



PENSIONS AND LIFETIME SAVINGS ASSOCIATION – MILLENNIALS SAVINGS TRACKER

METHODOLOGY NOTE

ComRes interviewed 1,001 British adults aged 18–35 online between 9th and 20th February 2017. Data were weighted to be representative of all British adults aged 18–35 by gender, age and socio-economic grade, and to be representative of all British adults by region. ComRes is a member of the British Polling Council and abides by its rules.

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Base: All respondents	
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Base: All respondents	

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D1. Are You...

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Female	500	145	355	500	-	279	221	208	98	81	61	44	100	73	46	197	178	93
	50%	44%	53%	100%	-	52%	48%	43%	66%	42%	60%	54%	47%	52%	35%	49%	49%	51%
		a	d					gi	gi	gi	gi	n	n	n				
Male	501	185	316	-	501	258	243	272	50	110	41	37	114	68	86	206	183	88
	50%	56%	47%	-	100%	48%	52%	57%	34%	58%	40%	46%	53%	48%	65%	51%	51%	49%
		b	c					hj	hj	hj	klm							

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

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D1. Are You...

Base: All respondents

Significance Level: 95%

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/attend university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Female	500	26	56	41	35	44	55	67	76	40	23	39	344	156	185	315	174	186
	50%	61%	49%	47%	47%	49%	58%	50%	54%	46%	45%	45%	50%	49%	46%	53%	51%	55%
Male	501	16	59	46	39	46	40	66	65	48	28	48	340	161	220	281	167	151
	50%	39%	51%	53%	53%	51%	42%	50%	46%	54%	55%	55%	50%	51%	54%	47%	49%	45%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

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D2. What was your age at your last birthday?

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	330	330	-	145	185	204	127	79	45	180	18	40	50	31	6	114	149	41
	33%	100%	-	29%	37%	38%	27%	17%	31%	94%	18%	49%	23%	22%	4%	28%	41%	23%
		b			c	f			gj	ghj		lmn	n	n		oq		
25-35	671	-	671	355	316	334	337	400	102	11	84	41	163	110	126	288	212	140
	67%	-	100%	71%	63%	62%	73%	83%	69%	6%	82%	51%	77%	78%	96%	72%	59%	77%
			a	d	e			hi	i		hi		k	k	klm	p		p
Mean score	27.36	21.12	30.43	27.49	27.23	26.96	27.82	29.30	27.47	20.75	29.18	25.87	28.54	28.85	30.53	28.00	26.61	28.08
			a		e			hi	i		hi		k	k	klm	p		p
Standard deviation	5.08	2.07	2.79	4.85	5.29	5.19	4.91	3.82	4.88	2.74	4.56	5.38	4.10	4.02	3.06	5.26	4.90	4.80
Standard error	.16	.10	.12	.21	.25	.22	.23	.18	.39	.18	.46	.57	.29	.35	.29	.27	.25	.36

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

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D2. What was your age at your last birthday?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	330	23	34	38	32	18	39	34	30	27	20	34	261	69	157	174	123	134
	33%	54%	30%	44%	44%	20%	41%	26%	21%	31%	40%	40%	38%	22%	39%	29%	36%	40%
		beghi		begh	begh		egh				egh	egh	m		o			
25-35	671	19	80	48	42	72	57	99	112	61	30	53	423	248	248	423	217	203
	67%	46%	70%	56%	56%	80%	59%	74%	79%	69%	60%	60%	62%	78%	61%	71%	64%	60%
		acd			acdfjk		acdfjk	acdfjk	acdfjk	a			l		n			
Mean score	27.36	25.59	27.84	25.87	26.12	28.21	26.49	27.74	28.67	27.66	27.11	27.31	27.01	28.12	26.67	27.83	26.94	26.86
			acd			acdf		acd	acdf	ac			l		n			
Standard deviation	5.08	5.19	4.92	5.08	5.02	4.75	5.13	4.82	4.59	5.00	6.05	5.44	4.95	5.27	5.18	4.96	5.23	5.09
Standard error	.16	.78	.44	.50	.52	.52	.65	.38	.39	.59	.81	.67	.19	.30	.26	.20	.28	.27

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

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D3. In which of the following regions do you live?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	42 4%	23 7% b	19 3%	26 5%	16 3%	16 3%	26 6% e	13 3%	8 5%	13 7% g	5 5%	6 8% n	12 6% n	4 3%	-	14 3%	18 5%	9 5%
North West	114 11%	34 10%	80 12%	56 11%	59 12%	60 11%	55 12%	54 11%	18 12%	19 10%	15 15%	9 11%	24 11%	15 10%	13 10%	40 10%	43 12%	26 14%
Yorkshire and the Humber	86 9%	38 12% b	48 7%	41 8%	46 9%	44 8%	42 9%	31 7%	12 8%	22 11% g	8 8%	8 10%	16 8%	10 7%	7 5%	29 7%	33 9%	18 10%
East Midlands	74 7%	32 10% b	42 6%	35 7%	39 8%	40 8%	34 7%	31 6%	14 10%	18 9%	6 6%	8 10%	12 6%	12 8%	6 5%	34 8%	24 7%	9 5%
West Midlands	90 9%	18 6%	72 11% a	44 9%	46 9%	44 8%	46 10%	49 10% i	9 6%	10 5%	13 13% i	9 11%	23 11%	10 7%	10 8%	40 10%	31 8%	16 9%
East of England	95 9%	39 12%	57 8%	55 11%	40 8%	62 12% f	33 7%	50 11%	10 7%	22 11%	6 6%	4 4%	21 10%	17 12% k	14 10%	41 10%	34 10%	14 8%
London	133 13%	34 10% a	99 15%	67 13%	66 13%	85 16% f	48 10%	78 16% j	17 12%	22 12%	8 8%	9 11%	22 10%	22 15%	32 24% kl	55 14%	44 12%	28 16%
South East	141 14%	30 9%	112 17% a	76 15%	65 13%	77 14%	64 14%	76 16% i	25 17% i	15 8%	12 12%	11 13%	30 14%	23 16%	23 18%	65 16%	45 13%	25 14%
South West	88 9%	27 8%	61 9%	40 8%	48 10%	41 8%	47 10%	40 8%	13 9%	16 9%	11 11%	6 7%	23 11%	14 10%	12 9%	28 7%	37 10%	15 8%
Wales	50 5%	20 6%	30 4%	23 5%	28 5%	22 4%	28 6%	14 3%	7 5%	13 7% g	11 10% g	4 6%	6 3%	3 2%	5 4%	17 4%	21 6%	8 4%
Scotland	87 9%	34 10%	53 8%	39 8%	48 10%	45 8%	42 9%	42 9%	13 9%	19 10%	6 6%	7 9%	23 11%	12 9%	11 8%	40 10%	31 8%	12 7%
Northern Ireland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D3. In which of the following regions do you live?

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Channel Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Isle of Man	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D3. In which of the following regions do you live?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	42 4%	42 100%	-	-	-	-	-	-	-	-	-	-	27 4%	15 5%	12 3%	30 5%	20 6%	10 3%
		bcdefghijk																
North West	114 11%	-	114 100%	-	-	-	-	-	-	-	-	-	67 10%	47 15%	33 8%	81 14%	39 12%	40 12%
		acdefghijk																
Yorkshire and the Humber	86 9%	-	-	86 100%	-	-	-	-	-	-	-	-	50 7%	36 11%	31 8%	55 9%	27 8%	30 9%
		abdefghijk																
East Midlands	74 7%	-	-	-	74 100%	-	-	-	-	-	-	-	52 8%	22 7%	26 6%	48 8%	23 7%	26 8%
		abcefgghijk																
West Midlands	90 9%	-	-	-	-	90 100%	-	-	-	-	-	-	55 8%	35 11%	33 8%	57 9%	38 11%	14 4%
		abcdefghijk																
East of England	95 9%	-	-	-	-	-	95 100%	-	-	-	-	-	72 10%	23 7%	50 12%	45 8%	24 7%	45 13%
		abcdeghijk																
London	133 13%	-	-	-	-	-	-	133 100%	-	-	-	-	103 15%	30 10%	72 18%	61 10%	58 17%	37 11%
		abdefhijk																
South East	141 14%	-	-	-	-	-	-	-	141 100%	-	-	-	93 14%	48 15%	51 13%	90 15%	43 13%	47 14%
		abcdeghijk																

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

D3. In which of the following regions do you live?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
South West	88	-	-	-	-	-	-	-	-	88	-	-	66	22	33	55	31	35
	9%	-	-	-	-	-	-	-	-	100%	-	-	10%	7%	8%	9%	9%	10%
										abcdefghijkl								
Wales	50	-	-	-	-	-	-	-	-	-	50	-	31	19	25	25	11	22
	5%	-	-	-	-	-	-	-	-	-	100%	-	5%	6%	6%	4%	3%	7%
Scotland	87	-	-	-	-	-	-	-	-	-	-	87	67	20	37	50	25	33
	9%	-	-	-	-	-	-	-	-	-	-	100%	10%	6%	9%	8%	7%	10%
Northern Ireland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Channel Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Isle of Man	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

H2. Please now think about the highest income earner in your household - this could be yourself or another member of your family.

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa- tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Professional or higher technical work - work that requires at least degree-level qualifications (e.g. doctor, accountant, university lecturer, social worker, systems analyst)	163	72	90	90	73	163	-	83	20	33	13	9	23	38	33	74	66	10
	16%	22%	13%	18%	14%	30%	-	17%	14%	17%	13%	11%	11%	27%	25%	18%	18%	5%
		b		f										kl	kl	q	q	
Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior sales manager, senior local government officer)	163	60	104	82	81	163	-	85	23	40	7	9	29	24	40	87	53	15
	16%	18%	15%	16%	16%	30%	-	18%	15%	21%	7%	11%	13%	17%	31%	22%	15%	8%
				f		f		j		j					klm	pq	q	
Junior Manager	96	27	69	46	50	96	-	72	12	11	1	7	22	27	14	49	35	7
	10%	8%	10%	9%	10%	18%	-	15%	8%	6%	1%	9%	10%	19%	10%	12%	10%	4%
				f		f		hij	j	j				kl	q	q	q	
Non-managerial, non-manual work	115	44	71	61	54	115	-	76	12	17	5	9	33	21	18	53	41	16
	12%	13%	11%	12%	11%	21%	-	16%	8%	9%	5%	11%	15%	15%	14%	13%	11%	9%
				f		f		hij										
Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning workers)	40	11	29	18	22	-	40	21	6	8	2	1	16	4	3	17	16	6
	4%	3%	4%	4%	4%	-	9%	4%	4%	4%	2%	1%	7%	3%	2%	4%	4%	3%
				e		e							k					
Skilled Manual Work (e.g. plumber, electrician, fitter, train driver, cook, hairdresser)	150	33	118	69	82	-	150	69	24	23	17	18	36	10	19	51	47	42
	15%	10%	18%	14%	16%	-	32%	14%	16%	12%	17%	23%	17%	7%	14%	13%	13%	23%
		a		e		e		m				m	m			op	op	

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

H2. Please now think about the highest income earner in your household - this could be yourself or another member of your family.

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Semi-Skilled or Unskilled Manual Work (e.g. machine operator, assembler, postman, waitress, cleaner, labourer, driver, bar-worker, call centre worker)	165	40	125	75	90	-	165	61	43	18	25	20	43	11	4	50	59	49
	16%	12%	19%	15%	18%	-	36%	13%	29%	10%	25%	25%	20%	8%	3%	12%	16%	27%
		a				e		gi		gi		mn	mn					op
Other	81	34	47	47	34	-	81	12	8	30	17	6	9	4	1	17	37	25
	8%	10%	7%	9%	7%	-	17%	2%	6%	16%	17%	8%	4%	3%	1%	4%	10%	14%
						e				gh	gh	n					o	o
Have never worked	27	9	19	12	16	-	27	1	1	10	14	1	3	1	-	5	7	13
	3%	3%	3%	2%	3%	-	6%	*	1%	5%	13%	2%	1%	1%	-	1%	2%	7%
						e				gh	ghi							op

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

H2. Please now think about the highest income earner in your household - this could be yourself or another member of your family.

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Professional or higher technical work - work that requires at least degree-level qualifications (e.g. doctor, accountant, university lecturer, social worker, systems analyst)	163 16%	2 5%	20 17%	10 11%	9 12%	14 16%	21 22%	28 21%	22 15%	8 9%	9 18%	20 23%	144 21%	18 6%	96 24%	67 11%	55 16%	62 18%
Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior sales manager, senior local government officer)	163 16%	5 12%	17 15%	15 17%	14 19%	12 13%	13 14%	28 21%	27 19%	15 17%	5 10%	12 14%	124 18%	39 12%	93 23%	71 12%	70 21%	47 14%
Junior Manager	96 10%	3 7%	8 7%	4 5%	9 12%	11 12%	15 15%	18 13%	10 7%	10 11%	3 6%	6 7%	76 11%	20 6%	39 10%	57 10%	29 8%	34 10%
Non-managerial, non-manual work	115 12%	6 15%	14 12%	15 18%	9 12%	7 8%	13 14%	11 9%	19 13%	8 9%	5 11%	7 8%	82 12%	33 10%	41 10%	75 13%	31 9%	49 15%
Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning workers)	40 4%	1 2%	2 1%	3 4%	1 1%	4 4%	2 2%	7 6%	9 7%	4 5%	2 3%	6 6%	25 4%	15 5%	22 5%	18 3%	18 5%	10 3%
Skilled Manual Work (e.g. plumber, electrician, fitter, train driver, cook, hairdresser)	150 15%	5 12%	17 15%	10 12%	8 10%	17 18%	19 20%	22 17%	14 10%	16 19%	9 17%	14 16%	89 13%	61 19%	44 11%	107 18%	52 15%	42 12%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

H2. Please now think about the highest income earner in your household - this could be yourself or another member of your family.

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Semi-Skilled or Unskilled Manual Work (e.g. machine operator, assembler, postman, waitress, cleaner, labourer, driver, bar-worker, call centre worker)	165 16%	11 26%	21 18%	14 17%	13 18%	18 20%	10 10%	11 8%	30 22%	16 18%	10 20%	11 13%	80 12%	85 27%	34 8%	131 22%	52 15%	52 15%
		fg	g	g	g	g		g	g	g	g		l		n			
Other	81 8%	7 18%	7 6%	9 11%	11 14%	9 9%	3 3%	5 4%	9 6%	9 10%	2 5%	11 13%	47 7%	34 11%	30 7%	51 9%	26 8%	32 9%
		bfgjh		g	bfigh							fg		l				
Have never worked	27 3%	2 4%	8 7%	5 6%	1 2%	-	-	2 2%	2 1%	1 1%	6 11%	-	17 2%	11 3%	8 2%	20 3%	8 2%	9 3%
			efghk	efghk							delghik							

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Social Grade.

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ABC1	537	204	334	279	258	537	-	316	67	101	26	34	107	110	105	263	194	48
	54%	62%	50%	56%	51%	100%	-	66%	45%	53%	26%	42%	50%	78%	80%	65%	54%	27%
		b		f				hij	j	j				kl	kl	pq	q	
C2DE	464	127	337	221	243	-	464	164	81	90	76	47	106	31	26	139	167	133
	46%	38%	50%	44%	49%	-	100%	34%	55%	47%	74%	58%	50%	22%	20%	35%	46%	73%
		a		e					g	g	ghi	mn	mn			o	op	
None of These Classifications Apply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Social Grade.

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ABC1	537	16	60	44	40	44	62	85	77	41	22	45	426	111	268	269	184	192
	54%	39%	52%	51%	55%	49%	65%	64%	55%	47%	44%	52%	62%	35%	66%	45%	54%	57%
							aeij	abceij					m		o			
C2DE	464	26	55	42	34	46	33	48	64	47	28	42	258	206	137	327	156	145
	46%	61%	48%	49%	45%	51%	35%	36%	45%	53%	56%	48%	38%	65%	34%	55%	46%	43%
		fg	g	g		fg			fg	fg				l	n			
None of These Classifications Apply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D4. Which of these best describes your current working status?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Full time paid job	480	79	400	208	272	316	164	480	-	-	-	16	157	126	117	229	165	65
	48%	24%	60%	42%	54%	59%	35%	100%	-	-	-	20%	74%	89%	89%	57%	46%	36%
			a		c	f		hij					k	kl	kl	pq	q	
Part time paid job	148	45	102	98	50	67	81	-	148	-	-	32	35	6	7	57	45	36
	15%	14%	15%	20%	10%	12%	17%	-	100%	-	-	40%	16%	4%	5%	14%	12%	20%
			d		e				gij			lmn	mn					p
Self-employed	43	2	41	25	18	18	25	-	-	-	-	4	8	7	8	17	20	3
	4%	1%	6%	5%	4%	3%	5%	-	-	-	-	5%	4%	5%	6%	4%	6%	1%
			a															q
Current student	191	180	11	81	110	101	90	-	-	191	-	28	7	2	-	61	94	23
	19%	54%	2%	16%	22%	19%	19%	-	-	100%	-	34%	3%	1%	-	15%	26%	13%
		b		c						ghj		lmn	n				oq	
Unemployed	102	18	84	61	41	26	76	-	-	-	102	-	-	-	-	29	24	40
	10%	6%	12%	12%	8%	5%	16%	-	-	-	100%	-	-	-	-	7%	7%	22%
			a	d		e					ghi							op
Other	38	5	33	28	10	10	28	-	-	-	-	1	6	-	-	8	13	14
	4%	2%	5%	6%	2%	2%	6%	-	-	-	-	1%	3%	-	-	2%	4%	8%
			a	d		e												op

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D4. Which of these best describes your current working status?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Full time paid job	480	13	54	31	31	49	50	78	76	40	14	42	342	138	196	284	156	149
	48%	32%	47%	36%	41%	54%	53%	59%	54%	46%	28%	48%	50%	44%	48%	48%	46%	44%
			j			acj	acj	acdj	acj	j		j						
Part time paid job	148	8	18	12	14	9	10	17	25	13	7	13	92	56	54	93	54	48
	15%	19%	15%	14%	19%	10%	11%	13%	18%	15%	15%	15%	13%	18%	13%	16%	16%	14%
Self-employed	43	-	2	5	2	4	3	7	9	5	5	1	25	18	14	29	15	18
	4%	-	2%	6%	3%	4%	4%	5%	6%	5%	10%	2%	4%	6%	3%	5%	5%	5%
											abk							
Current student	191	13	19	22	18	10	22	22	15	16	13	19	155	36	97	94	76	75
	19%	31%	17%	25%	24%	12%	23%	17%	11%	19%	27%	22%	23%	11%	24%	16%	22%	22%
		egh		eh	eh		h			eh		h	m		o			
Unemployed	102	5	15	8	6	13	6	8	12	11	11	6	54	48	28	74	28	30
	10%	11%	14%	9%	8%	15%	6%	6%	9%	13%	21%	7%	8%	15%	7%	12%	8%	9%
			g			g					cdlghk		l		n			
Other	38	3	6	7	3	5	3	-	4	2	-	5	17	21	16	22	12	17
	4%	7%	5%	8%	4%	5%	3%	-	3%	3%	-	5%	2%	7%	4%	4%	4%	5%
		gj	g	gj	g	g	g		g	g		g	l					

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D5. What is your current gross (before tax) annual salary?

Base: All answering

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	903	400	503	487	416	515	388	433	154	240	-	89	198	131	111	364	348	140
Weighted Total	899	312	587	439	460	511	388	480	148	191	-	80	214	141	132	374	337	141
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	80	40	41	44	37	34	47	16	32	28	-	80	-	-	-	29	31	12
	9%	13%	7%	10%	8%	7%	12%	3%	22%	14%	-	100%	-	-	-	8%	9%	9%
		b				e		g	g			lmn						
£10,000-£20,000	214	50	163	100	114	107	106	157	35	7	-	-	214	-	-	80	87	40
	24%	16%	28%	23%	25%	21%	27%	33%	24%	4%	-	-	100%	-	-	21%	26%	28%
		a				e		hi	i			kmn						
£20,001-£30,000	141	31	110	73	68	110	31	126	6	2	-	-	-	141	-	52	64	17
	16%	10%	19%	17%	15%	22%	8%	26%	4%	1%	-	-	-	100%	-	14%	19%	12%
		a				f		hi	i					klm				
Greater than £30,000	132	6	126	46	86	105	26	117	7	-	-	-	-	-	132	97	27	7
	15%	2%	21%	10%	19%	21%	7%	24%	5%	-	-	-	-	-	100%	26%	8%	5%
		a				f		hi	i						klm	pq		
I do not currently earn a salary	200	149	52	95	105	102	98	10	24	135	-	-	-	-	-	68	85	36
	22%	48%	9%	22%	23%	20%	25%	2%	16%	71%	-	-	-	-	-	18%	25%	26%
		b							g	gh						o		
Don't know	132	36	95	83	49	52	79	52	43	20	-	-	-	-	-	49	43	28
	15%	12%	16%	19%	11%	10%	20%	11%	29%	10%	-	-	-	-	-	13%	13%	20%
		a		d		e		gi								p		
Median	20000	14700	22000	19999	21000	24750	16500	22192	11500	4880	-	4000	16000	25000	39000	24750	19800	17000
Mean score	23016.4	15497.93	25187.42	20978.20	24763.24	26147.13	17714.33	26142.10	14234.25	6810.86	-	4488.56	16011.36	25417.54	43076.27	27532.53	20255.80	17439.39
		a		c		f		hi	i			k	kl	klm		pq	q	
Standard deviation	14508.0	10254.13	14836.50	12285.99	15985.47	15163.51	11556.59	13949.90	10767.71	5937.06	-	2844.55	3071.96	2986.61	13324.59	17448.66	10329.74	9326.50
Standard error	630.78	815.77	770.27	743.58	999.09	824.79	836.21	720.37	1203.87	895.05	-	301.52	218.31	260.94	1264.71	1145.56	726.80	1122.78

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D5. What is your current gross (before tax) annual salary?

Base: All answering

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	903	40	108	93	84	71	58	149	130	63	46	61	643	260	381	522	327	315
Weighted Total	899	37	99	78	68	77	89	125	129	77	40	81	630	269	377	522	313	307
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	80 9%	6 16%	9 9%	8 10%	8 12%	9 12%	4 4%	9 7%	11 8%	6 8%	4 11%	7 9%	56 9%	24 9%	32 8%	48 9%	28 9%	29 9%
£10,000-£20,000	214 24%	12 33%	24 24%	16 21%	12 18%	23 30%	21 23%	22 18%	30 23%	23 30%	6 15%	23 28%	142 23%	72 27%	77 20%	136 26%	72 23%	71 23%
£20,001-£30,000	141 16%	4 10%	15 15%	10 12%	12 18%	10 13%	17 19%	22 17%	23 18%	14 18%	3 8%	12 15%	106 17%	35 13%	56 15%	85 16%	36 11%	49 16%
Greater than £30,000	132 15%	-	13 13%	7 9%	6 9%	10 13%	14 15%	32 25%	23 18%	12 15%	5 12%	11 13%	105 17%	27 10%	75 20%	57 11%	50 16%	36 12%
I do not currently earn a salary	200 22%	13 35%	22 22%	24 31%	17 25%	13 17%	23 26%	25 20%	14 11%	17 22%	13 33%	18 23%	157 25%	43 16%	93 25%	107 21%	77 25%	81 26%
Don't know	132 15%	2 6%	17 17%	13 16%	12 18%	11 14%	11 12%	15 12%	28 22%	5 7%	8 20%	9 12%	64 10%	68 25%	44 12%	87 17%	50 16%	41 13%
Median	20000	16000	19000	19500	20000	19000	22000	26000	21000	20000	20000	20000	21000	19000	22000	19500	20000	19000
Mean score	23016.4	15574.39	21577.31	20559.45	20668.57	20710.00	23565.73	28996.77	23627.35	24887.10	19212.70	21934.58	24016	20413	25230.83	21388.32	23309	21883
Standard deviation	14508.0	8255.74	12609.24	14036.88	11492.50	14372.05	11691.41	18411.12	14126.22	16922.84	11886.98	12763.84	15335	11740	16398.59	12725.49	15179	13315
Standard error	630.78	1846.04	1614.45	2069.63	1752.59	2142.46	1976.21	1888.94	1541.30	2611.25	2727.06	2043.85	775.54	999.36	1093.24	729.86	1134.5	997.98

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D6. Is the house or flat in which you live...?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Owned outright - without mortgage	112	42	70	48	64	60	52	54	13	21	13	13	22	13	18	112	-	-
	11%	13%	10%	10%	13%	11%	11%	11%	9%	11%	13%	16%	10%	9%	13%	28%	-	-
																pq		
Owned with a mortgage or loan	291	72	219	149	142	203	88	175	44	41	16	16	57	39	79	291	-	-
	29%	22%	33%	30%	28%	38%	19%	37%	30%	21%	16%	20%	27%	27%	60%	72%	-	-
			a			f		ij	ij						klm	pq		
Rented from the council	75	11	64	37	38	10	65	25	18	4	17	6	19	5	3	-	-	75
	7%	3%	9%	7%	8%	2%	14%	5%	12%	2%	17%	8%	9%	3%	3%	-	-	41%
			a			e		i	gi		gl		n					op
Rented from a housing association	106	30	77	56	50	39	68	39	18	20	23	6	21	13	4	-	-	106
	11%	9%	11%	11%	10%	7%	15%	8%	12%	10%	23%	8%	10%	9%	3%	-	-	59%
						e					ghi		n	n				op
Rented from someone else	361	149	212	178	183	194	167	165	45	94	24	31	87	64	27	-	361	-
	36%	45%	32%	36%	37%	36%	36%	34%	30%	49%	23%	38%	41%	46%	20%	-	100%	-
		b						j		ghj		n	n	n			oq	
Rent free	56	26	30	33	23	31	24	20	9	13	9	8	7	8	2	-	-	-
	6%	8%	4%	7%	5%	6%	5%	4%	6%	7%	9%	10%	3%	5%	1%	-	-	-
		b										ln						

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D6. Is the house or flat in which you live...?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Owned outright - without mortgage	112	4	11	10	5	14	7	17	22	4	8	10	84	28	52	60	45	29
	11%	9%	9%	12%	7%	15%	8%	12%	15%	5%	16%	12%	12%	9%	13%	10%	13%	9%
						i			i		i							
Owned with a mortgage or loan	291	10	29	19	29	26	33	38	43	24	10	30	189	102	117	173	98	87
	29%	23%	25%	22%	39%	29%	35%	29%	31%	27%	19%	34%	28%	32%	29%	29%	29%	26%
					bcj													
Rented from the council	75	2	7	8	5	9	10	10	10	3	3	8	35	40	18	57	29	23
	7%	5%	6%	9%	7%	11%	11%	7%	7%	3%	7%	9%	5%	13%	4%	10%	8%	7%
														l		n		
Rented from a housing association	106	7	19	10	4	6	4	19	15	12	5	5	64	43	31	75	30	37
	11%	16%	17%	12%	5%	7%	5%	14%	11%	14%	10%	5%	9%	13%	8%	13%	9%	11%
		d	defk					df						l		n		
Rented from someone else	361	18	43	33	24	31	34	44	45	37	21	31	269	92	166	195	116	144
	36%	43%	38%	38%	32%	34%	36%	33%	32%	42%	43%	35%	39%	29%	41%	33%	34%	43%
													m	o			p	p
Rent free	56	2	5	6	8	4	6	6	6	8	3	4	43	12	21	35	23	17
	6%	4%	4%	7%	10%	4%	6%	5%	4%	9%	6%	4%	6%	4%	5%	6%	7%	5%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D7. Which of the following best describes your experience of higher education?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have attended university/a higher education institution	476	98	379	252	224	312	165	317	65	8	48	30	121	101	96	217	163	64
	48%	30%	56%	50%	45%	58%	35%	66%	44%	4%	47%	37%	57%	71%	73%	54%	45%	35%
			a			f		hij	i		i		k	kl	kl	pq	q	
I am currently attending university/a higher education institution	208	164	44	92	116	115	93	25	27	147	5	27	21	6	9	56	106	34
	21%	50%	7%	18%	23%	21%	20%	5%	18%	77%	5%	33%	10%	4%	7%	14%	29%	19%
		b							gj	ghj		lmn				oq		
I have not attended university/a higher education institution but I plan to do so	114	60	54	56	59	50	64	42	20	33	10	13	27	9	10	57	29	24
	11%	18%	8%	11%	12%	9%	14%	9%	13%	17%	10%	16%	13%	7%	7%	14%	8%	13%
		b				e				g		m				p		
I have not attended university/a higher education institution and do not plan to do so	203	9	194	101	102	61	142	96	36	3	38	11	44	26	17	72	63	59
	20%	3%	29%	20%	20%	11%	31%	20%	24%	1%	37%	14%	21%	18%	13%	18%	18%	33%
			a			e		i	i		ghi					op		

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D7. Which of the following best describes your experience of higher education?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have attended university/a higher education institution	476 48%	16 38%	46 40%	25 29%	33 44%	45 50%	43 45%	78 59%	76 54%	47 53%	24 49%	43 49%	476 70%	- -	218 54%	258 43%	173 51%	161 48%
				c	c	c	abcd	bc	c	c	c	c	m	-	o			
I am currently attending university/a higher education institution	208 21%	11 27%	21 18%	25 29%	20 27%	10 11%	29 30%	25 19%	17 12%	20 22%	7 14%	24 27%	208 30%	- -	109 27%	99 17%	79 23%	81 24%
		eh		eghj	eh		ehj		h			eh	m	-	o			
I have not attended university/a higher education institution but I plan to do so	114 11%	8 20%	14 12%	12 14%	9 13%	11 13%	9 9%	8 6%	18 12%	8 10%	10 21%	6 6%	- -	114 36%	42 10%	72 12%	43 13%	36 11%
		gk		g							gk		l					
I have not attended university/a higher education institution and do not plan to do so	203 20%	7 16%	33 29%	24 28%	12 16%	24 26%	15 15%	22 16%	31 22%	13 15%	8 17%	15 17%	- -	203 64%	36 9%	167 28%	46 14%	60 18%
			dfgi	g									l		n			

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D8. What is the furthest level of education that you have completed?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Postgraduate university education (Masters, Doctorate or similar)	123	24	98	63	60	102	21	87	9	10	9	9	26	25	36	54	51	9
	12%	7%	15%	13%	12%	19%	5%	18%	6%	5%	9%	11%	12%	17%	27%	13%	14%	5%
			a			f		hij							kl	q	q	
Undergraduate university education;(Bachelors or similar)	320	113	206	170	150	210	110	192	45	37	30	24	75	63	53	148	107	42
	32%	34%	31%	34%	30%	39%	24%	40%	30%	19%	29%	30%	35%	45%	40%	37%	30%	23%
						f		hij		i	i				k	pq		
Secondary Education (GCSE/or Highers in Scotland)	134	36	98	63	71	45	90	48	18	30	25	13	30	8	14	53	48	27
	13%	11%	15%	13%	14%	8%	19%	10%	12%	15%	24%	16%	14%	6%	10%	13%	13%	15%
						e		g		g	gh	m	m					
Post-Secondary Education (A-Levels, NVQ3 or below, or similar)	242	128	114	110	132	122	120	75	39	97	13	21	43	24	14	97	98	37
	24%	39%	17%	22%	26%	23%	26%	16%	26%	51%	13%	26%	20%	17%	11%	24%	27%	21%
		b								ghj		n	n					
Vocational Qualification (Diploma, Certificate, BTEC, NVQ 4 and above, or similar)	109	20	89	61	48	41	67	52	21	12	10	9	27	18	8	34	36	33
	11%	6%	13%	12%	10%	8%	15%	11%	14%	6%	9%	12%	13%	12%	6%	8%	10%	18%
			a			e		i	i									op
Apprenticeship	17	1	16	5	12	5	13	10	3	2	-	2	1	3	5	7	6	4
	2%	*	2%	1%	2%	1%	3%	2%	2%	1%	-	3%	*	2%	4%	2%	2%	2%
			a			e						l			l			
Another form of education or qualification	33	6	27	13	19	10	23	10	9	5	7	1	9	2	2	3	13	15
	3%	2%	4%	3%	4%	2%	5%	2%	6%	2%	6%	1%	4%	1%	1%	1%	3%	8%
			a			e		g	g	g	g					o		op
I have no formal qualifications	12	1	11	7	5	1	11	3	1	-	7	1	3	-	1	1	1	9
	1%	*	2%	1%	1%	*	2%	1%	1%	-	6%	2%	1%	-	1%	*	*	5%
						e					ghi							op

Columns Tested: a, b - c, d - e, f - g, h, i, j - k, l, m, n - o, p, q

J302994 Millenials Savings Tracker

D8. What is the furthest level of education that you have completed?

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	11	-	11	7	4	2	9	3	2	-	2	-	1	-	-	5	2	4
	1%	-	2%	1%	1%	*	2%	1%	2%	-	2%	-	1%	-	-	1%	1%	2%
			a			e				i								

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D8. What is the furthest level of education that you have completed?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Postgraduate university education (Masters, Doctorate or similar)	123 12%	3 7%	15 13%	5 5%	4 5%	17 18%	8 9%	30 22%	14 10%	10 12%	5 10%	12 14%	123 18%	- -	76 19%	47 8%	46 14%	37 11%
Undergraduate university education;(Bachelors or similar)	320 32%	11 26%	31 27%	23 27%	24 32%	27 30%	36 37%	44 33%	53 37%	31 36%	15 30%	24 28%	314 46%	5 2%	140 35%	179 30%	116 34%	110 33%
Secondary Education (GCSE/or Highers in Scotland)	134 13%	10 23%	20 18%	7 8%	9 13%	11 12%	5 5%	12 9%	21 15%	11 12%	7 13%	22 25%	31 5%	103 33%	44 11%	90 15%	37 11%	41 12%
Post-Secondary Education (A-Levels, NVQ3 or below, or similar)	242 24%	12 28%	29 26%	29 34%	24 33%	20 23%	31 32%	26 19%	26 19%	20 23%	11 22%	13 15%	137 20%	105 33%	92 23%	150 25%	88 26%	93 27%
Vocational Qualification (Diploma, Certificate, BTEC, NVQ 4 and above, or similar)	109 11%	6 13%	10 9%	14 17%	9 12%	6 7%	12 12%	15 12%	16 11%	9 10%	6 11%	6 7%	58 8%	51 16%	34 8%	74 12%	38 11%	34 10%
Apprenticeship	17 2%	- -	3 2%	1 1%	1 2%	4 4%	- -	2 1%	2 1%	3 3%	3 5%	- -	6 1%	11 4%	3 1%	14 2%	5 1%	4 1%
Another form of education or qualification	33 3%	1 3%	2 2%	4 5%	1 2%	1 1%	2 2%	5 4%	7 5%	1 2%	3 5%	5 6%	14 2%	19 6%	8 2%	25 4%	7 2%	8 2%
I have no formal qualifications	12 1%	- -	2 2%	2 2%	1 1%	1 2%	- -	- -	1 1%	3 3%	1 3%	1 1%	- -	12 4%	2 1%	10 2%	2 1%	6 2%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D8. What is the furthest level of education that you have completed?

Base: All respondents

Significance Level: 95%

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	11	-	2	1	1	3	2	-	-	-	-	3	1	10	4	7	1	5
	1%	-	2%	1%	1%	3%	2%	-	-	-	-	3%	*	3%	1%	1%	*	1%
						gh						gh		l				

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D9_1. Which of the following best describes your parents' and grandparents' experience of higher education?

Parents

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
Total	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
At least one of them went to university	405	248	185	220	268	137	196	54	97	28	32	77	56	75	169	166	49
40%	47%	37%	37%	44%	50%	30%	41%	37%	51%	27%	40%	36%	40%	57%	42%	46%	27%
	b		c		f		j		ghj					klm	q		q
None of them went to university	596	423	315	281	269	327	284	93	94	74	48	136	85	57	234	195	132
60%	53%	63%	63%	56%	50%	70%	59%	63%	49%	73%	60%	64%	60%	43%	58%	54%	73%
	a		d		e		i	i	gi		n	n	n				op

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D9_1. Which of the following best describes your parents' and grandparents' experience of higher education?

Parents

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
At least one of them went to university	405	12	33	31	26	33	50	72	51	33	25	37	327	78	405	-	151	135
	40%	30%	29%	36%	35%	37%	52%	54%	36%	37%	50%	43%	48%	25%	100%	-	44%	40%
						abcdh	abcdehi			ab			m		o			
None of them went to university	596	30	81	55	48	57	45	61	90	55	25	50	357	239	-	596	189	202
	60%	70%	71%	64%	65%	63%	48%	46%	64%	63%	50%	57%	52%	75%	-	100%	56%	60%
		fgj	fgj	fg	fg	g		fg	g				l		n			

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

D9_2. Which of the following best describes your parents' and grandparents' experience of higher education?

Grandparents

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
Total	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
At least one of them went to university	174	114	71	103	105	69	88	21	41	12	11	33	18	34	69	68	29
17%	18%	17%	14%	21%	20%	15%	18%	14%	22%	12%	13%	16%	13%	26%	17%	19%	16%
None of them went to university	827	557	429	398	432	395	392	127	150	90	70	180	123	98	333	293	153
83%	82%	83%	86%	79%	80%	85%	82%	86%	78%	88%	87%	84%	87%	74%	83%	81%	84%

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

D9_2. Which of the following best describes your parents' and grandparents' experience of higher education?

Grandparents

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
At least one of them went to university	174	9	13	11	8	13	21	36	27	13	8	15	139	35	151	23	75	49
	17%	22%	11%	13%	10%	14%	22%	27%	19%	14%	16%	17%	20%	11%	37%	4%	22%	14%
							bd	bcdei					m		o		q	
None of them went to university	827	33	102	75	66	78	74	97	114	76	42	72	545	282	254	573	265	288
	83%	78%	89%	87%	90%	86%	78%	73%	81%	86%	84%	83%	80%	89%	63%	96%	78%	86%
			fg	g	fg	g			g				l		n		p	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q1. On average, how much, if anything, are you currently saving each month? This includes money you have left after paying rent, bills and other expenses, but not money you may put away towards any pensions.

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa- tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	160	69	91	85	75	77	83	64	30	48	6	26	38	16	12	62	61	30
	16%	21%	14%	17%	15%	14%	18%	13%	20%	25%	5%	33%	18%	11%	9%	15%	17%	17%
		b						j	gj	gj		lmn	n					
£101-£250	113	34	80	58	55	69	44	74	15	18	2	14	34	21	19	51	46	11
	11%	10%	12%	12%	11%	13%	10%	15%	10%	9%	2%	17%	16%	15%	14%	13%	13%	6%
								ij	j	j					q	q		
£251-£500	141	36	105	58	83	95	45	112	11	6	5	6	38	44	32	67	48	17
	14%	11%	16%	12%	17%	18%	10%	23%	8%	3%	4%	7%	18%	31%	24%	17%	13%	10%
		a	a		c	f		hij					k	kl	k	q		
Greater than £500	78	20	58	34	45	62	17	65	5	2	1	1	13	15	39	42	28	4
	8%	6%	9%	7%	9%	11%	4%	14%	3%	1%	1%	2%	6%	11%	30%	10%	8%	2%
						f		hij						k	klm	q	q	
I am not currently saving	357	130	227	179	178	166	191	112	54	90	69	26	71	30	22	117	137	88
	36%	39%	34%	36%	36%	31%	41%	23%	36%	47%	68%	32%	33%	22%	17%	29%	38%	49%
						e			g	gh	ghi	n	mn			o	op	
Don't know	151	41	111	86	65	68	83	52	33	27	20	8	19	14	7	64	42	30
	15%	12%	17%	17%	13%	13%	18%	11%	22%	14%	19%	10%	9%	10%	6%	16%	12%	17%
						e			gi		g							
Median	200	200	250	200	250	300	200	300	150	100	250	100	200	300	500	250	200	150
Mean score	386.22	284.95	434.75	335.23	432.74	473.07	247.63	444.01	268.46	142.93	666.12	157.24	287.81	390.44	734.39	437.93	371.36	222.06
			a			f		hi	i				k	kl	klm	q		
Standard deviation	606.06	406.63	676.47	554.64	647.01	729.16	273.99	516.43	556.34	166.43	1941.93	173.95	264.92	281.59	863.25	625.65	632.46	209.27
Standard error	27.52	28.61	40.21	34.67	42.76	42.17	20.09	30.48	69.01	17.26	538.59	23.67	24.49	29.68	92.55	42.77	46.75	26.58

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q1. On average, how much, if anything, are you currently saving each month? This includes money you have left after paying rent, bills and other expenses, but not money you may put away towards any pensions.

