20<br>55% |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 176

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Retirement****Base:** All respondents who have ever saved

|   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            |            |            | Region                 |            |            |            |               |           |               |            | Employment Sector |            |            |            |            |  |        |  |         |  |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------------------|------------|------------|------------|---------------|-----------|---------------|------------|-------------------|------------|------------|------------|------------|--|--------|--|---------|--|
|   |             |            |            |            |            |            |            |            |              |            |            |            |            |            | Yorkshire & Humberside |            |            |            | West Midlands |           | East Midlands |            | Eastern           |            | South West |            | South East |  | Public |  | Private |  |
|   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East             | North West | 143        | 147        | 119           | 81        | 141           | 170        | 249               | 146        | 230        | 666        |            |  |        |  |         |  |
| Unweighted base                                       | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70                     | 184        | 143        | 147        | 119           | 81        | 141           | 170        | 249               | 146        | 230        | 666        |            |  |        |  |         |  |
| Weighted base   | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59                     | 163        | 150        | 137        | 111           | 76        | 167           | 186        | 227               | 140        | 232        | 675        |            |  |        |  |         |  |
| I wouldn't consider seeking advice                    | 271<br>17%  | 125<br>16% | 146<br>19% | 17<br>11%  | 25<br>10%  | 35<br>15%  | 51<br>19%  | 46<br>18%  | 98<br>26%    | 80<br>17%  | 77<br>17%  | 46<br>14%  | 68<br>22%  | 20<br>15%  | 12<br>20%              | 31<br>19%  | 29<br>19%  | 22<br>16%  | 18<br>16%     | 26<br>17% | 34<br>18%     | 41<br>18%  | 26<br>18%         | 33<br>14%  | 93<br>14%  |            |            |  |        |  |         |  |
| I would consider seeking advice but probably wouldn't | 373<br>24%  | 189<br>24% | 183<br>24% | 31<br>20%  | 68<br>27%  | 60<br>25%  | 62<br>23%  | 76<br>30%  | 76<br>20%    | 122<br>26% | 101<br>23% | 76<br>23%  | 74<br>24%  | 39<br>29%  | 9<br>15%               | 40<br>25%  | 29<br>19%  | 39<br>29%  | 25<br>22%     | 14<br>18% | 36<br>22%     | 48<br>26%  | 56<br>25%         | 37<br>27%  | 54<br>23%  | 179<br>26% |            |  |        |  |         |  |
| I would consider seeking advice and probably would    | 600<br>39%  | 286<br>37% | 314<br>40% | 82<br>52%  | 121<br>48% | 104<br>42% | 108<br>40% | 73<br>29%  | 111<br>30%   | 166<br>35% | 176<br>40% | 145<br>43% | 113<br>37% | 51<br>38%  | 24<br>41%              | 61<br>37%  | 62<br>41%  | 49<br>35%  | 46<br>41%     | 34<br>45% | 74<br>44%     | 62<br>33%  | 81<br>36%         | 55<br>40%  | 103<br>44% | 271<br>40% |            |  |        |  |         |  |
| I would definitely seek advice                        | 308<br>20%  | 173<br>22% | 135<br>17% | 26<br>17%  | 41<br>16%  | 46<br>19%  | 50<br>19%  | 58<br>23%  | 86<br>23%    | 102<br>22% | 85<br>19%  | 71<br>21%  | 50<br>16%  | 25<br>18%  | 14<br>23%              | 30<br>19%  | 31<br>20%  | 23<br>21%  | 16<br>21%     | 31<br>18% | 41<br>22%     | 49<br>15%  | 21<br>15%         | 43<br>18%  | 131<br>19% |            |            |  |        |  |         |  |
| NET: Would consider                                   | 1280<br>83% | 648<br>84% | 632<br>81% | 139<br>89% | 231<br>90% | 209<br>85% | 221<br>81% | 207<br>82% | 273<br>74%   | 389<br>83% | 362<br>83% | 292<br>86% | 237<br>78% | 115<br>85% | 47<br>80%              | 131<br>81% | 121<br>84% | 115<br>84% | 93<br>84%     | 64<br>83% | 141<br>84%    | 152<br>82% | 186<br>82%        | 114<br>82% | 199<br>86% | 581<br>86% |            |  |        |  |         |  |
| NET: Probably/deinitely would                         | 907<br>58%  | 459<br>59% | 449<br>58% | 108<br>69% | 162<br>64% | 149<br>61% | 159<br>58% | 131<br>52% | 198<br>53%   | 268<br>57% | 261<br>60% | 216<br>64% | 163<br>53% | 76<br>56%  | 38<br>65%              | 91<br>56%  | 92<br>62%  | 76<br>56%  | 69<br>65%     | 50<br>63% | 105<br>63%    | 103<br>56% | 130<br>57%        | 76<br>55%  | 145<br>63% | 403<br>60% |            |  |        |  |         |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 176

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Retirement****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|--------------------|---|------------------------------|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | Univ-ersity degree | Higher univ-ersity degree   | Still in full time education |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |  |                 |                    |   |                              |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548  | 377             | 794                | 543   | 186                          | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537  | 406             | 790                | 526   | 178                          | 37        |  |
| I wouldn't consider seeking advice                    | 271<br>17%                            | 271<br>17%   | 188<br>17%     | 84<br>19%                    | -             | 159<br>16%     | 112<br>20% | 108<br>22% | 72<br>13%  | 67<br>17%       | 154<br>20%         | 87<br>17%   | 23<br>13%                    | 5<br>13%  |  |
| I would consider seeking advice but probably wouldn't | 373<br>24%                            | 373<br>24%   | 259<br>24%     | 113<br>25%                   | -             | 235<br>24%     | 138<br>25% | 127<br>26% | 128<br>24%   | 86<br>21%       | 188<br>24%         | 122<br>23%  | 51<br>29%                    | 6<br>17%  |  |
| I would consider seeking advice and probably would    | 600<br>39%                            | 600<br>39%   | 416<br>38%     | 184<br>41%                   | -             | 377<br>38%     | 223<br>40% | 181<br>37% | 212<br>39%   | 164<br>40%      | 306<br>39%         | 199<br>38%  | 69<br>39%                    | 17<br>47% |  |
| I would definitely seek advice                        | 308<br>20%                            | 308<br>20%   | 237<br>22%     | 71<br>16%                    | -             | 223<br>22%     | 85<br>15%  | 74<br>15%  | 126<br>23%   | 88<br>22%       | 142<br>18%         | 119<br>23%  | 35<br>20%                    | 8<br>22%  |  |
| NET: Would consider                                   | 1280<br>83%                           | 1280<br>83%  | 912<br>83%     | 368<br>81%                   | -             | 834<br>84%     | 446<br>80% | 382<br>78% | 465<br>87%   | 338<br>83%      | 636<br>80%         | 439<br>83%  | 155<br>87%                   | 32<br>87% |  |
| NET: Probably/definitely would                        | 907<br>58%                            | 907<br>58%   | 653<br>59%     | 255<br>56%                   | -             | 599<br>60%     | 308<br>55% | 255<br>52% | 337<br>63%   | 252<br>62%      | 448<br>57%         | 317<br>60%  | 104<br>58%                   | 25<br>69% |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 177

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Death of spouse****Base:** All respondents who have ever saved

|   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            |            |            | Region             |            |             |                |                |           |               |            | Employment Sector |            |            |            |            |         |        |  |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|--------------------|------------|-------------|----------------|----------------|-----------|---------------|------------|-------------------|------------|------------|------------|------------|---------|--------|--|
|   |             |            |            |            |            |            |            |            |              |            |            |            |            |            | Yorkshire & Humber |            |             |                | West Midlands  |           | East Midlands |            | Eastern           |            | South West |            | South East |         | Public |  |
|   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East         | North West | Humb-erside | West Mid-lands | East Mid-lands | Wales     | East-ern      | London     | South             | South      | South      | South      | Public     | Pri-ate |        |  |
| Unweighted base                                       | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70                 | 184        | 143         | 147            | 119            | 81        | 141           | 170        | 249               | 146        | 230        | 666        |            |         |        |  |
| Weighted base   | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59                 | 163        | 150         | 137            | 111            | 76        | 167           | 186        | 227               | 140        | 232        | 675        |            |         |        |  |
| I wouldn't consider seeking advice                    | 333<br>21%  | 180<br>23% | 154<br>20% | 19<br>12%  | 35<br>14%  | 35<br>14%  | 67<br>25%  | 54<br>21%  | 124<br>33%   | 99<br>21%  | 95<br>22%  | 64<br>19%  | 75<br>24%  | 28<br>21%  | 13<br>18%          | 30<br>28%  | 28<br>20%   | 21<br>19%      | 14<br>18%      | 29<br>17% | 42<br>23%     | 59<br>26%  | 32<br>23%         | 47<br>20%  | 126<br>19% |            |            |         |        |  |
| I would consider seeking advice but probably wouldn't | 298<br>19%  | 173<br>22% | 125<br>16% | 36<br>23%  | 60<br>24%  | 46<br>19%  | 47<br>17%  | 55<br>22%  | 53<br>14%    | 103<br>22% | 76<br>17%  | 68<br>20%  | 51<br>17%  | 21<br>16%  | 15<br>25%          | 32<br>20%  | 20<br>15%   | 20<br>18%      | 11<br>15%      | 37<br>22% | 52<br>28%     | 39<br>17%  | 18<br>13%         | 48<br>20%  | 153<br>23% |            |            |         |        |  |
| I would consider seeking advice and probably would    | 521<br>34%  | 265<br>34% | 256<br>33% | 60<br>38%  | 101<br>40% | 95<br>39%  | 87<br>32%  | 78<br>31%  | 100<br>27%   | 161<br>34% | 155<br>35% | 114<br>34% | 91<br>30%  | 52<br>38%  | 13<br>22%          | 54<br>33%  | 49<br>32%   | 58<br>42%      | 36<br>32%      | 29<br>38% | 54<br>33%     | 59<br>32%  | 74<br>33%         | 43<br>31%  | 89<br>38%  | 232<br>34% |            |         |        |  |
| I would definitely seek advice                        | 399<br>26%  | 156<br>20% | 244<br>31% | 42<br>27%  | 59<br>23%  | 69<br>28%  | 70<br>26%  | 66<br>26%  | 94<br>25%    | 107<br>23% | 112<br>26% | 92<br>27%  | 88<br>29%  | 35<br>26%  | 18<br>31%          | 46<br>29%  | 32<br>23%   | 34<br>31%      | 22<br>29%      | 46<br>28% | 33<br>18%     | 55<br>24%  | 46<br>21%         | 164<br>24% |            |            |            |         |        |  |
| NET: Would consider                                   | 1218<br>79% | 594<br>77% | 624<br>80% | 137<br>88% | 221<br>86% | 210<br>86% | 204<br>75% | 199<br>79% | 247<br>67%   | 370<br>79% | 343<br>78% | 274<br>81% | 231<br>76% | 107<br>79% | 46<br>79%          | 133<br>82% | 113<br>75%  | 110<br>80%     | 90<br>81%      | 62<br>82% | 138<br>83%    | 144<br>77% | 168<br>74%        | 107<br>77% | 185<br>80% | 548<br>81% |            |         |        |  |
| NET: Probably/deinitely would                         | 920<br>59%  | 421<br>54% | 499<br>64% | 102<br>65% | 160<br>63% | 164<br>67% | 157<br>58% | 144<br>57% | 194<br>52%   | 268<br>57% | 267<br>61% | 206<br>61% | 179<br>59% | 86<br>64%  | 31<br>53%          | 101<br>62% | 81<br>54%   | 89<br>65%      | 69<br>63%      | 51<br>67% | 101<br>60%    | 92<br>50%  | 129<br>57%        | 89<br>64%  | 138<br>59% | 396<br>59% |            |         |        |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 177

