

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Populus interviewed 615 parents online between 22nd August 2008 and 29th August 2008. Populus is a member of the British Polling Council and abides by its rules, for more information see www.populus.co.uk.

Demographics

Gender			Age of child		Age of Parent						Socio-Economic Group			
Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
615	194	421	257	342	1	116	320	155	21	3	115	202	141	158
100%	32%	68%	43%	57%	0%	19%	52%	25%	3%	0%	19%	33%	23%	26%

Demographics

Region				Have you had to cut back on things?		
South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
237	98	213	68	281	254	68
38%	16%	35%	11%	47%	42%	11%

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Much is being reported in the media at the moment of the cost of utilities, rising commodity prices, the cost of living, borrowing becoming more expensive and inflation rising above wage increases. For you personally, have these changes in the economy impacted day-to-day life at home?

	Gender			Age of child			Age of Parent					Socio-Economic Group			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes, we're cutting back on essentials	281	82	199	113	162	1	53	147	71	8	1	42	80	73	85
	47%	43%	49%	46%	48%	100%	49%	47%	47%	38%	33%	38%	40%	53%	56%
Yes, we're cutting back on luxuries	253	79	174	110	138	0	46	142	60	5	1	50	92	56	56
	42%	41%	42%	44%	41%	0%	42%	45%	39%	24%	33%	45%	46%	41%	37%
No, money has not become more of an issue	67	30	37	25	39	0	10	27	21	8	1	20	27	9	12
	11%	16%	9%	10%	12%	0%	9%	9%	14%	38%	33%	18%	14%	7%	8%

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Much is being reported in the media at the moment of the cost of utilities, rising commodity prices, the cost of living, borrowing becoming more expensive and inflation rising above wage increases. For you personally, have these changes in the economy impacted day-to-day life at home?

	Region			
	South East (incl London)	Midlands	North	South West
Yes, we're cutting back on essentials	115	39	98	28
	50%	41%	47%	42%
Yes, we're cutting back on luxuries	85	50	87	32
	37%	52%	42%	48%
No, money has not become more of an issue	32	7	22	7
	14%	7%	11%	10%

Have you found yourself talking about money, particularly rises in the cost of living, at home – either with your partner, other members of the family or with friends – more frequently than you did 12 months ago?

	Total	Gender		Age of child			Age of Parent					Socio-Economic Group			
		Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes, I have definitely noticed that money is a more regular topic of conversation at home	429	124	305	177	243	1	72	239	104	11	2	85	131	104	108
	70%	64%	73%	69%	71%	100%	63%	75%	67%	52%	67%	74%	65%	74%	69%
Occasionally we talk about money in more detail than we would have done previously, but not regularly	151	52	99	64	82	0	32	68	42	9	1	23	63	30	37
	25%	27%	24%	25%	24%	0%	28%	21%	27%	43%	33%	20%	31%	21%	24%
No, we are not speaking about money any more than we did 12 months ago	33	17	16	16	16	0	11	12	9	1	0	7	8	6	12
	5%	9%	4%	6%	5%	0%	10%	4%	6%	5%	0%	6%	4%	4%	8%

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Have you found yourself talking about money, particularly rises in the cost of living, at home – either with your partner, other members of the family or with friends – more frequently than you did 12 months ago?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes, I have definitely noticed that money is a more regular topic of conversation at home	163 69%	72 74%	146 69%	48 71%	249 89%	159 63%	16 24%
Occasionally we talk about money in more detail than we would have done previously, but not regularly	62 26%	21 22%	53 25%	16 24%	27 10%	88 35%	35 52%
No, we are not speaking about money any more than we did 12 months ago	12 5%	4 4%	13 6%	4 6%	4 1%	7 3%	16 24%

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		Gender			Age of child				Age of Parent			
		Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
Doing more or all of your shopping at a 'value' supermarket such as Lidl or Aldi	Already made change	222	78	144	89	127	1	35	111	65	8	2
		36%	40%	35%	35%	37%	100%	30%	35%	42%	38%	67%
	Plan to make change	115	29	86	50	63	0	24	59	29	2	0
		19%	15%	21%	20%	19%	0%	21%	19%	19%	10%	0%
	Do not plan to make the change	234	74	160	97	131	0	43	134	49	9	1
	38%	38%	38%	38%	39%	0%	37%	42%	32%	43%	33%	
	Not applicable	40	13	27	19	19	0	14	13	11	2	0
		7%	7%	6%	7%	6%	0%	12%	4%	7%	10%	0%
Sticking with the same supermarket but changing to value or own-label food instead of branded items	Already made change	368	95	273	155	205	0	76	187	93	10	2
		60%	49%	65%	61%	60%	0%	66%	59%	61%	48%	67%
	Plan to make change	93	38	55	38	56	1	13	50	28	2	0
		15%	20%	13%	15%	16%	100%	11%	16%	18%	10%	0%
	Do not plan to make the change	118	43	75	50	63	0	18	68	24	7	1
	19%	22%	18%	20%	19%	0%	16%	21%	16%	33%	33%	
	Not applicable	31	16	15	11	16	0	8	13	8	2	0
		5%	8%	4%	4%	5%	0%	7%	4%	5%	10%	0%
Choosing to have a family holiday in the UK rather than abroad to cut costs	Already made change	181	58	123	86	91	0	31	98	44	7	1
		30%	30%	30%	34%	27%	0%	27%	31%	28%	33%	33%
	Plan to make change	69	33	36	36	34	0	15	32	18	4	1
		11%	17%	9%	14%	10%	0%	13%	10%	12%	19%	33%
	Do not plan to make the change	134	49	85	51	77	1	22	63	43	6	0
	22%	25%	20%	20%	23%	100%	19%	20%	28%	29%	0%	
	Not applicable	225	53	172	80	138	0	46	123	50	4	1
		37%	27%	41%	32%	41%	0%	40%	39%	32%	19%	33%

