

# PENSIONS AND LIFETIME SAVINGS ASSOCIATION – MILLENNIALS SAVINGS TRACKER

## METHODOLOGY NOTE

ComRes interviewed 962 British adults aged 18–35 online between 25<sup>th</sup> July and 9<sup>th</sup> August. 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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### D1. Are You...

Base: All respondents

Significance Level: 95%

Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Female	481	138	342	481	-	257	224	193	97	65	74	33	91	76	37
	50%	44%	53%	100%	-	50%	50%	43%	69%	38%	66%	50%	49%	49%	38%
			a	d					gi		gi				
Male	481	179	302	-	481	259	222	260	45	104	38	33	96	80	60
	50%	56%	47%	-	100%	50%	50%	57%	31%	62%	34%	50%	51%	51%	62%
		b			c			hj		hj					

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

## J302994 Millenials Savings Tracker

### D1. Are You...

Base: All respondents

Significance Level: 95%

	TENURE			REGION											
	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
Total	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Female	481	204	150	99	18	56	46	43	34	38	51	74	46	24	50
	50%	49%	51%	53%	45%	51%	56%	60%	39%	41%	40%	55%	54%	50%	60%
							hj	hij				hj	hj		hij
Male	481	216	142	86	22	54	36	28	53	54	76	61	39	24	33
	50%	51%	49%	47%	55%	49%	44%	40%	61%	59%	60%	45%	46%	50%	40%
									fgkl	gn	fgkl				

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

## J302994 Millenials Savings Tracker

### D2. What was your age at your last birthday?

Base: All respondents

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	317	317	-	138	179	170	147	68	57	161	22	26	42	25	7
	33%	100%	-	29%	37%	33%	33%	15%	40%	95%	19%	40%	22%	16%	7%
		b			c				gj	ghj		lmn	n	n	
25-35	645	-	645	342	302	346	298	385	85	9	91	40	145	131	91
	67%	-	100%	71%	63%	67%	67%	85%	60%	5%	81%	60%	78%	84%	93%
		a		d				hi	i		hi		k	k	klm
Mean score	27.50	20.83	30.79	27.65	27.36	27.52	27.49	29.48	26.76	20.52	28.99	26.32	28.72	29.59	30.90
			a					hi	i		hi		k	k	klm
Standard deviation	5.41	1.96	3.02	5.23	5.60	5.43	5.40	4.09	5.65	2.74	4.71	5.80	4.54	4.05	3.47
Standard error	.17	.10	.13	.22	.28	.23	.27	.20	.46	.19	.46	.70	.34	.33	.36

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



## J302994 Millenials Savings Tracker

### D2. What was your age at your last birthday?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	317	130	101	50	10	39	26	28	28	36	36	50	28	10	27
	33%	31%	35%	27%	24%	36%	31%	39%	33%	39%	28%	37%	33%	21%	32%
25-35	645	289	191	135	31	70	57	44	58	56	92	86	56	38	57
	67%	69%	65%	73%	76%	64%	69%	61%	67%	61%	72%	63%	67%	79%	68%
Mean score	27.50	27.84	27.40	27.76	28.24	26.92	27.40	26.85	27.87	26.73	27.48	27.41	27.72	29.18	28.00
Standard deviation	5.41	5.63	5.14	5.30	5.32	5.37	5.16	5.78	5.41	5.33	5.21	5.65	5.43	5.75	5.20
Standard error	.17	.27	.30	.40	.80	.49	.58	.67	.55	.75	.41	.47	.56	.97	.63

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

## J302994 Millenials Savings Tracker

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

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	40	10	31	18	22	19	22	19	2	7	10	5	10	4	3
	4%	3%	5%	4%	5%	4%	5%	4%	2%	4%	9%	8%	5%	3%	3%
North West	110	39	70	56	54	54	55	43	9	24	18	5	25	7	10
	11%	12%	11%	12%	11%	11%	12%	10%	6%	14%	16%	8%	13%	5%	10%
Yorkshire and the Humber	83	26	57	46	36	38	44	39	17	11	9	6	21	10	8
	9%	8%	9%	10%	8%	7%	10%	9%	12%	7%	8%	9%	11%	6%	8%
East Midlands	71	28	44	43	28	30	42	30	10	16	11	6	11	10	8
	7%	9%	7%	9%	6%	6%	9%	7%	7%	9%	10%	9%	6%	6%	8%
West Midlands	87	28	58	34	53	47	40	41	19	11	5	5	16	20	5
	9%	9%	9%	7%	11%	9%	9%	9%	13%	7%	5%	8%	9%	13%	5%
East of England	91	36	56	38	54	55	36	53	8	15	7	6	21	19	11
	9%	11%	9%	8%	11%	11%	8%	12%	6%	9%	7%	9%	11%	12%	12%
London	128	36	92	51	76	79	49	71	17	22	9	9	16	20	22
	13%	11%	14%	11%	16%	15%	11%	16%	12%	13%	8%	13%	8%	13%	23%
South East	136	50	86	74	61	83	53	63	18	27	15	8	25	24	16
	14%	16%	13%	15%	13%	16%	12%	14%	12%	16%	14%	12%	13%	16%	16%
South West	85	28	56	46	39	51	34	34	16	19	9	7	17	13	7
	9%	9%	9%	10%	8%	10%	8%	7%	11%	11%	8%	11%	9%	8%	8%
Wales	48	10	38	24	24	26	22	23	6	5	8	2	8	10	3
	5%	3%	6%	5%	5%	5%	5%	5%	4%	3%	7%	3%	4%	6%	3%
Scotland	84	27	57	50	33	34	49	37	21	12	11	7	18	18	4
	9%	8%	9%	11%	7%	7%	11%	8%	15%	7%	9%	11%	9%	12%	4%
Northern Ireland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Channel Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Base: All respondents

Significance Level: 95%

Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Isle of Man	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

### J302994 Millenials Savings Tracker

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

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	40	19	13	7	40	-	-	-	-	-	-	-	-	-	-
	4%	5%	4%	4%	100%	-	-	-	-	-	-	-	-	-	-
					efghijklmn										
North West	110	52	26	23	-	110	-	-	-	-	-	-	-	-	-
	11%	12%	9%	12%	-	100%	-	-	-	-	-	-	-	-	-
					dfghijklmn										
Yorkshire and the Humber	83	40	21	15	-	-	83	-	-	-	-	-	-	-	-
	9%	9%	7%	8%	-	-	100%	-	-	-	-	-	-	-	-
					deghijklmn										
East Midlands	71	33	23	12	-	-	-	71	-	-	-	-	-	-	-
	7%	8%	8%	7%	-	-	-	100%	-	-	-	-	-	-	-
					defhijklmn										
West Midlands	87	44	23	15	-	-	-	-	87	-	-	-	-	-	-
	9%	10%	8%	8%	-	-	-	-	100%	-	-	-	-	-	-
					defghijklmn										
East of England	91	39	31	16	-	-	-	-	-	91	-	-	-	-	-
	9%	9%	11%	9%	-	-	-	-	-	100%	-	-	-	-	-
					defghijklmn										
London	128	50	49	22	-	-	-	-	-	-	128	-	-	-	-
	13%	12%	17%	12%	-	-	-	-	-	-	100%	-	-	-	-
					defghijklmn										
South East	136	58	42	24	-	-	-	-	-	-	-	136	-	-	-
	14%	14%	14%	13%	-	-	-	-	-	-	-	100%	-	-	-
					defghijklmn										
South West	85	30	32	17	-	-	-	-	-	-	-	-	85	-	-
	9%	7%	11%	9%	-	-	-	-	-	-	-	-	100%	-	-
					defghijklmn										
Wales	48	22	9	16	-	-	-	-	-	-	-	-	-	48	-
	5%	5%	3%	9%	-	-	-	-	-	-	-	-	-	100%	-
				b	defghijkln										
Scotland	84	33	25	17	-	-	-	-	-	-	-	-	-	-	84
	9%	8%	8%	9%	-	-	-	-	-	-	-	-	-	-	100%
					defghijklm										

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



## J302994 Millenials Savings Tracker

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

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Northern Ireland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Channel Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Isle of Man	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

## 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				
	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
Significance Level: 95%	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	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)	142	60	83	67	75	142	-	85	18	22	6	5	20	40	29
	15%	19%	13%	14%	16%	28%	-	19%	13%	13%	6%	8%	11%	25%	29%
		b			f			j		j				kl	kl
Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior sales manager, senior local government officer)	159	56	102	89	70	159	-	82	19	42	6	11	24	30	25
	17%	18%	16%	18%	15%	31%	-	18%	13%	25%	5%	17%	13%	19%	26%
					f			j	j	hj					l
Junior Manager	86	22	64	43	43	86	-	49	15	10	6	9	17	12	19
	9%	7%	10%	9%	9%	17%	-	11%	10%	6%	5%	13%	9%	8%	20%
					f			i							lm
Non-managerial, non-manual work	129	32	97	58	71	129	-	93	11	16	7	7	26	37	13
	13%	10%	15%	12%	15%	25%	-	20%	8%	9%	6%	10%	14%	24%	14%
			a		f			hij						kl	
Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning workers)	31	6	25	14	17	-	31	19	5	-	2	1	9	6	3
	3%	2%	4%	3%	4%	-	7%	4%	4%	-	2%	2%	5%	4%	3%
					e		e	i	i						
Skilled Manual Work (e.g. plumber, electrician, fitter, train driver, cook, hairdresser)	146	44	102	73	74	-	146	57	29	21	20	9	32	17	6
	15%	14%	16%	15%	15%	-	33%	13%	21%	13%	18%	14%	17%	11%	6%
					e		e	gi					n		

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

## 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

Significance Level: 95%

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	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)	150	58	92	77	73	-	150	56	33	32	14	16	42	8	2
	16%	18%	14%	16%	15%	-	34%	12%	23%	19%	12%	23%	22%	5%	2%
							e		gj	g		mn	mn		
Other	76	29	48	39	38	-	76	12	11	17	24	5	13	6	-
	8%	9%	7%	8%	8%	-	17%	3%	8%	10%	21%	7%	7%	4%	-
							e		g	g	ghi	n	n		
Have never worked	42	11	32	22	21	-	42	-	-	9	29	4	4	1	-
	4%	3%	5%	4%	4%	-	9%	-	-	5%	25%	6%	2%	1%	-
							e			gh	ghi	mn			

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

## 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	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)	142 15%	73 17% c	44 15%	19 10%	5 12%	17 15%	15 18%	5 7%	16 18% g	16 17%	19 15%	21 15%	15 18% g	5 11%	10 11%
Manager or Senior Administrator (e.g. company director, finance manager, personnel manager, senior sales manager, senior local government officer)	159 17%	84 20% c	45 15%	19 10%	6 15%	15 14%	10 12%	9 12%	13 15%	11 12%	31 24% efgn	29 21% n	18 21% n	12 25% n	6 7%
Junior Manager	86 9%	45 11% c	28 10%	9 5%	3 8%	10 9%	4 5%	9 12% m	8 9%	5 5%	18 14% fm	16 12% m	6 7%	-	7 9%
Non-managerial, non-manual work	129 13%	71 17% bc	33 11%	17 9%	4 11%	13 12%	10 12%	7 10%	11 13%	24 26% efghjk	11 9%	18 13%	12 14%	8 17%	12 14%
Foreman or Supervisor of Other Workers (e.g. building site foreman, supervisor of cleaning workers)	31 3%	18 4%	6 2%	6 3%	1 3%	3 2%	4 4%	2 2%	1 2%	7 7% jl	1 1%	5 4%	1 1%	1 2%	5 6% j
Skilled Manual Work (e.g. plumber, electrician, fitter, train driver, cook, hairdresser)	146 15%	56 13%	42 14%	33 18%	6 16%	14 13%	14 17%	17 24% ejk	14 16%	14 15%	18 14%	18 13%	13 15%	8 18%	10 12%

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



## 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	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)	150 16%	51 12%	58 20% a	33 18%	5 14%	22 20%	17 21%	14 19%	12 13%	14 15%	16 12%	16 12%	9 11%	5 10%	20 24% jkl
Other	76 8%	20 5%	17 6%	35 19% ab	4 10%	10 9%	3 3%	7 10%	11 12% fi	2 2%	10 8%	9 6%	8 9%	3 6%	10 12% fi
Have never worked	42 4%	2 *	21 7% a	15 8% a	5 12% hijk	6 5%	7 8% i	2 3%	2 3%	- -	4 3%	4 3%	4 4%	5 11% ij	4 4%

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

## J302994 Millenials Savings Tracker

### Social Grade.

Base: All respondents

Significance Level: 95%

Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ABC1	516	170	346	257	259	516	-	308	63	90	25	32	87	119	86
	54%	54%	54%	53%	54%	100%	-	68%	44%	53%	22%	48%	46%	76%	89%
						f		hij	j	j				kl	klm
C2DE	446	147	298	224	222	-	446	144	79	80	88	34	100	37	11
	46%	46%	46%	47%	46%	-	100%	32%	56%	47%	78%	52%	54%	24%	11%
						e			g	g	ghi	mn	mn	n	
None of These Classifications Apply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

## J302994 Millenials Savings Tracker

### Social Grade.

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ABC1	516	273	149	64	19	54	38	30	47	55	79	83	51	26	34
	54%	65%	51%	34%	46%	50%	46%	42%	54%	61%	62%	61%	60%	54%	41%
		bc	c							gn	efgn	fgn	gn		
C2DE	446	147	143	122	22	55	44	42	40	36	49	53	34	22	49
	46%	35%	49%	66%	54%	50%	54%	58%	46%	39%	38%	39%	40%	46%	59%
		a	ab			j	jk	ijkl							ijkl
None of These Classifications Apply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

## J302994 Millenials Savings Tracker

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

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Full time paid job	452	68	385	193	260	308	144	452	-	-	-	11	133	133	89
	47%	21%	60%	40%	54%	60%	32%	100%	-	-	-	16%	71%	86%	91%
			a		c	f		hij					k	kl	kl
Part time paid job	142	57	85	97	45	63	79	-	142	-	-	27	24	10	1
	15%	18%	13%	20%	9%	12%	18%	-	100%	-	-	40%	13%	6%	1%
		b		d		e			gij			lmn	n	n	
Self-employed	42	5	37	18	24	20	22	-	-	-	-	3	5	6	6
	4%	1%	6%	4%	5%	4%	5%	-	-	-	-	5%	3%	4%	6%
			a												
Current student	169	161	9	65	104	90	80	-	-	169	-	19	14	3	1
	18%	51%	1%	14%	22%	17%	18%	-	-	100%	-	28%	7%	2%	1%
		b		c						ghj		lmn	mn		
Unemployed	112	22	91	74	38	25	88	-	-	-	112	8	6	2	1
	12%	7%	14%	15%	8%	5%	20%	-	-	-	100%	11%	3%	1%	1%
			a	d		e					ghi	lmn			
Other	45	6	38	34	11	11	34	-	-	-	-	-	5	1	-
	5%	2%	6%	7%	2%	2%	8%	-	-	-	-	-	3%	1%	-
			a	d		e									

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

## J302994 Millenials Savings Tracker

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

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Full time paid job	452 47%	232 55%	138 47%	61 33%	19 46%	43 39%	39 47%	30 42%	41 48%	53 58%	71 55%	63 47%	34 40%	23 48%	37 44%
		bc	c				de		de	el	el				
Part time paid job	142 15%	64 15%	37 13%	30 16%	2 6%	9 8%	17 20%	10 14%	19 22%	8 9%	17 13%	18 13%	16 18%	6 12%	21 25%
						n	de	j	de	gn	n	n	de	gn	deijk
Self-employed	42 4%	17 4%	12 4%	7 4%	1 2%	7 7%	3 3%	1 1%	7 8%	2 2%	8 6%	4 3%	5 6%	4 9%	- -
						n			gn	n	n	n	n	gn	
Current student	169 18%	65 15%	64 22%	25 14%	7 18%	24 22%	11 14%	16 22%	11 13%	15 17%	22 17%	27 20%	19 22%	5 11%	12 14%
			ac												
Unemployed	112 12%	26 6%	27 9%	52 28%	10 25%	18 16%	9 11%	11 15%	5 6%	7 8%	9 7%	15 11%	9 11%	8 17%	11 13%
			ab		fhijkl	hj		j							
Other	45 5%	16 4%	13 5%	10 5%	1 2%	9 8%	4 5%	4 6%	3 3%	6 7%	2 1%	8 6%	3 3%	1 3%	4 5%
						j				j		j			

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

## J302994 Millenials Savings Tracker

### D5. What is your current gross annual salary?

Base: All answering

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
Significance Level: 95%	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	67	26	40	33	33	32	34	11	27	19	8	67	-	-	-
	7%	8%	6%	7%	7%	6%	8%	2%	19%	11%	7%	100%	-	-	-
									gij	g	g	lmn			
£10,000-£20,000	187	42	145	91	96	87	100	133	24	14	6	-	187	-	-
	19%	13%	23%	19%	20%	17%	23%	30%	17%	8%	5%	-	100%	-	-
			a			e		hij	ij				kmn		
£20,001-£30,000	155	25	131	76	80	119	37	133	10	3	2	-	-	155	-
	16%	8%	20%	16%	17%	23%	8%	29%	7%	2%	2%	-	-	100%	-
			a			f		hij	i					klm	
Greater than £30,000	98	7	91	37	60	86	11	89	1	1	1	-	-	-	98
	10%	2%	14%	8%	13%	17%	3%	20%	1%	1%	1%	-	-	-	100%
			a		c	f		hij							klm
Don't know	455	218	237	243	212	192	263	86	81	133	96	-	-	-	-
	47%	69%	37%	51%	44%	37%	59%	19%	57%	78%	85%	-	-	-	-
		b		d		e		g	g	gh	gh				
Median	20000	15000	22000	20000	21000	24000	16000	23000	10000	8200	10000	5000	16000	25000	40000
Mean score	23130.1	17926.16	24400.86	21252.20	24788.80	26525.86	17106.51	26423.02	12207.89	10906.84	14135.64	5297.95	15711.60	25335.19	46002.74
			a		c	f		hi					k	kl	klm
Standard deviation	16387.8	19874.44	15176.72	12797.83	18872.64	18387.12	9453.24	16471.32	8094.13	9615.04	13458.99	2491.56	3293.22	3052.23	22428.56
Standard error	745.67	1770.56	803.24	775.98	1299.25	1003.10	779.69	894.60	1011.77	1449.52	3597.07	302.15	249.66	250.05	2338.34

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

## J302994 Millenials Savings Tracker

### D5. What is your current gross annual salary?

Base: All answering

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	67 7%	21 5%	22 8%	19 10% a	5 13%	5 5%	6 7%	6 8%	5 6%	6 6%	9 7%	8 6%	7 9%	2 4%	7 9%
£10,000-£20,000	187 19%	77 18%	67 23%	30 16%	10 25% j	25 23% j	21 25% j	11 15%	16 18%	21 23%	16 12%	25 19%	17 20%	8 16%	18 21%
£20,001-£30,000	155 16%	82 20% c	49 17% c	18 10%	4 11%	7 6%	10 12%	10 14%	20 23% e	19 20% e	20 16% e	24 18% e	13 16% e	10 21% e	18 22% e
Greater than £30,000	98 10%	67 16% bc	20 7%	6 3%	3 8%	10 9%	8 10%	8 11%	5 6%	11 12%	22 17% ehn	16 12%	7 9%	3 6%	4 5%
Don't know	455 47%	174 41%	134 46%	112 60% ab	18 44%	62 57% i	38 46%	37 52%	40 46%	35 38%	61 48%	62 46%	40 47%	26 53%	37 44%
Median	20000	24000	18800	17009	18000	15999	19047	21000	22000	21000	26000	22024	20000	21000	20000
Mean score	23130.1	26678.21 bc	20509.55	18289.26	18149.60	20854.76	25220.15	21320.50	22600.83	23880.39	29151.57 ekin	23519.80	21908.63	21531.15	19531.43
Standard deviation	16387.8	19293.05	12250.71	12351.69	10046.21	15019.52	28294.39	12310.60	11725.23	16220.09	22026.55	11621.77	15500.60	8045.96	9596.54
Standard error	745.67	1269.39	968.50	1556.17	2094.78	2167.88	4418.84	2176.23	1626.00	2961.37	2462.64	1333.11	2237.32	2011.49	1577.66

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

## J302994 Millenials Savings Tracker

### D6. Do you have a current loan with the Student Loan Company?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes - and I started university in Scotland/ Northern Ireland OR England/Wales before 2012	233	56	177	112	121	163	70	165	31	19	6	8	56	69	35
	24%	18%	27%	23%	25%	32%	16%	36%	22%	11%	6%	12%	30%	44%	36%
			a			f		hij	ij				k	kl	k
Yes - and I started university in England or Wales in or after 2012	212	170	43	88	124	123	89	52	33	110	9	23	22	17	14
	22%	53%	7%	18%	26%	24%	20%	12%	23%	65%	8%	35%	12%	11%	15%
		b			c				gj	ghj		lmn			
No	501	85	416	273	228	227	274	235	72	39	94	35	108	68	49
	52%	27%	65%	57%	47%	44%	62%	52%	51%	23%	83%	53%	58%	44%	50%
		a		d		e		i	i		ghi		m		
Don't know	15	6	9	7	8	3	12	1	6	1	3	-	1	1	-
	2%	2%	1%	2%	2%	1%	3%	*	4%	1%	3%	-	*	1%	-
						e			gi		g				

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



## J302994 Millenials Savings Tracker

### D6. Do you have a current loan with the Student Loan Company?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes - and I started university in Scotland/ Northern Ireland OR England/Wales before 2012	233	123	69	23	6	26	28	16	23	27	25	27	23	9	23
	24%	29%	24%	12%	15%	24%	33%	23%	27%	29%	20%	20%	27%	19%	27%
		c	c				djk								
Yes - and I started university in England or Wales in or after 2012	212	85	66	47	10	24	16	19	20	27	34	32	21	5	4
	22%	20%	22%	25%	25%	22%	19%	27%	24%	29%	26%	24%	25%	10%	5%
					n	n	n	mn	n	mn	mn	n	n		
No	501	209	150	111	24	59	39	35	42	38	65	72	39	33	54
	52%	50%	51%	60%	59%	54%	47%	49%	49%	41%	51%	53%	46%	69%	65%
				a										fhil	fhil
Don't know	15	3	7	4	-	1	-	1	1	-	4	4	1	1	3
	2%	1%	3%	2%	-	1%	-	1%	1%	-	3%	3%	1%	2%	3%
			a												

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

## J302994 Millenials Savings Tracker

### D7a. What is the outstanding balance you owe to the Student Loan Company?

Base: All answering

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	321	125	196	180	141	232	89	211	72	-	18	16	67	84	48
Weighted Total	316	101	215	155	161	220	96	217	64	-	15	16	70	85	48
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%
None	7	1	5	5	1	7	-	4	2	-	1	1	-	3	2
	2%	1%	3%	3%	1%	3%	-	2%	4%	-	4%	3%	-	3%	5%
£2,500 or less	27	2	25	10	17	19	7	21	4	-	1	4	6	5	6
	8%	2%	11%	6%	10%	9%	8%	10%	6%	-	6%	26%	8%	6%	11%
			a												
£2,501-£5,000	25	-	25	12	12	21	4	15	5	-	1	1	7	5	7
	8%	-	11%	8%	8%	10%	4%	7%	8%	-	6%	6%	10%	6%	15%
			a												
£5,001-£10,000	31	5	25	13	18	23	8	23	6	-	-	2	7	15	5
	10%	5%	12%	8%	11%	10%	9%	11%	10%	-	-	12%	11%	18%	10%
£10,001-£15,000	26	1	25	13	13	18	8	22	3	-	-	-	4	9	8
	8%	1%	12%	8%	8%	8%	9%	10%	5%	-	-	-	5%	11%	17%
			a												l
£15,001-£25,000	32	10	22	15	17	25	7	27	1	-	2	1	8	15	4
	10%	10%	10%	10%	11%	11%	7%	13%	1%	-	12%	4%	12%	18%	8%
								h							
Greater than £25,000	32	28	4	15	17	19	12	14	11	-	5	1	6	7	2
	10%	28%	2%	10%	10%	9%	13%	7%	18%	-	29%	4%	8%	9%	4%
		b							g						
Don't know	138	53	84	71	66	88	50	90	30	-	6	7	32	24	14
	44%	53%	39%	46%	41%	40%	52%	42%	48%	-	42%	44%	46%	29%	29%
		b											m		
Median	10200	29700	7200	10500	10000	10000	13000	10200	10000	-	29700	2000	10000	12000	10000
Mean score	14298.5	28794.76	8999.79	15107.81	13589.47	13153.75	17538.40	12642.13	17111.19	-	25374.88	7844.08	14214.94	13604.63	9691.37
		b													
Standard deviation	13364.1	15275.42	7385.05	14383.89	12436.08	12814.94	14465.94	11656.44	15891.14	-	18313.26	12940.74	13200.39	11004.50	10738.53
Standard error	1010.23	1988.69	685.68	1483.58	1381.79	1107.04	2259.20	1068.54	2612.49	-	5791.16	4313.58	2200.07	1444.96	1869.34

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

## J302994 Millenials Savings Tracker

### D7a. What is the outstanding balance you owe to the Student Loan Company?

Base: All answering

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		*d	e	f	*g	h	*i	j	k	l	*m	*n
Significance Level: 95%															
Unweighted Total	321	161	87	49	10	31	34	24	38	23	58	46	35	7	15
Weighted Total	316	161	82	50	9	29	35	22	35	40	48	41	31	9	17
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	7 2%	5 3%	- -	1 2%	- -	1 2%	- -	- -	1 3%	2 4%	2 4%	- -	- -	- -	1 7%
£2,500 or less	27 8%	20 12%	3 4%	2 4%	2 17%	1 3%	3 7%	1 4%	5 13%	2 4%	6 12%	1 3%	2 6%	2 18%	4 23%
£2,501-£5,000	25 8%	15 10%	6 7%	3 5%	- -	1 3%	3 9%	2 8%	4 11%	4 10%	8 16%	1 3%	2 7%	- -	- -
£5,001-£10,000	31 10%	20 12%	6 7%	5 10%	1 6%	4 13%	1 3%	2 7%	4 12%	5 14%	2 4%	8 19%	2 7%	2 18%	1 7%
£10,001-£15,000	26 8%	13 8%	6 7%	5 10%	2 21%	2 7%	5 14%	2 7%	3 7%	- -	2 5%	4 9%	3 10%	1 14%	2 15%
£15,001-£25,000	32 10%	13 8%	12 15%	6 11%	- -	1 4%	2 6%	1 3%	3 8%	10 26%	4 9%	5 13%	3 11%	1 14%	1 7%
Greater than £25,000	32 10%	14 9%	12 14%	3 6%	- -	3 10%	3 10%	1 3%	4 11%	5 11%	4 8%	6 14%	7 21%	- -	- -
Don't know	138 44%	60 37%	37 46%	25 51%	5 56%	17 59%	18 51%	15 67%	12 33%	12 31%	20 42%	16 38%	12 38%	3 37%	7 43%
Median	10200	7900	16000	11500	7900	11000	11200	6500	10000	16000	5000	12000	17000	5600	1500
Mean score	14298.5	11526.01	18842.30	14888.83	7702.37	14883.32	15130.98	11363.85	12923.52	17460.44	10869.49	17382.60	18870.95	8834.51	7273.04
Standard deviation	13364.1	11812.00	14602.56	13217.62	6716.63	13506.90	15211.54	12736.39	12795.86	15047.64	13261.00	13384.49	13466.65	6156.44	7692.62
Standard error	1010.23	1193.19	2130.00	2818.01	3003.77	3746.14	3802.89	4813.90	2559.17	3761.91	2308.44	2575.85	2938.66	3078.22	2719.75

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

## J302994 Millenials Savings Tracker

### D7b. How much do you expect to owe to the Student Loan Company when you complete your studies?

Base: All answering

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
Significance Level: 95%	a	*b	c	d	e	f	*g	*h	i	*j	*k	*l	*m	*n	
Unweighted Total	155	151	4	68	87	90	65	-	-	155	-	17	10	2	1
Weighted Total	129	125	4	45	84	66	63	-	-	129	-	15	8	1	1
	100%	100%	100%	100%	100%	100%	100%	-	-	100%	-	100%	100%	100%	100%
£25000 or less	18	18	-	7	11	7	10	-	-	18	-	4	2	1	-
	14%	14%	-	15%	13%	11%	17%	-	-	14%	-	26%	22%	100%	-
£25,001-£30,000	13	13	-	4	8	7	6	-	-	13	-	2	2	-	1
	10%	10%	-	10%	10%	10%	10%	-	-	10%	-	12%	20%	-	100%
£30001-£35,000	3	2	1	2	1	3	-	-	-	3	-	1	-	-	-
	2%	2%	16%	4%	1%	4%	-	-	-	2%	-	4%	-	-	-
£35001-£40000	16	16	-	7	9	9	7	-	-	16	-	1	-	-	-
	12%	13%	-	15%	11%	14%	11%	-	-	12%	-	8%	-	-	-
£40001-£45000	13	12	1	6	7	7	5	-	-	13	-	3	2	-	-
	10%	9%	25%	13%	8%	11%	9%	-	-	10%	-	21%	20%	-	-
£45001-£50000	13	13	-	5	8	11	2	-	-	13	-	1	1	-	-
	10%	11%	-	11%	10%	17%	4%	-	-	10%	-	8%	17%	-	-
Greater than £50,000	16	16	-	4	12	8	8	-	-	16	-	3	1	-	-
	13%	13%	-	9%	15%	12%	13%	-	-	13%	-	21%	10%	-	-
Don't know	38	35	3	10	28	14	24	-	-	38	-	-	1	-	-
	29%	28%	59%	23%	33%	21%	38%	-	-	29%	-	-	11%	-	-
Median	40000	40000	45000	40000	40000	41798	39000	-	-	40000	-	37659	42000	10000	27000
Mean score	38878.7	38833.98	41159.93	37292.99	39861.81	40081.34	37272.70	-	-	38878.72	-	37713.37	36465.50	5378.09	27000.00
Standard deviation	16265.5	16408.55	7406.00	15684.81	16677.70	16022.64	16655.85	-	-	16265.53	-	17766.67	15018.99	13579.46	-
Standard error	1530.13	1557.43	5236.83	2154.47	2153.08	1901.54	2570.05	-	-	1530.13	-	4309.05	5006.33	9602.13	-

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

## J302994 Millenials Savings Tracker

### D7b. How much do you expect to owe to the Student Loan Company when you complete your studies?

Base: All answering

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	*c		*d	*e	*f	*g	*h	*i	*j	*k	*l	*m	*n
Significance Level: 95%															
Unweighted Total	155	57	64	23	11	27	10	16	12	8	17	24	17	4	9
Weighted Total	129	47	52	21	7	20	9	14	8	14	11	18	13	5	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£25000 or less	18 14%	5 10%	9 17%	3 12%	1 12%	2 12%	1 13%	1 7%	1 7%	2 14%	1 5%	2 10%	1 10%	- -	6 62%
£25,001-£30,000	13 10%	3 7%	5 9%	2 9%	- -	1 6%	1 13%	2 12%	- -	2 14%	1 11%	2 12%	2 16%	- -	1 11%
£30001-£35,000	3 2%	1 3%	- -	1 3%	1 9%	- -	- -	- -	- -	- -	1 6%	1 3%	1 4%	- -	- -
£35001-£40000	16 12%	6 13%	5 10%	4 19%	1 7%	4 17%	3 31%	2 13%	1 13%	- -	1 12%	4 20%	- -	1 26%	- -
£40001-£45000	13 10%	3 7%	8 15%	2 8%	1 12%	3 16%	- -	2 16%	- -	2 12%	2 17%	2 12%	1 4%	- -	- -
£45001-£50000	13 10%	5 11%	8 14%	1 3%	3 34%	3 13%	1 7%	- -	2 27%	3 22%	1 6%	1 4%	1 6%	- -	- -
Greater than £50,000	16 13%	9 19%	7 13%	1 4%	- -	3 13%	1 10%	6 44%	1 7%	- -	1 13%	3 18%	1 4%	1 18%	- -
Don't know	38 29%	15 31%	11 21%	8 41%	2 25%	5 22%	2 26%	1 7%	4 46%	5 38%	3 30%	4 19%	7 55%	3 57%	3 27%
Median	40000	42000	43000	36000	45000	41798	40000	45000	50000	45000	43000	40000	30000	37659	20000
Mean score	38878.7	40992.50	39644.21	35906.70	41225.82	40335.93	37599.92	45764.13	44711.39	37785.43	42047.15	38815.13	33676.16	43455.91	19785.32
Standard deviation	16265.5	15960.20	18274.05	10451.59	10561.20	17804.84	14195.42	17197.94	9744.38	11879.04	20800.51	14905.37	22726.55	9928.64	7566.07
Standard error	1530.13	2492.56	2558.88	2793.30	3733.95	3885.33	5365.37	4440.49	3683.03	5312.47	6004.59	3332.94	7575.52	7020.61	2859.71

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

## J302994 Millenials Savings Tracker

**D7a. What is the outstanding balance you owe to the Student Loan Company?**

**D7b. How much do you expect to owe to the Student Loan Company when you complete your studies?**

Base: All answering

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	*j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	476	276	200	248	228	322	154	211	72	155	18	33	77	86	49
Weighted Total	445	226	219	200	245	286	159	217	64	129	15	31	78	86	49
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	7 2%	2 1%	5 2%	6 3% d	1 *	7 2% f	- -	4 2%	2 4%	1 *	1 4%	1 2%	- -	3 4%	2 5% l
Less than £2,500	28 6%	4 2%	25 11% a	11 5%	17 7%	20 7%	8 5%	21 10% i	4 6% i	1 1%	1 6%	5 16%	6 7%	5 6%	6 11%
£2,501-£5,000	25 6%	- -	25 11% a	12 6%	12 5%	21 7%	4 2%	15 7% i	5 8% i	- -	1 6%	1 3%	7 9%	5 6%	7 14%
£5,001-£10,000	34 8%	9 4%	25 12% a	15 7%	19 8%	24 8%	10 6%	23 11% i	6 10% i	3 2%	- -	2 6%	7 10%	16 18%	5 10%
£10,001-£15,000	29 7%	5 2%	25 11% a	13 7%	16 7%	20 7%	9 6%	22 10% i	3 5%	3 3%	- -	- -	5 6%	9 11%	8 17% k
£15,001-£25,000	41 9%	19 8%	22 10%	18 9%	23 9%	27 10%	14 9%	27 13% h	1 1%	9 7%	2 12%	4 12%	9 12%	15 18%	4 8%
Greater than £25,000	106 24%	100 44% b	6 3%	43 22%	62 25%	64 23%	41 26%	14 7%	11 18% g	74 57% gh	5 29%	12 38% lmn	11 14%	7 9%	3 5%
Don't know	176 39%	89 39%	87 40%	82 41%	94 38%	102 36%	74 46% e	90 42% i	30 48% i	38 29%	6 42%	7 23%	33 42%	24 28%	14 29%
Median	18000	37000	7200	17000	18000	15000	25000	10200	10000	40000	29700	25000	12000	11200	10000
Mean score	22624.0	35344.09	9426.69	21667.20	23370.94	20797.15	26547.81	12642.13	17111.19	38878.72	25374.88	26750.73	17796.03	13450.06	10026.34
		b					e			gh			n		
Standard deviation	18511.4	16672.80	8232.61	17883.87	19012.28	18369.07	18309.47	11656.44	15891.14	16265.53	18313.26	21631.10	15683.07	10978.58	10902.86
Standard error	1090.80	1278.75	757.87	1475.04	1601.12	1282.95	2009.73	1068.54	2612.49	1530.13	5791.16	4242.21	2337.89	1417.33	1869.82