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Death of spouse****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|--------------------|---|------------------------------|-----------|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | Univ-ersity degree | Higher univ-ersity degree   | Still in full time education |           |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |  |                 |                    |   |                              |           |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548  | 377             | 794                | 543   | 186                          | 33        |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537  | 406             | 790                | 526   | 178                          | 37        |
| I wouldn't consider seeking advice                    | 333<br>21%                            | 333<br>21%   | 236<br>21%     | 97<br>22%                    | -             | 202<br>20%     | 132<br>24% | 127<br>26% | 104<br>19%   | 75<br>18%       | 178<br>23%         | 112<br>21%  | 35<br>19%                    | 6<br>15%  |
| I would consider seeking advice but probably wouldn't | 298<br>19%                            | 298<br>19%   | 206<br>19%     | 92<br>20%                    | -             | 202<br>20%     | 96<br>17%  | 88<br>18%  | 108<br>20%   | 78<br>19%       | 144<br>18%         | 106<br>20%  | 39<br>22%                    | 6<br>15%  |
| I would consider seeking advice and probably would    | 521<br>34%                            | 521<br>34%   | 377<br>34%     | 143<br>32%                   | -             | 330<br>33%     | 191<br>34% | 158<br>32% | 182<br>34%   | 148<br>37%      | 254<br>32%         | 171<br>33%  | 71<br>40%                    | 14<br>39% |
| I would definitely seek advice                        | 399<br>26%                            | 399<br>26%   | 280<br>25%     | 120<br>26%                   | -             | 260<br>26%     | 140<br>25% | 117<br>24% | 143<br>27%   | 105<br>26%      | 213<br>27%         | 137<br>26%  | 34<br>19%                    | 11<br>31% |
| NET: Would consider                                   | 1218<br>79%                           | 1218<br>79%  | 863<br>79%     | 355<br>78%                   | -             | 792<br>80%     | 426<br>76% | 363<br>74% | 433<br>81%   | 331<br>82%      | 612<br>77%         | 414<br>79%  | 143<br>81%                   | 31<br>85% |
| NET: Probably/deinitely would                         | 920<br>59%                            | 920<br>59%   | 657<br>60%     | 263<br>58%                   | -             | 590<br>59%     | 331<br>59% | 274<br>56% | 325<br>60%   | 253<br>62%      | 468<br>59%         | 308<br>58%  | 104<br>59%                   | 26<br>70% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 178

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Thinking about increasing pension saving**  
**Base: All respondents who have ever saved**

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     | Region                 |           |            |            |     |               |     |    |     |     | Employment Sector |     |     |         |     |            |  |            |  |        |  |         |  |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|------------------------|-----------|------------|------------|-----|---------------|-----|----|-----|-----|-------------------|-----|-----|---------|-----|------------|--|------------|--|--------|--|---------|--|
|   |        |      |        |       |       |       |       |       |              |     |     |     | Yorkshire & Humberside |           |            |            |     | West Midlands |     |    |     |     | East Midlands     |     |     | Eastern |     | South West |  | South East |  | Public |  | Private |  |
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE                     | Scot-land | North East | North West | 143 | 147           | 119 | 81 | 141 | 170 | 249               | 146 | 230 | 666     |     |            |  |            |  |        |  |         |  |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325                    | 123       | 70         | 184        | 143 | 147           | 119 | 81 | 141 | 170 | 249               | 146 | 230 | 666     |     |            |  |            |  |        |  |         |  |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305                    | 135       | 59         | 163        | 150 | 137           | 111 | 76 | 167 | 186 | 227               | 140 | 232 | 675     |     |            |  |            |  |        |  |         |  |
| I wouldn't consider seeking advice                    | 374    | 183  | 191    | 29    | 42    | 48    | 60    | 64    | 132          | 114 | 112 | 77  | 71                     | 35        | 12         | 41         | 39  | 26            | 19  | 17 | 43  | 46  | 63                | 33  | 41  | 140     | 21% |            |  |            |  |        |  |         |  |
| I would consider seeking advice but probably wouldn't | 444    | 226  | 218    | 52    | 83    | 62    | 86    | 78    | 84           | 132 | 111 | 118 | 83                     | 30        | 18         | 41         | 53  | 45            | 29  | 21 | 46  | 55  | 63                | 43  | 59  | 219     | 33% |            |  |            |  |        |  |         |  |
| I would consider seeking advice and probably would    | 544    | 277  | 266    | 63    | 99    | 98    | 102   | 75    | 107          | 164 | 159 | 107 | 113                    | 52        | 23         | 60         | 45  | 44            | 27  | 62 | 35% | 62  | 72                | 53  | 108 | 236     | 35% |            |  |            |  |        |  |         |  |
| I would definitely seek advice                        | 190    | 87   | 103    | 13    | 31    | 37    | 24    | 36    | 49           | 60  | 55  | 36  | 38                     | 19        | 6          | 21         | 13  | 21            | 11  | 16 | 20  | 24  | 29                | 11  | 24  | 79      | 12% |            |  |            |  |        |  |         |  |
| NET: Would consider                                   | 1177   | 590  | 588    | 128   | 213   | 197   | 212   | 189   | 239          | 355 | 326 | 261 | 234                    | 101       | 47         | 122        | 111 | 111           | 92  | 59 | 124 | 140 | 164               | 106 | 191 | 534     | 79% |            |  |            |  |        |  |         |  |
| NET: Probably/deinitely would                         | 733    | 364  | 370    | 76    | 131   | 135   | 126   | 111   | 156          | 224 | 215 | 144 | 151                    | 70        | 29         | 81         | 57  | 66            | 64  | 38 | 78  | 86  | 101               | 64  | 132 | 315     | 47% |            |  |            |  |        |  |         |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 178

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Thinking about increasing pension saving**  
**Base: All respondents who have ever saved**

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 374<br>24%                            | 374<br>24%   | 263<br>24%     | 111<br>25%                   | -             | 234<br>24%     | 140<br>25% | 131<br>27% | 114<br>21% | 102<br>25%   | 219<br>28%         | 115<br>22%                | 33<br>19%   | 6<br>15%  |  |
| I would consider seeking advice but probably wouldn't | 444<br>29%                            | 444<br>29%   | 302<br>27%     | 142<br>31%                   | -             | 263<br>26%     | 181<br>32% | 128<br>26% | 174<br>32% | 107<br>26%   | 207<br>26%         | 162<br>31%                | 59<br>33%   | 8<br>23%  |  |
| I would consider seeking advice and probably would    | 544<br>35%                            | 544<br>35%   | 390<br>35%     | 154<br>34%                   | -             | 352<br>35%     | 191<br>34% | 172<br>35% | 190<br>35% | 143<br>35%   | 270<br>34%         | 191<br>36%                | 59<br>33%   | 16<br>43% |  |
| I would definitely seek advice                        | 190<br>12%                            | 190<br>12%   | 144<br>13%     | 46<br>10%                    | -             | 144<br>15%     | 45<br>8%   | 59<br>12%  | 60<br>11%  | 54<br>13%  | 94<br>12%          | 58<br>11%                 | 28<br>16%   | 7<br>19%  |  |
| NET: Would consider                                   | 1177<br>76%                           | 1177<br>76%  | 836<br>76%     | 341<br>75%                   | -             | 759<br>76%     | 418<br>75% | 359<br>73% | 424<br>79% | 304<br>75%   | 571<br>72%         | 411<br>78%                | 145<br>81%  | 31<br>85% |  |
| NET: Probably/deinitely would                         | 733<br>47%                            | 733<br>47%   | 534<br>49%     | 200<br>44%                   | -             | 497<br>50%     | 237<br>42% | 231<br>47% | 249<br>46% | 197<br>49%   | 364<br>46%         | 249<br>47%                | 87<br>49%   | 23<br>61% |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 179

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Getting married****Base:** All respondents who have ever saved

