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.

Demogra	aphics													
	Gender		Age of c	hild			Age of	Parent			:	Socio-Econo	omic 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

		Regior	า		Have you	ı had to cut back c	on things?
					Yes, we're	Yes, we're	No, money has not
South East (incl Londor		Midlands	North	South West	cutting back on essentials	cutting back on luxuries	become more of an issue
23	7	98	213	68	281	254	68
38	8%	16%	35%	11%	47%	42%	11%

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 o	child			Age of	Parent			S	ocio-Econ	iomic Grou	р
	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	281	82	199	113	162	1	53	147	71	8	1	42	80	73	85
essentials	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%

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?

		Regio	n	
	South East (incl London)	Midlands	North	South West
Yes, we're cutting back on	115	39	98	28
essentials	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
become more or an issue	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?

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

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?

		Regio	n		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	163	72	146	48	249	159	16				
topic of conversation at home	69%	74%	69%	71%	89%	63%	24%				
Occasionally we talk about money in more detail than we would have done previously,	62	21	53	16	27	88	35				
but not regularly	26%	22%	25%	24%	10%	35%	52%				
No, we are not speaking about	12	4	13	4	4	7	16				
money any more than we did	5%	4%	6%	6%	1%	3%	24%				

			Gender	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	Already made change	222	78	144	89	127	1	35	111	65	8	2
shopping at a 'value'		36%	40%	35%	35%	37%	100%	30%	35%	42%	38%	67%
supermarket such as Lidl or Aldi	Plan to make change	115	29	86	50	63	0	24	59	29	2	0
Aldi		19%	15%	21%	20%	19%	0%	21%	19%	19%	10%	0%
	Do not plan to make	234	74	160	97	131	0	43	134	49	9	1
	the change	38%	38%	38%	38%	39%	0%	37%	42%	32%	43%	33%
	Not applicable Already made change	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		368	95	273	155	205	0	76	187	93	10	2
supermarket but changing to		60%	49%	65%	61%	60%	0%	66%	59%	61%	48%	67%
value or own-label food instead of branded items	Plan to make change	93	38	55	38	56	1	13	50	28	2	0
instead of branded items		15%	20%	13%	15%	16%	100%	11%	16%	18%	10%	0%
	Do not plan to make	118	43	75	50	63	0	18	68	24	7	1
	the change	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	Already made change	181	58	123	86	91	0	31	98	44	7	1
holiday in the UK rather than		30%	30%	30%	34%	27%	0%	27%	31%	28%	33%	33%
abroad to cut costs	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%

For each of the following changes in behaviour, please indicate whether you have already made the change, have not yet made the change but plan to do so in the next few months or have no plans to make this change in the foreseeable future. If any of the behaviours is not applicable to you please indicate this.

Age of child

Age of Parent

			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	Already made change	202	62	140	75	120	0	36	107	53	5	1	
when usually we would		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	166	54	112	78	84	0	27	92	43	5	0	
	the change	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	Already made change	231	72	159	98	128	1	48	123	49	10	1	
as possible instead of driving		38%	37%	38%	39%	38%	100%	42%	39%	32%	48%	33%	
a car or using public transport	Plan to make change	111	33	78	54	55	0	22	55	31	2	0	
transport	5	18%	17%	19%	21%	16%	0%	19%	17%	20%	10%	0%	
	Do not plan to make	163	56	107	66	92	0	20	89	50	5	0	
	the change	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	Already made change	378	98	280	151	221	1	77	202	89	8	1	
stopping having meals out or		62%	51%	67%	59%	65%	100%	67%	64%	58%	38%	33%	
take-aways in favour of cheaper alternatives	Plan to make change	109	49	60	50	53	0	17	53	34	3	1	
encaper alternatives		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%	
		9%	7%	10%	11%	9%	0%	8%	9%	11%	14%		