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

## J302994 Millenials Savings Tracker

**D7a. What is the outstanding balance you owe to the Student Loan Company?**

**D7b. How much do you expect to owe to the Student Loan Company when you complete your studies?**

Base: All answering

	TENURE				REGION										
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
Significance Level: 95%	a	b	c		*d	e	f	g	h	i	j	k	l	*m	*n
Unweighted Total	476	218	151	72	21	58	44	40	50	31	75	70	52	11	24
Weighted Total	445	208	134	70	17	50	44	36	44	53	59	59	44	14	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	7	5	1	1	-	1	-	-	1	2	2	-	-	-	1
	2%	3%	*	2%	-	1%	-	-	3%	3%	4%	-	-	-	4%
Less than £2,500	28	21	4	2	2	1	3	1	5	2	6	1	3	2	4
	6%	10%	3%	3%	9%	3%	6%	2%	10%	3%	10%	2%	6%	12%	14%
		bc													
£2,501-£5,000	25	15	6	3	-	1	3	2	4	4	8	1	2	-	-
	6%	7%	4%	4%	-	2%	7%	5%	9%	7%	13%	2%	5%	-	-
											ek				
£5,001-£10,000	34	22	7	5	1	4	1	3	4	5	2	9	2	2	2
	8%	10%	5%	7%	3%	7%	2%	7%	10%	10%	3%	15%	5%	12%	7%
												fj			
£10,001-£15,000	29	14	7	5	2	4	5	2	3	-	2	4	3	1	4
	7%	7%	5%	8%	11%	8%	11%	5%	6%	-	4%	7%	7%	9%	13%
£15,001-£25,000	41	15	17	8	1	1	3	1	3	12	4	5	4	1	5
	9%	7%	13%	11%	5%	2%	7%	2%	8%	23%	7%	9%	9%	9%	20%
										egj					
Greater than £25,000	106	42	44	13	5	16	9	13	8	11	11	19	11	2	1
	24%	20%	33%	18%	28%	33%	20%	35%	18%	21%	19%	32%	25%	15%	4%
			ac												
Don't know	176	74	49	34	7	22	20	16	16	18	24	19	19	6	10
	39%	36%	36%	48%	42%	44%	46%	44%	36%	33%	40%	32%	43%	43%	37%
Median	18000	12000	27000	20000	24000	31000	16500	36000	10000	20000	10000	25000	25000	14000	13000
Mean score	22624.0	18693.14	28807.00	21908.05	27196.20	29383.45	21342.21	33509.94	18046.87	22292.08	17763.64	25339.59	22301.82	17823.28	12577.31
			a			hj									
Standard deviation	18511.4	18079.32	19418.12	15816.98	19512.15	20368.31	17867.79	22865.31	17040.78	16689.29	19849.53	17314.77	16778.22	17491.54	9764.09
Standard error	1090.80	1533.47	1961.53	2636.16	5411.70	3493.14	3725.69	4874.90	3012.41	3641.90	2958.99	2525.62	3063.27	7140.89	2521.08

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

## J302994 Millenials Savings Tracker

### D8. Is the house or flat in which you live...?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
Significance Level: 95%	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Owned outright - without mortgage	113	44	69	44	69	59	54	57	13	22	9	5	21	18	16
	12%	14%	11%	9%	14%	11%	12%	13%	9%	13%	8%	7%	11%	11%	16%
				c											
Owned with a mortgage or loan	307	87	220	159	148	213	93	174	51	42	18	16	55	64	51
	32%	27%	34%	33%	31%	41%	21%	39%	36%	25%	16%	24%	30%	41%	52%
			a			f		ij	ij					kl	kl
Rented from the council	87	17	70	48	39	25	62	27	21	3	27	9	16	7	3
	9%	5%	11%	10%	8%	5%	14%	6%	15%	2%	24%	13%	8%	4%	3%
			a			e		i	gi		gi	mn			
Rented from a housing association	98	33	65	51	47	39	59	34	9	22	25	11	14	12	3
	10%	10%	10%	11%	10%	8%	13%	7%	6%	13%	22%	16%	7%	7%	3%
						e				gh	gh	ln			
Rented from someone else	292	101	191	150	142	149	143	138	37	64	27	22	67	49	20
	30%	32%	30%	31%	29%	29%	32%	31%	26%	38%	24%	34%	36%	32%	20%
										hj			n	n	
Rent free	65	36	29	28	37	31	34	21	11	15	7	4	14	6	5
	7%	11%	5%	6%	8%	6%	8%	5%	8%	9%	6%	6%	8%	4%	5%
		b								g					

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



## J302994 Millenials Savings Tracker

### D8. Is the house or flat in which you live...?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Owned outright - without mortgage	113	113	-	-	6	19	10	7	12	9	18	17	7	4	4
	12%	27%	-	-	14%	18%	12%	10%	13%	10%	14%	13%	8%	9%	5%
		bc				ln									
Owned with a mortgage or loan	307	307	-	-	13	33	30	26	32	30	32	41	23	17	29
	32%	73%	-	-	33%	30%	36%	36%	37%	33%	25%	30%	28%	36%	35%
		bc							j						
Rented from the council	87	-	-	87	4	8	9	6	10	6	12	8	3	10	10
	9%	-	-	47%	10%	7%	11%	9%	12%	7%	9%	6%	4%	21%	12%
				ab					l					ekl	
Rented from a housing association	98	-	-	98	3	15	6	6	4	10	10	16	14	6	7
	10%	-	-	53%	8%	13%	8%	8%	5%	11%	8%	12%	17%	13%	9%
				ab		h							hj		
Rented from someone else	292	-	292	-	13	26	21	23	23	31	49	42	32	9	25
	30%	-	100%	-	31%	24%	25%	32%	27%	34%	38%	31%	38%	18%	29%
			ac								em		em		
Rent free	65	-	-	-	1	9	7	4	5	6	7	11	5	2	8
	7%	-	-	-	4%	8%	8%	5%	6%	6%	6%	8%	6%	3%	10%

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

## J302994 Millenials Savings Tracker

**Q1. On average, how much 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				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£0	218	76	142	117	101	99	119	63	40	51	40	22	41	23	8
	23%	24%	22%	24%	21%	19%	27%	14%	28%	30%	36%	33%	22%	15%	8%
						e	f	g	g	g	g	mn	n		
£1-£100	139	48	92	75	64	81	59	71	21	33	8	16	40	25	9
	14%	15%	14%	16%	13%	16%	13%	16%	15%	19%	7%	24%	22%	16%	10%
								j	j	j	n	n	n		
£101-£250	113	41	71	56	57	83	30	66	13	19	6	6	34	26	15
	12%	13%	11%	12%	12%	16%	7%	15%	9%	11%	5%	9%	18%	16%	15%
						f		j							
£251-£500	108	29	79	56	52	69	39	75	11	11	2	2	31	36	17
	11%	9%	12%	12%	11%	13%	9%	17%	8%	7%	2%	4%	17%	23%	18%
						f		hij	j				k	k	k
Greater than £500	83	23	61	33	51	71	13	68	4	7	1	5	15	27	27
	9%	7%	9%	7%	11%	14%	3%	15%	3%	4%	1%	7%	8%	18%	28%
				c		f		hij						kl	kl
Don't know	301	100	200	143	157	115	186	109	53	48	55	15	27	19	21
	31%	32%	31%	30%	33%	22%	42%	24%	37%	29%	49%	22%	14%	12%	21%
						e		g	g		gi				
Median	100	100	100	100	100	150	20	200	20	30	0	10	100	250	400
Mean score	261.38	207.15	287.87	229.10	294.97	336.11	145.72	372.92	167.92	132.45	67.54	225.68	222.84	353.63	611.79
			a			f		hij						l	klm
Standard deviation	452.74	351.00	493.11	423.13	479.99	520.59	285.17	529.05	371.07	267.76	238.40	728.29	336.43	381.32	631.13
Standard error	17.46	21.05	24.84	21.34	28.74	24.85	18.68	29.48	37.68	21.86	31.86	99.11	27.38	32.94	74.38

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

## J302994 Millenials Savings Tracker

**Q1. On average, how much 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£0	218 23%	68 16%	72 25%	57 31%	12 30%	30 27%	25 30%	17 24%	19 21%	22 24%	17 13%	26 19%	19 22%	11 23%	21 25%
			a	a	j	j	j	j							j
£1-£100	139 14%	64 15%	52 18%	17 9%	7 17%	15 13%	11 14%	9 13%	9 10%	9 10%	16 13%	25 19%	17 20%	8 17%	12 15%
			c	c											
£101-£250	113 12%	56 13%	34 12%	19 10%	4 11%	10 10%	7 9%	6 8%	11 12%	20 22%	16 13%	12 9%	11 13%	6 12%	11 13%
										efgk					
£251-£500	108 11%	63 15%	32 11%	7 4%	3 6%	12 11%	11 14%	10 14%	7 8%	7 8%	16 12%	21 16%	9 11%	8 18%	3 4%
			c	c			n	n				n	n	n	n
Greater than £500	83 9%	50 12%	16 5%	7 4%	3 7%	4 4%	6 7%	3 4%	10 12%	7 8%	19 15%	16 12%	9 10%	2 3%	5 6%
			bc						e		eg	e			
Don't know	301 31%	119 28%	86 29%	78 42%	12 29%	39 36%	22 27%	26 36%	32 36%	25 28%	44 35%	36 26%	20 24%	14 28%	31 37%
				ab											
Median	100	200	50	0	50	50	40	100	150	120	200	100	100	50	20
Mean score	261.38	350.76	180.09	131.90	194.43	191.88	184.89	171.76	397.75	240.69	428.52	298.41	239.52	222.95	155.20
									e		defgln	n			
Standard deviation	452.74	557.50	256.16	275.94	328.73	394.76	269.42	221.99	799.25	403.05	587.83	432.42	372.53	385.67	267.41
Standard error	17.46	31.92	17.43	27.32	58.11	44.70	35.38	31.71	99.13	67.18	57.37	41.61	43.90	77.13	40.31

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

## J302994 Millenials Savings Tracker

**Q2. On average, how much 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				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	142	23	119	66	76	96	46	123	11	1	3	1	63	56	8
	15%	7%	18%	14%	16%	19%	10%	27%	8%	1%	3%	2%	34%	36%	8%
			a			f		hij	i				kn	kn	
£101-£250	63	8	55	27	36	53	10	61	1	-	1	2	7	27	25
	7%	3%	8%	6%	7%	10%	2%	13%	1%	-	1%	3%	4%	18%	26%
			a			f		hij						kl	kl
Greater than £250	19	-	19	8	11	19	-	18	-	-	-	-	-	5	14
	2%	-	3%	2%	2%	4%	-	4%	-	-	-	-	-	3%	14%
			a			f		hij						l	klm
I don't have a workplace or a personal pension	495	223	271	254	240	218	277	106	86	149	97	47	67	30	26
	51%	70%	42%	53%	50%	42%	62%	23%	61%	88%	86%	71%	36%	19%	26%
		b				e		g	gh	gh	gh	lmn	m		
Don't know	244	63	181	125	119	131	113	145	43	19	12	16	50	37	26
	25%	20%	28%	26%	25%	25%	25%	32%	30%	11%	10%	25%	27%	24%	26%
			a					ij	ij						
Median	88	72	90	75	98	100	50	92	20	50	14	200	47	100	200
Mean score	128.91	79.18	137.00	112.49	142.46	152.19	59.29	130.79	50.37	63.84	66.49	127.74	51.21	122.26	280.78
				f		f								l	lm
Standard deviation	181.05	54.67	192.86	129.56	214.06	201.91	51.15	174.71	60.65	33.24	102.44	114.42	45.33	139.66	289.50
Standard error	12.58	8.99	14.79	12.08	22.32	15.72	7.89	12.88	16.82	23.50	51.22	80.91	5.80	14.97	44.15

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

## J302994 Millenials Savings Tracker

**Q2. On average, how much 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£100	142 15%	81 19% bc	38 13%	17 9%	6 14%	14 13%	10 12%	6 9%	10 12%	24 26% efghn	19 15%	20 14%	15 17%	9 18%	10 12%
£101-£250	63 7%	45 11% bc	14 5% c	1 1%	2 5%	2 2%	8 10% e	4 5%	3 4%	11 12% e	7 5%	12 9% e	5 6%	4 9% e	4 5%
Greater than £250	19 2%	14 3% b	3 1%	2 1%	1 2%	1 1%	- -	- -	3 4%	- -	3 2%	8 6% fgn	3 4%	- -	- -
I don't have a workplace or a personal pension	495 51%	184 44%	151 52% a	118 64% ab	24 59%	65 59% ijm	46 55%	42 60% ijm	47 55%	38 41%	58 45%	65 48%	41 48%	19 39%	51 61% ijm
Don't know	244 25%	95 23%	86 29% a	47 25%	8 21%	27 24%	19 23%	19 26%	22 26%	19 21%	42 33%	32 23%	20 24%	16 34%	19 22%
Median	88	100	80	50	33	60	100	55	96	92	90	121	80	75	58
Mean score	128.91	148.93	94.70	94.66	92.18	141.57	115.20	89.88	188.16	88.30	107.47	198.31	142.28	77.92	82.15
Standard deviation	181.05	212.77	83.60	141.69	104.24	256.58	83.05	70.42	272.57	71.67	92.11	291.91	166.74	32.00	56.58
Standard error	12.58	18.88	11.27	33.40	34.75	58.86	20.76	22.27	66.11	16.89	16.03	46.15	33.35	10.67	17.06

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

## J302994 Millenials Savings Tracker

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

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£0	624	223	401	313	311	354	270	311	81	117	62	39	130	117	74
	65%	70%	62%	65%	65%	69%	61%	69%	57%	69%	55%	58%	70%	75%	76%
		b			f			hj		hj				k	k
£1-£100	47	13	34	25	23	32	15	25	5	10	5	7	11	9	7
	5%	4%	5%	5%	5%	6%	3%	6%	4%	6%	4%	10%	6%	6%	7%
					f										
£101-£250	27	9	18	14	13	17	10	15	5	3	2	3	11	5	1
	3%	3%	3%	3%	3%	3%	2%	3%	3%	2%	2%	5%	6%	3%	1%
£251-£500	16	9	7	8	7	13	3	6	3	6	-	2	6	3	-
	2%	3%	1%	2%	2%	2%	1%	1%	2%	4%	-	4%	3%	2%	-
					f					j					
Greater than £500	20	6	14	10	10	13	8	10	6	3	2	4	4	4	3
	2%	2%	2%	2%	2%	2%	2%	2%	4%	2%	2%	6%	2%	3%	3%
Don't know	228	57	170	110	118	87	140	85	42	30	42	12	25	18	12
	24%	18%	26%	23%	24%	17%	31%	19%	30%	18%	37%	18%	13%	11%	13%
		a			e				gi		gi				
Median	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean score	78.65	59.90	88.93	82.39	74.84	102.50	45.14	95.78	109.63	60.72	37.31	117.26	64.93	182.89	42.78
Standard deviation	537.31	282.05	635.16	515.44	559.39	673.66	235.66	705.59	403.31	278.37	167.73	313.99	256.34	1132.95	179.57
Standard error	19.70	15.72	30.92	24.77	31.72	31.04	14.26	38.10	38.63	21.35	20.34	41.96	20.79	97.51	20.08

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

## J302994 Millenials Savings Tracker

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

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£0	624	292	183	100	27	68	52	46	55	64	69	88	60	33	60
	65%	70%	63%	54%	68%	62%	63%	65%	64%	70%	54%	65%	71%	69%	72%
		c										j	j		j
£1-£100	47	23	14	10	2	7	1	1	5	7	10	9	3	1	1
	5%	5%	5%	6%	4%	6%	2%	2%	6%	8%	8%	6%	4%	3%	1%
£101-£250	27	9	9	7	1	6	2	1	2	2	6	2	3	1	1
	3%	2%	3%	4%	2%	5%	2%	2%	2%	2%	5%	1%	4%	2%	1%
£251-£500	16	7	6	3	-	-	1	2	1	3	2	2	3	-	1
	2%	2%	2%	2%	-	-	1%	2%	1%	4%	2%	2%	4%	-	2%
										e			e		
Greater than £500	20	13	5	2	-	1	4	1	1	3	3	3	2	-	1
	2%	3%	2%	1%	-	1%	5%	2%	2%	4%	3%	2%	2%	-	1%
Don't know	228	76	74	63	10	27	22	19	22	12	38	32	13	12	19
	24%	18%	25%	34%	26%	25%	27%	27%	26%	13%	30%	23%	15%	26%	23%
		a	a	ab							il				
Median	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean score	78.65	103.35	73.44	38.44	9.26	44.45	90.25	45.71	47.28	107.42	199.73	100.61	61.90	6.77	20.49
Standard deviation	537.31	658.01	517.97	126.45	38.93	209.76	368.09	173.40	239.79	397.70	1167.69	725.07	252.09	28.59	92.05
Standard error	19.70	35.22	34.15	12.00	6.68	22.11	47.92	23.38	27.51	59.96	109.85	67.91	28.18	5.61	12.64

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

## J302994 Millenials Savings Tracker

**Q4a. Over the last six months, which of the following, if any, have you been saving towards?**

**Q4b. 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

	Q4a. Save	Q4b. Borrow
Unweighted Total	962	962
Weighted Total	962 100%	962 100%
Deposit or money to buy a house (excluding your mortgage)	172 18%	54 6%
Managing existing debts (e.g. paying down balance/consolidating debt)	127 13%	78 8%
One off purchases (such as a holiday/car/TV)	310 32%	122 13%
Costs related to your family (saving for family/children/wedding)	180 19%	81 8%
My education and training (excluding any loans from the Student Loan Company)	108 11%	67 7%
'Rainy day' money	327 34%	- -
Other	35 4%	10 1%
I am not currently saving	258 27%	666 69%



## J302994 Millenials Savings Tracker

### Q4a. 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				
	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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
'Rainy day' money	327	104	223	165	162	206	121	177	37	53	21	16	78	74	48
	34%	33%	35%	34%	34%	40%	27%	39%	26%	31%	19%	24%	42%	48%	50%
						f		hj		j			k	k	k
One off purchases (such as a holiday/car/TV)	310	131	179	158	152	187	123	154	42	65	24	24	61	70	30
	32%	41%	28%	33%	32%	36%	28%	34%	29%	39%	21%	35%	33%	45%	31%
		b				f		j		j				ln	
Costs related to your family (saving for family/children/wedding)	180	42	138	107	73	108	72	96	28	21	16	10	42	39	22
	19%	13%	21%	22%	15%	21%	16%	21%	20%	12%	14%	15%	22%	25%	22%
			a	d				i							
Deposit or money to buy a house (excluding your mortgage)	172	56	115	84	87	126	46	109	21	20	8	12	35	45	25
	18%	18%	18%	18%	18%	24%	10%	24%	15%	12%	7%	18%	19%	29%	26%
						f		hij						i	
Managing existing debts (e.g. paying down balance/consolidating debt)	127	30	97	72	54	82	45	70	20	17	10	11	37	28	17
	13%	9%	15%	15%	11%	16%	10%	15%	14%	10%	8%	16%	20%	18%	18%
			a			f									
My education and training (excluding any loans from the Student Loan Company)	108	76	33	51	57	67	41	32	19	47	7	8	16	8	11
	11%	24%	5%	11%	12%	13%	9%	7%	13%	28%	6%	12%	8%	5%	12%
		b							g	ghj					
Other	35	19	16	14	21	21	14	21	2	7	1	4	4	6	5
	4%	6%	2%	3%	4%	4%	3%	5%	2%	4%	1%	5%	2%	4%	5%
		b													
I am not currently saving	258	73	185	122	136	96	162	84	39	47	62	24	35	21	9
	27%	23%	29%	25%	28%	19%	36%	18%	28%	28%	56%	36%	19%	14%	9%
			a			e		g		g	ghi	lmn	n		

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

## J302994 Millenials Savings Tracker

### Q4a. Over the last six months, which of the following, if any, have you been saving towards?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
'Rainy day' money	327	179	90	43	13	38	23	29	28	34	38	43	33	16	31
	34%	43%	31%	23%	32%	35%	28%	41%	32%	37%	30%	32%	39%	34%	36%
		bc													
One off purchases (such as a holiday/car/TV)	310	149	91	46	11	28	18	27	28	30	36	45	38	20	31
	32%	36%	31%	25%	27%	25%	22%	37%	32%	32%	28%	33%	45%	41%	37%
		c						f					defj	f	f
Costs related to your family (saving for family/ children/wedding)	180	87	49	39	3	20	12	13	20	22	21	31	12	13	14
	19%	21%	17%	21%	8%	18%	15%	19%	23%	24%	17%	23%	14%	28%	16%
									d	d		d		d	
Deposit or money to buy a house (excluding your mortgage)	172	72	67	19	7	8	9	8	15	19	31	37	18	6	15
	18%	17%	23%	10%	17%	8%	10%	11%	17%	20%	24%	27%	21%	12%	18%
		c	c						e	e	efg	efg	e		e
Managing existing debts (e.g. paying down balance/consolidating debt)	127	60	38	24	6	11	9	8	11	12	21	24	11	4	10
	13%	14%	13%	13%	15%	10%	11%	11%	13%	13%	17%	18%	12%	8%	11%
My education and training (excluding any loans from the Student Loan Company)	108	52	29	17	3	10	8	8	12	10	21	17	9	2	7
	11%	12%	10%	9%	6%	9%	10%	11%	14%	11%	17%	13%	11%	4%	8%
Other	35	20	8	6	1	5	1	4	4	5	3	4	5	-	2
	4%	5%	3%	3%	2%	4%	1%	6%	4%	6%	2%	3%	6%	-	3%
I am not currently saving	258	76	76	83	15	43	27	18	22	21	33	25	16	14	24
	27%	18%	26%	45%	37%	40%	32%	26%	26%	23%	26%	18%	19%	28%	29%
			a	ab	kl	hijkl	k								

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

## J302994 Millenials Savings Tracker

**Q4b. 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				
	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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One off purchases (such as a holiday/car/TV)	122	36	85	54	68	72	50	68	16	24	7	10	36	26	19
	13%	11%	13%	11%	14%	14%	11%	15%	11%	14%	6%	16%	19%	17%	19%
								j		j					
Costs related to your family (saving for family/children/wedding)	81	21	60	40	41	44	38	44	12	14	3	5	21	14	11
	8%	7%	9%	8%	9%	8%	8%	10%	9%	8%	3%	8%	11%	9%	12%
								j							
Managing existing debts (e.g. paying down balance/consolidating debt)	78	20	57	46	32	47	31	44	10	11	6	6	29	13	8
	8%	6%	9%	10%	7%	9%	7%	10%	7%	6%	6%	8%	16%	8%	8%
													m		
My education and training (excluding any loans from the Student Loan Company)	67	31	36	27	40	44	22	28	18	16	3	11	11	10	5
	7%	10%	6%	6%	8%	9%	5%	6%	12%	9%	3%	16%	6%	6%	5%
		b				f			gj	j		lmn			
Deposit or money to buy a house (excluding your mortgage)	54	8	45	28	25	42	11	36	7	6	4	4	15	9	9
	6%	3%	7%	6%	5%	8%	3%	8%	5%	4%	3%	6%	8%	6%	9%
			a			f		i							
Other	10	6	4	4	6	7	3	5	1	2	1	2	3	2	1
	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	3%	2%	2%	1%
I am not currently borrowing	666	225	440	338	328	337	329	295	91	118	94	40	104	105	59
	69%	71%	68%	70%	68%	65%	74%	65%	64%	70%	84%	59%	56%	67%	60%
						e					ghi			l	

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

## J302994 Millenials Savings Tracker

**Q4b. 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One off purchases (such as a holiday/car/TV)	122	62	35	15	2	14	12	7	14	12	15	20	10	6	8
	13%	15%	12%	8%	6%	13%	14%	10%	16%	14%	11%	15%	12%	13%	10%
		c													
Costs related to your family (saving for family/ children/wedding)	81	44	18	16	2	12	5	3	11	10	14	16	4	-	4
	8%	10%	6%	9%	6%	10%	6%	5%	12%	11%	11%	12%	4%	-	5%
		b				m			lm	m	m	m			
Managing existing debts (e.g. paying down balance/consolidating debt)	78	28	33	15	4	10	5	5	9	7	14	5	8	4	6
	8%	7%	11%	8%	11%	9%	6%	6%	10%	8%	11%	3%	10%	9%	7%
			a			k			k		k		k		
My education and training (excluding any loans from the Student Loan Company)	67	31	16	16	2	4	4	3	11	5	21	10	4	-	3
	7%	7%	6%	9%	6%	4%	5%	4%	12%	6%	16%	8%	5%	-	3%
									egmn		efgklmn				
Deposit or money to buy a house (excluding your mortgage)	54	30	13	9	4	3	4	3	9	3	9	10	3	1	4
	6%	7%	5%	5%	11%	3%	5%	4%	11%	4%	7%	7%	3%	2%	5%
					e				el						
Other	10	4	4	2	-	3	1	-	1	-	-	2	2	-	1
	1%	1%	1%	1%	-	2%	1%	-	1%	-	-	2%	2%	-	1%
						j									
I am not currently borrowing	666	278	206	133	30	75	55	56	54	64	79	89	58	41	65
	69%	66%	70%	72%	75%	69%	66%	78%	63%	70%	61%	66%	68%	85%	78%
								hj						fhjk	hj

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

## J302994 Millenials Savings Tracker

**Q5\_SUM. For each of the following, are you currently saving more or less than you plan to each month?**

### SUMMARY TABLE

Base: All respondents

	Total	A lot more	A little more	Same as I plan to	A little less	A lot less	I had no plan to save for this	Net: More	Net: Less	Mean
Deposit or money to buy a house (excluding your mortgage)	962 100%	39 4%	79 8%	236 25%	54 6%	95 10%	460 48%	117 12%	149 15%	2.83
Managing existing debts (e.g. paying down balance/consolidating debt)	962 100%	26 3%	79 8%	246 26%	73 8%	66 7%	472 49%	106 11%	138 14%	2.85
One off purchases (such as a holiday/car/TV)	962 100%	56 6%	92 10%	314 33%	107 11%	81 8%	310 32%	149 15%	189 20%	2.90
Costs related to your family (saving for family/children/wedding)	962 100%	37 4%	82 9%	259 27%	72 7%	73 8%	440 46%	119 12%	144 15%	2.88
My education and training	962 100%	30 3%	64 7%	212 22%	58 6%	63 7%	535 56%	94 10%	122 13%	2.86
'Rainy day' money	962 100%	46 5%	107 11%	327 34%	93 10%	113 12%	276 29%	153 16%	206 21%	2.83
A private pension	962 100%	23 2%	52 5%	264 27%	42 4%	61 6%	521 54%	74 8%	103 11%	2.85
Other	962 100%	22 2%	38 4%	214 22%	43 4%	56 6%	590 61%	59 6%	98 10%	2.80

## J302994 Millenials Savings Tracker

**Q5\_SUM. For each of the following, are you currently saving more or less than you plan to each month?**

### SUMMARY TABLE

Base: All excluding I had no plan to save for this

	Total	A lot more	A little more	Same as I plan to	A little less	A lot less	I had no plan to save for this	Net: More	Net: Less	Mean
Deposit or money to buy a house (excluding your mortgage)	502	39	79	236	54	95	-	117	149	2.83
	100%	8%	16%	47%	11%	19%	-	23%	30%	
Managing existing debts (e.g. paying down balance/consolidating debt)	490	26	79	246	73	66	-	106	138	2.85
	100%	5%	16%	50%	15%	13%	-	22%	28%	
One off purchases (such as a holiday/car/TV)	652	56	92	314	107	81	-	149	189	2.90
	100%	9%	14%	48%	16%	12%	-	23%	29%	
Costs related to your family (saving for family/children/wedding)	522	37	82	259	72	73	-	119	144	2.88
	100%	7%	16%	50%	14%	14%	-	23%	28%	
My education and training	427	30	64	212	58	63	-	94	122	2.86
	100%	7%	15%	50%	14%	15%	-	22%	28%	
'Rainy day' money	686	46	107	327	93	113	-	153	206	2.83
	100%	7%	16%	48%	14%	16%	-	22%	30%	
A private pension	441	23	52	264	42	61	-	74	103	2.85
	100%	5%	12%	60%	10%	14%	-	17%	23%	
Other	372	22	38	214	43	56	-	59	98	2.80
	100%	6%	10%	58%	11%	15%	-	16%	26%	

## J302994 Millenials Savings Tracker

**Q5\_1. For each of the following, are you currently saving more or less than you plan to each month?**

### Deposit or money to buy a house (excluding your mortgage)

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	39	5	33	11	27	29	9	28	5	4	1	1	8	15	5
		4%	2%	5%	2%	6%	6%	2%	6%	3%	2%	1%	1%	4%	10%	5%
			a	c	f	ij								k		
A little more	(4.0)	79	27	51	34	45	55	24	51	10	10	2	4	24	17	11
		8%	9%	8%	7%	9%	11%	5%	11%	7%	6%	2%	6%	13%	11%	11%
					f	ij										
Same as I plan to	(3.0)	236	65	171	106	130	155	81	154	23	24	14	14	42	53	43
		25%	20%	27%	22%	27%	30%	18%	34%	16%	14%	12%	21%	22%	34%	44%
				a	f	hij								l	kl	
A little less	(2.0)	54	20	34	27	27	28	26	20	11	11	6	6	8	8	4
		6%	6%	5%	6%	6%	5%	6%	4%	8%	7%	5%	8%	5%	5%	4%
							e									
A lot less	(1.0)	95	34	60	53	42	41	54	37	18	21	12	10	26	12	3
		10%	11%	9%	11%	9%	8%	12%	8%	13%	12%	11%	15%	14%	8%	3%
							e						n	n		
I had no plan to save for this		460	166	294	250	210	208	252	162	75	99	77	32	79	50	32
		48%	52%	46%	52%	44%	40%	56%	36%	53%	59%	69%	48%	42%	32%	32%
			b	d		e		g	g	gh		mn				
<b>NETS</b>																
Net: More		117	33	85	45	72	84	34	79	14	14	3	5	32	32	16
		12%	10%	13%	9%	15%	16%	8%	18%	10%	8%	3%	7%	17%	21%	16%
					c	f	hij	j						k	k	
Net: Less		149	54	95	80	69	69	80	57	29	32	18	16	35	20	7
		15%	17%	15%	17%	14%	13%	18%	13%	21%	19%	16%	23%	18%	13%	7%
									g	g			n	n		
Mean score	2.83	2.67	2.89	2.67	2.96	3.01	2.53	3.04	2.57	2.50	2.24	2.42	2.81	3.14	3.18	
			a	c	f	hij								kl	kl	
Standard deviation	1.14	1.12	1.14	1.13	1.14	1.09	1.16	1.07	1.23	1.21	1.09	1.11	1.24	1.13	.83	
Standard error	.05	.08	.06	.07	.07	.06	.09	.06	.14	.13	.18	.18	.12	.11	.10	

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

## J302994 Millenials Savings Tracker

**Q5\_1. For each of the following, are you currently saving more or less than you plan to each month?**

### Deposit or money to buy a house (excluding your mortgage)

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	39 4%	27 7% bc	4 1% c	4 2% c	- - -	2 2% bc	5 6% bc	1 1% bc	1 1% bc	4 4% bc	7 5% bc	11 8% bc	5 5% bc	2 4% bc	2 2% bc
A little more	(4.0)	79 8%	27 6%	27 9%	18 9%	5 12% ei	2 2% ei	9 11% ei	4 6% ei	13 15% ei	- - ei	13 10% ei	13 10% ei	8 10% ei	3 7% ei	8 10% ei
Same as I plan to	(3.0)	236 25%	119 28% c	72 25% c	29 15% c	10 24%	23 21%	12 14%	14 19%	28 32% fl	25 27%	43 34% efgl	37 27% f	14 17%	11 23%	20 24%
A little less	(2.0)	54 6%	16 4%	28 10% ac	7 4% ac	- -	4 4%	3 4%	6 9% dn	5 6% n	2 2%	16 12% defiln	11 8% n	3 3% n	3 6% n	- -
A lot less	(1.0)	95 10%	26 6%	44 15% a	19 10% a	5 13%	10 9%	6 7%	6 9%	4 5%	13 15% h	15 12%	12 9% h	12 14% h	2 5%	9 11%
I had no plan to save for this		460 48%	204 49% b	117 40% ab	109 59% ab	21 52% j	68 62% hjk	48 58% hjk	40 56% jk	36 41% j	47 52% j	34 26% j	52 38% j	43 51% j	26 55% j	45 53% jk
<b>NETS</b>																
Net: More		117 12%	54 13%	31 11%	22 12%	5 12% e	4 4% e	14 17% ei	5 7% ei	14 16% ei	4 4% ei	20 16% ei	24 18% egi	13 15% e	5 11%	10 12% e
Net: Less		149 15%	42 10%	72 25% ac	26 14% ac	5 13%	14 13%	9 11%	13 18%	9 11%	15 17%	31 24% efhn	23 17%	14 17%	5 11%	9 11%
Mean score		2.83	3.07 bc	2.54	2.74	2.73	2.56	3.11 e	2.58	3.03 eg	2.52	2.80	3.01 e	2.79	2.97	2.83
Standard deviation		1.14	1.09	1.10	1.22	1.13	1.08	1.29	1.03	.89	1.19	1.10	1.18	1.36	1.07	1.16
Standard error		.05	.07	.08	.14	.25	.16	.22	.17	.12	.25	.10	.13	.20	.27	.20