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	160 16%	7 16%	16 14%	14 17%	15 20%	9 10%	17 18%	19 15%	19 13%	22 25% eh	9 18%	14 16%	103 15%	57 18%	64 16%	96 16%	58 17%	58 17%
£101-£250	113 11%	4 9%	13 11%	7 8%	10 13%	11 12%	13 14%	14 11%	18 13%	6 7%	3 7%	15 17%	75 11%	38 12%	48 12%	66 11%	44 13%	35 11%
£251-£500	141 14%	2 6%	15 13%	11 13%	7 10%	11 12%	17 18%	20 15%	25 18%	17 20% a	5 10%	9 10%	118 17% m	23 7% a	83 21% o	57 10% o	47 14%	42 12%
Greater than £500	78 8%	2 6%	6 5%	7 8%	3 4%	5 6%	5 5%	21 16% bdefj	16 12% d	6 7%	1 3%	6 7%	67 10% m	11 4%	39 10%	39 7%	35 10%	26 8%
I am not currently saving	357 36%	23 54% dfghik	50 44% gi	32 38%	25 34%	37 41% i	32 33%	40 30%	46 32%	21 24%	21 41% i	30 34%	227 33%	130 41% l	121 30%	236 40% n	112 33%	126 37%
Don't know	151 15%	4 10%	14 12%	15 17%	15 20%	17 19%	11 12%	19 14%	16 11%	15 17%	11 21%	14 16%	94 14%	57 18%	50 12%	102 17% n	45 13%	50 15%
Median	200	200	205	200	150	250	200	300	300	200	190	200	300	200	300	200	200	200
Mean score	386.22	304.08	311.04	424.74	235.11	340.04	284.89	635.90	446.07	360.80	310.25	274.56	420.02	291.67	430.53	346.15	381.36	383.43
								bd					m					
Standard deviation	606.06	317.86	361.07	741.41	232.73	274.74	231.62	1077.96	686.32	424.83	511.91	227.52	573.52	682.52	668.65	541.52	510.79	672.87
Standard error	27.52	79.46	49.14	111.77	35.49	48.57	39.72	115.57	76.73	66.35	111.71	39.61	30.06	62.05	44.28	33.78	37.25	52.70

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q2. On average, how much, if anything, do you currently pay personally into a private pension scheme each month? This can be a workplace pension or other personal pension. If you are in a workplace pension please only think about the contributions that you personally make each month, not the contributions your employer makes

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa- tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	149	37	112	66	83	92	57	124	18	3	1	10	71	41	17	60	64	18
	15%	11%	17%	13%	17%	17%	12%	26%	12%	1%	1%	13%	33%	29%	13%	15%	18%	10%
			a			f		hij	ij				kn	kn			q	
£101-£250	70	10	60	28	42	52	18	69	1	-	-	-	7	22	40	44	18	5
	7%	3%	9%	6%	8%	10%	4%	14%	1%	-	-	-	3%	16%	30%	11%	5%	3%
			a			f		hij						kl	klm	pq		
Greater than £250	28	3	25	10	18	25	3	25	1	-	-	-	2	2	21	22	4	1
	3%	1%	4%	2%	4%	5%	1%	5%	1%	-	-	-	1%	1%	16%	6%	1%	1%
			a			f		hij							klm	pq		
I have a pension, but I don't know how much I pay into it	252	38	214	131	121	144	108	169	52	7	10	18	66	53	43	115	82	44
	25%	12%	32%	26%	24%	27%	23%	35%	35%	4%	10%	23%	31%	37%	33%	29%	23%	24%
			a					ij	ij		i			k				
I don't have a workplace or a personal pension	502	242	260	265	237	225	277	93	75	181	91	52	68	23	10	161	193	113
	50%	73%	39%	53%	47%	42%	60%	19%	51%	95%	89%	65%	32%	16%	8%	40%	54%	62%
		b			e				g	gh	gh	lmn	mn	n		o		o
Median	86	68	100	80	92	100	51	97	39	35	20	10	50	92	180	105	65	74
Mean score	127.98	78.23	140.63	112.62	139.13	152.72	74.39	130.46	83.12	36.40	20.00	21.79	61.27	94.45	237.66	170.30	84.46	81.89
			a		f								l	lm	p			
Standard deviation	186.13	72.77	203.42	127.41	218.94	215.89	68.96	182.23	190.34	15.88	-	17.52	58.99	64.26	282.58	242.74	77.24	72.60
Standard error	12.52	9.39	16.03	12.32	20.51	17.34	8.49	13.12	43.67	7.94	-	5.54	6.86	8.23	35.32	23.14	8.58	16.23

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q2. On average, how much, if anything, do you currently pay personally into a private pension scheme each month? This can be a workplace pension or other personal pension. If you are in a workplace pension please only think about the contributions that you personally make each month, not the contributions your employer makes

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	149	1	17	10	11	17	16	20	22	18	5	11	103	46	64	85	51	54
	15%	3%	15%	11%	15%	19%	17%	15%	16%	20%	10%	13%	15%	15%	16%	14%	15%	16%
			a		a	a	a	a	a	a								
£101-£250	70	1	3	3	5	6	16	10	12	6	3	5	57	13	34	36	25	20
	7%	3%	3%	4%	7%	6%	17%	8%	8%	7%	6%	6%	8%	4%	8%	6%	7%	6%
							abceg						m					
Greater than £250	28	-	4	2	-	-	2	4	9	3	-	4	25	2	16	12	9	8
	3%	-	3%	3%	-	-	2%	3%	6%	3%	-	5%	4%	1%	4%	2%	2%	2%
									de			de	m					
I have a pension, but I don't know how much I pay into it	252	11	26	21	19	27	20	47	33	16	7	26	169	83	108	144	79	81
	25%	27%	23%	24%	25%	29%	21%	36%	23%	18%	13%	29%	25%	26%	27%	24%	23%	24%
						j		bcfhij				j						
I don't have a workplace or a personal pension	502	28	64	50	39	41	41	51	65	45	35	41	330	172	183	319	178	174
	50%	66%	56%	58%	53%	46%	43%	39%	46%	51%	71%	47%	48%	54%	45%	53%	52%	52%
		efghk	g	g	g						defghik				n			
Median	86	25	74	65	75	67	105	90	100	92	80	100	100	55	100	75	100	70
Mean score	127.98	105.71	107.55	155.35	85.42	74.61	98.99	114.48	217.05	115.46	106.64	133.90	145.22	76.65	126.80	128.98	122.44	98.66
													m					
Standard deviation	186.13	109.95	113.10	229.22	66.32	49.48	71.11	101.93	364.81	125.09	73.80	123.20	208.55	70.69	128.40	224.43	135.44	98.18
Standard error	12.52	77.75	23.58	55.59	15.63	11.66	15.52	16.32	57.68	27.97	26.09	31.81	16.00	9.90	12.78	20.49	15.54	11.19

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q3. On average, how much money do you borrow each month?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	39 4%	13 4%	26 4%	19 4%	20 4%	18 3%	21 5%	20 4%	10 7%	7 3%	1 1%	4 5%	13 6%	3 2%	8 6%	18 5%	12 3%	8 4%
£101-£250	27 3%	6 2%	21 3%	11 2%	16 3%	15 3%	12 3%	18 4%	3 2%	3 2%	1 1%	- -	10 5%	5 4%	5 4%	7 2%	16 4%	2 1%
£251-£500	27 3%	9 3%	18 3%	15 3%	12 2%	12 2%	15 3%	11 2%	3 2%	8 4%	- -	3 4%	7 3%	3 2%	4 3%	6 1%	13 4%	6 3%
Greater than £500	21 2%	7 2%	14 2%	16 3%	5 1%	13 2%	8 2%	6 1%	3 2%	5 3%	2 2%	2 2%	7 3%	4 3%	1 1%	5 1%	11 3%	4 2%
I am not currently borrowing	804 80%	275 83%	529 79%	402 80%	402 80%	450 84%	354 76%	391 82%	108 73%	157 82%	83 81%	67 84%	165 77%	118 84%	109 83%	339 84%	276 76%	143 79%
Don't know	84 8%	20 6%	63 9%	38 8%	46 9%	30 6%	54 12%	33 7%	20 14%	11 6%	16 15%	4 5%	12 6%	7 5%	6 4%	27 7%	33 9%	18 10%
Median	200	200	200	300	150	200	200	180	100	400	1000	360	150	225	150	100	200	250
Mean score	770.59	503.18	889.53	1077.29	421.48	938.83	598.91	536.27	715.62	564.23	1449.51	341.84	710.74	1378.21	615.92	534.68	967.79	746.22
Standard deviation	1671.61	1060.17	1874.78	2025.84	1058.48	2070.22	1123.89	1344.85	1902.24	777.52	1744.02	313.79	1786.74	2324.13	2017.48	1283.66	2070.16	1213.31
Standard error	157.95	159.83	227.35	251.27	154.40	269.52	154.38	186.50	436.40	149.63	779.95	99.23	306.42	600.09	520.91	216.98	287.08	258.68

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q3. On average, how much money do you borrow each month?

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	39 4%	4 9%	4 3%	2 2%	4 5%	3 3%	5 5%	6 4%	4 3%	- -	1 2%	7 8%	27 4%	11 4%	20 5%	18 3%	14 4%	9 3%
£101-£250	27 3%	1 2%	7 6%	2 3%	- -	3 3%	3 3%	3 3%	3 2%	3 3%	2 4%	- -	21 3%	6 2%	15 4%	12 2%	15 4%	6 2%
£251-£500	27 3%	1 2%	4 3%	2 3%	- -	2 2%	2 2%	6 5%	2 2%	3 3%	1 2%	4 5%	23 3%	4 1%	9 2%	18 3%	7 2%	14 4%
Greater than £500	21 2%	1 3%	2 2%	- -	1 2%	2 2%	2 2%	3 2%	4 3%	1 2%	- -	4 5%	15 2%	5 2%	6 2%	15 2%	10 3%	9 3%
I am not currently borrowing	804 80%	33 78%	89 78%	76 88%	64 86%	73 81%	74 78%	101 76%	118 83%	78 89%	36 73%	62 71%	551 81%	253 80%	328 81%	476 80%	272 80%	278 82%
Don't know	84 8%	3 6%	9 8%	4 4%	5 7%	7 8%	9 10%	14 10%	10 7%	3 3%	10 19%	10 11%	47 7%	37 12%	27 7%	57 10%	22 6%	21 6%
Median	200	100	200	200	50	150	120	250	200	300	200	430	200	150	150	300	200	400
Mean score	770.59	860.65	465.00	245.42	1706.32	396.44	699.07	534.18	1440.30	616.97	223.29	1163.33	785.80	722.42	589.85	912.83	899.14	1052.8
Standard deviation	1671.61	1632.88	913.50	192.23	3712.01	458.29	1408.31	873.28	3030.32	757.14	198.41	1970.38	1772.4	1330.6	1579.12	1740.12	1905.2	1901.0
Standard error	157.95	617.17	215.31	67.96	1403.01	152.76	532.29	186.18	809.89	338.60	99.20	594.09	190.02	266.12	223.32	221.00	277.91	304.40

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q4. Over the last six months, which of the following, if any, have you been saving towards?/ Q5. Over the last six months, which of the following, if any, did you borrow money for? When thinking about borrowing money, this could be from any source.

SUMMARY TABLE

Base: All respondents

	Q4. Save	Q5. Borrow
Unweighted Total	1001	1001
Weighted Total	1001 100%	1001 100%
Deposit or money to buy a house (excluding your mortgage)	207 21%	44 4%
Managing existing debts (e.g. paying down balance/consolidating debt)	150 15%	99 10%
One off purchases (such as a holiday/car/TV)	340 34%	141 14%
Costs related to your family (saving for family/children/wedding)	161 16%	79 8%
Education and training (excluding any loans from the Student Loan Company)	105 10%	53 5%
'Rainy day' money	364 36%	- -
Other	35 4%	25 2%
I am not currently saving/borrowing	238 24%	677 68%

J302994 Millenials Savings Tracker

Q4. Over the last six months, which of the following, if any, have you been saving towards?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
'Rainy day' money	364	120	245	186	179	217	147	193	48	68	24	29	77	57	66	179	114	54
	36%	36%	36%	37%	36%	40%	32%	40%	33%	36%	24%	37%	36%	40%	50%	44%	31%	30%
						f		j		j					l	pq		
One off purchases (such as a holiday/car/TV)	340	155	185	168	173	210	130	177	42	86	15	32	76	56	51	152	119	48
	34%	47%	28%	34%	34%	39%	28%	37%	29%	45%	15%	40%	36%	40%	39%	38%	33%	26%
		b				f		j		ghj					q			
Deposit or money to buy a house (excluding your mortgage)	207	72	134	105	101	135	72	141	28	24	7	19	52	47	37	60	103	25
	21%	22%	20%	21%	20%	25%	15%	29%	19%	12%	7%	23%	24%	33%	28%	15%	28%	14%
						f		hij		j						oq		
Costs related to your family (saving for family/ children/wedding)	161	29	131	82	79	90	71	102	22	15	9	15	36	22	37	65	68	23
	16%	9%	20%	16%	16%	17%	15%	21%	15%	8%	9%	19%	17%	16%	28%	16%	19%	13%
		a				ij		i							lm			
Managing existing debts (e.g. paying down balance/ consolidating debt)	150	40	109	71	79	85	65	95	22	15	9	13	47	24	30	58	58	32
	15%	12%	16%	14%	16%	16%	14%	20%	15%	8%	9%	16%	22%	17%	23%	14%	16%	18%
						ij		i										
Education and training (excluding any loans from the Student Loan Company)	105	63	42	50	55	66	39	41	15	36	7	11	25	8	7	48	36	16
	10%	19%	6%	10%	11%	12%	8%	8%	10%	19%	7%	14%	12%	6%	5%	12%	10%	9%
		b								ghj		mn						
Other	35	15	20	21	14	18	17	9	5	12	5	3	2	6	2	16	11	8
	4%	5%	3%	4%	3%	3%	4%	2%	3%	6%	5%	4%	1%	4%	2%	4%	3%	5%
						g		g		g				l				
I am not currently saving	238	70	168	119	119	88	150	75	35	50	52	13	43	22	9	72	86	65
	24%	21%	25%	24%	24%	16%	32%	16%	24%	26%	51%	16%	20%	15%	7%	18%	24%	36%
						e		g		g	ghi	n	n	n		o	op	

Columns Tested: a, b - c, d - e, f - g, h, i, j - k, l, m, n - o, p, q



J302994 Millenials Savings Tracker

Q4. Over the last six months, which of the following, if any, have you been saving towards?

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
'Rainy day' money	364	13	39	36	31	33	35	44	56	38	12	28	264	100	147	218	129	118
	36%	30%	34%	41%	42%	36%	36%	33%	40%	44%	24%	32%	39%	32%	36%	37%	38%	35%
				j	j				j	j			m					
One off purchases (such as a holiday/car/TV)	340	12	33	32	23	32	41	40	47	31	17	33	258	83	153	187	127	126
	34%	29%	29%	37%	30%	36%	43%	30%	33%	35%	34%	38%	38%	26%	38%	31%	37%	37%
							b						m		o			
Deposit or money to buy a house (excluding your mortgage)	207	9	18	17	11	18	28	29	29	22	8	18	165	41	91	115	75	77
	21%	22%	16%	20%	14%	20%	29%	22%	20%	25%	17%	21%	24%	13%	23%	19%	22%	23%
							bd						m					
Costs related to your family (saving for family/ children/wedding)	161	4	17	11	10	14	24	27	19	16	8	11	122	39	77	84	67	52
	16%	9%	15%	13%	13%	15%	25%	20%	14%	18%	17%	13%	18%	12%	19%	14%	20%	15%
							ach						m		o			
Managing existing debts (e.g. paying down balance/ consolidating debt)	150	7	15	13	9	12	11	23	25	15	5	14	102	47	59	91	62	51
	15%	16%	13%	15%	13%	13%	12%	18%	18%	16%	11%	16%	15%	15%	15%	15%	18%	15%
Education and training (excluding any loans from the Student Loan Company)	105	5	8	7	9	5	4	22	19	10	5	11	82	23	54	51	51	35
	10%	11%	7%	8%	12%	5%	4%	17%	13%	11%	11%	13%	12%	7%	13%	8%	15%	10%
								bcef					m		o			
Other	35	1	4	6	2	1	3	4	6	6	1	-	26	9	16	19	9	17
	4%	3%	4%	7%	3%	1%	4%	3%	4%	7%	3%	-	4%	3%	4%	3%	3%	5%
				ek						ek								
I am not currently saving	238	10	39	16	17	23	18	29	29	19	16	22	131	106	75	163	70	78
	24%	24%	34%	19%	22%	25%	18%	22%	21%	22%	32%	25%	19%	34%	19%	27%	21%	23%
			cfgh										l		n			

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q5. Over the last six months, which of the following, if any, did you borrow money for? When thinking about borrowing money, this could be from any source.

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa- tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One off purchases (such as a holiday/car/TV)	141	32	108	63	78	74	67	89	22	18	4	6	44	24	31	69	42	24
	14%	10%	16%	13%	16%	14%	15%	19%	15%	9%	4%	7%	21%	17%	23%	17%	11%	13%
			a					ij	j				k	k	k	p		
Managing existing debts (e.g. paying down balance/ consolidating debt)	99	23	76	47	53	47	52	60	14	10	9	5	35	13	15	32	41	25
	10%	7%	11%	9%	10%	9%	11%	13%	9%	5%	9%	6%	17%	9%	11%	8%	11%	14%
			a					i					k			o		
Costs related to your family (saving for family/ children/wedding)	79	13	66	37	43	39	40	42	12	10	7	5	15	10	21	33	27	18
	8%	4%	10%	7%	8%	7%	9%	9%	8%	5%	7%	6%	7%	7%	16%	8%	7%	10%
			a												klm			
My education and training (excluding any loans from the Student Loan Company)	53	24	29	28	25	29	23	25	7	14	3	7	10	9	9	25	18	8
	5%	7%	4%	6%	5%	5%	5%	5%	5%	7%	3%	8%	5%	6%	7%	6%	5%	5%
			b															
Deposit or money to buy a house (excluding your mortgage)	44	7	36	17	27	26	17	30	6	1	3	4	13	7	10	23	12	8
	4%	2%	5%	3%	5%	5%	4%	6%	4%	1%	3%	5%	6%	5%	8%	6%	3%	5%
			a					i	i									
Other	25	15	10	17	8	8	16	11	3	7	2	3	5	5	-	5	13	6
	2%	5%	1%	3%	2%	2%	4%	2%	2%	3%	2%	3%	2%	3%	-	1%	4%	3%
			b			e										o		
I am not currently borrowing	677	248	430	349	328	372	306	291	96	149	80	59	118	91	74	266	249	117
	68%	75%	64%	70%	65%	69%	66%	61%	65%	78%	79%	74%	55%	65%	56%	66%	69%	65%
			b							gh	gh	In						

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q5. Over the last six months, which of the following, if any, did you borrow money for? When thinking about borrowing money, this could be from any source.

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One off purchases (such as a holiday/car/TV)	141	4	11	9	11	17	13	12	23	15	8	17	106	35	64	77	62	39
	14%	9%	9%	11%	15%	19%	14%	9%	16%	17%	16%	19%	15%	11%	16%	13%	18%	11%
						bg						g					q	
Managing existing debts (e.g. paying down balance/consolidating debt)	99	4	12	7	1	13	7	19	16	8	3	9	68	31	41	58	38	36
	10%	9%	10%	9%	2%	15%	7%	14%	11%	9%	6%	10%	10%	10%	10%	10%	11%	11%
		d	d	d		d		d	d	d		d						
Costs related to your family (saving for family/children/wedding)	79	1	6	4	3	9	11	18	9	2	5	11	60	20	50	29	27	16
	8%	3%	5%	4%	4%	10%	12%	14%	6%	2%	10%	13%	9%	6%	12%	5%	8%	5%
					i	i	abcdhi				i	bcdi			o			
My education and training (excluding any loans from the Student Loan Company)	53	1	5	3	5	2	5	16	5	-	2	8	47	6	36	17	25	15
	5%	2%	5%	4%	6%	2%	5%	12%	4%	-	5%	9%	7%	2%	9%	3%	7%	4%
				i			bcehi				i	m			o			
Deposit or money to buy a house (excluding your mortgage)	44	2	2	1	3	3	-	7	9	4	5	6	37	7	26	18	19	8
	4%	5%	2%	1%	4%	3%	-	5%	7%	5%	10%	7%	5%	2%	6%	3%	6%	2%
								f	f		bcf	f	m	o	o	q	q	
Other	25	2	6	1	2	-	3	2	3	1	1	5	17	8	8	17	9	6
	2%	4%	5%	1%	2%	-	3%	2%	2%	1%	2%	5%	2%	3%	2%	3%	3%	2%
			e								e							
I am not currently borrowing	677	29	84	66	52	51	68	84	97	67	34	45	445	232	255	422	220	245
	68%	68%	74%	77%	71%	57%	71%	63%	69%	76%	67%	52%	65%	73%	63%	71%	65%	73%
			ek	egk	k		k		k	ek		l		n		p		

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q6. What, if anything, is your total outstanding personal debt?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£1,000	67	25	42	29	38	27	40	34	10	14	5	6	16	7	11	23	27	15
	7%	8%	6%	6%	8%	5%	9%	7%	7%	8%	5%	8%	8%	5%	8%	6%	7%	8%
							e											
£1,001-£5,000	91	17	74	46	45	47	44	59	9	7	4	3	29	25	14	23	45	22
	9%	5%	11%	9%	9%	9%	10%	12%	6%	4%	4%	4%	14%	18%	11%	6%	12%	12%
			a					hij					k	k			o	o
Greater than £5,000	88	19	69	45	43	52	36	59	12	5	7	5	26	15	24	41	26	17
	9%	6%	10%	9%	9%	10%	8%	12%	8%	3%	7%	6%	12%	11%	19%	10%	7%	9%
			a					i	i						k			
Don't know	126	21	105	63	63	52	74	58	27	14	16	10	28	8	9	42	48	34
	13%	6%	16%	13%	13%	10%	16%	12%	19%	7%	16%	12%	13%	6%	7%	10%	13%	19%
			a				e		gi		i		m					o
I do not have any outstanding personal debt	629	248	381	316	312	359	270	271	89	150	69	56	113	85	74	274	216	93
	63%	75%	57%	63%	62%	67%	58%	56%	60%	79%	68%	70%	53%	60%	56%	68%	60%	51%
			b			f			ghj		g		ln			pq		
Median	3000	1600	3000	3000	3000	4000	3000	4000	3000	1000	3500	1500	4000	4000	5000	5000	3000	3000
Mean score	7064.56	5709.90	7512.09	6874.45	7246.58	7882.87	6206.21	6741.12	6842.20	4731.31	6862.83	4635.17	5483.41	6610.48	9872.71	10802.16	4827.59	4950.90
																p		
Standard deviation	15639.9	8392.63	17379.02	18545.07	12306.16	12336.58	18498.17	10794.68	7775.34	9623.81	7986.91	5907.40	6417.02	7470.88	16797.71	24569.94	6535.54	5707.29
Standard error	1020.23	956.43	1382.60	1639.17	1189.68	1107.86	1755.77	915.59	1419.58	1728.49	1996.73	1432.76	778.18	1113.69	2623.36	2696.90	670.53	815.33

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q6. What, if anything, is your total outstanding personal debt?

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£1,000	67	5	10	4	5	4	8	11	9	4	1	7	44	23	24	43	30	22
	7%	11%	8%	4%	6%	5%	9%	8%	7%	5%	1%	8%	6%	7%	6%	7%	9%	7%
		j																
£1,001-£5,000	91	1	14	5	3	10	5	11	10	7	6	19	57	34	33	58	28	34
	9%	3%	12%	6%	4%	11%	5%	8%	7%	8%	11%	22%	8%	11%	8%	10%	8%	10%
			d								acdfghi							
Greater than £5,000	88	3	9	6	8	8	8	10	23	4	3	7	57	30	32	55	29	28
	9%	7%	8%	7%	11%	8%	8%	8%	16%	4%	6%	8%	8%	10%	8%	9%	8%	8%
									bcgi									
Don't know	126	5	14	12	6	11	11	18	15	11	11	11	76	50	44	82	36	34
	13%	11%	13%	14%	8%	12%	12%	13%	11%	12%	22%	13%	11%	16%	11%	14%	10%	10%
										dh				i				
I do not have any outstanding personal debt	629	29	68	59	53	57	63	83	84	62	29	42	449	180	271	358	219	219
	63%	68%	59%	68%	71%	64%	66%	63%	59%	70%	59%	49%	66%	57%	67%	60%	64%	65%
		k		k	k		k			k			m		o			
Median	3000	1000	3000	3000	10000	4000	2000	2000	6000	3500	2000	3000	3000	3000	3000	3000	2500	3000
Mean score	7064.56	4133.27	4776.89	4902.95	18331.57	5269.22	5077.11	6400.85	11731.31	4065.29	8674.28	3946.64	6714.2	7698.3	6118.11	7605.46	6389.7	7914.3
Standard deviation	15639.9	5290.39	5626.87	4509.42	27423.21	4638.13	6291.10	10008.00	30426.70	3471.25	10786.68	3752.53	10931	21778	7998.40	18657.51	13347	22068
Standard error	1020.23	1870.43	965.00	1093.69	6463.71	1064.06	1744.84	1562.99	4810.88	1002.06	3595.56	765.98	875.20	2450.3	862.49	1528.48	1439.3	2437.0

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q7. And through which of the following, if any, do you currently hold outstanding personal debt?

Base: All those who have any outstanding personal debt

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/ Housing associa tion renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	352	106	246	192	160	174	178	188	58	47	31	26	91	53	48	120	140	81
Weighted Total	372	82	290	184	188	178	194	209	59	41	33	24	100	56	58	128	146	89
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Credit cards	180	16	163	90	90	94	86	119	23	7	16	6	60	34	35	68	72	36
	48%	20%	56%	49%	48%	53%	44%	57%	39%	16%	50%	24%	59%	61%	60%	53%	50%	40%
			a					hi	i		i							
Overdraft	95	32	63	46	49	47	49	50	12	17	7	9	28	19	8	24	50	17
	26%	39%	22%	25%	26%	26%	25%	24%	20%	41%	21%	39%	28%	33%	14%	19%	34%	19%
		b								gh				n		oq		
Bank loans	72	13	59	33	39	51	22	58	7	2	3	3	23	18	17	28	31	11
	19%	16%	20%	18%	21%	28%	11%	28%	11%	4%	10%	12%	23%	32%	28%	22%	21%	13%
						f		hij										
Loans from friends and family	66	19	47	34	32	26	40	27	11	13	10	4	19	5	5	14	27	24
	18%	23%	16%	18%	17%	15%	20%	13%	19%	32%	31%	18%	19%	9%	8%	11%	19%	27%
								g		g								o
Mortgage	50	1	50	22	28	29	21	41	7	-	2	3	7	5	23	46	2	2
	14%	1%	17%	12%	15%	16%	11%	20%	11%	-	6%	11%	7%	9%	40%	36%	1%	2%
			a					i	i						lm	pq		
Store cards	41	8	33	21	20	20	21	27	6	1	2	2	18	3	3	11	18	12
	11%	9%	11%	12%	10%	11%	11%	13%	11%	3%	7%	9%	18%	6%	5%	9%	12%	13%
													mn					
'Payday' or other similar short-term, high-interest loan	33	5	28	13	20	9	24	15	9	2	4	3	12	4	-	6	9	18
	9%	6%	10%	7%	10%	5%	12%	7%	15%	5%	13%	13%	12%	8%	-	4%	6%	20%
						e							n	n				op
Rent arrears	19	1	18	9	10	6	13	6	8	1	1	1	6	1	4	6	4	9
	5%	1%	6%	5%	5%	3%	7%	3%	14%	3%	4%	3%	6%	2%	6%	5%	3%	10%
								g										p
Debts related to guarantor loans	10	2	8	3	6	5	4	6	2	-	1	-	5	-	2	4	3	3
	3%	3%	3%	2%	3%	3%	2%	3%	4%	-	3%	-	5%	-	3%	3%	2%	3%
Other debts	59	21	39	34	25	26	33	25	14	11	6	3	20	7	6	14	27	17
	16%	25%	13%	18%	14%	15%	17%	12%	23%	26%	18%	13%	20%	12%	10%	11%	19%	19%
		b							g	g								

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q7. And through which of the following, if any, do you currently hold outstanding personal debt?

Base: All those who have any outstanding personal debt

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	352	12	49	30	25	28	20	61	55	20	20	32	228	124	129	223	119	114
Weighted Total	372	13	47	27	22	33	32	50	57	26	21	45	235	137	134	239	122	118
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Credit cards	180 48%	5 40%	29 63%	14 52%	8 39%	17 52%	15 49%	17 34%	26 45%	13 48%	10 50%	24 54%	102 44%	77 56%	56 42%	124 52%	58 48%	58 49%
Overdraft	95 26%	4 26%	9 20%	9 33%	10 47%	8 25%	9 29%	9 18%	13 22%	3 13%	6 29%	15 34%	61 26%	34 25%	36 27%	59 25%	34 28%	36 30%
Bank loans	72 19%	2 17%	12 25%	3 11%	3 14%	4 11%	8 26%	7 14%	15 26%	6 24%	3 13%	9 19%	46 20%	26 19%	31 23%	41 17%	25 21%	17 14%
Loans from friends and family	66 18%	4 26%	11 24%	4 16%	2 11%	4 12%	3 10%	8 15%	10 18%	7 26%	4 21%	8 18%	41 18%	25 18%	25 19%	41 17%	24 20%	19 16%
Mortgage	50 14%	- -	5 12%	4 16%	6 26%	9 26%	5 16%	7 14%	10 17%	- -	2 9%	3 7%	26 11%	24 18%	14 10%	37 15%	17 14%	10 8%
Store cards	41 11%	4 30%	2 4%	5 17%	1 3%	4 12%	3 11%	4 9%	5 9%	3 12%	2 9%	8 17%	25 10%	16 12%	19 15%	22 9%	16 13%	14 12%
'Payday' or other similar short-term, high-interest loan	33 9%	4 26%	4 9%	5 19%	1 7%	3 8%	- -	4 9%	6 10%	1 5%	3 13%	2 4%	13 5%	20 15%	10 7%	23 10%	12 10%	10 9%
Rent arrears	19 5%	- -	1 1%	1 3%	2 7%	1 4%	2 5%	1 3%	5 9%	1 5%	- -	5 10%	14 6%	5 3%	9 6%	10 4%	8 6%	5 4%
Debts related to guarantor loans	10 3%	- -	3 6%	2 7%	- -	1 4%	- -	2 4%	1 1%	- -	1 4%	- -	6 3%	4 3%	4 3%	5 2%	2 2%	4 3%
Other debts	59 16%	3 24%	6 12%	4 16%	3 15%	5 15%	6 17%	8 17%	10 18%	5 20%	4 21%	4 9%	41 18%	18 13%	19 14%	40 17%	16 13%	27 23%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q8_SUM. How optimistic or pessimistic do you feel about each of the following?

SUMMARY TABLE

Base: All respondents

	Total	Very optimistic	Somewhat optimistic	Somewhat pessimistic	Very pessimistic	Don't know	Net: Optimistic	Net: Pessimistic	Mean
Your ability to pay bills and everyday expenses	1001 100%	230 23%	456 46%	221 22%	66 7%	28 3%	686 69%	287 29%	2.87
The future in general	1001 100%	170 17%	471 47%	219 22%	86 9%	55 5%	641 64%	305 30%	2.77
Your ability to find a job, if you needed to	1001 100%	197 20%	399 40%	221 22%	120 12%	64 6%	596 60%	341 34%	2.72
Your career advancement	1001 100%	155 15%	421 42%	219 22%	121 12%	85 8%	577 58%	340 34%	2.67
Your financial situation overall	1001 100%	110 11%	454 45%	281 28%	113 11%	44 4%	563 56%	394 39%	2.59
The overall amount of savings you have	1001 100%	100 10%	359 36%	288 29%	192 19%	62 6%	459 46%	480 48%	2.39
The amount you are currently saving each month	1001 100%	96 10%	348 35%	294 29%	187 19%	76 8%	444 44%	480 48%	2.38
Your ability to buy a home/more expensive home	1001 100%	74 7%	233 23%	246 25%	358 36%	91 9%	306 31%	604 60%	2.02
The UK's economic situation	1001 100%	49 5%	257 26%	381 38%	220 22%	95 9%	306 31%	601 60%	2.15

J302994 Millenials Savings Tracker

Q8_1. How optimistic or pessimistic do you feel about each of the following?

The overall amount of savings you have

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	100	34	65	52	47	59	41	57	14	12	8	7	25	18	17	45	32	15
	10%	10%	10%	10%	9%	11%	9%	12%	9%	6%	8%	9%	12%	13%	13%	11%	9%	8%
Somewhat optimistic (3.0)	359	125	234	164	195	216	143	196	41	69	23	21	60	66	70	180	121	39
	36%	38%	35%	33%	39%	40%	31%	41%	28%	36%	23%	26%	28%	47%	53%	45%	33%	22%
					c	f		hj		j				kl	kl	pq	q	
Somewhat pessimistic (2.0)	288	93	195	146	142	150	137	131	49	59	27	28	70	32	32	108	108	56
	29%	28%	29%	29%	28%	28%	30%	27%	33%	31%	26%	35%	33%	23%	24%	27%	30%	31%
								m										
Very pessimistic (1.0)	192	60	132	104	88	91	101	81	27	38	29	22	49	21	12	52	78	53
	19%	18%	20%	21%	18%	17%	22%	17%	19%	20%	29%	28%	23%	15%	9%	13%	22%	29%
								g		g		mn	n			o	o	o
Don't know	62	18	45	33	29	20	42	14	16	12	15	2	9	3	1	18	23	18
	6%	5%	7%	7%	6%	4%	9%	3%	11%	6%	15%	2%	4%	2%	1%	4%	6%	10%
						e		g		g	gi							o
NETS																		
Net: Optimistic	459	160	299	217	242	275	184	253	55	81	31	28	85	85	86	225	152	54
	46%	48%	45%	43%	48%	51%	40%	53%	37%	42%	30%	35%	40%	60%	65%	56%	42%	30%
						f		hij		j				kl	kl	pq	q	
Net: Pessimistic	480	153	327	250	230	242	238	213	77	98	56	51	120	53	44	160	186	109
	48%	46%	49%	50%	46%	45%	51%	44%	52%	51%	55%	63%	56%	38%	34%	40%	51%	60%
						e		mn		mn		mn	mn			o	o	o
Mean score	2.39	2.43	2.37	2.35	2.43	2.47	2.29	2.49	2.32	2.31	2.11	2.16	2.30	2.60	2.69	2.57	2.31	2.10
						f		ij						kl	kl	pq	q	
Standard deviation	.93	.92	.93	.95	.91	.91	.94	.92	.92	.88	.98	.95	.97	.90	.81	.87	.93	.96
Standard error	.03	.05	.04	.04	.04	.04	.05	.04	.08	.06	.11	.10	.07	.08	.08	.04	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q8_1. How optimistic or pessimistic do you feel about each of the following?

The overall amount of savings you have

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	100	2	8	7	7	9	13	18	13	11	3	8	75	25	53	47	49	27
	10%	5%	7%	9%	9%	10%	14%	14%	9%	12%	5%	9%	11%	8%	13%	8%	14%	8%
															o		q	
Somewhat optimistic (3.0)	359	13	32	30	32	32	47	51	54	27	15	27	264	95	172	187	125	96
	36%	31%	28%	35%	44%	35%	49%	38%	38%	30%	30%	31%	39%	30%	42%	31%	37%	29%
					b		bijk						m		o		q	
Somewhat pessimistic (2.0)	288	14	32	29	18	23	24	37	39	34	14	23	205	83	105	183	93	111
	29%	34%	28%	33%	25%	26%	25%	28%	27%	38%	29%	26%	30%	26%	26%	31%	27%	33%
Very pessimistic (1.0)	192	11	35	15	10	19	8	18	26	13	12	26	104	88	55	137	57	83
	19%	26%	31%	17%	13%	21%	8%	14%	18%	14%	24%	30%	15%	28%	14%	23%	17%	25%
		fg	cdgghi			f					f	cdgfi		l		n		p
Don't know	62	1	7	5	7	7	3	8	9	4	6	3	36	26	20	42	16	20
	6%	3%	6%	6%	9%	8%	3%	6%	7%	5%	12%	3%	5%	8%	5%	7%	5%	6%
NETS																		
Net: Optimistic	459	15	40	37	39	41	60	69	67	37	17	35	339	120	225	234	174	123
	46%	36%	35%	43%	53%	45%	64%	52%	48%	42%	35%	40%	50%	38%	55%	39%	51%	36%
					bj		abcehijk		b				m		o		q	
Net: Pessimistic	480	25	67	43	28	42	31	56	65	46	26	49	309	171	160	319	150	194
	48%	60%	59%	50%	38%	47%	33%	42%	46%	53%	53%	56%	45%	54%	40%	54%	44%	58%
		dfg	dfgh	f						f	f	dfg		l		n		p
Mean score	2.39	2.16	2.11	2.37	2.53	2.38	2.72	2.56	2.41	2.42	2.18	2.20	2.48	2.19	2.58	2.26	2.51	2.21
				b	abjk		abcehjk		b	b			m		o		q	
Standard deviation	.93	.90	.95	.89	.87	.96	.82	.92	.92	.90	.91	1.00	.90	.97	.90	.93	.95	.93
Standard error	.03	.14	.09	.09	.09	.11	.11	.07	.08	.11	.13	.12	.03	.06	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_2. How optimistic or pessimistic do you feel about each of the following?

The amount you are currently saving each month

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	96	27	70	50	46	54	43	55	14	8	6	8	22	19	20	45	35	9
		10%	8%	10%	10%	9%	10%	9%	12%	10%	4%	6%	10%	11%	13%	15%	11%	10%	5%
									i	i							q		
Somewhat optimistic	(3.0)	348	108	240	164	184	216	132	204	45	53	21	22	75	68	68	163	118	47
		35%	33%	36%	33%	37%	40%	29%	43%	31%	28%	21%	27%	35%	48%	52%	40%	33%	26%
							f		hij						kl	kl	pq		
Somewhat pessimistic	(2.0)	294	106	188	137	157	156	137	131	41	72	31	27	62	30	31	124	102	54
		29%	32%	28%	27%	31%	29%	30%	27%	28%	38%	30%	34%	29%	21%	24%	31%	28%	30%
										gh			m						
Very pessimistic	(1.0)	187	62	125	108	79	82	104	72	33	41	25	19	47	19	12	47	79	50
		19%	19%	19%	22%	16%	15%	22%	15%	23%	22%	25%	24%	22%	14%	9%	12%	22%	28%
					d		e			g	g	g	n	n				o	o
Don't know		76	28	48	41	35	30	47	17	13	17	18	4	7	6	1	24	28	20
		8%	9%	7%	8%	7%	5%	10%	4%	9%	9%	18%	5%	3%	4%	1%	6%	8%	11%
							e			g	g	ghi	n						o
NETS																			
Net: Optimistic	444	135	310	215	230	269	175	260	60	60	28	30	98	87	88	208	153	57	
	44%	41%	46%	43%	46%	50%	38%	54%	40%	32%	27%	37%	46%	62%	67%	52%	42%	31%	
						f		hij	j					kl	kl	pq	q		
Net: Pessimistic	480	167	313	244	236	239	242	203	75	114	56	46	109	49	43	171	181	105	
	48%	51%	47%	49%	47%	44%	52%	42%	51%	60%	55%	57%	51%	35%	33%	42%	50%	58%	
						e				g	g	mn	mn				o	o	
Mean score	2.38	2.33	2.41	2.34	2.42	2.47	2.27	2.53	2.30	2.15	2.10	2.25	2.36	2.64	2.73	2.54	2.33	2.09	
						f		hij						kl	kl	pq	q		
Standard deviation	.92	.90	.93	.96	.89	.89	.95	.90	.96	.84	.93	.96	.95	.89	.83	.86	.95	.91	
Standard error	.03	.05	.04	.04	.04	.04	.05	.04	.08	.06	.10	.10	.07	.08	.08	.04	.05	.07	

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q8_2. How optimistic or pessimistic do you feel about each of the following?

The amount you are currently saving each month

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	96	2	7	6	4	8	9	18	16	13	7	6	71	26	51	46	47	24
	10%	5%	6%	7%	6%	9%	9%	14%	11%	15%	13%	7%	10%	8%	12%	8%	14%	7%
								b		b					o		q	
Somewhat optimistic (3.0)	348	12	34	31	31	26	39	50	52	33	11	28	251	97	154	194	120	93
	35%	27%	30%	36%	42%	29%	41%	37%	37%	38%	22%	33%	37%	31%	38%	33%	35%	28%
					j		j	j	j								q	
Somewhat pessimistic (2.0)	294	11	37	30	21	27	31	34	39	22	19	24	205	88	119	174	95	111
	29%	25%	32%	35%	29%	29%	33%	25%	28%	24%	38%	27%	30%	28%	29%	29%	28%	33%
Very pessimistic (1.0)	187	15	30	11	8	20	13	21	25	14	7	23	114	73	53	134	55	90
	19%	35%	26%	13%	11%	23%	14%	15%	18%	15%	14%	26%	17%	23%	13%	22%	16%	27%
		cd	ghij	cd		d						cd		l	n		p	
Don't know	76	3	7	7	9	9	3	11	9	7	6	5	43	33	29	48	23	18
	8%	7%	6%	9%	12%	10%	3%	8%	6%	8%	13%	6%	6%	11%	7%	8%	7%	5%
														l				
NETS																		
Net: Optimistic	444	14	40	37	36	34	48	68	68	46	18	35	322	123	204	240	168	117
	44%	33%	35%	43%	48%	38%	51%	51%	49%	52%	36%	40%	47%	39%	50%	40%	49%	35%
							b	abj	b	ab			m		o		q	
Net: Pessimistic	480	25	67	42	29	47	44	54	64	35	26	47	319	161	172	308	150	201
	48%	60%	59%	48%	40%	52%	46%	41%	45%	40%	52%	54%	47%	51%	43%	52%	44%	60%
		dgi	dghi												n		p	
Mean score	2.38	2.03	2.16	2.40	2.49	2.27	2.48	2.54	2.45	2.56	2.41	2.22	2.43	2.27	2.54	2.28	2.51	2.16
				ab	ab		ab	abk	ab	abk			m		o		q	
Standard deviation	.92	.96	.91	.83	.80	.96	.85	.94	.93	.95	.94	.95	.91	.94	.89	.93	.95	.92
Standard error	.03	.15	.08	.09	.09	.11	.11	.08	.08	.12	.13	.12	.04	.06	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_3. How optimistic or pessimistic do you feel about each of the following?

Your financial situation overall

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	110	35	75	49	61	60	50	59	20	15	7	8	21	15	23	51	28	23
	11%	11%	11%	10%	12%	11%	11%	12%	13%	8%	7%	10%	10%	11%	18%	13%	8%	13%
															l	p		
Somewhat optimistic (3.0)	454	165	289	220	234	260	194	233	54	98	28	34	86	83	78	195	175	61
	45%	50%	43%	44%	47%	48%	42%	49%	36%	51%	28%	43%	41%	59%	59%	48%	48%	34%
		b				f		hj	hj	hj				kl	kl	q	q	
Somewhat pessimistic (2.0)	281	92	189	148	133	158	123	126	44	61	32	26	66	31	22	111	97	54
	28%	28%	28%	30%	27%	29%	27%	26%	30%	32%	31%	32%	31%	22%	17%	28%	27%	30%
												n	n					
Very pessimistic (1.0)	113	28	84	59	54	39	73	48	21	12	25	11	33	7	6	26	47	35
	11%	9%	13%	12%	11%	7%	16%	10%	14%	6%	24%	13%	15%	5%	4%	7%	13%	19%
		a				e			i		ghi	mn	mn			o	o	
Don't know	44	10	33	25	19	20	23	13	9	5	10	2	7	4	3	19	13	9
	4%	3%	5%	5%	4%	4%	5%	3%	6%	2%	10%	2%	3%	3%	2%	5%	4%	5%
											gi							
NETS																		
Net: Optimistic	563	200	364	269	295	319	244	292	73	113	35	42	107	98	101	246	203	84
	56%	61%	54%	54%	59%	59%	53%	61%	50%	59%	35%	52%	50%	70%	77%	61%	56%	46%
		b				f		hj	j	j				kl	kl	q	q	
Net: Pessimistic	394	120	274	207	187	197	196	175	65	73	57	37	99	38	28	138	144	89
	39%	36%	41%	41%	37%	37%	42%	36%	44%	38%	56%	46%	46%	27%	21%	34%	40%	49%
											gi	mn	mn					o
Mean score	2.59	2.65	2.56	2.55	2.63	2.66	2.50	2.65	2.52	2.62	2.19	2.49	2.46	2.78	2.92	2.71	2.53	2.41
						f		j	j	j				kl	kl	pq		
Standard deviation	.84	.79	.86	.84	.84	.78	.90	.83	.92	.73	.92	.85	.88	.71	.72	.78	.83	.96
Standard error	.03	.04	.04	.04	.04	.03	.04	.04	.08	.05	.10	.09	.06	.06	.07	.04	.04	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q8_3. How optimistic or pessimistic do you feel about each of the following?