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		Gender			Age of child			Age of Parent					
		Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	
Not taking a holiday at all when usually we would	Already made change	202	62	140	75	120	0	36	107	53	5	1	
		33%	32%	34%	30%	36%	0%	32%	34%	35%	24%	33%	
	Plan to make change	69	31	38	33	36	1	11	37	15	5	0	
		11%	16%	9%	13%	11%	100%	10%	12%	10%	24%	0%	
	Do not plan to make the change	166	54	112	78	84	0	27	92	43	5	0	
	27%	28%	27%	31%	25%	0%	24%	29%	28%	24%	0%		
	Not applicable	170	45	125	67	98	0	39	83	40	6	2	
		28%	23%	30%	26%	29%	0%	35%	26%	26%	29%	67%	
Cycling or walking as much as possible instead of driving a car or using public transport	Already made change	231	72	159	98	128	1	48	123	49	10	1	
		38%	37%	38%	39%	38%	100%	42%	39%	32%	48%	33%	
	Plan to make change	111	33	78	54	55	0	22	55	31	2	0	
		18%	17%	19%	21%	16%	0%	19%	17%	20%	10%	0%	
	Do not plan to make the change	163	56	107	66	92	0	20	89	50	5	0	
	27%	29%	26%	26%	27%	0%	17%	28%	32%	24%	0%		
	Not applicable	106	33	73	36	66	0	25	51	24	4	2	
		17%	17%	18%	14%	19%	0%	22%	16%	16%	19%	67%	
Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives	Already made change	378	98	280	151	221	1	77	202	89	8	1	
		62%	51%	67%	59%	65%	100%	67%	64%	58%	38%	33%	
	Plan to make change	109	49	60	50	53	0	17	53	34	3	1	
		18%	25%	14%	20%	16%	0%	15%	17%	22%	14%	33%	
	Do not plan to make the change	67	32	35	26	38	0	12	34	14	7	1	
	11%	17%	8%	10%	11%	0%	10%	11%	9%	33%	33%		
	Not applicable	57	14	43	27	29	0	9	29	17	3	0	
		9%	7%	10%	11%	9%	0%	8%	9%	11%	14%	0%	

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		Gender			Age of child			Age of Parent				
		Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
Reducing frequency or stopping trips to the cinema or other entertainment	Already made change	342	92	250	135	199	0	65	185	84	7	1
		56%	47%	60%	53%	58%	0%	57%	58%	54%	33%	33%
	Plan to make change	91	36	55	44	43	1	14	51	22	4	0
		15%	19%	13%	17%	13%	100%	12%	16%	14%	19%	0%
	Do not plan to make the change	99	44	55	38	59	0	17	44	31	5	2
	16%	23%	13%	15%	17%	0%	15%	14%	20%	24%	67%	
	Not applicable	81	22	59	38	41	0	19	39	18	5	0
		13%	11%	14%	15%	12%	0%	17%	12%	12%	24%	0%
Bringing lunch from home rather than buying it daily	Already made change	366	114	252	147	211	0	73	184	97	11	1
		60%	59%	60%	58%	62%	0%	63%	58%	63%	52%	33%
	Plan to make change	75	26	49	34	39	0	12	39	22	1	0
		12%	13%	12%	13%	11%	0%	10%	12%	14%	5%	0%
	Do not plan to make the change	49	22	27	17	30	1	5	30	11	3	1
	8%	11%	6%	7%	9%	100%	4%	9%	7%	14%	33%	
	Not applicable	122	32	90	56	62	0	25	65	25	6	1
		20%	16%	22%	22%	18%	0%	22%	20%	16%	29%	33%
Other money saving measures not mentioned above	Already made change	324	90	234	137	181	0	55	178	79	11	1
		53%	47%	56%	54%	53%	0%	49%	56%	51%	52%	33%
	Plan to make change	122	43	79	59	61	1	25	62	30	4	0
		20%	22%	19%	23%	18%	100%	22%	20%	19%	19%	0%
	Do not plan to make the change	46	21	25	12	33	0	7	23	15	2	0
	8%	11%	6%	5%	10%	0%	6%	7%	10%	10%	0%	
	Not applicable	115	38	77	44	64	0	26	53	30	4	2
		19%	20%	19%	17%	19%	0%	23%	17%	19%	19%	67%