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



## J302994 Millenials Savings Tracker

**Q5\_2. For each of the following, are you currently saving more or less than you plan to each month?**

### Managing existing debts (e.g. paying down balance/consolidating debt)

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	26	6	20	14	13	20	6	15	2	5	4	3	4	5	7
	3%	2%	3%	3%	3%	4%	1%	3%	1%	3%	3%	4%	2%	3%	7%	
						f									l	
A little more	(4.0)	79	16	64	42	38	44	35	48	15	4	7	4	25	16	13
	8%	5%	10%	9%	8%	9%	8%	11%	10%	2%	6%	6%	14%	10%	13%	
			a					i	i							
Same as I plan to	(3.0)	246	59	187	96	150	156	90	155	26	29	14	11	55	55	37
	26%	19%	29%	20%	31%	30%	20%	34%	18%	17%	13%	16%	29%	35%	38%	
			a		c	f		hij				k		k	k	
A little less	(2.0)	73	24	49	40	33	41	32	33	12	11	9	10	12	8	8
	8%	7%	8%	8%	7%	8%	7%	7%	9%	6%	8%	15%	6%	5%	8%	
												lm				
A lot less	(1.0)	66	24	42	34	32	32	34	26	11	16	10	4	15	6	4
	7%	7%	7%	7%	7%	6%	8%	6%	8%	9%	8%	7%	8%	4%	4%	
I had no plan to save for this	472	189	283	256	216	223	249	174	76	106	69	34	76	65	29	
	49%	60%	44%	53%	45%	43%	56%	38%	54%	63%	61%	51%	41%	42%	30%	
		b		d		e		g	g	g		n				
<b>NETS</b>																
Net: More	106	22	84	55	50	65	41	63	17	8	11	7	29	21	20	
	11%	7%	13%	11%	10%	13%	9%	14%	12%	5%	9%	11%	16%	13%	20%	
			a					i	i							
Net: Less	138	47	91	73	65	73	66	60	23	27	19	15	27	14	11	
	14%	15%	14%	15%	14%	14%	15%	13%	17%	16%	17%	22%	14%	9%	12%	
												m				
Mean score	2.85	2.66	2.92	2.83	2.87	2.93	2.73	2.97	2.76	2.53	2.68	2.73	2.92	3.06	3.17	
			a			f		i							k	
Standard deviation	1.02	1.06	1.00	1.09	.96	1.00	1.04	.95	1.08	1.15	1.23	1.14	1.02	.87	.95	
Standard error	.05	.08	.06	.07	.06	.06	.08	.06	.13	.13	.19	.20	.10	.09	.12	

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

## J302994 Millenials Savings Tracker

**Q5\_2. For each of the following, are you currently saving more or less than you plan to each month?**

### Managing existing debts (e.g. paying down balance/consolidating debt)

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	26 3%	16 4%	5 2%	4 2%	- -	3 2%	1 2%	1 1%	2 2%	2 2%	5 4%	7 5%	5 6%	1 2%	- -
A little more	(4.0)	79 8%	34 8%	25 8%	18 10%	3 9%	4 4%	6 7%	3 4%	9 11%	10 11%	10 8%	16 12%	8 9%	6 12%	5 6%
Same as I plan to	(3.0)	246 26%	123 29%	65 22%	48 26%	10 25%	30 28%	19 23%	12 17%	26 30%	20 22%	48 38%	33 24%	14 16%	10 22%	23 28%
A little less	(2.0)	73 8%	28 7%	28 10%	14 7%	2 5%	5 4%	8 10%	8 12%	4 4%	9 9%	14 11%	9 7%	6 7%	5 9%	3 3%
A lot less	(1.0)	66 7%	14 3%	30 10%	16 8%	1 2%	8 7%	9 11%	3 5%	6 7%	8 8%	10 8%	6 4%	5 6%	3 6%	7 9%
I had no plan to save for this		472 49%	205 49%	140 48%	85 46%	24 59%	60 55%	40 48%	44 61%	40 46%	44 48%	41 32%	65 48%	46 55%	23 48%	46 54%
<b>NETS</b>																
Net: More		106 11%	50 12%	29 10%	23 12%	3 9%	7 6%	7 9%	3 5%	11 13%	11 12%	14 11%	23 17%	13 16%	7 15%	5 6%
Net: Less		138 14%	41 10%	58 20%	29 16%	3 7%	13 12%	17 21%	12 16%	10 11%	16 18%	24 19%	15 11%	11 13%	8 16%	10 12%
Mean score		2.85	3.05	2.65	2.82	2.99	2.77	2.59	2.61	2.95	2.77	2.83	3.11	3.06	2.90	2.69
Standard deviation		1.02	.92	1.06	1.05	.74	1.01	1.07	.94	.97	1.07	.96	1.03	1.24	1.06	.94
Standard error		.05	.06	.09	.11	.17	.14	.17	.17	.14	.21	.09	.12	.19	.26	.17

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

## J302994 Millenials Savings Tracker

**Q5\_3. For each of the following, are you currently saving more or less than you plan to each month?**

**One off purchases (such as a holiday/car/TV)**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	56 6%	13 4%	43 7%	28 6%	29 6%	29 6%	28 6%	26 6%	13 9%	6 3%	6 5%	4 5%	15 8%	9 6%	7 8%
A little more (4.0)	92 10%	42 13%	50 8%	46 10%	46 10%	63 12%	30 7%	43 10%	15 11%	20 12%	9 8%	9 13%	19 10%	11 7%	13 13%
Same as I plan to (3.0)	314 33%	90 28%	225 35%	145 30%	170 35%	198 38%	117 26%	196 43%	30 21%	46 27%	14 13%	12 18%	61 33%	73 47%	53 54%
A little less (2.0)	107 11%	40 12%	68 11%	56 12%	51 11%	55 11%	53 12%	49 11%	12 9%	22 13%	12 10%	10 15%	23 12%	17 11%	8 8%
A lot less (1.0)	81 8%	33 11%	48 7%	45 9%	36 8%	45 9%	36 8%	31 7%	18 12%	17 10%	11 10%	8 11%	20 11%	12 8%	5 5%
I had no plan to save for this	310 32%	99 31%	211 33%	161 33%	149 31%	127 25%	183 41%	108 24%	53 37%	59 35%	61 54%	25 37%	49 26%	32 21%	13 13%
<b>NETS</b>															
Net: More	149 15%	55 17%	93 14%	74 15%	75 16%	91 18%	58 13%	69 15%	28 20%	26 15%	15 13%	12 19%	34 18%	21 13%	20 21%
Net: Less	189 20%	73 23%	116 18%	101 21%	88 18%	100 19%	89 20%	80 18%	30 21%	39 23%	23 20%	18 26%	43 23%	29 19%	12 13%
Mean score	2.90	2.83	2.94	2.86	2.94	2.93	2.85	2.95	2.93	2.78	2.76	2.78	2.90	2.91	3.12
Standard deviation	1.07	1.10	1.05	1.10	1.04	1.03	1.12	.96	1.31	1.08	1.29	1.23	1.15	.96	.89
Standard error	.04	.07	.05	.06	.06	.05	.07	.05	.13	.09	.18	.19	.10	.09	.10

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

## J302994 Millenials Savings Tracker

**Q5\_3. For each of the following, are you currently saving more or less than you plan to each month?**

### One off purchases (such as a holiday/car/TV)

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	56 6%	33 8% b	5 2% b	13 7% b	2 4%	6 5%	6 8%	2 2%	5 6%	4 4%	6 5%	13 10% g	8 9%	- -	5 6%
A little more (4.0)	92 10%	43 10%	25 9%	19 11%	3 8%	7 7%	6 7%	9 13%	9 10%	5 6%	20 16% en	15 11%	9 11%	6 12%	4 4%
Same as I plan to (3.0)	314 33%	162 39% bc	81 28%	49 26%	12 29%	31 28%	20 25%	24 34%	35 41% f	32 35%	49 39% f	39 29%	29 34%	20 43%	22 26%
A little less (2.0)	107 11%	36 8%	55 19% ac	11 6%	6 14%	8 8%	12 14%	10 14%	7 8%	12 13%	13 10%	17 13%	8 10%	5 10%	9 11%
A lot less (1.0)	81 8%	22 5%	34 12% a	19 10% a	3 7%	12 11%	4 5%	5 7%	4 5%	7 8%	9 7%	16 11%	8 10%	2 3%	12 14% fh
I had no plan to save for this	310 32%	125 30%	91 31%	73 40% a	16 39% j	45 41% jkl	35 42% jkl	21 29%	27 31%	31 33%	30 24%	36 26%	23 27%	15 31%	32 38% j
<b>NETS</b>															
Net: More	149 15%	76 18% b	30 10%	33 18% b	5 12%	13 12%	12 15%	11 16%	13 16%	9 10%	26 21%	28 21%	17 20%	6 12%	8 10%
Net: Less	189 20%	57 14%	90 31% ac	31 17%	8 20%	20 19%	15 19%	15 21%	11 13%	20 22%	22 17%	33 24% h	17 20%	7 14%	21 26% h
Mean score	2.90	3.10 b	2.56	2.96 b	2.82	2.78	2.99	2.85	3.06 n	2.77	3.02 n	2.93	3.00	2.93	2.61
Standard deviation	1.07	1.00	.99	1.20	1.02	1.15	1.12	.96	.93	1.00	.98	1.22	1.16	.73	1.20
Standard error	.04	.06	.07	.11	.19	.14	.16	.13	.11	.17	.09	.12	.14	.15	.18

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

## J302994 Millenials Savings Tracker

**Q5\_4. For each of the following, are you currently saving more or less than you plan to each month?**

### Costs related to your family (saving for family/children/wedding)

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	37 4%	5 1%	32 5% a	16 3%	21 4%	22 4%	14 3%	23 5% i	5 3%	1 1%	4 4%	2 3%	13 7%	5 3%	8 8%
A little more (4.0)	82 9%	17 5%	65 10% a	43 9%	39 8%	48 9%	34 8%	43 9%	11 8%	9 5%	12 10%	2 3%	22 12% k	16 10%	11 11% k
Same as I plan to (3.0)	259 27%	63 20%	196 30% a	126 26%	132 28%	152 29%	107 24%	162 36% hij	25 17%	30 18%	20 18%	12 18%	55 29%	54 35% k	34 35% k
A little less (2.0)	72 7%	28 9%	44 7%	38 8%	34 7%	43 8%	28 6%	26 6%	17 12% g	12 7%	6 5%	6 9%	15 8%	9 6%	6 6%
A lot less (1.0)	73 8%	27 9%	45 7%	44 9%	28 6%	32 6%	40 9%	25 6%	15 11% g	15 9%	15 13% g	8 12%	17 9%	7 5%	5 5%
I had no plan to save for this	440 46%	177 56% b	262 41%	213 44%	227 47%	218 42%	221 50% e	173 38%	69 48% g	103 61% gh	56 50% g	37 55% ln	66 35%	65 42%	34 35%
<b>NETS</b>															
Net: More	119 12%	22 7%	97 15% a	59 12%	60 12%	70 14%	49 11%	66 15% i	16 11%	10 6%	16 14% i	4 6%	35 19% k	21 13%	19 19% k
Net: Less	144 15%	55 17%	89 14%	82 17%	62 13%	76 15%	69 15%	51 11%	33 23% g	27 16%	20 18%	14 21% m	31 17%	16 10%	11 11%
Mean score	2.88	2.60	2.99 a	2.81	2.96	2.95	2.80	3.04 hij	2.63	2.55	2.74	2.49	3.00 k	3.02 k	3.16 k
Standard deviation	1.06	1.04	1.05	1.08	1.03	1.02	1.10	.97	1.17	1.04	1.27	1.18	1.13	.89	1.02
Standard error	.05	.08	.06	.06	.07	.06	.08	.06	.13	.12	.17	.21	.11	.09	.13

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

## J302994 Millenials Savings Tracker

**Q5\_4. For each of the following, are you currently saving more or less than you plan to each month?**

### Costs related to your family (saving for family/children/wedding)

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	37 4%	27 6% b	4 1% a	6 3% a	2 4%	3 3% b	5 7% gn	- - -	2 2% h	4 4% i	3 3% j	9 6% k	8 10% l	1 2% m	- - -
A little more	(4.0)	82 9%	36 9%	18 6% a	23 12% b	3 8%	9 8% e	4 4% f	11 15% fl	13 15% fl	9 10% i	10 8% j	11 8% k	3 3% l	4 8% m	6 7% n
Same as I plan to	(3.0)	259 27%	132 31% b	66 23% a	44 24% a	14 35% el	21 19% e	23 28% f	20 28% g	32 37% ekln	23 25% i	46 36% ekln	31 23% k	15 18% l	16 33% m	18 21% n
A little less	(2.0)	72 7%	14 3% b	39 13% a	18 9% a	- -	5 5% e	4 5% f	7 10% d	6 7% h	8 9% i	13 10% j	13 10% k	6 7% l	5 10% m	5 6% n
A lot less	(1.0)	73 8%	22 5% b	30 10% a	16 9% a	1 3% j	10 9% e	5 6% f	4 6% g	3 3% h	9 10% i	14 11% hm	11 8% k	8 10% l	- -	6 8% n
I had no plan to save for this		440 46%	189 45% b	136 46% a	79 42% a	20 50% j	61 56% hj	42 51% j	30 42% g	32 36% h	37 41% i	41 32% j	62 45% k	44 52% l	22 46% m	48 58% n
<b>NETS</b>																
Net: More		119 12%	63 15% b	22 7% a	29 15% b	5 12% j	12 11% e	9 11% f	11 15% g	14 17% h	13 15% i	13 11% j	19 14% k	11 13% l	5 10% m	6 7% n
Net: Less		144 15%	36 9% b	69 23% a	33 18% a	1 3% j	16 14% e	8 10% f	11 15% g	9 10% h	18 19% i	27 21% j	24 18% k	14 17% l	5 10% m	11 14% n
Mean score		2.88	3.14 bc	2.53	2.86 b	3.20	2.76	3.03	2.90	3.08 j	2.82	2.72	2.90	2.92	3.03	2.67
Standard deviation		1.06	1.02	1.00	1.09	.88	1.16	1.10	.91	.83	1.14	1.00	1.17	1.37	.70	.98
Standard error		.05	.07	.08	.11	.19	.16	.18	.14	.11	.21	.10	.13	.21	.17	.18

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

## J302994 Millenials Savings Tracker

**Q5\_5. For each of the following, are you currently saving more or less than you plan to each month?**

### My education and training

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot more	(5.0)	30	14	17	14	16	22	8	12	4	11	2	1	6	2	5
		3%	4%	3%	3%	3%	4%	2%	3%	2%	7%	1%	2%	3%	1%	5%
						f					gj					
A little more	(4.0)	64	26	37	34	30	41	22	31	14	11	4	4	10	10	10
		7%	8%	6%	7%	6%	8%	5%	7%	10%	7%	3%	5%	6%	6%	10%
Same as I plan to	(3.0)	212	74	137	93	119	128	84	119	23	43	11	10	40	39	30
		22%	23%	21%	19%	25%	25%	19%	26%	16%	26%	9%	15%	21%	25%	31%
						c	f		hj		hj					k
A little less	(2.0)	58	28	31	23	35	38	20	21	14	17	4	4	10	5	3
		6%	9%	5%	5%	7%	7%	5%	5%	10%	10%	3%	6%	5%	3%	3%
			b							g	gj					
A lot less	(1.0)	63	37	26	30	34	36	27	22	14	17	8	8	10	8	4
		7%	12%	4%	6%	7%	7%	6%	5%	10%	10%	7%	13%	5%	5%	4%
			b							g	g		n			
I had no plan to save for this		535	138	396	287	247	250	284	247	74	69	85	39	111	90	45
		56%	44%	61%	60%	51%	48%	64%	55%	52%	41%	75%	59%	59%	58%	46%
				a	d		e		i	i		ghi	n			
<b>NETS</b>																
Net: More		94	40	54	48	46	64	30	44	18	22	5	5	16	12	15
		10%	13%	8%	10%	10%	12%	7%	10%	12%	13%	5%	8%	9%	8%	16%
			b				f			j	j					m
Net: Less		122	65	57	52	69	74	47	42	28	34	12	12	20	14	7
		13%	20%	9%	11%	14%	14%	11%	9%	19%	20%	10%	18%	11%	9%	7%
			b							gj	gj		mn			
Mean score	2.86	2.73	2.95	2.90	2.83	2.91	2.78	2.96	2.70	2.82	2.56	2.48	2.90	2.87	3.19	
			a					j								
Standard deviation	1.07	1.17	.98	1.09	1.05	1.08	1.05	.96	1.17	1.18	1.21	1.23	1.06	.94	.95	
Standard error	.05	.08	.07	.07	.07	.06	.08	.07	.13	.11	.22	.23	.12	.12	.13	

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

## J302994 Millenials Savings Tracker

**Q5\_5. For each of the following, are you currently saving more or less than you plan to each month?**

### My education and training

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more	(5.0)	30 3%	19 4%	7 3%	3 1%	2 4%	4 4%	2 3%	- -	4 4%	3 4%	6 5%	4 3%	6 7%	- -
A little more	(4.0)	64 7%	27 7%	18 6%	15 8%	2 5%	9 8%	4 5%	4 5%	13 15%	- -	14 11%	8 6%	3 4%	2 4%
Same as I plan to	(3.0)	212 22%	108 26%	57 20%	32 17%	11 26%	15 14%	20 24%	15 21%	23 26%	26 29%	40 31%	28 21%	14 16%	9 18%
A little less	(2.0)	58 6%	23 6%	18 6%	15 8%	1 3%	7 6%	2 3%	5 7%	2 3%	7 8%	12 9%	9 7%	3 3%	3 6%
A lot less	(1.0)	63 7%	17 4%	31 10%	12 6%	1 1%	9 8%	4 4%	5 8%	5 6%	9 10%	9 7%	7 5%	6 7%	3 7%
I had no plan to save for this		535 56%	226 54%	162 55%	109 59%	24 60%	66 60%	51 61%	42 60%	39 45%	45 50%	47 37%	79 58%	53 63%	31 64%
					j	hj	hj	j				hj	hj	j	hij
<b>NETS</b>															
Net: More		94 10%	46 11%	25 9%	18 9%	4 9%	13 12%	6 8%	4 5%	17 20%	3 4%	21 16%	12 9%	9 11%	2 4%
Net: Less		122 13%	40 9%	48 16%	27 14%	2 4%	16 15%	6 7%	10 14%	7 8%	16 18%	20 16%	16 12%	9 10%	7 14%
Mean score		2.86	3.04	2.65	2.76	3.17	2.81	2.97	2.59	3.18	2.59	2.98	2.86	3.01	2.54
Standard deviation		1.07	.99	1.15	1.05	.87	1.24	.97	.94	1.03	1.04	1.04	1.04	1.31	.97
Standard error		.05	.07	.10	.12	.20	.17	.17	.17	.14	.21	.10	.13	.22	.20

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



### J302994 Millenials Savings Tracker

Q5\_6. For each of the following, are you currently saving more or less than you plan to each month?

**'Rainy day' money**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	46 5%	9 3%	37 6% a	22 4%	25 5%	29 6%	17 4%	28 6%	5 4%	6 3%	6 5%	2 3%	14 7%	7 4%	10 10%
A little more (4.0)	107 11%	35 11%	72 11%	56 12%	51 11%	71 14% f	36 8%	58 13% j	16 11% j	18 10% j	4 3%	7 10%	21 11%	21 13%	15 15%
Same as I plan to (3.0)	327 34%	99 31%	228 35%	152 32%	176 36%	206 40% f	121 27%	194 43% hij	33 24%	44 26%	27 24%	11 17%	61 32% k	71 46% kl	50 51% kl
A little less (2.0)	93 10%	35 11%	59 9%	46 10%	47 10%	47 9%	46 10%	38 8%	22 15% g	17 10%	9 8%	7 11%	22 12%	10 6%	7 7%
A lot less (1.0)	113 12%	43 13%	70 11%	70 15% d	43 9%	54 10%	59 13%	36 8%	24 17% g	24 14% g	21 19% g	11 16% n	25 13% n	15 10%	5 5%
I had no plan to save for this	276 29%	97 31%	178 28%	135 28%	141 29%	110 21% e	166 37%	99 22%	42 29%	62 37% g	47 41% gh	29 43% lmn	45 24% n	31 20%	11 11%
<b>NETS</b>															
Net: More	153 16%	44 14%	109 17%	77 16%	76 16%	100 19% f	53 12%	86 19% j	21 15%	23 14%	9 8%	9 13%	35 19%	28 18%	25 25%
Net: Less	206 21%	77 24%	129 20%	117 24% d	89 19%	101 20%	105 24%	74 16%	46 32% g	40 24% g	30 27% g	18 27% n	47 25% mn	25 16%	12 12%
Mean score	2.83	2.70	2.89 a	2.75	2.91	2.94 f	2.67	3.01 hij	2.57	2.68	2.45	2.53	2.84	2.96 k	3.21 kl
Standard deviation	1.09	1.08	1.09	1.14	1.03	1.05	1.13	1.00	1.16	1.15	1.23	1.25	1.17	.98	.95
Standard error	.04	.06	.05	.06	.06	.05	.07	.05	.11	.10	.15	.20	.10	.09	.11

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

## J302994 Millenials Savings Tracker

**Q5\_6. For each of the following, are you currently saving more or less than you plan to each month?**

### 'Rainy day' money

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	46 5%	29 7%	4 1%	11 6%	2 5%	5 5%	9 11%	2 3%	3 3%	6 6%	3 2%	8 6%	8 9%	- -	1 1%
		b	b	b			ghjmn						jn		
A little more (4.0)	107 11%	58 14%	29 10%	16 8%	6 14%	13 12%	7 9%	5 6%	19 22%	7 8%	14 11%	13 9%	12 14%	6 12%	5 6%
									fgijkn						
Same as I plan to (3.0)	327 34%	166 40%	88 30%	51 28%	10 26%	32 29%	23 28%	25 36%	30 35%	34 37%	56 44%	49 36%	21 24%	19 39%	28 34%
		bc									defl	l			
A little less (2.0)	93 10%	42 10%	34 12%	14 8%	4 9%	7 6%	11 14%	10 14%	5 6%	9 9%	15 11%	14 10%	6 7%	7 14%	7 8%
A lot less (1.0)	113 12%	32 8%	48 16%	27 15%	4 10%	13 12%	6 8%	11 15%	8 9%	12 13%	11 9%	20 15%	10 12%	3 6%	14 17%
			a	a											
I had no plan to save for this	276 29%	93 22%	89 30%	67 36%	14 35%	40 36%	26 31%	19 27%	21 24%	24 26%	30 23%	31 23%	29 34%	14 30%	28 34%
			a	a		jk									
<b>NETS</b>															
Net: More	153 16%	87 21%	33 11%	26 14%	8 19%	18 17%	17 20%	6 9%	22 26%	13 14%	17 13%	21 15%	19 23%	6 12%	6 7%
		b					n		gjk				gin		
Net: Less	206 21%	73 17%	82 28%	41 22%	8 20%	19 18%	18 21%	20 29%	13 15%	21 22%	26 20%	34 25%	16 19%	9 20%	21 25%
			a					h							
Mean score	2.83	3.03	2.55	2.74	2.92	2.87	3.04	2.57	3.06	2.79	2.83	2.75	3.01	2.81	2.49
		bc					gn		gn		n		gn		
Standard deviation	1.09	1.02	1.07	1.21	1.17	1.14	1.21	1.03	1.03	1.12	.91	1.13	1.28	.81	1.05
Standard error	.04	.06	.07	.11	.21	.13	.16	.14	.12	.18	.08	.11	.16	.17	.16

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

## J302994 Millenials Savings Tracker

**Q5\_8. For each of the following, are you currently saving more or less than you plan to each month?**

### A private pension

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	23 2%	2 1%	20 3% a	9 2%	13 3%	18 4% f	4 1%	16 4% i	3 2%	1 1%	- -	- -	6 3%	4 3%	7 7% k
A little more (4.0)	52 5%	11 3%	41 6% a	21 4%	31 6%	37 7% f	15 3%	37 8% ij	5 4%	2 1%	2 2%	4 6%	15 8%	7 5%	12 12% m
Same as I plan to (3.0)	264 27%	47 15%	217 34% a	118 24%	146 30% c	174 34% f	89 20%	201 44% hij	22 15%	13 7%	12 10%	6 9%	57 31% k	80 52% kl	44 45% kl
A little less (2.0)	42 4%	13 4%	29 4%	19 4%	23 5%	24 5%	18 4%	21 5%	8 6%	5 3%	3 2%	2 4%	13 7% n	6 4%	1 1%
A lot less (1.0)	61 6%	24 7%	37 6%	28 6%	33 7%	28 5%	33 7%	24 5%	12 9%	15 9%	7 7%	9 14% mn	15 8%	6 4%	3 3%
I had no plan to save for this	521 54%	220 69% b	301 47%	285 59% d	236 49%	235 45%	287 64% e	154 34%	91 64% g	133 79% gh	88 79% gh	45 67% lmn	81 43% m	51 33%	31 31%
<b>NETS</b>															
Net: More	74 8%	13 4%	61 9% a	31 6%	44 9%	55 11% f	19 4%	53 12% hij	8 6%	3 2%	2 2%	4 6%	21 11%	12 8%	19 20% km
Net: Less	103 11%	37 12%	66 10%	47 10%	56 12%	52 10%	51 11%	45 10%	20 14%	20 12%	10 9%	12 18% mn	28 15% n	13 8%	4 4%
Mean score	2.85	2.54	2.94 a	2.82	2.87	2.98 f	2.62	3.00 hi	2.58	2.17	2.37	2.22	2.84	2.98	3.29 lm
Standard deviation	.97	1.06	.93	.97	.98	.94	1.00	.86	1.15	1.16	1.05	1.21	1.01	.74	.85
Standard error	.05	.10	.05	.06	.07	.05	.09	.05	.16	.17	.21	.25	.10	.07	.11

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

## J302994 Millenials Savings Tracker

**Q5\_8. For each of the following, are you currently saving more or less than you plan to each month?**

### A private pension

Base: All respondents

		TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total		962	422	298	174	44	118	78	74	97	50	158	145	95	68
Weighted Total		962	420	292	185	40	110	83	71	87	91	128	136	85	84
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more	(5.0)	23	15	4	4	-	3	1	1	2	-	2	5	4	2
		2%	4%	1%	2%	-	3%	2%	1%	2%	-	2%	4%	5%	1%
A little more	(4.0)	52	25	13	11	3	7	1	3	7	4	14	7	4	1
		5%	6%	4%	6%	6%	7%	2%	4%	8%	4%	11%	5%	5%	1%
Same as I plan to		264	149	64	35	11	15	26	13	25	22	51	38	21	18
	(3.0)	27%	36%	22%	19%	28%	14%	31%	18%	29%	24%	40%	28%	24%	22%
			bc		e		e		e		egikln	e		eghikln	
A little less	(2.0)	42	13	20	7	-	6	2	4	4	7	6	7	2	2
		4%	3%	7%	4%	-	5%	3%	6%	5%	7%	5%	5%	2%	3%
			a												
A lot less	(1.0)	61	25	26	7	4	7	3	7	3	4	7	9	11	6
		6%	6%	9%	4%	11%	6%	3%	9%	4%	4%	6%	7%	13%	7%
				c									fhjm		
I had no plan to save for this		521	192	165	122	22	71	50	44	44	55	47	70	43	55
		54%	46%	57%	66%	55%	65%	60%	62%	51%	60%	37%	51%	51%	66%
				a	a	j	hijklm	j	j	j	j	j	j	j	jk
<b>NETS</b>															
Net: More		74	40	17	15	3	11	3	4	9	4	17	12	8	2
		8%	10%	6%	8%	6%	10%	3%	5%	11%	4%	13%	9%	9%	3%
											fn				
Net: Less		103	38	46	14	4	13	5	11	8	11	13	16	13	8
		11%	9%	16%	7%	11%	11%	6%	15%	9%	12%	10%	12%	15%	10%
				ac									f		
Mean score		2.85	2.96	2.60	2.96	2.67	2.87	2.90	2.53	3.01	2.70	2.99	2.88	2.71	2.62
			b		b										
Standard deviation		.97	.93	1.02	.98	1.01	1.19	.76	1.08	.90	.81	.85	1.04	1.24	1.00
Standard error		.05	.06	.09	.12	.23	.18	.14	.20	.14	.18	.09	.13	.19	.21

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

### J302994 Millenials Savings Tracker

Q5\_7. For each of the following, are you currently saving more or less than you plan to each month?

**Other**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more (5.0)	22	6	16	8	14	14	8	16	2	2	2	1	6	5	4
	2%	2%	3%	2%	3%	3%	2%	4%	1%	1%	1%	1%	3%	3%	5%
A little more (4.0)	38	11	26	23	15	22	16	18	5	4	3	2	9	7	4
	4%	4%	4%	5%	3%	4%	4%	4%	4%	3%	3%	4%	5%	4%	5%
Same as I plan to (3.0)	214	62	153	89	126	134	81	141	23	26	8	7	42	44	38
	22%	19%	24%	18%	26%	26%	18%	31%	16%	15%	7%	11%	22%	28%	39%
				c	c	f	f	hij	j	j			k	k	kl
A little less (2.0)	43	17	25	21	22	22	21	14	7	10	4	3	4	7	4
	4%	6%	4%	4%	5%	4%	5%	3%	5%	6%	3%	5%	2%	5%	4%
A lot less (1.0)	56	22	34	26	30	28	27	22	10	12	9	10	14	5	3
	6%	7%	5%	5%	6%	6%	6%	5%	7%	7%	8%	16%	8%	3%	3%
												mn			
I had no plan to save for this	590	200	390	315	275	297	293	241	95	115	87	43	112	87	44
	61%	63%	61%	65%	57%	57%	66%	53%	67%	68%	77%	64%	60%	56%	45%
				d		e	e		g	g	g	n	n		
<b>NETS</b>															
Net: More	59	17	43	31	29	36	24	34	7	7	5	3	14	12	9
	6%	5%	7%	6%	6%	7%	5%	8%	5%	4%	4%	4%	8%	7%	9%
Net: Less	98	39	59	46	52	50	48	36	17	22	13	14	19	13	7
	10%	12%	9%	10%	11%	10%	11%	8%	12%	13%	11%	21%	10%	8%	7%
										g		lmn			
Mean score	2.80	2.67	2.87	2.80	2.81	2.87	2.71	2.96	2.63	2.53	2.40	2.13	2.83	2.98	3.06
								hi							
Standard deviation	1.01	1.04	.99	1.02	1.00	.98	1.04	.94	1.08	1.07	1.28	1.17	1.11	.89	.85
Standard error	.05	.09	.07	.07	.07	.06	.09	.07	.15	.13	.25	.23	.13	.11	.12

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

## J302994 Millenials Savings Tracker

**Q5\_7. For each of the following, are you currently saving more or less than you plan to each month?**

### Other

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot more	(5.0)	22 2%	13 3%	4 1%	4 2%	3 3%	1 1%	- -	2 2%	2 2%	3 3%	3 2%	5 6%	- -	2 2%
A little more	(4.0)	38 4%	19 4%	8 3%	9 5%	3 3%	5 6%	4 6%	6 7%	5 5%	4 3%	6 4%	1 1%	1 2%	1 1%
Same as I plan to	(3.0)	214 22%	113 27%	57 20%	31 17%	17 15%	15 19%	12 17%	26 30%	19 21%	41 32%	31 23%	18 21%	11 23%	17 20%
A little less	(2.0)	43 4%	15 4%	16 5%	9 5%	6 5%	4 5%	3 4%	2 2%	3 4%	15 11%	6 4%	1 1%	2 4%	1 1%
A lot less	(1.0)	56 6%	17 4%	23 8%	12 7%	10 9%	2 3%	4 5%	3 4%	8 9%	6 5%	8 6%	5 6%	- -	8 9%
I had no plan to save for this		590 61%	243 58%	184 63%	121 65%	71 65%	55 66%	48 68%	48 55%	55 60%	59 46%	82 61%	56 66%	34 71%	55 66%
					j	j	j	j				j	j	j	j
<b>NETS</b>															
Net: More		59 6%	31 7%	12 4%	13 7%	6 6%	6 7%	4 6%	8 9%	6 7%	8 6%	9 7%	6 7%	1 2%	3 3%
Net: Less		98 10%	32 8%	39 13%	21 11%	16 14%	7 8%	7 10%	6 6%	11 12%	21 16%	14 10%	6 7%	2 4%	9 11%
Mean score	2.80	2.97 b	2.58	2.74	2.97	2.57	2.92	2.73	3.03 e	2.70	2.78	2.83	3.00	2.94	2.58
Standard deviation	1.01	.94	1.03	1.11	1.02	1.19	.91	.96	.88	1.11	.88	1.02	1.21	.47	1.13
Standard error	.05	.07	.10	.14	.26	.18	.18	.20	.14	.25	.10	.14	.21	.15	.23

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

## J302994 Millenials Savings Tracker

### Q6. What is your total outstanding personal debt?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£1,000	64	21	43	27	37	38	26	37	10	10	4	4	16	15	5
	7%	7%	7%	6%	8%	7%	6%	8%	7%	6%	3%	6%	9%	10%	5%
£1,001-£5,000	94	16	78	47	47	62	32	62	17	6	2	11	28	20	20
	10%	5%	12%	10%	10%	12%	7%	14%	12%	4%	2%	17%	15%	13%	20%
			a			f		ij	ij						
Greater than £5,000	53	10	43	23	30	33	20	32	6	5	5	4	13	22	3
	6%	3%	7%	5%	6%	6%	5%	7%	4%	3%	4%	6%	7%	14%	3%
			a					i						ln	
Don't know	199	58	141	103	96	87	112	91	34	32	25	13	26	24	12
	21%	18%	22%	21%	20%	17%	25%	20%	24%	19%	22%	19%	14%	15%	12%
						e									
I do not have any outstanding personal debt	552	212	340	281	270	297	255	230	75	116	77	34	104	74	58
	57%	67%	53%	59%	56%	57%	57%	51%	53%	69%	68%	52%	56%	48%	59%
		b								gh	gh				
Median	2490	1500	3000	2000	2500	2500	2000	3000	2000	1200	2000	2900	3000	4000	2000
Mean score	5538.40	4732.88	5768.68	4869.01	6101.66	6013.85	4736.28	4997.20	4285.83	8646.40	5060.20	4957.00	5123.76	7230.39	4629.59
Standard deviation	8243.48	8112.13	8290.71	7058.34	9115.17	9385.75	5800.08	6712.25	5498.61	15055.54	5255.91	6886.21	8128.28	8825.62	8293.94
Standard error	580.01	1065.17	690.89	676.07	945.20	798.97	725.01	610.20	957.19	3011.11	1662.06	1670.15	1106.12	1212.29	1626.58

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

## J302994 Millenials Savings Tracker

### Q6. What is your total outstanding personal debt?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£1-£1,000	64 7%	31 7%	14 5%	13 7%	1 2%	11 10%	6 8%	3 5%	9 10%	4 4%	12 9%	7 5%	6 7%	2 4%	3 4%
£1,001-£5,000	94 10%	48 11%	35 12%	10 5%	2 5%	4 4%	9 11%	6 9%	6 7%	13 14%	13 10%	16 11%	7 8%	7 15%	11 14%
		c	c							e		e		e	e
Greater than £5,000	53 6%	20 5%	19 7%	10 6%	3 8%	5 5%	3 4%	4 6%	5 6%	4 5%	3 3%	13 9%	6 7%	1 3%	4 5%
											j				
Don't know	199 21%	61 15%	61 21%	64 34%	12 29%	24 22%	18 22%	8 11%	20 23%	15 17%	30 24%	24 18%	16 19%	12 24%	19 23%
			a	ab	g						g				
I do not have any outstanding personal debt	552 57%	260 62%	164 56%	88 48%	23 57%	65 59%	46 56%	49 69%	47 54%	55 61%	70 54%	76 56%	50 59%	26 54%	45 54%
		c						j							
Median	2490	2500	2900	2000	6000	1000	1500	4000	2000	4000	1250	5000	2000	3000	2500
Mean score	5538.40	5483.32	5353.10	6463.89	9108.06	6190.62	5027.31	5170.71	4306.95	5498.83	3243.64	7289.46	7557.38	3229.90	5298.71
											j				
Standard deviation	3243.48	8585.56	6432.72	10963.26	10303.23	11430.81	11154.05	5039.81	5125.71	5688.65	6639.77	7374.59	13241.66	2218.21	6900.05
Standard error	580.01	895.11	785.88	1908.46	3894.26	2383.49	2788.51	1301.27	1146.14	1715.19	1138.71	1264.73	2960.93	838.40	1781.58