Cender

			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	Already made change	342	92	250	135	199	0	<u> </u>	185	<u>+5 54</u> 84	<u> </u>	1
stopping trips to the cinema	, ,	56%	47%	60%	53%	58%	0%	57%	58%	54%	33%	33%
or other entertainment	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	99	44	55	38	59	0	17	44	31	5	2
	the change	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	Already made change	366	114	252	147	211	0	73	184	97	11	1
rather than buying it daily		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	49	22	27	17	30	1	5	30	11	3	1
	the change	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	Already made change	324	90	234	137	181	0	55	178	79	11	1
measures not mentioned		53%	47%	56%	54%	53%	0%	49%	56%	51%	52%	33%
above	Plan to make change	122	43	79	59	61	1	25	62	30	4	0
	Do not plan to make the change	20%	22%	19%	23%	18%	100%	22%	20%	19%	19%	0%
		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%

For each of the following changes in behaviour, please indicate whether you have already made the change, have not yet made the change but plan to do so in the next few months or have no plans to make this change in the foreseeable future. If any of the behaviours is not applicable to you please indicate this.

		۸D	CI	C 2	DE
Doing more or all of your	Already made change	<u>AB</u> 44	<u>C1</u> 76	<u>C2</u> 51	<u>DE</u> 50
shopping at a 'value'	Alleady made change				
supermarket such as Lidl or		38%	38%	37%	32%
Aldi	Plan to make change	22	39	26	28
		19%	19%	19%	18%
	Do not plan to make	44	79	52	61
	the change	38%	39%	37%	39%
	Not applicable	5	8	10	17
		4%	4%	7%	11%
Sticking with the same	Already made change	50	117	94	107
supermarket but changing to value or own-label food nstead of branded items		44%	58%	67%	69%
	Plan to make change	19	33	24	17
		17%	16%	17%	11%
	Do not plan to make	35	41	16	27
	the change	31%	20%	11%	17%
	Not applicable	10	10	6	5
		9%	5%	4%	3%
Choosing to have a family	Already made change	32	72	42	35
holiday in the UK rather than		28%	36%	30%	23%
abroad to cut costs	Plan to make change	17	19	16	18
	······································	15%	9%	11%	12%
	Do not plan to make	39	48	24	24
	the change	34%	24%	17%	15%
	Not applicable	26	62	58	78
	Not applicable				
		23%	31%	41%	50%

For each of the following changes in behaviour, please indicate whether you have already made the change, have not yet made the change but plan to do so in the next few months or have no plans to make this change in the foreseeable future. If any of the behaviours is not applicable to you please indicate this.

		AB	C1	C2	DE
Not taking a holiday at all	Already made change	35	59	54	54
when usually we would		31%	29%	39%	35%
	Plan to make change	14	22	19	14
		12%	11%	14%	9%
	Do not plan to make	41	57	33	36
	the change	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 ransport	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	34	60	31	39
	the change	30%	30%	22%	25%
	Not applicable	18	31	29	27
		16%	15%	21%	17%
Reducing frequency or	Already made change	66	115	93	104
stopping having meals out or		58%	57%	66%	67%
take-aways in favour of cheaper alternatives	Plan to make change	22	47	22	18
encaper alternatives		19%	23%	16%	12%
	Do not plan to make	16	26	13	13
	the change	14%	13%	9%	8%
	Not applicable	10	14	12	21
		9%	7%	9%	13%

For each of the following changes in behaviour, please indicate whether you have already made the change, have not yet made the change but plan to do so in the next few months or have no plans to make this change in the foreseeable future. If any of the behaviours is not applicable to you please indicate this.