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Socio-Economic Group

		AB	C1	C2	DE
Doing more or all of your shopping at a 'value' supermarket such as Lidl or Aldi	Already made change	44 38%	76 38%	51 37%	50 32%
	Plan to make change	22 19%	39 19%	26 19%	28 18%
	Do not plan to make the change	44 38%	79 39%	52 37%	61 39%
	Not applicable	5 4%	8 4%	10 7%	17 11%
Sticking with the same supermarket but changing to value or own-label food instead of branded items	Already made change	50 44%	117 58%	94 67%	107 69%
	Plan to make change	19 17%	33 16%	24 17%	17 11%
	Do not plan to make the change	35 31%	41 20%	16 11%	27 17%
	Not applicable	10 9%	10 5%	6 4%	5 3%
Choosing to have a family holiday in the UK rather than abroad to cut costs	Already made change	32 28%	72 36%	42 30%	35 23%
	Plan to make change	17 15%	19 9%	16 11%	18 12%
	Do not plan to make the change	39 34%	48 24%	24 17%	24 15%
	Not applicable	26 23%	62 31%	58 41%	78 50%

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Socio-Economic Group

		AB	C1	C2	DE
Not taking a holiday at all when usually we would	Already made change	35	59	54	54
		31%	29%	39%	35%
	Plan to make change	14	22	19	14
		12%	11%	14%	9%
Do not plan to make the change	Do not plan to make the change	41	57	33	36
		36%	28%	24%	23%
	Not applicable	23	64	33	50
		20%	32%	24%	32%
Cycling or walking as much as possible instead of driving a car or using public transport	Already made change	42	73	51	66
		37%	36%	36%	42%
	Plan to make change	21	37	29	24
		18%	18%	21%	15%
Do not plan to make the change	Do not plan to make the change	34	60	31	39
		30%	30%	22%	25%
	Not applicable	18	31	29	27
		16%	15%	21%	17%
Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives	Already made change	66	115	93	104
		58%	57%	66%	67%
	Plan to make change	22	47	22	18
		19%	23%	16%	12%
Do not plan to make the change	Do not plan to make the change	16	26	13	13
		14%	13%	9%	8%
	Not applicable	10	14	12	21
		9%	7%	9%	13%

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Socio-Economic Group

		AB	C1	C2	DE
Reducing frequency or stopping trips to the cinema or other entertainment	Already made change	59	112	73	98
		51%	55%	52%	62%
	Plan to make change	18	35	23	16
		16%	17%	16%	10%
Do not plan to make the change		27	37	20	16
		23%	18%	14%	10%
	Not applicable	11	18	24	27
		10%	9%	17%	17%
Bringing lunch from home rather than buying it daily	Already made change	66	126	88	86
		57%	62%	63%	55%
	Plan to make change	14	28	19	14
		12%	14%	14%	9%
Do not plan to make the change		15	16	11	9
		13%	8%	8%	6%
	Not applicable	20	32	22	47
		17%	16%	16%	30%
Other money saving measures not mentioned above	Already made change	55	99	74	96
		48%	49%	54%	62%
	Plan to make change	24	44	30	25
		21%	22%	22%	16%
Do not plan to make the change		15	15	9	8
		13%	7%	7%	5%
	Not applicable	21	43	25	25
		18%	21%	18%	16%

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		Region				Have you had to cut back on things?		
		South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Doing more or all of your shopping at a 'value' supermarket such as Lidl or Aldi	Already made change	82 35%	35 36%	75 36%	29 43%	135 48%	73 29%	11 16%
	Plan to make change	48 20%	19 19%	42 20%	6 9%	60 21%	49 20%	4 6%
	Do not plan to make the change	91 39%	40 41%	79 38%	26 38%	72 26%	118 47%	40 60%
	Not applicable	15 6%	4 4%	14 7%	7 10%	14 5%	11 4%	12 18%
Sticking with the same supermarket but changing to value or own-label food instead of branded items	Already made change	152 65%	53 54%	122 58%	40 60%	207 74%	141 56%	16 24%
	Plan to make change	33 14%	16 16%	36 17%	9 13%	39 14%	50 20%	2 3%
	Do not plan to make the change	44 19%	20 20%	43 20%	12 18%	24 9%	47 19%	43 63%
	Not applicable	6 3%	9 9%	10 5%	6 9%	10 4%	12 5%	7 10%
Choosing to have a family holiday in the UK rather than abroad to cut costs	Already made change	62 26%	33 34%	66 31%	20 29%	87 31%	84 33%	10 15%
	Plan to make change	29 12%	8 8%	27 13%	6 9%	32 12%	32 13%	4 6%
	Do not plan to make the change	60 26%	16 16%	44 21%	14 21%	39 14%	52 21%	39 57%
	Not applicable	84 36%	40 41%	73 35%	28 41%	120 43%	83 33%	15 22%