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



## 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

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	398	129	269	224	174	237	161	207	68	62	32	30	78	73	39
Weighted Total	410	105	305	199	211	220	191	223	67	53	36	32	83	81	40
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Credit cards	172 42%	24 23%	148 48% a	91 46%	80 38%	100 45%	72 38%	112 50%	25 38%	6 11%	15 43%	19 58%	48 57%	47 58%	20 51%
Overdraft	112 27%	44 41% b	68 22%	57 28%	55 26%	61 28%	51 27%	49 22%	18 26%	27 50%	11 32%	13 41% m	31 38% m	13 16%	8 20%
Bank loans	82 20%	11 10%	71 23% a	38 19%	44 21%	48 22%	34 18%	55 25% i	14 21%	7 13%	3 9%	7 22%	22 26%	23 28%	8 19%
Loans from friends and family	68 16%	24 23% b	43 14%	36 18%	32 15%	37 17%	31 16%	37 17%	8 13%	16 30% ghj	3 8%	6 17%	24 29% m	8 10%	5 13%
Mortgage	65 16%	3 3%	61 20% a	30 15%	34 16%	42 19% f	22 12%	45 20% ij	11 16% i	1 1%	2 5%	2 7%	6 7%	20 24% kl	15 37% kl
Store cards	45 11%	7 7%	38 12%	25 13%	20 9%	21 9%	24 13%	28 13%	3 4%	5 9%	5 14%	3 9%	10 12%	11 14%	6 15%
'Payday' or other similar short-term, high-interest loan	29 7%	5 5%	24 8%	20 10% d	9 4%	13 6%	16 9%	16 7%	4 6%	2 4%	3 10%	- -	6 7%	6 7%	3 8%
Rent arrears	25 6%	4 4%	20 7%	17 8%	8 4%	8 4%	16 9% e	13 6%	4 6%	2 4%	3 10%	- -	5 6%	4 5%	1 4%
Debts related to guarantor loans	22 5%	6 6%	16 5%	8 4%	14 6%	12 5%	10 5%	14 6%	2 3%	4 7%	3 7%	1 3%	3 4%	2 3%	4 10%
Other debts	51 13%	17 16%	35 11%	23 11%	29 14%	17 8%	34 18% e	20 9%	11 16%	6 11%	8 23% g	5 15% l	3 4%	8 9%	2 5%

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

## 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

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
Significance Level: 95%	a	b	c		*d	e	f	*g	h	*i	j	k	l	*m	n
Unweighted Total	398	155	129	88	18	49	31	24	41	19	71	59	39	16	31
Weighted Total	410	160	129	97	18	45	37	22	40	36	58	60	35	22	39
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Credit cards	172 42%	77 48% c	61 47% c	25 26%	9 53%	21 48%	14 37%	8 36%	15 38%	21 57%	21 36%	27 45%	14 41%	6 25%	16 42%
Overdraft	112 27%	28 17%	49 38% a	27 28%	3 15%	12 26%	10 26%	10 47%	8 19%	11 29%	16 27%	16 26%	13 36%	7 31%	8 22%
Bank loans	82 20%	33 21%	27 21%	19 19%	5 26%	4 10%	4 11%	4 17%	9 23%	10 28%	9 16%	14 24%	10 28% e	6 26%	7 19%
Loans from friends and family	68 16%	16 10%	29 22% a	18 19% a	2 11%	9 21%	4 12%	3 13%	5 13%	7 20%	12 20%	11 18%	7 19%	- -	8 20%
Mortgage	65 16%	57 36% bc	1 1%	2 2%	4 22%	7 16% l	6 16% l	3 14%	11 29% jl	2 5%	7 12%	13 22% l	1 2%	3 15%	7 18% l
Store cards	45 11%	13 8%	14 11%	17 18% a	2 12%	3 7%	5 14% n	- -	5 13% n	10 27%	9 15% n	6 10%	4 13% n	- -	- -
'Payday' or other similar short-term, high-interest loan	29 7%	6 4%	10 7%	12 12% a	2 13%	7 15% h	3 9%	1 4%	1 2%	- -	4 7%	2 4%	5 15% h	2 10%	1 4%
Rent arrears	25 6%	5 3%	7 6%	12 12% a	1 6%	1 2%	6 15% e	- -	2 4%	- -	6 10%	5 9%	2 6%	- -	2 5%
Debts related to guarantor loans	22 5%	10 6%	3 2%	9 9% b	1 6%	- -	1 3%	- -	2 5%	2 6%	6 10% e	6 10% e	4 12% e	- -	- -
Other debts	51 13%	13 8%	12 9%	24 25% ab	2 9%	7 16%	3 9%	3 14%	5 11%	6 17%	5 8%	6 10%	4 11%	6 25%	6 14%

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

## 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	962 100%	217 23%	388 40%	195 20%	68 7%	94 10%	605 63%	263 27%	2.87
The future in general	962 100%	128 13%	401 42%	215 22%	113 12%	105 11%	528 55%	329 34%	2.63
Your ability to find a job, if you needed to	962 100%	170 18%	354 37%	218 23%	121 13%	99 10%	525 55%	339 35%	2.67
Your financial situation overall	962 100%	110 11%	398 41%	252 26%	107 11%	95 10%	508 53%	359 37%	2.59
Your career advancement	962 100%	128 13%	370 38%	200 21%	124 13%	141 15%	497 52%	323 34%	2.61
The overall amount of savings you have	962 100%	98 10%	337 35%	236 24%	177 18%	115 12%	434 45%	413 43%	2.42
The amount you are currently saving each month	962 100%	110 11%	322 34%	244 25%	167 17%	120 12%	432 45%	410 43%	2.44
Your ability to buy a home/more expensive home	962 100%	74 8%	210 22%	229 24%	303 31%	147 15%	283 29%	531 55%	2.07
The UK's economic situation	962 100%	64 7%	213 22%	366 38%	178 19%	140 15%	277 29%	544 57%	2.20

## 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			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	98	32	66	39	58	68	30	57	14	16	3	4	14	17	22
	10%	10%	10%	8%	12%	13%	7%	13%	10%	9%	2%	6%	8%	11%	23%
					c	f		j	j	j					klm
Somewhat optimistic (3.0)	337	116	221	162	174	210	127	194	40	59	25	17	69	69	49
	35%	36%	34%	34%	36%	41%	28%	43%	28%	35%	22%	26%	37%	44%	50%
						f		hj		j				k	kl
Somewhat pessimistic (2.0)	236	86	149	124	112	129	107	103	41	44	22	17	54	42	18
	24%	27%	23%	26%	23%	25%	24%	23%	29%	26%	20%	26%	29%	27%	18%
Very pessimistic (1.0)	177	57	120	97	80	77	100	67	34	33	26	18	44	20	7
	18%	18%	19%	20%	17%	15%	22%	15%	24%	19%	23%	26%	24%	13%	7%
						e		g		g		mn	mn		
Don't know	115	26	89	58	57	33	82	32	13	18	36	11	6	7	2
	12%	8%	14%	12%	12%	6%	18%	7%	9%	11%	32%	16%	3%	5%	2%
			a			e					ghi	lmn			
<b>NETS</b>															
Net: Optimistic	434	148	286	202	233	278	157	251	54	75	28	21	83	86	71
	45%	47%	44%	42%	48%	54%	35%	55%	38%	44%	24%	32%	44%	55%	73%
					c	f		hij	j	j				kl	klm
Net: Pessimistic	413	143	269	221	192	206	207	170	75	77	49	35	98	62	25
	43%	45%	42%	46%	40%	40%	46%	38%	53%	45%	43%	52%	52%	40%	26%
						e		g		g		n	mn	n	
Mean score	2.42	2.42	2.42	2.34	2.50	2.56	2.24	2.57	2.26	2.38	2.05	2.14	2.29	2.56	2.89
					c	f		hij		j				kl	klm
Standard deviation	.95	.93	.96	.93	.95	.92	.95	.91	.97	.94	.91	.95	.93	.87	.84
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.08	.07	.11	.12	.07	.07	.09

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

## 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	98 10%	52 12%	23 8%	15 8%	4 10%	11 10%	9 11%	4 6%	8 9%	8 9%	16 12%	18 13%	5 6%	7 14%	9 11%
Somewhat optimistic (3.0)	337 35%	183 44%	93 32%	42 23%	8 19%	31 28%	23 28%	30 42%	30 34%	34 37%	51 40%	50 37%	36 42%	17 35%	28 33%
		bc	c					de			de	d	de		
Somewhat pessimistic (2.0)	236 24%	102 24%	77 26%	42 23%	9 21%	26 24%	21 26%	22 31%	21 25%	21 23%	30 24%	37 27%	17 20%	13 26%	19 23%
Very pessimistic (1.0)	177 18%	54 13%	67 23%	43 23%	13 32%	24 22%	15 18%	8 12%	14 17%	24 26%	15 12%	22 16%	20 23%	4 8%	18 21%
			a	a	ghjkm	j				gjm			j		
Don't know	115 12%	30 7%	33 11%	43 23%	7 17%	18 16%	14 17%	6 9%	14 16%	6 6%	16 13%	10 7%	7 8%	8 17%	10 12%
			ab			k	k		k						
<b>NETS</b>															
Net: Optimistic	434 45%	234 56%	116 40%	57 31%	12 30%	42 38%	32 39%	34 48%	37 43%	41 45%	67 52%	67 50%	41 48%	23 49%	37 44%
		bc									de	d	d		
Net: Pessimistic	413 43%	155 37%	143 49%	85 46%	22 53%	50 46%	36 44%	31 43%	36 41%	44 49%	45 35%	58 43%	37 44%	16 34%	37 44%
			a	a	j										
Mean score	2.42	2.60	2.28	2.20	2.10	2.31	2.38	2.46	2.42	2.30	2.60	2.50	2.34	2.65	2.38
		bc									del	d			
Standard deviation	.95	.88	.95	.99	1.07	1.00	.97	.80	.93	.98	.89	.94	.93	.88	.99
Standard error	.03	.04	.06	.08	.17	.10	.12	.10	.10	.14	.08	.08	.10	.16	.13

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

## 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			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	110	37	72	51	59	71	38	64	18	16	4	8	16	22	19
	11%	12%	11%	11%	12%	14%	9%	14%	13%	9%	3%	13%	9%	14%	19%
						f		j	j	j					l
Somewhat optimistic (3.0)	322	111	211	160	163	201	121	186	35	57	22	15	65	67	51
	34%	35%	33%	33%	34%	39%	27%	41%	24%	34%	19%	22%	35%	43%	53%
						f		hj		j				k	kl
Somewhat pessimistic (2.0)	244	84	159	123	121	135	109	110	38	47	25	18	54	41	20
	25%	27%	25%	26%	25%	26%	24%	24%	27%	28%	22%	27%	29%	27%	20%
Very pessimistic (1.0)	167	52	114	85	82	72	95	54	39	30	29	17	40	17	6
	17%	16%	18%	18%	17%	14%	21%	12%	28%	17%	26%	25%	21%	11%	6%
						e		gi		g		mn	mn		
Don't know	120	32	87	63	57	38	82	37	11	20	34	9	12	8	2
	12%	10%	14%	13%	12%	7%	18%	8%	8%	12%	30%	14%	7%	5%	3%
						e					ghi	mn			
<b>NETS</b>															
Net: Optimistic	432	148	284	210	222	272	160	250	53	73	25	23	81	89	70
	45%	47%	44%	44%	46%	53%	36%	55%	37%	43%	22%	35%	43%	57%	72%
						f		hij	j	j				kl	klm
Net: Pessimistic	410	137	274	207	203	206	204	165	78	77	53	34	94	59	25
	43%	43%	42%	43%	42%	40%	46%	36%	55%	45%	47%	51%	50%	38%	26%
								g	g	g		n	mn		
Mean score	2.44	2.47	2.43	2.42	2.47	2.57	2.28	2.63	2.25	2.40	2.00	2.26	2.33	2.63	2.87
						f		hij		j				kl	klm
Standard deviation	.95	.94	.96	.95	.96	.92	.97	.90	1.04	.92	.91	1.04	.93	.88	.79
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.09	.07	.11	.13	.07	.07	.08

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

## 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	110 11%	65 16% bc	21 7%	15 8%	4 9%	14 13%	10 12%	6 9%	6 7%	9 10%	18 14%	18 13%	7 9%	6 13%	11 13%
Somewhat optimistic (3.0)	322 34%	156 37% c	90 31%	51 28%	10 24%	31 28%	26 31%	29 41%	28 33%	31 33%	42 33%	49 36%	29 34%	22 46% de	26 31%
Somewhat pessimistic (2.0)	244 25%	110 26%	82 28%	42 23%	8 20%	28 25%	19 23%	20 28%	26 30%	25 27%	33 26%	37 27%	25 30%	9 18%	15 17%
Very pessimistic (1.0)	167 17%	50 12%	64 22% a	41 22% a	11 27% gkjm	23 21%	16 19%	9 12%	14 16%	19 21%	18 14%	17 12%	16 19%	5 9%	20 24% k
Don't know	120 12%	39 9%	34 11%	37 20% ab	8 20%	14 13%	12 15%	7 10%	13 15%	7 8%	17 13%	15 11%	8 9%	6 13%	12 15%
<b>NETS</b>															
Net: Optimistic	432 45%	221 53% bc	112 38%	65 35%	13 33%	45 41%	36 43%	36 50%	34 40%	39 43%	61 47%	67 50%	36 42%	28 59% dh	36 43%
Net: Pessimistic	410 43%	160 38%	147 50% a	83 45%	19 47%	51 46% m	35 42%	28 40%	39 45%	44 49%	51 40%	54 40%	41 48% m	13 27%	35 42%
Mean score	2.44	2.62 bc	2.27	2.27	2.18	2.38	2.42	2.52	2.37	2.34	2.55 d	2.57 d	2.36	2.72 d	2.37
Standard deviation	.95	.92	.93	.97	1.04	1.01	.99	.85	.89	.95	.95	.91	.92	.85	1.06
Standard error	.03	.05	.06	.08	.17	.10	.12	.10	.10	.14	.08	.08	.10	.16	.14

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

## 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			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	110	43	67	40	70	75	35	62	17	17	5	8	15	17	21
	11%	13%	10%	8%	15%	15%	8%	14%	12%	10%	5%	12%	8%	11%	21%
					c	f		j	j						lm
Somewhat optimistic (3.0)	398	132	266	203	195	253	145	223	53	69	30	22	79	93	55
	41%	42%	41%	42%	41%	49%	33%	49%	38%	41%	27%	33%	42%	60%	56%
						f		hij		j				kl	kl
Somewhat pessimistic (2.0)	252	92	160	126	126	121	131	98	42	56	29	24	57	29	16
	26%	29%	25%	26%	26%	23%	29%	22%	29%	33%	25%	36%	30%	18%	17%
						e				g		mn	mn		
Very pessimistic (1.0)	107	30	77	59	48	43	64	40	18	13	24	6	25	13	4
	11%	9%	12%	12%	10%	8%	14%	9%	13%	8%	21%	9%	13%	8%	4%
						e					gi		n		
Don't know	95	21	74	52	43	25	70	29	12	14	25	7	11	3	2
	10%	7%	12%	11%	9%	5%	16%	6%	8%	8%	22%	10%	6%	2%	2%
			a			e					ghi	mn			
<b>NETS</b>															
Net: Optimistic	508	175	333	243	265	328	180	285	70	86	35	30	94	110	75
	53%	55%	52%	51%	55%	64%	40%	63%	50%	51%	31%	45%	50%	71%	77%
						f		hij	j	j				kl	kl
Net: Pessimistic	359	122	237	185	174	164	195	138	60	70	53	30	82	42	21
	37%	38%	37%	39%	36%	32%	44%	30%	42%	41%	47%	45%	44%	27%	21%
						e			g	g	g	mn	mn		
Mean score	2.59	2.63	2.57	2.52	2.66	2.73	2.40	2.73	2.54	2.57	2.19	2.53	2.48	2.75	2.95
					c	f		hij	j	j				l	klm
Standard deviation	.86	.85	.87	.85	.87	.82	.88	.83	.89	.80	.91	.85	.84	.77	.75
Standard error	.03	.04	.04	.04	.05	.04	.05	.04	.08	.06	.10	.11	.07	.06	.08

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



## 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	110 11%	58 14% b	25 9%	19 10%	5 12%	8 8%	6 7%	7 10%	12 14%	15 16%	17 13%	16 12%	8 10%	7 14%	9 11%
Somewhat optimistic (3.0)	398 41%	200 48% bc	114 39%	58 31%	14 34%	47 43%	37 44%	33 47%	38 43%	36 39%	51 40%	66 49% l	30 35%	19 39%	29 35%
Somewhat pessimistic (2.0)	252 26%	98 23%	92 31% a	48 26%	8 20%	28 26%	23 28%	17 23%	21 24%	18 20%	34 26%	32 23%	31 37% ik	14 29%	28 33%
Very pessimistic (1.0)	107 11%	33 8%	33 11%	31 17% a	8 20% fhjk	15 14% h	5 7%	8 11%	5 6%	18 19% fhjk	12 9%	11 8%	9 11%	4 8%	12 14%
Don't know	95 10%	30 7%	28 10%	30 16% ab	5 13%	11 10%	12 14%	6 8%	11 13%	6 6%	15 12%	11 8%	6 7%	5 10%	6 8%
<b>NETS</b>															
Net: Optimistic	508 53%	259 62% bc	140 48%	76 41%	19 46%	55 50%	43 52%	40 57%	50 57%	50 55%	68 53%	82 61% ln	38 45%	26 53%	38 45%
Net: Pessimistic	359 37%	131 31%	125 43% a	79 43% a	16 41%	43 40%	28 34%	25 35%	26 30%	36 39%	45 35%	42 31%	41 48% hjk	17 36%	39 47% hk
Mean score	2.59	2.73 bc	2.50	2.41	2.43	2.49	2.61	2.60	2.75 eln	2.55	2.65	2.70 el	2.47	2.67	2.46
Standard deviation	.86	.82	.83	.94	1.00	.86	.75	.85	.81	1.01	.86	.80	.84	.86	.89
Standard error	.03	.04	.05	.08	.16	.08	.09	.10	.09	.15	.07	.07	.09	.15	.11

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

## 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	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	74	24	50	30	44	53	21	47	15	8	-	3	12	19	13
	8%	7%	8%	6%	9%	10%	5%	10%	10%	5%	-	5%	7%	12%	14%	
						f		ij	ij	j						
Somewhat optimistic	(3.0)	210	66	144	100	110	138	72	118	32	39	11	44	36	38	
	22%	21%	22%	21%	23%	27%	16%	26%	23%	23%	9%	16%	23%	23%	39%	
						f		j	j	j					klm	
Somewhat pessimistic	(2.0)	229	80	148	99	129	133	96	119	23	42	18	47	45	25	
	24%	25%	23%	21%	27%	26%	21%	26%	16%	25%	16%	22%	25%	29%	25%	
					c			hj		h						
Very pessimistic	(1.0)	303	110	193	176	127	140	162	114	54	56	51	70	36	16	
	31%	35%	30%	37%	26%	27%	36%	25%	38%	33%	45%	38%	38%	23%	17%	
				d		e		g	g	g	gi	mn	mn			
Don't know		147	38	109	76	71	52	95	55	17	24	33	13	19	5	
	15%	12%	17%	16%	15%	10%	21%	12%	12%	14%	29%	19%	7%	12%	5%	
			a			e					ghi	ln				
<b>NETS</b>																
Net: Optimistic		283	89	194	130	154	191	93	165	47	47	11	56	55	51	
	29%	28%	30%	27%	32%	37%	21%	36%	33%	27%	9%	22%	30%	36%	52%	
						f		ij	j	j				k	klm	
Net: Pessimistic		531	190	341	275	256	273	258	232	77	99	69	118	81	41	
	55%	60%	53%	57%	53%	53%	58%	51%	55%	58%	62%	60%	63%	52%	42%	
		b										n	mn			
Mean score	2.07	2.01	2.10	1.96	2.17	2.22	1.86	2.25	2.06	1.99	1.50	1.86	1.99	2.28	2.52	
					c	f		ij	j	j				kl	kl	
Standard deviation	.99	.98	1.00	.99	.99	1.00	.94	1.00	1.08	.94	.72	.96	.97	1.01	.95	
Standard error	.03	.05	.05	.05	.05	.04	.05	.05	.09	.07	.08	.13	.08	.09	.10	

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

## 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic	(4.0) 74 8%	47 11% bc	14 5%	10 6%	6 14% gl	6 5%	7 9%	3 4%	10 12%	5 6%	10 8%	11 8%	4 5%	6 12%	6 7%
Somewhat optimistic	(3.0) 210 22%	114 27% bc	54 19%	31 17%	6 15%	24 22%	17 21%	23 32% dh	16 19%	16 17%	32 25%	32 24%	17 20%	8 17%	18 22%
Somewhat pessimistic	(2.0) 229 24%	100 24%	73 25%	39 21%	7 18%	23 21%	20 24%	16 23%	22 25%	24 27%	32 25%	32 24%	24 28%	10 21%	18 22%
Very pessimistic	(1.0) 303 31%	101 24%	115 39% a	62 33% a	12 30%	40 36%	22 27%	17 24%	24 27%	39 43% gj	34 26%	42 31%	32 37%	11 23%	30 36%
Don't know	147 15%	58 14%	36 12%	43 23% ab	9 23% i	17 15%	16 19%	12 17%	15 17%	7 7%	21 17%	19 14%	9 11%	13 27% il	11 13%
<b>NETS</b>															
Net: Optimistic	283 29%	160 38% bc	69 24%	41 22%	12 29%	30 28%	25 30%	26 36%	26 30%	21 23%	42 33%	43 32%	20 24%	14 29%	24 29%
Net: Pessimistic	531 55%	201 48%	188 64% ac	101 54%	19 48%	63 57%	42 51%	34 47%	45 52%	64 70% dfghjm	65 51%	74 54%	55 65% gjm	21 44%	49 58%
Mean score	2.07	2.29 bc	1.88	1.93	2.17	1.96	2.15	2.19	2.18	1.84	2.17 l	2.11	1.90	2.25	2.00
Standard deviation	.99	1.01	.93	.97	1.15	.98	1.01	.92	1.05	.94	.98	1.00	.92	1.08	1.01
Standard error	.03	.05	.06	.08	.19	.10	.13	.12	.12	.14	.08	.09	.10	.22	.13

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

## 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			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	64 7%	17 5%	47 7%	31 6%	33 7%	46 f	18 4%	34 8%	14 ij	7 4%	3 3%	5 8%	7 4%	10 6%	17 17%
Somewhat optimistic (3.0)	213 22%	71 22%	142 22%	97 20%	116 24%	114 22%	100 22%	110 24%	38 j	39 j	16 23%	13 20%	50 27%	38 24%	21 21%
Somewhat pessimistic (2.0)	366 38%	118 37%	248 39%	174 36%	192 40%	211 41%	155 35%	182 40%	46 32%	58 34%	44 39%	27 40%	77 41%	77 50%	39 40%
Very pessimistic (1.0)	178 19%	79 25%	99 15%	97 20%	81 17%	95 18%	83 19%	71 16%	28 20%	42 g	20 18%	10 15%	37 20%	21 14%	13 14%
Don't know	140 15%	33 10%	108 17%	82 17%	59 12%	50 10%	91 20%	55 12%	16 12%	22 13%	29 25%	11 17%	16 9%	10 6%	7 8%
<b>NETS</b>															
Net: Optimistic	277 29%	88 28%	189 29%	128 27%	149 31%	160 31%	118 26%	144 32%	52 36%	46 27%	19 17%	18 28%	57 31%	48 31%	38 39%
Net: Pessimistic	544 57%	196 62%	348 54%	271 56%	274 57%	307 59%	238 53%	253 56%	74 52%	101 59%	65 57%	37 55%	113 61%	98 63%	53 54%
Mean score	2.20	2.09	2.25	2.16	2.24	2.24	2.15	2.27	2.30	2.08	2.02	2.24	2.16	2.25	2.46
Standard deviation	.87	.87	.86	.88	.85	.89	.83	.86	.94	.86	.76	.87	.81	.79	.96
Standard error	.03	.05	.04	.04	.04	.04	.05	.04	.08	.06	.09	.11	.06	.07	.10

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

## 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

		TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total		962	422	298	174	44	118	78	74	97	50	158	145	95	68
Weighted Total		962	420	292	185	40	110	83	71	87	91	128	136	85	84
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic	(4.0)	64	32	17	13	2	2	7	3	7	5	12	11	7	5
		7%	8%	6%	7%	6%	2%	8%	4%	8%	6%	10%	8%	8%	6%
								e		e		e			
Somewhat optimistic	(3.0)	213	108	58	36	9	21	20	25	24	9	25	39	17	12
		22%	26%	20%	19%	21%	19%	24%	35%	27%	10%	19%	29%	20%	14%
								i	eijn	in		in		i	
Somewhat pessimistic	(2.0)	366	168	107	61	14	46	30	22	32	46	46	52	31	31
		38%	40%	37%	33%	35%	42%	36%	31%	37%	50%	36%	38%	36%	37%
								g							
Very pessimistic	(1.0)	178	67	61	39	7	24	11	14	11	21	25	20	18	21
		19%	16%	21%	21%	18%	22%	13%	19%	12%	23%	19%	15%	21%	25%
								k						h	
Don't know		140	45	50	36	8	18	15	7	13	10	20	13	12	15
		15%	11%	17%	20%	20%	16%	18%	10%	15%	11%	16%	9%	14%	18%
				a	a			k						k	
<b>NETS</b>															
Net: Optimistic		277	140	75	49	11	23	27	28	31	14	37	51	24	17
		29%	33%	26%	27%	27%	21%	33%	39%	35%	15%	29%	37%	28%	21%
			b					i	ein	ein		ein			
Net: Pessimistic		544	235	167	100	21	69	40	36	43	67	71	72	49	52
		57%	56%	57%	54%	53%	63%	49%	51%	50%	74%	55%	53%	58%	62%
							fh				dfghjkm				
Mean score		2.20	2.28	2.13	2.16	2.19	2.01	2.34	2.27	2.36	1.98	2.23	2.34	2.17	2.02
			b					ein	e	ein		ein			
Standard deviation		.87	.86	.87	.92	.88	.76	.87	.85	.85	.80	.93	.86	.92	.89
Standard error		.03	.04	.05	.08	.15	.08	.11	.10	.09	.12	.08	.07	.10	.12

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

## 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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	170	66	104	72	98	117	53	101	23	32	4	13	27	35	28
	18%	21%	16%	15%	20%	23%	12%	22%	16%	19%	3%	20%	15%	22%	29%
				c		f		j	j	j					l
Somewhat optimistic (3.0)	354	136	218	185	169	216	139	175	56	76	24	23	77	67	42
	37%	43%	34%	38%	35%	42%	31%	39%	39%	45%	21%	35%	41%	43%	43%
		b				f		j	j	j					
Somewhat pessimistic (2.0)	218	74	143	104	114	102	115	97	31	41	31	12	47	34	18
	23%	23%	22%	22%	24%	20%	26%	22%	22%	24%	27%	18%	25%	22%	19%
				e		e									
Very pessimistic (1.0)	121	26	95	64	57	48	73	44	21	10	28	8	25	13	7
	13%	8%	15%	13%	12%	9%	16%	10%	15%	6%	25%	12%	14%	8%	7%
			a			e		i			ghi				
Don't know	99	15	84	56	43	33	65	35	11	10	26	10	10	7	3
	10%	5%	13%	12%	9%	6%	15%	8%	8%	6%	23%	15%	5%	4%	3%
			a			e					ghi	lmn			
<b>NETS</b>															
Net: Optimistic	525	202	322	257	268	333	192	276	79	109	28	36	105	102	70
	55%	64%	50%	53%	56%	64%	43%	61%	56%	64%	25%	54%	56%	66%	71%
		b		f		f		j	j	j					kl
Net: Pessimistic	339	100	239	168	171	150	188	142	52	51	58	20	72	47	25
	35%	31%	37%	35%	35%	29%	42%	31%	37%	30%	52%	30%	39%	30%	25%
				e		e					ghi		n		
Mean score	2.67	2.80	2.59	2.62	2.71	2.83	2.45	2.80	2.62	2.82	2.04	2.73	2.60	2.83	2.97
		b		f		f		j	j	hj				l	l
Standard deviation	.95	.88	.98	.94	.96	.91	.96	.93	.95	.82	.89	.99	.92	.88	.88
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.08	.06	.10	.13	.07	.07	.09

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

## 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	170	81	58	22	7	12	14	11	16	10	27	37	16	5	15
		18%	19%	20%	12%	17%	11%	17%	16%	18%	11%	21%	27%	19%	11%	18%
			c	c								e	ei			
Somewhat optimistic	(3.0)	354	177	104	52	9	39	30	32	24	42	43	54	31	22	28
		37%	42%	36%	28%	23%	35%	36%	45%	28%	46%	34%	40%	36%	46%	34%
			c						dh		dh		d		dh	
Somewhat pessimistic	(2.0)	218	85	66	49	11	29	21	12	26	20	26	27	23	10	13
		23%	20%	23%	27%	28%	27%	25%	17%	30%	21%	20%	20%	27%	21%	15%
										n						
Very pessimistic	(1.0)	121	46	29	35	6	18	8	10	11	14	17	7	7	4	18
		13%	11%	10%	19%	15%	17%	10%	14%	12%	15%	13%	5%	8%	8%	22%
					ab	k	k		k		k	k				fk
Don't know		99	31	34	27	7	12	9	5	10	6	15	10	9	6	9
		10%	7%	12%	15%	17%	11%	11%	8%	12%	6%	12%	8%	10%	13%	10%
				a	a											
<b>NETS</b>																
Net: Optimistic	525	258	163	74	16	50	45	43	40	52	70	91	46	28	44	
	55%	61%	56%	40%	40%	46%	54%	61%	46%	57%	55%	67%	55%	58%	52%	
		c	c					de				dehjn				
Net: Pessimistic	339	131	95	84	17	47	29	23	37	34	43	34	29	14	31	
	35%	31%	33%	46%	43%	43%	35%	32%	42%	37%	34%	25%	35%	29%	37%	
				ab	k	k			k							
Mean score	2.67	2.75	2.75	2.38	2.50	2.45	2.69	2.67	2.59	2.56	2.70	2.96	2.73	2.71	2.54	
		c	c								e	defghijn	e			
Standard deviation	.95	.92	.93	.98	1.02	.93	.92	.95	.97	.91	1.00	.86	.89	.82	1.08	
Standard error	.03	.05	.06	.08	.17	.09	.11	.11	.10	.13	.08	.07	.10	.15	.14	

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

## 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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	128	56	72	56	72	83	44	62	18	32	5	8	16	23	19
	13%	18%	11%	12%	15%	16%	10%	14%	12%	19%	4%	12%	9%	15%	19%
		b		f		j		j		j					l
Somewhat optimistic (3.0)	370	136	233	178	191	236	134	198	57	81	16	27	72	78	53
	38%	43%	36%	37%	40%	46%	30%	44%	40%	48%	14%	40%	38%	50%	54%
		b		f		j		j		j				l	l
Somewhat pessimistic (2.0)	200	67	132	96	104	106	93	103	26	32	26	11	48	33	15
	21%	21%	21%	20%	22%	21%	21%	23%	18%	19%	24%	16%	26%	21%	15%
Very pessimistic (1.0)	124	25	99	62	62	49	74	49	23	8	26	12	37	11	7
	13%	8%	15%	13%	13%	10%	17%	11%	16%	5%	23%	18%	20%	7%	7%
		a		e		i		i		gi		mn			
Don't know	141	33	108	88	53	41	100	39	19	16	38	10	14	11	4
	15%	10%	17%	18%	11%	8%	22%	9%	13%	10%	34%	15%	8%	7%	4%
			a	d		e					ghi	n			
<b>NETS</b>															
Net: Optimistic	497	192	305	235	263	319	178	260	74	113	21	34	88	101	72
	52%	60%	47%	49%	55%	62%	40%	58%	52%	67%	19%	51%	47%	65%	73%
		b		f		j		j		ghj				l	kl
Net: Pessimistic	323	93	231	158	165	156	168	153	48	40	53	23	85	43	22
	34%	29%	36%	33%	34%	30%	38%	34%	34%	24%	47%	34%	45%	28%	22%
		a		e		i		i		ghi		mn			
Mean score	2.61	2.78	2.52	2.58	2.64	2.74	2.43	2.66	2.56	2.90	2.00	2.53	2.39	2.78	2.89
		b		f		j		j		ghj				l	kl
Standard deviation	.92	.86	.94	.92	.92	.87	.97	.88	.95	.79	.93	.98	.93	.80	.80
Standard error	.03	.05	.04	.04	.05	.04	.06	.04	.08	.06	.11	.13	.07	.07	.09

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



## J302994 Millenials Savings Tracker

### Q8\_7. How optimistic or pessimistic do you feel about each of the following?

#### Your career advancement

Base: All respondents

		TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total		962	422	298	174	44	118	78	74	97	50	158	145	95	68
Weighted Total		962	420	292	185	40	110	83	71	87	91	128	136	85	84
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic	(4.0)	128	60	37	24	6	14	9	9	13	9	23	18	9	11
		13%	14%	13%	13%	14%	12%	11%	12%	15%	10%	18%	14%	11%	13%
Somewhat optimistic	(3.0)	370	172	115	60	9	34	37	27	33	45	46	56	32	26
		38%	41%	39%	32%	21%	31%	45%	38%	38%	50%	36%	41%	38%	31%
			c				de		d	den		d		de	
Somewhat pessimistic	(2.0)	200	87	64	32	11	29	15	17	17	13	29	29	16	17
		21%	21%	22%	17%	27%	26%	19%	24%	19%	15%	23%	22%	19%	20%
Very pessimistic	(1.0)	124	51	34	31	5	15	7	5	9	18	12	15	19	15
		13%	12%	12%	17%	12%	13%	9%	7%	11%	20%	9%	11%	23%	18%
										gj			fg	hjk	g
Don't know		141	50	43	39	10	19	14	14	14	6	19	17	9	15
		15%	12%	15%	21%	26%	17%	17%	20%	16%	6%	14%	13%	10%	18%
				a	ikl		i								
<b>NETS</b>															
Net: Optimistic		497	232	152	83	14	48	46	35	47	54	68	74	41	37
		52%	55%	52%	45%	36%	43%	56%	50%	54%	59%	53%	55%	49%	44%
			c				d		d	d	d	d		den	
Net: Pessimistic		323	138	98	63	15	43	23	22	26	32	41	44	35	32
		34%	33%	34%	34%	38%	40%	27%	30%	30%	35%	32%	32%	41%	38%
Mean score		2.61	2.65	2.62	2.52	2.52	2.51	2.70	2.69	2.70	2.52	2.72	2.66	2.41	2.47
											l			l	
Standard deviation		.92	.91	.90	1.00	.99	.94	.83	.84	.92	.94	.92	.89	1.00	1.00
Standard error		.03	.05	.06	.09	.17	.10	.10	.11	.10	.14	.08	.08	.11	.13