Your financial situation overall

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	110	2	10	10	4	8	11	24	16	13	6	4	80	30	52	58	57	20
		11%	5%	9%	12%	5%	9%	11%	18%	11%	15%	12%	5%	12%	9%	13%	10%	17%	6%
								abdk		dk							q		
Somewhat optimistic	(3.0)	454	21	51	40	43	40	50	54	69	32	19	37	331	123	212	242	162	142
		45%	49%	45%	46%	58%	44%	52%	40%	49%	36%	38%	42%	48%	39%	52%	41%	48%	42%
					glj									m	o				
Somewhat pessimistic	(2.0)	281	12	29	24	18	26	23	33	35	31	15	34	201	81	99	183	83	115
		28%	29%	25%	28%	25%	29%	25%	25%	24%	35%	30%	39%	29%	25%	24%	31%	24%	34%
													gh		n		p		
Very pessimistic	(1.0)	113	6	19	7	4	11	10	14	16	9	6	11	52	61	26	86	29	46
		11%	14%	17%	8%	6%	12%	10%	11%	12%	11%	13%	12%	8%	19%	7%	14%	8%	14%
				cd									l		n		p		
Don't know		44	1	5	5	5	2	8	5	3	3	1	21	23	16	28	10	13	
		4%	3%	5%	6%	7%	5%	6%	4%	3%	7%	2%	3%	7%	4%	5%	3%	4%	
													l						
NETS																			
Net: Optimistic	563	23	61	50	47	48	60	78	85	45	25	41	411	153	264	299	219	162	
	56%	54%	53%	58%	63%	53%	63%	59%	60%	51%	50%	47%	60%	48%	65%	50%	64%	48%	
					k								m		o		q		
Net: Pessimistic	394	18	48	31	22	37	33	47	51	41	21	45	252	141	125	269	112	161	
	39%	43%	42%	36%	30%	41%	35%	35%	36%	46%	43%	51%	37%	45%	31%	45%	33%	48%	
									d			dgh	l		n		p		
Mean score	2.59	2.47	2.48	2.66	2.67	2.53	2.66	2.71	2.62	2.58	2.54	2.40	2.66	2.41	2.75	2.48	2.75	2.42	
				k	k			bk					m		o		q		
Standard deviation	.84	.81	.89	.81	.68	.84	.82	.91	.85	.89	.89	.77	.79	.93	.77	.87	.84	.81	
Standard error	.03	.12	.08	.08	.07	.09	.10	.07	.07	.11	.12	.10	.03	.06	.04	.04	.05	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_4. How optimistic or pessimistic do you feel about each of the following?

Your ability to buy a home/more expensive home

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	74 7%	18 5%	56 8%	32 6%	41 8%	45 8%	29 6%	43 9% hi	6 4%	8 4%	7 7%	4 5%	12 6%	13 9%	17 13% l	34 8%	21 6%	12 7%
Somewhat optimistic (3.0)	233 23%	73 22%	160 24%	100 20%	133 27% c	129 24%	104 22%	140 29% ij	33 22% j	37 19% j	10 10%	12 15%	57 27% k	38 27% k	49 37% k	114 28% pq	74 20%	33 18%
Somewhat pessimistic (2.0)	246 25%	88 27%	158 24%	123 25%	123 24%	154 29% f	92 20%	122 25%	33 22%	53 28%	20 20%	24 30%	48 23%	34 24%	36 28%	100 25% q	104 29% q	29 16%
Very pessimistic (1.0)	358 36%	129 39%	229 34%	193 39%	165 33%	164 31% e	194 42% e	133 28%	57 39% g	79 41% g	55 54% ghi	34 43% mn	79 37% n	42 29% n	19 14%	105 26% o	143 40% o	88 49% op
Don't know	91 9%	23 7%	68 10%	52 10%	39 8%	46 9%	45 10%	42 9%	19 13%	14 7%	10 10%	6 7%	17 8%	14 10%	11 8%	50 12% p	20 6%	19 10% p
NETS																		
Net: Optimistic	306 31%	91 28%	215 32%	132 26%	174 35% c	173 32%	133 29%	183 38% hij	39 26%	45 24%	17 17%	16 20%	70 33% k	52 37% k	66 50% klm	148 37% pq	95 26%	45 25%
Net: Pessimistic	604 60%	217 66% b	387 58%	316 63%	288 57%	318 59%	286 62%	255 53%	90 61%	132 69% g	75 73% gh	59 73% lmn	127 59% n	76 54%	55 42%	205 51%	246 68% o	117 65% o
Mean score	2.02	1.94	2.07	1.94	2.11	2.11	1.92	2.21	1.90	1.85	1.67	1.80	2.02	2.18	2.53	2.22	1.92	1.81
Standard deviation	.99	.94	1.01	.97	1.00	.97	.99	.99	.94	.90	.96	.89	.97	1.01	.92	.98	.94	1.01
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.08	.06	.10	.10	.07	.09	.09	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q8_4. How optimistic or pessimistic do you feel about each of the following?

Your ability to buy a home/more expensive home

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	74	3	7	6	4	9	6	9	15	7	4	3	53	21	37	37	38	16
	7%	8%	6%	7%	6%	9%	7%	7%	10%	8%	9%	3%	8%	7%	9%	6%	11%	5%
																	q	
Somewhat optimistic (3.0)	233	10	20	18	18	21	29	40	30	18	7	21	168	64	112	121	78	64
	23%	24%	17%	21%	25%	24%	30%	30%	21%	20%	15%	25%	25%	20%	28%	20%	23%	19%
							bj	bj							o			
Somewhat pessimistic (2.0)	246	7	23	24	22	27	23	31	39	20	11	21	183	63	105	141	82	83
	25%	16%	20%	28%	29%	30%	25%	23%	27%	22%	21%	25%	27%	20%	26%	24%	24%	25%
													m					
Very pessimistic (1.0)	358	19	50	27	23	27	34	39	51	37	17	35	233	125	124	234	110	160
	36%	46%	44%	31%	30%	30%	35%	29%	36%	42%	33%	40%	34%	39%	31%	39%	32%	47%
		g	cdeg												n		p	
Don't know	91	3	15	10	8	6	3	15	7	6	11	7	47	44	27	64	33	15
	9%	6%	13%	12%	10%	7%	3%	11%	5%	7%	22%	8%	7%	14%	7%	11%	10%	4%
			fh	fh							ae		l		n		q	
NETS																		
Net: Optimistic	306	13	27	25	22	30	35	48	44	25	12	24	221	85	149	158	116	79
	31%	32%	23%	29%	30%	33%	37%	36%	31%	29%	24%	28%	32%	27%	37%	26%	34%	24%
								b							o		q	
Net: Pessimistic	604	26	73	51	44	54	57	70	90	57	27	56	416	188	229	375	191	243
	60%	62%	64%	59%	59%	60%	60%	52%	64%	64%	55%	64%	61%	59%	57%	63%	56%	72%
															n		p	
Mean score	2.02	1.94	1.83	2.06	2.06	2.13	2.08	2.15	2.06	1.94	1.99	1.91	2.06	1.93	2.16	1.93	2.14	1.80
						b		b							o		q	
Standard deviation	.99	1.05	.98	.97	.94	.99	.98	.97	1.02	1.02	1.04	.92	.98	1.00	1.00	.97	1.04	.92
Standard error	.03	.16	.09	.10	.10	.11	.13	.08	.09	.13	.16	.12	.04	.06	.05	.04	.06	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_5. How optimistic or pessimistic do you feel about each of the following?

The UK's economic situation

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	49	9	40	13	36	21	28	29	7	2	5	4	12	8	13	22	13	10
	5%	3%	6%	3%	7%	4%	6%	6%	5%	1%	5%	5%	6%	5%	10%	6%	4%	6%
		a	b	c	d	e	f	i	i		i							
Somewhat optimistic (3.0)	257	63	194	113	144	138	118	149	38	36	21	16	55	43	54	118	90	37
	26%	19%	29%	23%	29%	26%	26%	31%	25%	19%	21%	20%	26%	30%	41%	29%	25%	21%
		a	a	c	c			ij							kl	q		
Somewhat pessimistic (2.0)	381	144	237	199	182	228	153	177	54	83	35	37	74	52	48	158	132	66
	38%	44%	35%	40%	36%	42%	33%	37%	36%	44%	34%	45%	34%	37%	36%	39%	36%	37%
		b	b	f	f	f												
Very pessimistic (1.0)	220	90	129	114	106	113	107	89	29	50	31	18	53	25	14	72	90	49
	22%	27%	19%	23%	21%	21%	23%	19%	20%	26%	30%	23%	25%	18%	11%	18%	25%	27%
		b	b	g	g	g		g	g	g	g	n	n	n	n	o	o	o
Don't know	95	24	70	61	33	37	57	35	20	20	11	5	20	13	3	33	37	19
	9%	7%	10%	12%	7%	7%	12%	7%	14%	10%	11%	6%	9%	9%	2%	8%	10%	10%
		d	d	d	e	e		g	g			n	n	n				
NETS																		
Net: Optimistic	306	72	234	126	180	159	146	178	45	38	26	20	67	50	67	140	102	47
	31%	22%	35%	25%	36%	30%	32%	37%	30%	20%	25%	25%	31%	36%	51%	35%	28%	26%
		a	a	c	c			ij	i						klm	q		
Net: Pessimistic	601	234	367	313	288	340	260	266	83	134	65	55	127	77	62	230	222	115
	60%	71%	55%	62%	58%	63%	56%	56%	56%	70%	64%	68%	59%	55%	47%	57%	61%	63%
		b	b	f	f	f				gh		mn	n					
Mean score	2.15	1.97	2.24	2.06	2.23	2.14	2.17	2.26	2.17	1.93	2.00	2.08	2.13	2.26	2.51	2.24	2.08	2.05
		a	a	c	c			ij	i						klm	pq		
Standard deviation	.85	.79	.87	.80	.89	.81	.90	.85	.85	.73	.89	.83	.89	.84	.82	.83	.84	.88
Standard error	.03	.04	.04	.04	.04	.04	.04	.04	.07	.05	.09	.09	.07	.08	.08	.04	.05	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q8_5. How optimistic or pessimistic do you feel about each of the following?

The UK's economic situation

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic (4.0)	49 5%	- -	5 4%	6 7% k	3 5%	7 8% k	3 4%	8 6% k	7 5%	7 8% k	2 5%	- -	32 5%	17 5%	24 6%	26 4%	27 8%	7 2%	
Somewhat optimistic (3.0)	257 26%	8 18%	28 25% k	23 26% k	16 22%	21 24%	30 32% k	41 31% k	37 26% k	26 30% k	16 32% k	11 12%	182 27%	75 24%	123 30% o	134 22%	95 28% q	71 21%	
Somewhat pessimistic (2.0)	381 38%	21 51% cj	42 37%	27 31%	30 41%	34 37%	36 37%	49 37%	55 39%	29 33%	14 29%	43 49% cj	269 39%	112 35%	147 36%	234 39%	123 36%	143 42%	
Very pessimistic (1.0)	220 22%	10 25%	30 26%	23 27% g	14 19%	20 22%	18 19%	22 17%	27 19%	17 20%	13 26%	25 29% g	149 22%	71 22%	92 23%	128 21%	69 20%	95 28% p	
Don't know	95 9%	3 6%	9 8%	7 9%	10 14%	8 9%	8 9%	13 10%	15 10%	8 9%	4 8%	8 10%	52 8%	42 13% l	20 5%	75 13% n	27 8%	22 6%	
NETS																			
Net: Optimistic	306 31%	8 18%	33 29% k	29 33% k	20 27% k	28 32% k	33 35% k	49 37% ak	44 31% k	33 38% ak	18 37% ak	11 12%	214 31%	92 29%	146 36% o	159 27%	122 36% q	78 23%	
Net: Pessimistic	601 60%	32 75% dfghij	72 63%	50 58%	44 60%	53 59%	53 56%	72 54%	82 58%	47 53%	28 55%	68 78% bcdefghij	418 61%	183 58%	239 59%	362 61%	191 56% p	237 70%	
Mean score	2.15	1.93	2.07	2.14	2.15	2.20	2.22	2.28	2.19	2.29	2.16	1.82	2.15	2.14	2.20	2.11	2.26	1.97	
Standard deviation	.85	.68	.85	.93	.82	.91	.82	.85	.84	.91	.91	.65	.84	.87	.87	.83	.90	.79	
Standard error	.03	.11	.08	.10	.09	.10	.11	.07	.08	.11	.13	.09	.03	.05	.04	.04	.05	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_6. How optimistic or pessimistic do you feel about each of the following?

Your ability to find a job, if you needed to

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	197	78	119	91	106	108	89	94	34	43	12	19	26	38	37	66	84	37
	20%	24%	18%	18%	21%	20%	19%	20%	23%	22%	12%	24%	12%	27%	28%	16%	23%	20%
		b							j	j		l		l		o		
Somewhat optimistic (3.0)	399	146	252	193	205	234	165	217	45	93	23	33	91	66	58	172	145	59
	40%	44%	38%	39%	41%	44%	36%	45%	30%	49%	23%	41%	43%	47%	44%	43%	40%	32%
		b				f		hj		hj						q		
Somewhat pessimistic (2.0)	221	73	148	111	110	120	101	107	35	39	28	18	59	18	25	101	72	38
	22%	22%	22%	22%	22%	22%	22%	22%	24%	20%	27%	22%	28%	13%	19%	25%	20%	21%
													m					
Very pessimistic (1.0)	120	25	95	66	54	49	71	39	18	14	31	5	26	10	7	38	44	30
	12%	7%	14%	13%	11%	9%	15%	8%	12%	7%	30%	7%	12%	7%	5%	9%	12%	17%
		a				e					ghi							o
Don't know	64	8	56	38	26	26	38	22	16	3	8	5	11	8	4	25	17	18
	6%	2%	8%	8%	5%	5%	8%	4%	11%	2%	8%	7%	5%	6%	3%	6%	5%	10%
		a				e			gi		i							p
NETS																		
Net: Optimistic	596	225	371	284	312	342	254	311	78	136	35	52	116	105	95	238	229	95
	60%	68%	55%	57%	62%	64%	55%	65%	53%	71%	34%	65%	55%	74%	72%	59%	63%	52%
		b				f		hj		j				l		q		
Net: Pessimistic	341	98	243	178	163	169	172	147	53	52	59	23	86	28	32	139	116	68
	34%	30%	36%	36%	33%	31%	37%	31%	36%	27%	58%	29%	40%	20%	25%	35%	32%	38%
			a								ghi		mn					
Mean score	2.72	2.86	2.64	2.67	2.77	2.78	2.64	2.80	2.72	2.88	2.17	2.87	2.57	3.00	2.98	2.71	2.78	2.62
		b				f		j		j		l		l				
Standard deviation	.94	.87	.96	.95	.92	.89	.99	.86	1.00	.84	1.04	.88	.87	.85	.85	.87	.96	1.03
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.08	.05	.11	.10	.06	.08	.08	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q8_6. How optimistic or pessimistic do you feel about each of the following?

Your ability to find a job, if you needed to

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	197	12	22	16	12	19	13	31	28	23	8	14	142	56	84	114	86	59
	20%	30%	19%	19%	16%	21%	14%	23%	20%	26%	16%	16%	21%	18%	21%	19%	25%	17%
		f															q	
Somewhat optimistic (3.0)	399	14	44	33	36	25	46	61	56	26	19	38	292	107	181	217	140	126
	40%	33%	39%	39%	49%	28%	49%	46%	40%	30%	38%	43%	43%	34%	45%	36%	41%	37%
		ei			ei		ei						m		o			
Somewhat pessimistic (2.0)	221	9	22	24	14	25	19	22	35	20	14	18	154	67	88	134	70	82
	22%	21%	19%	28%	19%	27%	20%	17%	25%	22%	27%	21%	23%	21%	22%	22%	20%	24%
		g			g													
Very pessimistic (1.0)	120	6	17	8	5	17	12	12	8	13	7	15	65	55	36	84	32	52
	12%	14%	15%	9%	7%	19%	13%	9%	6%	15%	13%	17%	9%	17%	9%	14%	10%	15%
		h				dgh				h		h	l		n		p	
Don't know	64	1	9	5	7	4	5	8	13	6	3	3	31	32	16	48	13	18
	6%	3%	8%	5%	9%	5%	5%	6%	9%	7%	6%	3%	5%	10%	4%	8%	4%	5%
													l		n			
NETS																		
Net: Optimistic	596	26	66	49	48	44	59	92	84	49	27	51	434	162	265	331	226	185
	60%	63%	58%	57%	65%	49%	62%	69%	60%	56%	54%	59%	63%	51%	65%	56%	66%	55%
		e			e			bej					m		o		q	
Net: Pessimistic	341	15	39	32	20	42	31	34	44	33	20	33	219	122	124	217	102	134
	34%	35%	35%	37%	26%	46%	32%	25%	31%	37%	40%	38%	32%	39%	31%	36%	30%	40%
		g			g	dgh				g			l				p	
Mean score	2.72	2.81	2.67	2.71	2.80	2.54	2.67	2.88	2.81	2.73	2.60	2.59	2.78	2.57	2.80	2.66	2.85	2.60
								ejk	e				m		o		q	
Standard deviation	.94	1.04	.99	.90	.83	1.05	.89	.88	.85	1.05	.94	.96	.90	1.01	.88	.97	.92	.97
Standard error	.03	.16	.09	.09	.09	.12	.12	.07	.08	.13	.13	.12	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_7. How optimistic or pessimistic do you feel about each of the following?

Your career advancement

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	155	70	85	71	85	83	73	67	23	42	11	15	34	20	20	60	59	26
	15%	21%	13%	14%	17%	15%	16%	14%	15%	22%	11%	18%	16%	14%	15%	15%	16%	14%
		b								gj								
Somewhat optimistic (3.0)	421	168	254	202	219	259	163	222	54	100	21	31	70	79	73	173	170	56
	42%	51%	38%	40%	44%	48%	35%	46%	37%	52%	20%	39%	33%	56%	56%	43%	47%	31%
		b				f		hj	j	hj				kl	kl	q	q	
Somewhat pessimistic (2.0)	219	56	163	118	101	124	95	119	37	30	23	17	63	28	25	94	75	37
	22%	17%	24%	24%	20%	23%	21%	25%	25%	16%	22%	21%	30%	20%	19%	23%	21%	20%
		a						i	i				mn					
Very pessimistic (1.0)	121	19	102	59	61	42	78	53	15	6	31	11	34	7	8	46	31	35
	12%	6%	15%	12%	12%	8%	17%	11%	10%	3%	30%	14%	16%	5%	6%	12%	9%	20%
		a				e		i	i		ghi	m	mn					op
Don't know	85	18	67	50	35	30	55	18	19	12	17	6	13	7	5	28	26	28
	8%	5%	10%	10%	7%	6%	12%	4%	13%	6%	17%	7%	6%	5%	4%	7%	7%	15%
		a				e			gi		gi							op
NETS																		
Net: Optimistic	577	238	339	273	304	341	235	289	77	143	32	46	103	99	94	234	229	81
	58%	72%	50%	55%	61%	64%	51%	60%	52%	75%	31%	57%	48%	70%	71%	58%	63%	45%
		b			c	f		j	j	ghj				l	kl	q	q	
Net: Pessimistic	340	75	265	177	162	166	174	172	52	36	53	28	98	35	33	141	106	72
	34%	23%	40%	35%	32%	31%	37%	36%	35%	19%	52%	35%	46%	25%	25%	35%	29%	40%
		a				e		i	i		ghi		mn					p
Mean score	2.67	2.93	2.53	2.63	2.70	2.75	2.56	2.66	2.66	3.00	2.15	2.67	2.51	2.84	2.83	2.66	2.77	2.47
		b				f		j	j	ghj				l	l	q	q	
Standard deviation	.91	.80	.93	.90	.91	.82	.99	.86	.90	.74	1.06	.97	.96	.74	.77	.89	.85	1.03
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.08	.05	.12	.11	.07	.07	.07	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q8_7. How optimistic or pessimistic do you feel about each of the following?

Your career advancement

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	155	12	11	10	10	25	15	23	19	12	9	10	121	34	75	80	76	41
	15%	28%	10%	11%	13%	28%	15%	17%	13%	14%	19%	11%	18%	11%	19%	13%	22%	12%
		bdhk				bdhik							m		o		q	
Somewhat optimistic (3.0)	421	12	48	33	34	30	46	63	64	34	20	38	318	104	191	231	150	139
	42%	28%	42%	39%	46%	34%	48%	47%	45%	39%	40%	43%	46%	33%	47%	39%	44%	41%
		a			a		a	ae	a				m		o			
Somewhat pessimistic (2.0)	219	9	20	22	13	16	21	23	38	21	10	25	149	70	83	135	63	81
	22%	22%	18%	25%	17%	18%	22%	18%	27%	24%	20%	29%	22%	22%	21%	23%	19%	24%
					g													
Very pessimistic (1.0)	121	6	22	7	9	12	8	14	14	13	5	9	62	58	35	86	30	49
	12%	15%	19%	9%	12%	14%	9%	11%	10%	15%	10%	10%	9%	18%	9%	14%	9%	15%
			cgh										l		n		p	
Don't know	85	3	13	14	9	6	6	10	6	7	6	6	34	51	20	65	21	27
	8%	6%	11%	16%	12%	7%	7%	8%	4%	8%	11%	7%	5%	16%	5%	11%	6%	8%
			h	gh	h								l		n			
NETS																		
Net: Optimistic	577	24	59	43	44	56	60	85	82	47	29	47	438	138	266	310	226	180
	58%	56%	52%	50%	59%	62%	63%	64%	58%	53%	59%	54%	64%	44%	66%	52%	66%	53%
								bc					m		o		q	
Net: Pessimistic	340	16	42	29	21	28	29	38	53	35	15	34	212	128	118	221	93	130
	34%	37%	37%	34%	29%	31%	30%	28%	37%	39%	30%	39%	31%	40%	29%	37%	27%	39%
													l		n		p	
Mean score	2.67	2.74	2.48	2.63	2.69	2.81	2.75	2.76	2.64	2.56	2.76	2.59	2.76	2.43	2.80	2.57	2.85	2.55
						b		b					m		o		q	
Standard deviation	.91	1.07	.96	.85	.89	1.03	.84	.89	.85	.95	.92	.84	.86	.97	.86	.93	.89	.91
Standard error	.03	.16	.09	.09	.10	.12	.11	.07	.07	.12	.13	.11	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_8. How optimistic or pessimistic do you feel about each of the following?

Your ability to pay bills and everyday expenses

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	230 23%	71 22%	159 24%	106 21%	124 25%	132 25%	98 21%	134 28%	31 21%	34 18%	13 13%	16 20%	44 21%	40 29%	48 37%	97 24%	85 24%	35 19%
Somewhat optimistic (3.0)	456 46%	161 49%	295 44%	228 46%	228 45%	257 48%	199 43%	235 49%	54 37%	89 47%	35 34%	41 51%	104 49%	74 52%	67 50%	182 45%	171 47%	77 42%
Somewhat pessimistic (2.0)	221 22%	65 20%	157 23%	119 24%	102 20%	115 21%	107 23%	86 18%	47 32%	45 24%	31 30%	19 24%	53 25%	23 16%	12 9%	91 23%	75 21%	46 25%
Very pessimistic (1.0)	66 7%	23 7%	43 6%	34 7%	32 6%	20 4%	46 10%	18 4%	12 8%	15 8%	17 16%	4 5%	9 4%	2 1%	4 3%	19 5%	23 6%	20 11%
Don't know	28 3%	11 3%	17 3%	13 3%	15 3%	14 3%	14 3%	6 1%	4 3%	7 4%	6 6%	1 1%	4 2%	3 2%	1 1%	15 4%	7 2%	4 2%
NETS																		
Net: Optimistic	686 69%	232 70%	454 68%	334 67%	352 70%	390 73%	296 64%	369 77%	85 58%	123 65%	48 47%	56 70%	148 70%	114 81%	115 87%	279 69%	256 71%	112 62%
Net: Pessimistic	287 29%	88 27%	199 30%	153 31%	134 27%	134 25%	153 33%	105 22%	59 40%	60 32%	47 46%	23 29%	61 29%	25 17%	16 12%	109 27%	98 27%	66 36%
Mean score	2.87	2.88	2.87	2.83	2.92	2.96	2.77	3.02	2.73	2.77	2.47	2.85	2.88	3.10	3.22	2.92	2.90	2.71
Standard deviation	.85	.84	.85	.85	.85	.79	.90	.79	.89	.85	.94	.80	.79	.71	.73	.82	.84	.91
Standard error	.03	.04	.04	.04	.04	.03	.04	.04	.07	.06	.10	.09	.06	.06	.07	.04	.04	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q8_8. How optimistic or pessimistic do you feel about each of the following?

Your ability to pay bills and everyday expenses

Base: All respondents

		REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
Total		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic	(4.0)	230	12	25	19	14	20	33	32	23	10	13	170	60	105	125	99	65
		23%	29%	22%	22%	19%	22%	25%	23%	26%	20%	15%	25%	19%	26%	21%	29%	19%
													m			q		
Somewhat optimistic	(3.0)	456	15	52	38	41	43	58	68	39	18	43	325	131	196	260	152	147
		46%	35%	46%	44%	55%	44%	44%	48%	44%	36%	50%	47%	41%	49%	44%	45%	44%
						aj												
Somewhat pessimistic	(2.0)	221	13	20	19	15	21	30	33	15	11	22	147	74	77	144	63	91
		22%	32%	17%	22%	20%	24%	23%	23%	17%	21%	25%	22%	23%	19%	24%	18%	27%
			b												n		p	
Very pessimistic	(1.0)	66	2	12	7	1	5	3	7	7	9	7	31	35	17	49	18	27
		7%	4%	10%	8%	2%	6%	3%	6%	5%	10%	13%	5%	11%	4%	8%	5%	8%
				d	d					d	dh			l		n		
Don't know		28	-	4	3	1	-	4	2	3	5	3	11	17	10	18	9	7
		3%	-	4%	4%	1%	-	3%	1%	3%	10%	3%	2%	5%	2%	3%	3%	2%
										aefh			l					
NETS																		
Net: Optimistic	686	27	78	57	55	63	70	91	100	61	28	57	495	191	301	385	251	212
	69%	64%	68%	66%	74%	70%	73%	68%	71%	70%	56%	65%	72%	60%	74%	65%	74%	63%
					j		j		j				m		o		q	
Net: Pessimistic	287	15	32	26	16	27	25	38	39	24	17	28	178	109	94	193	81	118
	29%	36%	28%	30%	22%	30%	27%	28%	28%	27%	34%	32%	26%	34%	23%	32%	24%	35%
													l		n		p	
Mean score	2.87	2.90	2.83	2.83	2.96	2.86	2.99	2.90	2.90	2.88	2.69	2.76	2.94	2.72	2.98	2.80	3.00	2.76
													m		o		q	
Standard deviation	.85	.88	.91	.88	.70	.83	.82	.85	.81	.92	.98	.80	.81	.91	.80	.87	.84	.86
Standard error	.03	.13	.08	.09	.07	.09	.10	.07	.07	.11	.14	.10	.03	.05	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q8_9. How optimistic or pessimistic do you feel about each of the following?

The future in general

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	170 17%	56 17%	114 17%	76 15%	94 19%	80 15%	90 19%	87 18%	26 18%	32 17%	13 12%	14 17%	35 16%	22 15%	32 24%	61 15%	64 18%	36 20%
Somewhat optimistic (3.0)	471 47%	189 57%	283 42%	235 47%	237 47%	282 52%	189 41%	227 47%	65 44%	110 58%	35 34%	42 53%	92 43%	78 55%	69 52%	204 51%	175 49%	61 34%
		b			f			j		ghj				l		q	q	
Somewhat pessimistic (2.0)	219 22%	54 16%	165 25%	114 23%	105 21%	122 23%	97 21%	120 25%	26 18%	27 14%	28 28%	13 17%	64 30%	28 20%	20 15%	96 24%	76 21%	40 22%
		a			i			i		i			kmn					
Very pessimistic (1.0)	86 9%	20 6%	66 10%	47 9%	39 8%	32 6%	54 12%	28 6%	15 10%	13 7%	21 20%	6 8%	16 8%	7 5%	6 4%	21 5%	30 8%	30 17%
		a			e			ghi		ghi						op	op	
Don't know	55 5%	12 4%	43 6%	28 6%	27 5%	21 4%	34 7%	17 3%	15 10%	9 5%	6 6%	5 6%	7 3%	7 5%	6 4%	21 5%	17 5%	13 7%
					e			gi										
NETS																		
Net: Optimistic	641 64%	244 74%	397 59%	311 62%	331 66%	362 67%	280 60%	314 66%	90 61%	142 74%	47 47%	56 70%	127 59%	99 70%	100 76%	265 66%	239 66%	98 54%
		b			f			j		ghj				l	l	q	q	
Net: Pessimistic	305 30%	74 22%	231 34%	161 32%	144 29%	154 29%	151 32%	149 31%	42 28%	40 21%	49 48%	19 24%	80 37%	35 25%	26 20%	117 29%	105 29%	70 39%
		a			i			i		ghi			kmn					op
Mean score	2.77	2.88	2.71	2.72	2.81	2.79	2.74	2.81	2.76	2.88	2.41	2.85	2.71	2.85	3.00	2.80	2.79	2.62
		b						j		j				l	q	q	q	
Standard deviation	.85	.76	.88	.85	.84	.77	.93	.81	.90	.77	.97	.82	.84	.74	.77	.77	.84	1.02
Standard error	.03	.04	.04	.04	.04	.03	.05	.04	.08	.05	.10	.09	.06	.07	.08	.04	.04	.08

Columns Tested: a-b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q8_9. How optimistic or pessimistic do you feel about each of the following?

The future in general

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	170	10	19	16	12	21	14	30	17	18	7	8	109	61	75	95	88	35
	17%	23%	17%	18%	16%	24%	14%	22%	12%	20%	14%	9%	16%	19%	19%	16%	26%	10%
		k				hk		hk									q	
Somewhat optimistic (3.0)	471	19	44	45	35	40	53	60	66	42	26	43	344	128	220	251	165	157
	47%	44%	38%	52%	47%	44%	56%	45%	47%	48%	52%	49%	50%	40%	54%	42%	48%	47%
				b			b						m		o			
Somewhat pessimistic (2.0)	219	10	30	17	15	19	20	23	37	13	10	24	149	70	68	151	55	87
	22%	24%	27%	20%	20%	21%	21%	17%	26%	15%	20%	27%	22%	22%	17%	25%	16%	26%
															n		p	
Very pessimistic (1.0)	86	2	12	4	6	6	6	12	13	10	5	9	47	39	26	60	21	40
	9%	5%	11%	5%	8%	6%	7%	9%	10%	11%	10%	11%	7%	12%	7%	10%	6%	12%
													l				p	
Don't know	55	1	9	4	7	5	2	8	7	5	2	4	35	19	16	39	12	19
	5%	3%	8%	5%	9%	5%	2%	6%	5%	6%	4%	4%	5%	6%	4%	7%	4%	5%
NETS																		
Net: Optimistic	641	28	63	60	47	61	67	90	83	60	33	50	453	188	295	346	253	192
	64%	67%	55%	70%	63%	68%	70%	67%	59%	68%	65%	58%	66%	59%	73%	58%	74%	57%
				b			b	b					m		o		q	
Net: Pessimistic	305	12	42	22	21	24	26	35	23	15	15	33	195	109	94	211	76	126
	30%	29%	37%	25%	28%	27%	28%	26%	36%	26%	30%	38%	29%	35%	23%	35%	22%	38%
															n		p	
Mean score	2.77	2.89	2.66	2.87	2.78	2.90	2.79	2.86	2.65	2.82	2.72	2.58	2.79	2.70	2.88	2.68	2.97	2.59
				hk		hk		hk							o		q	
Standard deviation	.85	.84	.91	.78	.84	.86	.77	.89	.83	.91	.85	.81	.80	.94	.79	.88	.83	.85
Standard error	.03	.13	.08	.08	.09	.10	.10	.07	.07	.11	.12	.10	.03	.06	.04	.04	.04	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_SUM. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

SUMMARY TABLE

Base: All answering

	Total	Increased	Stayed the same	Decreased	Don't know	Mean
Your salary	1001	200	590	112	99	2.10
	100%	20%	59%	11%	10%	
Other sources of income (excluding your salary)	1001	114	657	129	101	1.98
	100%	11%	66%	13%	10%	
Cost of rent or mortgage	833	174	499	69	91	2.14
	100%	21%	60%	8%	11%	
Bills	1001	371	481	68	81	2.33
	100%	37%	48%	7%	8%	
Your ability to finance recreational activities/social life	1001	169	568	227	37	1.94
	100%	17%	57%	23%	4%	
Pressure to save for the future	1001	434	448	61	57	2.39
	100%	43%	45%	6%	6%	
Your ability to adequately save for the future	1001	179	566	205	50	1.97
	100%	18%	57%	20%	5%	
The amount of money you borrow each month	113	26	61	23	3	2.03
	100%	23%	54%	20%	3%	

J302994 Millenials Savings Tracker

Q9_1. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your salary
Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0) 200	67	133	105	96	127	73	132	35	21	3	16	51	41	44	80	75	25
	20%	20%	20%	21%	19%	24%	16%	27%	24%	11%	3%	20%	24%	29%	33%	20%	21%	14%
				f				ij	ij	j								
Stayed the same	(2.0) 590	166	424	273	318	319	271	315	75	95	59	47	131	90	82	249	219	101
	59%	50%	63%	55%	63%	59%	58%	66%	51%	50%	58%	59%	61%	64%	62%	62%	61%	56%
			a		c			hi										
Decreased	(1.0) 112	40	72	70	41	48	64	28	30	24	19	13	29	7	5	40	36	29
	11%	12%	11%	14%	8%	9%	14%	6%	20%	13%	19%	16%	14%	5%	4%	10%	10%	16%
				d			e		gi	g	g	mn	mn					op
Don't know	99	57	41	52	46	43	56	5	7	51	20	4	2	3	1	35	32	26
	10%	17%	6%	10%	9%	8%	12%	1%	5%	27%	19%	5%	1%	2%	1%	9%	9%	14%
		b					e		g	gh	gh							o
Mean score	2.10	2.10	2.10	2.08	2.12	2.16	2.02	2.22	2.03	1.98	1.80	2.05	2.11	2.24	2.29	2.11	2.12	1.98
						f		hij	j	j				kl	kl	q	q	
Standard deviation	.58	.62	.56	.62	.54	.57	.58	.54	.68	.57	.49	.62	.61	.54	.54	.56	.57	.59
Standard error	.02	.03	.02	.03	.03	.03	.03	.03	.06	.04	.06	.07	.04	.05	.05	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_1. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your salary
Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS			
	Total	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	200	10	18	13	16	16	22	35	28	14	7	20	146	54	81	119	78	72
		20%	25%	16%	16%	21%	18%	23%	26%	20%	16%	14%	23%	21%	17%	20%	20%	23%	21%
									bc										
Stayed the same	(2.0)	590	20	72	55	40	59	72	87	56	27	46	407	184	248	342	198	188	
		59%	48%	63%	63%	53%	66%	61%	54%	61%	63%	53%	59%	58%	61%	57%	58%	56%	
Decreased	(1.0)	112	7	12	7	8	11	9	14	16	9	8	74	37	41	70	32	43	
		11%	16%	11%	8%	10%	12%	10%	10%	11%	10%	15%	14%	11%	12%	10%	9%	13%	
Don't know		99	5	12	11	11	4	6	12	10	9	9	57	42	34	65	31	34	
		10%	11%	10%	13%	15%	4%	6%	9%	7%	10%	11%	8%	13%	8%	11%	9%	10%	
				e	e					efh			i						
Mean score	2.10	2.10	2.06	2.09	2.13	2.06	2.14	2.17	2.09	2.07	1.98	2.10	2.11	2.06	2.11	2.09	2.15	2.10	
Standard deviation	.58	.68	.55	.51	.60	.56	.58	.61	.58	.54	.60	.63	.58	.57	.57	.59	.58	.61	
Standard error	.02	.11	.05	.05	.07	.06	.08	.05	.05	.07	.09	.08	.02	.04	.03	.03	.03	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_2. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Other sources of income (excluding your salary)

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	114	39	75	56	58	64	50	52	23	23	7	8	29	10	21	40	37	31
		11%	12%	11%	11%	12%	11%	11%	11%	16%	12%	7%	10%	14%	7%	16%	10%	10%	17%
										j					m				op
Stayed the same	(2.0)	657	203	455	317	341	378	280	344	90	109	61	50	137	108	99	287	246	93
		66%	61%	68%	63%	68%	70%	60%	72%	61%	57%	60%	62%	64%	76%	75%	71%	68%	51%
				a		f		hij						kl	kl	q	q		
Decreased	(1.0)	129	42	87	70	59	49	80	52	16	29	20	15	32	11	8	43	50	28
		13%	13%	13%	14%	12%	9%	17%	11%	11%	15%	19%	19%	15%	8%	6%	11%	14%	15%
						e		g					mn	n					
Don't know		101	47	54	58	43	47	54	31	18	30	14	8	16	12	4	33	28	30
		10%	14%	8%	12%	9%	12%	7%	12%	16%	14%	10%	10%	7%	8%	3%	8%	8%	17%
			b					g		g	g		n						op
Mean score		1.98	1.99	1.98	1.97	2.00	2.03	1.93	2.00	2.05	1.97	1.86	1.90	1.98	1.99	2.10	1.99	1.96	2.02
						f		j		j					k				
Standard deviation		.52	.53	.51	.53	.51	.48	.56	.48	.55	.57	.54	.55	.56	.41	.47	.47	.51	.62
Standard error		.02	.03	.02	.02	.03	.02	.03	.02	.05	.04	.06	.06	.04	.04	.05	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_2. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Other sources of income (excluding your salary)

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	114	5	12	10	6	6	29	14	12	4	11	85	29	60	55	55	34
		11%	11%	10%	11%	9%	7%	21%	10%	13%	8%	13%	12%	9%	15%	9%	16%	10%
								bcdefhj							o		q	
Stayed the same	(2.0)	657	29	76	59	49	64	72	73	94	56	59	454	203	259	399	214	217
		66%	68%	67%	68%	71%	75%	55%	67%	64%	54%	68%	66%	64%	64%	67%	63%	64%
					g	gi	gi		g									
Decreased	(1.0)	129	6	17	7	10	15	9	19	19	8	7	90	38	57	72	44	51
		13%	15%	15%	8%	13%	16%	10%	14%	14%	9%	13%	13%	12%	14%	12%	13%	15%
Don't know		101	2	9	10	9	5	8	12	14	12	13	54	47	30	71	28	36
		10%	5%	8%	12%	13%	6%	9%	9%	10%	14%	25%	8%	15%	7%	12%	8%	11%
											abcefgkh		l		n			
Mean score	1.98	1.96	1.95	2.04	1.95	1.90	1.96	2.08	1.95	2.04	1.92	2.00	1.99	1.96	2.01	1.97	2.03	1.94
								e									q	
Standard deviation	.52	.53	.52	.48	.50	.49	.42	.63	.51	.51	.53	.53	.53	.50	.56	.49	.56	.53
Standard error	.02	.08	.05	.05	.06	.06	.06	.05	.05	.07	.08	.07	.02	.03	.03	.02	.03	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_3. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Cost of rent or mortgage

Base: All who rent

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	827	334	493	458	369	445	382	363	129	197	77	66	168	112	93	278	371	178
Weighted Total	833	262	571	419	414	446	388	406	125	158	80	59	184	120	113	291	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0) 174	58	117	96	79	86	88	77	29	36	19	8	43	22	23	32	89	53
	21%	22%	20%	23%	19%	19%	23%	19%	24%	23%	23%	14%	24%	18%	20%	11%	25%	29%
																o	o	
Stayed the same	(2.0) 499	134	365	236	263	283	217	277	60	81	40	41	114	76	81	189	216	93
	60%	51%	64%	56%	64%	63%	56%	68%	48%	52%	50%	69%	62%	64%	72%	65%	60%	51%
			a		c	f		hij								q		
Decreased	(1.0) 69	17	52	36	32	35	33	34	17	7	8	4	12	16	9	35	25	9
	8%	6%	9%	9%	8%	8%	9%	8%	13%	4%	10%	6%	7%	14%	8%	12%	7%	5%
									i							pq		
Don't know	91	54	37	51	40	41	50	18	19	34	13	6	14	6	-	34	30	26
	11%	20%	7%	12%	10%	9%	13%	4%	15%	21%	17%	10%	8%	5%	-	12%	8%	15%
		b							g	g	g	n	n	n				p
Mean score	2.14	2.20	2.12	2.16	2.12	2.13	2.16	2.11	2.12	2.24	2.16	2.09	2.18	2.05	2.12	1.99	2.20	2.29
										g						o	o	
Standard deviation	.55	.56	.55	.58	.53	.53	.58	.52	.65	.54	.62	.47	.54	.58	.52	.51	.56	.56
Standard error	.02	.03	.03	.03	.03	.03	.03	.03	.06	.04	.08	.06	.04	.06	.05	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_3. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Cost of rent or mortgage

Base: All who rent

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS			
	Total	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Significance Level: 95%																			
Unweighted Total	827	37	107	83	76	66	53	133	113	61	44	54	561	266	334	493	283	294	
Weighted Total	833	36	98	70	61	73	82	110	114	76	39	73	556	277	333	501	273	291	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	174	4	22	13	8	13	19	23	30	23	10	11	129	46	69	106	66	70
		21%	11%	22%	18%	12%	18%	24%	21%	27%	30%	25%	15%	23%	16%	21%	21%	24%	24%
										ad	ad			m					
Stayed the same	(2.0)	499	24	58	43	43	50	48	68	66	38	15	47	334	166	201	298	153	177
		60%	65%	59%	62%	70%	69%	58%	61%	58%	50%	38%	65%	60%	60%	60%	60%	56%	61%
			j	j	j	ij	ij	j	j	j			j						
Decreased	(1.0)	69	4	9	6	5	6	5	9	6	6	4	9	50	19	25	44	26	19
		8%	11%	9%	9%	8%	8%	6%	8%	5%	8%	9%	12%	9%	7%	8%	9%	10%	7%
Don't know		91	5	10	8	5	4	10	11	12	10	11	6	44	47	38	53	28	24
		11%	14%	10%	12%	9%	5%	12%	10%	11%	13%	28%	8%	8%	17%	11%	11%	10%	8%
											bdefghk								
Mean score	2.14	2.00	2.14	2.10	2.04	2.10	2.20	2.14	2.24	2.25	2.21	2.04	2.15	2.12	2.15	2.14	2.16	2.19	
Standard deviation	.55	.51	.57	.55	.48	.52	.55	.55	.55	.61	.67	.55	.57	.52	.54	.56	.59	.55	
Standard error	.02	.09	.06	.06	.06	.07	.08	.05	.05	.08	.12	.08	.03	.04	.03	.03	.04	.03	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_4. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Bills

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0) 371	92	279	204	168	211	160	192	58	50	37	24	94	46	60	144	142	75
	37%	28%	42%	41%	33%	39%	35%	40%	39%	26%	36%	30%	44%	33%	46%	36%	39%	42%
		a	d	d	c	e	f	i	i				km	km				
Stayed the same	(2.0) 481	169	312	223	257	249	232	241	64	100	45	42	96	77	62	194	176	80
	48%	51%	47%	45%	51%	46%	50%	50%	44%	52%	44%	53%	45%	55%	47%	48%	49%	44%
				c														
Decreased	(1.0) 68	17	50	30	37	32	36	34	12	7	6	7	17	9	9	26	26	10
	7%	5%	7%	6%	7%	6%	8%	7%	8%	3%	6%	9%	8%	6%	7%	6%	7%	6%
									i									
Don't know	81	52	29	43	38	45	36	12	13	35	14	6	6	8	1	38	17	16
	8%	16%	4%	9%	8%	8%	8%	3%	9%	18%	13%	8%	3%	6%	1%	10%	5%	9%
		b							g	gh	g	n	n	n	p			
Mean score	2.33	2.27	2.36	2.38	2.28	2.37	2.29	2.34	2.34	2.28	2.35	2.23	2.38	2.28	2.39	2.32	2.34	2.39
			a	d														
Standard deviation	.61	.57	.62	.61	.60	.61	.61	.61	.64	.54	.61	.62	.63	.58	.62	.60	.61	.60
Standard error	.02	.03	.03	.03	.03	.03	.03	.03	.05	.04	.07	.07	.05	.05	.06	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_4. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Bills