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		Region				Have you had to cut back on things?		
		South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Not taking a holiday at all when usually we would	Already made change	79	30	73	19	134	64	4
		34%	31%	34%	28%	49%	25%	6%
	Plan to make change	21	11	30	7	40	26	3
		9%	11%	14%	10%	14%	10%	4%
	Do not plan to make the change	66	29	53	19	34	88	40
	29%	30%	25%	28%	12%	35%	59%	
	Not applicable	64	28	56	23	68	74	21
		28%	29%	26%	34%	25%	29%	31%
Cycling or walking as much as possible instead of driving a car or using public transport	Already made change	100	38	70	24	132	84	14
		43%	39%	33%	35%	47%	33%	21%
	Plan to make change	38	16	41	16	54	48	7
		16%	16%	19%	24%	19%	19%	10%
	Do not plan to make the change	61	26	61	16	48	76	37
	26%	27%	29%	24%	17%	30%	54%	
	Not applicable	36	18	39	12	45	44	10
		15%	18%	18%	18%	16%	17%	15%
Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives	Already made change	149	56	139	33	213	150	13
		63%	57%	66%	49%	76%	59%	19%
	Plan to make change	43	14	34	18	36	56	15
		18%	14%	16%	26%	13%	22%	22%
	Do not plan to make the change	27	15	18	8	5	27	32
	11%	15%	9%	12%	2%	11%	48%	
	Not applicable	17	13	19	9	25	20	7
		7%	13%	9%	13%	9%	8%	10%

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		South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Reducing frequency or stopping trips to the cinema or other entertainment	Already made change	132	55	122	32	203	127	11
		56%	56%	58%	47%	73%	50%	16%
	Plan to make change	29	18	30	15	34	51	6
		12%	18%	14%	22%	12%	20%	9%
	Do not plan to make the change	45	15	30	10	16	39	39
	19%	15%	14%	15%	6%	15%	57%	
	Not applicable	30	10	30	11	27	36	12
		13%	10%	14%	16%	10%	14%	18%
Bringing lunch from home rather than buying it daily	Already made change	139	62	128	36	204	139	20
		59%	63%	61%	53%	73%	55%	29%
	Plan to make change	35	9	24	7	22	41	12
		15%	9%	11%	10%	8%	16%	18%
	Do not plan to make the change	19	8	21	3	7	24	19
	8%	8%	10%	4%	3%	10%	28%	
	Not applicable	43	19	38	22	47	48	17
		18%	19%	18%	32%	17%	19%	25%
Other money saving measures not mentioned above	Already made change	120	50	119	35	189	123	9
		51%	51%	57%	51%	68%	49%	13%
	Plan to make change	46	19	42	16	47	64	12
		20%	19%	20%	24%	17%	26%	18%
	Do not plan to make the change	20	7	17	3	4	17	25
	9%	7%	8%	4%	1%	7%	37%	
	Not applicable	48	22	30	14	39	45	22
		21%	22%	14%	21%	14%	18%	32%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

If you have made some changes to your behaviour, do you think your child / children have noticed any of these changes?

	Gender		Age of child				Age of Parent					Socio-Economic Group			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes, they have noticed most changes	162	46	116	53	104	0	29	86	40	6	1	29	47	34	51
	26%	24%	28%	21%	30%	0%	25%	27%	26%	29%	33%	25%	23%	24%	32%
Yes, they have noticed some changes but only noticed those that affect them directly	292	79	213	127	163	1	49	157	78	7	0	48	103	72	70
	48%	41%	51%	49%	48%	100%	42%	49%	51%	33%	0%	42%	51%	51%	44%
No, they haven't made comment or seemed to notice	135	53	82	65	65	0	31	68	30	5	1	34	46	28	27
	22%	27%	19%	25%	19%	0%	27%	21%	19%	24%	33%	30%	23%	20%	17%
Don't know	14	6	8	5	7	0	4	6	4	0	0	1	2	5	6
	2%	3%	2%	2%	2%	0%	3%	2%	3%	0%	0%	1%	1%	4%	4%
Not applicable	11	9	2	7	2	0	3	3	2	3	1	2	4	2	4
	2%	5%	0%	3%	1%	0%	3%	1%	1%	14%	33%	2%	2%	1%	3%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

If you have made some changes to your behaviour, do you think your child / children have noticed any of these changes?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes, they have noticed most changes	69 29%	25 26%	56 26%	12 18%	113 40%	40 16%	7 10%
Yes, they have noticed some changes but only noticed those that affect them directly	103 44%	50 51%	106 50%	33 49%	132 47%	143 56%	17 25%
No, they haven't made comment or seemed to notice	55 23%	19 19%	41 19%	20 29%	28 10%	67 26%	34 50%
Don't know	5 2%	3 3%	4 2%	2 3%	5 2%	4 2%	3 4%
Not applicable	4 2%	1 1%	6 3%	1 1%	3 1%	0 0%	7 10%

Does your child / children understand why you have made these changes?

	Gender			Age of child			Age of Parent					Socio-Economic Group			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes	396 87%	106 85%	290 88%	148 82%	243 91%	1 100%	61 78%	216 89%	105 89%	12 92%	1 100%	68 88%	134 89%	92 87%	102 84%
No	40 9%	16 13%	24 7%	22 12%	16 6%	0 0%	12 15%	18 7%	9 8%	1 8%	0 0%	3 4%	13 9%	12 11%	12 10%
Don't know	18 4%	3 2%	15 5%	10 6%	8 3%	0 0%	5 6%	9 4%	4 3%	0 0%	0 0%	6 8%	3 2%	2 2%	7 6%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Does your child / children understand why you have made these changes?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes	149	64	144	39	208	164	22
	87%	85%	89%	87%	85%	90%	92%
No	16	7	13	4	27	11	2
	9%	9%	8%	9%	11%	6%	8%
Don't know	7	4	5	2	10	8	0
	4%	5%	3%	4%	4%	4%	0%

In the light of the current economic situation, do you think that it is more likely that you will expose your child / children to your money concerns?