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

			Regio	n		Have you	ı had to cut back o	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	Already made change	82	35	75	29	135	73	11
shopping at a 'value'		35%	36%	36%	43%	48%	29%	16%
supermarket such as Lidl or Aldi	Plan to make change	48	19	42	6	60	49	4
Aldi		20%	19%	20%	9%	21%	20%	6%
	Do not plan to make	91	40	79	26	72	118	40
	the change	39%	41%	38%	38%	26%	47%	60%
	Not applicable	15	4	14	7	14	11	12
		6%	4%	7%	10%	5%	4%	18%
Sticking with the same	Already made change	152	53	122	40	207	141	16
supermarket but changing to		65%	54%	58%	60%	74%	56%	24%
value or own-label food instead of branded items	Plan to make change	33	16	36	9	39	50	2
instead of branded items		14%	16%	17%	13%	14%	20%	3%
	Do not plan to make	44	20	43	12	24	47	43
	the change	19%	20%	20%	18%	9%	19%	63%
	Not applicable	6	9	10	6	10	12	7
		3%	9%	5%	9%	4%	5%	10%
Choosing to have a family	Already made change	62	33	66	20	87	84	10
holiday in the UK rather than		26%	34%	31%	29%	31%	33%	15%
abroad to cut costs	Plan to make change	29	8	27	6	32	32	4
		12%	8%	13%	9%	12%	13%	6%
	Do not plan to make	60	16	44	14	39	52	39
	the change	26%	16%	21%	21%	14%	21%	57%
	Not applicable	84	40	73	28	120	83	15
		36%	41%	35%	41%	43%	33%	22%