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	371	50	26	21	38	32	52	63	26	19	30	253	119	138	233	137	147
		37%	44%	30%	29%	42%	33%	39%	45%	29%	38%	35%	37%	37%	34%	39%	40%	44%
			cd						cdi									
Stayed the same	(2.0)	481	48	49	42	45	52	63	61	46	17	42	346	135	202	279	153	150
		48%	38%	57%	57%	50%	55%	47%	43%	52%	35%	49%	51%	43%	50%	47%	45%	44%
				abhj	abhj		j						m					
Decreased	(1.0)	68	7	3	2	3	3	12	9	7	4	11	46	21	32	36	23	17
		7%	16%	4%	3%	3%	3%	9%	7%	8%	8%	12%	7%	7%	8%	6%	7%	5%
			bcdefh									cdef						
Don't know		81	10	8	9	4	9	6	8	9	9	3	39	42	33	48	27	24
		8%	13%	9%	12%	5%	9%	5%	6%	11%	19%	4%	6%	13%	8%	8%	8%	7%
					g					beghk			l					
Mean score	2.33	2.20	2.41	2.29	2.30	2.41	2.33	2.32	2.41	2.24	2.37	2.23	2.32	2.36	2.29	2.36	2.37	2.42
Standard deviation	.61	.74	.61	.54	.52	.56	.54	.64	.62	.61	.67	.67	.60	.62	.61	.60	.62	.59
Standard error	.02	.12	.06	.06	.06	.06	.07	.05	.05	.08	.10	.08	.02	.04	.03	.03	.03	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_5. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your ability to finance recreational activities/social life

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	169	71	99	76	93	91	79	88	21	36	13	19	34	27	20	62	62	29
		17%	21%	15%	15%	19%	17%	17%	18%	14%	19%	13%	23%	16%	19%	15%	16%	17%	16%
		b																	
Stayed the same	(2.0)	568	181	387	270	298	325	243	289	85	95	48	38	122	83	95	255	201	85
		57%	55%	58%	54%	59%	61%	52%	60%	58%	50%	47%	48%	57%	59%	72%	63%	56%	47%
		f						ij							klm	pq	q		
Decreased	(1.0)	227	68	159	130	97	106	120	94	34	48	35	20	54	24	16	72	88	55
		23%	21%	24%	26%	19%	20%	26%	19%	23%	25%	34%	25%	25%	17%	12%	18%	24%	30%
					d		e				g		n	n			o	o	o
Don't know		37	10	26	24	13	15	21	9	7	11	6	3	4	6	1	13	10	12
		4%	3%	4%	5%	3%	5%		2%	5%	6%	6%	4%	2%	5%	1%	3%	3%	7%
								g		g									p
Mean score		1.94	2.01	1.91	1.89	1.99	1.97	1.91	1.99	1.90	1.93	1.78	1.98	1.91	2.02	2.03	1.98	1.93	1.85
			b					j									q		
Standard deviation		.64	.66	.63	.65	.63	.61	.67	.62	.62	.68	.67	.71	.64	.62	.53	.59	.65	.69
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.05	.07	.08	.05	.06	.05	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_5. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your ability to finance recreational activities/social life

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	169	8	14	13	13	19	10	33	27	19	7	7	125	44	77	92	81	43
		17%	19%	12%	15%	17%	21%	10%	25%	19%	21%	15%	8%	18%	14%	19%	15%	24%	13%
						k			btk		k						q		
Stayed the same	(2.0)	568	22	60	54	42	54	60	69	83	50	23	51	390	178	234	334	189	177
		57%	52%	53%	63%	57%	60%	63%	52%	59%	56%	46%	59%	57%	56%	58%	56%	55%	53%
Decreased	(1.0)	227	10	34	15	15	14	22	27	28	17	16	27	153	74	83	144	64	109
		23%	25%	30%	17%	20%	16%	23%	20%	20%	19%	33%	31%	22%	23%	20%	24%	19%	32%
				ce							ce	ce					p		
Don't know		37	2	6	4	4	3	3	4	3	3	3	1	15	21	12	25	6	8
		4%	5%	5%	5%	5%	4%	3%	3%	2%	3%	6%	2%	2%	7%	3%	4%	2%	2%
													l						
Mean score	1.94	1.94	1.81	1.98	1.97	2.05	1.87	2.05	1.99	2.02	1.81	1.77	1.96	1.90	1.99	1.91	2.05	1.80	
				bk	k	bjk		bjk	bk	bk							q		
Standard deviation	.64	.68	.64	.59	.63	.62	.57	.68	.63	.65	.69	.60	.64	.62	.64	.64	.66	.65	
Standard error	.02	.11	.06	.06	.07	.07	.07	.05	.05	.08	.10	.07	.02	.04	.03	.03	.04	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_6. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Pressure to save for the future

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	434	184	250	254	180	244	190	186	63	113	40	39	107	50	38	145	178	85
		43%	56%	37%	51%	36%	45%	41%	39%	42%	59%	39%	48%	50%	36%	29%	36%	49%	47%
			b	d						ghj			n	mn			o	o	
Stayed the same	(2.0)	448	115	334	189	259	247	202	252	59	61	42	36	84	74	85	216	141	68
		45%	35%	50%	38%	52%	46%	43%	53%	40%	32%	42%	45%	39%	52%	64%	54%	39%	38%
			a	c					hi					l	kl		pq		
Decreased	(1.0)	61	9	52	30	31	23	38	26	15	3	9	4	11	10	8	24	22	15
		6%	3%	8%	6%	6%	4%	8%	5%	10%	1%	9%	5%	5%	7%	6%	6%	6%	8%
			a	a			e	i	i	gi		i		n					
Don't know		57	22	35	27	30	24	34	15	11	14	10	2	12	7	1	18	20	13
		6%	7%	5%	5%	6%	4%	7%	3%	7%	7%	10%	2%	5%	5%	1%	4%	6%	7%
									g	g	g		n						
Mean score	2.39	2.57	2.31	2.47	2.32	2.43	2.35	2.34	2.35	2.62	2.33	2.44	2.47	2.30	2.23	2.32	2.46	2.42	
		b		d						ghj		n	mn			o			
Standard deviation	.61	.55	.62	.62	.59	.58	.64	.58	.67	.52	.66	.59	.60	.61	.55	.58	.61	.65	
Standard error	.02	.03	.03	.03	.03	.03	.03	.03	.06	.03	.07	.06	.04	.05	.05	.03	.03	.05	

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_6. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Pressure to save for the future

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	434	20	44	35	32	37	44	62	63	39	17	40	316	118	177	257	167	170
		43%	47%	39%	41%	44%	41%	46%	47%	45%	44%	34%	46%	37%	44%	43%	49%	50%	
Stayed the same	(2.0)	448	19	55	43	26	44	40	58	69	40	21	33	296	152	179	269	143	129
		45%	45%	49%	50%	35%	49%	42%	44%	49%	46%	42%	38%	43%	48%	44%	45%	42%	38%
Decreased	(1.0)	61	1	8	2	7	4	6	9	6	2	7	9	40	21	25	36	19	19
		6%	2%	7%	2%	10%	5%	7%	7%	4%	2%	15%	10%	6%	7%	6%	6%	6%	6%
Don't know		57	3	7	6	9	4	5	3	3	7	4	5	32	26	24	33	11	19
		6%	6%	6%	7%	12%	5%	5%	2%	2%	8%	9%	6%	5%	8%	6%	6%	3%	6%
Mean score		2.39	2.47	2.34	2.42	2.39	2.38	2.41	2.41	2.42	2.46	2.22	2.38	2.42	2.33	2.40	2.39	2.45	2.47
Standard deviation		.61	.55	.61	.55	.68	.59	.62	.62	.57	.54	.71	.67	.61	.61	.61	.61	.61	.61
Standard error		.02	.09	.06	.06	.08	.07	.08	.05	.05	.07	.10	.09	.02	.04	.03	.03	.03	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_7. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your ability to adequately save for the future

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	179	70	110	93	86	97	82	93	27	33	15	18	37	30	21	58	66	38
		18%	21%	16%	19%	17%	18%	18%	19%	18%	17%	15%	22%	17%	21%	16%	15%	18%	21%
Stayed the same	(2.0)	566	180	386	261	305	303	263	286	79	105	51	46	118	82	91	272	185	87
		57%	55%	58%	52%	61%	56%	57%	60%	54%	55%	50%	57%	55%	58%	69%	67%	51%	48%
Decreased	(1.0)	205	59	145	120	85	114	91	85	35	39	27	16	50	23	19	53	97	45
		20%	18%	22%	24%	17%	21%	20%	18%	24%	20%	27%	20%	23%	16%	14%	13%	27%	25%
Don't know		50	21	30	26	25	24	27	16	6	15	9	1	8	6	2	20	13	12
		5%	6%	4%	5%	5%	4%	6%	3%	4%	8%	9%	1%	4%	4%	1%	5%	4%	7%
Mean score		1.97	2.03	1.94	1.94	2.00	1.97	1.98	2.02	1.94	1.97	1.87	2.02	1.94	2.05	2.02	2.01	1.91	1.96
Standard deviation		.64	.65	.63	.67	.60	.64	.63	.62	.66	.64	.66	.65	.65	.63	.55	.54	.68	.70
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.04	.07	.07	.05	.06	.05	.03	.04	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_7. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

Your ability to adequately save for the future

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	179	13	16	12	13	14	23	32	20	19	7	10	135	45	78	102	87	52
		18%	30%	14%	13%	18%	16%	24%	24%	14%	21%	15%	12%	20%	14%	19%	17%	25%	15%
			bchk					bchk					m				q		
Stayed the same	(2.0)	566	21	64	56	40	52	54	66	88	47	26	52	379	187	229	337	184	173
		57%	51%	56%	65%	53%	58%	57%	50%	62%	53%	53%	59%	55%	59%	57%	57%	54%	51%
					g				g										
Decreased	(1.0)	205	8	30	14	13	20	13	30	29	17	10	20	143	62	79	126	64	94
		20%	19%	26%	17%	18%	22%	14%	23%	21%	20%	19%	23%	21%	20%	20%	21%	19%	28%
				f													p		
Don't know		50	-	4	5	8	3	5	5	3	5	7	5	27	23	19	32	6	17
		5%	-	4%	5%	11%	4%	5%	3%	2%	6%	13%	6%	4%	7%	5%	5%	2%	5%
					abgh						abegh			l				p	
Mean score	1.97	2.11	1.87	1.97	2.00	1.93	2.11	2.02	1.93	2.01	1.95	1.88	1.99	1.94	2.00	1.96	2.07	1.87	
			b				bk										q		
Standard deviation	.64	.70	.64	.57	.64	.63	.62	.70	.60	.66	.63	.60	.65	.60	.64	.63	.67	.66	
Standard error	.02	.11	.06	.06	.07	.07	.08	.06	.05	.08	.09	.08	.03	.04	.03	.03	.04	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q9_8. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

The amount of money you borrow each month

Base: All who borrow

	AGE			GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24 a	25-35 b	Female c	Male d	ABC1 e	C2DE f	Full time g	Part time h	Student i	Unemployed j	<£10,000 k	£10,000- £20,000 l	£20,001- £30,000 m	>£30,000 n	Owner o	Private renter p	Council/ Housing associa tion renter q	
Significance Level: 95%																			
Unweighted Total	112	44	68	65	47	59	53	52	19	27	5	10	34	15	15	35	52	22	
Weighted Total	113	35	78	60	53	57	56	56	20	23	4	9	37	16	17	37	52	21	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	26	8	19	20	6	11	15	9	7	6	1	4	6	2	-	6	14	5
		23%	22%	24%	33%	12%	19%	27%	16%	33%	28%	16%	47%	17%	10%	-	17%	26%	25%
Stayed the same	(2.0)	61	20	41	25	36	33	28	34	7	14	3	3	21	11	11	22	27	9
		54%	57%	53%	41%	69%	58%	49%	60%	34%	61%	68%	33%	56%	66%	63%	60%	52%	44%
Decreased	(1.0)	23	6	16	14	8	11	11	11	6	3	1	1	8	4	5	6	10	6
		20%	18%	21%	24%	16%	20%	20%	19%	33%	11%	16%	9%	23%	24%	31%	16%	20%	31%
Don't know		3	1	2	2	2	1	2	2	-	-	-	1	1	-	1	2	1	-
		3%	4%	3%	3%	4%	2%	4%	4%	-	-	-	10%	4%	-	7%	7%	2%	-
Mean score	2.03	2.05	2.03	2.10	1.96	1.99	2.08	1.97	2.01	2.17	2.00	2.42	1.94	1.85	1.67	2.02	2.07	1.94	
Standard deviation	.67	.65	.68	.76	.54	.64	.70	.61	.83	.61	.65	.72	.65	.58	.48	.60	.69	.77	
Standard error	.06	.10	.08	.10	.08	.08	.10	.09	.19	.12	.29	.24	.12	.15	.13	.11	.10	.16	

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q9_8. Which of the following, if any, has increased, decreased, or stayed the same in the past six months?

The amount of money you borrow each month

Base: All who borrow

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	112	7	18	8	7	9	7	22	14	5	4	11	87	25	50	62	47	39
Weighted Total	113	6	16	6	5	10	11	18	14	7	4	15	86	27	50	63	46	38
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	26	5	2	1	1	5	5	3	2	2	-	19	7	9	18	11	12
		23%	28%	36%	12%	11%	42%	30%	22%	35%	54%	-	22%	27%	17%	28%	24%	31%
Stayed the same	(2.0)	61	9	4	2	6	5	6	10	4	-	11	46	15	25	35	26	17
		54%	63%	55%	54%	48%	56%	44%	32%	73%	65%	-	53%	56%	51%	56%	55%	44%
Decreased	(1.0)	23	2	2	1	3	2	6	1	-	1	4	19	4	12	10	7	8
		20%	37%	12%	10%	28%	34%	14%	32%	5%	-	23%	22%	14%	25%	16%	16%	22%
Don't know		3	1	-	1	-	-	1	-	-	1	-	3	1	3	-	2	1
		3%	5%	-	12%	-	-	6%	-	-	23%	-	3%	3%	7%	-	5%	3%
Mean score	2.03	1.63	2.17	2.27	1.81	1.77	2.28	1.97	2.17	2.35	2.40	1.75	2.01	2.13	1.92	2.12	2.08	2.09
Standard deviation	.67	.52	.65	.68	.73	.66	.73	.84	.51	.52	1.12	.45	.68	.65	.68	.66	.65	.74
Standard error	.06	.20	.16	.24	.30	.22	.28	.18	.14	.23	.65	.14	.07	.13	.10	.08	.10	.12

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q10_SUM. Overall, would you say people of your generation have better, worse, or the same life opportunities as those in your parents' and grandparents' generation?

SUMMARY TABLE

Base: All respondents

	Total	Better	The same	Worse	Don't know	Mean
My parents' generation	1001	341	227	337	96	*
	100%	34%	23%	34%	10%	
My grandparents' generation	1001	415	176	284	126	.15
	100%	41%	18%	28%	13%	

J302994 Millenials Savings Tracker

Q10_1. Overall, would you say people of your generation have better, worse, or the same life opportunities as those in your parents' and grandparents' generation?

My parents' generation

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better	(1.0)	341	123	217	174	167	184	156	54	76	28	28	72	36	50	142	116	59
		34%	37%	32%	35%	33%	34%	34%	32%	37%	40%	35%	34%	25%	38%	35%	32%	33%
										j				m				
The same	(0.0)	227	50	177	88	139	119	108	34	27	24	16	60	33	39	110	67	39
		23%	15%	26%	18%	28%	22%	23%	27%	23%	14%	20%	28%	23%	30%	27%	19%	22%
				a	c				i	i	i					p		
Worse	(-1.0)	337	134	203	186	151	192	145	48	75	30	29	71	49	36	116	144	61
		34%	41%	30%	37%	30%	36%	31%	32%	39%	30%	36%	33%	35%	27%	29%	40%	33%
			b		d					g						o		
Don't know		96	23	73	53	44	42	55	12	13	20	7	10	23	7	35	33	23
		10%	7%	11%	11%	9%	8%	12%	9%	8%	7%	9%	5%	17%	5%	9%	9%	12%
			a				e				ghi			ln				
Mean score	*	-.04	.02	-.03	.03	-.02	.03	.01	.05	*	-.03	-.01	.01	-.11	.11	.07	-.09	-.01
																p		
Standard deviation		.87	.92	.84	.90	.83	.87	.86	.84	.87	.92	.84	.84	.85	.82	.84	.89	.87
Standard error		.03	.05	.04	.04	.04	.04	.04	.07	.06	.09	.10	.06	.08	.08	.04	.05	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q10_1. Overall, would you say people of your generation have better, worse, or the same life opportunities as those in your parents' and grandparents' generation?

My parents' generation

Base: All respondents

	Total	REGION										EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better	(1.0)	341	20	39	27	23	38	24	58	43	31	11	252	89	151	189	341	-
		34%	48%	34%	32%	32%	42%	25%	43%	31%	36%	23%	37%	28%	37%	32%	100%	-
			fhjk				fj		fhjk				m				q	
The same	(0.0)	227	12	23	20	16	35	14	27	32	14	12	143	84	100	127	-	-
		23%	28%	20%	23%	22%	38%	15%	20%	23%	16%	24%	21%	26%	25%	21%	-	-
						bcd	efghi											
Worse	(-1.0)	337	10	40	30	26	14	45	37	47	35	22	242	95	135	202	-	337
		34%	24%	35%	35%	35%	15%	47%	27%	33%	39%	44%	35%	30%	33%	34%	-	100%
				e	e	e		aeg	e	e	e	aeg	e					p
Don't know		96	-	12	9	9	4	12	12	19	8	5	47	49	18	78	-	-
		10%	-	11%	10%	12%	5%	13%	9%	13%	9%	10%	7%	16%	5%	13%	-	-
				a	a	a		a	a	ae	a	a		l		n		
Mean score	*	.24	-.01	-.03	-.04	.28	-.26	.17	-.03	-.04	-.23	-.10	.02	-.03	.04	-.02	1.00	-1.00
		fjk				bcd	efghijk	fjk										
Standard deviation	.87	.82	.88	.87	.87	.72	.88	.87	.86	.91	.84	.85	.88	.83	.86	.87	-	-
Standard error	.03	.12	.08	.09	.10	.08	.12	.07	.08	.11	.12	.11	.03	.05	.04	.04	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q10_2. Overall, would you say people of your generation have better, worse, or the same life opportunities as those in your parents' and grandparents' generation?

My grandparents' generation

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	415	168	247	209	206	237	178	175	66	111	36	33	78	50	54	166	153	70
		41%	51%	37%	42%	41%	44%	38%	36%	45%	58%	35%	41%	37%	36%	41%	41%	42%	38%
		b								ghj									
The same	(0.0)	176	30	146	75	100	93	82	116	23	11	13	16	46	23	38	102	39	27
		18%	9%	22%	15%	20%	17%	18%	24%	15%	6%	13%	20%	22%	17%	29%	25%	11%	15%
			a		c				hij	i	i				m	pq			
Worse	(-1.0)	284	105	179	148	135	155	129	131	41	55	27	24	70	44	29	95	120	56
		28%	32%	27%	30%	27%	29%	28%	27%	28%	29%	26%	30%	33%	31%	22%	24%	33%	31%
																	o		
Don't know		126	27	99	67	59	52	75	58	17	14	26	7	19	23	10	40	50	29
		13%	8%	15%	13%	12%	10%	16%	12%	12%	7%	25%	9%	9%	16%	8%	10%	14%	16%
			a			e					ghi				ln				
Mean score		.15	.21	.12	.14	.16	.17	.13	.10	.19	.32	.12	.12	.04	.05	.20	.20	.11	.09
										g									
Standard deviation		.88	.93	.86	.90	.87	.88	.88	.85	.89	.92	.91	.88	.87	.90	.81	.83	.93	.91
Standard error		.03	.05	.04	.04	.04	.04	.04	.04	.08	.06	.11	.10	.07	.08	.08	.04	.05	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q10_2. Overall, would you say people of your generation have better, worse, or the same life opportunities as those in your parents' and grandparents' generation?

My grandparents' generation

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	415	19	48	37	28	47	40	64	49	43	12	29	310	106	190	225	271	86
		41%	45%	42%	43%	37%	53%	42%	48%	35%	49%	23%	33%	45%	33%	47%	38%	80%	26%
			j	j	j		dhjk	j	hjk		hj			m		o		q	
The same	(0.0)	176	7	17	15	15	16	10	28	36	9	8	15	115	60	78	98	37	18
		18%	18%	15%	17%	20%	18%	11%	21%	26%	11%	15%	17%	17%	19%	19%	16%	11%	5%
									bfi									q	
Worse	(-1.0)	284	16	31	22	22	18	33	28	38	25	22	30	192	92	104	180	29	209
		28%	38%	27%	26%	29%	20%	34%	21%	27%	28%	43%	34%	28%	29%	26%	30%	8%	62%
			eg					g			bcegh		g					p	
Don't know		126	-	18	12	10	9	13	14	18	10	9	14	67	59	34	92	4	23
		13%	-	16%	14%	14%	10%	13%	10%	13%	11%	18%	16%	10%	19%	8%	16%	1%	7%
				a	a	a	a	a	a	a	a	a	a			n		p	
Mean score		.15	.07	.17	.20	.10	.36	.08	.30	.09	.24	-.24	-.01	.19	.05	.23	.09	.72	-.39
				j	j	j	hjk		hjk	j	j			m		o		q	
Standard deviation		.88	.92	.89	.88	.88	.83	.94	.83	.84	.91	.88	.90	.88	.88	.86	.89	.61	.89
Standard error		.03	.14	.09	.09	.10	.10	.13	.07	.08	.12	.13	.12	.04	.05	.04	.04	.03	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_SUM. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

SUMMARY TABLE

Base: All respondents

	Total	Better	The same	Worse	Don't know	Mean
Getting a job	1001	128	303	499	71	-.40
	100%	13%	30%	50%	7%	
Earning enough for a comfortable lifestyle	1001	157	302	464	78	-.33
	100%	16%	30%	46%	8%	
Attending higher education	1001	552	209	172	69	.41
	100%	55%	21%	17%	7%	
Buying a flat or house	1001	77	156	714	54	-.67
	100%	8%	16%	71%	5%	
Saving money	1001	156	322	451	72	-.32
	100%	16%	32%	45%	7%	
Progressing in a career	1001	255	370	283	92	-.03
	100%	25%	37%	28%	9%	

J302994 Millenials Savings Tracker

Q11_1. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Getting a job

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	128	37	91	60	68	72	57	79	21	15	5	9	30	22	25	47	52	22
		13%	11%	14%	12%	14%	13%	12%	17%	14%	8%	5%	11%	14%	15%	19%	12%	14%	12%
									ij	j									
The same	(0.0)	303	69	234	147	156	178	125	177	47	31	28	25	78	50	54	148	93	46
		30%	21%	35%	29%	31%	33%	27%	37%	32%	16%	27%	31%	37%	35%	41%	37%	26%	25%
				a			f		i	i		i					pq		
Worse	(-1.0)	499	209	291	256	243	259	240	195	70	133	58	42	97	58	46	182	193	95
		50%	63%	43%	51%	49%	48%	52%	41%	47%	70%	56%	52%	46%	41%	35%	45%	54%	52%
			b							ghj	g	n					o		
Don't know		71	16	55	37	33	29	42	28	10	12	12	4	8	11	7	26	24	19
		7%	5%	8%	7%	7%	5%	9%	6%	7%	6%	11%	5%	4%	8%	5%	6%	7%	10%
			a				e		ij	ij	g					k			
Mean score		-.40	-.54	-.32	-.42	-.37	-.44	-.26	-.36	-.66	-.58	-.43	-.33	-.28	-.17	-.36	-.42	-.45	
			a					ij	ij										
Standard deviation		.72	.70	.72	.71	.73	.72	.72	.74	.73	.63	.60	.70	.72	.74	.74	.69	.74	.72
Standard error		.02	.03	.03	.03	.04	.03	.04	.04	.06	.04	.06	.08	.05	.07	.07	.04	.04	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q11_1. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Getting a job

Base: All respondents

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	128	8	12	11	8	14	3	31	14	13	7	6	93	36	60	68	80	21
		13%	19%	10%	13%	11%	16%	4%	24%	10%	15%	14%	6%	14%	11%	15%	11%	24%	6%
			fk			f			bcdhfk		f							q	
The same	(0.0)	303	12	27	22	18	33	24	45	55	28	14	24	207	96	133	170	95	61
		30%	28%	24%	26%	25%	37%	25%	34%	39%	32%	28%	28%	30%	30%	33%	29%	28%	18%
						b				bcd								q	
Worse	(-1.0)	499	20	63	49	41	36	64	49	59	40	26	51	348	151	191	308	158	243
		50%	48%	55%	57%	56%	40%	68%	37%	42%	46%	52%	59%	51%	48%	47%	52%	46%	72%
				egh	egh	egh		aeghi			g	egh						p	
Don't know		71	2	12	4	6	6	3	8	13	6	3	6	36	34	21	49	8	12
		7%	5%	10%	4%	8%	7%	4%	6%	10%	7%	6%	7%	5%	11%	5%	8%	2%	4%
Mean score		-.40	-.31	-.50	-.47	-.49	-.26	-.66	-.14	-.35	-.33	-.41	-.56	-.39	-.41	-.34	-.44	-.23	-.68
			f				bdfk		bcdhjk		fk	f	f			o		q	
Standard deviation		.72	.79	.70	.72	.71	.74	.55	.79	.68	.74	.62	.73	.70	.73	.70	.81	.59	
Standard error		.02	.12	.07	.07	.08	.08	.07	.06	.06	.09	.10	.08	.03	.04	.04	.03	.04	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_2. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Earning enough for a comfortable lifestyle

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	157	52	106	74	83	87	71	84	26	25	10	14	31	24	33	67	53	27
		16%	16%	16%	15%	17%	16%	15%	18%	17%	13%	10%	17%	14%	17%	25%	17%	15%	15%
The same	(0.0)	302	80	221	137	165	173	129	164	39	48	29	25	67	48	48	136	104	45
		30%	24%	33%	27%	33%	32%	28%	34%	26%	25%	28%	31%	31%	34%	37%	34%	29%	25%
Worse	(-1.0)	464	186	277	245	219	250	214	201	70	109	47	36	102	59	46	173	181	86
		46%	56%	41%	49%	44%	46%	46%	42%	47%	57%	46%	45%	48%	42%	35%	43%	50%	47%
Don't know		78	12	66	44	34	28	50	30	13	10	17	6	13	10	4	27	23	23
		8%	4%	10%	9%	7%	5%	11%	6%	9%	5%	16%	7%	6%	7%	3%	7%	6%	13%
Mean score		-.33	-.42	-.28	-.37	-.29	-.32	-.35	-.26	-.33	-.46	-.43	-.30	-.36	-.26	-.11	-.28	-.38	-.37
Standard deviation		.75	.76	.74	.75	.75	.75	.76	.75	.78	.72	.70	.77	.74	.75	.78	.75	.74	.76
Standard error		.02	.04	.03	.03	.04	.03	.04	.04	.07	.05	.08	.08	.05	.07	.08	.04	.04	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q11_2. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Earning enough for a comfortable lifestyle

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better	(1.0)	157	7	17	20	10	17	10	28	23	9	6	119	39	69	89	92	28
		16%	16%	15%	23%	13%	19%	10%	21%	16%	11%	12%	17%	12%	17%	15%	27%	8%
				fi									m				q	
The same	(0.0)	302	18	32	25	24	31	25	46	42	19	13	210	92	136	166	111	50
		30%	43%	28%	30%	33%	34%	27%	34%	30%	22%	25%	31%	29%	34%	28%	33%	15%
			i												o		q	
Worse	(-1.0)	464	15	50	34	32	36	53	51	65	52	28	313	150	183	281	125	247
		46%	35%	44%	40%	43%	39%	56%	38%	46%	59%	56%	46%	47%	45%	47%	37%	73%
							aceg				abcdeg	ag	g				p	
Don't know		78	3	15	6	8	6	7	8	11	8	3	42	36	17	61	12	12
		8%	6%	13%	7%	11%	7%	7%	6%	8%	9%	7%	6%	11%	4%	10%	4%	4%
				k										l	n			
Mean score		-.33	-.21	-.33	-.18	-.34	-.21	-.50	-.18	-.33	-.53	-.48	-.30	-.40	-.29	-.36	-.10	-.68
			fi		fijk		fi		fijk								q	
Standard deviation		.75	.71	.76	.81	.72	.77	.69	.78	.76	.70	.71	.76	.72	.75	.75	.81	.62
Standard error		.02	.11	.07	.08	.08	.09	.09	.06	.07	.09	.10	.03	.04	.04	.03	.04	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_3. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Attending higher education

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Significance Level: 95%																			
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	552	247	304	286	266	320	232	240	84	136	53	51	106	82	67	223	215	85
		55%	75%	45%	57%	53%	60%	50%	50%	57%	71%	52%	63%	49%	58%	51%	55%	60%	47%
			b			d	f			ghj		l						q	
The same	(0.0)	209	33	176	91	118	114	95	130	28	20	14	18	55	30	39	98	62	35
		21%	10%	26%	18%	24%	21%	20%	27%	19%	10%	14%	22%	26%	22%	30%	24%	17%	19%
			a			c			hij	i							p		
Worse	(-1.0)	172	42	129	85	87	82	90	80	23	30	21	10	45	19	20	59	65	40
		17%	13%	19%	17%	17%	15%	19%	17%	16%	16%	21%	13%	21%	13%	15%	15%	18%	22%
			a															o	
Don't know		69	8	61	39	30	22	47	29	12	5	14	1	8	10	5	24	20	21
		7%	2%	9%	8%	6%	4%	10%	6%	8%	3%	13%	2%	4%	7%	4%	6%	5%	12%
			a				e			i		gi							op
Mean score		.41	.64	.29	.44	.38	.46	.34	.36	.45	.57	.36	.51	.30	.48	.37	.43	.44	.28
			b				f						l				q		q
Standard deviation		.78	.70	.79	.78	.78	.75	.81	.77	.77	.75	.84	.72	.80	.74	.75	.75	.79	.84
Standard error		.03	.03	.03	.04	.04	.03	.04	.04	.06	.05	.09	.08	.06	.07	.07	.04	.04	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q11_3. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Attending higher education

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better	(1.0)	552	23	67	56	41	43	50	70	63	55	27	57	134	215	336	223	203
		55%	56%	58%	65%	55%	48%	53%	53%	45%	62%	54%	65%	42%	53%	56%	65%	60%
			h	h	egh					h		eh	m					
The same	(0.0)	209	10	16	13	14	33	16	32	34	14	9	15	81	105	104	64	36
		21%	25%	14%	16%	19%	37%	17%	24%	24%	16%	19%	17%	19%	26%	17%	19%	11%
						bcdfghijk		b	b				l	o		q		
Worse	(-1.0)	172	6	21	12	11	9	22	23	30	16	11	11	57	72	100	47	80
		17%	13%	18%	14%	15%	10%	23%	17%	22%	19%	21%	13%	18%	18%	17%	14%	24%
						e	e	e	e	e							p	p
Don't know		69	3	11	4	9	5	7	8	13	3	3	4	45	13	56	7	18
		7%	6%	9%	5%	12%	6%	7%	6%	9%	3%	6%	5%	14%	3%	9%	2%	5%
					i								l	n			p	
Mean score		.41	.45	.44	.53	.46	.41	.31	.38	.26	.45	.34	.55	.28	.37	.44	.53	.38
				h								h	m			q		
Standard deviation		.78	.74	.81	.75	.77	.67	.85	.78	.82	.80	.83	.72	.79	.78	.78	.73	.86
Standard error		.03	.11	.08	.08	.08	.08	.11	.06	.07	.10	.11	.09	.05	.04	.03	.04	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_4. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Buying a flat or house

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	77	19	58	36	41	40	37	49	10	8	4	5	20	8	18	36	21	17
		8%	6%	9%	7%	8%	8%	8%	10%	6%	4%	4%	6%	10%	6%	14%	9%	6%	9%
								i							m				
The same	(0.0)	156	25	131	67	90	83	74	95	24	13	12	11	37	24	38	73	51	22
		16%	8%	20%	13%	18%	15%	16%	20%	16%	7%	12%	14%	17%	17%	29%	18%	14%	12%
				a	c			i	i						klm				
Worse	(-1.0)	714	278	436	368	345	397	317	317	107	164	73	63	153	105	69	274	274	124
		71%	84%	65%	74%	69%	74%	68%	66%	73%	86%	72%	78%	72%	74%	52%	68%	76%	68%
			b							ghj			n	n	n		o		
Don't know		54	8	46	30	25	17	37	18	6	7	13	1	3	5	6	19	14	19
		5%	2%	7%	6%	5%	3%	8%	4%	4%	4%	12%	2%	1%	3%	5%	5%	4%	10%
				a			e				ghi								op
Mean score		-.67	-.80	-.61	-.71	-.64	-.69	-.66	-.58	-.69	-.85	-.77	-.73	-.63	-.71	-.41	-.62	-.73	-.65
				a				ij	i						klm	p			
Standard deviation		.62	.53	.65	.60	.64	.61	.63	.68	.59	.46	.53	.57	.66	.57	.73	.65	.57	.66
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.03	.06	.06	.05	.05	.07	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q11_4. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Buying a flat or house

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	77 8%	5 13% fk	11 10% fk	6 7%	4 6%	9 10% fk	2 2%	21 15% cdfhk	7 5%	6 7%	4 8%	2 2%	60 9%	17 5%	46 11% o	31 5%	50 15% q	10 3%
The same	(0.0)	156 16%	9 21%	14 12%	12 14%	9 12%	21 24% bdi	13 13%	28 21% i	25 18%	8 9%	6 11%	12 14%	94 14%	63 20% l	76 19% o	80 13%	41 12% q	12 4%
Worse	(-1.0)	714 71%	27 64%	78 69%	60 70%	55 74% g	55 62% g	77 81% eg	80 60%	100 71% g	70 79% eg	39 77% g	72 82% abeg	508 74% m	206 65% m	273 67%	441 74% n	243 71% p	308 91%
Don't know		54 5%	1 2%	10 9%	8 9%	6 8%	4 5%	3 3%	5 4%	9 7%	4 5%	2 4%	2 2%	23 3%	32 10% l	10 3%	44 7% n	6 2%	7 2%
Mean score		-.67	-.52 fk	-.65	-.69	-.74	-.54 dfik	-.83	-.46 bcdhijk	-.71	-.76	-.72	-.82	-.68	-.66	-.58 o	-.74	-.57 q	-.90
Standard deviation		.62	.72	.67	.61	.57	.68	.43	.76	.56	.58	.62	.43	.63	.59	.69	.55	.74	.39
Standard error		.02	.11	.06	.06	.06	.08	.05	.06	.05	.07	.08	.05	.02	.04	.03	.02	.04	.02

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_5. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Saving money

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	156	54	102	69	87	75	81	77	23	28	11	13	35	17	26	71	42	37
		16%	16%	15%	14%	17%	14%	17%	16%	16%	15%	11%	16%	17%	12%	20%	18%	12%	20%
																	p		p
The same	(0.0)	322	97	225	154	168	185	137	166	46	45	41	21	62	53	53	146	109	45
		32%	29%	34%	31%	34%	34%	29%	35%	31%	24%	40%	26%	29%	38%	40%	36%	30%	25%
									i			i					q		
Worse	(-1.0)	451	163	288	233	218	245	206	205	67	106	40	41	108	62	45	157	189	82
		45%	49%	43%	47%	43%	46%	45%	43%	46%	55%	39%	51%	51%	44%	34%	39%	52%	45%
			b							gj			n	n			o		
Don't know		72	16	56	44	28	32	40	31	11	12	10	6	9	9	8	29	22	18
		7%	5%	8%	9%	6%	6%	9%	7%	7%	6%	10%	7%	4%	7%	6%	7%	6%	10%
			a		d														
Mean score		-.32	-.35	-.30	-.36	-.28	-.34	-.30	-.29	-.32	-.43	-.32	-.37	-.35	-.35	-.15	-.23	-.43	-.28
									i							lm	p		p
Standard deviation		.74	.76	.74	.73	.75	.72	.77	.74	.75	.75	.67	.77	.76	.69	.74	.75	.70	.81
Standard error		.02	.04	.03	.03	.04	.03	.04	.04	.06	.05	.07	.08	.06	.06	.07	.04	.04	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q11_5. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Saving money

Base: All respondents

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS			
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	156 16%	6 13%	19 17%	15 17%	16 22%	22 25%	6 7%	28 21%	8 6%	14 16%	9 13%	11 15%	51 16%	71 18%	84 14%	96 28%	18 5%	
			h	h	fh	fh		fh	h	h	h					q			
The same	(0.0)	322 32%	20 47%	31 28%	27 32%	24 27%	24 38%	37 30%	40 37%	53 28%	25 22%	11 35%	31 30%	114 36%	145 36%	177 30%	99 29%	82 24%	
			begj					j						o					
Worse	(-1.0)	451 45%	12 28%	51 44%	38 44%	30 40%	41 46%	47 50%	56 42%	65 46%	42 48%	27 54%	43 50%	121 38%	171 42%	280 47%	134 39%	218 65%	
							a	a	a	a	a	a	m				p		
Don't know		72 7%	5 12%	13 11%	6 8%	4 6%	2 3%	5 5%	9 7%	15 11%	7 8%	3 7%	2 2%	31 10%	17 4%	55 9%	12 3%	19 6%	
			ek	ek				ek					l		n				
Mean score		-.32	-.16	-.31	-.28	-.20	-.22	-.45	-.22	-.45	-.34	-.39	-.37	-.35	-.25	-.26	-.36	-.11	-.63
			fh		fh	h		fh							o		q		
Standard deviation		.74	.67	.77	.76	.79	.83	.63	.80	.62	.77	.79	.71	.75	.74	.75	.74	.83	.59
Standard error		.02	.11	.07	.08	.09	.09	.08	.07	.05	.09	.11	.09	.03	.04	.04	.03	.05	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q11_6. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Progressing in a career

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better	(1.0)	255	96	159	133	122	146	110	134	34	51	17	16	50	40	46	97	102	42
		25%	29%	24%	27%	24%	27%	24%	28%	23%	27%	17%	20%	23%	28%	35%	24%	28%	23%
									j										kl
The same	(0.0)	370	116	254	177	193	214	157	196	47	66	33	33	85	68	47	163	134	53
		37%	35%	38%	35%	38%	40%	34%	41%	32%	34%	32%	41%	40%	48%	35%	41%	37%	29%
																			q
Worse	(-1.0)	283	99	185	136	147	144	139	114	52	60	34	26	67	21	34	109	98	58
		28%	30%	28%	27%	29%	27%	30%	24%	36%	31%	33%	33%	31%	15%	26%	27%	27%	32%
										g	g		m	m		m			m
Don't know		92	20	73	54	38	34	58	34	14	15	18	5	12	12	6	33	27	29
		9%	6%	11%	11%	8%	6%	13%	7%	9%	8%	18%	7%	6%	9%	4%	8%	7%	16%
				a			e					gi							op
Mean score		-.03	-.01	-.04	-.01	-.05	*	-.07	.04	-.13	-.05	-.20	-.14	-.08	.15	.10	-.03	.01	-.11
									hj						kl	k			
Standard deviation		.77	.79	.76	.78	.76	.78	.76	.75	.80	.79	.76	.74	.76	.68	.79	.75	.78	.80
Standard error		.03	.04	.03	.03	.04	.03	.04	.04	.07	.05	.08	.08	.06	.06	.08	.04	.04	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q11_6. For each of the following, do you think that you have better, worse or the same opportunities than your parents did at your age?