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |     |    |     |     |     |     |           |       |       | Employment Sector |             |                          |      |           |      |           |       |          |        |       |       |        |          |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----|----|-----|-----|-----|-----|-----------|-------|-------|-------------------|-------------|--------------------------|------|-----------|------|-----------|-------|----------|--------|-------|-------|--------|----------|
|   | Total  | Male | Female | 18-24 |       | 25-34 |       | 35-44 |              | 45-54 |       | 55-64 |        | 65+ |    | AB  | C1  | C2  | DE  | Scot-land | North | North | West              | Hum-berside | York-shire & Hum-berside | West | Mid-langs | East | Mid-langs | Wales | East-ern | London | South | South | Public | Pri-vate |
|   |        |      |        | 18-24 | 25-34 | 25-34 | 35-44 | 35-44 | 45-54        | 45-54 | 55-64 | 55-64 | 65+    | 65+ |    |     |     |     |     |           |       |       |                   |             |                          |      |           |      |           |       |          |        |       |       |        |          |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513   | 488   | 247   | 325    | 123 | 70 | 184 | 143 | 147 | 119 | 81        | 141   | 170   | 249               | 146         | 230                      | 666  |           |      |           |       |          |        |       |       |        |          |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470   | 438   | 338   | 305    | 135 | 59 | 163 | 150 | 137 | 111 | 76        | 167   | 186   | 227               | 140         | 232                      | 675  |           |      |           |       |          |        |       |       |        |          |
| I wouldn't consider seeking advice                    | 664    | 317  | 347    | 35    | 78    | 91    | 138   | 124   | 199          | 193   | 193   | 144   | 135    | 57  | 17 | 78  | 64  | 57  | 54  | 35        | 69    | 75    | 99                | 59          | 91                       | 262  | 39%       | 39%  | 39%       | 39%   |          |        |       |       |        |          |
| I would consider seeking advice but probably wouldn't | 399    | 203  | 196    | 52    | 83    | 72    | 71    | 66    | 56           | 121   | 109   | 93    | 76     | 29  | 23 | 35  | 42  | 21  | 17  | 49        | 54    | 53    | 34                | 71          | 206                      | 31%  | 30%       | 31%  | 30%       |       |          |        |       |       |        |          |
| I would consider seeking advice and probably would    | 347    | 180  | 167    | 52    | 63    | 65    | 46    | 44    | 76           | 108   | 98    | 79    | 61     | 32  | 15 | 36  | 36  | 29  | 23  | 18        | 32    | 45    | 45                | 36          | 51                       | 146  | 22%       | 22%  | 22%       | 22%   |          |        |       |       |        |          |
| I would definitely seek advice                        | 141    | 73   | 69     | 18    | 31    | 17    | 17    | 19    | 40           | 48    | 38    | 22    | 33     | 18  | 4  | 14  | 8   | 9   | 13  | 6         | 17    | 13    | 30                | 10          | 19                       | 60   | 9%        | 8%   | 8%        | 9%    |          |        |       |       |        |          |
| NET: Would consider                                   | 887    | 456  | 431    | 121   | 177   | 154   | 134   | 129   | 172          | 276   | 245   | 194   | 171    | 79  | 42 | 85  | 86  | 80  | 57  | 41        | 98    | 111   | 128               | 81          | 141                      | 412  | 57%       | 59%  | 61%       | 61%   |          |        |       |       |        |          |
| NET: Probably/definitely would                        | 488    | 252  | 236    | 69    | 94    | 82    | 63    | 63    | 116          | 156   | 136   | 101   | 95     | 50  | 19 | 50  | 44  | 38  | 35  | 24        | 49    | 58    | 75                | 46          | 70                       | 207  | 31%       | 33%  | 30%       | 31%   |          |        |       |       |        |          |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 179

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Getting married****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            | What is the combined annual income of your household, prior to tax being deducted? |                 |                    | What is the highest educational level that you have achieved to date? |                              |           |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|--|-----------------|--------------------|---|------------------------------|-----------|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k  | Up to secondary | Univ-ersity degree | Higher univ-ersity degree   | Still in full time education |           |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |  |                 |                    |   |                              |           |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548  | 377             | 794                | 543   | 186                          | 33        |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537  | 406             | 790                | 526   | 178                          | 37        |
| I wouldn't consider seeking advice                    | 664<br>43%                            | 664<br>43%   | 494<br>45%     | 170<br>38%                   | -             | 414<br>42%     | 251<br>45% | 220<br>45% | 223<br>42%   | 169<br>42%      | 377<br>48%         | 218<br>41%  | 62<br>35%                    | 7<br>19%  |
| I would consider seeking advice but probably wouldn't | 399<br>26%                            | 399<br>26%   | 251<br>23%     | 148<br>33%                   | -             | 255<br>26%     | 144<br>26% | 110<br>22% | 143<br>27%   | 116<br>29%      | 195<br>25%         | 129<br>25%  | 53<br>30%                    | 15<br>41% |
| I would consider seeking advice and probably would    | 347<br>22%                            | 347<br>22%   | 255<br>23%     | 91<br>20%                    | -             | 226<br>23%     | 120<br>22% | 118<br>24% | 116<br>22%   | 91<br>22%       | 159<br>20%         | 126<br>24%  | 44<br>24%                    | 9<br>25%  |
| I would definitely seek advice                        | 141<br>9%                             | 141<br>9%  | 99<br>9%       | 43<br>9%                     | -             | 99<br>10%      | 42<br>8%   | 42<br>9%   | 56<br>10%  | 30<br>7%        | 60<br>8%           | 53<br>10%   | 20<br>11%                    | 6<br>16%  |
| NET: Would consider                                   | 887<br>57%                            | 887<br>57%   | 605<br>55%     | 282<br>62%                   | -             | 580<br>58%     | 307<br>55% | 270<br>55% | 314<br>58%   | 237<br>58%      | 414<br>52%         | 308<br>59%  | 116<br>65%                   | 30<br>81% |
| NET: Probably/deinitely would                         | 488<br>31%                            | 488<br>31%   | 354<br>32%     | 134<br>30%                   | -             | 325<br>33%     | 163<br>29% | 160<br>33% | 171<br>32%   | 121<br>30%      | 219<br>28%         | 179<br>34%  | 63<br>36%                    | 15<br>40% |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 180

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Getting divorced****Base:** All respondents who have ever saved

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     |     |           | Region             |            |             |                |               |          |               |       | Employment Sector |       |            |        |            |     |        |  |         |  |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|-----|-----------|--------------------|------------|-------------|----------------|---------------|----------|---------------|-------|-------------------|-------|------------|--------|------------|-----|--------|--|---------|--|
|   |        |      |        |       |       |       |       |       |              |     |     |     |     |           | Yorkshire & Humber |            |             |                | West Midlands |          | East Midlands |       | Eastern           |       | South West |        | South East |     | Public |  | Private |  |
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE  | Scot-land | North East         | North West | Humb-erside | West Mid-lands | East Wales    | East-ern | London        | South | South             | South | South      | Public | Pri-ate    |     |        |  |         |  |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325 | 123       | 70                 | 184        | 143         | 147            | 119           | 81       | 141           | 170   | 249               | 146   | 230        | 666    |            |     |        |  |         |  |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305 | 135       | 59                 | 163        | 150         | 137            | 111           | 76       | 167           | 186   | 227               | 140   | 232        | 675    |            |     |        |  |         |  |
| I wouldn't consider seeking advice                    | 319    | 166  | 153    | 17    | 36    | 40    | 65    | 54    | 106          | 97  | 88  | 58  | 75  | 25        | 10                 | 36         | 38          | 29             | 21            | 13       | 35            | 38    | 52                | 23%   | 23%        | 43     | 126        |     |        |  |         |  |
| I would consider seeking advice but probably wouldn't | 261    | 130  | 131    | 27    | 46    | 44    | 41    | 53    | 49           | 91  | 69  | 47  | 54  | 22        | 9                  | 17         | 25          | 27             | 14            | 8        | 29            | 41    | 44                | 25    | 44         | 131    | 19%        | 19% |        |  |         |  |
| I would consider seeking advice and probably would    | 534    | 264  | 270    | 66    | 102   | 98    | 93    | 72    | 102          | 158 | 154 | 134 | 87  | 46        | 25                 | 74         | 51          | 42             | 35            | 33       | 57            | 54    | 65                | 52    | 84         | 236    | 34%        | 35% |        |  |         |  |
| I would definitely seek advice                        | 438    | 214  | 224    | 45    | 70    | 63    | 73    | 73    | 114          | 123 | 126 | 98  | 90  | 42        | 15                 | 36         | 37          | 39             | 41            | 22       | 47            | 53    | 66                | 40    | 61         | 181    | 28%        | 27% |        |  |         |  |
| NET: Would consider                                   | 1233   | 608  | 625    | 139   | 219   | 205   | 207   | 198   | 265          | 372 | 350 | 280 | 231 | 110       | 49                 | 127        | 113         | 108            | 90            | 63       | 132           | 148   | 175               | 117   | 189        | 548    | 79%        | 81% |        |  |         |  |
| NET: Probably/deinitely would                         | 972    | 478  | 494    | 111   | 172   | 161   | 165   | 145   | 217          | 282 | 281 | 233 | 177 | 89        | 40                 | 110        | 88          | 81             | 76            | 55       | 103           | 107   | 131               | 92    | 145        | 417    | 63%        | 62% |        |  |         |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 180