	Gender		Age of child		Age of Parent						Socio-Economic Group				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes	314	83	231	112	198	1	51	164	89	7	2	53	109	72	79
	52%	43%	55%	44%	58%	100%	44%	52%	59%	33%	100%	46%	55%	51%	51%
No	165	72	93	84	74	0	31	88	38	10	0	41	54	38	34
	27%	38%	22%	33%	22%	0%	27%	28%	25%	48%	0%	36%	27%	27%	22%
Don't know	129	36	93	60	67	0	33	66	25	4	0	20	37	30	42
	21%	19%	22%	23%	20%	0%	29%	21%	16%	19%	0%	18%	19%	21%	27%

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In the light of the current economic situation, do you think that it is more likely that you will expose your child / children to your money concerns?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes	127	55	102	30	180	113	20
	54%	57%	48%	44%	65%	44%	31%
No	57	23	65	22	49	81	33
	24%	24%	31%	32%	18%	32%	51%
Don't know	50	18	44	16	49	60	12
	21%	19%	21%	24%	18%	24%	18%

Do you try to avoid exposing your child / children to money concerns or anxiety?

	Gender			Age of child			Age of Parent					Socio-Economic Group			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes – I think that childhood isn't a time to be concerned about money	168	61	107	92	71	0	48	83	29	8	0	31	59	39	38
	27%	32%	25%	36%	21%	0%	41%	26%	19%	38%	0%	27%	29%	28%	24%
Yes – although I don't try too hard as children have to learn about money sooner or later	302	79	223	115	178	1	51	157	82	10	1	47	99	64	93
	49%	41%	53%	45%	52%	100%	44%	49%	54%	48%	33%	42%	49%	45%	59%
No – children should learn about money issues as early as possible	142	52	90	49	91	0	17	79	42	3	2	35	43	38	27
	23%	27%	21%	19%	27%	0%	15%	25%	27%	14%	67%	31%	21%	27%	17%

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Do you try to avoid exposing your child / children to money concerns or anxiety?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes – I think that childhood isn't a time to be concerned about money	63 27%	25 26%	70 33%	9 13%	74 26%	70 28%	18 26%
Yes – although I don't try too hard as children have to learn about money sooner or later	115 49%	51 52%	98 46%	39 58%	148 53%	122 48%	30 44%
No – children should learn about money issues as early as possible	57 24%	22 22%	45 21%	19 28%	59 21%	60 24%	20 29%

Do you worry about exposing your child / children to money concerns?

	Gender		Age of child		Age of Parent						Socio-Economic Group				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Yes – but talking about money worries in front of my child / children is sometimes unavoidable	424 70%	120 63%	304 73%	178 70%	238 70%	1 100%	78 68%	222 70%	112 74%	9 43%	3 100%	73 64%	141 71%	88 62%	122 78%
No – because I am not concerned or anxious about money	92 15%	34 18%	58 14%	36 14%	52 15%	0 0%	19 17%	48 15%	20 13%	6 29%	0 0%	18 16%	33 17%	18 13%	24 15%
No – I make a point of not talking to themy child / children about money	93 15%	38 20%	55 13%	40 16%	49 14%	0 0%	18 16%	48 15%	20 13%	6 29%	0 0%	23 20%	25 13%	35 25%	10 6%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Do you worry about exposing your child / children to money concerns?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes – but talking about money worries in front of my child / children is sometimes unavoidable	163 70%	62 63%	158 75%	42 63%	234 84%	159 64%	26 38%
No – because I am not concerned or anxious about money	36 15%	21 21%	27 13%	9 13%	16 6%	43 17%	30 44%
No – I make a point of not talking to themy child / children about money	34 15%	15 15%	27 13%	16 24%	30 11%	47 19%	12 18%

To what extent are you talking to your child / children about money now compared to 12 months ago?

	Gender			Age of child				Age of Parent				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	
I am talking to my child / children a lot more about money now	144 24%	40 21%	104 25%	49 19%	89 26%	0 0%	29 25%	77 24%	34 22%	2 10%	2 67%	
I am talking to my child / children a little more about money now	331 54%	99 51%	232 56%	142 55%	184 54%	1 100%	57 50%	175 55%	90 58%	8 40%	1 33%	
I am not talking to my child / children about money any more now than I was 12 months ago	136 22%	54 28%	82 20%	65 25%	66 19%	0 0%	29 25%	67 21%	30 19%	10 50%	0 0%	

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To what extent are you talking to your child / children about money now compared to 12 months ago?

Socio-Economic Group

	AB	C1	C2	DE
I am talking to my child / children a lot more about money now	28 25%	43 21%	34 24%	39 25%
I am talking to my child / children a little more about money now	55 48%	109 54%	74 53%	93 59%
I am not talking to my child / children about money any more now than I was 12 months ago	31 27%	50 25%	31 22%	25 16%

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To what extent are you talking to your child / children about money now compared to 12 months ago?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
I am talking to my child / children a lot more about money now	52 22%	30 31%	53 25%	9 13%	93 33%	46 18%	4 6%
I am talking to my child / children a little more about money now	129 55%	51 52%	113 54%	38 57%	160 58%	148 58%	19 28%
I am not talking to my child / children about money any more now than I was 12 months ago	55 23%	17 17%	45 21%	20 30%	25 9%	59 23%	45 66%

To what extent are your children now more aware of money than they were 12 months ago?