Progressing in a career

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better	(1.0)	255	15	30	20	18	24	14	45	37	19	16	191	65	103	152	141	64
		25%	35%	26%	24%	25%	26%	15%	34%	26%	22%	33%	28%	20%	25%	26%	41%	19%
			f					fk				f	m				q	
The same	(0.0)	370	17	33	36	22	41	42	50	53	24	15	245	125	164	206	103	102
		37%	41%	29%	42%	29%	45%	44%	38%	38%	28%	30%	36%	39%	41%	35%	30%	30%
					b		bdi	bi										
Worse	(-1.0)	283	8	36	19	27	21	32	27	37	38	15	199	85	109	174	82	153
		28%	18%	32%	23%	36%	23%	34%	20%	26%	43%	30%	29%	27%	27%	29%	24%	45%
				g		acg		g		acegh							p	
Don't know		92	3	14	10	8	5	7	11	15	7	4	50	43	29	64	15	17
		9%	6%	13%	12%	10%	5%	7%	8%	10%	8%	8%	7%	13%	7%	11%	5%	5%
													i					
Mean score		-.03	.18	-.06	.01	-.12	.04	-.20	.15	*	-.23	.03	-.01	-.07	-.02	-.04	.18	-.28
			dfi				i		bdfik								q	
Standard deviation		.77	.74	.82	.73	.82	.72	.70	.75	.77	.81	.83	.78	.74	.75	.78	.81	.78
Standard error		.03	.12	.08	.08	.09	.08	.09	.06	.07	.10	.12	.03	.04	.04	.03	.04	.04

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_SUM. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

SUMMARY TABLE

Base: All answering

	Total	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Net: Agree	Net: Disagree	Mean
Home ownership is an achievable goal for someone like me	1001 100%	219 22%	348 35%	209 21%	146 15%	79 8%	567 57%	355 35%	2.70
It's important to me that at some point I own my own house/flat	1001 100%	483 48%	304 30%	97 10%	54 5%	62 6%	787 79%	152 15%	3.30
I expect to rent for most of my life rather than own my own house/flat	598 100%	97 16%	154 26%	151 25%	126 21%	70 12%	251 42%	277 46%	2.42
I care about home ownership as much as my parents did at my age	1001 100%	212 21%	326 33%	198 20%	77 8%	188 19%	538 54%	275 27%	2.83
I expect to use my home as a source of income in retirement	1001 100%	97 10%	228 23%	203 20%	147 15%	327 33%	324 32%	350 35%	2.41
I have purchased/expect to purchase my first home at an older age than my parents	1001 100%	313 31%	253 25%	116 12%	116 12%	204 20%	566 56%	232 23%	2.96

J302994 Millenials Savings Tracker

Q12_1. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

Home ownership is an achievable goal for someone like me

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	219 22%	71 22%	148 22%	84 17%	135 27%	125 23%	95 20%	121 25%	31 21%	37 20%	11 11%	16 20%	45 21%	29 20%	52 39%	111 28%	72 20%	25 14%
Tend to agree (3.0)	348 35%	136 41%	211 32%	168 34%	179 36%	224 42%	124 27%	193 40%	47 32%	78 41%	16 16%	23 29%	84 39%	64 45%	53 40%	152 38%	134 37%	42 23%
Tend to disagree (2.0)	209 21%	71 22%	138 21%	111 22%	98 20%	104 19%	105 23%	84 18%	34 23%	43 22%	27 27%	27 33%	44 20%	24 17%	19 14%	88 22%	72 20%	39 22%
Strongly disagree (1.0)	146 15%	35 11%	111 16%	89 18%	56 11%	58 11%	88 19%	60 12%	17 12%	19 10%	35 34%	11 13%	32 15%	17 12%	6 4%	30 7%	54 15%	51 28%
Don't know	79 8%	16 5%	63 9%	47 9%	32 6%	27 5%	52 11%	21 4%	18 12%	14 7%	13 13%	4 5%	8 4%	6 5%	2 2%	22 5%	29 8%	23 13%
NETS																		
Net: Agree	567 57%	208 63%	360 54%	252 50%	315 63%	348 65%	219 47%	314 66%	78 53%	115 60%	27 26%	39 48%	129 60%	93 66%	105 79%	263 65%	206 57%	68 37%
Net: Disagree	355 35%	106 32%	249 37%	201 40%	154 31%	162 30%	193 42%	144 30%	51 35%	62 32%	62 61%	37 47%	76 36%	42 30%	25 19%	118 29%	126 35%	90 50%
Mean score	2.70	2.78	2.65	2.54	2.84	2.81	2.55	2.82	2.71	2.76	2.04	2.57	2.69	2.78	3.16	2.90	2.67	2.27
Standard deviation	1.00	.92	1.04	1.01	.98	.93	1.07	.97	.98	.91	1.04	.98	.99	.93	.84	.91	.99	1.08
Standard error	.03	.05	.05	.05	.05	.04	.05	.05	.08	.06	.11	.11	.07	.08	.08	.05	.05	.09

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q12_1. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

Home ownership is an achievable goal for someone like me

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	219	9	28	15	19	23	21	33	25	20	9	18	158	61	108	111	109	49
		22%	21%	24%	17%	25%	25%	23%	25%	18%	22%	18%	21%	23%	19%	o	19%	32%	15%
																	q		
Tend to agree	(3.0)	348	14	34	33	29	31	41	45	47	26	16	31	252	95	157	191	122	107
		35%	34%	29%	39%	39%	35%	43%	34%	33%	30%	32%	36%	37%	30%	39%	32%	36%	32%
														m	o				
Tend to disagree	(2.0)	209	6	26	23	16	21	14	23	34	15	11	20	152	58	68	142	62	83
		21%	15%	23%	27%	22%	24%	14%	18%	24%	17%	21%	23%	22%	18%	17%	24%	18%	25%
																n	18%	25%	
Strongly disagree	(1.0)	146	5	17	8	5	7	12	23	23	24	9	11	88	58	43	103	31	76
		15%	12%	15%	9%	7%	8%	13%	17%	17%	28%	19%	13%	13%	18%	11%	17%	9%	23%
									d	d	bdefk	d		l		n		p	
Don't know		79	8	9	7	5	8	7	9	13	3	5	6	34	45	30	49	16	22
		8%	18%	8%	8%	7%	8%	7%	7%	9%	3%	10%	7%	5%	14%	7%	8%	5%	7%
			dgi											l					
NETS																			
Net: Agree		567	23	61	49	48	54	62	78	71	46	25	49	411	156	265	302	232	156
		57%	55%	54%	56%	65%	60%	65%	59%	51%	52%	50%	57%	60%	49%	65%	51%	68%	46%
						h								m	o			q	
Net: Disagree		355	11	44	31	21	28	26	46	57	39	20	31	239	116	110	245	93	159
		35%	27%	38%	36%	29%	31%	28%	35%	40%	44%	40%	36%	35%	36%	27%	41%	27%	47%
											df					n		p	
Mean score		2.70	2.78	2.68	2.70	2.89	2.85	2.80	2.72	2.57	2.48	2.55	2.70	2.74	2.59	2.88	2.57	2.96	2.41
						hij	i							m	o	o	q		
Standard deviation		1.00	1.00	1.04	.89	.89	.93	.97	1.05	1.00	1.14	1.05	.97	.98	1.06	.96	1.02	.95	1.02
Standard error		.03	.16	.10	.09	.10	.11	.13	.09	.09	.14	.15	.12	.04	.07	.05	.04	.05	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_2. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

It's important to me that at some point I own my own house/flat

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	483 48%	180 55%	303 45%	247 49%	236 47%	280 52%	203 44%	255 53%	66 45%	97 51%	34 33%	35 44%	107 50%	71 51%	83 63%	196 49%	189 52%	67 37%
Tend to agree (3.0)	304 30%	108 33%	197 29%	150 30%	155 31%	171 32%	133 29%	139 29%	47 32%	68 36%	28 28%	28 35%	63 30%	45 32%	35 26%	142 35%	99 27%	50 27%
Tend to disagree (2.0)	97 10%	24 7%	73 11%	39 8%	58 12%	45 8%	52 11%	39 8%	13 9%	15 8%	16 16%	9 11%	24 11%	9 6%	7 5%	32 8%	40 11%	19 11%
Strongly disagree (1.0)	54 5%	8 2%	47 7%	29 6%	26 5%	18 3%	37 8%	24 5%	9 6%	3 2%	13 13%	6 7%	11 5%	9 6%	4 3%	12 3%	15 4%	27 15%
Don't know	62 6%	11 3%	51 8%	35 7%	27 5%	23 4%	39 8%	24 5%	12 8%	8 4%	11 10%	3 3%	8 4%	7 5%	4 3%	22 5%	19 5%	18 10%
NETS																		
Net: Agree	787 79%	288 87%	500 75%	397 79%	391 78%	451 84%	336 72%	394 82%	113 77%	165 86%	62 61%	63 79%	170 80%	116 82%	117 89%	338 84%	288 80%	117 65%
Net: Disagree	152 15%	32 10%	120 18%	68 14%	83 17%	63 12%	89 19%	62 13%	22 15%	18 9%	30 29%	15 18%	36 17%	18 13%	11 8%	43 11%	55 15%	46 25%
Mean score	3.30	3.44	3.22	3.32	3.27	3.39	3.18	3.37	3.26	3.42	2.90	3.19	3.29	3.33	3.53	3.37	3.35	2.97
Standard deviation	.87	.74	.93	.87	.88	.79	.96	.85	.89	.72	1.06	.92	.88	.87	.74	.76	.85	1.09
Standard error	.03	.04	.04	.04	.04	.03	.05	.04	.07	.05	.11	.10	.06	.08	.07	.04	.05	.09

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q12_2. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

It's important to me that at some point I own my own house/flat

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	483	18	48	42	44	41	56	65	69	45	21	353	130	200	283	188	173
		48%	43%	42%	49%	60%	46%	59%	49%	49%	51%	42%	52%	41%	50%	47%	55%	51%
					bjk			bk					m					
Tend to agree	(3.0)	304	13	40	25	20	28	27	44	37	27	14	212	93	123	182	97	102
		30%	32%	35%	29%	27%	31%	29%	33%	26%	31%	28%	31%	29%	30%	30%	28%	30%
Tend to disagree	(2.0)	97	5	10	11	1	13	4	9	16	10	7	60	37	41	56	29	22
		10%	12%	8%	13%	2%	15%	4%	7%	12%	12%	15%	9%	12%	10%	9%	9%	7%
			d	d	d		dfg			d	d	df	d					
Strongly disagree	(1.0)	54	3	9	1	3	4	4	10	6	4	3	36	18	18	36	17	19
		5%	7%	8%	1%	4%	4%	4%	8%	4%	5%	6%	5%	6%	4%	6%	5%	6%
			c	c				c	c		c	c						
Don't know		62	2	7	7	6	4	3	5	12	2	4	23	39	23	39	10	21
		6%	6%	6%	8%	7%	4%	4%	4%	9%	2%	9%	3%	12%	6%	7%	3%	6%
												i	i				p	p
NETS																		
Net: Agree	787	32	88	67	64	69	84	109	106	72	35	62	565	223	323	464	285	275
	79%	75%	77%	78%	86%	76%	88%	82%	75%	82%	70%	71%	83%	70%	80%	78%	84%	82%
					hjk		hjk					m						
Net: Disagree	152	8	19	12	5	17	8	19	23	14	11	16	96	55	59	93	46	41
	15%	19%	17%	14%	6%	19%	8%	14%	16%	16%	21%	18%	14%	17%	15%	16%	13%	12%
		d	d			d		d	d	d	df	d						
Mean score	3.30	3.17	3.18	3.38	3.53	3.23	3.49	3.28	3.31	3.31	3.15	3.15	3.33	3.20	3.32	3.28	3.38	3.36
					abegjk		bjk					m						
Standard deviation	.87	.94	.93	.76	.77	.88	.78	.91	.88	.86	.95	.93	.86	.91	.85	.89	.85	.85
Standard error	.03	.15	.09	.08	.08	.10	.10	.07	.08	.10	.13	.12	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_3. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I expect to rent for most of my life rather than own my own house/flat

Base: All who do not own their house

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	609	273	336	338	271	287	322	235	93	159	70	57	122	86	32	-	371	178
Weighted Total	598	216	382	303	295	274	324	250	90	130	73	52	134	89	35	-	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%
Strongly agree (4.0)	97	22	76	56	41	39	58	33	15	14	22	6	20	11	5	-	51	42
	16%	10%	20%	18%	14%	14%	18%	13%	16%	11%	31%	11%	15%	13%	13%	-	14%	23%
		a	a								ghi							p
Tend to agree (3.0)	154	47	107	81	73	66	88	70	26	24	16	15	30	26	11	-	88	53
	26%	22%	28%	27%	25%	24%	27%	28%	29%	19%	22%	30%	22%	29%	31%	-	24%	29%
								i										
Tend to disagree (2.0)	151	69	83	58	93	73	78	63	24	45	11	11	43	23	7	-	102	38
	25%	32%	22%	19%	31%	27%	24%	25%	26%	35%	16%	22%	32%	25%	20%	-	28%	21%
		b	b		c					gj								
Strongly disagree (1.0)	126	59	67	63	63	69	57	60	16	31	10	15	29	23	11	-	82	29
	21%	27%	18%	21%	21%	25%	18%	24%	18%	24%	14%	28%	21%	26%	30%	-	23%	16%
		b	b		f													
Don't know	70	20	50	45	25	27	44	25	9	15	13	4	13	7	2	-	38	19
	12%	9%	13%	15%	9%	10%	13%	10%	10%	11%	18%	8%	10%	8%	6%	-	11%	11%
				d														
NETS																		
Net: Agree	251	68	182	137	114	105	146	103	41	39	38	21	49	37	16	-	139	95
	42%	32%	48%	45%	39%	38%	45%	41%	45%	30%	53%	41%	37%	41%	44%	-	39%	52%
		a	a					i	i		i							p
Net: Disagree	277	127	150	122	156	142	135	123	40	76	22	26	71	45	18	-	184	67
	46%	59%	39%	40%	53%	52%	42%	49%	44%	59%	30%	51%	53%	51%	50%	-	51%	37%
		b	b		c	f		j		hj								q
Mean score	2.42	2.16	2.57	2.50	2.34	2.30	2.52	2.34	2.49	2.19	2.84	2.26	2.33	2.30	2.29	-	2.33	2.66
		a	a		e				i		gi							p
Standard deviation	1.04	.98	1.05	1.09	1.00	1.04	1.04	1.02	1.01	.98	1.12	1.04	1.01	1.03	1.08	-	1.02	1.05
Standard error	.05	.06	.06	.06	.06	.07	.06	.07	.11	.08	.15	.14	.10	.12	.20	-	.06	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q12_3. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I expect to rent for most of my life rather than own my own house/flat

Base: All who do not own their house

	REGION												EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
	Total	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	609	28	83	70	52	47	36	97	76	49	34	37	433	176	244	365	213	227
Weighted Total	598	28	74	57	40	50	54	79	76	60	33	47	411	188	236	363	198	221
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	97 16%	6 21%	15 21%	6 10%	7 18%	5 9%	10 18%	14 18%	11 14%	12 19%	5 16%	7 16%	61 15%	36 19%	19 8%	78 22%	27 14%	48 22%
Tend to agree (3.0)	154 26%	3 12%	19 26%	14 24%	12 31%	12 24%	11 19%	22 27%	24 32%	18 30%	7 21%	12 25%	102 25%	52 28%	64 27%	90 25%	49 25%	60 27%
Tend to disagree (2.0)	151 25%	11 40%	18 25%	15 27%	10 25%	14 28%	12 23%	16 20%	18 24%	12 20%	7 20%	17 37%	114 28%	37 20%	73 31%	78 21%	56 28%	41 19%
Strongly disagree (1.0)	126 21%	3 11%	13 17%	16 27%	6 15%	10 20%	18 32%	18 23%	9 12%	14 23%	9 29%	11 23%	96 23%	31 16%	53 23%	73 20%	47 24%	50 23%
Don't know	70 12%	5 17%	9 12%	7 12%	4 10%	9 18%	4 8%	10 12%	14 18%	4 7%	5 14%	- -	38 9%	32 17%	26 11%	44 12%	18 9%	22 10%
NETS																		
Net: Agree	251 42%	9 33%	34 46%	19 34%	20 49%	17 34%	20 37%	35 45%	35 46%	30 50%	12 37%	19 41%	163 40%	88 47%	83 35%	168 46%	76 39%	108 49%
Net: Disagree	277 46%	14 50%	31 41%	31 54%	16 41%	24 49%	30 55%	34 43%	27 36%	26 44%	16 49%	28 59%	210 51%	68 36%	127 54%	151 42%	103 52%	91 41%
Mean score	2.42	2.52	2.57	2.19	2.57	2.27	2.24	2.46	2.59	2.49	2.27	2.34	2.34	2.60	2.23	2.54	2.31	2.53
Standard deviation	1.04	1.03	1.06	1.01	1.01	.97	1.14	1.09	.95	1.09	1.13	1.01	1.03	1.05	.94	1.10	1.02	1.11
Standard error	.05	.21	.12	.13	.15	.16	.20	.12	.12	.16	.21	.17	.05	.09	.06	.06	.07	.08

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_4. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I care about home ownership as much as my parents did at my age

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	212 21%	48 15%	164 24% a	110 22%	102 20%	125 23%	87 19%	129 27% hij	27 18%	29 15%	11 11%	19 23%	45 21%	31 22%	51 39% klm	111 28% pq	64 18%	24 13%
Tend to agree (3.0)	326 33%	109 33%	218 32%	162 32%	164 33%	189 35%	138 30%	151 32%	59 40% j	63 33%	28 27%	19 24%	91 43% k	46 33%	47 36%	144 36% q	117 32%	47 26%
Tend to disagree (2.0)	198 20%	81 25% b	117 17%	86 17%	112 22% c	116 22%	82 18%	100 21%	23 16%	37 19%	24 23%	22 28% ln	35 17%	34 24% n	16 12%	63 16%	90 25% o	36 20%
Strongly disagree (1.0)	77 8%	26 8%	51 8%	46 9%	31 6%	26 5%	51 11% e	33 7%	12 8%	15 8%	14 14% g	9 11% n	16 7%	7 5%	5 3%	21 5%	26 7% op	26 14%
Don't know	188 19%	67 20%	121 18%	96 19%	92 18%	82 15%	106 23% e	67 14%	27 18%	48 25% g	25 25% g	11 14%	26 12%	22 16%	13 10%	64 16%	65 18%	48 27% op
NETS																		
Net: Agree	538 54%	157 47%	382 57% a	273 54%	266 53%	313 58% f	225 49%	280 58% ij	86 58% j	92 48%	39 38%	38 47%	136 64% k	78 55%	98 75% km	255 63% pq	181 50% q	71 39%
Net: Disagree	275 27%	107 32% b	168 25%	132 26%	143 29%	142 26%	132 29%	133 28%	35 23%	51 27%	38 37% h	31 39% ln	51 24%	41 29% n	21 16%	84 21%	116 32% o	62 34% o
Mean score	2.83	2.68	2.90 a	2.83	2.82	2.90 f	2.73	2.91 ij	2.84 j	2.74 j	2.47	2.69	2.89	2.86	3.22 klm	3.02 pq	2.74 q	2.52
Standard deviation	.92	.88	.94	.96	.89	.87	.99	.93	.88	.90	.96	1.01	.87	.89	.82	.87	.90	1.00
Standard error	.03	.05	.04	.05	.05	.04	.05	.05	.08	.07	.11	.12	.07	.08	.08	.05	.05	.09

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q12_4. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I care about home ownership as much as my parents did at my age

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	212	7	26	19	20	23	19	30	28	23	10	5	162	50	93	119	86	75
		21%	18%	23%	22%	27%	25%	20%	23%	20%	26%	20%	6%	24%	16%	23%	20%	25%	22%
			k	k	k	k	k	k	k	k	k	k	m						
Tend to agree	(3.0)	326	11	30	23	21	28	45	46	46	30	14	33	226	101	143	184	114	91
		33%	26%	26%	27%	28%	31%	47%	35%	33%	34%	29%	38%	33%	32%	35%	31%	33%	27%
							abcdehj												
Tend to disagree	(2.0)	198	8	25	20	13	20	13	22	32	16	10	19	138	60	76	121	63	77
		20%	19%	22%	23%	18%	22%	13%	16%	22%	18%	21%	22%	20%	19%	19%	20%	19%	23%
Strongly disagree	(1.0)	77	5	12	8	2	4	3	9	8	9	5	14	49	28	27	50	24	34
		8%	11%	10%	9%	2%	4%	3%	6%	6%	11%	10%	16%	7%	9%	7%	8%	7%	10%
			d	d	d						d	d	defgh						
Don't know		188	11	22	16	18	16	15	26	27	10	10	16	111	77	66	122	54	59
		19%	27%	19%	18%	24%	18%	16%	20%	19%	12%	21%	18%	16%	24%	16%	20%	16%	18%
			i		i								i						
NETS																			
Net: Agree		538	18	56	42	41	50	64	76	74	53	24	39	387	151	235	303	199	166
		54%	44%	49%	49%	56%	56%	68%	57%	53%	60%	48%	44%	57%	48%	58%	51%	59%	49%
							abcchjk							m		o		q	
Net: Disagree		275	12	36	28	15	24	16	31	40	25	15	32	186	88	104	171	87	111
		27%	29%	32%	33%	20%	27%	16%	23%	28%	28%	31%	37%	27%	28%	26%	29%	26%	33%
				f	f							dfg						p	
Mean score		2.83	2.70	2.76	2.76	3.07	2.93	3.01	2.92	2.82	2.85	2.74	2.43	2.87	2.72	2.89	2.79	2.91	2.75
			k	k	bck	k	k	k	k	k	k			m				q	
Standard deviation		.92	1.01	1.00	.98	.86	.89	.74	.90	.89	.98	.98	.89	.92	.93	.90	.94	.92	.99
Standard error		.03	.18	.10	.11	.10	.11	.10	.08	.08	.13	.15	.12	.04	.06	.05	.04	.05	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_5. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I expect to use my home as a source of income in retirement

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	97 10%	27 8%	70 10%	43 9%	53 11%	55 10%	42 9%	57 12%	12 8%	13 7%	6 6%	7 9%	22 10%	15 10%	20 16%	45 11%	32 9%	13 7%
Tend to agree (3.0)	228 23%	64 19%	164 24%	101 20%	127 25%	140 26%	88 19%	139 29%	28 19%	29 15%	20 19%	13 16%	50 23%	36 26%	54 41%	105 26%	82 23%	29 16%
Tend to disagree (2.0)	203 20%	66 20%	137 20%	88 18%	115 23%	112 21%	91 20%	109 23%	27 19%	37 19%	17 16%	20 25%	58 27%	31 22%	26 19%	84 21%	78 22%	31 17%
Strongly disagree (1.0)	147 15%	30 9%	117 17%	87 17%	60 12%	57 11%	89 19%	57 12%	26 18%	20 10%	30 29%	16 20%	32 15%	14 10%	14 10%	37 9%	55 15%	44 24%
Don't know	327 33%	143 43%	184 27%	181 36%	145 29%	173 32%	154 33%	117 24%	54 36%	93 48%	30 29%	24 30%	52 24%	46 33%	18 14%	132 33%	114 32%	64 35%
NETS																		
Net: Agree	324 32%	91 28%	233 35%	144 29%	180 36%	195 36%	130 28%	196 41%	40 27%	42 22%	26 25%	20 25%	72 34%	51 36%	74 56%	150 37%	114 31%	43 24%
Net: Disagree	350 35%	96 29%	254 38%	175 35%	175 35%	169 32%	181 39%	167 35%	54 36%	57 30%	46 46%	36 45%	90 42%	44 32%	39 30%	121 30%	133 37%	75 41%
Mean score	2.41	2.47	2.38	2.32	2.49	2.53	2.27	2.54	2.28	2.36	2.03	2.20	2.38	2.54	2.72	2.59	2.37	2.10
Standard deviation	.98	.93	1.00	1.02	.94	.93	1.02	.94	1.01	.95	1.02	1.00	.95	.92	.90	.92	.97	1.04
Standard error	.04	.06	.05	.05	.05	.06	.05	.05	.10	.09	.12	.13	.08	.10	.09	.06	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q12_5. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I expect to use my home as a source of income in retirement

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	97 10%	2 6%	12 10%	5 5%	6 8%	13 14%	5 6%	28 21%	15 10%	6 7%	2 4%	3 4%	76 11%	21 7%	49 12%	48 8%	57 17%	20 6%
Tend to agree (3.0)	228 23%	8 18%	24 21%	16 19%	19 25%	25 27%	21 22%	34 26%	32 23%	15 17%	12 24%	22 26%	160 23%	67 21%	110 27%	118 20%	71 21%	67 20%
Tend to disagree (2.0)	203 20%	8 20%	26 22%	18 21%	15 20%	17 19%	21 22%	23 17%	24 17%	22 25%	10 21%	18 21%	151 22%	52 16%	89 22%	115 19%	70 20%	60 18%
Strongly disagree (1.0)	147 15%	5 12%	24 21%	14 16%	5 7%	11 12%	14 15%	10 8%	21 15%	23 26%	7 13%	13 15%	87 13%	59 19%	43 11%	104 17%	42 12%	67 20%
Don't know	327 33%	18 44%	30 26%	33 39%	29 39%	24 27%	34 36%	37 28%	49 35%	22 25%	19 38%	30 34%	209 31%	117 37%	115 28%	212 36%	100 29%	124 37%
NETS																		
Net: Agree	324 32%	10 24%	35 31%	21 24%	24 33%	37 41%	27 28%	62 47%	47 33%	21 24%	14 28%	26 30%	236 35%	88 28%	159 39%	166 28%	129 38%	87 26%
Net: Disagree	350 35%	14 32%	49 43%	32 37%	21 28%	28 32%	35 36%	33 25%	45 32%	45 51%	17 34%	31 36%	239 35%	112 35%	131 32%	219 37%	112 33%	126 37%
Mean score	2.41	2.30	2.27	2.22	2.55	2.59	2.30	2.84	2.44	2.07	2.30	2.28	2.47	2.25	2.57	2.29	2.60	2.19
Standard deviation	.98	.94	1.02	.95	.87	.99	.92	.97	1.01	.98	.88	.89	.97	1.00	.94	1.00	1.04	.98
Standard error	.04	.19	.11	.12	.12	.13	.15	.09	.11	.13	.16	.14	.04	.07	.06	.05	.07	.07

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q12_6. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I have purchased/expect to purchase my first home at an older age than my parents

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	313 31%	107 32%	206 31%	167 33%	146 29%	186 35%	127 27%	167 35%	39 27%	61 32%	23 22%	25 31%	66 31%	56 40%	48 37%	97 24%	140 39%	47 26%
Tend to agree (3.0)	253 25%	72 22%	181 27%	118 24%	135 27%	137 25%	116 25%	140 29%	31 21%	40 21%	26 25%	19 24%	57 27%	38 27%	43 32%	85 21%	100 28%	55 30%
Tend to disagree (2.0)	116 12%	28 9%	88 13% a	46 9%	70 14% c	64 12%	52 11%	65 13% i	16 11%	16 8%	10 10%	8 10%	39 18%	17 12%	15 11%	51 13%	45 12%	17 9%
Strongly disagree (1.0)	116 12%	24 7%	92 14% a	62 12%	54 11%	56 10%	60 13%	52 11% i	21 14% i	11 6%	18 18% i	13 16%	24 11%	11 8%	16 12%	65 16% p	22 6%	25 14% p
Don't know	204 20%	99 30% b	105 16%	108 22%	96 19%	95 18%	108 23% e	56 12%	40 27% g	64 33% g	26 26% g	15 19% n	27 13%	19 13%	10 8%	104 26% p	55 15%	37 21%
NETS																		
Net: Agree	566 56%	179 54%	386 58%	285 57%	281 56%	323 60% f	243 52%	307 64% hij	71 48%	101 53%	48 47%	44 55%	123 58%	95 67%	91 69% kl	182 45%	240 66% oq	102 56% o
Net: Disagree	232 23%	53 16%	179 27% a	107 21%	125 25%	119 22%	113 24%	116 24% i	37 25% i	27 14%	28 27% i	21 26%	64 30% m	28 20%	31 23%	117 29% p	67 18%	42 23%
Mean score	2.96	3.13 b	2.88	3.00	2.92	3.02 f	2.87	3.00 j	2.83	3.18 hj	2.70	2.87	2.89	3.14 l	3.01	2.71	3.17 oq	2.86
Standard deviation	1.06	1.00	1.08	1.08	1.03	1.08	1.03	1.02	1.13	.97	1.14	1.14	1.04	.98	1.03	1.14	.93	1.06
Standard error	.04	.06	.05	.05	.05	.06	.05	.05	.11	.08	.13	.13	.08	.09	.10	.07	.05	.09

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q12_6. To what extent, if at all, do you agree or disagree with each of the following statements regarding housing?

I have purchased/expect to purchase my first home at an older age than my parents

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	313	14	33	24	23	28	51	46	32	15	16	234	79	121	192	108	140
		31%	32%	29%	28%	31%	33%	38%	33%	37%	31%	18%	34%	25%	30%	32%	32%	41%
								k	k	k			m				p	
Tend to agree	(3.0)	253	9	23	23	21	26	28	38	18	11	23	178	74	121	132	85	74
		25%	21%	20%	27%	29%	29%	21%	27%	21%	22%	26%	26%	23%	30%	22%	25%	22%
															o			
Tend to disagree	(2.0)	116	1	15	13	6	11	16	18	5	6	15	76	40	56	60	40	22
		12%	2%	13%	16%	9%	12%	9%	12%	13%	6%	11%	11%	13%	14%	10%	12%	7%
				a	a				a			ai					q	
Strongly disagree	(1.0)	116	4	16	11	6	10	4	17	14	19	3	79	37	41	75	52	35
		12%	8%	14%	13%	8%	12%	4%	13%	10%	21%	6%	12%	12%	10%	13%	15%	10%
				f					dfhj									
Don't know		204	15	26	14	18	14	19	22	25	13	15	117	87	66	137	56	66
		20%	36%	23%	17%	24%	16%	20%	16%	18%	15%	30%	17%	27%	16%	23%	16%	20%
			ceghi							gi		l			n			
NETS																		
Net: Agree		566	23	57	47	44	54	63	78	84	51	27	412	153	242	324	193	214
		56%	54%	50%	55%	60%	60%	66%	59%	59%	57%	53%	60%	48%	60%	54%	57%	63%
								bk	k	k			m					
Net: Disagree		232	4	31	25	12	22	13	33	32	24	9	155	77	97	135	92	57
		23%	11%	27%	29%	16%	24%	14%	25%	23%	27%	17%	23%	24%	24%	23%	27%	17%
				af	adf			a	a	a		adf					q	
Mean score		2.96	3.21	2.84	2.84	3.09	2.94	3.19	3.00	3.00	2.85	3.11	3.00	2.85	2.95	2.96	2.87	3.17
						k		ck		k		k						p
Standard deviation		1.06	1.03	1.13	1.06	.97	1.04	.85	1.11	1.02	1.23	.97	1.05	1.07	1.00	1.10	1.11	1.04
Standard error		.04	.20	.12	.12	.12	.13	.12	.10	.10	.16	.16	.04	.07	.06	.05	.07	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q13_SUM. To what extent, if at all, do you agree or disagree with each of the following statements?

SUMMARY TABLE

Base: All answering

	Total	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Net: Agree	Net: Disagree	Mean
It is achievable for me to get a job in my preferred field, now or in the near future	1001	209	421	156	91	124	631	247	2.85
	100%	21%	42%	16%	9%	12%	63%	25%	
It is achievable for me to get a job that uses the skills I gained at university	684	179	263	115	74	53	443	188	2.87
	100%	26%	38%	17%	11%	8%	65%	28%	
I think I will have the opportunity for good progression in my career	1001	191	424	163	97	126	615	260	2.81
	100%	19%	42%	16%	10%	13%	61%	26%	
I am currently earning enough for my needs	1001	129	401	257	145	69	531	402	2.55
	100%	13%	40%	26%	14%	7%	53%	40%	
By the time I am 40, my income will allow me to live comfortably	1001	175	368	176	127	155	543	303	2.70
	100%	18%	37%	18%	13%	15%	54%	30%	

J302994 Millenials Savings Tracker

Q13_1. To what extent, if at all, do you agree or disagree with each of the following statements?

It is achievable for me to get a job in my preferred field, now or in the near future

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	209	103	106	91	119	128	82	110	19	59	7	14	42	33	40	76	88	33
	21%	31%	16%	18%	24%	24%	18%	23%	13%	31%	7%	18%	20%	23%	30%	19%	24%	18%
		b		c	f			hj		ghj					l			
Tend to agree (3.0)	421	139	283	200	222	256	166	224	61	90	28	36	82	73	72	183	164	53
	42%	42%	42%	40%	44%	48%	36%	47%	41%	47%	27%	45%	38%	51%	54%	46%	46%	29%
				f				j	j	j				l	l	q	q	
Tend to disagree (2.0)	156	50	106	82	73	68	87	71	27	21	23	14	48	11	10	66	44	38
	16%	15%	16%	16%	15%	13%	19%	15%	18%	11%	23%	18%	23%	8%	8%	16%	12%	21%
				e				i	i	i		mn	mn					p
Strongly disagree (1.0)	91	12	79	53	38	34	57	29	18	9	21	7	18	9	6	31	28	26
	9%	4%	12%	11%	8%	6%	12%	6%	12%	5%	20%	9%	8%	6%	4%	8%	8%	14%
		a		a	e	e		gi		gi								op
Don't know	124	26	97	75	49	52	72	45	23	12	23	8	23	16	5	48	37	32
	12%	8%	15%	15%	10%	10%	15%	9%	16%	6%	22%	10%	11%	11%	4%	12%	10%	18%
		a		d	e	e		gi	gi	gi		n	n	n				p
NETS																		
Net: Agree	631	242	388	290	340	383	247	334	80	149	35	51	124	105	112	259	253	86
	63%	73%	58%	58%	68%	71%	53%	70%	54%	78%	35%	63%	58%	75%	85%	64%	70%	47%
		b		c	f	f		hj	j	ghj				l	kl	q	q	
Net: Disagree	247	62	185	135	112	102	145	100	45	29	44	22	66	20	16	96	71	64
	25%	19%	28%	27%	22%	19%	31%	21%	30%	15%	43%	27%	31%	14%	12%	24%	20%	35%
			a		e	e		gi	gi	ghi		mn	mn					op
Mean score	2.85	3.10	2.72	2.77	2.93	2.98	2.69	2.95	2.65	3.12	2.27	2.80	2.78	3.03	3.15	2.86	2.97	2.62
		b		c	f	f		hj	j	ghj				l	kl	q	q	
Standard deviation	.90	.81	.92	.92	.87	.83	.96	.83	.91	.79	.96	.88	.90	.80	.74	.85	.87	1.02
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.08	.05	.11	.10	.07	.07	.07	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q13_1. To what extent, if at all, do you agree or disagree with each of the following statements?

It is achievable for me to get a job in my preferred field, now or in the near future

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 209 21%	13 30% dh	20 17%	19 23% d	7 10%	17 19%	21 23% d	30 23% d	22 16%	25 29% dh	10 19%	24 28% dh	166 24% m	43 14%	95 23%	115 19%	99 29% q	55 16%
Tend to agree	(3.0) 421 42%	15 36%	47 41%	35 41%	43 58% abceijk	38 42%	41 43% d	65 49% ik	64 45%	29 33%	18 36%	27 31%	301 44%	120 38%	185 46%	236 40%	142 42%	135 40%
Tend to disagree	(2.0) 156 16%	6 14%	17 15%	13 15%	11 14%	18 20% g	18 19% g	12 9%	18 13%	10 11%	13 26% ghi	21 24% gh	106 15%	50 16%	56 14%	99 17%	53 16%	57 17%
Strongly disagree	(1.0) 91 9%	2 5%	17 15% cdk	5 6%	2 3%	7 8%	7 7%	11 8%	17 12% d	16 18% acdijk	3 6%	4 5%	53 8%	38 12% l	27 7%	64 11% n	18 5%	49 14% p
Don't know	124 12%	6 15%	13 12%	14 16%	11 15%	10 11%	9 9%	16 12%	21 15%	8 9%	7 13%	11 12%	58 9%	66 21% l	42 10%	82 14%	29 8%	42 12%
NETS																		
Net: Agree	631 63%	28 67%	67 58%	54 63%	50 68%	55 61%	62 65%	95 71% bj	86 61%	54 62%	28 55%	51 59%	467 68% m	163 52%	280 69% o	350 59%	241 71% q	190 56%
Net: Disagree	247 25%	8 19%	34 30% dg	17 20%	13 17%	25 28% g	25 26%	23 17%	35 24%	26 30% g	16 dg	25 g	159 23%	88 28%	83 20%	164 27% n	71 21%	105 31% p
Mean score	2.85	3.08	2.68	2.96	2.88	2.81	2.89	2.97	2.76	2.79	2.79	2.94	2.93	2.67	2.96	2.78	3.03	2.66
Standard deviation	.90	b		b				b					m		o		q	
Standard error	.03	.87	.98	.85	.65	.88	.87	.86	.91	1.10	.87	.90	.88	.93	.84	.93	.85	.96
		.14	.09	.09	.07	.10	.12	.07	.08	.14	.12	.12	.03	.06	.04	.04	.05	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q13_2. To what extent, if at all, do you agree or disagree with each of the following statements?

It is achievable for me to get a job that uses the skills I gained at university

Base: All who have been to university

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	694	330	364	380	314	428	266	315	96	192	51	64	136	101	90	261	285	101
Weighted Total	684	261	423	344	340	426	258	342	92	155	54	56	142	106	105	273	269	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	179 26%	97 37%	83 20%	82 24%	97 29%	123 29%	57 22%	86 25%	11 12%	67 43%	5 9%	16 29%	27 19%	25 24%	37 35%	70 26%	74 27%	24 24%
Tend to agree (3.0)	263 38%	100 38%	164 39%	131 38%	132 39%	170 40%	93 36%	134 39%	41 45%	61 39%	19 36%	18 32%	45 32%	49 46%	42 40%	101 37%	117 44%	35 35%
Tend to disagree (2.0)	115 17%	41 16%	74 18%	62 18%	52 15%	67 16%	48 18%	55 16%	24 26%	16 11%	12 23%	15 27%	38 27%	9 9%	11 11%	52 19%	36 13%	16 16%
Strongly disagree (1.0)	74 11%	13 5%	61 14%	42 12%	32 9%	41 10%	33 13%	41 12%	7 7%	4 3%	11 20%	5 9%	23 16%	12 12%	9 8%	33 12%	23 9%	14 14%
Don't know	53 8%	11 4%	42 10%	27 8%	26 8%	25 6%	28 11%	25 7%	9 10%	6 4%	6 11%	2 4%	9 6%	11 10%	6 6%	16 6%	19 7%	10 10%
NETS																		
Net: Agree	443 65%	196 75%	246 58%	213 62%	230 68%	293 69%	149 58%	220 64%	52 57%	128 83%	24 46%	34 61%	72 51%	74 70%	79 75%	171 63%	191 71%	59 60%
Net: Disagree	188 28%	54 21%	135 32%	104 30%	85 25%	108 25%	80 31%	96 28%	31 33%	21 13%	23 44%	20 36%	61 43%	21 20%	20 19%	86 31%	59 22%	30 30%
Mean score	2.87	3.12	2.70	2.80	2.94	2.93	2.76	2.84	2.69	3.28	2.39	2.84	2.58	2.91	3.08	2.81	2.97	2.78
Standard deviation	.96	.87	.98	.97	.94	.94	.98	.97	.81	.77	.96	.97	1.00	.94	.91	.98	.90	1.02
Standard error	.04	.05	.05	.05	.06	.05	.06	.06	.09	.06	.14	.12	.09	.10	.10	.06	.06	.11

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q13_2. To what extent, if at all, do you agree or disagree with each of the following statements?

It is achievable for me to get a job that uses the skills I gained at university

Base: All who have been to university

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	*m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	694	30	77	62	67	51	47	125	93	55	35	52	694	-	328	366	261	251
Weighted Total	684	27	67	50	52	55	72	103	93	66	31	67	684	-	327	357	252	242
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%
Strongly agree (4.0)	179	7	17	10	11	15	14	27	26	22	10	21	179	-	93	87	83	54
	26%	26%	25%	19%	21%	27%	20%	26%	28%	33%	32%	32%	26%	-	28%	24%	33%	22%
																	q	
Tend to agree (3.0)	263	14	29	22	20	15	30	41	36	21	10	26	263	-	138	125	97	88
	38%	50%	44%	45%	38%	27%	41%	40%	38%	31%	32%	39%	38%	-	42%	35%	39%	36%
		e		e														
Tend to disagree (2.0)	115	2	7	13	12	11	18	17	17	9	4	5	115	-	46	69	43	38
	17%	9%	10%	26%	24%	20%	25%	16%	18%	14%	12%	7%	17%	-	14%	19%	17%	16%
				bk	bk	k	bk											
Strongly disagree (1.0)	74	2	5	3	4	10	6	8	9	11	5	11	74	-	29	45	13	43
	11%	7%	8%	6%	7%	18%	9%	8%	10%	16%	16%	17%	11%	-	9%	13%	5%	18%
				c													p	
Don't know	53	2	9	2	6	4	3	11	6	4	2	3	53	-	22	31	15	18
	8%	8%	13%	4%	11%	8%	5%	10%	6%	6%	8%	5%	8%	-	7%	9%	6%	8%
NETS																		
Net: Agree	443	21	46	32	31	30	44	68	61	42	20	48	443	-	231	212	180	142
	65%	76%	69%	64%	58%	54%	62%	66%	66%	64%	64%	71%	65%	-	71%	59%	71%	59%
															o		q	
Net: Disagree	188	4	12	16	16	21	24	25	26	20	9	16	188	-	75	114	57	81
	28%	16%	18%	32%	31%	38%	34%	24%	28%	30%	28%	24%	28%	-	23%	32%	22%	33%
						ab	b								n		p	
Mean score	2.87	3.03	3.00	2.81	2.81	2.69	2.76	2.93	2.89	2.86	2.88	2.90	2.87	-	2.96	2.78	3.05	2.69
															o		q	
Standard deviation	.96	.84	.88	.83	.89	1.10	.90	.91	.95	1.09	1.09	1.06	.96	-	.91	.99	.87	1.04
Standard error	.04	.16	.11	.11	.11	.16	.13	.09	.10	.15	.19	.15	.04	-	.05	.05	.06	.07

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q13_3. To what extent, if at all, do you agree or disagree with each of the following statements?

I think I will have the opportunity for good progression in my career

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	191	92	99	87	104	105	86	90	25	58	6	18	35	24	34	66	84	30
	19%	28%	15%	17%	21%	20%	19%	19%	17%	30%	6%	23%	16%	17%	26%	16%	23%	17%
		b						j	j	ghj				l		o		
Tend to agree (3.0)	424	164	260	196	228	259	165	220	52	97	32	32	76	71	74	181	164	56
	42%	50%	39%	39%	46%	48%	36%	46%	35%	51%	32%	39%	35%	51%	56%	45%	46%	31%
		b			c	f		hj		hj				l	kl	q	q	
Tend to disagree (2.0)	163	33	130	88	75	88	75	87	34	16	17	15	49	26	15	74	50	33
	16%	10%	19%	18%	15%	16%	16%	18%	23%	8%	16%	19%	23%	18%	11%	18%	14%	18%
			a					i	i		i		n					
Strongly disagree (1.0)	97	14	83	54	42	34	62	42	10	4	22	6	31	6	3	35	26	31
	10%	4%	12%	11%	8%	6%	13%	9%	7%	2%	21%	7%	14%	4%	2%	9%	7%	17%
		a	a		e	e		i	i		ghi		mn			op		
Don't know	126	27	99	75	51	50	76	41	27	16	25	10	23	14	6	48	37	30
	13%	8%	15%	15%	10%	9%	16%	8%	18%	8%	24%	12%	11%	10%	4%	12%	10%	17%
		a	a	d		e		gi	gi		gi	n	n			p		
NETS																		
Net: Agree	615	256	359	283	333	364	251	309	77	155	39	50	111	96	109	247	248	86
	61%	78%	53%	57%	66%	68%	54%	65%	52%	81%	38%	62%	52%	68%	82%	61%	69%	47%
		b			c	f		hj	j	ghj				l	klm	q	oq	
Net: Disagree	260	47	213	143	117	123	137	130	44	20	38	21	79	32	18	108	77	65
	26%	14%	32%	29%	23%	23%	30%	27%	30%	10%	38%	26%	37%	22%	13%	27%	21%	36%
			a		e	e		i	i		gi	n	mn			op		
Mean score	2.81	3.10	2.66	2.74	2.88	2.89	2.71	2.81	2.76	3.19	2.30	2.88	2.61	2.90	3.11	2.78	2.94	2.56
		b			c	f		j	j	ghj		l		l	lm	q	oq	
Standard deviation	.90	.77	.93	.93	.87	.82	.99	.87	.88	.70	.98	.89	.97	.75	.69	.86	.86	1.03
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.08	.05	.11	.10	.07	.07	.07	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q13_3. To what extent, if at all, do you agree or disagree with each of the following statements?

I think I will have the opportunity for good progression in my career

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	191	14	19	14	12	17	13	31	25	21	11	14	145	46	92	100	103	44
		19%	32%	17%	17%	16%	19%	14%	23%	17%	24%	22%	16%	21%	14%	23%	17%	30%	13%
			bcdhf										m		o		q		
Tend to agree	(3.0)	424	13	46	36	39	38	53	55	64	29	18	33	319	104	191	233	134	146
		42%	32%	40%	42%	53%	43%	56%	41%	45%	33%	36%	38%	47%	33%	47%	39%	39%	43%
					alj		abijk						m		o				
Tend to disagree	(2.0)	163	3	12	16	11	14	13	22	22	12	10	28	106	56	60	103	51	59
		16%	8%	11%	18%	15%	15%	13%	17%	16%	13%	19%	32%	16%	18%	15%	17%	15%	17%
												abdefghi							
Strongly disagree	(1.0)	97	4	19	7	4	9	8	7	10	15	6	7	47	50	23	74	19	48
		10%	10%	17%	8%	5%	10%	9%	6%	7%	17%	13%	8%	7%	16%	6%	12%	6%	14%
				cdgh						dgh			l		n		p		
Don't know		126	8	18	13	8	12	8	17	21	12	5	5	66	60	40	87	33	41
		13%	18%	16%	15%	11%	13%	8%	13%	15%	14%	10%	6%	10%	19%	10%	15%	10%	12%
													l		n				
NETS																			
Net: Agree		615	27	65	50	51	56	67	86	88	50	29	47	465	150	283	332	237	190
		61%	64%	57%	59%	69%	62%	70%	65%	62%	56%	58%	54%	68%	47%	70%	56%	70%	56%
													m		o		q		
Net: Disagree		260	8	31	22	15	23	21	30	32	26	16	35	153	106	82	177	70	106
		26%	18%	27%	26%	20%	25%	22%	22%	23%	30%	32%	40%	22%	33%	20%	30%	21%	32%
												adefgh		l		n		p	
Mean score		2.81	3.05	2.68	2.80	2.89	2.81	2.82	2.95	2.86	2.73	2.75	2.66	2.91	2.57	2.96	2.70	3.04	2.63
			k						bk				m		o		q		
Standard deviation		.90	1.01	1.01	.86	.76	.92	.80	.85	.84	1.07	.99	.87	.84	1.00	.81	.94	.87	.92
Standard error		.03	.17	.10	.09	.08	.11	.11	.07	.08	.14	.14	.11	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q13_4. To what extent, if at all, do you agree or disagree with each of the following statements?