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Getting divorced****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 319<br>21%                            | 319<br>21%   | 224<br>20%     | 95<br>21%                    | -             | 201<br>20%     | 118<br>21% | 122<br>25% | 106<br>20% | 66<br>16%  | 175<br>22%         | 101<br>19%                | 34<br>19%   | 5<br>13%  |  |
| I would consider seeking advice but probably wouldn't | 261<br>17%                            | 261<br>17%   | 167<br>15%     | 94<br>21%                    | -             | 157<br>16%     | 104<br>19% | 81<br>16%  | 90<br>17%  | 70<br>17%  | 125<br>16%         | 91<br>17%                 | 38<br>21%   | 5<br>14%  |  |
| I would consider seeking advice and probably would    | 534<br>34%                            | 534<br>34%   | 390<br>35%     | 143<br>32%                   | -             | 333<br>33%     | 201<br>36% | 164<br>33% | 181<br>34% | 155<br>38%   | 269<br>34%         | 178<br>34%                | 61<br>34%   | 15<br>40% |  |
| I would definitely seek advice                        | 438<br>28%                            | 438<br>28%   | 319<br>29%     | 120<br>26%                   | -             | 303<br>30%     | 135<br>24% | 123<br>25% | 160<br>30% | 115<br>28%   | 221<br>28%         | 156<br>30%                | 45<br>25%   | 12<br>32% |  |
| NET: Would consider                                   | 1233<br>79%                           | 1233<br>79%  | 875<br>80%     | 357<br>79%                   | -             | 793<br>80%     | 440<br>79% | 368<br>75% | 431<br>80% | 340<br>84%   | 615<br>78%         | 425<br>81%                | 144<br>81%  | 32<br>87% |  |
| NET: Probably/deinitely would                         | 972<br>63%                            | 972<br>63%   | 709<br>64%     | 263<br>58%                   | -             | 636<br>64%     | 336<br>60% | 287<br>59% | 341<br>64% | 270<br>67%   | 490<br>62%         | 334<br>63%                | 106<br>60%  | 27<br>72% |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 181

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Having children**

Base: All respondents who have ever saved

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |       |       |       | Region |     |     |     |     |     |     |           |       |       | Employment Sector |             |                     |      |      |      |      |       |       |        |       |       |        |      |      |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-------|-------|-------|--------|-----|-----|-----|-----|-----|-----|-----------|-------|-------|-------------------|-------------|---------------------|------|------|------|------|-------|-------|--------|-------|-------|--------|------|------|
|   | Total  | Male | Female | 18-24 |       | 25-34 |       | 35-44 |              | 45-54 |       | 55-64 |        | 65+ |     | AB  | C1  | C2  | DE  | Scot-land | North | North | West              | Humb-erside | York-shire & Humber | West | Mid- | East | Mid- | Wales | East- | London | South | South | Public | Pri- | vate |
|   |        |      |        | 18-24 | 25-34 | 25-34 | 35-44 | 35-44 | 45-54        | 45-54 | 55-64 | 55-64 | 65+    | 65+ |     |     |     |     |     |           |       |       |                   |             |                     |      |      |      |      |       |       |        |       |       |        |      |      |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513   | 488   | 247   | 325    | 123 | 70  | 184 | 143 | 147 | 119 | 81        | 141   | 170   | 249               | 146         | 230                 | 666  |      |      |      |       |       |        |       |       |        |      |      |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470   | 438   | 338   | 305    | 135 | 59  | 163 | 150 | 137 | 111 | 76        | 167   | 186   | 227               | 140         | 232                 | 675  |      |      |      |       |       |        |       |       |        |      |      |
| I wouldn't consider seeking advice                    | 686    | 328  | 359    | 33    | 84    | 80    | 157   | 136   | 196          | 202   | 202   | 147   | 134    | 51  | 21  | 81  | 65  | 59  | 50  | 38        | 72    | 87    | 107               | 55          | 96                  | 273  |      |      |      |       |       |        |       |       |        |      |      |
| I would consider seeking advice but probably wouldn't | 369    | 194  | 175    | 47    | 75    | 70    | 50    | 50    | 78           | 128   | 90    | 86    | 64     | 36  | 16  | 33  | 38  | 37  | 25  | 14        | 46    | 38    | 48                | 39          | 56                  | 176  |      |      |      |       |       |        |       |       |        |      |      |
| I would consider seeking advice and probably would    | 368    | 197  | 171    | 65    | 68    | 75    | 51    | 45    | 64           | 98    | 105   | 81    | 84     | 39  | 19  | 32  | 41  | 32  | 24  | 18        | 36    | 48    | 46                | 33          | 62                  | 172  |      |      |      |       |       |        |       |       |        |      |      |
| I would definitely seek advice                        | 128    | 55   | 73     | 12    | 29    | 20    | 13    | 21    | 33           | 42    | 41    | 23    | 22     | 10  | 2   | 17  | 6   | 10  | 12  | 6         | 13    | 14    | 25                | 13          | 18                  | 54   |      |      |      |       |       |        |       |       |        |      |      |
| NET: Would consider                                   | 865    | 446  | 420    | 123   | 172   | 165   | 114   | 116   | 175          | 268   | 236   | 191   | 171    | 84  | 38  | 81  | 85  | 79  | 61  | 38        | 95    | 99    | 120               | 85          | 136                 | 402  |      |      |      |       |       |        |       |       |        |      |      |
| NET: Probably/deinitely would                         | 496    | 252  | 244    | 77    | 97    | 95    | 65    | 66    | 97           | 139   | 146   | 104   | 107    | 49  | 22  | 49  | 47  | 42  | 36  | 24        | 49    | 61    | 72                | 46          | 81                  | 226  |      |      |      |       |       |        |       |       |        |      |      |
|   |        |      |        | 32%   | 33%   | 31%   | 49%   | 38%   | 39%          | 24%   | 26%   | 33%   | 31%    | 36% | 37% | 30% | 31% | 32% | 31% | 31%       | 31%   | 33%   | 32%               | 33%         | 35%                 | 33%  |      |      |      |       |       |        |       |       |        |      |      |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 181

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Having children****Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 686<br>44%                            | 686<br>44%   | 507<br>46%     | 180<br>40%                   | -             | 434<br>44%     | 252<br>45% | 226<br>46% | 248<br>46% | 165<br>41%   | 378<br>48%         | 233<br>44%                | 65<br>37%   | 7<br>20%  |  |
| I would consider seeking advice but probably wouldn't | 369<br>24%                            | 369<br>24%   | 242<br>22%     | 127<br>28%                   | -             | 230<br>23%     | 140<br>25% | 113<br>23% | 128<br>24% | 100<br>25%   | 183<br>23%         | 123<br>23%                | 46<br>26%   | 12<br>32% |  |
| I would consider seeking advice and probably would    | 368<br>24%                            | 368<br>24%   | 257<br>23%     | 111<br>25%                   | -             | 238<br>24%     | 129<br>23% | 112<br>23% | 111<br>21% | 114<br>28%   | 179<br>23%         | 117<br>22%                | 47<br>27%   | 13<br>36% |  |
| I would definitely seek advice                        | 128<br>8%                             | 128<br>8%  | 94<br>9%       | 34<br>8%                     | -             | 91<br>9%       | 37<br>7%   | 39<br>8%   | 50<br>9%   | 27<br>7%   | 50<br>6%           | 53<br>10%                 | 20<br>11%   | 4<br>11%  |  |
| NET: Would consider                                   | 865<br>56%                            | 865<br>56%   | 593<br>54%     | 272<br>60%                   | -             | 559<br>56%     | 306<br>55% | 264<br>54% | 289<br>54% | 241<br>59%   | 412<br>52%         | 293<br>56%                | 113<br>63%  | 29<br>80% |  |
| NET: Probably/deinitely would                         | 496<br>32%                            | 496<br>32%   | 350<br>32%     | 145<br>32%                   | -             | 329<br>33%     | 166<br>30% | 151<br>31% | 161<br>30% | 141<br>35%   | 229<br>29%         | 170<br>32%                | 67<br>38%   | 17<br>48% |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 182

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When receiving inheritance**

Base: All respondents who have ever saved

|   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            |            |            | Region             |            |             |                |                |           |               |            | Employment Sector |            |            |            |            |  |        |  |         |  |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|--------------------|------------|-------------|----------------|----------------|-----------|---------------|------------|-------------------|------------|------------|------------|------------|--|--------|--|---------|--|
|   |             |            |            |            |            |            |            |            |              |            |            |            |            |            | Yorkshire & Humber |            |             |                | West Midlands  |           | East Midlands |            | Eastern           |            | South East |            | South West |  | Public |  | Private |  |
|   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East         | North West | Humb-erside | West Mid-lands | East Mid-lands | Wales     | East-ern      | London     | South             | South      | Public     | Pri-ate    |            |  |        |  |         |  |
| Unweighted base                                       | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70                 | 184        | 143         | 147            | 119            | 81        | 141           | 170        | 249               | 146        | 230        | 666        |            |  |        |  |         |  |
| Weighted base   | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59                 | 163        | 150         | 137            | 111            | 76        | 167           | 186        | 227               | 140        | 232        | 675        |            |  |        |  |         |  |
| I wouldn't consider seeking advice                    | 291<br>19%  | 163<br>21% | 128<br>16% | 23<br>15%  | 36<br>14%  | 40<br>16%  | 57<br>21%  | 42<br>25%  | 93<br>17%    | 75<br>16%  | 85<br>19%  | 71<br>21%  | 59<br>19%  | 25<br>19%  | 13<br>22%          | 31<br>19%  | 28<br>18%   | 27<br>20%      | 15<br>14%      | 13<br>18% | 23<br>14%     | 39<br>21%  | 49<br>21%         | 28<br>20%  | 42<br>18%  | 116<br>17% |            |  |        |  |         |  |
| I would consider seeking advice but probably wouldn't | 369<br>24%  | 195<br>25% | 174<br>22% | 41<br>26%  | 59<br>23%  | 62<br>25%  | 62<br>23%  | 76<br>30%  | 70<br>19%    | 143<br>30% | 91<br>21%  | 75<br>22%  | 60<br>20%  | 31<br>23%  | 14<br>23%          | 33<br>20%  | 39<br>26%   | 34<br>24%      | 26<br>23%      | 18<br>24% | 48<br>29%     | 40<br>21%  | 55<br>24%         | 31<br>22%  | 55<br>24%  | 174<br>26% |            |  |        |  |         |  |
| I would consider seeking advice and probably would    | 553<br>36%  | 270<br>35% | 283<br>36% | 58<br>37%  | 106<br>42% | 91<br>37%  | 99<br>37%  | 83<br>33%  | 115<br>31%   | 151<br>32% | 171<br>39% | 119<br>35% | 112<br>37% | 44<br>33%  | 24<br>40%          | 59<br>36%  | 59<br>39%   | 58<br>42%      | 41<br>37%      | 25<br>33% | 57<br>34%     | 63<br>30%  | 68<br>30%         | 54<br>39%  | 90<br>39%  | 234<br>35% |            |  |        |  |         |  |
| I would definitely seek advice                        | 339<br>22%  | 145<br>19% | 194<br>25% | 34<br>22%  | 54<br>21%  | 52<br>21%  | 54<br>20%  | 52<br>21%  | 93<br>25%    | 101<br>21% | 92<br>21%  | 74<br>22%  | 73<br>24%  | 34<br>25%  | 9<br>15%           | 40<br>24%  | 24<br>16%   | 19<br>14%      | 28<br>26%      | 20<br>24% | 40<br>24%     | 44<br>24%  | 55<br>24%         | 26<br>19%  | 45<br>19%  | 150<br>22% |            |  |        |  |         |  |
| NET: Would consider                                   | 1261<br>81% | 610<br>79% | 650<br>84% | 133<br>85% | 219<br>86% | 205<br>84% | 215<br>79% | 210<br>83% | 279<br>75%   | 394<br>84% | 353<br>81% | 267<br>79% | 246<br>81% | 110<br>81% | 46<br>78%          | 131<br>81% | 123<br>82%  | 110<br>80%     | 96<br>86%      | 63<br>82% | 144<br>86%    | 147<br>79% | 178<br>79%        | 111<br>80% | 190<br>82% | 559<br>83% |            |  |        |  |         |  |
| NET: Probably/deinitely would                         | 892<br>57%  | 415<br>54% | 477<br>61% | 92<br>59%  | 160<br>63% | 143<br>58% | 153<br>56% | 135<br>53% | 208<br>56%   | 251<br>54% | 262<br>60% | 192<br>57% | 186<br>61% | 79<br>58%  | 32<br>55%          | 99<br>61%  | 83<br>55%   | 77<br>56%      | 70<br>63%      | 45<br>59% | 96<br>58%     | 108<br>58% | 123<br>54%        | 80<br>58%  | 135<br>58% | 384<br>57% |            |  |        |  |         |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 182