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

## 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

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	217 23%	61 19%	156 24%	95 20%	122 25%	137 27%	79 18%	142 31%	28 20%	23 13%	11 10%	18 27%	36 19%	52 33%	37 38%
					c	f		hij	j					l	l
Somewhat optimistic (3.0)	388 40%	149 47%	240 37%	204 42%	185 38%	232 45%	157 35%	187 41%	58 41%	85 50%	26 23%	27 40%	85 45%	74 47%	38 39%
		b				f		j	j		gj				
Somewhat pessimistic (2.0)	195 20%	63 20%	133 21%	97 20%	98 20%	82 16%	113 25%	71 16%	34 24%	37 22%	33 29%	11 16%	46 25%	20 13%	14 15%
						e			g		g		m		
Very pessimistic (1.0)	68 7%	20 6%	48 7%	35 7%	33 7%	36 7%	32 7%	29 6%	9 6%	8 5%	16 15%	6 8%	14 7%	6 4%	6 6%
											ghi				
Don't know	94 10%	25 8%	69 11%	50 10%	44 9%	29 6%	65 15%	25 5%	12 9%	16 10%	26 23%	5 8%	7 4%	3 2%	2 2%
						e					ghi				
<b>NETS</b>															
Net: Optimistic	605 63%	210 66%	395 61%	299 62%	306 64%	369 72%	236 53%	328 73%	86 61%	107 63%	37 33%	45 68%	120 64%	126 81%	76 78%
						f		hij	j	j				kl	l
Net: Pessimistic	263 27%	83 26%	180 28%	132 27%	131 27%	118 23%	145 32%	99 22%	43 30%	46 27%	49 44%	16 25%	60 32%	26 17%	20 21%
						e			g		ghi		m		
Mean score	2.87	2.86	2.87	2.83	2.90	2.97	2.74	3.03	2.81	2.79	2.37	2.94	2.79	3.13	3.12
						f		hij	j	j				l	l
Standard deviation	.88	.82	.90	.86	.89	.86	.88	.87	.85	.76	.94	.92	.85	.79	.88
Standard error	.03	.04	.04	.04	.05	.04	.05	.04	.07	.06	.10	.12	.07	.07	.09

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

## 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

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	217	111	62	31	6	21	11	14	17	33	30	32	14	13	24
		23%	26%	21%	16%	16%	19%	14%	20%	20%	36%	23%	24%	17%	28%	28%
			c							defhl					f	
Somewhat optimistic	(3.0)	388	182	114	68	13	44	39	31	39	30	46	65	39	17	27
		40%	43%	39%	37%	32%	40%	47%	43%	45%	32%	36%	48%	46%	35%	33%
												jn				
Somewhat pessimistic	(2.0)	195	73	66	43	12	27	16	18	16	14	27	22	16	11	17
		20%	17%	23%	23%	30%	25%	19%	25%	18%	15%	21%	16%	19%	23%	20%
Very pessimistic	(1.0)	68	18	21	23	4	7	8	3	5	10	9	6	8	-	9
		7%	4%	7%	13%	10%	6%	9%	4%	6%	11%	7%	5%	9%	-	10%
				ab						m						
Don't know		94	36	29	20	5	11	10	5	10	5	16	10	8	7	6
		10%	8%	10%	11%	13%	10%	12%	8%	12%	5%	13%	7%	9%	14%	8%
<b>NETS</b>																
Net: Optimistic		605	293	177	98	19	65	50	45	56	62	76	97	53	30	51
		63%	70%	61%	53%	48%	59%	60%	63%	65%	68%	59%	72%	63%	63%	61%
			bc								d		dej			
Net: Pessimistic		263	91	87	67	16	34	23	21	21	24	36	28	24	11	26
		27%	22%	30%	36%	39%	31%	28%	29%	24%	26%	28%	21%	28%	23%	31%
			a	a	a	k										
Mean score		2.87	3.00	2.83	2.64	2.62	2.80	2.73	2.86	2.89	2.98	2.87	2.98	2.78	3.06	2.86
			bc	c								df		d		
Standard deviation		.88	.82	.88	.94	.92	.85	.85	.81	.82	1.01	.90	.80	.87	.78	.99
Standard error		.03	.04	.05	.08	.15	.08	.10	.10	.09	.15	.08	.07	.09	.14	.12

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

## 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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very optimistic (4.0)	128	48	80	60	67	81	46	62	24	28	5	12	20	18	14
	13%	15%	12%	13%	14%	16%	10%	14%	17%	16%	4%	18%	10%	12%	14%
						f		j	j	j					
Somewhat optimistic (3.0)	401	148	252	193	207	240	160	211	51	80	35	26	79	82	57
	42%	47%	39%	40%	43%	47%	36%	47%	36%	47%	31%	40%	42%	52%	59%
		b				f		hj		hj					kl
Somewhat pessimistic (2.0)	215	66	150	114	102	113	103	99	31	34	29	13	48	42	12
	22%	21%	23%	24%	21%	22%	23%	22%	22%	20%	26%	20%	26%	27%	13%
													n	n	
Very pessimistic (1.0)	113	31	83	54	59	49	65	45	21	12	19	5	28	8	10
	12%	10%	13%	11%	12%	9%	15%	10%	15%	7%	17%	8%	15%	5%	11%
						e			i		gi		m		
Don't know	105	25	80	59	46	34	71	35	15	15	24	10	12	6	4
	11%	8%	12%	12%	10%	7%	16%	8%	10%	9%	21%	14%	7%	4%	4%
			a			e					ghi	mn			
<b>NETS</b>															
Net: Optimistic	528	196	332	253	275	321	207	273	75	108	40	39	98	100	71
	55%	62%	51%	53%	57%	62%	46%	60%	53%	64%	35%	58%	53%	64%	73%
		b				f		j	j	hj				l	l
Net: Pessimistic	329	97	232	168	161	161	168	144	52	47	48	19	76	50	23
	34%	30%	36%	35%	33%	31%	38%	32%	37%	28%	43%	28%	41%	32%	23%
						e					gi		n		
Mean score	2.63	2.73	2.58	2.61	2.65	2.73	2.50	2.70	2.60	2.80	2.28	2.79	2.51	2.74	2.79
		b				f		j	j	j		l		l	l
Standard deviation	.89	.86	.91	.88	.90	.86	.92	.85	.98	.83	.87	.89	.89	.74	.83
Standard error	.03	.04	.04	.04	.05	.04	.05	.04	.08	.06	.10	.12	.07	.06	.09

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

## 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very optimistic	(4.0)	128	64	31	26	3	10	14	7	10	7	21	24	9	8	16
		13%	15%	11%	14%	7%	9%	16%	10%	12%	8%	16%	18%	10%	16%	19%
												e				
Somewhat optimistic	(3.0)	401	198	117	62	16	42	33	30	35	52	50	59	38	20	26
		42%	47%	40%	34%	39%	38%	40%	43%	40%	57%	39%	44%	45%	41%	31%
											ejn					
Somewhat pessimistic	(2.0)	215	83	77	42	9	26	19	19	17	13	29	30	20	11	23
		22%	20%	26%	23%	23%	23%	23%	27%	19%	14%	22%	22%	24%	23%	28%
				a												
Very pessimistic	(1.0)	113	42	34	28	6	15	5	9	13	14	11	14	8	5	14
		12%	10%	12%	15%	15%	14%	6%	12%	15%	15%	8%	10%	10%	10%	17%
																f
Don't know		105	33	33	27	7	17	12	6	12	6	17	8	10	5	5
		11%	8%	11%	15%	16%	16%	14%	9%	14%	6%	14%	6%	12%	10%	6%
				a		k	k	k		k		k				
<b>NETS</b>																
Net: Optimistic		528	262	148	88	19	52	47	37	45	59	71	84	46	27	41
		55%	62%	51%	47%	46%	47%	57%	52%	52%	65%	56%	62%	55%	56%	49%
			bc								e		e			
Net: Pessimistic		329	125	111	70	15	41	24	28	29	27	39	44	28	16	37
		34%	30%	38%	38%	38%	37%	29%	39%	34%	29%	31%	32%	33%	33%	44%
				a												
Mean score		2.63	2.73	2.56	2.54	2.46	2.50	2.78	2.54	2.57	2.61	2.74	2.74	2.62	2.69	2.55
			bc					e			e	e				
Standard deviation		.89	.86	.87	.96	.89	.89	.84	.86	.94	.85	.88	.89	.83	.90	1.01
Standard error		.03	.04	.05	.08	.14	.09	.10	.10	.10	.12	.07	.08	.09	.16	.13

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

## J302994 Millenials Savings Tracker

**Q9\_SUM. How, if at all, have each of the following varied in the past six months?**

### SUMMARY TABLE

Base: All respondents

	Total	Increased	Stayed the same	Decreased	Don't know	Not applicable	Mean
Pressure to save for the future	962 100%	340 35%	403 42%	62 6%	80 8%	78 8%	2.35
Bills	962 100%	261 27%	458 48%	95 10%	64 7%	84 9%	2.21
Your salary	962 100%	240 25%	411 43%	107 11%	54 6%	150 16%	2.18
Cost of rent or mortgage	962 100%	170 18%	461 48%	81 8%	60 6%	190 20%	2.12
Your ability to finance recreational activities/social life	962 100%	141 15%	477 50%	211 22%	70 7%	63 7%	1.92
Your ability to adequately save for the future	962 100%	125 13%	477 50%	212 22%	84 9%	64 7%	1.89
Other sources of income (excluding your salary)	962 100%	97 10%	472 49%	129 13%	76 8%	187 19%	1.95
The amount of money you borrow each month	962 100%	89 9%	345 36%	94 10%	72 7%	361 38%	1.99

### J302994 Millenials Savings Tracker

Q9\_1. How, if at all, have each of the following varied in the past six months?

**Your salary**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	240	89	151	114	127	154	86	145	43	36	6	25	53	59	34
		25%	28%	23%	24%	26%	30%	19%	32%	30%	21%	5%	37%	28%	38%	34%
						f		ij		j		j				
Stayed the same	(2.0)	411	101	310	198	213	228	184	239	61	49	29	22	97	76	56
		43%	32%	48%	41%	44%	44%	41%	53%	43%	29%	26%	33%	52%	49%	57%
				a					hij		ij			k	k	k
Decreased	(1.0)	107	31	76	65	42	58	49	41	22	14	19	13	25	16	7
		11%	10%	12%	13%	9%	11%	11%	9%	16%	8%	16%	19%	14%	10%	7%
					d					gi		gi		n		
Don't know		54	20	34	27	27	19	35	14	10	8	11	1	4	2	-
		6%	6%	5%	6%	6%	4%	8%	3%	7%	5%	10%	1%	2%	1%	-
							e			g		g				
Not applicable		150	76	74	77	73	57	92	13	6	61	48	6	8	3	2
		16%	24%	11%	16%	15%	11%	21%	3%	4%	36%	43%	9%	4%	2%	2%
			b				e				gh	gh		mn		
Mean score	2.18	2.26	2.14	2.13	2.22	2.22	2.12	2.24	2.17	2.22	1.76	2.20	2.16	2.29	2.28	
		b			f			j	j	j						
Standard deviation	.65	.69	.63	.68	.63	.66	.64	.62	.70	.68	.64	.77	.65	.64	.58	
Standard error	.02	.04	.03	.03	.04	.03	.04	.03	.06	.06	.09	.10	.05	.05	.06	

Columns Tested: a,b - c,d - e,f - g,h,ij - k,l,m,n



## J302994 Millenials Savings Tracker

**Q9\_1. How, if at all, have each of the following varied in the past six months?**

### Your salary

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	240	110	75	38	5	14	20	19	25	31	27	35	23	14	27
		25%	26%	26%	21%	12%	12%	25%	27%	29%	34%	21%	26%	27%	29%	33%
							e	e	de	de		e	de	e	de	
Stayed the same	(2.0)	411	201	114	73	23	51	37	31	36	32	59	56	36	24	27
		43%	48%	39%	39%	56%	46%	45%	43%	41%	35%	46%	41%	43%	49%	32%
			b		in											
Decreased	(1.0)	107	46	35	21	4	10	10	8	8	8	18	16	13	-	11
		11%	11%	12%	11%	11%	9%	13%	11%	9%	9%	14%	12%	15%	-	13%
								m	m		m	m	m			m
Don't know		54	13	24	14	1	8	6	5	7	2	9	5	3	5	2
		6%	3%	8%	7%	3%	7%	8%	7%	8%	2%	7%	4%	4%	11%	2%
				a	a											
Not applicable		150	50	45	40	7	27	8	8	11	18	15	24	10	5	16
		16%	12%	15%	21%	18%	25%	10%	11%	13%	20%	11%	17%	12%	11%	19%
				a	a		fg hij									
Mean score	2.18	2.18	2.18	2.13	2.01	2.05	2.15	2.19	2.25	2.32	2.09	2.17	2.14	2.37	2.25	
									e	de						
Standard deviation	.65	.64	.68	.66	.54	.56	.66	.67	.65	.67	.65	.67	.70	.49	.73	
Standard error	.02	.03	.04	.06	.09	.06	.08	.09	.07	.11	.06	.06	.08	.09	.10	

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



### J302994 Millenials Savings Tracker

Q9\_2. How, if at all, have each of the following varied in the past six months?

**Other sources of income (excluding your salary)**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	97	63	50	47	53	44	48	21	15	4	7	20	13	16
	10%	11%	10%	10%	10%	10%	10%	11%	15%	9%	3%	11%	11%	8%	16%
								j	j						
Stayed the same	(2.0)	472	343	221	252	282	190	260	65	75	35	35	91	95	67
	49%	41%	53%	46%	52%	55%	43%	57%	46%	44%	31%	53%	49%	61%	69%
			a		c	f		hij	j	j				l	kl
Decreased	(1.0)	129	87	70	59	63	66	50	13	28	22	10	30	21	3
	13%	13%	13%	15%	12%	12%	15%	11%	9%	16%	20%	15%	16%	13%	3%
											gh	n	n	n	
Don't know		76	46	39	37	33	43	24	16	15	11	4	12	3	1
	8%	9%	7%	8%	8%	6%	10%	5%	11%	9%	10%	5%	6%	2%	1%
									g				n		
Not applicable		187	106	101	86	85	102	70	27	36	41	11	33	24	11
	19%	26%	16%	21%	18%	17%	23%	16%	19%	22%	36%	16%	18%	16%	11%
		b				e					ghi				
Mean score	1.95	1.96	1.95	1.94	1.97	1.97	1.93	1.99	2.08	1.89	1.69	1.95	1.93	1.94	2.15
								j	ij	j				klm	
Standard deviation	.57	.61	.55	.59	.54	.54	.60	.52	.59	.59	.58	.58	.59	.51	.45
Standard error	.02	.04	.03	.03	.03	.03	.04	.03	.06	.05	.08	.08	.05	.05	.05

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



## J302994 Millenials Savings Tracker

**Q9\_2. How, if at all, have each of the following varied in the past six months?**

### Other sources of income (excluding your salary)

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	97	45	30	17	1	7	7	11	7	11	11	16	10	5	10
		10%	11%	10%	9%	3%	7%	9%	16%	8%	12%	9%	12%	11%	10%	12%
Stayed the same	(2.0)	472	237	124	86	24	53	43	36	48	38	60	66	41	26	38
		49%	56%	42%	46%	59%	48%	51%	50%	55%	42%	47%	49%	48%	54%	46%
			bc													
Decreased	(1.0)	129	43	53	24	5	17	10	10	6	16	22	15	12	6	8
		13%	10%	18%	13%	13%	16%	13%	14%	7%	18%	17%	11%	15%	13%	10%
				a			h			h	h					
Don't know		76	20	28	20	3	9	9	5	12	4	11	12	4	4	5
		8%	5%	10%	11%	6%	8%	11%	7%	14%	4%	8%	9%	5%	7%	6%
				a	a					l						
Not applicable		187	75	58	38	7	24	14	9	13	22	24	26	18	7	23
		19%	18%	20%	20%	17%	22%	17%	13%	15%	24%	19%	19%	21%	15%	27%
															g	
Mean score	1.95	2.01	1.89	1.94	1.87	1.87	1.95	2.02	2.02	1.92	1.88	2.01	1.95	1.97	2.03	
		b														
Standard deviation	.57	.52	.62	.57	.46	.55	.54	.61	.47	.65	.59	.57	.60	.55	.57	
Standard error	.02	.03	.04	.05	.08	.06	.07	.08	.06	.11	.06	.06	.07	.11	.08	

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

## J302994 Millenials Savings Tracker

**Q9\_3. How, if at all, have each of the following varied in the past six months?**

### Cost of rent or mortgage

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	170	70	100	81	89	92	79	82	20	42	12	13	43	33	12
		18%	22%	16%	17%	19%	18%	18%	18%	14%	25%	11%	19%	23%	21%	12%
			b							hj			n			
Stayed the same	(2.0)	461	110	352	234	228	277	184	262	67	55	39	27	96	93	66
		48%	35%	55%	49%	47%	54%	41%	58%	47%	33%	35%	40%	51%	60%	67%
				a			f		hij	ij				k	kl	
Decreased	(1.0)	81	32	49	46	36	49	33	34	16	16	9	10	20	7	10
		8%	10%	8%	10%	7%	9%	7%	8%	11%	10%	8%	15%	10%	4%	10%
													m	m		
Don't know		60	23	37	33	27	26	34	16	12	9	13	2	5	3	1
		6%	7%	6%	7%	6%	5%	8%	3%	9%	5%	12%	3%	3%	2%	1%
										g		gi				
Not applicable		190	83	107	88	102	73	117	58	27	47	39	15	24	19	9
		20%	26%	17%	18%	21%	14%	26%	13%	19%	28%	35%	22%	13%	12%	10%
			b				e				gh	gh	n			
Mean score	2.12	2.18	2.10	2.10	2.15	2.10	2.16	2.13	2.04	2.22	2.06	2.05	2.15	2.20	2.02	
										h				n		
Standard deviation	.58	.67	.54	.59	.58	.57	.60	.54	.59	.68	.59	.68	.61	.51	.50	
Standard error	.02	.04	.03	.03	.03	.03	.04	.03	.06	.06	.08	.10	.05	.05	.06	

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

## J302994 Millenials Savings Tracker

**Q9\_3. How, if at all, have each of the following varied in the past six months?**

### Cost of rent or mortgage

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0) 170 18%	54 13%	81 28% ac	33 18%	6 14%	13 12%	12 15%	14 19%	17 20%	23 26% em	21 16%	26 19%	17 20%	4 8%	18 21%
Stayed the same	(2.0) 461 48%	233 56% bc	132 45%	79 43%	18 45%	56 51%	45 54% j	35 50%	41 48%	36 39%	52 40%	65 48%	45 54% j	26 54%	42 50%
Decreased	(1.0) 81 8%	35 8%	24 8%	16 9%	4 11%	7 6%	7 8%	4 6%	5 5%	8 9%	15 12%	15 11%	4 5%	3 6%	10 12%
Don't know	60 6%	10 2%	24 8% a	17 9% a	1 3%	8 7% n	7 8% n	5 7% n	6 7% n	4 4% n	12 9% n	9 6% n	3 4% n	5 10% n	- -
Not applicable	190 20%	87 21% b	31 11%	40 22% b	11 26%	26 24%	12 15%	13 18%	17 20%	21 23%	28 22%	21 16%	15 18%	10 22%	15 17%
Mean score	2.12	2.06	2.24 a	2.13	2.05	2.08	2.09	2.17	2.20	2.23	2.07	2.10	2.19	2.02	2.11
Standard deviation	.58	.52	.62	.60	.60	.51	.54	.56	.56	.65	.64	.61	.53	.46	.62
Standard error	.02	.03	.04	.05	.11	.06	.07	.08	.07	.11	.06	.06	.06	.09	.08

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

### J302994 Millenials Savings Tracker

Q9\_4. How, if at all, have each of the following varied in the past six months?

**Bills**

Base: All respondents

Significance Level: 95%

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	261	75	186	120	142	135	126	129	38	38	30	15	68	49	17
		27%	24%	29%	25%	29%	26%	28%	29%	27%	22%	27%	22%	37%	32%	17%
													kn	n		
Stayed the same	(2.0)	458	137	321	230	228	275	183	235	75	74	38	36	81	86	67
		48%	43%	50%	48%	47%	53%	41%	52%	53%	43%	34%	54%	44%	55%	69%
			a				f		ij	j				l	lm	
Decreased	(1.0)	95	34	60	51	44	47	47	49	8	16	15	8	23	14	9
		10%	11%	9%	11%	9%	9%	11%	11%	6%	9%	13%	12%	12%	9%	10%
												h				
Don't know		64	20	45	33	31	29	36	23	11	9	11	4	8	3	1
		7%	6%	7%	7%	6%	6%	8%	5%	8%	5%	10%	6%	5%	2%	1%
Not applicable		84	51	33	47	37	30	53	17	8	33	18	4	6	3	3
		9%	16%	5%	10%	8%	6%	12%	4%	6%	19%	16%	6%	3%	2%	3%
			b				e				gh	gh				
Mean score	2.21	2.17	2.22	2.17	2.24	2.19	2.22	2.19	2.25	2.17	2.19	2.12	2.26	2.24	2.08	
Standard deviation	.63	.65	.62	.63	.63	.60	.66	.63	.57	.63	.72	.62	.68	.61	.53	
Standard error	.02	.04	.03	.03	.03	.03	.04	.03	.05	.05	.08	.08	.05	.05	.06	

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

## J302994 Millenials Savings Tracker

**Q9\_4. How, if at all, have each of the following varied in the past six months?**

### Bills

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	261 27%	106 25%	91 31%	51 27%	13 32%	30 28%	22 26%	21 30%	22 25%	33 36%	27 21%	38 28%	25 30%	10 21%	21 25%
Stayed the same	(2.0)	458 48%	218 52% b	125 43%	82 44%	15 38%	49 45%	41 49%	34 47%	44 50%	31 34%	60 47%	65 48%	48 56% di	28 59% i	44 53% i
Decreased	(1.0)	95 10%	34 8%	36 12%	20 11%	4 10%	8 8%	8 10%	6 8%	7 8%	14 15%	15 12%	16 12%	5 6%	4 8%	7 8%
Don't know		64 7%	18 4%	24 8% a	17 9% a	4 9%	7 7%	6 8%	6 8%	8 9%	4 4%	10 8%	8 6%	5 5%	4 7%	3 4%
Not applicable		84 9%	43 10% b	17 6%	15 8%	5 11% l	14 13% l	6 7%	5 7%	6 7%	9 10% l	16 13% l	9 6%	2 2%	2 5%	9 11% l
Mean score	2.21	2.20	2.22	2.20	2.27	2.25	2.19	2.26	2.20	2.25	2.12	2.18	2.25	2.16	2.20	
Standard deviation	.63	.59	.68	.65	.68	.62	.62	.62	.60	.74	.64	.65	.57	.56	.59	
Standard error	.02	.03	.04	.05	.11	.06	.08	.08	.07	.11	.06	.06	.06	.10	.08	

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

## J302994 Millenials Savings Tracker

**Q9\_5. How, if at all, have each of the following varied in the past six months?**

### Your ability to finance recreational activities/social life

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	141	68	73	65	76	81	60	71	19	33	9	6	29	27	17
	15%	21%	11%	14%	16%	16%	13%	16%	13%	19%	8%	9%	16%	17%	18%	
		b						j		j						
Stayed the same	(2.0)	477	141	335	233	243	287	190	258	71	74	40	36	87	100	62
	50%	45%	52%	49%	51%	56%	43%	57%	50%	44%	35%	53%	47%	64%	64%	
			a			f		ij	j					l	l	
Decreased	(1.0)	211	72	139	106	106	109	102	88	31	41	32	18	55	22	14
	22%	23%	22%	22%	22%	21%	23%	19%	22%	24%	29%	27%	30%	14%	14%	
											g	mn	mn			
Don't know		70	20	49	40	29	24	46	21	12	10	13	4	10	2	3
	7%	6%	8%	8%	6%	5%	10%	e	5%	8%	6%	12%	5%	5%	1%	3%
								e				g		m		
Not applicable		63	15	48	37	27	15	48	14	8	12	18	3	5	5	2
	7%	5%	7%	8%	6%	3%	11%	e	3%	6%	7%	16%	5%	3%	3%	2%
								e			g	ghi				
Mean score	1.92	1.99	1.88	1.90	1.93	1.94	1.88	1.96	1.90	1.95	1.71	1.79	1.85	2.03	2.04	
		b						j	j	j				kl	kl	
Standard deviation	.65	.71	.61	.64	.65	.63	.67	.62	.64	.71	.66	.60	.69	.57	.58	
Standard error	.02	.04	.03	.03	.03	.03	.04	.03	.06	.05	.07	.08	.05	.05	.06	

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

## J302994 Millenials Savings Tracker

**Q9\_5. How, if at all, have each of the following varied in the past six months?**

### Your ability to finance recreational activities/social life

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	141	60	41	29	4	12	13	12	14	13	21	20	14	7	12
		15%	14%	14%	16%	10%	11%	15%	17%	17%	14%	17%	15%	16%	14%	14%
Stayed the same	(2.0)	477	254	122	71	21	56	45	38	42	48	58	62	49	23	35
		50%	61%	42%	38%	53%	51%	54%	54%	49%	52%	45%	46%	58%	47%	41%
			bc										n			
Decreased	(1.0)	211	73	87	41	10	19	13	12	20	16	27	38	17	12	29
		22%	17%	30%	22%	24%	18%	15%	17%	23%	17%	21%	28%	20%	24%	35%
				a								f				efgijl
Don't know		70	20	21	19	1	11	10	7	7	2	11	10	4	4	2
		7%	5%	7%	10%	3%	10%	13%	10%	8%	2%	8%	7%	5%	7%	3%
				a				in								
Not applicable		63	13	21	25	4	12	2	2	3	13	12	7	1	3	5
		7%	3%	7%	13%	9%	11%	2%	3%	4%	14%	9%	5%	1%	7%	7%
				a	ab	l	fghl				fghkl	l			l	l
Mean score	1.92	1.96	1.82	1.92	1.83	1.91	2.00	2.00	1.93	1.96	1.95	1.85	1.96	1.89	1.77	
		b					n	n								
Standard deviation	.65	.59	.69	.70	.61	.59	.60	.63	.67	.61	.67	.68	.62	.67	.70	
Standard error	.02	.03	.04	.06	.10	.06	.07	.08	.07	.09	.06	.06	.07	.12	.09	

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



## J302994 Millenials Savings Tracker

**Q9\_6. How, if at all, have each of the following varied in the past six months?**

**Pressure to save for the future**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	340	156	183	183	157	179	160	140	54	85	40	23	65	65	18
		35%	49%	28%	38%	33%	35%	36%	31%	38%	50%	35%	34%	35%	42%	19%
			b								ghj		n	n	n	
Stayed the same	(2.0)	403	110	293	189	214	238	166	226	57	55	33	30	88	71	65
		42%	35%	45%	39%	44%	46%	37%	50%	40%	33%	29%	44%	47%	46%	67%
				a			f		hij							klm
Decreased	(1.0)	62	12	50	26	36	45	17	36	7	9	5	6	17	11	7
		6%	4%	8%	5%	7%	9%	4%	8%	5%	5%	4%	9%	9%	7%	7%
				a			f									
Don't know		80	22	57	40	40	30	50	23	18	10	12	2	9	2	2
		8%	7%	9%	8%	8%	6%	11%	5%	12%	6%	11%	3%	5%	2%	2%
							e			gi		g				
Not applicable		78	16	61	43	35	25	53	27	6	10	23	7	8	6	5
		8%	5%	9%	9%	7%	5%	12%	6%	4%	6%	20%	10%	4%	4%	5%
				a			e				ghi					
Mean score	2.35	2.52	2.25	2.39	2.30	2.29	2.42	2.26	2.40	2.51	2.45	2.30	2.28	2.37	2.12	
			b	d			e		g	g	g			n		
Standard deviation	.62	.58	.62	.61	.62	.63	.59	.61	.60	.61	.61	.64	.64	.62	.51	
Standard error	.02	.03	.03	.03	.03	.03	.03	.03	.05	.05	.07	.08	.05	.05	.06	

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

## J302994 Millenials Savings Tracker

**Q9\_6. How, if at all, have each of the following varied in the past six months?**

### Pressure to save for the future

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	340	144	111	59	14	34	23	29	27	33	43	51	41	34
		35%	34%	38%	32%	36%	31%	28%	40%	31%	37%	33%	37%	49%	40%
													efhjm		
Stayed the same	(2.0)	403	202	115	62	17	42	40	32	39	40	47	58	29	34
		42%	48%	39%	33%	41%	39%	48%	45%	46%	44%	37%	43%	34%	40%
			bc												
Decreased	(1.0)	62	24	21	14	3	8	8	3	7	3	11	10	3	6
		6%	6%	7%	7%	7%	7%	9%	4%	8%	4%	9%	7%	3%	7%
Don't know		80	28	24	20	1	8	9	6	9	5	16	6	7	4
		8%	7%	8%	11%	3%	7%	11%	9%	10%	6%	13%	4%	8%	5%
								k			k			k	
Not applicable		78	22	21	30	5	18	3	1	4	9	11	11	5	7
		8%	5%	7%	16%	13%	16%	3%	2%	4%	10%	9%	8%	5%	8%
				ab	fg	fg	fg	ghkl			g	g		g	
Mean score	2.35	2.32	2.36	2.34	2.34	2.30	2.22	2.40	2.27	2.39	2.31	2.34	2.53	2.30	2.38
													efhjk		
Standard deviation	.62	.59	.63	.66	.64	.64	.63	.58	.63	.58	.66	.63	.58	.46	.63
Standard error	.02	.03	.04	.06	.10	.07	.08	.07	.07	.09	.06	.06	.06	.09	.08

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

## J302994 Millenials Savings Tracker

**Q9\_7. How, if at all, have each of the following varied in the past six months?**

### Your ability to adequately save for the future

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increased	(3.0)	125	46	79	65	74	50	67	17	23	8	5	29	25	15
		13%	14%	12%	14%	14%	11%	15%	12%	14%	7%	7%	16%	16%	16%
								j							
Stayed the same	(2.0)	477	156	321	228	249	284	193	250	71	82	36	84	88	71
		50%	49%	50%	47%	52%	55%	43%	55%	50%	48%	32%	56%	45%	57%
							f	j	j	j				l	klm
Decreased	(1.0)	212	71	141	107	105	110	102	92	32	35	35	15	56	36
		22%	22%	22%	22%	22%	21%	23%	20%	23%	21%	31%	22%	30%	23%
												gi	n	n	n
Don't know		84	29	54	45	39	32	51	25	17	16	14	5	12	3
		9%	9%	8%	9%	8%	6%	12%	5%	12%	10%	12%	7%	7%	2%
							e	g		g	g		m		
Not applicable		64	16	49	35	29	15	49	18	6	12	19	5	6	4
		7%	5%	8%	7%	6%	3%	11%	4%	4%	7%	17%	8%	3%	2%
							e				ghi				
Mean score	1.89	1.91	1.89	1.90	1.89	1.92	1.85	1.94	1.87	1.92	1.66	1.82	1.84	1.92	2.10
								j	j	j					klm
Standard deviation	.63	.65	.63	.65	.62	.62	.65	.62	.63	.64	.66	.56	.69	.64	.47
Standard error	.02	.04	.03	.03	.03	.03	.04	.03	.06	.05	.08	.07	.06	.05	.05

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

## J302994 Millenials Savings Tracker

**Q9\_7. How, if at all, have each of the following varied in the past six months?**

### Your ability to adequately save for the future

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	125	62	34	19	4	10	10	7	14	13	17	19	13	5	14
		13%	15%	12%	10%	9%	9%	12%	9%	17%	14%	13%	14%	15%	10%	17%
Stayed the same	(2.0)	477	247	129	73	22	59	43	34	39	49	62	65	45	26	33
		50%	59%	44%	39%	54%	54%	52%	48%	45%	53%	48%	48%	53%	54%	40%
			bc													
Decreased	(1.0)	212	70	83	48	7	20	16	18	19	21	21	34	18	9	30
		22%	17%	28%	26%	17%	18%	19%	26%	22%	22%	17%	25%	21%	19%	35%
				a	a											defjl
Don't know		84	25	27	23	3	7	9	10	9	2	16	12	7	5	3
		9%	6%	9%	12%	7%	7%	11%	14%	11%	2%	13%	9%	8%	10%	3%
				a	a				in			in				
Not applicable		64	15	19	23	5	13	4	2	5	7	12	6	2	3	4
		7%	4%	6%	12%	13%	12%	5%	3%	6%	8%	9%	4%	3%	7%	5%
				ab	ab	gkl	gkl					l				
Mean score	1.89	1.98	1.80	1.79	1.91	1.89	1.91	1.80	1.94	1.91	1.95	1.87	1.93	1.90	1.80	
		bc														
Standard deviation	.63	.59	.66	.66	.57	.57	.61	.62	.68	.63	.62	.67	.64	.59	.73	
Standard error	.02	.03	.04	.06	.09	.06	.08	.08	.07	.09	.06	.06	.07	.11	.09	

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

### J302994 Millenials Savings Tracker

Q9\_8. How, if at all, have each of the following varied in the past six months?