I am currently earning enough for my needs

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	129 13%	46 14%	84 12%	49 10%	80 16% c	84 16% f	46 10%	86 18% hij	15 10%	15 8%	7 6%	7 9%	21 10%	25 18% l	37 28% kl	67 17% pq	40 11%	14 8%
Tend to agree (3.0)	401 40%	121 37%	280 42%	193 39%	208 42%	235 44% f	166 36%	223 47% ij	61 41% j	65 34%	25 25%	33 41%	87 41%	73 52%	73 56% kl	187 46% q	149 41% q	46 25%
Tend to disagree (2.0)	257 26%	89 27%	168 25%	135 27%	121 24%	133 25%	124 27%	109 23%	40 27%	59 31% g	29 28%	21 26% n	70 33% mn	30 21% n	13 10%	87 22%	96 27%	58 32% o
Strongly disagree (1.0)	145 14%	46 14%	99 15%	86 17% d	59 12%	51 10%	94 20% e	44 9%	21 14%	34 18% g	31 31% ghi	15 19% mn	28 13% mn	5 3%	5 4%	35 9%	55 15% o	48 27% op
Don't know	69 7%	28 9%	40 6%	37 7%	32 6%	34 6%	35 7%	16 3%	11 7% g	19 10% g	10 10% g	4 5%	7 3%	8 6%	3 2%	27 7%	22 6%	14 8%
NETS																		
Net: Agree	531 53%	167 51%	363 54%	242 48%	288 58% c	319 59% f	212 46%	310 65% hij	76 51% j	79 42%	32 31%	40 50%	108 50%	98 69% kl	110 83% klm	254 63% pq	189 52% q	60 33%
Net: Disagree	402 40%	135 41%	267 40%	221 44% d	181 36%	184 34%	218 47% e	154 32%	61 41% g	93 48% g	60 59% gh	36 45% mn	99 46% mn	35 25% n	19 14%	122 30%	151 42% o	107 59% op
Mean score	2.55	2.55	2.55	2.45	2.66 c	2.70 f	2.38	2.76 hij	2.51 j	2.35 j	2.08	2.41	2.48	2.89 kl	3.10 klm	2.76 pq	2.51 q	2.16
Standard deviation	.91	.92	.91	.91	.91	.86	.94	.87	.88	.89	.95	.92	.85	.75	.74	.85	.90	.94
Standard error	.03	.05	.04	.04	.04	.04	.05	.04	.07	.06	.10	.10	.06	.07	.07	.04	.05	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q13_4. To what extent, if at all, do you agree or disagree with each of the following statements?

I am currently earning enough for my needs

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	129 13%	5 12%	13 12%	11 13%	5 7%	13 14%	12 12%	24 18%	13 9%	16 18%	4 8%	13 15%	97 14%	32 10%	60 15%	70 12%	62 18%	26 8%
Tend to agree (3.0)	401 40%	18 42%	42 37%	32 37%	34 46%	29 33%	48 50%	51 38%	55 39%	40 46%	19 38%	33 38%	282 41%	119 38%	168 41%	233 39%	135 40%	122 36%
Tend to disagree (2.0)	257 26%	8 19%	32 28%	18 21%	16 22%	30 33%	22 23%	32 24%	42 30%	18 21%	12 23%	28 32%	194 28%	62 20%	101 25%	155 26%	89 26%	106 31%
Strongly disagree (1.0)	145 14%	8 18%	18 16%	16 19%	10 13%	12 14%	11 11%	16 12%	20 14%	13 15%	10 20%	11 13%	78 11%	67 21%	44 11%	101 17%	40 12%	65 19%
Don't know	69 7%	4 8%	8 7%	9 10%	9 12%	6 7%	3 4%	10 8%	11 8%	1 1%	6 11%	2 2%	33 5%	36 11%	33 8%	36 6%	14 4%	18 5%
NETS																		
Net: Agree	531 53%	23 54%	56 49%	43 50%	39 53%	42 47%	59 62%	75 56%	69 49%	56 64%	23 46%	46 53%	379 55%	151 48%	228 56%	303 51%	197 58%	148 44%
Net: Disagree	402 40%	16 38%	50 44%	35 40%	26 35%	42 46%	32 34%	48 36%	62 44%	31 35%	22 43%	39 45%	272 40%	130 41%	145 36%	257 43%	129 38%	171 51%
Mean score	2.55	2.52	2.48	2.49	2.53	2.51	2.66	2.67	2.47	2.68	2.37	2.56	2.61	2.41	2.65	2.48	2.67	2.34
Standard deviation	.91	.97	.92	.99	.85	.93	.85	.94	.87	.94	.94	.91	.88	.98	.88	.93	.92	.90
Standard error	.03	.15	.09	.10	.09	.11	.11	.08	.08	.11	.13	.11	.03	.06	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q13_5. To what extent, if at all, do you agree or disagree with each of the following statements?

By the time I am 40, my income will allow me to live comfortably

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	175 18%	86 26% b	89 13%	64 13% c	111 22%	106 20% f	69 15%	80 17%	23 16%	52 27% ghj	11 11%	12 16%	31 15%	18 13%	37 28% klm	74 18%	59 16%	31 17%
Tend to agree (3.0)	368 37%	150 46% b	218 32%	175 35%	193 39%	221 41% f	148 32%	185 39% hj	41 28%	90 47% ghj	26 26%	33 42% l	62 29%	67 48% l	62 47% l	143 36%	155 43% oq	53 29%
Tend to disagree (2.0)	176 18%	34 10%	142 21% a	94 19%	82 16%	95 18%	81 17%	104 22% i	26 18% i	17 9%	20 20% i	15 19%	56 26% n	28 20%	19 15%	85 21% p	48 13%	34 19%
Strongly disagree (1.0)	127 13%	13 4% a	114 17% a	77 15% d	50 10% d	52 10% e	75 16% e	53 11% i	26 18% gi	8 4%	23 22% gl	8 10%	35 16% mn	10 7%	8 6%	41 10%	42 12%	37 20% op
Don't know	155 15%	47 14%	108 16%	90 18% d	65 13% d	63 12%	92 20% e	58 12%	31 21% gi	24 12%	22 21% gi	11 14% n	30 14% n	17 12% n	5 4%	60 15%	57 16%	27 15%
NETS																		
Net: Agree	543 54%	236 72% b	307 46%	239 48%	304 61% c	327 61% f	216 47%	265 55% hj	64 43%	142 74% ghj	37 37%	46 57% l	93 44%	86 61% l	99 75% klm	217 54%	214 59% q	84 46%
Net: Disagree	303 30%	47 14%	256 38% a	171 34% d	132 26% d	147 27% e	156 34% e	157 33% i	52 36% i	25 13%	43 42% i	23 29%	91 42% kmn	38 27%	27 21%	125 31%	90 25%	71 39% p
Mean score	2.70	3.09 b	2.50	2.55	2.84 c	2.80 f	2.57	2.69 j	2.52	3.11 ghj	2.32	2.73	2.49	2.76 l	3.01 klm	2.73 q	2.76 q	2.51
Standard deviation	.96	.78	.99	.97	.94	.91	1.01	.92	1.05	.78	1.04	.90	.99	.81	.84	.93	.92	1.07
Standard error	.03	.04	.04	.05	.05	.04	.05	.05	.10	.05	.12	.10	.08	.08	.08	.05	.05	.09

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q13_5. To what extent, if at all, do you agree or disagree with each of the following statements?

By the time I am 40, my income will allow me to live comfortably

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	175 18%	11 26% fh	17 15%	16 19%	13 18%	19 21%	9 10%	27 20%	18 13%	22 25% fh	7 13%	16 19%	129 19%	46 15%	85 21% o	91 15%	87 26% q	36 11%
Tend to agree (3.0)	368 37%	17 41%	40 35%	35 41%	29 39%	32 35%	41 43%	46 35%	52 37%	28 31%	18 36%	30 34%	269 39% m	99 31%	171 42% o	197 33%	122 36%	126 38%
Tend to disagree (2.0)	176 18%	4 9%	13 11%	6 8%	13 17% c	17 19% c	14 15%	28 21% bc	33 23% abc	15 17% abc	14 27% abc	21 24% abc	133 20% m	43 14%	73 18%	104 17%	55 16%	58 17%
Strongly disagree (1.0)	127 13%	2 6%	25 22% acdegj	8 9%	5 6%	7 8%	15 16%	14 11%	20 14%	15 17% d	5 9%	11 13%	66 10%	61 19% l	35 9%	92 15% n	30 9%	67 20% p
Don't know	155 15%	8 18%	19 17%	20 24% ghik	15 20%	16 18%	16 17%	18 14%	18 13%	9 10%	7 14%	9 10%	86 13%	68 22% l	42 10%	112 19% n	47 14%	50 15%
NETS																		
Net: Agree	543 54%	28 67% h	57 50%	52 60%	42 56%	50 56%	50 53%	73 55%	70 50%	50 56%	25 50%	46 53%	398 58% m	145 46%	255 63% o	288 48%	209 61% q	163 48%
Net: Disagree	303 30%	6 15%	38 33% ac	14 17%	17 23%	24 26%	29 30% c	42 32% ac	53 37% acd	30 34% ac	18 37% ac	32 37% ac	199 29%	104 33%	107 26%	196 33% n	84 25% p	125 37%
Mean score	2.70	3.07 bfhjk	2.51	2.91 bfhk	2.85 bh	2.84 bh	2.57	2.74	2.55	2.72	2.62	2.65	2.77 m	2.52	2.84 o	2.59	2.91 q	2.46
Standard deviation	.96	.86	1.08	.91	.86	.91	.93	.95	.93	1.07	.89	.97	.91 m	1.06	.89	1.00	.94	.98
Standard error	.03	.14	.11	.10	.10	.11	.13	.08	.08	.13	.13	.13	.04	.07	.05	.05	.05	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_SUM. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

SUMMARY TABLE

Base: All respondents

	Total	Better off	No difference	Worse off	Don't know	Mean
Finding a job in your preferred field	1001	417	374	117	93	.33
	100%	42%	37%	12%	9%	
Your current salary	1001	240	534	113	115	.14
	100%	24%	53%	11%	11%	
Your future salary	1001	417	385	85	113	.37
	100%	42%	38%	9%	11%	
Progression in your career	1001	419	389	88	105	.37
	100%	42%	39%	9%	11%	
Saving enough for the future	1001	293	473	136	99	.17
	100%	29%	47%	14%	10%	
Your level of personal debt	1001	171	478	230	123	-.07
	100%	17%	48%	23%	12%	

J302994 Millenials Savings Tracker

Q14_1. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Finding a job in your preferred field

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	417	239	178	191	226	262	155	177	50	155	19	42	60	64	56	155	178	56
		42%	72%	27%	38%	45%	49%	33%	37%	34%	81%	19%	53%	28%	45%	42%	39%	49%	31%
		b	c	d	e	f	g	h	i	ghj	k	l	m	n	o	p	q	r	s
No difference	(0.0)	374	61	312	186	188	189	185	219	63	23	36	22	110	51	65	167	119	68
		37%	19%	47%	37%	37%	35%	40%	46%	43%	12%	35%	27%	51%	36%	49%	42%	33%	38%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
Worse off	(-1.0)	117	16	101	66	51	56	61	51	19	3	23	10	31	14	10	47	34	30
		12%	5%	15%	13%	10%	10%	13%	11%	13%	2%	23%	12%	14%	10%	8%	12%	10%	17%
		i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z
Don't know		93	14	79	57	36	30	63	32	15	10	23	6	12	12	1	33	29	27
		9%	4%	12%	11%	7%	6%	14%	7%	10%	5%	23%	8%	6%	8%	1%	8%	8%	15%
		a	b	c	d	e	f	g	h	i	ghj	k	l	m	n	o	p	q	r
Mean score		.33	.70	.13	.28	.37	.41	.24	.28	.23	.84	-.05	.44	.15	.38	.35	.29	.43	.17
		b	c	d	e	f	g	h	i	j	ghj	k	l	m	n	o	p	q	r
Standard deviation		.69	.56	.67	.71	.68	.70	.66	.66	.69	.41	.74	.72	.66	.68	.62	.68	.67	.73
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.06	.03	.09	.08	.05	.06	.06	.04	.04	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q14_1. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Finding a job in your preferred field

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better off	(1.0)	417	21	46	34	34	42	66	42	43	18	37	347	70	195	222	173	139
		42%	51%	41%	40%	46%	37%	45%	49%	30%	48%	42%	51%	22%	48%	37%	51%	41%
			h		h		h	h	h	h			m		o		q	
No difference	(0.0)	374	14	42	37	27	40	47	61	25	19	32	236	138	143	231	115	116
		37%	32%	37%	42%	37%	44%	32%	35%	43%	28%	37%	34%	44%	35%	39%	34%	34%
						i			i					l				
Worse off	(-1.0)	117	5	12	6	5	7	14	23	10	7	11	60	57	40	77	34	55
		12%	12%	11%	7%	7%	8%	17%	11%	17%	11%	15%	9%	18%	10%	13%	10%	16%
							c		cd					l			p	
Don't know		93	2	14	10	8	9	6	6	15	11	5	41	52	26	67	20	26
		9%	5%	12%	11%	10%	10%	7%	5%	11%	12%	11%	6%	16%	7%	11%	6%	8%
				g	g				g	g				l		n		
Mean score	.33	.41	.34	.38	.43	.32	.30	.40	.15	.42	.24	.32	.45	.05	.41	.27	.43	.27
		h	h	h	h			h	h	h			m		o		q	
Standard deviation	.69	.71	.69	.62	.64	.64	.76	.68	.71	.71	.73	.71	.66	.69	.68	.70	.68	.74
Standard error	.02	.11	.07	.07	.07	.07	.10	.06	.06	.09	.10	.09	.03	.04	.03	.03	.04	.04

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_2. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Your current salary

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Significance Level: 95%																			
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	240	103	137	109	130	157	83	129	34	53	11	22	36	43	55	98	89	37
		24%	31%	20%	22%	26%	29%	18%	27%	23%	28%	11%	27%	17%	30%	42%	24%	25%	20%
		b			f			j		j			l		l		kl		
No difference	(0.0)	534	159	374	268	266	287	246	275	82	86	46	41	137	79	67	221	197	88
		53%	48%	56%	54%	53%	53%	57%	56%	45%	45%	51%	64%	56%	51%	55%	54%	49%	
			a		a			ij		i			kn						
Worse off	(-1.0)	113	27	86	56	57	44	68	44	19	17	24	12	31	5	8	48	32	26
		11%	8%	13%	11%	11%	8%	15%	9%	13%	9%	23%	15%	14%	4%	6%	12%	9%	14%
			a				e		ghi				mn		mn				
Don't know		115	41	74	67	48	49	66	31	12	34	21	5	10	14	2	36	43	31
		11%	12%	11%	13%	10%	9%	14%	7%	8%	18%	21%	6%	5%	10%	1%	9%	12%	17%
						e		e		gh		gh		n					
Mean score		.14	.26	.09	.12	.16	.23	.04	.19	.11	.23	-.15	.13	.02	.30	.36	.14	.18	.07
			b				f		j		j				kl	kl			
Standard deviation		.61	.62	.61	.61	.62	.60	.62	.59	.62	.63	.64	.67	.57	.54	.60	.62	.59	.64
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.04	.07	.07	.04	.05	.06	.03	.03	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q14_2. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Your current salary

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better off	(1.0)	240	11	23	19	18	24	40	28	22	15	15	196	44	110	130	102	73
		24%	26%	21%	22%	24%	27%	25%	30%	20%	25%	29%	18%	27%	22%	30%	22%	
								h					m			q		
No difference	(0.0)	534	23	64	46	43	44	56	67	77	42	49	365	169	220	314	174	184
		53%	54%	56%	53%	49%	59%	50%	55%	48%	48%	56%	53%	53%	54%	53%	51%	55%
Worse off	(-1.0)	113	4	12	7	6	14	6	13	17	12	14	64	48	40	73	35	45
		11%	10%	11%	9%	8%	15%	6%	10%	12%	14%	16%	9%	15%	10%	12%	10%	13%
													l					
Don't know		115	4	15	14	8	8	9	13	18	12	6	59	56	35	80	29	36
		11%	10%	13%	16%	11%	9%	9%	10%	13%	14%	11%	9%	18%	9%	13%	9%	11%
													l		n			
Mean score		.14	.18	.11	.16	.17	.13	.21	.22	.09	.13	.19	.21	-.02	.19	.11	.22	.10
									k				m			q		
Standard deviation		.61	.62	.59	.59	.58	.67	.55	.63	.61	.66	.61	.61	.59	.61	.62	.63	.62
Standard error		.02	.10	.06	.06	.06	.08	.07	.05	.06	.08	.09	.02	.04	.03	.03	.04	.04

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_3. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Your future salary

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	417	232	185	193	225	262	155	179	55	148	17	45	72	52	67	168	169	53
		42%	70%	28%	39%	45%	49%	33%	37%	37%	77%	17%	56%	34%	37%	51%	42%	47%	29%
		b	c	d	e	f	g	h	i	ghj	j	lm	kn	lm	n	o	p	q	
No difference	(0.0)	385	67	318	192	193	197	188	223	62	24	44	23	102	66	57	161	134	70
		38%	20%	47%	38%	39%	37%	41%	47%	42%	13%	43%	28%	48%	47%	43%	40%	37%	38%
		a	a	a	a	a	a	a	i	i	i	i	k	k	k	k	o	p	q
Worse off	(-1.0)	85	10	75	47	38	41	44	42	10	4	13	3	27	9	5	40	22	20
		9%	3%	11%	9%	8%	8%	10%	9%	7%	2%	13%	3%	13%	6%	4%	10%	6%	11%
		a	a	a	a	a	a	a	i	i	i	i	kn	kn	kn	kn	o	p	p
Don't know		113	21	92	68	45	37	76	35	20	15	27	10	12	14	3	34	36	39
		11%	7%	14%	14%	9%	7%	16%	7%	14%	8%	27%	13%	6%	10%	2%	8%	10%	21%
		a	a	a	d	e	e	e	g	g	ghi	ghi	ln	n	n	n	o	op	op
Mean score		.37	.72	.19	.34	.41	.44	.29	.31	.36	.81	.05	.60	.22	.34	.48	.35	.45	.23
		b	b	b	b	b	b	b	j	j	ghj	lm	lm	lm	lm	l	oq	oq	
Standard deviation		.65	.52	.64	.67	.64	.64	.66	.64	.62	.45	.64	.57	.67	.61	.58	.67	.62	.68
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.03	.07	.06	.05	.06	.06	.04	.03	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q14_3. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Your future salary

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Better off	(1.0)	417	19	47	37	31	34	44	66	45	37	21	339	78	205	212	173	139
		42%	44%	42%	43%	42%	38%	46%	49%	32%	42%	42%	50%	25%	51%	36%	51%	41%
									h				m		o		q	
No difference	(0.0)	385	16	43	30	28	37	39	44	63	35	18	245	140	144	241	121	121
		38%	38%	38%	34%	38%	41%	41%	33%	45%	39%	36%	36%	44%	36%	40%	36%	36%
										g				l				
Worse off	(-1.0)	85	2	10	5	2	7	7	12	18	4	5	43	43	28	58	18	43
		9%	5%	9%	6%	3%	8%	7%	9%	13%	4%	11%	6%	13%	7%	10%	5%	13%
										d			d	l			p	
Don't know		113	5	14	14	12	11	5	12	14	13	5	57	57	28	85	29	34
		11%	13%	12%	16%	16%	13%	5%	9%	10%	14%	11%	8%	18%	7%	14%	8%	10%
					f	f							l		n			
Mean score	.37	.45	.37	.44	.47	.34	.41	.44	.21	.43	.35	.30	.47	.14	.47	.30	.50	.32
				h	h			h		h			m		o		q	
Standard deviation	.65	.61	.66	.63	.57	.64	.63	.67	.68	.60	.70	.72	.62	.67	.63	.66	.60	.71
Standard error	.02	.10	.06	.07	.07	.08	.08	.06	.06	.08	.10	.09	.02	.04	.03	.03	.03	.04

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_4. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Progression in your career

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	419	231	188	199	220	251	168	177	58	148	18	43	73	57	60	160	184	51
		42%	70%	28%	40%	44%	47%	36%	37%	39%	77%	18%	53%	34%	40%	46%	40%	51%	28%
		b			f			j	j	ghj		l			l	q	oq		
No difference	(0.0)	389	66	322	196	193	205	183	231	57	26	42	27	98	62	63	175	124	69
		39%	20%	48%	39%	38%	38%	40%	48%	39%	13%	41%	34%	46%	44%	48%	43%	34%	38%
			a		a			hi	i		i				k	p			
Worse off	(-1.0)	88	9	79	40	48	40	48	43	11	4	16	5	28	8	7	39	19	25
		9%	3%	12%	8%	10%	7%	10%	9%	8%	2%	15%	7%	13%	6%	6%	10%	5%	14%
			a					i	i		i		mn			p		p	
Don't know		105	23	82	64	41	40	65	28	21	13	26	5	13	14	1	29	35	36
		11%	7%	12%	13%	8%	7%	14%	6%	14%	7%	26%	6%	6%	10%	1%	7%	10%	20%
			a		d		e			gi		ghi	n	n	n				op
Mean score		.37	.72	.19	.37	.37	.42	.30	.30	.37	.81	.03	.50	.22	.38	.41	.32	.51	.18
			b			f		j	j	ghj		l		l	l	q	oq		
Standard deviation		.66	.51	.65	.65	.67	.64	.67	.63	.64	.45	.67	.63	.68	.61	.60	.65	.60	.70
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.06	.03	.08	.07	.05	.06	.06	.03	.03	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q14_4. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Progression in your career

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	419	22	50	33	32	31	41	67	49	41	21	33	343	76	205	214	177	143
		42%	52%	43%	38%	43%	34%	43%	50%	35%	47%	43%	38%	50%	24%	51%	36%	52%	42%
			h						eh				m		o		q		
No difference	(0.0)	389	15	39	34	31	43	41	47	59	24	18	38	246	143	142	247	117	119
		39%	35%	34%	40%	42%	48%	43%	36%	42%	27%	37%	44%	36%	45%	35%	41%	35%	35%
						bi			i				i		n				
Worse off	(-1.0)	88	3	10	5	2	6	7	10	19	11	4	10	45	43	28	59	23	43
		9%	6%	9%	5%	3%	7%	8%	8%	13%	13%	8%	11%	7%	14%	7%	10%	7%	13%
									cd	d			d		l		p		
Don't know		105	3	16	14	9	10	6	9	15	12	6	5	50	56	30	76	22	32
		11%	7%	14%	17%	13%	11%	7%	6%	10%	13%	13%	6%	7%	18%	7%	13%	7%	9%
				g	gk								l		n				
Mean score	.37	.49	.40	.39	.46	.31	.38	.45	.24	.39	.40	.28	.47	.13	.47	.30	.48	.33	
		h			h			h					m		o		q		
Standard deviation	.66	.63	.68	.61	.57	.61	.63	.65	.69	.74	.66	.67	.63	.66	.63	.66	.63	.71	
Standard error	.02	.10	.06	.07	.06	.07	.08	.05	.06	.09	.09	.09	.02	.04	.03	.03	.03	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_5. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Saving enough for the future

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
Significance Level: 95%																			
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	293	150	143	130	163	177	117	136	37	89	19	31	45	40	49	115	114	46
		29%	45%	21%	26%	33%	25%	28%	25%	47%	18%	39%	21%	28%	37%	29%	32%	26%	
		b		c		f		j		ghj		l			l				
No difference	(0.0)	473	117	356	242	231	252	221	252	77	64	38	32	125	73	68	203	173	72
		47%	35%	53%	48%	46%	47%	48%	52%	52%	33%	37%	39%	59%	52%	51%	50%	48%	40%
			a					ij		ij			k		q				
Worse off	(-1.0)	136	36	100	71	65	75	61	60	16	20	25	10	31	15	14	51	45	31
		14%	11%	15%	14%	13%	14%	13%	12%	11%	11%	24%	13%	14%	10%	11%	13%	12%	17%
									ghi										
Don't know		99	27	72	56	42	34	65	32	17	18	20	8	13	14	1	33	30	32
		10%	8%	11%	11%	8%	6%	14%	7%	12%	9%	20%	9%	6%	10%	1%	8%	8%	18%
						e			gi				n	n	n				
Mean score		.17	.38	.07	.13	.21	.20	.14	.17	.17	.40	-.08	.29	.07	.20	.27	.18	.21	.10
			b						j		ghj		l		l				
Standard deviation		.67	.69	.63	.66	.67	.68	.65	.64	.62	.69	.73	.70	.61	.62	.64	.65	.66	.72
Standard error		.02	.03	.03	.03	.03	.03	.03	.03	.05	.05	.08	.08	.04	.06	.06	.03	.04	.06

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q

J302994 Millenials Savings Tracker

Q14_5. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Saving enough for the future

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	293	18	38	25	23	25	31	46	30	24	10	24	235	58	141	152	129	85
		29%	43%	34%	29%	31%	28%	32%	34%	21%	27%	19%	27%	34%	18%	35%	26%	38%	25%
			hj	h					hj				m		o		q		
No difference	(0.0)	473	17	48	41	38	51	41	57	71	40	23	312	161	187	286	149	150	
		47%	41%	42%	47%	51%	57%	43%	43%	50%	46%	47%	46%	51%	46%	48%	44%	45%	
						bg													
Worse off	(-1.0)	136	2	17	8	3	8	16	19	28	12	11	89	47	50	86	41	69	
		14%	4%	15%	9%	4%	9%	17%	14%	20%	14%	23%	13%	15%	12%	14%	12%	20%	
				d				ad	d	acde	d	acde	d				p		
Don't know		99	5	11	12	10	6	6	12	12	12	6	47	51	27	72	21	34	
		10%	12%	10%	14%	13%	7%	7%	9%	9%	14%	11%	7%	16%	7%	12%	6%	10%	
													l		n				
Mean score	.17	.44	.21	.22	.31	.21	.16	.22	.02	.15	-.04	.14	.23	.04	.24	.13	.28	.05	
		efhijk	hj	hj	hj	hj		hj					m		o		q		
Standard deviation	.67	.59	.70	.63	.56	.59	.72	.70	.67	.68	.69	.65	.68	.63	.67	.66	.68	.71	
Standard error	.02	.09	.07	.07	.06	.07	.09	.06	.06	.09	.10	.08	.03	.04	.03	.03	.04	.04	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q14_6. In each of the following areas, do you think that the level of education that you have achieved has made you or will make you better off, worse off, or has it had no difference?

Your level of personal debt

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE				
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178	
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Better off	(1.0)	171	67	104	84	86	100	70	84	22	43	10	15	31	30	25	70	55	33
		17%	20%	15%	17%	17%	19%	15%	17%	15%	22%	9%	19%	14%	21%	19%	17%	15%	18%
			b							j									
No difference	(0.0)	478	113	364	231	247	253	225	258	76	62	44	36	118	60	82	211	165	79
		48%	34%	54%	46%	49%	47%	49%	54%	52%	33%	43%	44%	55%	42%	62%	52%	46%	44%
				a				i		i				m		km			
Worse off	(-1.0)	230	117	113	105	125	137	92	94	32	67	25	23	59	27	19	78	98	42
		23%	35%	17%	21%	25%	26%	20%	20%	22%	35%	24%	29%	28%	19%	15%	19%	27%	23%
			b				f			gh			n	n				o	
Don't know		123	33	90	80	42	47	76	44	18	19	24	7	6	25	5	43	43	28
		12%	10%	13%	16%	8%	9%	16%	9%	12%	10%	23%	9%	3%	17%	4%	11%	12%	15%
					d		e			ghi			l	ln					
Mean score		-.07	-.17	-.02	-.05	-.08	-.06	-.02	-.08	-.14	-.19	-.11	-.14	.03	.05	-.02	-.13	-.06	
				a						ij				l	l	p			
Standard deviation		.67	.77	.61	.67	.67	.69	.65	.64	.64	.79	.64	.71	.65	.70	.59	.64	.68	.70
Standard error		.02	.04	.03	.03	.03	.03	.03	.06	.05	.07	.08	.05	.07	.06	.03	.04	.06	

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q15. Thinking about the highest level of formal education you have completed to date. Which of the following best reflects your opinion?

Base: All those who are not current students

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	761	193	568	439	322	415	346	433	154	-	98	55	190	129	111	311	257	148
Weighted Total	810	150	660	419	391	436	374	480	148	-	102	53	206	139	132	341	267	158
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%
I would have preferred to continue studying to a higher level of education than I achieved	323 40%	55 37%	268 41%	174 41%	150 38%	143 33%	180 48%	174 36%	62 42%	-	48 47%	21 40%	97 47%	43 31%	37 28%	125 37%	109 41%	74 47%
						e					g		mn					o
I am content with the level of education I achieved	365 45%	73 49%	292 44%	178 42%	187 48%	238 55%	127 34%	250 52%	59 40%	-	27 26%	23 43%	80 39%	85 61%	85 65%	165 48%	119 44%	61 38%
					f		h j				g		kl	kl	q			q
I would have preferred to finish my education earlier	56 7%	10 7%	46 7%	30 7%	26 7%	29 7%	27 7%	25 5%	12 8%	-	13 13%	4 8%	14 7%	4 3%	7 5%	25 7%	24 9%	5 3%
											g							q
Don't know	65 8%	11 7%	54 8%	38 9%	27 7%	26 6%	40 11%	30 6%	15 10%	-	14 13%	4 8%	15 7%	7 5%	3 2%	26 8%	17 6%	18 12%
						e					g							

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q15. Thinking about the highest level of formal education you have completed to date. Which of the following best reflects your opinion?

Base: All those who are not current students

	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
	Total	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/attend university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%																		
Unweighted Total	761	28	97	71	65	69	46	126	120	54	37	48	502	259	287	474	256	250
Weighted Total	810	29	95	64	56	80	73	111	126	72	37	68	529	281	308	502	265	262
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I would have preferred to continue studying to a higher level of education than I achieved	323 40%	9 30%	43 45%	23 35%	20 35%	34 43%	25 34%	47 43%	55 43%	30 43%	13 36%	24 35%	191 36%	132 47%	125 40%	198 40%	121 46%	110 42%
I am content with the level of education I achieved	365 45%	15 50%	39 41%	27 43%	28 49%	32 40%	41 55%	51 46%	53 42%	30 41%	18 48%	33 49%	276 52%	89 32%	139 45%	227 45%	120 45%	108 41%
I would have preferred to finish my education earlier	56 7%	3 12%	9 9%	5 8%	4 8%	5 6%	2 2%	3 2%	12 9%	7 9%	1 4%	6 8%	38 7%	18 6%	25 8%	31 6%	16 6%	21 8%
Don't know	65 8%	2 8%	4 5%	9 14%	4 8%	9 11%	6 8%	10 9%	7 5%	5 7%	4 12%	5 8%	24 4%	42 15%	20 7%	45 9%	8 3%	23 9%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

J302994 Millenials Savings Tracker

Q16_SUM. To what extent, if at all, do you agree or disagree with each of the following statements?

SUMMARY TABLE

Base: All respondents

	Total	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Net: Agree	Net: Disagree	Mean
I get more satisfaction from saving my money than spending	1001 100%	200 20%	405 41%	228 23%	79 8%	89 9%	605 60%	307 31%	2.80
I just can't afford to save right now	1001 100%	232 23%	290 29%	281 28%	154 15%	43 4%	523 52%	435 44%	2.63
I think a university education is worth the cost	1001 100%	179 18%	327 33%	225 22%	153 15%	117 12%	506 51%	378 38%	2.60
I tend to live for today and let tomorrow look after itself	1001 100%	91 9%	262 26%	337 34%	236 24%	74 7%	354 35%	573 57%	2.23
I do not see any benefits to saving right now	1001 100%	61 6%	153 15%	310 31%	422 42%	56 6%	214 21%	732 73%	1.84

J302994 Millenials Savings Tracker

Q16_1. To what extent, if at all, do you agree or disagree with each of the following statements?

I just can't afford to save right now

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	232 23%	74 22%	159 24%	122 24%	110 22%	97 18%	136 29%	83 17%	43 29%	50 26%	35 35%	21 mn	57 27%	16 12%	16 12%	57 14%	96 26%	68 37%
Tend to agree (3.0)	290 29%	99 30%	191 28%	139 28%	152 30%	150 28%	141 30%	136 28%	36 25%	66 35%	35 34%	25 31%	66 31%	33 23%	33 25%	121 30%	104 29%	51 28%
Tend to disagree (2.0)	281 28%	96 29%	185 28%	137 27%	144 29%	166 31%	116 25%	151 32%	38 26%	51 27%	16 16%	24 30%	59 28%	56 40%	38 29%	123 30%	105 29%	36 20%
Strongly disagree (1.0)	154 15%	46 14%	108 16%	76 15%	78 16%	102 19%	52 11%	94 20%	24 16%	15 8%	7 7%	9 11%	25 12%	31 22%	43 33%	78 19%	49 14%	19 10%
Don't know	43 4%	15 5%	28 4%	26 5%	17 3%	24 4%	19 4%	16 3%	7 5%	9 5%	9 9%	2 2%	7 3%	5 3%	2 1%	24 6%	8 2%	9 5%
NETS																		
Net: Agree	523 52%	173 52%	350 52%	261 52%	262 52%	246 46%	276 60%	219 46%	79 54%	117 61%	70 69%	46 mn	123 58%	49 35%	49 37%	178 44%	200 55%	118 65%
Net: Disagree	435 44%	142 43%	293 44%	213 43%	223 44%	267 50%	168 36%	245 51%	62 42%	66 34%	23 23%	33 41%	83 39%	87 62%	81 61%	200 50%	154 43%	54 30%
Mean score	2.63	2.64	2.62	2.65	2.61	2.47	2.81	2.45	2.70	2.84	3.05	2.73	2.75	2.25	2.17	2.42	2.70	2.97
Standard deviation	1.02	1.00	1.03	1.03	1.01	1.01	1.00	1.01	1.08	.92	.93	.99	.99	.94	1.03	.98	1.02	1.02
Standard error	.03	.05	.04	.05	.05	.04	.05	.05	.09	.06	.10	.11	.07	.08	.10	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q16_1. To what extent, if at all, do you agree or disagree with each of the following statements?

I just can't afford to save right now

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	232	16	31	18	13	22	19	35	27	24	14	15	149	84	82	150	82	93
	23%	37%	27%	21%	18%	24%	20%	26%	19%	28%	27%	18%	22%	26%	20%	25%	24%	28%
		cdfhk																
Tend to agree (3.0)	290	10	31	27	22	33	19	34	45	20	13	37	198	92	120	171	92	91
	29%	25%	27%	32%	29%	36%	20%	26%	32%	22%	25%	42%	29%	29%	30%	29%	27%	27%
						f						bfgi						
Tend to disagree (2.0)	281	11	23	32	26	23	35	36	40	19	15	21	203	78	119	162	97	88
	28%	26%	20%	38%	36%	26%	36%	27%	28%	22%	29%	24%	30%	25%	29%	27%	29%	26%
				bi	b		b											
Strongly disagree (1.0)	154	4	23	5	5	10	21	21	25	23	5	14	110	44	70	84	58	50
	15%	10%	20%	6%	7%	11%	22%	16%	17%	26%	10%	16%	16%	14%	17%	14%	17%	15%
			cd				cd	cd	cd	acdej		c						
Don't know	43	1	7	4	8	3	2	7	5	2	5	-	24	19	14	29	11	15
	4%	2%	6%	5%	10%	3%	2%	6%	3%	3%	9%	-	3%	6%	4%	5%	3%	4%
			k		fhk						k							
NETS																		
Net: Agree	523	26	62	45	35	54	38	69	72	44	26	52	347	176	202	321	174	184
	52%	62%	54%	52%	47%	60%	40%	52%	51%	50%	52%	60%	51%	55%	50%	54%	51%	55%
		f				f						f						
Net: Disagree	435	15	45	37	31	33	56	57	64	42	19	35	313	122	189	247	156	138
	44%	36%	40%	43%	42%	37%	59%	43%	46%	47%	39%	40%	46%	39%	47%	41%	46%	41%
							abegjk					m						
Mean score	2.63	2.90	2.65	2.70	2.65	2.76	2.38	2.66	2.55	2.53	2.76	2.61	2.58	2.72	2.55	2.68	2.60	2.71
		fh		f		f									n			
Standard deviation	1.02	1.04	1.11	.88	.89	.96	1.05	1.06	1.00	1.17	1.00	.96	1.01	1.03	1.01	1.02	1.05	1.05
Standard error	.03	.16	.10	.09	.10	.11	.13	.09	.09	.14	.14	.12	.04	.06	.05	.04	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q16_2. To what extent, if at all, do you agree or disagree with each of the following statements?

I think a university education is worth the cost

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	179 18%	96 29% b	83 12%	83 17%	96 19%	102 19%	77 17%	76 16%	26 18%	54 28% ghj	12 12%	17 21%	32 15%	21 15%	22 17%	71 18%	70 19%	28 16%
Tend to agree (3.0)	327 33%	124 38% b	203 30%	167 33%	160 32%	188 35%	139 30%	148 31%	48 33%	80 42% gl	25 24%	26 32%	70 33%	44 31%	53 40%	128 32%	123 34%	58 32%
Tend to disagree (2.0)	225 22%	48 15%	177 26% a	107 21%	117 23%	126 24%	98 21%	131 27% i	30 21% i	17 9%	28 27% i	20 24%	57 27%	42 30%	33 25%	97 24%	78 22%	38 21%
Strongly disagree (1.0)	153 15%	37 11%	116 17% a	82 16%	71 14%	66 12%	87 19% e	70 15%	23 16%	21 11%	24 23% gl	13 16%	38 18% n	15 11%	12 9%	51 13%	56 15%	34 19%
Don't know	117 12%	25 8%	92 14% a	61 12%	56 11%	55 10%	62 13%	55 11%	20 13%	19 10%	14 13%	6 7%	18 8%	19 13%	12 9%	55 14%	33 9%	23 13%
NETS																		
Net: Agree	506 51%	220 66% b	286 43%	250 50%	256 51%	290 54% f	216 47%	224 47%	75 51% j	135 70% ghj	37 36%	42 53%	101 48%	65 46%	75 57%	199 49%	193 54%	87 48%
Net: Disagree	378 38%	85 26%	293 44% a	189 38%	189 38%	192 36%	186 40%	201 42% i	53 36% i	38 20% hi	52 51%	32 40%	94 44%	58 41%	45 34%	149 37%	134 37%	71 39%
Mean score	2.60	2.91 b	2.44	2.57	2.63	2.68 f	2.51	2.54 j	2.61 j	2.98 ghj	2.29	2.62	2.49	2.58	2.71	2.63	2.63	2.51
Standard deviation	1.00	.98	.97	1.00	.99	.96	1.04	.97	1.01	.95	1.01	1.02	.98	.92	.89	.97	1.00	1.02
Standard error	.03	.05	.04	.05	.05	.04	.05	.05	.09	.06	.11	.11	.07	.09	.09	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q16_2. To what extent, if at all, do you agree or disagree with each of the following statements?

I think a university education is worth the cost

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	179	9	22	13	12	19	28	17	22	7	17	134	45	89	90	87	47
		18%	21%	19%	15%	17%	21%	12%	21%	12%	26%	20%	20%	14%	22%	15%	25%	14%
								h		h			m		o		q	
Tend to agree	(3.0)	327	8	39	23	28	37	43	51	24	19	29	247	80	157	170	119	99
		33%	18%	34%	26%	37%	39%	32%	36%	27%	37%	33%	36%	25%	39%	28%	35%	29%
				a		a		a		a			m		o			
Tend to disagree	(2.0)	225	13	21	21	18	23	19	26	41	16	12	153	72	73	151	62	83
		22%	32%	18%	24%	24%	26%	20%	19%	29%	18%	23%	22%	23%	18%	25%	18%	25%
									b						n		p	
Strongly disagree	(1.0)	153	7	20	14	9	12	13	17	17	21	8	95	58	49	104	45	71
		15%	17%	18%	16%	12%	13%	13%	13%	12%	23%	15%	14%	18%	12%	17%	13%	21%
										dh					n		p	
Don't know		117	5	12	17	8	8	15	19	15	5	9	55	62	36	81	27	37
		12%	13%	10%	19%	11%	9%	16%	14%	10%	6%	10%	8%	20%	9%	14%	8%	11%
					i									l		n		
NETS																		
Net: Agree	506	16	61	35	40	47	49	71	68	46	26	46	380	126	246	260	206	146
	51%	38%	54%	41%	54%	52%	51%	54%	48%	52%	52%	53%	56%	40%	61%	44%	60%	43%
								c					m		o		q	
Net: Disagree	378	21	41	34	26	35	31	43	58	37	19	32	249	129	122	256	108	153
	38%	49%	36%	40%	35%	39%	33%	33%	41%	41%	39%	37%	36%	41%	30%	43%	32%	45%
															n		p	
Mean score	2.60	2.48	2.61	2.49	2.66	2.65	2.59	2.72	2.54	2.58	2.57	2.61	2.67	2.44	2.78	2.48	2.79	2.41
													m		o		q	
Standard deviation	1.00	1.07	1.04	1.01	.93	1.00	.93	1.01	.89	1.14	.96	1.05	.98	1.03	.96	1.00	1.01	1.02
Standard error	.03	.17	.10	.11	.10	.12	.13	.09	.08	.14	.14	.14	.04	.07	.05	.04	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q16_3. To what extent, if at all, do you agree or disagree with each of the following statements?

I do not see any benefits to saving right now

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	61 6%	14 4%	47 7%	23 5%	38 8% c	28 5%	34 7%	30 6%	13 9%	7 4%	6 6%	6 8%	10 5%	4 3%	17 13% lm	34 8% p	9 3%	15 8% p
Tend to agree (3.0)	153 15%	32 10%	120 18% a	76 15%	77 15%	88 16%	64 14%	86 18% i	23 15%	18 10%	17 17%	10 13%	38 18%	19 13%	26 19%	74 18%	49 13%	23 13%
Tend to disagree (2.0)	310 31%	126 38% b	184 27%	145 29%	165 33%	167 31%	144 31%	135 28%	36 24%	82 43% ghj	30 30%	25 32%	74 35% n	45 32%	27 21%	100 25%	137 38% o	56 31%
Strongly disagree (1.0)	422 42%	147 45%	274 41%	228 46% d	193 39%	239 45%	182 39%	210 44%	68 46%	73 38%	35 35%	36 44%	83 39%	66 47%	63 47%	177 44%	152 42%	69 38%
Don't know	56 6%	11 3%	45 7% a	29 6%	27 5%	15 3%	40 9% e	19 4%	9 6%	10 5%	13 13% ghi	2 3%	8 4% n	7 5% n	- -	18 4%	14 4%	20 11% op
NETS																		
Net: Agree	214 21%	47 14%	167 25% a	99 20%	115 23%	116 22%	98 21%	116 24% i	35 24% i	26 13%	23 22% i	17 21%	49 23%	23 16%	42 32% m	107 27% p	58 16%	37 21%
Net: Disagree	732 73%	273 83% b	459 68%	373 75%	359 72%	406 76%	326 70%	345 72%	104 70%	155 81% ghj	66 64%	61 76%	157 73%	111 79%	90 68%	277 69%	289 80% oq	124 69%
Mean score	1.84	1.73	1.90 a	1.77	1.92 c	1.82	1.88	1.86	1.86	1.78	1.92	1.84	1.88	1.71	1.97 m	1.91 p	1.76	1.90
Standard deviation	.92	.82	.96	.89	.94	.90	.94	.94	1.00	.79	.92	.95	.88	.83	1.09	1.00	.79	.96
Standard error	.03	.04	.04	.04	.05	.04	.05	.05	.08	.05	.10	.10	.06	.07	.10	.05	.04	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q16_3. To what extent, if at all, do you agree or disagree with each of the following statements?