	Gender			Age of child			Age of Parent					Socio-Economic Group			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE
Much more aware	168 27%	49 25%	119 28%	48 19%	115 34%	0 0%	23 20%	96 30%	41 26%	5 24%	3 100%	33 29%	47 23%	44 31%	44 28%
A little more aware	340 55%	103 53%	237 56%	156 61%	178 52%	1 100%	67 58%	176 55%	88 57%	10 48%	0 0%	56 49%	127 63%	73 52%	86 54%
Not any more aware	93 15%	39 20%	54 13%	45 18%	44 13%	0 0%	20 17%	43 13%	24 15%	5 24%	0 0%	24 21%	24 12%	21 15%	24 15%
Less aware	4 1%	1 1%	3 1%	1 0%	2 1%	0 0%	1 1%	1 0%	1 1%	1 5%	0 0%	0 0%	0 0%	2 1%	1 1%
Don't know	10 2%	2 1%	8 2%	7 3%	3 1%	0 0%	5 4%	4 1%	1 1%	0 0%	0 0%	2 2%	4 2%	1 1%	3 2%

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To what extent are your children now more aware of money than they were 12 months ago?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Much more aware	59	35	62	12	104	55	9
	25%	36%	29%	18%	37%	22%	13%
A little more aware	136	45	119	42	149	154	33
	57%	46%	56%	62%	53%	61%	49%
Not any more aware	37	16	27	13	23	41	24
	16%	16%	13%	19%	8%	16%	35%
Less aware	2	0	1	0	2	0	0
	1%	0%	0%	0%	1%	0%	0%
Don't know	3	2	4	1	3	4	2
	1%	2%	2%	1%	1%	2%	3%

In general, how do you feel about discussing family money and financial issues with your child / children?

	Gender			Age of child		Age of Parent				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	55-64	65+
I would prefer to avoid discussing family money or financial with them or in front of them	182	61	121	102	75	0	45	92	7	1
	30%	32%	29%	40%	22%	0%	39%	29%	33%	33%
Family money and financial issues don't tend to come up very often but if they did I would be happy to explain decisions or issues to them	242	69	173	96	142	1	47	123	5	1
	39%	36%	41%	38%	42%	100%	41%	38%	24%	33%
I proactively make my child / children aware of money at home and involve them in some relevant / appropriate financial decisions we make as a family	168	55	113	49	115	0	19	96	8	1
	27%	28%	27%	19%	34%	0%	17%	30%	38%	33%
Don't know	21	8	13	9	10	0	4	9	1	0
	3%	4%	3%	4%	3%	0%	3%	3%	5%	0%

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In general, how do you feel about discussing family money and financial issues with your child / children?

Socio-Economic Group

	AB	C1	C2	DE
I would prefer to avoid discussing family money or financial with them or in front of them	35	51	42	53
Family money and financial issues don't tend to come up very often but if they did I would be happy to explain decisions or issues to them	30%	25%	30%	34%
I proactively make my child / children aware of money at home and involve them in some relevant / appropriate financial decisions we make as a family	42	88	55	59
Don't know	37%	44%	39%	38%
I proactively make my child / children aware of money at home and involve them in some relevant / appropriate financial decisions we make as a family	35	60	35	38
Don't know	30%	30%	25%	24%
	3	2	9	7
	3%	1%	6%	4%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

In general, how do you feel about discussing family money and financial issues with your child / children?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
I would prefer to avoid discussing family money or financial with them or in front of them	65	27	71	19	96	64	18
	27%	28%	34%	28%	34%	25%	26%
Family money and financial issues don't tend to come up very often but if they did I would be happy to explain decisions or issues to them	104	40	74	26	91	112	36
	44%	41%	35%	38%	33%	44%	53%
I proactively make my child / children aware of money at home and involve them in some relevant / appropriate financial decisions we make as a family	61	26	61	20	84	71	12
	26%	27%	29%	29%	30%	28%	18%
Don't know	7	5	5	3	9	7	2
	3%	5%	2%	4%	3%	3%	3%

Why do you avoid discussing money with your child / children? Please tick all that apply

	Gender		Age of child				Age of Parent				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
I don't want to burden them with worries – childhood should be a carefree time	155	50	105	90	61	0	42	76	29	7	0
	25%	26%	25%	35%	18%	0%	36%	24%	19%	33%	0%
I'd be concerned that they would pass on this information outside of the immediate family	33	14	19	19	13	0	8	14	10	1	0
	5%	7%	5%	7%	4%	0%	7%	4%	6%	5%	0%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	12	3	9	8	4	0	5	5	1	0	0
	2%	2%	2%	3%	1%	0%	4%	2%	1%	0%	0%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	13	6	7	8	5	0	6	5	1	1	0
	2%	3%	2%	3%	1%	0%	5%	2%	1%	5%	0%
None of the above	5	3	2	0	4	0	0	3	1	0	1
	1%	2%	0%	0%	1%	0%	0%	1%	1%	0%	33%
Don't know	1	0	1	0	1	0	0	1	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Why do you avoid discussing money with your child / children? Please tick all that apply