**The amount of money you borrow each month**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	89	29	60	45	44	41	48	41	15	15	12	9	23	15	4
		9%	9%	9%	9%	9%	8%	11%	9%	10%	9%	11%	13%	12%	9%	5%
													n			
Stayed the same	(2.0)	345	97	249	154	191	216	129	192	45	59	28	29	66	71	52
		36%	30%	39%	32%	40%	42%	29%	42%	32%	35%	24%	43%	36%	46%	53%
			a		c		f		hj							l
Decreased	(1.0)	94	23	71	50	44	52	43	51	13	13	9	7	36	18	9
		10%	7%	11%	10%	9%	10%	10%	11%	9%	8%	8%	11%	19%	12%	9%
			a										n			
Don't know		72	21	51	37	34	28	43	26	12	10	10	2	9	5	4
		7%	6%	8%	8%	7%	5%	10%	6%	8%	6%	9%	4%	5%	3%	4%
							e									
Not applicable		361	148	213	194	168	179	183	143	57	73	53	20	52	47	29
		38%	47%	33%	40%	35%	35%	41%	32%	40%	43%	47%	29%	28%	30%	30%
			b				e				g	g				
Mean score	1.99	2.04	1.97	1.98	2.00	1.97	2.03	1.96	2.02	2.02	2.06	2.04	1.89	1.97	1.94	
Standard deviation	.59	.59	.59	.62	.56	.55	.64	.57	.62	.57	.67	.60	.68	.56	.45	
Standard error	.03	.04	.03	.04	.04	.03	.05	.03	.07	.06	.10	.09	.06	.06	.06	

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



## J302994 Millenials Savings Tracker

**Q9\_8. How, if at all, have each of the following varied in the past six months?**

**The amount of money you borrow each month**

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Increased	(3.0)	89	34	26	25	4	8	10	7	9	7	10	12	11	4	7
		9%	8%	9%	13%	10%	7%	12%	11%	10%	8%	8%	9%	13%	9%	9%
Stayed the same	(2.0)	345	182	96	53	22	44	32	25	33	28	51	46	24	14	25
		36%	43%	33%	29%	54%	40%	39%	36%	38%	31%	40%	34%	28%	29%	30%
			bc			iklmn										
Decreased	(1.0)	94	33	34	19	2	7	8	5	7	10	18	14	8	4	10
		10%	8%	11%	10%	5%	7%	10%	7%	8%	11%	14%	10%	10%	9%	12%
											e					
Don't know		72	21	25	19	1	8	11	9	7	4	11	9	4	5	1
		7%	5%	9%	10%	3%	8%	13%	13%	8%	5%	8%	6%	5%	11%	2%
				a	a			n	n						n	
Not applicable		361	151	111	69	11	42	22	24	30	42	38	55	37	21	39
		38%	36%	38%	37%	28%	38%	27%	34%	35%	46%	30%	40%	44%	43%	47%
										ij		f	ij		dfj	
Mean score	1.99	2.00	1.95	2.05	2.08	2.01	2.04	2.06	2.03	1.95	1.90	1.97	2.05	1.99	1.93	
Standard deviation	.59	.52	.62	.67	.47	.51	.60	.58	.58	.62	.59	.60	.67	.63	.65	
Standard error	.03	.03	.05	.07	.09	.06	.09	.09	.08	.13	.06	.07	.10	.16	.11	

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

## J302994 Millenials Savings Tracker

**Q10. If you had an unlimited amount of money, which of the following would be your preferred way to get the best return on this money?**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying my own home, and building up equity in it	218	63	155	118	101	127	91	110	33	34	28	20	50	51	19
	23%	20%	24%	24%	21%	25%	20%	24%	23%	20%	25%	30%	27%	33%	19%
Investing in additional property	182	77	105	86	97	114	69	86	29	41	11	7	45	32	16
	19%	24%	16%	18%	20%	22%	15%	19%	21%	24%	10%	10%	24%	21%	16%
Savings account	133	48	85	71	62	65	68	54	27	26	15	6	20	19	14
	14%	15%	13%	15%	13%	13%	15%	12%	19%	15%	14%	9%	11%	12%	14%
Cash ISA	84	20	65	46	39	51	33	52	10	7	7	7	18	15	18
	9%	6%	10%	10%	8%	10%	7%	12%	7%	4%	7%	11%	10%	10%	18%
Investment & bond ISA	55	17	38	23	32	33	21	29	6	12	2	1	14	7	11
	6%	5%	6%	5%	7%	6%	5%	6%	4%	7%	2%	2%	7%	5%	11%
Help to buy ISA	43	18	25	19	24	25	18	24	4	9	2	6	6	8	5
	4%	6%	4%	4%	5%	5%	4%	5%	3%	5%	1%	10%	3%	5%	5%
Directly investing in the stock market	40	14	26	11	30	21	19	23	6	8	2	4	9	7	8
	4%	5%	4%	2%	6%	4%	4%	5%	4%	5%	2%	6%	5%	4%	9%
Don't know	207	61	146	108	99	80	127	74	28	34	46	15	26	16	7
	22%	19%	23%	23%	21%	15%	29%	16%	20%	20%	40%	23%	14%	10%	7%
							e				ghi		mn		

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

## J302994 Millenials Savings Tracker

**Q10. If you had an unlimited amount of money, which of the following would be your preferred way to get the best return on this money?**

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying my own home, and building up equity in it	218 23%	75 18%	89 30% ac	39 21%	5 11%	25 22%	13 15%	19 27%	13 15%	22 24%	30 23%	41 30% dfh	22 26%	7 14%	23 28% d
Investing in additional property	182 19%	107 26% bc	44 15%	17 9%	11 27% ef	14 13%	9 10%	16 22%	16 18%	25 27% ef	28 22% f	27 20%	16 19%	9 20%	12 14%
Savings account	133 14%	51 12%	37 13%	37 20% ab	6 16%	20 18% gk	12 14%	5 7%	12 14%	18 20% gk	16 12%	12 9%	11 13%	7 14%	14 17%
Cash ISA	84 9%	47 11% c	26 9%	8 5%	6 14% eil	5 5%	13 15% eil	8 11%	7 8%	2 2%	16 13% eil	15 11% i	4 4%	3 5%	7 8%
Investment & bond ISA	55 6%	32 8%	12 4%	8 4%	3 7%	4 3%	5 6%	2 3%	4 5%	4 4%	3 3%	10 7%	10 12% egj	5 9%	5 6%
Help to buy ISA	43 4%	13 3%	19 7% a	8 4%	1 1%	2 2%	9 10% ejkn	4 5%	6 6% n	7 7% n	4 3%	5 4%	5 6% n	1 2%	- -
Directly investing in the stock market	40 4%	23 6%	11 4%	5 3%	1 3%	5 5%	2 3%	4 6%	7 8%	2 3%	7 5%	4 3%	2 3%	- -	4 4%
Don't know	207 22%	72 17%	54 19%	63 34% ab	8 19%	35 32% ijkl	22 26%	14 19%	22 25%	11 12%	24 18%	22 16%	14 17%	17 36%	19 23% ijkl

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



### J302994 Millenials Savings Tracker

**Q11. Given the money you currently have available, which of the following, if any, do you feel is a realistic option?**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Savings account	396	149	247	203	193	231	165	192	60	80	30	25	81	71	41
	41%	47%	38%	42%	40%	45%	37%	42%	42%	47%	27%	37%	43%	46%	42%
		b				f		j	j	j					
Cash ISA	246	83	163	109	136	170	76	144	24	44	18	15	49	56	42
	26%	26%	25%	23%	28%	33%	17%	32%	17%	26%	16%	22%	26%	36%	43%
				c		f		hj		h				kl	kl
Help to buy ISA	121	53	69	51	70	85	36	72	12	23	7	12	28	32	15
	13%	17%	11%	11%	15%	16%	8%	16%	9%	13%	6%	18%	15%	21%	15%
		b				f		hj							
Buying my own home, and building up equity in it	114	24	90	54	59	76	38	72	15	9	8	5	21	37	18
	12%	7%	14%	11%	12%	15%	9%	16%	10%	5%	7%	8%	11%	24%	18%
		a				f		ij						kl	
Investment & bond ISA	83	20	63	27	57	68	15	53	7	12	4	7	11	14	23
	9%	6%	10%	6%	12%	13%	3%	12%	5%	7%	4%	10%	6%	9%	23%
				c		f		hj							klm
Directly investing in the stock market	58	17	41	16	42	45	13	44	2	7	2	1	10	13	16
	6%	5%	6%	3%	9%	9%	3%	10%	1%	4%	2%	2%	5%	8%	16%
				c		f		hij						kl	
Investing in additional property	57	11	46	21	36	46	11	40	4	7	2	1	10	14	14
	6%	4%	7%	4%	7%	9%	2%	9%	3%	4%	2%	2%	5%	9%	14%
		a				f		hij						kl	
Don't know	118	33	85	65	53	46	72	49	16	20	18	6	23	14	1
	12%	10%	13%	13%	11%	9%	16%	11%	11%	12%	16%	9%	12%	9%	1%
						e						n	n	n	
It is not realistic for me to save money	191	55	136	101	90	76	115	63	31	32	45	18	32	18	9
	20%	17%	21%	21%	19%	15%	26%	14%	22%	19%	40%	27%	17%	12%	9%
						e		g			ghi	mn			

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

## J302994 Millenials Savings Tracker

**Q11. Given the money you currently have available, which of the following, if any, do you feel is a realistic option?**

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Savings account	396	194	116	58	12	44	30	28	27	53	45	66	39	23	29
	41%	46%	40%	31%	29%	40%	37%	39%	32%	57%	35%	49%	46%	48%	35%
		c								defghjn		dhj	h		
Cash ISA	246	138	68	23	15	22	21	16	28	24	27	41	24	9	18
	26%	33%	23%	12%	36%	20%	26%	23%	32%	26%	21%	30%	29%	19%	22%
		bc	c		ej				ej						
Help to buy ISA	121	45	49	20	3	12	8	13	9	17	18	21	14	2	5
	13%	11%	17%	11%	7%	11%	9%	18%	11%	18%	14%	15%	17%	5%	6%
			a					n		n			n		
Buying my own home, and building up equity in it	114	57	30	18	4	7	4	8	10	13	20	18	7	8	15
	12%	13%	10%	10%	10%	7%	4%	11%	12%	14%	16%	13%	8%	16%	18%
										f	ef	f		f	ef
Investment & bond ISA	83	55	15	7	3	8	8	2	7	10	17	11	8	2	8
	9%	13%	5%	4%	8%	7%	10%	2%	8%	11%	13%	8%	9%	3%	9%
		bc									g				
Directly investing in the stock market	58	42	5	9	1	6	3	6	7	2	12	13	5	-	3
	6%	10%	2%	5%	2%	6%	3%	8%	8%	2%	10%	9%	6%	-	4%
		bc		b											
Investing in additional property	57	34	11	7	-	4	1	2	4	7	19	6	5	3	5
	6%	8%	4%	4%	-	3%	2%	2%	5%	8%	15%	5%	5%	7%	6%
		bc									defghkl				
Don't know	118	40	37	32	3	17	16	11	15	6	17	12	9	9	3
	12%	10%	13%	17%	7%	16%	20%	15%	18%	6%	14%	9%	11%	18%	4%
			a			n	ikn	n	kn		n			n	
It is not realistic for me to save money	191	54	61	57	9	32	13	14	17	17	20	23	15	7	26
	20%	13%	21%	31%	22%	29%	15%	20%	19%	18%	16%	17%	17%	14%	31%
			a	ab		fjkl									fjkl

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

## J302994 Millenials Savings Tracker

### Q12. When choosing between saving products, which of the following, if any, is an important factor for you?

Base: All respondents

	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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
Significance Level: 95%	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The interest rate offered	454	173	281	211	244	284	170	226	53	101	37	28	90	89	56
	47%	55%	44%	44%	51%	55%	38%	50%	37%	59%	33%	42%	48%	57%	58%
		b		c	f			hj		ghj				k	
Whether money can be accessed at any time with no fees	287	103	183	153	134	170	117	134	52	50	30	18	63	55	25
	30%	33%	28%	32%	28%	33%	26%	30%	36%	30%	26%	28%	34%	35%	26%
					f										
Financial risk associated with the product	227	87	140	107	120	142	85	105	36	47	20	16	44	35	34
	24%	27%	22%	22%	25%	27%	19%	23%	25%	28%	18%	25%	23%	23%	35%
		b			f										lm
How long money has to be held/locked away to earn (higher levels of) interest	193	69	124	89	104	117	75	101	27	39	17	13	42	36	21
	20%	22%	19%	18%	22%	23%	17%	22%	19%	23%	16%	20%	23%	23%	22%
					f										
Fees to pay for the product	188	62	126	94	94	110	78	95	23	38	18	12	32	38	21
	20%	20%	20%	20%	19%	21%	17%	21%	16%	23%	16%	18%	17%	24%	21%
How much money the product requires me to save each month	185	77	108	95	90	95	90	82	26	45	15	17	44	31	12
	19%	24%	17%	20%	19%	18%	20%	18%	18%	26%	14%	26%	23%	20%	12%
		b								gj		n	n		
The ease of managing my money (i.e banking apps/opening times of provider)	184	68	117	88	96	106	79	91	34	30	11	14	42	37	19
	19%	21%	18%	18%	20%	20%	18%	20%	24%	18%	10%	20%	22%	24%	19%
								j	j						
A bonus from the Government paid into the product	118	41	77	58	59	63	55	62	19	21	11	11	22	28	14
	12%	13%	12%	12%	12%	12%	12%	14%	14%	12%	10%	16%	12%	18%	14%
Employer contributing extra money when I save into the product	57	17	39	19	38	29	28	33	10	8	1	1	14	16	8
	6%	5%	6%	4%	8%	6%	6%	7%	7%	5%	1%	1%	7%	10%	8%
					c			j	j					k	
Other	1	1	-	-	1	-	-	-	-	1	-	-	-	-	-
	*	*	-	-	*	-	-	-	-	*	-	-	-	-	-

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

## J302994 Millenials Savings Tracker

### Q12. When choosing between saving products, which of the following, if any, is an important factor for you?

Base: All respondents

Significance Level: 95%

Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
	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	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	211	59	152	120	91	78	133	78	29	32	45	14	29	16	6
	22%	19%	24%	25%	19%	15%	30%	17%	21%	19%	40%	20%	16%	11%	6%
				d		e					ghi	n	n		

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

## J302994 Millenials Savings Tracker

### Q12. When choosing between saving products, which of the following, if any, is an important factor for you?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The interest rate offered	454 47%	246 59% bc	131 45% c	51 28%	16 38%	48 44%	33 40%	29 41%	39 45%	60 65% defghj	48 37%	71 52% j	50 59% defgj	21 44%	39 47%
Whether money can be accessed at any time with no fees	287 30%	131 31%	84 29%	50 27%	10 24%	37 33%	22 26%	21 30%	22 25%	31 34%	33 26%	39 29%	25 30%	13 26%	34 41% hj
Financial risk associated with the product	227 24%	120 29% c	65 22% c	24 13%	10 24%	29 26%	16 19%	13 18%	22 25%	19 20%	33 26%	42 31% gm	19 22%	6 12%	20 23%
How long money has to be held/locked away to earn (higher levels of) interest	193 20%	95 23% c	63 22% c	19 10%	9 23%	16 15%	17 20%	14 20%	22 26% e	24 26%	26 20%	27 20%	19 22%	5 10%	14 17%
Fees to pay for the product	188 20%	91 22%	57 20%	30 16%	3 8%	20 18%	19 23% d	19 26% dm	14 16%	24 26% dm	30 23% d	21 16%	19 22% d	4 9%	15 17%
How much money the product requires me to save each month	185 19%	80 19%	67 23%	29 16%	8 20%	24 22%	15 18%	13 19%	19 22%	16 18%	19 15%	23 17%	17 20%	9 18%	20 24%
The ease of managing my money (i.e banking apps/opening times of provider)	184 19%	90 21% c	57 19%	24 13%	9 22%	15 14%	12 14%	10 15%	18 21%	18 20%	25 20%	32 24% e	18 22%	12 25%	14 17%
A bonus from the Government paid into the product	118 12%	43 10%	40 14%	27 15%	2 6%	10 9%	12 15%	4 6%	10 12%	15 17% g	19 15% g	24 18% egl	6 8%	5 10%	9 11%
Employer contributing extra money when I save into the product	57 6%	28 7%	19 6%	8 4%	1 2%	4 4%	3 4%	4 6%	5 6%	1 1%	14 11% ei	9 6%	4 5%	5 10%	7 8%

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

## J302994 Millenials Savings Tracker

### Q12. When choosing between saving products, which of the following, if any, is an important factor for you?

Base: All respondents

	TENURE			REGION											
	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
Total	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	1	-	-	1	-	-	-	-	-	-	-	1	-	-	-
	*	-	-	*	-	-	-	-	-	-	-	1%	-	-	-
Don't know	211	52	66	75	12	30	18	16	19	13	26	27	17	15	19
	22%	12%	22%	41%	29%	27%	22%	23%	22%	14%	20%	20%	20%	31%	23%
			a	ab											

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

## J302994 Millenials Savings Tracker

### Q13. Which of the following, if any, are the biggest obstacles to you saving money?

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Essential cost of living (bills, travel, food)	466	172	293	238	227	239	227	214	77	96	49	38	113	72	34
	48%	54%	46%	50%	47%	46%	51%	47%	54%	57%	43%	57%	60%	46%	34%
		b								gj		n	mn		
My salary is too low	416	165	251	185	231	212	204	187	78	85	38	36	108	71	18
	43%	52%	39%	38%	48%	41%	46%	41%	55%	50%	33%	54%	58%	45%	18%
		b			c				gj	gj		n	mn	n	
Cost of rent or mortgage	292	105	187	145	147	171	121	161	33	58	20	19	69	56	32
	30%	33%	29%	30%	31%	33%	27%	36%	23%	34%	18%	29%	37%	36%	33%
						f		hj		hj					
My lifestyle (dinners, drinks, holidays, one-off purchases etc)	193	88	104	94	98	122	71	99	24	49	11	15	26	44	20
	20%	28%	16%	20%	20%	24%	16%	22%	17%	29%	10%	23%	14%	29%	21%
		b				f		j		ghj				l	
My levels of debt are too high	129	33	96	68	61	68	61	63	21	18	17	9	32	31	11
	13%	11%	15%	14%	13%	13%	14%	14%	15%	11%	15%	14%	17%	20%	11%
			a												
Not knowing which saving product is best for me	123	49	74	61	62	84	39	60	22	26	6	7	18	22	19
	13%	15%	11%	13%	13%	16%	9%	13%	16%	15%	5%	10%	10%	14%	20%
						f		j	j	j				l	
Not knowing what saving products exist	95	39	56	41	53	60	35	45	18	22	6	4	16	16	13
	10%	12%	9%	9%	11%	12%	8%	10%	12%	13%	5%	6%	8%	10%	13%
									j	j					
Other	18	8	10	13	5	10	8	3	4	4	8	-	3	1	1
	2%	3%	2%	3%	1%	2%	2%	1%	3%	2%	7%	-	2%	1%	1%
									g		gi				
There are no obstacles to me saving	75	15	61	36	39	47	29	42	4	7	7	2	5	18	21
	8%	5%	9%	7%	8%	9%	6%	9%	3%	4%	7%	3%	3%	12%	21%
			a					hi						kl	klm
Don't know	112	30	82	65	47	43	69	39	12	19	26	9	7	9	3
	12%	10%	13%	14%	10%	8%	16%	9%	9%	11%	23%	14%	4%	5%	3%
						e					ghi	lmn			

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

## J302994 Millenials Savings Tracker

### Q13. Which of the following, if any, are the biggest obstacles to you saving money?

Base: All respondents

	TENURE			REGION											
	Total	Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
	a	b	c		d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Essential cost of living (bills, travel, food)	466	195	155	90	18	47	41	39	43	50	48	68	48	19	46
	48%	47%	53%	49%	45%	43%	50%	55%	49%	54%	37%	50%	57%	39%	55%
								j		j		j	ej		j
My salary is too low	416	187	129	65	18	45	34	29	37	44	54	55	41	21	38
	43%	45%	44%	35%	43%	41%	41%	41%	43%	48%	42%	41%	49%	44%	45%
		c													
Cost of rent or mortgage	292	117	127	43	13	29	25	20	21	36	39	46	26	7	31
	30%	28%	43%	23%	32%	26%	30%	28%	24%	39%	31%	34%	31%	15%	37%
			ac							m		m			m
My lifestyle (dinners, drinks, holidays, one-off purchases etc)	193	100	51	28	8	17	14	16	21	22	22	25	18	11	19
	20%	24%	17%	15%	20%	15%	17%	22%	24%	24%	17%	18%	22%	23%	22%
		bc													
My levels of debt are too high	129	45	39	37	6	15	11	8	14	9	14	25	17	4	6
	13%	11%	13%	20%	15%	14%	13%	11%	16%	10%	11%	18%	20%	8%	8%
			a									n	n		
Not knowing which saving product is best for me	123	66	28	18	1	15	8	5	9	12	25	19	10	5	12
	13%	16%	10%	10%	4%	13%	9%	7%	11%	14%	20%	14%	12%	11%	15%
		bc									dfg				
Not knowing what saving products exist	95	49	24	17	3	14	5	3	12	8	15	15	7	5	8
	10%	12%	8%	9%	8%	12%	6%	5%	14%	9%	12%	11%	8%	11%	10%
Other	18	10	4	3	-	2	3	1	3	1	1	4	1	-	3
	2%	2%	1%	1%	-	2%	3%	1%	3%	1%	1%	3%	1%	-	3%
There are no obstacles to me saving	75	42	14	11	3	11	4	6	7	7	13	10	4	6	7
	8%	10%	5%	6%	6%	10%	5%	9%	8%	7%	10%	7%	5%	11%	8%
		b													
Don't know	112	28	35	41	5	13	8	11	10	7	17	17	9	7	6
	12%	7%	12%	22%	12%	12%	10%	16%	12%	8%	13%	12%	11%	15%	8%
			a	ab											

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



## J302994 Millenials Savings Tracker

**Q14\_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 just can't afford to save right now	962 100%	188 20%	303 32%	243 25%	123 13%	104 11%	491 51%	367 38%	2.65
Saving products are designed for people who already have money	962 100%	176 18%	381 40%	191 20%	69 7%	146 15%	557 58%	260 27%	2.81
I would consider investing in a business to save money	962 100%	77 8%	231 24%	260 27%	191 20%	203 21%	308 32%	451 47%	2.26
I don't see any benefits to saving right now	962 100%	58 6%	187 19%	309 32%	292 30%	117 12%	244 25%	601 62%	2.01
I get more satisfaction from saving my money than spending	962 100%	142 15%	348 36%	216 22%	95 10%	160 17%	491 51%	311 32%	2.67
I tend to live for today and let tomorrow look after itself	962 100%	75 8%	257 27%	328 34%	184 19%	119 12%	331 34%	511 53%	2.26
I do not consider my student loan as a debt	445 100%	81 18%	160 36%	97 22%	71 16%	36 8%	241 54%	168 38%	2.61
My student loan repayments prevent me from saving money each month	445 100%	35 8%	83 19%	148 33%	109 24%	71 16%	118 26%	256 58%	2.12
I do not expect my student loans to be counted against me when I apply for a mortgage	445 100%	116 26%	167 38%	56 12%	31 7%	75 17%	284 64%	87 19%	3.00

## J302994 Millenials Savings Tracker

**Q14\_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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	188	62	126	102	86	93	69	34	31	35	23	38	26	7
		20%	19%	20%	21%	18%	21%	15%	24%	18%	31%	35%	20%	16%	7%
									g		gi	lmn	n	n	
Tend to agree	(3.0)	303	103	200	146	157	162	141	134	52	60	36	68	42	29
		32%	32%	31%	30%	33%	31%	32%	30%	37%	35%	32%	25%	36%	27%
Tend to disagree	(2.0)	243	87	156	119	125	143	100	128	36	44	19	43	46	31
		25%	28%	24%	25%	26%	28%	23%	28%	25%	26%	17%	25%	23%	30%
									j						
Strongly disagree	(1.0)	123	38	85	62	61	83	40	81	9	17	7	26	31	25
		13%	12%	13%	13%	13%	16%	9%	18%	7%	10%	6%	10%	14%	20%
							f		hij		j				kl
Don't know		104	27	77	52	52	35	69	41	10	17	16	3	12	11
		11%	9%	12%	11%	11%	7%	15%	9%	7%	10%	15%	5%	6%	7%
							e								
<b>NETS</b>															
Net: Agree		491	165	327	248	243	255	236	203	86	91	71	40	105	67
		51%	52%	51%	52%	51%	49%	53%	45%	61%	54%	63%	60%	56%	43%
										g	g	g	mn	mn	
Net: Disagree		367	125	241	181	186	226	141	208	45	61	25	70	77	57
		38%	40%	37%	38%	39%	44%	32%	46%	32%	36%	23%	35%	37%	49%
							f		hij		j				l
Mean score		2.65	2.65	2.65	2.67	2.63	2.55	2.77	2.47	2.84	2.69	3.02	2.89	2.67	2.43
								e		g	g	gi	mn	mn	
Standard deviation		.98	.96	.99	.99	.96	.99	.95	.99	.89	.92	.92	1.03	.98	1.02
Standard error		.03	.05	.04	.04	.05	.04	.05	.05	.08	.07	.10	.13	.08	.09

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

## J302994 Millenials Savings Tracker

**Q14\_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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 188 20%	69 16%	56 19%	51 28% ab	11 27% j	30 28% jk	16 19%	12 17%	19 22%	13 14%	16 13%	21 16%	17 21%	9 19%	23 27% jk
Tend to agree	(3.0) 303 32%	136 32%	89 30%	60 33%	12 30%	36 32%	34 41% jkm	26 37%	31 36%	31 34%	34 27%	38 28%	23 27%	10 21%	29 35%
Tend to disagree	(2.0) 243 25%	113 27% c	82 28% c	35 19%	8 21%	19 17%	16 19%	16 22%	24 27%	26 29%	40 32% efn	39 29% en	23 27%	19 40% efn	12 15%
Strongly disagree	(1.0) 123 13%	67 16% c	32 11%	15 8%	5 13%	13 12%	9 11%	8 11%	6 7%	11 13%	22 17% hm	24 18% hm	12 14%	2 3%	12 14%
Don't know	104 11%	35 8%	33 11%	24 13%	4 9%	12 11%	8 10%	9 12%	7 8%	10 11%	15 12%	14 10%	10 12%	8 17%	8 10%
<b>NETS</b>															
Net: Agree	491 51%	205 49%	145 50%	112 60% ab	23 57% j	66 60% jkm	50 60% jk	39 54% j	50 58% jk	44 48%	51 40%	59 43%	40 47%	19 40%	52 62% jkm
Net: Disagree	367 38%	180 43% c	113 39% c	50 27%	14 34%	32 29%	25 30%	24 34%	30 34%	38 41%	62 48% efghn	63 47% efn	35 41%	21 43%	24 28%
Mean score	2.65	2.54	2.66	2.92 ab	2.77 j	2.85 jk	2.77 jk	2.68	2.79 jk	2.56	2.40	2.46	2.61	2.67	2.83 jk
Standard deviation	.98	.98	.95	.95	1.04	1.01	.92	.94	.89	.93	.96	1.00	1.01	.88	1.03
Standard error	.03	.05	.06	.08	.17	.10	.11	.12	.09	.14	.08	.09	.11	.16	.13

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

## J302994 Millenials Savings Tracker

**Q14\_2. To what extent, if at all, do you agree or disagree with each of the following statements?**

**Saving products are designed for people who already have money**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	176	62	114	74	102	90	86	81	31	33	19	14	39	31	14
		18%	20%	18%	15%	21%	18%	19%	18%	22%	20%	17%	20%	21%	20%	14%
					c											
Tend to agree	(3.0)	381	130	251	168	212	223	157	185	60	73	34	31	77	71	42
		40%	41%	39%	35%	44%	43%	35%	41%	43%	43%	30%	47%	41%	46%	43%
					c		f	j	j	j						
Tend to disagree	(2.0)	191	67	124	107	84	113	78	96	26	30	20	9	38	31	23
		20%	21%	19%	22%	17%	22%	17%	21%	19%	18%	18%	13%	20%	20%	24%
Strongly disagree	(1.0)	69	14	55	44	25	41	28	40	8	5	11	7	16	12	14
		7%	4%	9%	9%	5%	8%	6%	9%	6%	3%	10%	10%	8%	7%	15%
			a	d	d			i	i		i					
Don't know		146	45	101	87	59	48	97	50	16	28	29	6	17	11	4
		15%	14%	16%	18%	12%	9%	22%	11%	11%	16%	26%	9%	9%	7%	4%
				d			e				gh					
<b>NETS</b>																
Net: Agree		557	192	365	243	314	314	243	266	91	107	52	45	116	102	56
		58%	60%	57%	50%	65%	61%	54%	59%	64%	63%	47%	67%	62%	66%	57%
						c	f	j	j	j						
Net: Disagree		260	81	179	151	109	154	106	136	35	35	31	16	54	43	38
		27%	25%	28%	31%	23%	30%	24%	30%	25%	21%	28%	24%	29%	28%	39%
					d		f	i	i							k
Mean score		2.81	2.88	2.78	2.69	2.92	2.78	2.86	2.77	2.90	2.96	2.72	2.85	2.82	2.84	2.59
						c					gj				n	
Standard deviation		.87	.82	.89	.90	.82	.86	.88	.88	.85	.76	.96	.91	.89	.85	.93
Standard error		.03	.04	.04	.04	.04	.04	.05	.05	.07	.06	.11	.11	.07	.07	.10

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

## J302994 Millenials Savings Tracker

**Q14\_2. To what extent, if at all, do you agree or disagree with each of the following statements?**

**Saving products are designed for people who already have money**

Base: All respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	176	73	54	36	11	19	10	21	20	25	17	16	20	4	15
		18%	17%	19%	20%	27%	17%	12%	29%	23%	28%	13%	12%	23%	9%	18%
						fjkm			fjkm	k	fjkm		jk			
Tend to agree	(3.0)	381	169	125	63	12	42	34	22	37	31	50	51	39	23	39
		40%	40%	43%	34%	29%	39%	41%	31%	43%	33%	39%	38%	46%	47%	47%
													g			
Tend to disagree	(2.0)	191	92	52	37	5	18	20	14	15	17	24	40	10	13	13
		20%	22%	18%	20%	13%	16%	24%	20%	17%	19%	19%	30%	12%	28%	15%
								l				dehjl		l		
Strongly disagree	(1.0)	69	37	16	10	6	9	5	7	3	7	13	10	4	2	4
		7%	9%	6%	5%	15%	8%	6%	10%	3%	8%	10%	7%	5%	4%	4%
						hln										
Don't know		146	48	45	39	6	22	13	7	12	11	24	19	11	6	13
		15%	12%	15%	21%	16%	20%	16%	10%	13%	12%	19%	14%	13%	12%	16%
				a												
<b>NETS</b>																
Net: Agree		557	243	179	99	23	61	44	43	57	56	67	67	59	27	54
		58%	58%	61%	54%	56%	56%	53%	60%	66%	61%	52%	49%	70%	56%	65%
										jk				efjk		k
Net: Disagree		260	129	69	46	11	27	25	21	18	25	37	50	14	15	16
		27%	31%	23%	25%	28%	24%	31%	30%	21%	27%	29%	37%	17%	32%	20%
			b					l	l		l	ehln				
Mean score	2.81	2.75	2.88	2.86	2.81	2.81	2.71	2.88	2.98	2.92	2.68	2.63	3.01	2.70	2.93	
									fjk				fjk		k	
Standard deviation	.87	.88	.82	.87	1.10	.89	.81	.99	.79	.95	.89	.82	.80	.72	.78	
Standard error	.03	.05	.05	.07	.18	.09	.10	.12	.09	.14	.08	.07	.09	.13	.10	

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

## J302994 Millenials Savings Tracker

**Q14\_3. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I would consider investing in a business to save money**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	77	28	49	25	52	45	32	41	16	11	3	4	22	14	9
		8%	9%	8%	5%	11%	9%	7%	9%	11%	7%	2%	5%	12%	9%	9%
					c			j	j							
Tend to agree	(3.0)	231	65	166	102	129	142	89	139	30	34	16	13	45	50	36
		24%	20%	26%	21%	27%	27%	20%	31%	21%	20%	14%	19%	24%	32%	37%
				a	c	f		hij							k	kl
Tend to disagree	(2.0)	260	111	149	125	136	157	103	115	33	64	23	17	52	49	28
		27%	35%	23%	26%	28%	30%	23%	26%	24%	38%	21%	26%	28%	32%	29%
			b		f			ghj								
Strongly disagree	(1.0)	191	57	134	113	78	91	100	80	42	29	21	18	39	25	15
		20%	18%	21%	24%	16%	18%	22%	18%	30%	17%	19%	27%	21%	16%	15%
				d	d			gij								
Don't know		203	57	146	116	88	82	122	77	20	32	49	15	28	18	10
		21%	18%	23%	24%	18%	16%	27%	17%	14%	19%	44%	23%	15%	11%	10%
				d	d	e		ghi				mn				
<b>NETS</b>																
Net: Agree		308	93	215	127	181	187	121	181	46	45	19	16	67	64	45
		32%	29%	33%	26%	38%	36%	27%	40%	32%	27%	17%	24%	36%	41%	46%
				c	c	f		ij	j						k	k
Net: Disagree		451	167	283	238	213	248	203	195	76	93	45	35	92	74	43
		47%	53%	44%	49%	44%	48%	46%	43%	54%	55%	40%	53%	49%	48%	44%
			b					gj	gj							
Mean score	2.26	2.25	2.26	2.11	2.39	2.32	2.16	2.38	2.16	2.20	2.01	2.04	2.31	2.38	2.45	
				c	c	f		hij							k	k
Standard deviation	.95	.92	.96	.93	.95	.92	.98	.94	1.05	.86	.88	.94	1.00	.90	.89	
Standard error	.03	.05	.05	.04	.05	.04	.06	.05	.09	.07	.11	.13	.08	.08	.10	

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

### J302994 Millenials Savings Tracker

Q14\_3. To what extent, if at all, do you agree or disagree with each of the following statements?