I do not see any benefits to saving right now

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	61 6%	3 7%	6 5%	3 3%	4 6%	7 8%	3 3%	14 10%	8 6%	2 3%	5 10%	6 7%	50 7%	11 3%	39 10%	22 4%	31 9%	14 4%
Tend to agree (3.0)	153 15%	2 5%	11 10%	7 9%	6 8%	17 19%	13 14%	26 20%	26 18%	12 13%	10 19%	23 26%	98 14%	55 17%	56 14%	97 16%	40 12%	39 11%
Tend to disagree (2.0)	310 31%	17 39%	40 35%	35 41%	27 36%	24 27%	26 27%	29 22%	47 33%	31 35%	10 20%	25 28%	214 31%	97 30%	135 33%	175 29%	100 29%	107 32%
Strongly disagree (1.0)	422 42%	16 37%	49 43%	34 40%	33 44%	36 39%	48 51%	59 44%	54 38%	42 47%	21 43%	31 35%	297 43%	124 39%	161 40%	260 44%	156 46%	163 48%
Don't know	56 6%	5 11%	8 7%	7 8%	4 6%	6 7%	5 5%	5 4%	7 5%	2 2%	4 8%	3 3%	25 4%	31 10%	13 3%	43 7%	14 4%	15 4%
NETS																		
Net: Agree	214 21%	5 12%	17 15%	10 12%	10 14%	24 27%	17 18%	40 30%	34 24%	14 16%	15 29%	29 33%	148 22%	66 21%	95 23%	118 20%	71 21%	52 15%
Net: Disagree	732 73%	32 77%	89 78%	69 80%	60 81%	60 66%	74 78%	88 66%	101 72%	72 82%	32 63%	55 63%	511 75%	221 70%	297 73%	435 73%	255 75%	270 80%
Mean score	1.84	1.79	1.75	1.74	1.74	1.95	1.69	1.96	1.91	1.71	1.96	2.05	1.85	1.83	1.93	1.78	1.84	1.70
Standard deviation	.92	.87	.85	.78	.86	.99	.86	1.05	.91	.81	1.06	.96	.94	.87	.98	.87	.98	.84
Standard error	.03	.14	.08	.08	.09	.11	.11	.08	.08	.10	.15	.12	.04	.05	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q16_4. To what extent, if at all, do you agree or disagree with each of the following statements?

I get more satisfaction from saving my money than spending

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	200	69	131	109	91	105	95	94	35	37	16	22	46	17	34	80	65	37
	20%	21%	19%	22%	18%	20%	20%	20%	24%	19%	16%	27%	22%	12%	26%	20%	18%	21%
Tend to agree (3.0)	405	132	274	206	200	223	183	212	52	73	37	36	92	67	57	176	145	64
	41%	40%	41%	41%	40%	41%	39%	44%	35%	38%	36%	45%	43%	48%	43%	44%	40%	35%
Tend to disagree (2.0)	228	77	151	108	120	130	98	99	32	50	27	13	48	25	26	82	94	40
	23%	23%	22%	22%	24%	24%	21%	21%	22%	26%	27%	17%	22%	18%	20%	20%	26%	22%
Strongly disagree (1.0)	79	31	48	40	39	41	38	38	14	17	7	4	14	16	8	30	28	18
	8%	9%	7%	8%	8%	8%	8%	8%	9%	9%	7%	5%	6%	11%	6%	7%	8%	10%
Don't know	89	22	67	38	51	39	50	37	15	15	15	5	13	16	7	35	29	21
	9%	7%	10%	8%	10%	7%	11%	8%	11%	8%	15%	6%	6%	11%	6%	9%	8%	12%
NETS																		
Net: Agree	605	201	404	314	291	327	278	306	87	110	53	58	139	84	90	256	210	102
	60%	61%	60%	63%	58%	61%	60%	64%	59%	57%	52%	72%	65%	60%	68%	64%	58%	56%
Net: Disagree	307	108	199	148	159	171	136	137	45	67	34	18	61	41	34	112	122	59
	31%	33%	30%	30%	32%	32%	29%	29%	31%	35%	33%	22%	29%	29%	26%	28%	34%	32%
Mean score	2.80	2.77	2.81	2.83	2.76	2.79	2.81	2.82	2.82	2.74	2.71	3.00	2.86	2.68	2.93	2.83	2.75	2.75
Standard deviation	.88	.91	.87	.89	.87	.87	.89	.86	.94	.90	.86	.84	.85	.87	.86	.86	.87	.94
Standard error	.03	.05	.04	.04	.04	.04	.04	.04	.08	.06	.09	.09	.06	.08	.08	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q16_4. To what extent, if at all, do you agree or disagree with each of the following statements?

I get more satisfaction from saving my money than spending

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	200	6	24	17	16	19	30	22	28	6	12	140	60	77	123	92	58
		20%	14%	21%	20%	22%	21%	22%	16%	32%	12%	14%	20%	19%	19%	21%	27%	17%
										ahjk							q	
Tend to agree	(3.0)	405	17	42	30	37	35	41	54	63	36	21	280	126	187	219	126	138
		41%	41%	37%	35%	50%	38%	43%	41%	45%	41%	42%	41%	40%	46%	37%	37%	41%
					c										o			
Tend to disagree	(2.0)	228	8	26	26	8	26	24	32	25	16	10	162	66	88	140	74	78
		23%	20%	22%	30%	11%	29%	25%	24%	17%	18%	20%	24%	21%	22%	23%	22%	23%
				d	dh		dh	d	d									
Strongly disagree	(1.0)	79	5	9	4	6	6	6	8	16	4	7	53	26	28	52	23	37
		8%	11%	8%	5%	9%	6%	7%	6%	11%	4%	13%	8%	8%	7%	9%	7%	11%
																	p	
Don't know		89	6	13	8	7	5	5	10	16	4	7	49	39	26	63	25	26
		9%	14%	11%	10%	9%	5%	5%	7%	11%	5%	13%	7%	12%	6%	11%	7%	8%
														l	n			
NETS																		
Net: Agree		605	23	66	48	53	54	60	84	85	64	27	419	186	263	342	219	195
		60%	55%	58%	55%	71%	60%	63%	63%	60%	73%	54%	61%	59%	65%	57%	64%	58%
					bcjk			k		abcjk					o			
Net: Disagree		307	13	35	30	14	32	30	39	40	19	17	215	92	116	191	97	116
		31%	31%	31%	35%	19%	35%	32%	30%	28%	22%	33%	31%	29%	29%	32%	28%	34%
					d		d					dhi						
Mean score		2.80	2.68	2.80	2.78	2.93	2.79	2.80	2.86	2.73	3.06	2.60	2.80	2.79	2.82	2.78	2.91	2.69
					jk			k		achjk							q	
Standard deviation		.88	.91	.91	.86	.87	.85	.86	.84	.90	.84	.92	.88	.89	.84	.91	.90	.91
Standard error		.03	.15	.09	.09	.10	.11	.07	.08	.10	.13	.11	.03	.05	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q16_5. To what extent, if at all, do you agree or disagree with each of the following statements?

I tend to live for today and let tomorrow look after itself

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	91 9%	22 7%	69 10% a	47 9%	44 9%	43 8%	49 11%	45 9%	24 16% gij	10 5%	5 5%	9 11%	21 10%	8 6%	19 14% m	38 9%	25 7%	23 13% p
Tend to agree (3.0)	262 26%	81 25%	181 27%	123 25%	140 28%	118 22%	145 31% e	127 26%	34 23%	52 27%	32 31%	20 25%	59 28% m	26 18%	32 24%	97 24%	95 26%	55 31%
Tend to disagree (2.0)	337 34%	121 37%	215 32%	168 34%	168 34%	205 38% f	132 28%	158 33%	48 32%	69 36%	32 31%	33 41%	69 32%	56 40%	48 36%	139 34%	129 36%	50 28%
Strongly disagree (1.0)	236 24%	83 25%	153 23%	125 25%	111 22%	143 27% f	93 20%	119 25%	33 22%	45 24%	20 20%	16 20%	58 27%	38 27%	29 22%	106 26%	82 23%	35 19%
Don't know	74 7%	22 7%	52 8%	37 7%	38 8%	29 5% e	45 10%	31 7%	9 6%	14 8%	13 13% g	2 3%	6 3%	13 9% l	5 3%	22 6%	30 8%	18 10% o
NETS																		
Net: Agree	354 35%	104 31%	250 37%	170 34%	184 37%	160 30%	194 42% e	172 36%	58 39%	62 33%	37 36%	28 35%	80 38% m	34 24%	51 39% m	135 34%	120 33%	78 43% op
Net: Disagree	573 57%	205 62% b	368 55%	293 59%	279 56%	348 65% f	225 48%	277 58%	81 55%	114 60%	52 51%	50 62%	127 60%	94 67%	77 58%	245 61% q	211 58% q	85 47%
Mean score	2.23	2.14	2.27 a	2.20	2.25	2.12	2.36 e	2.22	2.35	2.16	2.24	2.27	2.21	2.03	2.32 m	2.18	2.19	2.41 op
Standard deviation	.94	.90	.96	.95	.93	.91	.95	.95	1.02	.87	.87	.92	.97	.87	.99	.95	.89	.98
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.09	.06	.09	.10	.07	.08	.10	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q16_5. To what extent, if at all, do you agree or disagree with each of the following statements?

I tend to live for today and let tomorrow look after itself

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	91 9%	3 8%	5 4%	10 11% b	4 5%	10 11%	5 5%	20 15% bdf	12 9%	9 10%	5 10%	9 10%	68 10%	23 7%	44 11%	47 8%	44 13%	28 8%
Tend to agree (3.0)	262 26%	12 29%	37 32%	18 21% i	18 24%	28 32% i	20 21%	30 22%	43 30% i	15 17%	17 34% i	25 28%	160 23%	103 32% l	101 25%	161 27%	88 26%	69 21%
Tend to disagree (2.0)	337 34%	13 32%	46 40% k	32 37%	26 35%	32 36%	29 31%	43 32%	48 34%	31 35%	14 28%	22 25%	245 36% m	92 29%	140 35%	196 33%	112 33%	114 34%
Strongly disagree (1.0)	236 24%	9 21%	19 16%	20 23%	19 25%	15 17%	37 39% bceghj	33 25%	29 21%	26 30% bj	7 14% efg	23 26%	173 25%	63 20% l	96 24%	140 24%	81 24%	98 29%
Don't know	74 7%	4 10%	8 7%	7 8%	8 10%	4 4%	3 4%	8 6%	9 6%	7 8%	7 14% efg	9 10%	38 6%	36 11% l	23 6%	51 9%	16 5%	28 8%
NETS																		
Net: Agree	354 35%	16 37%	41 36%	28 32%	22 29%	38 43% fi	25 26%	49 37%	55 39%	24 27%	22 44%	34 39%	228 33%	126 40% l	146 36%	208 35%	132 39% q	97 29%
Net: Disagree	573 57%	22 53%	65 57%	51 60% j	45 60% j	48 53%	66 70% ehjk	76 57%	77 55%	57 64% j	21 42%	45 51%	418 61% m	155 49%	236 58%	337 57%	193 57%	212 63%
Mean score	2.23	2.26	2.26	2.23	2.10	2.38	1.92	2.29	2.29	2.08	2.46	2.25	2.19	2.31	2.25	2.21	2.29	2.09
Standard deviation	.94	.92	.80	.96	.89	.91	.92	1.03	.91	.97	.91	1.01	.95	.91	.96	.93	.99	.95
Standard error	.03	.15	.07	.10	.10	.10	.12	.08	.08	.12	.13	.13	.04	.06	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q17_SUM. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

SUMMARY TABLE

Base: All respondents

	Total	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Net: Agree	Net: Disagree	Mean
The basic cost of living is higher	1001 100%	504 50%	362 36%	51 5%	18 2%	66 7%	866 86%	69 7%	3.45
I have greater expectations from life	1001 100%	208 21%	435 44%	170 17%	53 5%	135 13%	643 64%	223 22%	2.92
I am less able to save	1001 100%	190 19%	383 38%	238 24%	71 7%	119 12%	573 57%	309 31%	2.78
I think my quality of life is better	1001 100%	149 15%	417 42%	218 22%	84 8%	134 13%	566 57%	301 30%	2.73
I will work until I am older, so it is okay to start saving later	1001 100%	73 7%	259 26%	362 36%	180 18%	128 13%	332 33%	541 54%	2.26

J302994 Millenials Savings Tracker

Q17_1. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I am less able to save

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	190 19%	71 22%	118 18%	106 21%	84 17%	87 16%	102 22%	81 17%	28 19%	42 22%	23 22%	13 16%	41 19%	25 18%	17 13%	57 14%	75 21%	46 25%
Tend to agree (3.0)	383 38%	137 42%	246 37%	183 37%	200 40%	216 40%	167 36%	178 37%	60 41%	79 41%	44 43%	33 41%	90 42%	53 37%	40 30%	150 37%	146 40%	68 37%
Tend to disagree (2.0)	238 24%	69 21%	169 25%	111 22%	126 25%	146 27%	92 20%	136 28%	29 20%	35 18%	16 16%	20 25%	52 24%	37 26%	48 37%	124 31%	79 22%	24 13%
Strongly disagree (1.0)	71 7%	15 5%	56 8%	38 8%	34 7%	35 6%	36 8%	42 9%	10 7%	6 3%	6 6%	8 10%	14 7%	10 7%	17 13%	29 7%	27 7%	11 6%
Don't know	119 12%	38 11%	82 12%	62 12%	57 11%	53 10%	66 14%	43 9%	21 14%	29 15%	13 13%	6 8%	16 8%	16 12%	10 7%	43 11%	35 10%	32 18%
NETS																		
Net: Agree	573 57%	209 63%	364 54%	289 58%	284 57%	303 56%	269 58%	259 54%	88 60%	121 63%	67 65%	46 57%	131 61%	78 55%	57 43%	207 51%	221 61%	114 63%
Net: Disagree	309 31%	84 25%	225 34%	149 30%	160 32%	181 34%	128 28%	178 37%	39 26%	42 22%	22 21%	28 35%	66 31%	47 33%	65 49%	153 38%	106 29%	35 19%
Mean score	2.78	2.90	2.72	2.82	2.75	2.74	2.84	2.68	2.84	2.96	2.94	2.68	2.80	2.74	2.46	2.65	2.82	2.99
Standard deviation	.87	.83	.89	.90	.85	.84	.91	.88	.86	.80	.84	.90	.85	.88	.90	.84	.88	.88
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.07	.06	.09	.10	.06	.08	.09	.05	.05	.07

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q17_1. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I am less able to save

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	190 19%	10 24%	23 20%	16 18%	10 14%	12 13%	19 20%	31 24%	27 19%	14 16%	8 16%	19 21%	124 18%	66 21%	62 15%	127 21% n	69 20%	83 25%
Tend to agree (3.0)	383 38%	13 30%	44 39%	34 39%	28 37%	40 44%	29 31%	46 34%	61 43%	29 33%	22 45%	38 43%	281 41% m	103 32%	164 40%	219 37%	131 38%	141 42%
Tend to disagree (2.0)	238 24%	11 26%	23 21%	19 22%	21 29%	18 20%	31 33%	33 25%	29 20%	24 27%	11 22%	16 19%	161 24%	77 24%	112 28% o	126 21%	92 27% q	56 17%
Strongly disagree (1.0)	71 7%	2 6%	7 6%	4 5%	4 6%	11 12%	4 4%	13 10%	9 7%	7 8%	2 4%	8 9%	47 7%	25 8%	23 6%	48 8%	25 7%	23 7%
Don't know	119 12%	6 15%	16 14%	13 15%	11 14%	10 11%	12 12%	10 8%	15 11%	13 15%	6 13%	7 8%	71 10%	48 15% l	43 11%	76 13%	23 7%	35 10%
NETS																		
Net: Agree	573 57%	23 54%	68 59%	50 58%	38 51%	51 57%	49 51%	77 58%	88 62%	44 50%	30 60%	56 65%	405 59%	168 53%	226 56%	347 58%	200 59%	223 66% p
Net: Disagree	309 31%	13 32%	30 26%	23 27%	26 35%	29 32%	35 36%	46 34%	38 27%	31 36%	13 27%	24 28%	208 30%	101 32%	136 33%	173 29%	117 34% q	79 23%
Mean score	2.78	2.84	2.86	2.84	2.69	2.65	2.77	2.78	2.84	2.68	2.82	2.83	2.79	2.78	2.73	2.82	2.77	2.94 p
Standard deviation	.87	.92	.86	.83	.82	.89	.86	.95	.85	.90	.79	.90	.85	.92	.82	.91	.88	.87
Standard error	.03	.15	.08	.09	.09	.10	.12	.08	.08	.11	.11	.12	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q17_2. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

The basic cost of living is higher

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	504 50%	180 54%	324 48%	273 55% d	231 46%	259 48%	244 53%	229 48%	72 49%	104 54%	55 54%	45 57%	98 46%	73 52%	57 44%	186 46%	195 54% o	88 49%
Tend to agree (3.0)	362 36%	128 39%	234 35%	166 33%	196 39%	210 39%	152 33%	184 38%	47 32%	76 40%	34 33%	27 34%	84 40%	49 35%	56 43%	155 39%	128 35%	62 34%
Tend to disagree (2.0)	51 5%	7 2%	44 7% a	17 3%	33 7% c	31 6%	20 4%	34 7% i	5 3%	3 2%	6 6% i	3 4%	19 9%	7 5%	8 6%	21 5%	20 6%	8 5%
Strongly disagree (1.0)	18 2%	2 1%	16 2% a	6 1%	12 2%	9 2%	9 2%	8 2%	5 3% i	1 1%	- -	2 3%	5 2%	2 1%	4 3%	11 3%	4 1%	3 2%
Don't know	66 7%	14 4%	53 8% a	38 8%	28 6%	27 5%	39 8% e	24 5%	18 12% gi	8 4%	7 6%	3 3%	7 3%	10 7%	6 5%	29 7% p	13 4%	20 11% p
NETS																		
Net: Agree	866 86%	308 93% b	558 83%	439 88%	427 85%	470 87%	396 85%	413 86%	119 81%	179 94% ghj	89 87%	73 90%	183 86%	122 87%	114 86%	342 85%	323 90% q	150 83%
Net: Disagree	69 7%	9 3%	60 9% a	23 5%	45 9% c	40 7%	28 6%	42 9% i	10 7% i	4 2%	6 6%	5 6%	24 11%	9 6%	12 9%	32 8%	25 7%	12 6%
Mean score	3.45	3.53 b	3.40	3.53 d	3.37	3.41	3.49	3.39	3.44	3.54 g	3.51	3.49	3.33	3.48	3.33	3.39	3.48	3.46
Standard deviation	.69	.58	.73	.63	.73	.69	.68	.71	.75	.56	.62	.70	.75	.66	.74	.72	.66	.69
Standard error	.02	.03	.03	.03	.04	.03	.03	.03	.06	.04	.07	.08	.05	.06	.07	.04	.04	.05

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q17_2. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

The basic cost of living is higher

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	504 50%	24 58%	63 55%	45 52%	36 49%	40 45%	42 44%	70 53%	71 50%	49 55%	25 50%	38 44%	349 51%	154 49%	187 46%	316 53%	185 54%	217 64%
Tend to agree (3.0)	362 36%	15 35%	44 38%	28 33%	27 36%	37 41%	42 44%	44 33%	49 35%	28 31%	16 32%	33 38%	256 37%	106 34%	166 41%	196 33%	126 37%	100 30%
Tend to disagree (2.0)	51 5%	3 7%	2 2%	4 5%	1 1%	6 7%	2 2%	13 10%	7 5%	4 5%	2 4%	6 7%	37 5%	13 4%	24 6%	26 4%	17 5%	7 2%
Strongly disagree (1.0)	18 2%	- -	- -	2 3%	1 1%	- -	3 4%	3 2%	2 2%	1 1%	3 5%	3 3%	14 2%	4 1%	8 2%	11 2%	5 1%	2 1%
Don't know	66 7%	- -	6 5%	6 7%	10 13%	7 8%	6 7%	4 3%	12 8%	6 7%	4 8%	6 7%	28 4%	39 12%	20 5%	47 8%	8 2%	12 4%
NETS																		
Net: Agree	866 86%	39 93%	106 93%	73 85%	63 85%	77 86%	83 88%	114 86%	120 85%	76 87%	41 82%	72 82%	605 88%	261 82%	353 87%	512 86%	311 91%	316 94%
Net: Disagree	69 7%	3 7%	2 2%	6 7%	2 2%	6 7%	5 5%	16 12%	9 6%	6 6%	5 10%	9 11%	51 7%	17 6%	32 8%	37 6%	22 6%	9 3%
Mean score	3.45	3.51	3.56	3.46	3.53	3.41	3.37	3.40	3.46	3.51	3.38	3.32	3.43	3.48	3.38	3.49	3.48	3.63
Standard deviation	.69	.64	.54	.72	.60	.63	.72	.76	.68	.66	.83	.77	.70	.66	.69	.68	.66	.56
Standard error	.02	.10	.05	.07	.07	.07	.09	.06	.06	.08	.12	.10	.03	.04	.04	.03	.04	.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q17_3. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I will work until I am older, so it is okay to start saving later

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	73 7%	18 6%	55 8%	32 6%	41 8%	34 6%	39 8%	43 9%	16 11%	8 4%	3 3%	7 8%	13 6%	11 8%	13 10%	33 8%	18 5%	17 9%
Tend to agree (3.0)	259 26%	91 28%	168 25%	104 21%	155 31%	137 26%	122 26%	126 26%	36 24%	61 32%	23 23%	20 25%	62 29%	36 25%	36 27%	113 28%	96 26%	38 21%
Tend to disagree (2.0)	362 36%	147 45%	214 32%	180 36%	181 36%	223 42%	139 30%	183 38%	43 29%	78 41%	29 29%	32 40%	81 38%	60 42%	48 36%	140 35%	141 39%	61 34%
Strongly disagree (1.0)	180 18%	46 14%	133 20%	109 22%	70 14%	96 18%	83 18%	93 19%	29 20%	24 12%	17 17%	15 18%	43 20%	23 16%	24 18%	73 18%	70 19%	26 14%
Don't know	128 13%	27 8%	100 15%	74 15%	53 11%	47 9%	81 17%	34 7%	24 16%	20 11%	29 28%	7 9%	15 7%	12 9%	10 8%	44 11%	36 10%	39 22%
NETS																		
Net: Agree	332 33%	109 33%	223 33%	136 27%	196 39%	171 32%	161 35%	169 35%	51 35%	69 36%	27 26%	26 33%	75 35%	47 33%	49 37%	146 36%	114 32%	55 30%
Net: Disagree	541 54%	194 59%	348 52%	290 58%	252 50%	319 59%	222 48%	276 58%	72 49%	102 54%	47 46%	47 58%	124 58%	82 58%	72 55%	213 53%	211 58%	87 48%
Mean score	2.26	2.27	2.25	2.14	2.37	2.22	2.31	2.27	2.30	2.31	2.17	2.25	2.23	2.27	2.32	2.29	2.19	2.33
Standard deviation	.88	.79	.92	.89	.86	.84	.92	.90	.97	.77	.85	.88	.86	.85	.92	.89	.84	.91
Standard error	.03	.04	.04	.04	.04	.04	.05	.04	.09	.05	.10	.10	.06	.08	.09	.05	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q17_3. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I will work until I am older, so it is okay to start saving later

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	73	2	4	6	6	8	18	8	6	2	6	57	16	32	41	36	13
		7%	4%	3%	7%	8%	6%	9%	13%	6%	7%	5%	8%	5%	8%	7%	11%	4%
								bh									q	
Tend to agree	(3.0)	259	10	32	22	17	23	32	37	27	13	27	174	85	114	145	85	76
		26%	23%	28%	25%	23%	25%	24%	26%	31%	26%	31%	25%	27%	28%	24%	25%	22%
Tend to disagree	(2.0)	362	20	33	29	29	29	50	51	24	20	35	267	95	154	208	133	132
		36%	49%	29%	33%	39%	32%	45%	37%	36%	27%	39%	39%	30%	38%	35%	39%	39%
			bi					bi					m					
Strongly disagree	(1.0)	180	6	25	11	11	19	25	23	22	5	13	123	57	67	113	65	78
		18%	14%	22%	13%	15%	21%	19%	16%	25%	11%	15%	18%	18%	17%	19%	19%	23%
										j								
Don't know		128	4	20	18	11	14	8	22	9	9	5	64	64	38	89	22	38
		13%	9%	17%	21%	15%	16%	7%	6%	16%	10%	6%	9%	20%	9%	15%	6%	11%
				fgk	fgk	g	g		g		fgk		l		n		p	
NETS																		
Net: Agree	332	12	35	28	23	29	27	50	45	33	16	34	231	102	146	186	121	89
	33%	28%	31%	33%	31%	32%	29%	38%	32%	38%	31%	39%	34%	32%	36%	31%	36%	26%
																	q	
Net: Disagree	541	27	59	40	40	48	61	75	74	46	25	48	390	151	220	321	198	210
	54%	63%	52%	47%	53%	53%	65%	56%	52%	52%	50%	55%	57%	48%	54%	54%	58%	62%
							c						m					
Mean score	2.26	2.19	2.15	2.34	2.29	2.20	2.19	2.34	2.26	2.22	2.31	2.33	2.26	2.24	2.31	2.22	2.29	2.08
																	q	
Standard deviation	.88	.76	.87	.87	.87	.91	.88	.96	.85	.94	.78	.84	.88	.87	.87	.88	.92	.83
Standard error	.03	.12	.09	.10	.10	.11	.12	.08	.08	.12	.12	.11	.04	.06	.05	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q17_4. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I think my quality of life is better

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	149 15%	59 18%	90 13%	64 13%	85 17%	81 15%	68 15%	76 16%	22 15%	33 17%	9 9%	14 17%	22 11%	19 14%	28 21%	63 16%	47 13%	28 15%
Tend to agree (3.0)	417 42%	152 46%	265 40%	194 39%	224 45%	248 46%	169 36%	206 43%	55 38%	96 50%	34 33%	38 48%	92 43%	56 40%	67 51%	186 46%	152 42%	60 33%
Tend to disagree (2.0)	218 22%	65 20%	153 23%	117 23%	101 20%	123 23%	95 21%	108 23%	39 27%	29 15%	24 24%	16 20%	56 26%	36 25%	25 19%	73 18%	90 25%	42 23%
Strongly disagree (1.0)	84 8%	15 4%	69 10%	45 9%	39 8%	29 5%	54 12%	34 7%	10 7%	9 4%	18 18%	6 7%	21 10%	8 6%	3 2%	29 7%	30 8%	22 12%
Don't know	134 13%	40 12%	94 14%	81 16%	53 11%	57 11%	77 17%	55 11%	21 14%	25 13%	17 17%	6 7%	22 10%	22 15%	10 7%	52 13%	42 12%	30 16%
NETS																		
Net: Agree	566 57%	211 64%	355 53%	258 52%	308 62%	329 61%	237 51%	282 59%	77 52%	128 67%	42 42%	52 65%	114 54%	76 54%	95 72%	248 62%	199 55%	88 48%
Net: Disagree	301 30%	79 24%	222 33%	162 32%	140 28%	152 28%	150 32%	142 30%	49 33%	37 20%	42 42%	22 27%	77 36%	44 31%	27 21%	102 25%	120 33%	64 35%
Mean score	2.73	2.88	2.65	2.66	2.79	2.65	2.76	2.70	2.92	2.39	2.82	2.61	2.73	2.98	2.80	2.68	2.62	
Standard deviation	.86	.78	.88	.86	.85	.79	.93	.84	.85	.76	.94	.83	.84	.82	.72	.83	.84	.95
Standard error	.03	.04	.04	.04	.04	.05	.04	.04	.07	.05	.10	.09	.06	.08	.07	.04	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q17_4. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I think my quality of life is better

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	149 15%	9 21%	14 12%	16 18%	10 14%	17 19%	14 15%	28 21% hk	16 11%	11 13%	6 11%	8 9%	112 16%	37 12%	63 16%	85 14%	87 25%	29 9%
Tend to agree (3.0)	417 42%	15 36%	47 41%	30 35%	34 46%	43 48%	41 43%	56 42%	58 41%	29 33%	17 35%	47 54% cij	300 44% m	117 37%	179 44%	238 40%	155 46% q	126 37%
Tend to disagree (2.0)	218 22%	16 37% cefg	28 25%	16 19%	16 21%	15 16%	17 18%	24 18%	33 24%	24 27%	11 22%	18 20%	146 21%	72 23%	91 22%	127 21%	54 16% p	94 28%
Strongly disagree (1.0)	84 8%	1 3%	11 10%	7 8%	4 6%	3 4%	7 7%	13 10%	12 9%	11 12%	8 17% ade	5 6%	48 7%	36 11% l	27 7%	56 9%	22 6%	46 14% p
Don't know	134 13%	2 4%	14 12%	17 19% ag	10 13%	12 14%	16 17% a	12 9%	22 15% a	13 15%	8 15%	9 10%	79 11%	55 17% l	44 11%	90 15%	22 7%	42 12% p
NETS																		
Net: Agree	566 57%	24 57%	61 54%	46 54%	44 60%	60 66% hij	55 58%	84 63% ij	74 52%	40 46%	23 46%	55 63% i	412 60% m	154 49%	243 60%	323 54%	242 71% q	155 46%
Net: Disagree	301 30%	17 40% e	39 34% e	23 27%	20 27%	18 20%	24 25%	37 28%	46 32% e	34 39% e	19 39% e	23 26%	194 28%	108 34%	118 29%	183 31%	76 22% p	140 42%
Mean score	2.73	2.77	2.64	2.79	2.78	2.95 bhij	2.79	2.81 j	2.64	2.55	2.47	2.74	2.79 m	2.59	2.77	2.69	2.96 q	2.47
Standard deviation	.86	.83	.86	.91	.80	.76	.84	.92	.84	.92	.97	.73	.83	.89	.82	.88	.85	.87
Standard error	.03	.13	.08	.10	.09	.09	.12	.08	.08	.12	.14	.10	.03	.06	.04	.04	.05	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q17_5. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I have greater expectations from life

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	208 21%	90 27%	118 18%	101 20%	106 21%	110 20%	98 21%	95 20%	30 21%	56 29%	10 10%	21 26%	44 20%	20 14%	31 23%	76 19%	80 22%	38 21%
Tend to agree (3.0)	435 44%	139 42%	296 44%	216 43%	220 44%	257 48%	178 38%	231 48%	64 44%	76 40%	33 32%	33 42%	94 44%	69 49%	73 55%	199 49%	156 43%	54 30%
Tend to disagree (2.0)	170 17%	45 14%	125 19%	86 17%	85 17%	90 17%	80 17%	83 17%	22 15%	23 12%	26 26%	15 19%	46 22%	23 16%	16 12%	66 16%	64 18%	32 18%
Strongly disagree (1.0)	53 5%	10 3%	43 6%	24 5%	29 6%	22 4%	31 7%	24 5%	6 4%	6 3%	15 14%	2 3%	11 5%	7 5%	4 3%	22 5%	16 5%	15 8%
Don't know	135 13%	45 14%	90 13%	74 15%	61 12%	59 11%	76 16%	47 10%	24 16%	31 16%	18 18%	8 10%	20 9%	21 15%	9 7%	39 10%	46 13%	42 23%
NETS																		
Net: Agree	643 64%	229 69%	414 62%	317 63%	326 65%	367 68%	276 60%	326 68%	95 64%	132 69%	43 42%	55 68%	137 64%	90 63%	103 78%	275 68%	235 65%	92 51%
Net: Disagree	223 22%	56 17%	167 25%	109 22%	114 23%	112 21%	112 24%	107 22%	29 20%	28 15%	41 40%	18 22%	57 27%	31 22%	20 15%	88 22%	80 22%	47 26%
Mean score	2.92	3.08	2.84	2.93	2.92	2.95	2.88	2.92	2.96	3.14	2.46	3.02	2.88	2.86	3.06	2.90	2.95	2.83
Standard deviation	.82	.78	.83	.81	.83	.77	.88	.79	.80	.78	.92	.80	.82	.77	.71	.79	.81	.95
Standard error	.03	.04	.04	.04	.04	.04	.04	.04	.07	.05	.10	.09	.06	.07	.07	.04	.05	.08

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q17_5. Thinking about your current situation compared to your parents' when they were your age, to what extent, if at all, do you agree or disagree with each of the following statements?

I have greater expectations from life

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	208	12	20	16	18	22	10	35	31	17	9	156	51	86	121	103	63
		21%	28%	18%	18%	24%	24%	10%	27%	22%	19%	18%	23%	16%	21%	20%	30%	19%
			f		f	f		f	f	f			m				q	
Tend to agree	(3.0)	435	13	50	36	39	41	51	55	63	37	15	302	133	186	250	147	145
		44%	30%	44%	41%	52%	45%	54%	41%	44%	42%	30%	44%	42%	46%	42%	43%	43%
					aj		aj											
Tend to disagree	(2.0)	170	12	18	15	7	15	18	17	23	17	13	115	55	71	99	53	60
		17%	28%	16%	18%	9%	17%	19%	13%	16%	19%	27%	17%	17%	18%	17%	15%	18%
			dg								dg							
Strongly disagree	(1.0)	53	1	10	4	2	2	3	10	2	5	4	37	16	14	39	12	30
		5%	2%	9%	5%	3%	3%	3%	8%	2%	5%	8%	5%	5%	3%	7%	3%	9%
				h					h		h	h			n		p	
Don't know		135	5	15	16	8	10	13	16	22	13	8	73	61	48	87	26	39
		13%	11%	13%	18%	11%	11%	14%	12%	16%	15%	16%	11%	19%	12%	15%	8%	12%
													l					
NETS																		
Net: Agree		643	25	71	51	57	63	60	90	94	53	24	458	185	272	371	250	207
		64%	58%	62%	59%	77%	70%	64%	68%	66%	61%	49%	67%	58%	67%	62%	73%	62%
					abcij	j		j	j	j			m				q	
Net: Disagree		223	13	28	19	9	18	21	27	26	21	18	152	71	85	138	64	90
		22%	30%	25%	23%	12%	19%	23%	21%	18%	24%	35%	22%	22%	21%	23%	19%	27%
			d	d					d		degh	d					p	
Mean score		2.92	2.95	2.82	2.89	3.11	3.02	2.82	2.98	3.03	2.87	2.70	2.95	2.86	2.96	2.89	3.09	2.81
					bfjk	j		j	j								q	
Standard deviation		.82	.86	.87	.82	.71	.77	.68	.90	.73	.83	.93	.83	.81	.77	.85	.80	.89
Standard error		.03	.14	.08	.09	.08	.09	.09	.08	.07	.11	.14	.03	.05	.04	.04	.04	.05

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_SUM. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

SUMMARY TABLE

Base: All answering

	Total	Very positive	Slightly positive	No impact	Slightly negative	Very negative	Don't know	Net: Positive	Net: Negative	Mean
The security of your current job	670	61	99	283	87	68	73	160	154	3.00
	100%	9%	15%	42%	13%	10%	11%	24%	23%	
The amount you get paid	1001	62	115	348	214	114	148	177	328	2.76
	100%	6%	12%	35%	21%	11%	15%	18%	33%	
Your ability to find a job, if you needed to	1001	76	161	315	212	116	122	237	327	2.85
	100%	8%	16%	31%	21%	12%	12%	24%	33%	
Your ability to buy a home, if you needed to	1001	55	156	331	177	152	130	211	329	2.75
	100%	6%	16%	33%	18%	15%	13%	21%	33%	
Your ability to develop professionally	1001	75	137	403	171	97	118	213	268	2.91
	100%	8%	14%	40%	17%	10%	12%	21%	27%	
Your ability to save money	1001	63	129	351	211	132	116	192	343	2.75
	100%	6%	13%	35%	21%	13%	12%	19%	34%	
Your financial situation overall	1001	67	125	270	287	135	118	192	421	2.66
	100%	7%	12%	27%	29%	13%	12%	19%	42%	
Your long term career advancement	1001	79	130	364	180	109	140	209	289	2.87
	100%	8%	13%	36%	18%	11%	14%	21%	29%	
Your ability to pursue a career abroad, if you wanted to	1001	70	107	208	237	256	123	177	493	2.43
	100%	7%	11%	21%	24%	26%	12%	18%	49%	

J302994 Millenials Savings Tracker

Q18_1. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

The security of your current job

Base: All currently in work

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	627	163	464	348	279	379	248	433	154	-	-	54	185	129	111	275	221	97
Weighted Total	670	127	543	331	339	400	270	480	148	-	-	52	200	139	132	304	230	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	61	9	52	20	41	26	35	38	16	-	-	6	12	11	21	32	14	12
	9%	7%	10%	6%	12%	6%	13%	8%	11%	-	-	12%	6%	8%	16%	11%	6%	12%
				c		e								l				
Slightly positive (4.0)	99	13	86	49	50	58	41	75	21	-	-	4	26	19	30	51	26	17
	15%	10%	16%	15%	15%	14%	15%	16%	14%	-	-	7%	13%	14%	23%	17%	11%	17%
															kl			
No impact (3.0)	283	60	223	135	148	169	114	196	65	-	-	21	92	62	49	127	105	40
	42%	48%	41%	41%	44%	42%	42%	41%	44%	-	-	41%	46%	44%	37%	42%	46%	39%
Slightly negative (2.0)	87	18	69	41	46	60	27	74	10	-	-	10	28	20	16	35	37	9
	13%	14%	13%	12%	14%	15%	10%	15%	7%	-	-	19%	14%	14%	12%	12%	16%	9%
								h										
Very negative (1.0)	68	16	52	36	31	45	22	47	16	-	-	3	27	14	8	27	25	13
	10%	12%	10%	11%	9%	11%	8%	10%	11%	-	-	6%	13%	10%	6%	9%	11%	12%
Don't know	73	11	62	49	23	41	31	49	19	-	-	7	15	13	8	31	23	12
	11%	8%	11%	15%	7%	10%	12%	10%	13%	-	-	14%	8%	10%	6%	10%	10%	12%
				d														
NETS																		
Net: Positive	160	22	138	69	91	84	76	113	37	-	-	10	38	30	51	83	40	30
	24%	17%	25%	21%	27%	21%	28%	24%	25%	-	-	19%	19%	22%	38%	27%	17%	29%
			a			e									klm	p		p
Net: Negative	154	34	120	77	77	106	49	121	26	-	-	13	54	34	24	63	63	22
	23%	27%	22%	23%	23%	26%	18%	25%	18%	-	-	25%	27%	25%	18%	21%	27%	21%
						f												
Mean score	3.00	2.84	3.04	2.91	3.08	2.88	3.17	2.96	3.08	-	-	3.00	2.83	2.95	3.32	3.09	2.83	3.08
						e									lm	p		
Standard deviation	1.08	1.04	1.09	1.05	1.10	1.05	1.10	1.07	1.12	-	-	1.09	1.05	1.06	1.10	1.09	1.02	1.19
Standard error	.05	.09	.05	.06	.07	.06	.08	.05	.10	-	-	.16	.08	.10	.11	.07	.07	.13

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_1. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

The security of your current job

Base: All currently in work

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
Significance Level: 95%																			
Unweighted Total	627	21	75	54	53	53	40	115	105	44	27	40	435	192	244	383	218	204	
Weighted Total	670	21	73	49	47	62	64	103	110	58	26	57	459	211	264	406	225	215	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive (5.0)	61 9%	1 4%	11 14% h	6 12%	3 7%	7 12%	5 7%	9 9%	4 4%	9 16% h	3 12%	3 5%	43 9%	18 8%	28 11%	33 8%	35 16% q	10 5%	
Slightly positive (4.0)	99 15%	1 3%	7 10%	8 16%	2 5%	13 20% d	8 13%	23 23% bd	20 19% d	7 12%	2 9%	7 13%	75 16%	24 11%	50 19% o	49 12%	40 18% q	19 9%	
No impact (3.0)	283 42%	11 54%	29 40%	17 34%	24 51% g	25 40%	30 47% g	31 30%	48 44% g	29 50% g	12 45%	27 48% g	190 41%	94 44%	107 41%	176 43%	87 39%	100 47%	
Slightly negative (2.0)	87 13%	3 12%	11 15%	6 13%	9 19%	8 12%	8 12%	13 13%	14 13%	5 9%	3 11%	8 14%	63 14%	23 11%	41 15%	46 11%	30 13%	32 15%	
Very negative (1.0)	68 10%	2 9%	8 11%	4 9%	1 2%	3 5%	7 10%	12 12% d	10 9%	5 9%	5 20%	10 18% d	46 10%	21 10%	27 10%	40 10%	18 8% p	34 16% p	
Don't know	73 11%	4 17%	7 10%	8 17% k	8 16% k	6 10%	7 11%	15 14%	13 12%	3 5%	1 3%	2 3%	42 9%	31 15% l	12 4%	61 15% n	15 7%	20 9%	
NETS																			
Net: Positive	160 24%	2 8%	18 24%	14 28% d	6 12%	20 32% d	13 20%	32 32% d	24 22% d	16 27%	5 21%	10 18%	118 26%	42 20%	78 29% o	82 20%	75 33% q	29 13%	
Net: Negative	154 23%	5 22%	19 26%	10 21%	10 20%	11 18%	14 23%	25 24%	24 22%	10 18%	8 31%	18 31%	110 24%	45 21%	68 26%	86 21%	48 21% p	66 31% p	
Mean score	3.00	2.77	3.02	3.12	2.97	3.23 k	2.93	3.06	2.93	3.17	2.82	2.73	3.01	2.96	3.04	2.97	3.21 q	2.69	
Standard deviation	1.08	.91	1.19	1.16	.86	1.04	1.03	1.17	.98	1.12	1.24	1.08	1.09	1.06	1.11	1.06	1.14	1.03	
Standard error	.05	.22	.14	.17	.13	.15	.17	.12	.10	.17	.24	.17	.06	.08	.07	.06	.08	.08	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_2. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