	Socio-Economic Group				Region			
	AB	C1	C2	DE	South East (incl London)	Midlands	North	South West
I don't want to burden them with worries – childhood should be a carefree time	30 26%	40 20%	40 28%	44 28%	54 23%	23 23%	60 28%	18 26%
I'd be concerned that they would pass on this information outside of the immediate family	9 8%	7 3%	7 5%	10 6%	10 4%	10 10%	10 5%	3 4%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	2 2%	6 3%	3 2%	1 1%	7 3%	0 0%	4 2%	1 1%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	2 2%	5 2%	3 2%	3 2%	5 2%	1 1%	5 2%	2 3%
None of the above	0 0%	3 1%	1 1%	1 1%	2 1%	1 1%	2 1%	0 0%
Don't know	0 0%	0 0%	0 0%	1 1%	1 0%	0 0%	0 0%	0 0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Why do you avoid discussing money with your child / children? Please tick all that apply

Have you had to cut back on things?

	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
I don't want to burden them with worries – childhood should be a carefree time	84 30%	53 21%	15 22%
I'd be concerned that they would pass on this information outside of the immediate family	19 7%	10 4%	4 6%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	0 0%	6 2%	5 7%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	3 1%	8 3%	1 1%
None of the above	3 1%	1 0%	1 1%
Don't know	1 0%	0 0%	0 0%

Why do you avoid discussing money with your child / children? [Base only of those who said they avoided talking to their children about money]

	Gender			Age of child				Age of Parent			
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
I don't want to burden them with worries – childhood should be a carefree time	155 85%	50 82%	105 87%	90 88%	61 81%	0 0%	42 93%	76 83%	29 81%	7 100%	0 0%
I'd be concerned that they would pass on this information outside of the immediate family	33 18%	14 23%	19 16%	19 19%	13 17%	0 0%	8 18%	14 15%	10 28%	1 14%	0 0%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	12 7%	3 5%	9 7%	8 8%	4 5%	0 0%	5 11%	5 5%	1 3%	0 0%	0 0%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	13 7%	6 10%	7 6%	8 8%	5 7%	0 0%	6 13%	5 5%	1 3%	1 14%	0 0%
None of the above	5 3%	3 5%	2 2%	0 0%	4 5%	0 0%	0 0%	3 3%	1 3%	0 0%	1 100%
Don't know	1 1%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Why do you avoid discussing money with your child / children? [Base only of those who said they avoided talking to their children about money]

	Socio-Economic Group				Region			
	AB	C1	C2	DE	South East (incl London)	Midlands	North	South West
I don't want to burden them with worries – childhood should be a carefree time	30	40	40	44	54	23	60	18
	86%	78%	95%	83%	83%	85%	85%	95%
I'd be concerned that they would pass on this information outside of the immediate family	9	7	7	10	10	10	10	3
	26%	14%	17%	19%	15%	37%	14%	16%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	2	6	3	1	7	0	4	1
	6%	12%	7%	2%	11%	0%	6%	5%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	2	5	3	3	5	1	5	2
	6%	10%	7%	6%	8%	4%	7%	11%
None of the above	0	3	1	1	2	1	2	0
	0%	6%	2%	2%	3%	4%	3%	0%
Don't know	0	0	0	1	1	0	0	0
	0%	0%	0%	2%	2%	0%	0%	0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Why do you avoid discussing money with your child / children? [Base only of those who said they avoided talking to their children about money]

	Have you had to cut back on things?		
	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
I don't want to burden them with worries – childhood should be a carefree time	84	53	15
	88%	83%	83%
I'd be concerned that they would pass on this information outside of the immediate family	19	10	4
	20%	16%	22%
Because the economy is not affecting us day-to-day, I don't see any need to discuss money with my child / children	0	6	5
	0%	9%	28%
My child / children have no interest in money and wouldn't engage with me if I tried to speak with them about it	3	8	1
	3%	13%	6%
None of the above	3	1	1
	3%	2%	6%
Don't know	1	0	0
	1%	0%	0%

If your children do ask questions about money or personal finances, do you feel equipped to discuss it with them?

	Gender		Age of child			Age of Parent					
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
Yes, I feel confident that I have a sufficient knowledge to teach my child / children about money	443	148	295	189	245	0	76	240	109	17	3
	72%	76%	70%	74%	72%	0%	66%	75%	70%	81%	100%
I could handle the basics but would struggle with complicated questions	147	37	110	55	88	1	30	69	42	4	0
	24%	19%	26%	21%	26%	100%	26%	22%	27%	19%	0%
No, I would refer them to another member of family who has a better understanding of money	5	4	1	4	1	0	2	2	1	0	0
	1%	2%	0%	2%	0%	0%	2%	1%	1%	0%	0%
No, money isn't an area I feel particularly confident talking about	5	1	4	2	3	0	2	3	0	0	0
	1%	1%	1%	1%	1%	0%	2%	1%	0%	0%	0%
Don't know	13	4	9	6	4	0	6	4	3	0	0
	2%	2%	2%	2%	1%	0%	5%	1%	2%	0%	0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

If your children do ask questions about money or personal finances, do you feel equipped to discuss it with them?