**I would consider investing in a business to save money**

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	77 8%	33 8%	22 8%	18 9%	3 6%	6 5%	5 6%	3 4%	7 8%	8 9%	17 13% egk	8 6%	10 11%	2 3%	8 9%
Tend to agree (3.0)	231 24%	112 27% c	73 25%	35 19%	8 21%	31 28%	16 19%	18 25%	24 28%	20 22%	42 33% fln	32 24%	16 19%	8 17%	14 17%
Tend to disagree (2.0)	260 27%	122 29%	73 25%	45 25%	12 30%	25 22%	22 27%	16 22%	21 24%	33 36%	30 23%	36 26%	26 31%	18 38%	22 26%
Strongly disagree (1.0)	191 20%	85 20%	61 21%	35 19%	11 27% jl	26 24% jl	19 23% jl	14 19% j	18 20% j	15 17%	12 10%	33 24% jl	10 11%	8 16%	26 31% jl
Don't know	203 21%	68 16%	63 22%	52 28% a	6 16%	22 20%	21 25%	21 30%	17 19%	15 16%	27 21%	26 19%	23 27%	12 26%	14 17%
<b>NETS</b>															
Net: Agree	308 32%	145 35%	95 33%	53 28%	11 27%	37 34%	21 26%	21 29%	31 36%	28 31%	59 46% defgklmn	41 30%	26 31%	10 20%	22 27%
Net: Disagree	451 47%	206 49%	134 46%	81 44%	23 57% j	51 46% j	41 49% j	29 41%	39 45%	48 53% j	42 33%	69 51% j	36 43%	26 54% j	47 57% j
Mean score	2.26	2.27	2.25	2.26	2.08	2.19	2.12	2.20	2.30	2.27	2.63 defghikn	2.15	2.42 n	2.11	2.06
Standard deviation	.95	.93	.95	1.00	.94	.95	.95	.92	.97	.90	.91	.94	.94	.80	1.02
Standard error	.03	.05	.06	.09	.15	.10	.12	.13	.11	.14	.08	.09	.11	.15	.14

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

## J302994 Millenials Savings Tracker

**Q14\_4. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I don't see any benefits to saving right now**

Base: All respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	58	14	44	28	29	30	28	25	9	6	10	3	11	10	6
		6%	4%	7%	6%	6%	6%	6%	6%	6%	4%	9%	4%	6%	6%	6%
Tend to agree	(3.0)	187	49	138	87	99	99	87	101	29	23	18	16	41	32	21
		19%	15%	21%	18%	21%	19%	20%	22%	20%	14%	16%	24%	22%	21%	21%
Tend to disagree	(2.0)	309	112	197	148	161	171	138	139	51	63	34	18	59	47	38
		32%	35%	31%	31%	33%	33%	31%	31%	36%	37%	30%	26%	32%	30%	39%
Strongly disagree	(1.0)	292	118	174	155	137	181	111	144	39	62	22	24	59	59	29
		30%	37%	27%	32%	28%	35%	25%	32%	28%	37%	20%	36%	32%	38%	29%
Don't know		117	26	91	61	55	35	82	42	14	15	28	6	16	7	4
		12%	8%	14%	13%	11%	7%	18%	9%	10%	9%	25%	10%	9%	4%	4%
<b>NETS</b>																
Net: Agree		244	62	182	116	129	129	115	126	37	29	28	19	52	43	27
		25%	20%	28%	24%	27%	25%	26%	28%	26%	17%	25%	28%	28%	27%	27%
Net: Disagree		601	230	371	304	297	353	249	284	90	125	56	42	119	106	67
		62%	72%	58%	63%	62%	68%	56%	63%	64%	74%	50%	62%	63%	68%	69%
Mean score		2.01	1.86	2.09	1.97	2.05	1.95	2.09	2.02	2.05	1.83	2.19	1.96	2.03	1.96	2.04
Standard deviation		.92	.86	.94	.92	.91	.91	.92	.92	.90	.83	.97	.93	.93	.94	.89
Standard error		.03	.05	.04	.04	.05	.04	.05	.05	.08	.06	.11	.12	.07	.08	.09

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



## J302994 Millenials Savings Tracker

**Q14\_4. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I don't see any benefits to saving right now**

Base: All respondents

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 58 6%	25 6%	13 5%	17 9% b	5 13%	11 10%	6 7%	2 3%	3 4%	4 4%	7 5%	7 5%	5 6%	3 6%	5 6%
Tend to agree	(3.0) 187 19%	81 19%	62 21%	38 20%	7 16%	19 17%	13 16%	13 18%	21 24%	18 19%	30 23%	27 20%	8 9%	14 28%	19 22%
Tend to disagree	(2.0) 309 32%	138 33%	94 32%	55 30%	13 31%	31 28%	30 37%	26 36%	32 37%	25 27%	39 31%	36 26%	33 39% k	13 28%	31 37%
Strongly disagree	(1.0) 292 30%	139 33% c	89 30%	42 23%	11 27%	33 30%	24 29%	19 26%	20 23%	37 41% hm	36 28%	53 39% hjm	29 34%	10 20%	21 25%
Don't know	117 12%	37 9%	34 12%	33 18% a	5 13%	16 15%	10 12%	12 16%	10 12%	7 8%	17 13%	12 9%	10 12%	9 18%	8 9%
<b>NETS</b>															
Net: Agree	244 25%	106 25%	75 26%	55 30%	12 29% l	29 27% l	19 23%	15 21%	24 28% l	22 24%	36 28% l	34 25% l	12 15%	16 34% l	24 29% l
Net: Disagree	601 62%	277 66% c	182 62% c	97 52%	23 58%	64 58%	54 65%	45 63%	52 60%	62 68%	75 58%	89 66%	62 74% ehjm	23 48%	52 62%
Mean score	2.01	1.98	2.00	2.19 ab	2.17	2.07	2.01	1.97	2.10	1.86	2.07	1.91	1.84	2.24	2.11
Standard deviation	.92	.91	.89	.97	1.04	1.01	.91	.82	.85	.92	.91	.94	.85	.91	.90
Standard error	.03	.05	.05	.08	.17	.10	.11	.10	.09	.14	.08	.08	.09	.17	.11

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

## J302994 Millenials Savings Tracker

**Q14\_5. 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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	142 15%	54 17%	88 14%	70 15%	73 15%	82 16%	60 13%	71 16%	22 16%	26 15%	10 9%	10 14%	30 16%	30 19%	13 13%
Tend to agree (3.0)	348 36%	127 40%	221 34%	169 35%	179 37%	193 37%	156 35%	170 37%	53 38%	69 41%	38 33%	22 34%	74 40%	65 42%	36 37%
Tend to disagree (2.0)	216 22%	72 23%	144 22%	113 24%	103 21%	139 27%	77 17%	103 23%	30 21%	37 22%	25 23%	18 27%	32 17%	38 24%	31 32%
Strongly disagree (1.0)	95 10%	25 8%	70 11%	45 9%	50 10%	45 9%	50 11%	49 11%	13 9%	14 8%	9 8%	6 9%	33 17%	10 7%	4 4%
Don't know	160 17%	39 12%	121 19%	83 17%	77 16%	57 11%	103 23%	60 13%	23 16%	24 14%	30 27%	10 15%	19 10%	12 8%	14 14%
<b>NETS</b>															
Net: Agree	491 51%	182 57%	309 48%	239 50%	252 52%	275 53%	216 48%	240 53%	75 53%	95 56%	48 43%	32 48%	104 56%	95 61%	49 50%
Net: Disagree	311 32%	97 30%	214 33%	158 33%	152 32%	184 36%	127 28%	152 34%	43 30%	51 30%	34 30%	24 37%	64 34%	48 31%	35 36%
Mean score	2.67	2.76 b	2.62	2.66	2.68	2.68	2.66	2.67	2.71	2.73	2.60	2.62	2.60	2.80	2.68
Standard deviation	.90	.87	.92	.90	.91	.88	.93	.91	.90	.86	.84	.90	.99	.85	.79
Standard error	.03	.05	.04	.04	.05	.04	.05	.05	.08	.06	.10	.12	.08	.07	.09

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

## J302994 Millenials Savings Tracker

**Q14\_5. 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	142 15%	66 16%	39 13%	26 14%	5 13%	14 12%	8 10%	11 15%	14 16%	20 21%	19 15%	18 13%	15 17%	7 15%	13 15%
Tend to agree (3.0)	348 36%	171 41%	104 35%	56 30%	16 40%	33 30%	31 37%	24 34%	30 34%	34 38%	51 40%	64 47%	22 25%	16 33%	28 33%
Tend to disagree (2.0)	216 22%	100 24%	65 22%	37 20%	7 18%	28 25%	20 24%	16 23%	22 26%	18 20%	22 18%	22 16%	25 30%	11 23%	24 28%
Strongly disagree (1.0)	95 10%	29 7%	37 13%	23 12%	6 14%	18 16%	7 8%	7 10%	6 7%	10 11%	13 10%	11 8%	9 10%	3 6%	6 7%
Don't know	160 17%	53 13%	48 16%	44 24%	6 15%	18 17%	17 21%	13 18%	15 17%	9 10%	22 17%	21 16%	14 17%	11 22%	14 16%
<b>NETS</b>															
Net: Agree	491 51%	237 57%	143 49%	82 44%	21 53%	46 42%	39 47%	35 49%	44 51%	54 59%	70 55%	82 61%	36 43%	23 48%	40 48%
Net: Disagree	311 32%	129 31%	102 35%	60 32%	13 32%	45 41%	27 33%	23 33%	28 32%	28 31%	36 28%	32 24%	34 40%	14 29%	30 35%
Mean score	2.67	2.75	2.59	2.61	2.60	2.46	2.61	2.66	2.73	2.77	2.71	2.78	2.60	2.74	2.67
Standard deviation	.90	.84	.93	.97	.95	.97	.84	.92	.87	.95	.91	.82	.96	.88	.88
Standard error	.03	.04	.06	.08	.15	.10	.10	.12	.10	.14	.08	.07	.11	.17	.12

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

## J302994 Millenials Savings Tracker

**Q14\_6. 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				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	75	25	50	38	37	38	37	38	11	14	4	6	16	14	5
		8%	8%	8%	8%	8%	7%	8%	8%	8%	8%	4%	10%	9%	9%	6%
Tend to agree	(3.0)	257	80	176	110	147	132	124	119	34	49	31	27	52	41	28
		27%	25%	27%	23%	30%	26%	28%	26%	24%	29%	28%	40%	28%	26%	29%
						c							m			
Tend to disagree	(2.0)	328	126	202	176	152	197	131	159	50	63	35	13	66	63	36
		34%	40%	31%	37%	32%	38%	29%	35%	35%	37%	31%	20%	35%	41%	36%
			b				f						k	k	k	
Strongly disagree	(1.0)	184	50	133	95	89	109	75	98	28	25	18	12	39	35	23
		19%	16%	21%	20%	18%	21%	17%	22%	20%	15%	16%	19%	21%	22%	24%
							i									
Don't know		119	37	82	62	57	40	79	38	19	19	24	8	14	3	5
		12%	12%	13%	13%	12%	8%	18%	8%	13%	12%	21%	11%	8%	2%	5%
							e				gi	m	m			
<b>NETS</b>																
Net: Agree		331	105	227	148	183	170	161	157	45	62	35	33	68	54	34
		34%	33%	35%	31%	38%	33%	36%	35%	32%	37%	31%	50%	36%	35%	35%
						c							m			
Net: Disagree		511	176	335	271	241	306	206	257	78	88	53	26	105	98	59
		53%	55%	52%	56%	50%	59%	46%	57%	55%	52%	47%	39%	56%	63%	60%
							f						k	k	k	
Mean score		2.26	2.28	2.26	2.22	2.31	2.21	2.34	2.24	2.23	2.34	2.24	2.46	2.26	2.22	2.17
							e									
Standard deviation		.90	.86	.92	.90	.90	.89	.91	.92	.91	.86	.83	.95	.92	.90	.88
Standard error		.03	.05	.04	.04	.05	.04	.05	.05	.08	.06	.09	.12	.07	.07	.09

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

## J302994 Millenials Savings Tracker

**Q14\_6. 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 75 8%	26 6%	19 6%	25 14% ab	2 5%	9 8%	5 6%	4 6%	4 5%	5 6%	12 9% k	5 3%	11 13% k	7 15% hk	11 13% k
Tend to agree	(3.0) 257 27%	103 25%	86 29%	55 30%	14 34%	29 26%	24 29%	23 32%	27 31%	24 26%	31 24%	29 22%	25 29%	11 23%	20 24%
Tend to disagree	(2.0) 328 34%	163 39% bc	88 30%	54 29%	13 33%	33 30%	31 38%	23 33%	31 36%	30 32%	38 29%	56 41% j	27 31%	19 39%	27 32%
Strongly disagree	(1.0) 184 19%	88 21% c	60 21% c	22 12%	6 15%	26 23% h	13 16%	13 19%	11 13%	21 23%	25 20%	32 24% hm	13 15%	4 8%	20 23%
Don't know	119 12%	40 10%	40 14%	28 15%	5 13%	14 12%	10 12%	7 10%	13 16%	11 12%	22 17%	14 10%	10 11%	7 14%	6 8%
<b>NETS</b>															
Net: Agree	331 34%	129 31%	105 36%	81 44% a	16 39%	38 34%	28 34%	27 38% k	31 36%	30 32%	43 34%	34 25%	35 42% k	18 38%	31 37%
Net: Disagree	511 53%	250 60% bc	148 51%	77 41%	19 48%	58 53%	45 54%	37 52%	42 49%	51 55%	63 49%	88 65% dhjl	39 47%	23 48%	46 55%
Mean score	2.26	2.18	2.25	2.53 ab	2.33	2.22	2.27	2.28	2.33 k	2.17	2.29 k	2.05	2.44 k	2.53 k	2.29
Standard deviation	.90	.86	.90	.93	.83	.95	.83	.88	.80	.90	.96	.81	.94	.91	1.01
Standard error	.03	.04	.06	.08	.13	.09	.10	.11	.09	.14	.08	.07	.10	.17	.13

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

## J302994 Millenials Savings Tracker

**Q14\_7. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I do not consider my student loan as a debt**

Base: All respondents holding students loans

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	k	l	m	n
Unweighted Total	476	276	200	248	228	322	154	211	72	155	18	33	77	86	49
Weighted Total	445	226	219	200	245	286	159	217	64	129	15	31	78	86	49
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	81 18%	32 14%	49 22% a	34 17%	47 19%	52 18%	29 18%	48 22% i	11 17%	16 13%	3 19%	5 15%	21 27%	16 19%	12 24%
Tend to agree (3.0)	160 36%	82 36%	78 36%	72 36%	88 36%	109 38%	52 32%	77 36%	20 31%	50 39%	4 26%	12 38%	27 35%	38 44%	18 38%
Tend to disagree (2.0)	97 22%	53 23%	44 20%	40 20%	57 23%	63 22%	34 21%	50 23%	14 21%	29 22%	3 21%	7 23%	13 16%	22 26%	10 20%
Strongly disagree (1.0)	71 16%	40 17%	32 15%	40 20% d	32 13%	45 16%	26 16%	28 13%	14 21%	23 18%	5 34%	4 14%	14 18%	9 10%	7 14%
Don't know	36 8%	20 9%	16 7%	15 7%	21 8%	17 6%	19 12% e	14 6%	6 9%	12 9%	- -	3 10% m	3 4%	1 1%	2 5%
<b>NETS</b>															
Net: Agree	241 54%	114 50%	127 58%	106 53%	136 55%	161 56%	80 50%	125 58%	31 48%	66 51%	7 45%	17 53%	48 62%	54 63%	30 61%
Net: Disagree	168 38%	92 41%	76 35%	80 40%	89 36%	108 38%	60 38%	78 36%	27 43%	51 40%	8 55%	11 37%	27 34%	31 36%	17 34%
Mean score	2.61	2.52	2.71 a	2.54	2.67	2.62	2.59	2.72	2.48	2.51	2.30	2.61	2.74	2.72	2.75
Standard deviation	.99	.97	1.00	1.02	.96	.98	1.02	.98	1.06	.96	1.17	.95	1.07	.89	1.00
Standard error	.05	.06	.07	.07	.07	.06	.09	.07	.13	.08	.28	.17	.13	.10	.15

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

## J302994 Millenials Savings Tracker

**Q14\_7. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I do not consider my student loan as a debt**

Base: All respondents holding students loans

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	*d	e	f	g	h	i	j	k	l	*m	*n
Significance Level: 95%															
Unweighted Total	476	218	151	72	21	58	44	40	50	31	75	70	52	11	24
Weighted Total	445	208	134	70	17	50	44	36	44	53	59	59	44	14	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	81 18%	38 18%	21 15%	17 24%	4 25%	4 8%	7 16%	6 16%	12 27% e	7 13%	11 19%	12 20%	12 26% e	2 15%	5 19%
Tend to agree (3.0)	160 36%	83 40% c	51 38% c	16 23%	5 28%	16 32%	17 39%	13 35%	16 36%	24 45%	20 34%	17 29%	18 40%	8 57%	7 25%
Tend to disagree (2.0)	97 22%	41 20%	32 24%	17 24%	3 20%	13 26%	11 26%	12 33%	9 20%	11 21%	10 18%	14 24%	7 16%	1 10%	4 17%
Strongly disagree (1.0)	71 16%	30 15%	21 15%	16 23%	3 20%	10 21% g	6 14%	2 6%	5 12%	8 14%	11 19% g	14 23% gl	4 9%	1 6%	7 25%
Don't know	36 8%	17 8%	11 8%	4 6%	1 7%	6 13%	2 5%	3 10%	2 4%	4 7%	6 10%	3 4%	4 8%	2 12%	4 14%
<b>NETS</b>															
Net: Agree	241 54%	120 58%	71 53%	33 47%	9 52%	20 40%	24 55%	19 52%	28 64% e	31 58%	31 53%	29 49%	30 67% ek	10 72%	12 44%
Net: Disagree	168 38%	71 34%	52 39%	33 47% a	7 41%	23 47% l	17 40%	14 39%	14 32%	19 35%	22 37%	28 47% l	11 25%	2 16%	11 42%
Mean score	2.61	2.67	2.58	2.51	2.61	2.31	2.60	2.69	2.83 e	2.60	2.59	2.47	2.92 ek	2.91	2.44
Standard deviation	.99	.97	.96	1.12	1.13	.95	.94	.85	.99	.91	1.06	1.08	.93	.77	1.15
Standard error	.05	.07	.08	.14	.25	.13	.15	.14	.14	.17	.13	.13	.14	.24	.25

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

## J302994 Millenials Savings Tracker

**Q14\_8. To what extent, if at all, do you agree or disagree with each of the following statements?**

**My student loan repayments prevent me from saving money each month**

Base: All respondents holding students loans

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	k	l	m	n	
Unweighted Total	476	276	200	248	228	322	154	211	72	155	18	33	77	86	49	
Weighted Total	445	226	219	200	245	286	159	217	64	129	15	31	78	86	49	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	35	9	25	12	23	27	8	22	5	7	-	4	3	9	6
		8%	4%	12%	6%	9%	9%	5%	10%	7%	5%	-	14%	4%	10%	12%
			a													
Tend to agree	(3.0)	83	34	49	33	49	62	21	50	8	19	2	4	7	27	11
		19%	15%	22%	17%	20%	22%	13%	23%	13%	15%	15%	12%	9%	31%	22%
			a				f		i						kl	l
Tend to disagree	(2.0)	148	80	67	62	85	92	56	74	19	42	8	9	35	25	17
		33%	35%	31%	31%	35%	32%	35%	34%	30%	33%	54%	28%	44%	29%	35%
													m			
Strongly disagree	(1.0)	109	53	55	58	50	71	38	54	21	26	4	8	21	24	12
		24%	24%	25%	29%	21%	25%	24%	25%	33%	20%	23%	24%	27%	27%	25%
					d					i						
Don't know		71	49	22	34	37	35	36	17	11	36	1	7	12	2	3
		16%	22%	10%	17%	15%	12%	23%	8%	17%	28%	8%	22%	15%	2%	6%
			b					e		g	g		mn	m		
<b>NETS</b>																
Net: Agree		118	44	74	46	72	89	29	72	13	26	2	8	11	36	16
		26%	19%	34%	23%	29%	31%	18%	33%	20%	20%	15%	26%	13%	42%	33%
			a				f		hi						l	l
Net: Disagree		256	134	123	120	136	162	94	128	40	68	12	16	56	48	30
		58%	59%	56%	60%	55%	57%	59%	59%	63%	53%	77%	52%	71%	56%	60%
Mean score		2.12	2.00	2.22	2.00	2.21	2.18	1.99	2.20	1.93	2.07	1.91	2.20	1.89	2.25	2.21
			a			c									l	
Standard deviation		.94	.84	1.00	.93	.93	.96	.86	.96	.96	.88	.66	1.08	.79	.99	.98
Standard error		.05	.06	.07	.06	.07	.06	.08	.07	.12	.08	.17	.21	.10	.11	.15

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



## J302994 Millenials Savings Tracker

**Q14\_8. To what extent, if at all, do you agree or disagree with each of the following statements?**

**My student loan repayments prevent me from saving money each month**

Base: All respondents holding students loans

	Total	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	*d	e	f	g	h	i	j	k	l	*m	*n
Significance Level: 95%															
Unweighted Total	476	218	151	72	21	58	44	40	50	31	75	70	52	11	24
Weighted Total	445	208	134	70	17	50	44	36	44	53	59	59	44	14	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 35 8%	17 8%	8 6%	8 12%	3 16%	5 10%	1 3%	- -	6 13%	7 14%	5 8%	3 5%	3 8%	1 6%	1 5%
Tend to agree	(3.0) 83 19%	44 21%	20 15%	14 20%	4 22%	7 14%	12 27%	5 14%	10 23%	5 10%	18 30%	11 18%	7 16%	3 18%	2 8%
Tend to disagree	(2.0) 148 33%	56 27%	56 41%	21 30%	4 22%	18 35%	17 38%	9 26%	11 25%	15 28%	19 32%	24 40%	17 38%	7 52%	8 29%
Strongly disagree	(1.0) 109 24%	60 29%	26 20%	18 26%	5 28%	9 17%	8 18%	14 38%	9 20%	20 36%	12 20%	13 22%	12 27%	2 12%	7 27%
Don't know	71 16%	30 14%	24 18%	9 12%	2 12%	12 24%	6 14%	8 21%	8 19%	6 12%	6 9%	9 15%	5 12%	2 12%	8 31%
<b>NETS</b>															
Net: Agree	118 26%	62 30%	28 21%	22 31%	6 38%	12 24%	13 30%	5 14%	16 36%	13 24%	23 39%	14 23%	10 24%	3 24%	4 14%
Net: Disagree	256 58%	116 56%	82 61%	39 56%	8 51%	26 53%	25 56%	23 65%	20 45%	35 65%	31 52%	37 63%	29 65%	9 64%	15 56%
Mean score	2.12	2.11	2.09	2.19	2.28	2.20	2.16	1.70	2.36	2.01	2.30	2.06	2.05	2.21	1.88
Standard deviation	.94	.99	.84	1.02	1.13	.94	.81	.77	1.04	1.09	.92	.84	.92	.79	.92
Standard error	.05	.07	.08	.13	.26	.14	.13	.14	.16	.21	.11	.11	.14	.25	.22

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

### J302994 Millenials Savings Tracker

Q14\_9. To what extent, if at all, do you agree or disagree with each of the following statements?

**I do not expect my student loans to be counted against me when I apply for a mortgage**

Base: All respondents holding students loans

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	*j	k	l	m	n
Significance Level: 95%															
Unweighted Total	476	276	200	248	228	322	154	211	72	155	18	33	77	86	49
Weighted Total	445	226	219	200	245	286	159	217	64	129	15	31	78	86	49
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	116 26%	63 28%	54 24%	58 29%	58 24%	83 29%	33 21%	56 26%	19 29%	31 24%	4 28%	8 26%	21 27%	31 36%	8 17%
Tend to agree (3.0)	167 38%	84 37%	83 38%	72 36%	96 39%	104 36%	64 40%	86 39%	20 31%	50 39%	4 29%	10 32%	34 43%	29 34%	22 44%
Tend to disagree (2.0)	56 12%	26 11%	30 14%	23 12%	32 13%	34 12%	22 14%	31 14%	7 11%	16 12%	2 12%	6 19%	12 15%	10 12%	6 13%
Strongly disagree (1.0)	31 7%	12 5%	19 9%	13 7%	18 7%	21 7%	10 7%	18 8%	4 6%	6 5%	1 9%	1 3%	4 5%	6 7%	9 18%
Don't know	75 17%	42 19%	33 15%	34 17%	41 17%	45 16%	30 19%	26 12%	14 22%	26 20%	3 22%	7 21%	8 10%	9 11%	4 8%
<b>NETS</b>															
Net: Agree	284 64%	147 65%	137 63%	130 65%	154 63%	187 65%	97 61%	142 65%	39 61%	81 63%	9 57%	18 57%	55 70%	60 70%	30 61%
Net: Disagree	87 19%	37 17%	49 22%	37 18%	50 21%	54 19%	32 20%	49 22%	11 17%	22 17%	3 21%	7 22%	16 20%	16 19%	15 31%
Mean score	3.00	3.07	2.92	3.05	2.95	3.03	2.93	2.95	3.08	3.03	2.97	3.02	3.01	3.11	2.65
Standard deviation	.90	.86	.93	.90	.89	.91	.87	.91	.92	.83	1.03	.85	.84	.93	1.00
Standard error	.05	.06	.07	.06	.06	.06	.08	.07	.12	.07	.28	.17	.10	.11	.15

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

## J302994 Millenials Savings Tracker

**Q14\_9. To what extent, if at all, do you agree or disagree with each of the following statements?**

**I do not expect my student loans to be counted against me when I apply for a mortgage**

Base: All respondents holding students loans

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	*d	e	f	g	h	i	j	k	l	*m	*n	
Significance Level: 95%																
Unweighted Total	476	218	151	72	21	58	44	40	50	31	75	70	52	11	24	
Weighted Total	445	208	134	70	17	50	44	36	44	53	59	59	44	14	27	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	116 26%	59 28%	33 24%	15 22%	5 32%	8 16%	9 20%	10 27%	10 22%	23 43%	14 24%	15 26%	14 32%	5 36%	4 15%
Tend to agree	(3.0)	167 38%	82 39%	51 38%	25 36%	6 38%	20 40%	21 49%	16 45%	16 37%	18 33%	17 29%	22 37%	18 41%	4 27%	9 34%
Tend to disagree	(2.0)	56 12%	25 12%	23 17%	4 6%	3 18%	7 15%	6 14%	5 14%	7 15%	3 7%	9 15%	8 14%	1 2%	-	6 22%
Strongly disagree	(1.0)	31 7%	13 6%	5 4%	12 17%	1 7%	2 4%	1 3%	1 4%	4 10%	4 7%	8 14%	3 6%	4 8%	1 6%	1 4%
Don't know		75 17%	29 14%	21 16%	13 19%	1 5%	12 25%	6 14%	4 10%	7 15%	6 10%	11 18%	10 18%	8 18%	4 31%	7 25%
<b>NETS</b>																
Net: Agree		284 64%	141 68%	84 63%	40 58%	11 69%	28 56%	30 69%	26 72%	26 59%	41 76%	31 53%	37 62%	32 73%	9 63%	13 49%
Net: Disagree		87 19%	38 18%	29 21%	16 23%	4 26%	9 19%	8 18%	6 18%	11 25%	7 13%	17 29%	12 20%	4 10%	1 6%	7 26%
Mean score	3.00	3.05	2.99	2.77	2.99	2.90	2.98	3.06	2.85	3.26	2.77	3.00	3.17	3.35	2.80	
Standard deviation	.90	.87	.83	1.08	.94	.80	.75	.81	.96	.90	1.06	.89	.89	.91	.85	
Standard error	.05	.06	.07	.14	.21	.12	.12	.13	.15	.17	.13	.12	.14	.32	.20	

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

## J302994 Millenials Savings Tracker

**Q15\_SUM. Britain recently 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 respondents

	Total	Very positive	Slightly positive	No impact	Slightly negative	Very negative	Don't know	Net: Positive	Net: Negative	Mean
Your ability to buy a home, if you needed to	962 100%	73 8%	157 16%	238 25%	172 18%	129 13%	192 20%	231 24%	301 31%	2.84
Your ability to find a job, if you needed to	962 100%	86 9%	124 13%	287 30%	214 22%	99 10%	152 16%	210 22%	312 32%	2.86
The security of your current job	962 100%	101 10%	95 10%	371 39%	160 17%	66 7%	169 18%	196 20%	226 23%	3.01
Your long term career advancement	962 100%	71 7%	119 12%	323 34%	177 18%	99 10%	171 18%	191 20%	276 29%	2.86
Your ability to develop professionally	962 100%	74 8%	115 12%	369 38%	154 16%	86 9%	163 17%	189 20%	240 25%	2.92
Your financial situation overall	962 100%	67 7%	104 11%	306 32%	229 24%	106 11%	150 16%	171 18%	334 35%	2.75
The amount you get paid	962 100%	71 7%	96 10%	360 37%	190 20%	96 10%	149 16%	167 17%	286 30%	2.82
Your ability to save money	962 100%	65 7%	97 10%	358 37%	193 20%	94 10%	155 16%	162 17%	287 30%	2.81
Your ability to pursue a career abroad, if you wanted to	962 100%	57 6%	100 10%	225 23%	189 20%	234 24%	157 16%	157 16%	422 44%	2.45

## J302994 Millenials Savings Tracker

**Q15\_1. Britain recently 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 respondents

	Total	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	101	27	74	40	60	60	40	59	21	10	3	8	19	17	21
	10%	8%	11%	8%	13%	12%	9%	13%	15%	6%	2%	12%	10%	11%	21%
					c			ij	ij						lm
Slightly positive (4.0)	95	25	70	56	39	63	32	52	18	9	5	3	19	21	14
	10%	8%	11%	12%	8%	12%	7%	12%	13%	5%	5%	5%	10%	14%	15%
						f		ij	ij						k
No impact (3.0)	371	122	249	189	182	191	181	177	59	67	42	35	77	59	40
	39%	38%	39%	39%	38%	37%	41%	39%	41%	39%	37%	52%	41%	38%	41%
Slightly negative (2.0)	160	54	106	68	92	98	62	89	23	26	11	5	40	42	10
	17%	17%	16%	14%	19%	19%	14%	20%	16%	15%	10%	8%	21%	27%	10%
					c	f		j					kn	kn	
Very negative (1.0)	66	28	37	31	35	40	26	24	8	18	10	6	12	6	6
	7%	9%	6%	6%	7%	8%	6%	5%	6%	10%	9%	10%	7%	4%	6%
										g					
Don't know	169	61	109	96	74	64	105	50	14	39	41	9	19	10	6
	18%	19%	17%	20%	15%	12%	24%	11%	10%	23%	37%	14%	10%	6%	7%
							e			gh	ghi				
<b>NETS</b>															
Net: Positive	196	52	144	96	100	124	72	112	39	20	8	11	38	39	35
	20%	16%	22%	20%	21%	24%	16%	25%	27%	12%	7%	17%	21%	25%	36%
			a			f		ij	ij						kl
Net: Negative	226	83	143	100	126	138	88	114	30	44	21	12	53	48	16
	23%	26%	22%	21%	26%	27%	20%	25%	21%	26%	19%	18%	28%	31%	16%
					c	f							n	kn	
Mean score	3.01	2.88	3.07	3.01	3.00	3.01	3.00	3.08	3.17	2.76	2.72	3.01	2.95	3.01	3.37
			a					ij	ij						lm
Standard deviation	1.08	1.08	1.08	1.03	1.12	1.12	1.03	1.09	1.09	1.04	.94	1.08	1.05	1.04	1.14
Standard error	.04	.06	.05	.05	.06	.05	.06	.06	.09	.08	.11	.14	.08	.09	.12

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

## J302994 Millenials Savings Tracker

**Q15\_1. Britain recently 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 respondents

	Total	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	101	54	21	21	3	8	10	8	11	11	15	13	10	5	5
		10%	13%	7%	11%	7%	7%	12%	11%	13%	12%	12%	9%	12%	11%	6%
			b													
Slightly positive	(4.0)	95	45	24	22	4	9	10	6	10	3	20	12	5	9	6
		10%	11%	8%	12%	9%	9%	12%	8%	11%	4%	16%	9%	6%	20%	8%
												il			il	
No impact	(3.0)	371	162	114	70	18	43	32	24	29	25	53	58	37	16	36
		39%	39%	39%	38%	44%	39%	39%	34%	33%	27%	42%	43%	43%	33%	43%
Slightly negative	(2.0)	160	75	56	22	6	21	13	12	13	23	14	26	13	7	13
		17%	18%	19%	12%	15%	19%	15%	16%	15%	25%	11%	19%	15%	15%	16%
				c							j					
Very negative	(1.0)	66	25	25	8	2	8	2	7	8	8	12	4	5	2	6
		7%	6%	9%	4%	6%	8%	3%	10%	9%	9%	9%	3%	5%	4%	7%
									k	k	k					
Don't know		169	58	52	42	7	20	16	15	16	20	13	23	15	8	17
		18%	14%	18%	23%	18%	18%	19%	20%	18%	22%	10%	17%	18%	17%	20%
				a				j	j	j					j	
<b>NETS</b>																
Net: Positive		196	99	45	43	7	18	20	14	21	15	35	25	15	15	12
		20%	24%	15%	23%	16%	16%	24%	19%	25%	16%	28%	18%	18%	31%	14%
			b		b							en			n	
Net: Negative		226	100	81	30	9	29	15	19	21	31	26	30	17	9	19
		23%	24%	28%	16%	21%	27%	18%	26%	24%	34%	20%	22%	20%	20%	23%
			c	c							fj					
Mean score		3.01	3.08	2.83	3.18	2.96	2.87	3.18	2.92	3.06	2.81	3.11	3.03	3.05	3.21	2.87
			b		b											
Standard deviation		1.08	1.10	1.04	1.05	.98	1.03	1.03	1.18	1.19	1.21	1.12	.97	1.06	1.07	.99
Standard error		.04	.06	.07	.09	.16	.11	.13	.15	.13	.19	.09	.09	.12	.20	.13

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

## J302994 Millenials Savings Tracker

**Q15\_2. Britain recently 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			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	71	19	52	37	34	44	27	38	15	9	4	5	13	12	9
	7%	6%	8%	8%	7%	9%	6%	8%	11%	5%	3%	8%	7%	7%	9%
									j						
Slightly positive (4.0)	96	24	73	53	43	58	38	55	17	10	6	4	20	17	18
	10%	7%	11%	11%	9%	11%	9%	12%	12%	6%	5%	6%	10%	11%	19%
			a					ij	i						k
No impact (3.0)	360	110	250	180	180	191	169	177	58	54	43	32	75	62	46
	37%	35%	39%	37%	37%	37%	38%	39%	41%	32%	38%	48%	40%	40%	47%
Slightly negative (2.0)	190	87	103	79	111	113	77	88	27	43	19	10	38	42	12
	20%	27%	16%	16%	23%	22%	17%	19%	19%	25%	17%	15%	20%	27%	12%
		b			c									n	
Very negative (1.0)	96	35	61	44	52	52	44	38	10	23	15	7	22	11	6
	10%	11%	9%	9%	11%	10%	10%	8%	7%	14%	13%	10%	12%	7%	6%
										gh					
Don't know	149	43	107	89	61	58	91	57	15	31	27	9	19	13	7
	16%	13%	17%	18%	13%	11%	20%	13%	11%	18%	24%	14%	10%	8%	7%
				d			e				gh				
<b>NETS</b>															
Net: Positive	167	42	124	90	77	102	65	93	32	19	10	9	33	28	27
	17%	13%	19%	19%	16%	20%	15%	21%	23%	11%	9%	13%	18%	18%	28%
			a			f		ij	ij						k
Net: Negative	286	122	164	122	164	165	121	126	37	66	33	17	60	53	18
	30%	39%	25%	25%	34%	32%	27%	28%	26%	39%	30%	25%	32%	34%	18%
		b			c					gh			n	n	
Mean score	2.82	2.65	2.91	2.90	2.75	2.84	2.79	2.92	3.00	2.55	2.59	2.84	2.79	2.84	3.14
			a	d				ij	ij						lm
Standard deviation	1.07	1.03	1.08	1.07	1.06	1.09	1.04	1.06	1.07	1.06	.99	1.03	1.07	1.01	.99
Standard error	.04	.06	.05	.05	.06	.05	.06	.06	.09	.08	.11	.13	.09	.09	.11