The amount you get paid

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	62	11	50	21	41	29	33	34	11	6	5	7	10	9	16	29	12	17
	6%	3%	8%	4%	8%	5%	7%	7%	7%	3%	5%	9%	5%	6%	12%	7%	3%	9%
		a	a	c	c	e	f	i	ij	j	j	l	k	m	n	p	p	p
Slightly positive (4.0)	115	32	84	54	62	61	54	62	24	18	2	11	26	19	25	51	45	15
	12%	10%	12%	11%	12%	11%	12%	13%	16%	9%	2%	14%	12%	14%	19%	13%	12%	9%
								j	ij	j	j	l	k	m	n	p	p	p
No impact (3.0)	348	98	250	157	191	193	155	189	47	48	36	21	95	51	55	155	121	54
	35%	30%	37%	31%	38%	36%	33%	39%	32%	25%	36%	26%	44%	36%	42%	39%	33%	30%
		a	a	c	c	e	f	i	ij	j	i	k	k	k	k	q	q	q
Slightly negative (2.0)	214	100	114	106	108	123	91	93	27	63	20	21	34	31	23	91	81	30
	21%	30%	17%	21%	22%	23%	20%	19%	18%	33%	20%	26%	16%	22%	17%	23%	22%	17%
		b	b	d	d	e	e	ghj	ghj	ghj	ghj	l	m	n	n	o	o	o
Very negative (1.0)	114	46	68	70	44	64	50	48	15	26	14	7	28	12	7	32	45	29
	11%	14%	10%	14%	9%	12%	11%	10%	10%	13%	13%	9%	13%	9%	6%	8%	13%	16%
		d	d	d	d	e	e	ghj	ghj	ghj	ghj	n	n	n	n	o	o	o
Don't know	148	43	105	92	56	67	80	54	25	31	24	12	21	19	6	45	57	36
	15%	13%	16%	18%	11%	13%	17%	11%	17%	16%	23%	15%	10%	13%	5%	11%	16%	20%
		e	e	d	d	e	e	g	g	g	g	n	n	n	n	o	o	o
NETS																		
Net: Positive	177	43	134	75	102	90	87	96	35	23	7	19	36	28	41	80	57	33
	18%	13%	20%	15%	20%	17%	19%	20%	24%	12%	7%	23%	17%	20%	31%	20%	16%	18%
		a	a	c	c	e	e	ij	ij	ij	ij	l	l	l	l	p	p	p
Net: Negative	328	146	182	176	152	187	141	140	41	88	34	28	62	43	30	123	126	59
	33%	44%	27%	35%	30%	35%	30%	29%	28%	46%	34%	35%	29%	30%	23%	30%	35%	33%
		b	b	d	d	e	e	ghj	ghj	ghj	ghj	m	m	m	m	q	q	q
Mean score	2.76	2.52	2.89	2.63	2.88	2.72	2.81	2.86	2.91	2.47	2.55	2.86	2.77	2.86	3.15	2.87	2.66	2.73
		a	a	c	c	e	e	ij	ij	ij	ij	lm	lm	lm	lm	p	p	p
Standard deviation	1.08	1.02	1.08	1.07	1.06	1.05	1.10	1.06	1.11	1.01	1.03	1.16	1.03	1.04	1.05	1.03	1.03	1.23
Standard error	.04	.05	.05	.05	.05	.05	.06	.05	.10	.07	.12	.13	.08	.10	.10	.06	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_2. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

The amount you get paid

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	62 6%	3 6%	7 6%	7 8% h	4 6%	8 9% h	3 4%	14 10% hk	3 2%	7 8% h	4 8%	2 2%	42 6%	20 6%	26 6%	36 6%	35 10%	11 3%
Slightly positive (4.0)	115 12%	4 9%	10 9%	10 12%	7 9%	9 10%	9 9%	19 14%	22 16%	10 11%	3 6%	13 15%	88 13% m	27 9%	63 15% o	53 9%	56 17% q	19 5%
No impact (3.0)	348 35%	16 39%	37 32%	26 30%	24 33%	36 39%	36 37%	48 36%	54 39%	30 34%	17 34%	23 27%	229 34%	119 37%	136 34%	211 35%	112 33%	109 32%
Slightly negative (2.0)	214 21%	9 22%	25 22%	19 22%	17 23%	18 20%	27 28%	25 19%	30 22%	14 16%	7 14%	23 26%	149 22%	65 21%	97 24%	117 20%	67 20%	98 29% p
Very negative (1.0)	114 11%	2 5%	18 16% e	7 8% g	6 9% g	4 5%	8 8%	14 10%	14 10%	10 11%	14 27% acdefghi	17 19% acde	81 12%	33 10%	44 11%	70 12%	33 10%	60 18% p
Don't know	148 15%	8 19%	18 16%	17 20% g	16 21% g	15 16%	13 14%	14 10%	17 12%	17 19%	5 10%	9 11%	94 14%	54 17%	39 10%	109 18% n	37 11%	40 12%
NETS																		
Net: Positive	177 18%	6 15%	16 14%	17 20%	11 15%	17 19%	12 13%	33 24% b	25 18%	17 20%	7 14%	15 17%	131 19%	47 15%	89 22% o	89 15%	91 27% q	30 9%
Net: Negative	328 33%	11 27%	42 37%	26 30%	23 31%	22 25%	35 36%	39 29%	45 32%	24 27%	21 42% e	40 46% aceghi	230 34%	98 31%	140 35%	188 31%	100 29% p	158 47%
Mean score	2.76	2.87	2.61	2.87	2.75	2.98	2.67	2.95	2.76	2.87	2.47	2.48	2.77	2.75	2.81	2.73	2.98	2.40
Standard deviation	1.08	.98	1.11	1.12 k	1.04	1.02	.94	1.13	.97	1.14	1.24	1.08	1.09	1.04	1.08	1.07	1.14	1.00
Standard error	.04	.16	.11	.12	.12	.12	.13	.09	.09	.15	.17	.14	.04	.07	.06	.05	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_3. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to find a job, if you needed to

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	76	16	60	21	54	34	42	38	11	9	8	9	14	9	16	27	26	17
	8%	5%	9%	4%	11%	6%	9%	8%	8%	5%	8%	11%	6%	7%	12%	7%	7%	9%
		a	a	c	c													
Slightly positive (4.0)	161	47	114	87	75	90	71	86	23	28	14	17	31	24	31	80	52	22
	16%	14%	17%	17%	15%	17%	15%	18%	16%	15%	14%	21%	15%	17%	23%	20%	14%	12%
																pq		
No impact (3.0)	315	90	225	142	173	167	148	169	47	47	30	22	75	51	51	146	99	53
	31%	27%	34%	28%	35%	31%	32%	35%	32%	25%	29%	27%	35%	36%	39%	36%	28%	29%
			a		c			i								p		
Slightly negative (2.0)	212	104	107	110	102	131	81	89	30	64	15	17	52	26	19	82	91	30
	21%	32%	16%	22%	20%	24%	17%	19%	20%	34%	15%	21%	24%	19%	14%	20%	25%	16%
		b	b	f	f	f	f	ghj	ghj	ghj	ghj	ghj	n	n	n	q	q	q
Very negative (1.0)	116	51	65	65	51	63	52	40	15	30	16	7	23	12	7	32	51	26
	12%	15%	10%	13%	10%	12%	11%	8%	10%	15%	16%	9%	11%	9%	5%	8%	14%	14%
		b	b	g	g	g	g	g	g	g	g	g	n	n	n	o	o	o
Don't know	122	23	99	75	46	52	69	57	20	13	19	9	19	19	7	36	41	34
	12%	7%	15%	15%	9%	10%	15%	12%	14%	7%	19%	11%	9%	13%	6%	9%	11%	19%
			a	d	e	e	e	i	i	i	i	i	n	n	n	op	op	op
NETS																		
Net: Positive	237	63	174	108	129	124	114	125	35	37	22	26	45	33	47	107	78	39
	24%	19%	26%	22%	26%	23%	24%	26%	24%	20%	21%	32%	21%	23%	36%	27%	22%	22%
			a					l				l			lm			
Net: Negative	327	155	173	175	152	195	133	129	45	94	31	24	75	38	26	114	142	55
	33%	47%	26%	35%	30%	36%	29%	27%	31%	49%	31%	30%	35%	27%	20%	28%	39%	30%
		b	b	f	f	f	f	ghj	ghj	ghj	ghj	ghj	n	n	n	oq	oq	oq
Mean score	2.85	2.59	2.99	2.74	2.96	2.79	2.93	2.99	2.88	2.57	2.79	3.05	2.80	2.93	3.24	2.97	2.72	2.83
			a		c			i	i						lm	p		
Standard deviation	1.13	1.09	1.12	1.10	1.15	1.10	1.16	1.08	1.12	1.10	1.21	1.18	1.07	1.06	1.05	1.04	1.16	1.22
Standard error	.04	.06	.05	.05	.06	.05	.06	.05	.10	.07	.14	.13	.08	.10	.10	.06	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_3. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to find a job, if you needed to

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	76 8%	3 6%	7 6%	7 8%	4 5%	11 12% hk	3 4%	14 10%	6 4%	15 17% bdfhk	5 10%	2 2%	56 8%	20 6%	32 8%	44 7%	41 12%	13 4%
Slightly positive (4.0)	161 16%	3 6%	13 11%	12 14%	11 14%	14 16%	14 15%	29 22% ab	25 18%	17 19%	6 11%	19 21% a	116 17%	46 14%	74 18%	87 15%	75 22% q	37 11%
No impact (3.0)	315 31%	20 47% gi	36 31%	26 30%	27 36%	31 34%	29 30%	40 30%	47 33%	21 24%	14 29%	26 29%	207 30%	108 34%	123 30%	192 32%	100 29%	92 27%
Slightly negative (2.0)	212 21%	9 21%	27 24%	19 22%	16 22%	16 18%	26 28%	23 18%	32 23%	14 16%	14 28%	15 17%	153 22%	59 18%	106 26% o	106 18%	66 19%	97 29% p
Very negative (1.0)	116 12%	2 4%	17 15% d	8 9%	4 6%	6 7%	12 13%	15 11%	15 11%	12 13%	8 15%	17 20% ade	87 13%	28 9%	45 11%	71 12%	31 9%	66 20% p
Don't know	122 12%	7 16%	15 13%	14 16%	12 17%	12 13%	10 11%	12 9%	16 12%	10 11%	4 7%	9 10%	65 9%	57 18% l	25 6%	97 16% n	26 8%	32 9%
NETS																		
Net: Positive	237 24%	5 13%	19 17%	19 22%	15 20%	25 27%	18 19%	43 32% abdfh	31 22%	32 36% abcdfh	11 21%	20 23%	171 25%	66 21%	106 26%	131 22%	117 34% q	51 15%
Net: Negative	327 33%	11 25%	44 38%	27 31%	21 28%	23 25%	39 41%	38 29%	47 33%	25 29%	22 43% eg	32 37%	241 35% m	87 27%	151 37% o	177 30%	97 29%	163 48% p
Mean score	2.85	2.88	2.65	2.88	2.89	3.07 bfk	2.65	3.03 bfk	2.80	3.13 bfk	2.70	2.65	2.84	2.89	2.85	2.85	3.09 q	2.46
Standard deviation	1.13	.90	1.11	1.13	.99	1.12	1.05	1.18	1.05	1.33	1.20	1.13	1.15	1.07	1.12	1.13	1.17	1.09
Standard error	.04	.15	.11	.12	.11	.13	.14	.10	.09	.17	.17	.15	.05	.07	.06	.05	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_4. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to buy a home, if you needed to

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	55 6%	12 4%	44 6% a	21 4%	34 7%	29 5%	27 6%	30 6%	8 6%	7 4%	5 5%	4 6%	11 5%	9 6%	12 9%	25 6%	15 4%	13 7%
Slightly positive (4.0)	156 16%	40 12%	115 17% a	73 15%	83 17%	85 16%	71 15%	91 19% ij	26 18% j	21 11%	7 7%	13 16%	34 16%	25 18%	33 25%	77 19% q	51 14%	20 11%
No impact (3.0)	331 33%	83 25%	248 37% a	138 28%	192 38% c	184 34%	147 32%	181 38% hi	41 28%	48 25%	32 31%	25 31%	80 38%	50 35%	58 44%	152 38% pq	111 31%	50 27%
Slightly negative (2.0)	177 18%	90 27% b	88 13%	92 18%	85 17%	101 19%	76 16%	70 15%	27 18%	52 27% gh	18 18%	19 23% n	38 18%	24 17%	15 11%	68 17%	72 20%	27 15%
Very negative (1.0)	152 15%	69 21% b	83 12%	87 17%	65 13%	73 14%	79 17%	54 11%	25 17%	40 21% g	20 19% g	12 14% n	29 13% n	17 12%	7 5%	42 10%	61 17% o	41 23% o
Don't know	130 13%	36 11%	94 14%	89 18% d	41 8%	66 12%	64 14%	53 11%	20 14%	23 12%	20 19% g	9 11%	22 10%	17 12%	9 7%	39 10%	51 14%	30 17% o
NETS																		
Net: Positive	211 21%	52 16%	159 24% a	94 19%	117 23%	114 21%	97 21%	120 25% ij	35 23% ij	28 15%	12 12%	17 21%	45 21%	33 24%	44 34% l	102 25% p	65 18%	33 18%
Net: Negative	329 33%	159 48% b	170 25%	179 36%	150 30%	174 32%	155 33%	125 26%	51 35% g	92 48% gh	38 37% g	30 38% n	66 31% n	40 29% n	21 16%	110 27%	133 37% o	68 38% o
Mean score	2.75	2.44	2.91 a	2.63	2.86 c	2.78	2.72	2.93 ij	2.74 i	2.42	2.50	2.72	2.80	2.88	3.23 klm	2.93 pq	2.63	2.58
Standard deviation	1.13	1.11	1.10	1.15	1.10	1.10	1.16	1.08	1.18	1.11	1.13	1.13	1.08	1.10	.97	1.06	1.11	1.26
Standard error	.04	.06	.05	.05	.05	.05	.06	.06	.10	.08	.13	.13	.08	.10	.10	.06	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_4. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to buy a home, if you needed to

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS		
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																			
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345	
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	55 6%	3 6%	5 4%	5 6%	3 4%	10 11%	2 2%	12 9%	2 2%	9 10%	4 8%	1 1%	43 6%	13 4%	24 6%	32 5%	38 11%	11 3%
						fhk			hk		hk	h					q		
Slightly positive	(4.0)	156 16%	6 14%	11 10%	11 13%	8 10%	17 19%	22 23%	27 21%	26 19%	11 13%	6 11%	9 11%	116 17%	39 12%	84 21%	71 12%	69 20%	27 8%
							bd	bd	b						o		q		
No impact	(3.0)	331 33%	10 25%	41 36%	24 28%	20 27%	34 38%	27 29%	41 31%	51 36%	33 38%	15 30%	33 37%	217 32%	113 36%	130 32%	201 34%	94 28%	110 33%
Slightly negative	(2.0)	177 18%	9 20%	15 13%	16 18%	22 29%	14 15%	23 24%	18 13%	28 20%	14 16%	9 17%	12 14%	124 18%	54 17%	81 20%	97 16%	71 21%	67 20%
					begik														
Very negative	(1.0)	152 15%	6 15%	24 21%	15 17%	8 11%	6 7%	10 10%	20 15%	22 15%	11 12%	12 23%	19 22%	104 15%	47 15%	51 12%	101 17%	44 13%	78 23%
				e	e						e	e					p		
Don't know		130 13%	9 20%	18 16%	15 17%	14 18%	9 10%	12 13%	15 11%	12 8%	10 11%	6 11%	12 14%	80 12%	51 16%	36 9%	94 16%	25 7%	44 13%
			h	h	h										n		p		
NETS																			
Net: Positive	211 21%	8 20%	16 14%	17 19%	11 15%	27 30%	24 25%	40 30%	29 20%	20 23%	9 19%	11 12%	159 23%	52 16%	108 27%	103 17%	106 31%	38 11%	
						bdk		bdk					m		o		q		
Net: Negative	329 33%	15 35%	39 34%	30 35%	30 40%	20 22%	32 34%	37 28%	50 35%	25 28%	20 40%	32 36%	228 33%	101 32%	131 32%	198 33%	115 34%	145 43%	
					eg			e			e						p		
Mean score	2.75	2.70	2.56	2.68	2.61	3.13	2.80	2.96	2.69	2.91	2.58	2.48	2.78	2.69	2.87	2.67	2.95	2.41	
						bodhjk		bdk		k					o		q		
Standard deviation	1.13	1.20	1.13	1.19	1.05	1.08	1.03	1.21	1.04	1.16	1.25	1.07	1.15	1.08	1.11	1.14	1.22	1.09	
Standard error	.04	.20	.11	.13	.12	.13	.14	.10	.09	.15	.18	.14	.05	.07	.06	.05	.07	.06	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_5. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to develop professionally

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	75	17	58	19	56	34	42	39	12	12	6	6	13	7	18	33	21	19
	8%	5%	9%	4%	11%	6%	9%	8%	8%	6%	6%	7%	6%	5%	14%	8%	6%	10%
		a	a	c	c										lm			p
Slightly positive (4.0)	137	35	103	59	78	74	63	79	22	18	6	12	31	22	26	68	43	21
	14%	11%	15%	12%	16%	14%	14%	17%	15%	10%	6%	14%	15%	16%	19%	17%	12%	11%
			a					ij	j									
No impact (3.0)	403	139	264	194	208	238	165	207	57	71	42	32	91	63	58	169	148	63
	40%	42%	39%	39%	42%	44%	35%	43%	38%	37%	41%	40%	43%	44%	44%	42%	41%	35%
						f												
Slightly negative (2.0)	171	77	94	94	77	97	74	72	19	52	13	18	34	29	15	69	68	25
	17%	23%	14%	19%	15%	18%	16%	15%	13%	27%	13%	23%	16%	21%	11%	17%	19%	14%
		b								ghj		n		n				
Very negative (1.0)	97	41	55	58	38	48	49	29	16	26	14	6	19	8	6	25	46	24
	10%	12%	8%	12%	8%	9%	10%	6%	11%	13%	13%	8%	9%	6%	5%	6%	13%	13%
		b		d					g	g	g					o	o	o
Don't know	118	22	96	76	42	47	71	53	22	13	20	6	25	12	9	40	35	30
	12%	7%	14%	15%	8%	9%	15%	11%	15%	7%	20%	8%	12%	8%	7%	10%	10%	17%
			a	d		e			i		gi							op
NETS																		
Net: Positive	213	52	161	78	135	108	105	118	33	30	13	17	44	29	44	100	64	39
	21%	16%	24%	16%	27%	20%	23%	25%	23%	16%	13%	22%	21%	21%	33%	25%	18%	22%
			a		c			ij							lm	p		
Net: Negative	268	118	150	152	116	145	123	101	36	77	27	25	54	37	21	93	114	48
	27%	36%	22%	30%	23%	27%	26%	21%	24%	41%	26%	31%	25%	26%	16%	23%	32%	27%
		b		d						ghj		n				o	o	
Mean score	2.91	2.71	3.02	2.73	3.08	2.90	2.94	3.06	2.94	2.65	2.74	2.89	2.92	2.93	3.28	3.04	2.77	2.91
			a		c			ij	i						klm	p		
Standard deviation	1.06	1.02	1.07	1.01	1.08	1.00	1.13	.99	1.11	1.06	1.08	1.04	1.02	.93	1.03	1.00	1.05	1.20
Standard error	.04	.05	.05	.05	.05	.05	.06	.05	.10	.07	.12	.11	.08	.09	.10	.05	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_5. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to develop professionally

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to/ attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	75 8%	3 6%	8 7%	8 9%	3 5%	10 11%	3 4%	14 10%	7 5%	14 15%	4 9%	2 2%	55 8%	20 6%	35 9%	41 7%	43 13%	11 3%
Slightly positive (4.0)	137 14%	3 7%	9 8%	9 10%	12 16%	14 15%	10 10%	29 22%	25 18%	9 10%	10 20%	8 10%	100 15%	37 12%	68 17%	70 12%	66 19%	26 8%
No impact (3.0)	403 40%	16 38%	46 40%	35 41%	31 41%	34 38%	45 48%	46 35%	60 42%	32 37%	18 35%	40 46%	268 39%	135 43%	154 38%	249 42%	123 36%	141 42%
Slightly negative (2.0)	171 17%	12 28%	16 14%	13 15%	15 20%	17 19%	20 21%	20 15%	18 13%	16 18%	7 15%	17 20%	127 19%	44 14%	83 21%	88 15%	61 18%	76 22%
Very negative (1.0)	97 10%	3 7%	18 15%	5 5%	3 4%	4 5%	8 8%	14 10%	15 11%	10 11%	7 13%	11 13%	74 11%	23 7%	41 10%	55 9%	25 7%	52 15%
Don't know	118 12%	6 14%	18 16%	17 20%	10 14%	10 12%	9 9%	10 8%	16 11%	8 9%	4 8%	9 10%	60 9%	58 18%	24 6%	94 16%	23 7%	32 9%
NETS																		
Net: Positive	213 21%	5 13%	16 14%	17 19%	15 21%	24 26%	13 14%	43 32%	32 23%	22 25%	15 29%	10 12%	155 23%	57 18%	102 25%	110 18%	109 32%	37 11%
Net: Negative	268 27%	15 35%	34 30%	17 20%	18 24%	22 24%	28 29%	34 25%	33 24%	26 29%	14 28%	28 32%	200 29%	67 21%	125 31%	143 24%	86 25%	127 38%
Mean score	2.91	2.73	2.71	3.04	2.97	3.10	2.78	3.08	2.92	3.01	2.97	2.64	2.90	2.95	2.92	2.91	3.13	2.57
Standard deviation	1.06	.99	1.11	1.02	.91	1.05	.91	1.14	1.03	1.22	1.16	.93	1.09	.99	1.09	1.03	1.11	.99
Standard error	.04	.16	.11	.11	.10	.12	.12	.09	.09	.15	.16	.12	.04	.06	.06	.05	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_6. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to save money

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	63	13	50	20	43	27	36	33	10	8	5	7	11	9	12	29	12	19
	6%	4%	7%	4%	9%	5%	8%	7%	7%	4%	5%	8%	5%	7%	9%	7%	3%	10%
		a	a	c	c											p	p	p
Slightly positive (4.0)	129	26	103	54	75	62	67	70	28	14	9	14	27	19	23	66	38	17
	13%	8%	15%	11%	15%	12%	14%	15%	19%	8%	9%	17%	13%	14%	17%	17%	11%	9%
			a	c	c			i	ij							pq		
No impact (3.0)	351	112	239	164	187	209	142	185	45	61	34	22	79	49	62	157	128	46
	35%	34%	36%	33%	37%	39%	31%	39%	30%	32%	34%	27%	37%	35%	47%	39%	36%	25%
						f									k	q	q	
Slightly negative (2.0)	211	106	105	111	100	124	87	89	31	60	18	21	47	31	18	79	89	32
	21%	32%	16%	22%	20%	23%	19%	19%	21%	31%	17%	26%	22%	22%	14%	20%	25%	18%
		b								ghj		n						
Very negative (1.0)	132	49	83	75	57	64	68	50	20	31	16	12	27	17	10	34	58	36
	13%	15%	12%	15%	11%	12%	15%	11%	14%	16%	16%	14%	12%	12%	8%	8%	16%	20%
										g						o	o	o
Don't know	116	24	91	77	39	51	64	51	13	17	20	6	23	16	7	37	36	32
	12%	7%	14%	15%	8%	10%	14%	11%	9%	9%	20%	7%	11%	11%	5%	9%	10%	17%
			a	d		e				ghi								op
NETS																		
Net: Positive	192	39	153	74	118	89	103	104	38	22	14	20	38	29	35	96	50	36
	19%	12%	23%	15%	24%	17%	22%	22%	26%	12%	13%	25%	18%	20%	27%	24%	14%	20%
			a	c		e		i	ij							p		
Net: Negative	343	155	188	186	157	188	155	139	52	91	34	32	74	48	28	113	147	68
	34%	47%	28%	37%	31%	35%	33%	29%	35%	48%	33%	40%	35%	34%	21%	28%	41%	37%
		b								ghj		n	n	n		o	o	o
Mean score	2.75	2.50	2.88	2.61	2.88	2.72	2.79	2.88	2.82	2.47	2.61	2.77	2.73	2.79	3.08	2.94	2.56	2.67
			a		c			ij	i						lm	pq		
Standard deviation	1.10	1.00	1.12	1.06	1.11	1.03	1.18	1.07	1.15	1.02	1.11	1.18	1.05	1.10	1.02	1.04	1.03	1.30
Standard error	.04	.05	.05	.05	.05	.05	.06	.05	.10	.07	.12	.13	.08	.10	.10	.06	.06	.11

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_6. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to save money

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	63 6%	3 6%	6 5%	8 9%	3 4%	9 10%	3 4%	12 9%	6 4%	6 7%	4 8%	3 4%	41 6%	22 7%	27 7%	36 6%	36 11%	11 3%
Slightly positive (4.0)	129 13%	3 7%	11 10%	9 11%	8 11%	13 15%	13 14%	21 16%	16 12%	12 14%	5 10%	15 18%	98 14%	31 10%	68 17%	61 10%	55 16%	17 5%
No impact (3.0)	351 35%	14 33%	38 33%	27 31%	27 37%	35 38%	35 37%	51 38%	54 38%	31 36%	19 38%	21 24%	230 34%	121 38%	137 34%	214 36%	115 34%	115 34%
Slightly negative (2.0)	211 21%	12 28%	24 21%	21 25%	17 23%	15 16%	26 28%	19 15%	32 22%	17 19%	6 12%	21 24%	157 23%	54 17%	93 23%	117 20%	74 22%	89 26%
Very negative (1.0)	132 13%	2 6%	22 19%	9 11%	8 11%	6 7%	9 9%	17 13%	19 13%	10 12%	12 24%	18 20%	92 13%	40 13%	54 13%	78 13%	34 10%	73 22%
Don't know	116 12%	8 19%	13 12%	11 13%	11 14%	13 14%	9 9%	13 10%	15 10%	11 13%	3 7%	9 10%	66 10%	49 16%	26 6%	89 15%	27 8%	32 9%
NETS																		
Net: Positive	192 19%	6 14%	18 15%	17 20%	11 15%	22 24%	17 18%	33 25%	22 16%	18 21%	9 18%	19 22%	139 20%	53 17%	95 23%	97 16%	91 27%	28 8%
Net: Negative	343 34%	14 34%	46 40%	31 36%	25 34%	21 23%	35 37%	36 27%	51 36%	27 31%	18 36%	39 44%	249 36%	94 30%	147 36%	195 33%	107 32%	162 48%
Mean score	2.75	2.75	2.57	2.80	2.71	3.05	2.72	2.94	2.67	2.82	2.62	2.56	2.74	2.78	2.79	2.72	2.96	2.36
Standard deviation	1.10	1.00	1.13	1.15	1.02	1.07	.98	1.14	1.03	1.10	1.23	1.17	1.10	1.09	1.11	1.09	1.14	1.02
Standard error	.04	.16	.11	.12	.11	.13	.13	.09	.09	.14	.17	.15	.04	.07	.06	.05	.06	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_7. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your financial situation overall

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	67 7%	12 4%	55 8%	20 4%	47 9%	29 5%	38 8%	35 7%	14 9%	5 3%	5 5%	7 8%	16 8%	9 6%	14 10%	28 7%	18 5%	16 9%
Slightly positive (4.0)	125 12%	29 9%	96 14%	60 12%	65 13%	61 11%	64 14%	68 14%	19 13%	19 10%	9 9%	11 14%	21 10%	21 15%	29 22%	57 14%	43 12%	20 11%
No impact (3.0)	270 27%	65 20%	205 31%	127 25%	143 29%	157 29%	113 24%	161 34%	35 24%	26 13%	28 28%	20 25%	68 32%	43 30%	48 36%	124 31%	93 26%	38 21%
Slightly negative (2.0)	287 29%	138 42%	149 22%	145 29%	141 28%	172 32%	115 25%	113 24%	44 30%	86 45%	25 24%	29 37%	57 27%	37 26%	24 18%	109 27%	117 32%	46 26%
Very negative (1.0)	135 13%	57 17%	78 12%	75 15%	60 12%	64 12%	71 15%	53 11%	14 9%	36 19%	17 17%	7 9%	30 14%	15 10%	9 7%	42 10%	53 15%	35 19%
Don't know	118 12%	30 9%	88 13%	73 15%	44 9%	54 10%	64 14%	51 11%	22 15%	20 10%	17 17%	6 7%	21 10%	17 12%	8 6%	42 11%	38 10%	26 14%
NETS																		
Net: Positive	192 19%	41 12%	151 23%	80 16%	112 22%	90 17%	102 22%	102 21%	33 22%	24 12%	14 14%	18 22%	37 17%	29 21%	43 32%	85 21%	61 17%	36 20%
Net: Negative	421 42%	195 59%	227 34%	220 44%	201 40%	236 44%	186 40%	165 34%	58 39%	122 64%	42 41%	36 45%	87 41%	52 37%	34 26%	151 38%	170 47%	81 45%
Mean score	2.66	2.34	2.83	2.54	2.78	2.63	2.71	2.81	2.81	2.25	2.53	2.75	2.67	2.77	3.10	2.78	2.55	2.60
Standard deviation	1.13	1.02	1.14	1.08	1.16	1.06	1.21	1.10	1.16	1.00	1.12	1.10	1.13	1.08	1.08	1.09	1.08	1.26
Standard error	.04	.05	.05	.05	.06	.05	.06	.06	.10	.07	.12	.12	.08	.10	.11	.06	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_7. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your financial situation overall

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	67 7%	3 6%	5 5%	6 7%	4 5%	7 7%	2 2%	11 8%	9 7%	14 15%	4 8%	3 4%	46 7%	22 7%	27 7%	41 7%	38 11%	11 3%
Slightly positive (4.0)	125 12%	5 11%	14 12%	10 12%	4 5%	12 13%	12 13%	25 18%	21 15%	10 11%	4 8%	8 9%	91 13%	34 11%	60 15%	64 11%	66 19%	20 6%
No impact (3.0)	270 27%	11 26%	27 23%	21 25%	26 36%	30 33%	21 22%	39 29%	43 30%	18 20%	12 23%	22 25%	169 25%	101 32%	109 27%	161 27%	75 22%	87 26%
Slightly negative (2.0)	287 29%	11 27%	27 23%	28 32%	25 33%	20 22%	42 44%	29 22%	34 24%	25 29%	15 29%	31 36%	211 31%	75 24%	125 31%	162 27%	93 27%	116 34%
Very negative (1.0)	135 13%	5 11%	26 22%	9 10%	4 5%	9 10%	9 9%	16 12%	21 15%	11 13%	10 20%	16 19%	97 14%	38 12%	56 14%	79 13%	39 11%	71 21%
Don't know	118 12%	8 19%	16 14%	13 15%	11 15%	13 15%	9 9%	13 10%	13 9%	10 11%	6 12%	6 7%	70 10%	48 15%	28 7%	90 15%	31 9%	32 10%
NETS																		
Net: Positive	192 19%	7 17%	20 17%	16 18%	8 11%	18 20%	14 15%	36 27%	31 22%	24 27%	8 15%	11 13%	137 20%	55 17%	87 21%	105 18%	104 30%	31 9%
Net: Negative	421 42%	16 38%	52 46%	36 42%	28 38%	28 32%	51 54%	45 34%	55 39%	37 42%	25 50%	48 55%	308 45%	113 36%	181 45%	241 40%	132 39%	187 56%
Mean score	2.66	2.69	2.47	2.69	2.67	2.84	2.49	2.87	2.72	2.86	2.47	2.38	2.64	2.72	2.67	2.66	2.91	2.29
Standard deviation	1.13	1.12	1.18	1.10	.93	1.09	.94	1.16	1.14	1.31	1.20	1.05	1.14	1.10	1.13	1.13	1.22	1.01
Standard error	.04	.18	.11	.12	.11	.13	.12	.10	.10	.17	.17	.13	.05	.07	.06	.05	.07	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_8. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your long term career advancement

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE			
	Total	18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	79	19	60	26	52	34	45	38	15	9	6	10	13	9	15	32	21	21
	8%	6%	9%	5%	10%	6%	10%	8%	10%	5%	6%	13%	6%	7%	12%	8%	6%	12%
					c		e		i									p
Slightly positive (4.0)	130	32	98	51	79	67	63	82	14	22	7	9	27	21	32	67	45	14
	13%	10%	15%	10%	16%	13%	13%	17%	10%	12%	7%	11%	13%	15%	25%	17%	12%	8%
			a		c			h		j					kl	q		
No impact (3.0)	364	114	250	177	188	214	150	192	52	56	36	24	88	54	57	167	125	54
	36%	34%	37%	35%	37%	40%	32%	40%	35%	30%	35%	29%	41%	38%	43%	42%	35%	30%
					f			i							k	q		
Slightly negative (2.0)	180	91	89	90	89	116	64	81	23	56	10	25	41	35	11	56	84	25
	18%	27%	13%	18%	18%	22%	14%	17%	15%	29%	10%	31%	19%	25%	9%	14%	23%	14%
		b			f					ghj		ln	n	n		oq		
Very negative (1.0)	109	47	62	62	47	53	56	33	17	30	16	5	21	8	8	33	46	28
	11%	14%	9%	12%	9%	10%	12%	7%	11%	16%	16%	6%	10%	6%	6%	8%	13%	15%
		b			g			g		g						o		o
Don't know	140	29	111	93	46	54	86	53	27	18	26	8	22	14	8	47	40	40
	14%	9%	17%	19%	9%	10%	18%	11%	18%	9%	26%	10%	10%	10%	6%	12%	11%	22%
			a		d		e		gi		gi							op
NETS																		
Net: Positive	209	50	158	77	131	101	108	120	30	31	13	19	41	30	48	99	66	35
	21%	15%	24%	15%	26%	19%	23%	25%	20%	16%	13%	24%	19%	21%	36%	25%	18%	19%
			a		c			ij							lm	p		
Net: Negative	289	137	151	153	136	168	120	114	39	86	27	29	62	43	19	89	129	52
	29%	42%	23%	31%	27%	31%	26%	24%	27%	45%	26%	37%	29%	31%	14%	22%	36%	29%
		b			ghj			n		ghj		n	n	n		o		
Mean score	2.87	2.62	3.01	2.73	3.00	2.82	2.94	3.03	2.91	2.57	2.69	2.93	2.84	2.91	3.29	3.03	2.72	2.83
			a		c			ij		i					klm	p		
Standard deviation	1.10	1.06	1.10	1.07	1.12	1.03	1.19	1.03	1.17	1.08	1.16	1.14	1.03	.99	1.01	1.04	1.08	1.28
Standard error	.04	.05	.05	.05	.06	.05	.06	.05	.10	.07	.13	.13	.08	.09	.10	.06	.06	.11

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_8. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your long term career advancement

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	79 8%	3 6%	7 6%	6 7%	3 4%	10 11%	8 8%	17 13%	6 4%	12 14%	5 10%	1 1%	59 9%	20 6%	33 8%	46 8%	48 14%	17 5%
Slightly positive (4.0)	130 13%	1 3%	10 9%	10 11%	12 16%	13 14%	6 7%	23 18%	23 17%	9 10%	7 13%	15 18%	103 15%	27 9%	71 17%	59 10%	66 19%	20 6%
No impact (3.0)	364 36%	16 38%	40 35%	29 34%	27 36%	35 39%	42 45%	42 32%	56 40%	29 33%	16 32%	31 35%	235 34%	129 41%	138 34%	226 38%	101 30%	131 39%
Slightly negative (2.0)	180 18%	12 28%	21 19%	18 21%	17 24%	10 12%	21 22%	25 19%	20 14%	14 16%	6 12%	15 17%	131 19%	49 15%	87 22%	92 15%	63 18%	70 21%
Very negative (1.0)	109 11%	2 5%	18 15%	6 7%	4 6%	6 7%	8 8%	14 11%	17 12%	14 16%	9 18%	11 13%	82 12%	28 9%	41 10%	68 11%	31 9%	61 18%
Don't know	140 14%	8 19%	18 15%	18 21%	10 14%	15 17%	10 11%	11 8%	19 13%	10 11%	7 14%	14 16%	75 11%	64 20%	35 9%	105 18%	32 9%	39 11%
NETS																		
Net: Positive	209 21%	4 9%	17 15%	16 18%	15 20%	23 26%	14 15%	41 30%	29 21%	21 24%	12 23%	17 19%	161 24%	47 15%	104 26%	105 18%	114 34%	37 11%
Net: Negative	289 29%	14 33%	39 34%	24 28%	22 30%	16 18%	28 30%	39 30%	36 26%	28 32%	15 31%	26 30%	212 31%	76 24%	128 32%	160 27%	93 27%	131 39%
Mean score	2.87	2.71	2.67	2.88	2.88	3.15	2.83	3.03	2.85	2.88	2.82	2.74	2.88	2.86	2.91	2.84	3.12	2.54
Standard deviation	1.10	.95	1.12	1.05	.97	1.08	1.01	1.20	1.04	1.28	1.28	1.01	1.14	1.02	1.11	1.10	1.20	1.07
Standard error	.04	.16	.11	.12	.11	.13	.14	.10	.09	.16	.18	.14	.05	.06	.06	.05	.07	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q



J302994 Millenials Savings Tracker

Q18_9. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to pursue a career abroad, if you wanted to

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				TENURE		
		18-24	25-35	Female	Male	ABC1	C2DE	Full time	Part time	Student	Unemployed	<£10,000	£10,000-£20,000	£20,001-£30,000	>£30,000	Owner	Private renter	Council/Housing association renter
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	423	578	551	450	541	460	433	154	240	98	89	198	131	111	392	371	178
Weighted Total	1001	330	671	500	501	537	464	480	148	191	102	80	214	141	132	403	361	181
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	70 7%	16 5%	54 8%	22 4%	48 10%	29 5%	41 9%	38 8%	11 8%	10 5%	5 4%	2 3%	16 8%	7 5%	18 14%	33 8%	16 5%	16 9%
Slightly positive (4.0)	107 11%	18 6%	89 13%	41 8%	66 13%	51 9%	56 12%	64 13%	18 12%	11 6%	9 9%	11 14%	28 13%	16 11%	25 19%	55 14%	29 8%	18 10%
No impact (3.0)	208 21%	42 13%	166 25%	96 19%	112 22%	117 22%	92 20%	108 23%	34 23%	25 13%	18 17%	12 15%	48 22%	37 26%	33 25%	93 23%	68 19%	40 22%
Slightly negative (2.0)	237 24%	107 32%	130 19%	114 23%	123 25%	141 26%	96 21%	114 24%	24 16%	59 31%	23 22%	19 23%	56 26%	32 23%	25 19%	95 24%	91 25%	37 20%
Very negative (1.0)	256 26%	134 41%	122 18%	148 30%	107 21%	155 29%	100 22%	98 20%	35 24%	77 40%	27 26%	24 30%	45 21%	35 25%	21 16%	85 21%	112 31%	43 24%
Don't know	123 12%	13 4%	110 16%	78 16%	44 9%	45 8%	78 17%	57 12%	26 18%	9 5%	21 21%	12 14%	21 10%	15 11%	9 7%	42 10%	45 13%	28 15%
NETS																		
Net: Positive	177 18%	34 10%	143 21%	63 13%	114 23%	80 15%	97 21%	103 21%	29 19%	20 11%	14 13%	14 17%	44 20%	22 16%	44 33%	88 22%	45 13%	34 19%
Net: Negative	493 49%	241 73%	252 38%	262 52%	230 46%	296 55%	196 42%	212 44%	59 40%	136 71%	49 48%	43 54%	102 48%	67 47%	47 35%	180 45%	202 56%	79 44%
Mean score	2.43	1.98	2.69	2.23	2.62	2.30	2.59	2.60	2.55	1.99	2.28	2.25	2.55	2.43	2.96	2.60	2.20	2.53
Standard deviation	1.25	1.12	1.24	1.18	1.28	1.18	1.30	1.25	1.30	1.13	1.20	1.21	1.23	1.17	1.31	1.25	1.17	1.29
Standard error	.04	.06	.06	.05	.06	.05	.07	.06	.11	.07	.14	.14	.09	.11	.13	.07	.06	.10

Columns Tested: a,b - c,d - e,f - g,h,i,j - k,l,m,n - o,p,q



J302994 Millenials Savings Tracker

Q18_9. Britain has voted to leave the European Union. Do you think this will have a positive or negative impact on each of the following?

Your ability to pursue a career abroad, if you wanted to

Base: All respondents

	Total	REGION											EXPERIENCE OF HIGHER EDUCATION		PARENTS EXPERIENCE OF HIGHER EDUCATION		LIFE OPPORTUNITIES COMPARED TO PARENTS	
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Went to attending university	Didn't attend university	Went to university	Didn't attend university	Better now	Worse now
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Significance Level: 95%																		
Unweighted Total	1001	44	124	102	92	83	62	160	141	71	56	66	694	307	408	593	353	345
Weighted Total	1001	42	114	86	74	90	95	133	141	88	50	87	684	317	405	596	341	337
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	70 7%	2 4%	5 4%	1 2%	8 11%	7 8%	7 7%	15 11%	7 5%	14 15%	3 7%	2 2%	57 8%	13 4%	33 8%	36 6%	36 10%	14 4%
					ck	c		bchk		bchk			m				q	
Slightly positive (4.0)	107 11%	3 8%	7 7%	9 10%	5 7%	13 14%	6 7%	23 17%	22 16%	8 9%	4 8%	7 8%	77 11%	30 10%	53 13%	55 9%	47 14%	15 4%
								bdf	b								q	
No impact (3.0)	208 21%	9 22%	20 18%	21 24%	13 17%	20 22%	14 15%	30 22%	35 25%	15 17%	10 19%	22 25%	129 19%	80 25%	82 20%	126 21%	71 21%	56 17%
													l					
Slightly negative (2.0)	237 24%	12 29%	34 29%	21 24%	13 17%	25 28%	24 25%	26 19%	32 23%	17 20%	12 25%	22 25%	163 24%	74 23%	102 25%	135 23%	73 22%	92 27%
				dg														
Very negative (1.0)	256 26%	11 27%	34 30%	22 25%	23 31%	14 15%	32 34%	25 18%	31 22%	20 23%	15 29%	29 33%	194 28%	61 19%	110 27%	146 24%	84 25%	124 37%
			eg	eg	eg	eg	eg			e	eg	eg	m				p	
Don't know	123 12%	4 10%	13 12%	13 15%	13 17%	12 13%	12 13%	15 11%	14 10%	15 17%	6 12%	7 8%	64 9%	59 19%	25 6%	98 16%	29 9%	35 10%
													l		n			
NETS																		
Net: Positive	177 18%	5 12%	12 11%	10 12%	13 18%	20 22%	13 14%	38 29%	29 21%	21 24%	7 14%	8 10%	134 20%	43 14%	86 21%	91 15%	82 24%	30 9%
						bk		abcfjk	b	bck			m		o		q	
Net: Negative	493 49%	24 56%	68 60%	43 49%	35 48%	39 43%	56 59%	50 38%	63 44%	38 43%	27 54%	50 58%	357 52%	135 43%	212 52%	281 47%	158 46%	216 64%
		g	eghi				g				g	g	m				p	
Mean score	2.43	2.26	2.16	2.27	2.40	2.67	2.17	2.82	2.55	2.68	2.28	2.14	2.42	2.45	2.47	2.40	2.60	2.02
						bckf		abcdfjk	bk	bfk							q	
Standard deviation	1.25	1.13	1.13	1.08	1.40	1.21	1.25	1.32	1.19	1.45	1.24	1.07	1.29	1.12	1.28	1.22	1.33	1.11
Standard error	.04	.18	.11	.12	.16	.14	.17	.11	.11	.19	.17	.14	.05	.07	.07	.05	.07	.06

Columns Tested: a,b,c,d,e,f,g,h,i,j,k - l,m - n,o - p,q