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

### When receiving inheritance

Base: All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            |                 | What is the combined annual income of your household, prior to tax being deducted? |                           |                              | What is the highest educational level that you have achieved to date? |  |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|-----------------|--|---------------------------|------------------------------|---|--|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary | Univ-ersity degree   | Higher univ-ersity degree | Still in full time education |   |  |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |                 |  |                           |                              |   |  |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377             | 794  | 543                       | 186                          | 33  |  |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406             | 790  | 526                       | 178                          | 37  |  |  |
| I wouldn't consider seeking advice                    | 291<br>19%                            | 291<br>19%   | 211<br>19%     | 80<br>18%                    | -             | 175<br>18%     | 116<br>21% | 104<br>21% | 91<br>17%  | 70<br>17%       | 170<br>22%   | 90<br>17%                 | 23<br>13%                    | 6<br>16%  |  |  |
| I would consider seeking advice but probably wouldn't | 369<br>24%                            | 369<br>24%   | 247<br>22%     | 122<br>27%                   | -             | 232<br>23%     | 136<br>24% | 106<br>22% | 132<br>24% | 100<br>25%      | 175<br>22%   | 125<br>24%                | 54<br>30%                    | 8<br>21%  |  |  |
| I would consider seeking advice and probably would    | 553<br>36%                            | 553<br>36%   | 396<br>36%     | 156<br>35%                   | -             | 351<br>35%     | 201<br>36% | 169<br>34% | 198<br>37% | 150<br>37%      | 284<br>36%   | 185<br>35%                | 61<br>34%                    | 15<br>41%   |  |  |
| I would definitely seek advice                        | 339<br>22%                            | 339<br>22%   | 246<br>22%     | 94<br>21%                    | -             | 235<br>24%     | 104<br>19% | 111<br>23% | 116<br>22% | 85<br>21%       | 160<br>20%   | 127<br>24%                | 40<br>22%                    | 8<br>22%  |  |  |
| NET: Would consider                                   | 1261<br>81%                           | 1261<br>81%  | 889<br>81%     | 372<br>82%                   | -             | 819<br>82%     | 442<br>79% | 386<br>79% | 446<br>83% | 335<br>83%      | 620<br>78%   | 436<br>83%                | 155<br>87%                   | 31<br>84%   |  |  |
| NET: Probably/deinitely would                         | 892<br>57%                            | 892<br>57%   | 642<br>58%     | 250<br>55%                   | -             | 586<br>59%     | 306<br>55% | 280<br>57% | 314<br>59% | 236<br>58%      | 445<br>56%   | 312<br>59%                | 101<br>57%                   | 23<br>63%   |  |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 183

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When planning for your estate (what happens to your possessions after death)**

**Base:** All respondents who have ever saved

|   | Gender      |            | Age        |            |            |            |            |            | Social Grade |            |            |            |            |            | Region     |            |             |                |                |           |            |            | Employment Sector |            |            |            |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|------------|-------------|----------------|----------------|-----------|------------|------------|-------------------|------------|------------|------------|
|   | Total       | Male       | Female     | 18-24      | 25-34      | 35-44      | 45-54      | 55-64      | 65+          | AB         | C1         | C2         | DE         | Scot-land  | North East | North West | Hum-berside | West Mid-lands | East Mid-lands | Wales     | East-ern   | London     | South East        | South West | Public     | Pri-va-te  |
|   |             |            |            |            |            |            |            |            |              |            |            |            |            |            |            |            |             |                |                |           |            |            |                   |            |            |            |
| Unweighted base                                       | 1573        | 777        | 796        | 127        | 239        | 263        | 295        | 266        | 383          | 513        | 488        | 247        | 325        | 123        | 70         | 184        | 143         | 147            | 119            | 81        | 141        | 170        | 249               | 146        | 230        | 666        |
| Weighted base   | 1551        | 773        | 778        | 156        | 255        | 245        | 271        | 253        | 371          | 470        | 438        | 338        | 305        | 135        | 59         | 163        | 150         | 137            | 111            | 76        | 167        | 186        | 227               | 140        | 232        | 675        |
| I wouldn't consider seeking advice                    | 255<br>16%  | 125<br>16% | 130<br>17% | 16<br>10%  | 31<br>12%  | 39<br>16%  | 44<br>16%  | 37<br>24%  | 88<br>15%    | 71<br>15%  | 67<br>15%  | 45<br>13%  | 72<br>24%  | 23<br>17%  | 13<br>21%  | 25<br>15%  | 29<br>19%   | 18<br>13%      | 17<br>15%      | 14<br>19% | 33<br>20%  | 24<br>13%  | 38<br>17%         | 23<br>16%  | 27<br>12%  | 105<br>16% |
| I would consider seeking advice but probably wouldn't | 309<br>20%  | 160<br>21% | 149<br>19% | 35<br>23%  | 48<br>19%  | 48<br>20%  | 64<br>24%  | 57<br>23%  | 56<br>15%    | 111<br>24% | 83<br>19%  | 67<br>20%  | 49<br>16%  | 19<br>14%  | 9<br>15%   | 34<br>21%  | 35<br>23%   | 29<br>21%      | 19<br>17%      | 15<br>19% | 43<br>26%  | 39<br>21%  | 46<br>20%         | 23<br>17%  | 50<br>22%  | 149<br>22% |
| I would consider seeking advice and probably would    | 579<br>37%  | 303<br>39% | 276<br>35% | 59<br>38%  | 115<br>45% | 92<br>38%  | 95<br>35%  | 89<br>35%  | 129<br>35%   | 167<br>36% | 176<br>40% | 129<br>38% | 108<br>35% | 55<br>40%  | 21<br>35%  | 67<br>41%  | 55<br>36%   | 58<br>42%      | 39<br>35%      | 26<br>34% | 50<br>30%  | 69<br>37%  | 84<br>37%         | 56<br>40%  | 91<br>39%  | 245<br>36% |
| I would definitely seek advice                        | 408<br>26%  | 185<br>24% | 223<br>29% | 46<br>29%  | 61<br>24%  | 66<br>27%  | 68<br>25%  | 69<br>27%  | 98<br>26%    | 121<br>26% | 113<br>26% | 97<br>29%  | 77<br>25%  | 38<br>28%  | 17<br>29%  | 37<br>23%  | 32<br>22%   | 32<br>24%      | 37<br>33%      | 22<br>29% | 41<br>25%  | 54<br>29%  | 59<br>26%         | 38<br>27%  | 64<br>28%  | 176<br>26% |
| NET: Would consider                                   | 1296<br>84% | 648<br>84% | 648<br>83% | 140<br>90% | 224<br>88% | 206<br>84% | 227<br>84% | 215<br>85% | 283<br>76%   | 399<br>85% | 371<br>85% | 293<br>87% | 233<br>76% | 112<br>83% | 46<br>79%  | 138<br>85% | 122<br>81%  | 120<br>87%     | 94<br>85%      | 62<br>81% | 134<br>80% | 162<br>87% | 189<br>83%        | 117<br>84% | 205<br>88% | 569<br>84% |
| NET: Probably/deinitely would                         | 987<br>64%  | 488<br>63% | 498<br>64% | 105<br>67% | 176<br>69% | 158<br>64% | 163<br>60% | 158<br>63% | 227<br>61%   | 288<br>61% | 288<br>66% | 226<br>67% | 184<br>60% | 93<br>69%  | 38<br>64%  | 104<br>64% | 87<br>58%   | 90<br>66%      | 75<br>68%      | 48<br>62% | 91<br>55%  | 124<br>55% | 143<br>67%        | 94<br>63%  | 155<br>67% | 421<br>62% |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 183

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When planning for your estate (what happens to your possessions after death)**

**Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            |                 | What is the combined annual income of your household, prior to tax being deducted? |                           |                              | What is the highest educational level that you have achieved to date? |  |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|-----------------|--|---------------------------|------------------------------|---|--|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary | Univ-ersity degree   | Higher univ-ersity degree | Still in full time education |   |  |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |                 |  |                           |                              |   |  |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377             | 794  | 543                       | 186                          | 33  |  |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406             | 790  | 526                       | 178                          | 37  |  |  |
| I wouldn't consider seeking advice                    | 255<br>16%                            | 255<br>16%   | 180<br>16%     | 75<br>17%                    | -             | 153<br>15%     | 102<br>18% | 105<br>21% | 72<br>13%  | 58<br>14%       | 151<br>19%   | 73<br>14%                 | 25<br>14%                    | 5<br>13%  |  |  |
| I would consider seeking advice but probably wouldn't | 309<br>20%                            | 309<br>20%   | 210<br>19%     | 99<br>22%                    | -             | 187<br>19%     | 122<br>22% | 88<br>18%  | 109<br>20% | 85<br>21%       | 155<br>20%   | 102<br>19%                | 39<br>22%                    | 9<br>24%  |  |  |
| I would consider seeking advice and probably would    | 579<br>37%                            | 579<br>37%   | 410<br>37%     | 169<br>37%                   | -             | 367<br>37%     | 212<br>38% | 184<br>38% | 206<br>38% | 151<br>37%      | 288<br>36%   | 200<br>38%                | 68<br>38%                    | 14<br>37%   |  |  |
| I would definitely seek advice                        | 408<br>26%                            | 408<br>26%   | 299<br>27%     | 109<br>24%                   | -             | 286<br>29%     | 122<br>22% | 113<br>23% | 150<br>28% | 112<br>28%      | 197<br>25%   | 151<br>29%                | 47<br>26%                    | 9<br>25%  |  |  |
| NET: Would consider                                   | 1296<br>84%                           | 1296<br>84%  | 919<br>84%     | 377<br>83%                   | -             | 840<br>85%     | 456<br>82% | 385<br>79% | 466<br>87% | 348<br>86%      | 640<br>81%   | 453<br>86%                | 153<br>86%                   | 32<br>87%   |  |  |
| NET: Probably/deinitely would                         | 987<br>64%                            | 987<br>64%   | 709<br>64%     | 278<br>61%                   | -             | 653<br>66%     | 334<br>60% | 296<br>60% | 356<br>66% | 263<br>65%      | 485<br>61%   | 351<br>67%                | 114<br>64%                   | 23<br>62%   |  |  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 184

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Hope of increasing return on savings/investments**

**Base:** All respondents who have ever saved

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |     |     |     |     |           | Region     |            |            |               |               |       |          |        | Employment Sector |            |        |           |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-----|-----|-----|-----|-----------|------------|------------|------------|---------------|---------------|-------|----------|--------|-------------------|------------|--------|-----------|
|   | Total  | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+          | AB  | C1  | C2  | DE  | Scot-land | North East | North West | Humberside | West Midlands | East Midlands | Wales | East-ern | London | South East        | South West | Public | Pri-va-te |
|   |        |      |        |       |       |       |       |       |              |     |     |     |     |           |            |            |            |               |               |       |          |        |                   |            |        |           |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513 | 488 | 247 | 325 | 123       | 70         | 184        | 143        | 147           | 119           | 81    | 141      | 170    | 249               | 146        | 230    | 666       |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470 | 438 | 338 | 305 | 135       | 59         | 163        | 150        | 137           | 111           | 76    | 167      | 186    | 227               | 140        | 232    | 675       |
| I wouldn't consider seeking advice                    | 321    | 153  | 167    | 24    | 45    | 47    | 56    | 59    | 91           | 96  | 78  | 74  | 73  | 28        | 14         | 36         | 30         | 28            | 19            | 13    | 30       | 39     | 51                | 33         | 46     | 123       |
| I would consider seeking advice but probably wouldn't | 466    | 244  | 222    | 52    | 85    | 75    | 90    | 82    | 82           | 150 | 141 | 95  | 80  | 37        | 19         | 51         | 51         | 43            | 29            | 16    | 65       | 53     | 59                | 42         | 72     | 232       |
| I would consider seeking advice and probably would    | 578    | 293  | 285    | 66    | 95    | 94    | 103   | 79    | 141          | 163 | 172 | 134 | 109 | 51        | 17         | 54         | 60         | 54            | 51            | 34    | 62       | 64     | 81                | 51         | 86     | 255       |
| I would definitely seek advice                        | 186    | 83   | 104    | 15    | 30    | 29    | 22    | 32    | 57           | 61  | 47  | 35  | 43  | 20        | 9          | 22         | 9          | 12            | 13            | 9     | 30       | 36     | 14                | 28         | 64     | 10%       |
| NET: Would consider                                   | 1231   | 620  | 611    | 132   | 210   | 198   | 216   | 194   | 280          | 374 | 361 | 264 | 232 | 107       | 45         | 127        | 120        | 110           | 92            | 63    | 137      | 147    | 176               | 107        | 186    | 551       |
| NET: Probably/deinitely would                         | 765    | 376  | 389    | 81    | 126   | 123   | 125   | 111   | 198          | 224 | 220 | 169 | 152 | 70        | 26         | 76         | 69         | 66            | 63            | 47    | 72       | 94     | 117               | 65         | 114    | 319       |
|   |        |      |        | 49%   | 49%   | 50%   | 52%   | 49%   | 50%          | 46% | 44% | 53% | 48% | 50%       | 50%        | 52%        | 46%        | 48%           | 57%           | 61%   | 51%      | 52%    | 47%               | 49%        | 47%    |           |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 184

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

### Hope of increasing return on savings/investments

Base: All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 321<br>21%                            | 321<br>21%   | 228<br>21%     | 93<br>20%                    | -             | 183<br>18%     | 137<br>25% | 109<br>22% | 109<br>20% | 75<br>19%  | 182<br>23%         | 90<br>17%                 | 40<br>23%   | 6<br>16%  |  |
| I would consider seeking advice but probably wouldn't | 466<br>30%                            | 466<br>30%   | 322<br>29%     | 144<br>32%                   | -             | 295<br>30%     | 171<br>31% | 134<br>27% | 169<br>31% | 129<br>32%   | 230<br>29%         | 171<br>33%                | 52<br>29%   | 9<br>23%  |  |
| I would consider seeking advice and probably would    | 578<br>37%                            | 578<br>37%   | 407<br>37%     | 171<br>38%                   | -             | 374<br>38%     | 204<br>37% | 188<br>38% | 202<br>38% | 148<br>36%   | 288<br>36%         | 204<br>39%                | 57<br>32%   | 19<br>52% |  |
| I would definitely seek advice                        | 186<br>12%                            | 186<br>12%   | 142<br>13%     | 45<br>10%                    | -             | 141<br>14%     | 45<br>8%   | 59<br>12%  | 57<br>11%  | 53<br>13%  | 90<br>11%          | 61<br>12%                 | 29<br>17%   | 3<br>9%   |  |
| NET: Would consider                                   | 1231<br>79%                           | 1231<br>79%  | 872<br>79%     | 359<br>80%                   | -             | 810<br>82%     | 421<br>75% | 381<br>78% | 428<br>80% | 330<br>81%   | 609<br>77%         | 436<br>83%                | 138<br>77%  | 31<br>84% |  |
| NET: Probably/deinitely would                         | 765<br>49%                            | 765<br>49%   | 549<br>50%     | 216<br>48%                   | -             | 516<br>52%     | 249<br>45% | 247<br>50% | 259<br>48% | 201<br>50%   | 378<br>48%         | 265<br>50%                | 86<br>48%   | 22<br>61% |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 185

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Starting to save for the first time**

**Base: All respondents who have ever saved**

|   | Gender |      | Age    |       |       |       |       |       | Social Grade |       |     |       | Region |     |           |       |       |      |             |           |       |           | Employment Sector |             |        |       |           |       |       |        |       |       |        |      |      |
|---|--------|------|--------|-------|-------|-------|-------|-------|--------------|-------|-----|-------|--------|-----|-----------|-------|-------|------|-------------|-----------|-------|-----------|-------------------|-------------|--------|-------|-----------|-------|-------|--------|-------|-------|--------|------|------|
|   | Total  | Male | Female | 18-24 |       | 25-34 |       | 35-44 |              | 45-54 |     | 55-64 |        | 65+ |           | AB    | C1    | C2   | DE          | Scot-land | North | North     | West              | Hum-berside | West   | East  | Mid-langs | Wales | East- | London | South | South | Public | Pri- | vate |
|   |        |      |        | 18-24 | 25-34 | 25-34 | 35-44 | 45-54 | 55-64        | 65+   | AB  | C1    | C2     | DE  | Scot-land | North | North | West | Hum-berside | West      | East  | Mid-langs | Wales             | East-       | London | South | South     |       |       |        |       |       |        |      |      |
| Unweighted base                                       | 1573   | 777  | 796    | 127   | 239   | 263   | 295   | 266   | 383          | 513   | 488 | 247   | 325    | 123 | 70        | 184   | 143   | 147  | 119         | 81        | 141   | 170       | 249               | 146         | 230    | 666   |           |       |       |        |       |       |        |      |      |
| Weighted base   | 1551   | 773  | 778    | 156   | 255   | 245   | 271   | 253   | 371          | 470   | 438 | 338   | 305    | 135 | 59        | 163   | 150   | 137  | 111         | 76        | 167   | 186       | 227               | 140         | 232    | 675   |           |       |       |        |       |       |        |      |      |
| I wouldn't consider seeking advice                    | 481    | 244  | 237    | 45    | 67    | 75    | 94    | 79    | 121          | 142   | 135 | 101   | 103    | 43  | 13        | 55    | 55    | 47   | 32          | 23        | 48    | 61        | 65                | 39          | 77     | 207   | 33%       | 31%   |       |        |       |       |        |      |      |
| I would consider seeking advice but probably wouldn't | 417    | 214  | 204    | 45    | 82    | 70    | 84    | 71    | 66           | 131   | 110 | 105   | 72     | 32  | 21        | 30    | 42    | 36   | 26          | 17        | 58    | 53        | 62                | 41          | 58     | 215   | 25%       | 32%   |       |        |       |       |        |      |      |
| I would consider seeking advice and probably would    | 469    | 224  | 244    | 49    | 68    | 82    | 68    | 76    | 126          | 137   | 141 | 105   | 85     | 43  | 19        | 55    | 42    | 35   | 29          | 44        | 50    | 65        | 44                | 70          | 179    | 30%   | 27%       |       |       |        |       |       |        |      |      |
| I would definitely seek advice                        | 185    | 91   | 94     | 17    | 39    | 18    | 25    | 26    | 59           | 60    | 53  | 27    | 45     | 17  | 6         | 22    | 12    | 17   | 8           | 18        | 22    | 35        | 15                | 28          | 74     | 11%   |           |       |       |        |       |       |        |      |      |
| NET: Would consider                                   | 1071   | 529  | 542    | 111   | 189   | 170   | 177   | 173   | 251          | 328   | 303 | 237   | 202    | 93  | 46        | 108   | 96    | 90   | 78          | 53        | 119   | 125       | 162               | 100         | 156    | 468   | 69%       | 68%   |       |        |       |       |        |      |      |
| NET: Probably/deinitely would                         | 653    | 315  | 338    | 66    | 107   | 100   | 94    | 102   | 185          | 197   | 194 | 132   | 130    | 60  | 24        | 78    | 54    | 53   | 37          | 62        | 72    | 100       | 59                | 98          | 253    | 42%   | 38%       |       |       |        |       |       |        |      |      |