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

## J302994 Millenials Savings Tracker

**Q15\_2. Britain recently 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	71	35	14	19	4	4	5	4	10	9	11	8	7	3	6
		7%	8%	5%	10%	9%	4%	6%	6%	11%	10%	8%	6%	8%	6%	8%
				b					e							
Slightly positive	(4.0)	96	47	26	20	4	12	12	7	9	4	17	10	6	9	6
		10%	11%	9%	11%	9%	11%	15%	10%	10%	4%	13%	7%	7%	20%	7%
															ikl	
No impact	(3.0)	360	160	114	62	18	45	30	24	30	26	46	56	35	18	31
		37%	38%	39%	33%	44%	41%	37%	34%	34%	29%	36%	41%	42%	38%	37%
Slightly negative	(2.0)	190	78	62	34	3	21	17	13	16	22	24	31	19	8	16
		20%	19%	21%	19%	8%	19%	20%	19%	18%	24%	18%	23%	22%	17%	19%
										d		d	d			
Very negative	(1.0)	96	45	30	15	6	12	7	6	8	17	12	8	7	2	11
		10%	11%	10%	8%	14%	11%	8%	9%	9%	18%	10%	6%	8%	4%	13%
										k						
Don't know		149	55	46	35	7	15	12	16	15	13	19	23	11	7	13
		16%	13%	16%	19%	16%	14%	14%	22%	17%	14%	15%	17%	13%	15%	15%
<b>NETS</b>																
Net: Positive		167	82	40	39	7	16	17	11	18	13	27	18	13	12	12
		17%	19%	14%	21%	18%	15%	21%	16%	21%	14%	21%	13%	15%	26%	15%
			b		b											
Net: Negative		286	123	92	49	9	34	23	20	24	39	36	39	26	10	27
		30%	29%	32%	27%	22%	31%	28%	27%	27%	43%	28%	29%	31%	22%	33%
										dm						
Mean score		2.82	2.86	2.72	2.96	2.90	2.73	2.90	2.81	2.95	2.57	2.91	2.82	2.82	3.07	2.72
					b											
Standard deviation		1.07	1.09	1.00	1.13	1.15	1.00	1.04	1.05	1.16	1.22	1.10	.95	1.03	.97	1.11
Standard error		.04	.06	.06	.10	.19	.10	.13	.14	.13	.19	.09	.09	.11	.18	.15

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



## J302994 Millenials Savings Tracker

**Q15\_3. Britain recently 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				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	86	26	60	39	46	57	28	44	20	10	4	7	19	12	14
		9%	8%	9%	8%	10%	11%	6%	10%	14%	6%	4%	10%	10%	8%	14%
						f				ij						
Slightly positive	(4.0)	124	39	85	65	59	71	53	63	20	24	7	9	22	27	17
		13%	12%	13%	14%	12%	14%	12%	14%	14%	14%	6%	13%	12%	18%	17%
									j	j	j					
No impact	(3.0)	287	74	213	149	138	143	144	160	44	30	34	25	65	58	32
		30%	23%	33%	31%	29%	28%	32%	35%	31%	18%	30%	37%	35%	37%	33%
				a					i	i		i				
Slightly negative	(2.0)	214	94	120	95	118	133	81	100	28	56	17	12	42	38	24
		22%	30%	19%	20%	25%	26%	18%	22%	20%	33%	15%	18%	23%	24%	24%
			b				f				ghj					
Very negative	(1.0)	99	46	53	45	54	58	41	30	11	29	19	6	21	9	5
		10%	14%	8%	9%	11%	11%	9%	7%	8%	17%	17%	9%	11%	6%	5%
			b								gh	gh				
Don't know		152	38	114	88	65	53	99	56	19	20	32	9	18	12	6
		16%	12%	18%	18%	13%	10%	22%	12%	13%	12%	28%	13%	10%	8%	7%
			a		d		e				ghi					
<b>NETS</b>																
Net: Positive		210	65	145	104	106	129	82	107	40	34	11	15	41	39	31
		22%	21%	22%	22%	22%	25%	18%	24%	28%	20%	10%	23%	22%	25%	31%
							f		j	j	j					
Net: Negative		312	140	173	140	173	191	121	130	39	85	36	18	63	47	29
		32%	44%	27%	29%	36%	37%	27%	29%	28%	50%	32%	27%	34%	30%	29%
			b		c		f				ghj					
Mean score		2.86	2.66	2.96	2.90	2.82	2.86	2.85	2.98	3.08	2.54	2.51	2.97	2.86	2.97	3.12
			a						ij	ij						
Standard deviation		1.14	1.18	1.11	1.12	1.17	1.19	1.08	1.07	1.19	1.17	1.10	1.11	1.14	1.02	1.13
Standard error		.04	.06	.05	.05	.06	.05	.06	.06	.10	.09	.13	.14	.09	.09	.12

Columns Tested: a,b - c,d - e,f - g,h,ij - k,l,m,n

## J302994 Millenials Savings Tracker

**Q15\_3. Britain recently 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	86 9%	41 10%	21 7%	18 10%	6 14%	6 6%	8 9%	5 6%	14 16%	9 10%	15 11%	11 8%	7 9%	3 6%	3 3%
Slightly positive	(4.0)	124 13%	57 14%	29 10%	36 19% b	6 14%	17 16%	11 13%	13 18%	7 8%	8 9%	24 18% hk	14 10%	11 13%	4 9%	11 13%
No impact	(3.0)	287 30%	119 28%	92 31%	52 28%	14 35%	35 32%	23 27%	14 20%	24 28%	22 24%	37 29%	48 35% g	23 28%	21 43% g	26 31%
Slightly negative	(2.0)	214 22%	101 24% c	77 26% c	23 13%	8 19%	21 19%	19 22%	17 23%	20 23%	28 30% j	18 14% j	34 25% j	23 27% j	10 20%	18 22%
Very negative	(1.0)	99 10%	47 11%	26 9%	19 10%	2 5%	13 12%	7 9%	8 12%	8 9%	10 11%	14 11%	8 6%	10 12%	2 4%	16 19% dkm
Don't know		152 16%	54 13%	48 16%	37 20% a	5 13%	18 16%	15 19%	15 21%	13 15%	15 16%	20 16%	21 16%	10 12%	9 18%	10 12%
<b>NETS</b>																
Net: Positive		210 22%	98 23% b	50 17%	54 29% b	11 27%	23 21%	19 22%	17 24%	21 25%	17 19%	38 30% kn	25 18%	18 22%	7 14%	13 16%
Net: Negative		312 32%	149 35% c	103 35% c	42 23%	10 24%	34 31%	26 31%	25 35%	28 32%	37 41% j	32 25%	41 30%	33 39% j	12 24%	35 41% j
Mean score		2.86	2.85	2.77	3.07 b	3.14 n	2.80	2.89	2.80	3.00 n	2.72	3.06 n	2.89 n	2.77	2.90	2.52
Standard deviation		1.14	1.17	1.07	1.18	1.12	1.11	1.16	1.19	1.27	1.19	1.21	1.03	1.17	.93	1.10
Standard error		.04	.06	.07	.10	.18	.11	.14	.15	.14	.18	.10	.09	.13	.17	.14

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

## J302994 Millenials Savings Tracker

**Q15\_4. Britain recently 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			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive	(5.0)	73	25	48	32	41	46	27	35	17	13	3	17	11	9
		8%	8%	8%	7%	9%	9%	6%	8%	12%	8%	2%	5%	9%	7%
								j	j						
Slightly positive	(4.0)	157	63	94	75	83	96	61	88	16	32	12	34	31	24
		16%	20%	15%	16%	17%	19%	14%	20%	12%	19%	11%	10%	18%	20%
			b				f		hj						k
No impact	(3.0)	238	56	182	114	124	121	117	128	33	27	30	49	43	35
		25%	18%	28%	24%	26%	23%	26%	28%	23%	16%	26%	31%	26%	28%
				a					i						i
Slightly negative	(2.0)	172	74	98	90	83	113	59	81	28	36	18	28	34	16
		18%	23%	15%	19%	17%	22%	13%	18%	20%	21%	16%	24%	15%	22%
			b				f								
Very negative	(1.0)	129	47	81	58	70	68	61	48	20	31	15	31	17	6
		13%	15%	13%	12%	15%	13%	14%	11%	14%	18%	13%	16%	17%	11%
										g			n	n	
Don't know		192	52	140	112	80	71	121	72	27	31	36	28	20	8
		20%	16%	22%	23%	17%	14%	27%	16%	19%	19%	32%	14%	15%	13%
			a		d		e				ghi				
<b>NETS</b>															
Net: Positive		231	88	143	107	124	143	88	124	33	45	15	51	41	32
		24%	28%	22%	22%	26%	28%	20%	27%	23%	26%	13%	27%	27%	33%
			b				f		j	j	j		k		k
Net: Negative		301	122	180	148	153	181	120	129	48	67	33	59	51	22
		31%	38%	28%	31%	32%	35%	27%	28%	34%	39%	29%	40%	32%	33%
			b				f				g		n		
Mean score	2.84	2.79	2.86	2.82	2.85	2.86	2.80	2.95	2.84	2.71	2.61	2.57	2.86	2.88	3.15
								ij							k
Standard deviation	1.20	1.25	1.18	1.18	1.23	1.22	1.19	1.15	1.29	1.30	1.07	1.11	1.26	1.14	1.04
Standard error	.04	.07	.06	.06	.07	.06	.07	.06	.12	.10	.13	.14	.10	.10	.11

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

## J302994 Millenials Savings Tracker

**Q15\_4. Britain recently 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

		TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total		962	422	298	174	44	118	78	74	97	50	158	145	95	68
Weighted Total		962	420	292	185	40	110	83	71	87	91	128	136	85	84
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive	(5.0)	73	35	16	18	2	4	6	3	10	7	13	13	6	5
		8%	8%	5%	10%	5%	4%	7%	5%	11%	8%	10%	10%	7%	6%
									e						
Slightly positive	(4.0)	157	72	49	31	5	14	16	12	12	13	24	25	14	14
		16%	17%	17%	17%	13%	12%	20%	16%	13%	14%	19%	19%	17%	17%
No impact	(3.0)	238	108	68	45	14	36	23	16	21	11	28	29	23	22
		25%	26%	23%	25%	35%	33%	28%	22%	24%	12%	22%	21%	28%	27%
						i	ijk	i					i	i	
Slightly negative	(2.0)	172	85	51	26	8	19	15	13	14	25	25	21	14	10
		18%	20%	18%	14%	20%	17%	19%	19%	17%	27%	20%	15%	17%	12%
											n				
Very negative	(1.0)	129	47	48	23	4	16	6	8	12	16	13	20	12	16
		13%	11%	16%	13%	10%	15%	8%	11%	14%	18%	10%	15%	14%	19%
				a											f
Don't know		192	73	61	42	7	21	16	19	18	19	24	27	15	16
		20%	17%	21%	23%	17%	19%	19%	27%	21%	21%	19%	20%	17%	19%
<b>NETS</b>															
Net: Positive		231	107	64	49	7	18	22	15	21	20	37	38	20	19
		24%	25%	22%	27%	18%	16%	27%	21%	25%	22%	29%	28%	24%	23%
											e	e			
Net: Negative		301	131	99	49	12	35	22	22	27	41	38	41	26	27
		31%	31%	34%	26%	30%	32%	26%	30%	31%	45%	30%	30%	31%	32%
											fm				
Mean score		2.84	2.90	2.71	2.96	2.80	2.68	3.01	2.78	2.88	2.59	2.98	2.90	2.83	2.73
Standard deviation		1.20	1.18	1.20	1.24	1.05	1.09	1.10	1.16	1.29	1.30	1.22	1.29	1.20	1.25
Standard error		.04	.06	.08	.11	.17	.11	.14	.15	.15	.21	.11	.12	.13	.17

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

## J302994 Millenials Savings Tracker

**Q15\_5. Britain recently 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				
		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	
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	74	26	48	36	38	48	26	34	20	13	2	5	17	8	11
		8%	8%	7%	7%	8%	9%	6%	8%	14%	8%	2%	8%	9%	5%	11%
									j	gj	j					
Slightly positive	(4.0)	115	29	86	55	60	59	56	59	15	19	12	5	23	26	14
		12%	9%	13%	12%	12%	11%	13%	13%	11%	11%	10%	7%	12%	17%	14%
				a												
No impact	(3.0)	369	112	257	192	177	208	161	199	51	51	41	31	77	71	49
		38%	35%	40%	40%	37%	40%	36%	44%	36%	30%	37%	47%	41%	46%	51%
									i							
Slightly negative	(2.0)	154	76	78	68	86	95	59	65	21	43	16	7	27	29	13
		16%	24%	12%	14%	18%	18%	13%	14%	14%	25%	14%	10%	14%	19%	13%
			b				f				ghj					
Very negative	(1.0)	86	36	50	32	55	49	37	32	13	22	11	9	22	8	3
		9%	11%	8%	7%	11%	9%	8%	7%	9%	13%	9%	14%	11%	5%	4%
						c					g		mn	n		
Don't know		163	39	124	98	65	57	106	62	21	22	32	9	22	13	7
		17%	12%	19%	20%	14%	11%	24%	14%	15%	13%	28%	13%	12%	8%	7%
				a	d	e					ghi					
<b>NETS</b>																
Net: Positive		189	55	134	91	98	107	82	93	36	32	13	10	39	34	25
		20%	17%	21%	19%	20%	21%	18%	21%	25%	19%	12%	16%	21%	22%	25%
									j	j						
Net: Negative		240	112	128	99	141	144	96	97	34	64	26	16	49	37	16
		25%	35%	20%	21%	29%	28%	22%	22%	24%	38%	23%	25%	26%	24%	17%
			b			c	f				ghj					
Mean score		2.92	2.76	3.01	2.99	2.86	2.92	2.93	2.99	3.07	2.73	2.73	2.83	2.91	2.97	3.18
				a					ij	ij						k
Standard deviation		1.07	1.10	1.04	1.02	1.11	1.08	1.04	1.00	1.19	1.14	.94	1.11	1.11	.92	.96
Standard error		.04	.06	.05	.05	.06	.05	.06	.05	.10	.08	.11	.14	.09	.08	.10

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

## J302994 Millenials Savings Tracker

**Q15\_5. Britain recently 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	74	37	17	18	2	7	9	4	7	7	14	9	7	4	4
		8%	9%	6%	10%	5%	7%	11%	6%	9%	8%	11%	6%	8%	8%	5%
Slightly positive	(4.0)	115	53	27	29	6	10	12	8	13	6	19	14	9	8	8
		12%	13%	9%	16% b	15%	9%	15%	12%	15%	7%	15%	10%	11%	17%	10%
No impact	(3.0)	369	177	102	68	18	46	28	26	29	36	46	57	36	20	29
		38%	42% b	35%	37%	44%	42%	33%	37%	33%	40%	36%	42%	43%	41%	34%
Slightly negative	(2.0)	154	59	63	21	3	16	18	11	14	16	19	21	14	6	16
		16%	14%	21% ac	11%	7%	15%	22% d	16%	16%	17%	15%	16%	16%	12%	19%
Very negative	(1.0)	86	34	32	15	5	10	3	6	8	11	10	12	6	2	13
		9%	8%	11%	8%	12%	9%	4%	9%	9%	12%	8%	9%	7%	4%	16% f
Don't know		163	60	52	35	7	20	13	15	16	15	19	23	12	9	14
		17%	14%	18%	19%	16%	18%	16%	21%	18%	17%	15%	17%	15%	18%	17%
<b>NETS</b>																
Net: Positive		189	89	43	47	8	18	21	12	21	13	33	23	16	12	12
		20%	21% b	15%	25% b	20%	16%	26%	17%	24%	15%	26% k	17%	19%	25%	14%
Net: Negative		240	93	95	36	8	26	21	17	22	26	30	33	20	8	29
		25%	22%	33% ac	19%	20%	24%	25%	24%	25%	29%	23%	24%	24%	16%	35% m
Mean score		2.92	3.00	2.72	3.10	2.92	2.88	3.08	2.87	2.98	2.78	3.07	2.88	2.95	3.16	2.62
			b		b			n			n					
Standard deviation		1.07	1.05	1.06	1.09	1.06	1.03	1.07	1.04	1.12	1.10	1.12	1.02	1.03	.98	1.09
Standard error		.04	.06	.07	.09	.17	.11	.13	.13	.12	.17	.10	.09	.11	.18	.14

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

## J302994 Millenials Savings Tracker

**Q15\_6. Britain recently 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			
		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
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive	(5.0)	65	44	29	36	44	21	35	14	11	2	4	14	12	7
	7%	7%	7%	6%	7%	9%	5%	8%	10%	6%	2%	6%	7%	7%	7%
						f		j	j						
Slightly positive	(4.0)	97	78	52	45	61	36	57	12	8	9	1	22	19	18
	10%	6%	12%	11%	9%	12%	8%	13%	8%	4%	8%	2%	12%	13%	18%
			a					i					k	k	k
No impact	(3.0)	358	244	183	175	191	167	175	63	61	38	33	77	61	49
	37%	36%	38%	38%	36%	37%	37%	39%	44%	36%	34%	49%	41%	39%	50%
Slightly negative	(2.0)	193	106	88	105	109	84	91	23	41	23	11	36	37	10
	20%	28%	16%	18%	22%	21%	19%	20%	16%	24%	20%	17%	19%	24%	10%
		b											n	n	
Very negative	(1.0)	94	63	38	56	53	41	38	11	21	13	6	18	13	7
	10%	10%	10%	8%	12%	10%	9%	8%	8%	12%	11%	9%	10%	8%	7%
					c										
Don't know		155	110	91	64	58	97	55	19	28	28	11	20	13	7
	16%	14%	17%	19%	13%	11%	22%	12%	14%	17%	25%	16%	10%	8%	7%
				d			e				gh				
<b>NETS</b>															
Net: Positive		162	122	81	81	105	57	93	26	18	12	5	36	31	25
	17%	13%	19%	17%	17%	20%	13%	20%	18%	11%	10%	8%	19%	20%	25%
			a			f		ij	i				k	k	k
Net: Negative		287	169	126	162	162	125	129	34	62	35	18	55	50	17
	30%	37%	26%	26%	34%	31%	28%	29%	24%	37%	31%	26%	29%	32%	17%
		b			c					gh			n	n	
Mean score	2.81	2.68	2.87	2.86	2.76	2.85	2.75	2.90	2.95	2.62	2.60	2.74	2.86	2.85	3.09
			a					ij	ij						k
Standard deviation	1.05	1.03	1.06	1.02	1.09	1.10	1.00	1.05	1.06	1.05	.97	.96	1.05	1.04	.96
Standard error	.04	.06	.05	.05	.06	.05	.06	.05	.09	.08	.11	.13	.08	.09	.10

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

## J302994 Millenials Savings Tracker

**Q15\_6. Britain recently 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive (5.0)	65 7%	31 7%	13 5%	17 9%	2 5%	2 2%	9 11% e	5 7%	5 6%	7 8%	14 11% e	8 6%	6 7%	2 4%	4 4%
Slightly positive (4.0)	97 10%	46 11%	29 10%	18 10%	6 15% i	9 8%	9 11%	9 13% i	13 15% i	2 2%	12 10%	12 9%	6 7%	12 24% eijkln	7 9%
No impact (3.0)	358 37%	173 41% b	96 33%	65 35%	17 42%	47 43%	33 40%	24 33%	28 32%	34 37%	44 35%	47 35%	33 39%	18 37%	34 40%
Slightly negative (2.0)	193 20%	83 20%	66 22%	29 15%	7 17%	22 20%	14 17%	16 22%	16 18%	22 24%	23 18%	34 25%	20 24%	5 10%	15 18%
Very negative (1.0)	94 10%	35 8%	37 13% a	16 8%	3 7%	16 14% fg	3 4%	3 5%	9 10%	15 17% fg	12 10%	10 8%	7 8%	4 8%	11 13% f
Don't know	155 16%	52 12%	51 17%	41 22% a	6 15%	14 12%	14 17%	14 20%	16 18%	11 12%	22 17%	24 18%	13 16%	8 17%	12 15%
<b>NETS</b>															
Net: Positive	162 17%	77 18%	43 15%	35 19%	8 20%	11 10%	18 22% e	14 20%	18 21% e	9 10%	27 21% e	20 15%	12 14%	14 28% ei	11 13%
Net: Negative	287 30%	118 28%	103 35% ac	44 24%	10 24%	38 35% f	17 20%	19 27%	25 29%	37 41% fm	35 28%	44 32%	27 32%	9 18%	26 32%
Mean score	2.81	2.88 b	2.65	2.94 b	2.92	2.57	3.10 eikn	2.94 e	2.85	2.56	2.94 e	2.77	2.78	3.08	2.68
Standard deviation	1.05	1.03	1.06	1.11	.98	.95	1.01	1.02	1.10	1.12	1.16	1.02	1.02	1.01	1.03
Standard error	.04	.05	.07	.10	.16	.09	.13	.13	.12	.17	.10	.09	.11	.19	.14

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



## J302994 Millenials Savings Tracker

**Q15\_7. Britain recently 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	AGE		GENDER		SEG		WORK STATUS				SALARY			
		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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive	(5.0)	67	44	29	38	43	24	35	16	10	3	2	16	15	5
		7%	7%	6%	8%	8%	5%	8%	11%	6%	3%	3%	9%	9%	5%
Slightly positive	(4.0)	104	79	52	52	57	47	59	15	12	9	4	20	18	19
		11%	12%	11%	11%	11%	11%	13%	11%	7%	8%	5%	11%	12%	20%
No impact	(3.0)	306	224	157	149	153	153	157	47	41	37	30	64	50	42
		32%	35%	33%	31%	30%	34%	35%	33%	24%	33%	45%	34%	32%	43%
Slightly negative	(2.0)	229	128	106	123	149	80	110	31	51	20	14	45	48	18
		24%	20%	22%	25%	29%	18%	24%	22%	30%	17%	21%	24%	31%	18%
Very negative	(1.0)	106	61	44	62	58	47	37	14	29	16	9	21	13	6
		11%	9%	9%	13%	11%	11%	8%	10%	17%	14%	13%	11%	9%	6%
Don't know		150	110	93	58	57	94	54	19	26	27	8	21	11	8
		16%	17%	19%	12%	11%	21%	12%	14%	15%	24%	12%	11%	7%	8%
<b>NETS</b>															
Net: Positive		171	122	81	90	99	71	94	31	22	12	6	36	33	24
		18%	19%	17%	19%	19%	16%	21%	22%	13%	11%	9%	19%	21%	25%
Net: Negative		334	189	150	184	207	127	147	45	80	35	23	66	61	23
		35%	29%	31%	38%	40%	29%	32%	32%	47%	31%	34%	35%	40%	24%
Mean score		2.75	2.84	2.79	2.72	2.73	2.78	2.86	2.89	2.45	2.58	2.60	2.79	2.81	3.01
			a					ij	i						k
Standard deviation		1.10	1.07	1.06	1.13	1.12	1.06	1.06	1.16	1.11	1.04	.95	1.12	1.10	.95
Standard error		.04	.05	.05	.06	.05	.06	.06	.10	.08	.12	.12	.09	.09	.10

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

## J302994 Millenials Savings Tracker

**Q15\_7. Britain recently 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	TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68	
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	67	32	14	18	5	3	6	4	10	7	12	8	4	2	5
		7%	8%	5%	10%	12%	3%	7%	6%	12%	8%	9%	6%	5%	4%	6%
				b	e				e			e				
Slightly positive	(4.0)	104	49	33	18	3	10	12	10	9	4	17	14	7	11	7
		11%	12%	11%	9%	8%	9%	14%	15%	11%	4%	14%	10%	8%	22%	8%
															eil	
No impact	(3.0)	306	140	83	64	15	41	29	19	27	28	39	41	29	16	23
		32%	33%	28%	34%	37%	37%	35%	27%	32%	31%	30%	30%	34%	33%	27%
Slightly negative	(2.0)	229	103	78	29	7	24	20	17	17	27	27	35	23	10	22
		24%	25%	27%	16%	18%	22%	24%	24%	20%	30%	21%	25%	27%	21%	27%
			c	c												
Very negative	(1.0)	106	41	39	19	4	15	5	6	8	12	15	17	9	2	11
		11%	10%	13%	10%	10%	14%	6%	8%	10%	14%	12%	12%	11%	4%	14%
Don't know		150	54	45	38	6	18	12	14	14	12	19	21	12	7	15
		16%	13%	15%	21%	15%	16%	14%	20%	17%	14%	15%	16%	14%	15%	18%
				a												
<b>NETS</b>																
Net: Positive		171	82	47	35	8	13	18	15	19	11	29	22	11	13	12
		18%	19%	16%	19%	20%	12%	21%	21%	22%	12%	23%	16%	13%	26%	14%
										e		e			e	
Net: Negative		334	144	117	48	11	39	25	23	25	40	42	51	33	12	34
		35%	34%	40%	26%	28%	35%	30%	33%	29%	44%	33%	38%	38%	25%	40%
			c	c												
Mean score		2.75	2.80	2.61	2.91	2.93	2.58	2.92	2.82	2.94	2.57	2.85	2.68	2.64	3.02	2.59
			b		b			e		e					e	
Standard deviation		1.10	1.09	1.08	1.15	1.16	.99	1.04	1.09	1.19	1.11	1.17	1.10	1.03	.96	1.11
Standard error		.04	.06	.07	.10	.19	.10	.13	.14	.13	.17	.10	.10	.11	.18	.15

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

## J302994 Millenials Savings Tracker

**Q15\_8. Britain recently 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	AGE		GENDER		SEG		WORK STATUS				SALARY				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	71	24	47	33	39	42	30	36	16	12	3	5	12	13	11
		7%	8%	7%	7%	8%	7%	8%	11%	7%	3%	7%	6%	9%	11%	
Slightly positive	(4.0)	119	36	83	57	63	71	48	66	14	21	5	3	27	22	19
		12%	11%	13%	12%	13%	14%	11%	15%	10%	13%	4%	5%	14%	14%	19%
No impact	(3.0)	323	87	236	162	161	175	148	169	52	39	38	32	72	62	40
		34%	27%	37%	34%	33%	34%	33%	37%	37%	23%	34%	49%	39%	40%	40%
Slightly negative	(2.0)	177	84	93	89	89	109	68	84	22	50	14	11	36	37	12
		18%	27%	14%	18%	18%	21%	15%	18%	16%	30%	12%	17%	19%	24%	12%
Very negative	(1.0)	99	43	56	42	57	55	44	31	14	25	20	8	20	7	8
		10%	14%	9%	9%	12%	11%	10%	7%	10%	15%	18%	12%	10%	4%	8%
Don't know		171	43	128	99	72	65	107	67	23	22	33	7	21	15	9
		18%	14%	20%	21%	15%	13%	24%	15%	16%	13%	29%	11%	11%	10%	10%
<b>NETS</b>																
Net: Positive		191	60	131	89	102	113	78	102	30	33	8	8	39	35	29
		20%	19%	20%	19%	21%	22%	17%	23%	21%	20%	7%	12%	21%	22%	30%
Net: Negative		276	127	149	130	146	164	113	115	36	76	34	19	55	43	19
		29%	40%	23%	27%	30%	32%	25%	25%	26%	45%	30%	29%	30%	28%	20%
Mean score		2.86	2.69	2.95	2.87	2.85	2.86	2.85	2.98	2.97	2.62	2.47	2.74	2.85	2.99	3.15
			a	a				ij	ij						kl	
Standard deviation		1.10	1.15	1.07	1.07	1.14	1.11	1.09	1.04	1.15	1.17	1.06	1.02	1.06	.99	1.08
Standard error		.04	.06	.05	.05	.06	.05	.06	.05	.10	.09	.12	.13	.09	.09	.12

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

## J302994 Millenials Savings Tracker

**Q15\_8. Britain recently 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	TENURE			REGION										
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Significance Level: 95%															
Unweighted Total	962	422	298	174	44	118	78	74	97	50	158	145	95	35	68
Weighted Total	962	420	292	185	40	110	83	71	87	91	128	136	85	48	84
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very positive	(5.0) 71 7%	38 9% b	14 5% b	18 10% b	3 8%	6 6%	7 8%	5 7%	8 10%	5 6%	13 10%	9 6%	8 9%	5 10%	3 3%
Slightly positive	(4.0) 119 12%	65 15% c	31 11%	17 9%	5 13%	11 10%	12 14%	9 13%	10 12%	10 11%	17 13%	19 14%	8 9%	8 16%	10 12%
No impact	(3.0) 323 34%	142 34%	89 30%	69 37%	16 39%	41 37%	30 37%	22 30%	28 33%	31 34%	40 32%	43 32%	31 37%	17 34%	25 30%
Slightly negative	(2.0) 177 18%	72 17%	70 24% ac	25 13%	6 16%	19 17%	15 19%	12 16%	14 16%	18 19%	27 21%	32 24%	12 15%	8 17%	14 16%
Very negative	(1.0) 99 10%	42 10%	35 12%	18 10%	3 6%	13 12%	5 6%	9 12%	8 9%	11 12%	12 10%	8 6%	12 15% k	2 4%	16 19% fjkm
Don't know	171 18%	60 14%	54 18%	40 21% a	7 18%	20 18%	13 16%	15 21%	18 21%	17 19%	18 14%	24 18%	13 16%	9 18%	17 20%
<b>NETS</b>															
Net: Positive	191 20%	103 24% b	44 15%	34 19%	9 21%	17 16%	19 23%	14 20%	19 22%	15 16%	30 23%	28 21%	15 18%	12 26%	12 15%
Net: Negative	276 29%	115 27%	105 36% ac	42 23%	9 22%	32 29%	21 25%	20 29%	22 25%	28 31%	39 31%	41 30%	25 29%	10 21%	30 36%
Mean score	2.86	2.95 b	2.66	2.95 b	3.02 n	2.76	3.00 n	2.82	2.97 n	2.75	2.92 n	2.89 n	2.80	3.12	2.53
Standard deviation	1.10	1.13	1.06	1.12	1.04	1.07	1.05	1.16	1.15	1.08	1.15	1.03	1.18	1.05	1.12
Standard error	.04	.06	.07	.10	.17	.11	.13	.15	.13	.17	.10	.09	.13	.20	.15

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

## J302994 Millenials Savings Tracker

**Q15\_9. Britain recently 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				
		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	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total	962	395	567	555	407	567	395	420	152	208	104	68	174	149	92	
Weighted Total	962	317	645	481	481	516	446	452	142	169	112	67	187	155	98	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	57	22	35	26	31	39	18	30	11	13	2	3	12	11	7
		6%	7%	5%	5%	6%	7%	4%	7%	8%	8%	2%	4%	6%	7%	7%
						f		j	j	j						
Slightly positive	(4.0)	100	22	79	55	46	64	36	62	17	9	8	6	30	19	15
		10%	7%	12%	11%	9%	12%	8%	14%	12%	6%	7%	8%	16%	12%	15%
				a			f		i	i						
No impact	(3.0)	225	46	179	111	114	111	114	123	34	17	29	19	51	39	33
		23%	14%	28%	23%	24%	21%	26%	27%	24%	10%	26%	29%	27%	25%	34%
				a					i	i		i				
Slightly negative	(2.0)	189	77	112	94	95	104	85	86	23	46	19	9	33	37	18
		20%	24%	17%	19%	20%	20%	19%	19%	16%	27%	17%	14%	18%	24%	18%
				b							gh					
Very negative	(1.0)	234	114	119	98	136	139	95	89	38	64	28	21	42	36	17
		24%	36%	18%	20%	28%	27%	21%	20%	27%	38%	24%	31%	22%	23%	18%
				b		c	f				ghj					
Don't know		157	36	121	98	59	60	97	63	19	20	26	9	20	14	8
		16%	11%	19%	20%	12%	12%	22%	14%	14%	12%	23%	13%	11%	9%	8%
				a	d		e				ghi					
<b>NETS</b>																
Net: Positive		157	44	113	81	76	103	55	92	28	22	10	8	41	29	22
		16%	14%	18%	17%	16%	20%	12%	20%	20%	13%	9%	12%	22%	19%	23%
							f		ij	j						
Net: Negative		422	192	231	191	231	243	179	175	61	110	47	30	75	73	35
		44%	60%	36%	40%	48%	47%	40%	39%	43%	65%	42%	45%	40%	47%	36%
				b		c	f				ghj					
Mean score	2.45	2.15	2.61	2.53	2.38	2.47	2.42	2.64	2.51	2.07	2.27	2.31	2.62	2.51	2.74	
			a					ij	i						k	
Standard deviation	1.23	1.25	1.18	1.21	1.24	1.28	1.15	1.21	1.30	1.26	1.08	1.20	1.23	1.22	1.18	
Standard error	.04	.07	.06	.06	.07	.06	.07	.06	.11	.09	.12	.15	.10	.10	.13	

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

## J302994 Millenials Savings Tracker

**Q15\_9. Britain recently 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

		TENURE			REGION											
		Owner	Private renter	Council/ Housing association renter	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Significance Level: 95%																
Unweighted Total		962	422	298	174	44	118	78	74	97	50	158	145	95	68	
Weighted Total		962	420	292	185	40	110	83	71	87	91	128	136	85	84	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very positive	(5.0)	57	31	12	12	2	8	5	3	5	6	11	5	6	4	3
		6%	7%	4%	7%	5%	7%	6%	4%	5%	6%	8%	4%	7%	8%	3%
Slightly positive	(4.0)	100	50	25	21	5	6	14	6	11	9	15	15	6	7	7
		10%	12%	9%	12%	11%	5%	17%	9%	12%	10%	11%	11%	8%	14%	8%
No impact	(3.0)	225	96	66	51	13	29	17	18	21	14	39	25	16	16	19
		23%	23%	23%	27%	31%	26%	20%	26%	25%	15%	30%	19%	19%	32%	22%
												ikl				
Slightly negative	(2.0)	189	80	65	29	8	25	21	10	10	17	25	35	20	2	16
		20%	19%	22%	16%	19%	23%	25%	15%	12%	19%	25%	26%	23%	4%	19%
						m	hm	hm			m	hm	hm	hm		m
Very negative	(1.0)	234	105	74	35	5	26	12	18	23	33	21	33	27	11	25
		24%	25%	25%	19%	13%	23%	15%	25%	26%	36%	16%	24%	32%	23%	29%
											dfj		dfj		dfj	
Don't know		157	58	50	37	8	17	14	15	17	13	19	21	10	9	15
		16%	14%	17%	20%	21%	15%	17%	21%	19%	14%	14%	16%	11%	18%	18%
<b>NETS</b>																
Net: Positive		157	81	37	34	7	14	19	9	16	15	25	21	13	11	9
		16%	19%	13%	18%	16%	12%	23%	13%	18%	16%	20%	15%	15%	22%	11%
			b													
Net: Negative		422	185	139	64	13	51	33	28	33	50	46	68	47	13	41
		44%	44%	48%	35%	32%	46%	40%	40%	38%	55%	36%	50%	55%	27%	49%
			c	c			m				djm		djm	dfhjm		m
Mean score		2.45	2.51	2.32	2.64	2.70	2.41	2.68	2.40	2.49	2.20	2.72	2.34	2.27	2.77	2.22
					b	n		iln			ikln					
Standard deviation		1.23	1.27	1.15	1.22	1.10	1.20	1.19	1.21	1.28	1.30	1.20	1.17	1.27	1.32	1.15
Standard error		.04	.07	.07	.10	.19	.12	.15	.16	.14	.20	.10	.11	.14	.25	.15

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