Socio-Economic Group

	AB	C1	C2	DE
Yes, I feel confident that I have a sufficient knowledge to teach my child / children about money	87 76%	143 72%	101 72%	113 72%
I could handle the basics but would struggle with complicated questions	25 22%	48 24%	34 24%	40 25%
No, I would refer them to another member of family who has a better understanding of money	0 0%	2 1%	2 1%	1 1%
No, money isn't an area I feel particularly confident talking about	1 1%	2 1%	2 1%	0 0%
Don't know	2 2%	5 3%	2 1%	4 3%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

If your children do ask questions about money or personal finances, do you feel equipped to discuss it with them?

	Region				Have you had to cut back on things?		
	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes, I feel confident that I have a sufficient knowledge to teach my child / children about money	170 72%	75 77%	153 72%	47 70%	204 73%	179 71%	55 81%
I could handle the basics but would struggle with complicated questions	59 25%	17 17%	51 24%	19 28%	70 25%	64 25%	12 18%
No, I would refer them to another member of family who has a better understanding of money	1 0%	2 2%	1 0%	1 1%	0 0%	4 2%	0 0%
No, money isn't an area I feel particularly confident talking about	1 0%	1 1%	3 1%	0 0%	3 1%	2 1%	0 0%
Don't know	5 2%	3 3%	5 2%	0 0%	3 1%	4 2%	1 1%

Which do you think is the best way for children to learn about money?

	Gender		Age of child			Age of Parent					
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
From us, their parents, when we feel the time is right	174 28%	60 31%	114 27%	76 30%	93 27%	1 100%	38 33%	88 28%	39 25%	6 29%	2 67%
From us, when they begin to ask questions	121 20%	34 18%	87 21%	45 18%	75 22%	0 0%	21 18%	58 18%	43 28%	1 5%	0 0%
As part of the curriculum in school	44 7%	18 9%	26 6%	18 7%	24 7%	0 0%	7 6%	24 8%	11 7%	2 10%	0 0%
A combination of parental explanation and teaching in school	268 44%	78 40%	190 45%	115 45%	147 43%	0 0%	47 41%	146 46%	61 39%	12 57%	1 33%
Through experience when they leave school	2 0%	1 1%	1 0%	1 0%	1 0%	0 0%	0 0%	1 0%	1 1%	0 0%	0 0%
None of the above	4 1%	2 1%	2 0%	2 1%	0 0%	0 0%	3 3%	1 0%	0 0%	0 0%	0 0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Which do you think is the best way for children to learn about money?

	Socio-Economic Group				Region				Have you had to cut back on things?		
	AB	C1	C2	DE	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
From us, their parents, when we feel the time is right	31	58	33	51	62	29	66	17	84	64	19
	27%	29%	24%	32%	26%	30%	31%	25%	30%	25%	28%
From us, when they begin to ask questions	26	37	26	34	51	16	41	15	47	55	17
	23%	18%	19%	22%	22%	16%	19%	22%	17%	22%	25%
As part of the curriculum in school	9	17	7	11	18	5	17	4	21	17	6
	8%	8%	5%	7%	8%	5%	8%	6%	7%	7%	9%
A combination of parental explanation and teaching in school	48	89	71	60	105	46	84	32	128	115	24
	42%	44%	51%	38%	44%	47%	40%	47%	46%	46%	35%
Through experience when they leave school	0	0	1	1	1	0	1	0	0	0	1
	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	1%
None of the above	1	1	2	0	0	2	2	0	1	1	1
	1%	0%	1%	0%	0%	2%	1%	0%	0%	0%	1%

Do you believe that schools have a role to play in teaching children about money?

	Gender			Age of child			Age of Parent				
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
Yes – schools have the most important role to play in teaching children about money	114	44	70	46	66	0	25	54	29	6	1
	19%	23%	17%	18%	20%	0%	22%	17%	19%	29%	50%
Yes – but I believe that parents are more responsible for teaching children about money than schools	471	136	335	195	264	1	83	252	120	13	1
	77%	71%	80%	76%	78%	100%	72%	80%	77%	62%	50%
No – I believe that learning about money should not take place in schools at all	26	12	14	16	8	0	8	10	6	2	0
	4%	6%	3%	6%	2%	0%	7%	3%	4%	10%	0%

BLUE RUBICON CREDIT CRUNCH PARENTS & CHILDREN POLL - PARENT SURVEY

Do you believe that schools have a role to play in teaching children about money?

	Socio-Economic Group				Region				Have you had to cut back on things?		
	AB	C1	C2	DE	South East (incl London)	Midlands	North	South West	Yes, we're cutting back on essentials	Yes, we're cutting back on luxuries	No, money has not become more of an issue
Yes – schools have the most important role to play in teaching children about money	22	34	28	31	41	20	48	6	61	43	9
	19%	17%	20%	20%	17%	21%	23%	9%	22%	17%	13%
Yes – but I believe that parents are more responsible for teaching children about money than schools	85	162	105	118	184	70	156	60	212	197	53
	74%	80%	75%	77%	78%	72%	74%	90%	76%	79%	78%
No – I believe that learning about money should not take place in schools at all	8	6	7	5	10	7	8	1	7	10	6
	7%	3%	5%	3%	4%	7%	4%	1%	3%	4%	9%