# Savings in the Balance Survey

**ONLINE Fieldwork: 1st-2nd October 2014**

Absolutes/col percents

Table 185

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Starting to save for the first time**

**Base:** All respondents who have ever saved

|   | Q.2 Have you saved or invested money? |  |                |                              |               | Investments    |            |            |            | What is the combined annual income of your household, prior to tax being deducted? |                    |                           | What is the highest educational level that you have achieved to date? |           |  |
|---|---------------------------------------|--|----------------|------------------------------|---------------|----------------|------------|------------|------------|--|--------------------|---------------------------|---|-----------|--|
|   | Total                                 | Previously saved or invested but not doing so at present |                | Have never saved or invested | Ever invested | Never invested | Up to £21k | >£21k-£34k | >£34k      | Up to secondary  | Univ-ersity degree | Higher univ-ersity degree | Still in full time education  |           |  |
|   |                                       | NET: Ever saved  | Currently save |                              |               |                |            |            |            |  |                    |                           |   |           |  |
| Unweighted base                                       | 1573                                  | 1573   | 1117           | 456                          | -             | 1026           | 547        | 534        | 548        | 377  | 794                | 543                       | 186   | 33        |  |
| Weighted base   | 1551                                  | 1551   | 1099           | 452                          | -             | 993            | 558        | 490        | 537        | 406  | 790                | 526                       | 178   | 37        |  |
| I wouldn't consider seeking advice                    | 481<br>31%                            | 481<br>31%   | 350<br>32%     | 130<br>29%                   | -             | 291<br>29%     | 189<br>34% | 150<br>31% | 164<br>31% | 130<br>32%   | 268<br>34%         | 164<br>31%                | 39<br>22%   | 8<br>21%  |  |
| I would consider seeking advice but probably wouldn't | 417<br>27%                            | 417<br>27%   | 267<br>24%     | 151<br>33%                   | -             | 246<br>25%     | 171<br>31% | 117<br>24% | 158<br>29% | 112<br>28%   | 212<br>27%         | 131<br>25%                | 57<br>32%   | 11<br>29% |  |
| I would consider seeking advice and probably would    | 469<br>30%                            | 469<br>30%   | 348<br>32%     | 121<br>27%                   | -             | 330<br>33%     | 139<br>25% | 163<br>33% | 153<br>28% | 120<br>30%   | 226<br>29%         | 164<br>31%                | 55<br>31%   | 13<br>35% |  |
| I would definitely seek advice                        | 185<br>12%                            | 185<br>12%   | 135<br>12%     | 50<br>11%                    | -             | 126<br>13%     | 59<br>11%  | 60<br>12%  | 62<br>12%  | 43<br>11%  | 84<br>11%          | 67<br>13%                 | 27<br>15%   | 5<br>15%  |  |
| NET: Would consider                                   | 1071<br>69%                           | 1071<br>69%  | 749<br>68%     | 322<br>71%                   | -             | 702<br>71%     | 369<br>66% | 340<br>69% | 373<br>69% | 276<br>68%   | 522<br>66%         | 363<br>69%                | 139<br>78%  | 29<br>79% |  |
| NET: Probably/deinitely would                         | 653<br>42%                            | 653<br>42%   | 482<br>44%     | 171<br>38%                   | -             | 456<br>46%     | 197<br>35% | 223<br>45% | 215<br>40% | 164<br>40%   | 310<br>39%         | 231<br>44%                | 82<br>46%   | 18<br>50% |  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 186

**Q.17a Imagine the following scenario: You have won £100,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £3,000. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample A" respondents

|  | Gender     |            | Age        |           |           |           |            |           | Social Grade |            |            |           | Region     |           |            |            |                          |                |                |           | Employment Sector |            |            |           |              |            |
|--|------------|------------|------------|-----------|-----------|-----------|------------|-----------|--------------|------------|------------|-----------|------------|-----------|------------|------------|--------------------------|----------------|----------------|-----------|-------------------|------------|------------|-----------|--------------|------------|
|  | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54      | 55-64     | 65+          | AB         | C1         | C2        | DE         | Scot-land | North East | North West | York-shire & Humber-side | West Mid-langs | East Mid-langs | East-ern  | South London      | South East | South West | Public    | Pri-<br>vate |            |
|  |            |            |            |           |           |           |            |           |              |            |            |           |            |           |            |            |                          |                |                |           |                   |            |            |           |              |            |
| Unweighted base                                    | 671        | 332        | 339        | 68        | 106       | 113       | 140        | 104       | 140          | 207        | 214        | 98        | 152        | 49        | 35         | 85         | 56                       | 66             | 41             | 36        | 49                | 72         | 105        | 77        | 83           | 280        |
| Weighted base                                      | 671        | 352        | 319        | 92        | 97        | 107       | 132        | 108       | 135          | 184        | 195        | 135       | 156        | 44        | 34         | 76         | 61                       | 64             | 43             | 30        | 64                | 86         | 94         | 75        | 81           | 295        |
| Take advice from a professional                    | 121<br>18% | 71<br>20%  | 50<br>16%  | 19<br>21% | 19<br>19% | 27<br>25% | 19<br>15%  | 20<br>18% | 17<br>12%    | 36<br>20%  | 35<br>18%  | 23<br>17% | 26<br>17%  | 6<br>14%  | 7<br>21%   | 12<br>16%  | 5<br>9%                  | 11<br>18%      | 12<br>27%      | 9<br>30%  | 6<br>10%          | 19<br>22%  | 15<br>16%  | 17<br>23% | 19<br>24%    | 51<br>17%  |
| Make my own decisions using free sources of advice | 463<br>69% | 236<br>67% | 228<br>71% | 50<br>54% | 62<br>64% | 62<br>58% | 102<br>77% | 78<br>72% | 110<br>82%   | 131<br>71% | 136<br>70% | 91<br>67% | 106<br>68% | 31<br>71% | 22<br>66%  | 54<br>71%  | 40<br>65%                | 48<br>76%      | 25<br>58%      | 20<br>66% | 48<br>75%         | 52<br>60%  | 67<br>71%  | 56<br>75% | 53<br>65%    | 190<br>64% |
| Don't know   | 87<br>13%  | 46<br>13%  | 41<br>13%  | 23<br>25% | 17<br>17% | 19<br>17% | 11<br>8%   | 10<br>9%  | 7<br>6%      | 17<br>9%   | 24<br>12%  | 21<br>16% | 25<br>16%  | 6<br>15%  | 4<br>12%   | 10<br>13%  | 16<br>26%                | 4<br>7%        | 6<br>14%       | 1<br>4%   | 9<br>15%          | 15<br>18%  | 12<br>13%  | 2<br>2%   | 9<br>11%     | 54<br>18%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 186

**Q.17a Imagine the following scenario: You have won £100,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £3,000. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample A" respondents

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Investments                  |               |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  | Have never saved or invested | Ever invested | Never invested | Up to £21k |  |            |            |   |                   |                          |                              |
| Unweighted base                                    | 671                                   | 520             | 363            | 157  | 151                          | 331           | 340            | 246        | 237  | 149        | 342        | 224   | 70                | 24                       |                              |
| Weighted base                                      | 671                                   | 510             | 351            | 159  | 160                          | 316           | 355            | 239        | 238  | 160        | 351        | 216   | 65                | 28                       |                              |
| Take advice from a professional                    | 121<br>18%                            | 101<br>20%      | 78<br>22%      | 23<br>14%  | 19<br>12%                    | 66<br>21%     | 55<br>15%      | 32<br>13%  | 45<br>19%  | 39<br>25%  | 59<br>17%  | 39<br>18%   | 16<br>24%         | 6<br>22%                 |                              |
| Make my own decisions using free sources of advice | 463<br>69%                            | 365<br>71%      | 248<br>71%     | 116<br>73%   | 99<br>62%                    | 224<br>71%    | 239<br>67%     | 169<br>71% | 171<br>72%   | 100<br>63% | 238<br>68% | 160<br>74%  | 41<br>63%         | 19<br>67%                |                              |
| Don't know   | 87<br>13%                             | 44<br>9%        | 24<br>7%       | 20<br>13%  | 42<br>26%                    | 26<br>8%      | 61<br>17%      | 38<br>16%  | 22<br>9%   | 21<br>13%  | 53<br>15%  | 17<br>8%  | 9<br>13%          | 3<br>11%                 |                              |

## Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 187

**Q.17b Imagine the following scenario: You have won £50,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £1,500. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample B" respondents

|  | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |            | Region     |           |            |            |                        |                |                |            | Employment Sector |           |            |            |           |            |
|--|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|------------|-----------|------------|------------|------------------------|----------------|----------------|------------|-------------------|-----------|------------|------------|-----------|------------|
|  | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humberside | West Mid-lands | East Mid-lands | East Wales | Eastern           | London    | South East | South West | Public    | Private    |
|  |            |            |            |           |           |           |           |           |              |            |            |            |            |           |            |            |                        |                |                |            |                   |           |            |            |           |            |
| Unweighted base                                    | 672        | 322        | 350        | 72        | 110       | 117       | 123       | 101       | 149          | 210        | 181        | 110        | 171        | 57        | 27         | 70         | 57                     | 66             | 52             | 40         | 70                | 72        | 102        | 59         | 94        | 283        |
| Weighted base                                      | 666        | 311        | 354        | 74        | 130       | 112       | 110       | 85        | 155          | 193        | 167        | 142        | 163        | 69        | 25         | 65         | 62                     | 61             | 48             | 41         | 75                | 76        | 93         | 51         | 97        | 272        |
| Take advice from a professional                    | 102<br>15% | 37<br>12%  | 64<br>18%  | 20<br>27% | 18<br>14% | 22<br>19% | 13<br>11% | 12<br>14% | 18<br>11%    | 28<br>14%  | 27<br>17%  | 19<br>19%  | 19<br>11%  | 10<br>14% | 5<br>20%   | 15<br>22%  | 6<br>9%                | 11<br>18%      | 7<br>14%       | 4<br>11%   | 10<br>13%         | 12<br>16% | 18<br>19%  | 5<br>10%   | 24<br>25% | 39<br>14%  |
| Make my own decisions using free sources of advice | 491<br>74% | 243<br>78% | 248<br>70% | 43<br>57% | 96<br>74% | 78<br>70% | 85<br>77% | 67<br>79% | 123<br>79%   | 141<br>73% | 126<br>75% | 104<br>73% | 120<br>74% | 56<br>81% | 17<br>68%  | 41<br>63%  | 46<br>73%              | 45<br>73%      | 40<br>83%      | 31<br>75%  | 62<br>83%         | 51<br>68% | 65<br>70%  | 39<br>76%  | 64<br>66% | 197<br>72% |
| Don't know   | 73<br>11%  | 31<br>10%  | 41<br>12%  | 11<br>15% | 16<br>12% | 12<br>11% | 12<br>11% | 6<br>7%   | 15<br>9%     | 25<br>13%  | 13<br>8%   | 11<br>8%   | 24<br>15%  | 4<br>5%   | 3<br>12%   | 9<br>15%   | 11<br>18%              | 6<br>9%        | 1<br>3%        | 6<br>14%   | 3<br>4%           | 12<br>16% | 10<br>11%  | 7<br>14%   | 9<br>9%   | 36<br>13%  |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 187

**Q.17b Imagine the following scenario: You have won £50,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £1,500. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample B" respondents

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |                |               |                | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|----------------|---------------|----------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Have never saved or invested |                | Ever invested | Never invested | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  | Ever invested                | Never invested |               |                |  |            |            |   |                   |                          |                              |
| Unweighted base                                    | 672                                   | 529             | 384            | 145  | 143                          | 352            | 320           | 244            | 230  | 143        | 344        | 223   | 77                | 20                       |                              |
| Weighted base                                      | 666                                   | 518             | 380            | 138  | 148                          | 340            | 325           | 227            | 224  | 156        | 347        | 214   | 75                | 21                       |                              |
| Take advice from a professional                    | 102<br>15%                            | 84<br>16%       | 63<br>17%      | 20<br>15%  | 18<br>12%                    | 59<br>17%      | 42<br>13%     | 33<br>15%      | 38<br>17%  | 27<br>17%  | 48<br>14%  | 33<br>16%   | 16<br>22%         | 2<br>11%                 |                              |
| Make my own decisions using free sources of advice | 491<br>74%                            | 405<br>78%      | 299<br>79%     | 106<br>77%   | 86<br>58%                    | 269<br>79%     | 222<br>68%    | 168<br>74%     | 167<br>75%   | 109<br>70% | 259<br>75% | 163<br>76%  | 51<br>68%         | 13<br>62%                |                              |
| Don't know   | 73<br>11%                             | 29<br>6%        | 17<br>5%       | 12<br>8%   | 44<br>30%                    | 12<br>4%       | 61<br>19%     | 27<br>12%      | 18<br>8%   | 21<br>13%  | 40<br>11%  | 17<br>8%  | 7<br>10%          | 6<br>27%                 |                              |

# Savings in the Balance Survey

ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 188

**Q.17c Imagine the following scenario: You have won £75,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £2,250. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample C" respondents

|  | Gender     |            | Age        |           |           |           |           |           | Social Grade |            |            |            | Region     |           |            |            |                         |                |                |            | Employment Sector |              |            |            |              |            |
|--|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|------------|------------|------------|------------|-----------|------------|------------|-------------------------|----------------|----------------|------------|-------------------|--------------|------------|------------|--------------|------------|
|  | Total      | Male       | Female     | 18-24     | 25-34     | 35-44     | 45-54     | 55-64     | 65+          | AB         | C1         | C2         | DE         | Scot-land | North East | North West | Yorkshire & Humber-side | West Mid-lands | East Mid-lands | East Wales | East-ern          | South London | South East | South West | South Public | Private    |
|  |            |            |            |           |           |           |           |           |              |            |            |            |            |           |            |            |                         |                |                |            |                   |              |            |            |              |            |
| Unweighted base                                    | 671        | 326        | 345        | 51        | 105       | 126       | 123       | 110       | 156          | 168        | 212        | 116        | 175        | 57        | 27         | 89         | 62                      | 61             | 55             | 34         | 49                | 80           | 105        | 52         | 95           | 260        |
| Weighted base                                      | 678        | 323        | 354        | 74        | 112       | 120       | 117       | 106       | 149          | 161        | 196        | 161        | 160        | 68        | 22         | 81         | 58                      | 57             | 51             | 30         | 63                | 100          | 94         | 55         | 101          | 282        |
| Take advice from a professional                    | 130<br>19% | 56<br>17%  | 74<br>21%  | 23<br>32% | 32<br>28% | 20<br>17% | 15<br>13% | 15<br>14% | 24<br>16%    | 39<br>24%  | 37<br>19%  | 28<br>17%  | 26<br>17%  | 11<br>16% | 6<br>25%   | 13<br>17%  | 8<br>14%                | 8<br>14%       | 3<br>7%        | 4<br>12%   | 14<br>22%         | 27<br>27%    | 23<br>24%  | 13<br>24%  | 18<br>18%    | 62<br>22%  |
| Make my own decisions using free sources of advice | 490<br>72% | 242<br>75% | 248<br>70% | 35<br>48% | 70<br>62% | 90<br>75% | 90<br>77% | 84<br>79% | 121<br>81%   | 113<br>70% | 138<br>70% | 120<br>74% | 119<br>75% | 46<br>68% | 15<br>65%  | 60<br>74%  | 47<br>81%               | 45<br>79%      | 43<br>86%      | 23<br>77%  | 44<br>70%         | 65<br>65%    | 62<br>66%  | 40<br>73%  | 73<br>72%    | 191<br>68% |
| Don't know   | 57<br>8%   | 25<br>8%   | 33<br>9%   | 15<br>20% | 11<br>9%  | 9<br>8%   | 11<br>10% | 7<br>7%   | 4<br>3%      | 8<br>5%    | 21<br>11%  | 14<br>9%   | 14<br>9%   | 11<br>16% | 2<br>10%   | 8<br>9%    | 3<br>4%                 | 4<br>7%        | 4<br>7%        | 3<br>11%   | 5<br>7%           | 7<br>7%      | 10<br>10%  | 2<br>3%    | 10<br>10%    | 29<br>10%  |

# Savings in the Balance Survey

## ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 188

**Q.17c Imagine the following scenario: You have won £75,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £2,250. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

Base: All "Sample C" respondents

|  | Q.2 Have you saved or invested money? |                 |                |  | Investments                  |               |                |            | What is the combined annual income of your household, prior to tax being deducted? |            |            | What is the highest educational level that you have achieved to date? |                   |                          |                              |
|--|---------------------------------------|-----------------|----------------|--|------------------------------|---------------|----------------|------------|--|------------|------------|---|-------------------|--------------------------|------------------------------|
|  | Total                                 | NET: Ever saved | Currently save | Previously saved or invested but not doing so at present | Investments                  |               |                |            | Up to £21k   | >£21k-£34k | >£34k      | Up to secondary   | University degree | Higher university degree | Still in full time education |
|  |                                       |                 |                |  | Have never saved or invested | Ever invested | Never invested | Up to £21k |  |            |            |   |                   |                          |                              |
| Unweighted base                                    | 671                                   | 524             | 370            | 154  | 147                          | 343           | 328            | 268        | 204  | 150        | 379        | 202   | 65                | 13                       |                              |
| Weighted base                                      | 678                                   | 523             | 369            | 155  | 154                          | 337           | 341            | 254        | 203  | 169        | 376        | 204   | 63                | 17                       |                              |
| Take advice from a professional                    | 130<br>19%                            | 101<br>19%      | 73<br>20%      | 28<br>18%  | 29<br>19%                    | 68<br>20%     | 62<br>18%      | 41<br>16%  | 46<br>23%  | 39<br>23%  | 58<br>15%  | 48<br>23%   | 17<br>26%         | 8<br>49%                 |                              |
| Make my own decisions using free sources of advice | 490<br>72%                            | 389<br>74%      | 274<br>74%     | 115<br>74%   | 101<br>65%                   | 256<br>76%    | 234<br>69%     | 187<br>74% | 147<br>72%   | 119<br>70% | 286<br>76% | 146<br>72%  | 40<br>63%         | 7<br>42%                 |                              |
| Don't know   | 57<br>8%                              | 33<br>6%        | 21<br>6%       | 11<br>7%   | 25<br>16%                    | 13<br>4%      | 44<br>13%      | 26<br>10%  | 10<br>5%   | 12<br>7%   | 33<br>9%   | 10<br>5%  | 6<br>10%          | 1<br>9%                  |                              |