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$				Regio	n		Have you	had to cut back o	on things?
when usually we would34%31%34%34%28%49%25%Plan to make change211130740269%11%11%10%14%00%14%Do not plan to make the change66295319348829%20%25%28%12%35%35%Not applicable642856236874as possible instead of driving a car or using public transportAlready made change38702413238Plan to make change38164116544816%16%19%24%19%19%Plan to make change361839124544Not applicable361839124544Reducing frequency or take-aways in favour of chaper alternatives16%17%15%18%18%16%5618%14%3418365656565656565618%14%16%26%13%22%11%22%11%Not applicable271518852726%26%13%22%Not applicable1713199252011%36363619%19%15%16%16%26%13%22%11%10%<				Midlands	North	South West	cutting back	cutting back	No, money has not become more of an issue
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		Already made change	79	30	73	19	134	64	4
Not applicable9%11%14%10%14%10% $Cycling or walking as muchas possible instead of drivingtransportAlready made change662953193488Cycling or walking as muchas possible instead of drivingtransportAlready made change10038702413284Cycling or walking as muchas possible instead of drivingtransportAlready made change10038702413284Cycling or walking as muchas possible instead of drivingtransportAlready made change10038702413284Cycling or walking as muchas possible instead of drivingtransportAlready made change10038702413284Cycling or walking as muchas car or using publictransportAlready made change381641165448Cycling or walking as mucha car or using publictransportDo not plan to makethe change61261164876Do not plan to makethe change361839124544Cycling frequency ortake-aways in favour ofcheaper alternatives16%16%16%16%16%16%16%Do not plan to make change43143418365656%Da no take change2715188522%Cycling frequency ortake-aways in favour ofthe change2715$	when usually we would		34%	31%	34%	28%	49%	25%	6%
Do not plan to make the change 66 29% 29 30% 53 19 34 88 Not applicable 64 25% 28% 12% 35% Cycling or walking as much as possible instead of driving a car or using public transportAlready made change 100 38 70 24 132 84 Plan to make change 10% 39% 33% 55% 47% 33% Plan to make change 16% 16% 19% 24% 19% 19% Not applicable 61 26% 61 16% 48 76 Not applicable 61 26% 27% 29% 24% 19% 19% Not applicable 61 26% 27% 29% 24% 17% 30% Reducing frequency or stopping having meals out or cheaper alternatives $Already made change$ 149 56 139 33 213 150 Reducing frequency or stopping having meals out or 		Plan to make change	21	11	30	7	40	26	3
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$			9%	11%	14%	10%	14%	10%	4%
LetL		Do not plan to make	66	29	53	19	34	88	40
Cycling or walking as much as possible instead of driving a car or using public transportAlready made change 20% 43% 26% 33% 34% 24 25% 24% 29% 432 Plan to make change 38 16 41 16 54 48 Do not plan to make the change 61 26 61 16 48 76 Not applicable 36 18 39 12 45 44 Reducing frequency or stopping having meals out of cheaper alternatives $Already$ made change 43 14 34 18 36 Do not plan to make the change 63 57% 66% 49% 76% 59% Already made change 43 14 34 18 36 56 Do not plan to make the change 63% 57% 66% 49% 56 18% 16% 16% 26% 27% 29% 24% 17% Already made change 43 18% 18% 16% 17% 18% 18% 18% 16% 59% 59% 16% 11% 16% 26% 13% 22% 10% 11% 16% 26% 13% 22% 10% 11% 16% 26% 13% 22% 10% 11% 15% 9% 12% 25% 10% 11% 15% 9% 12% 2% 10% 11% 15% 9% 12% <td></td> <td>the change</td> <td>29%</td> <td>30%</td> <td>25%</td> <td>28%</td> <td>12%</td> <td>35%</td> <td>59%</td>		the change	29%	30%	25%	28%	12%	35%	59%
Cycling or walking as much as possible instead of driving a car or using public transportAlready made change10038702413284Han to make change3839%33%35%47%33%Plan to make change38164116544816%16%19%24%19%19%Do not plan to make the change61266116487626%27%29%24%17%30%Not applicable361839124544Already made change1495613933213150take-aways in favour of take-aways in favour of cheaper alternatives16%14%16%26%36%57%Do not plan to make the change43143418365618%14%16%26%13%22%Do not plan to make the change271518852718%14%16%26%13%22%11%Not applicable17131992520		Not applicable	64	28	56	23	68	74	21
as possible instead of driving a car or using public transport 43% 39% 33% 35% 47% 33% Plan to make change 38 16 41 16 54 48 16% 16% 19% 24% 19% 19% Do not plan to make 61 26 61 16 48 76 Not applicable 36 18 39 12 45 44 Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 149 56 139 33 213 150 18% 14% 16% 26% 43 18 36 56 18% 18% 18% 18% 16% 59% 20 18% 14 34 18 36 56 18% 14% 16% 26% 13% 22% Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% 11%			28%	29%	26%	34%	25%	29%	31%
a car or using public transport Plan to make change 38 16 41 16 54 48 transport 16% 16% 19% 24% 19% 19% Do not plan to make change 61 26 61 16 48 76 Not applicable 36 18 39 12 45 44 Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 149 56 139 33 213 150 Do not plan to make change 149 56 139 33 213 150 stopping having meals out or take-aways in favour of cheaper alternatives Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% 11% 22% Do not plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% 11% Do not plan to make change 11% 15% 9% 12% 2%	Cycling or walking as much	Already made change	100	38	70	24	132	84	14
transportPlan to make change 38 16 41 16 54 48 transport 16% 19% 24% 19% 19% Do not plan to make 61 26 61 16 48 76 Do not plan to make 61 26% 27% 29% 24% 17% 30% Not applicable 36 18 39 12 45 44 Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternativesAlready made change 149 56 139 33 213 150 Plan to make change 43 14 34 18 36 59% Do not plan to make change 27 15 18 8 5 27 Do not plan to make the change 27 15 18 8 5 27 Not applicable 17 13 19 9 25 20			43%	39%	33%	35%	47%	33%	21%
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	51	Plan to make change	38	16	41	16	54	48	7
the change 26% 27% 29% 24% 17% 30% Not applicable 36 18 39 12 45 44 15% 18% 18% 18% 16% 17% Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 149 56 139 33 213 150 18% 14% 34 18 36 56 59% 59% Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make 27 15 18 8 5 27 11% 15% 9% 12% 2% 11% Not applicable 17 13 19 9 25 20	transport		16%	16%	19%	24%	19%	19%	10%
Not applicable 26% 27% 29% 24% 17% 30% Not applicable 36 18 39 12 45 44 Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 149 56 139 33 213 150 Band Change 149 56 139 33 213 150 Band Change 63% 57% 66% 49% 76% 59% Band Change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make change 27 15 18 8 5 27 Mot applicable 17 13 19 9 25 20		Do not plan to make	61	26	61	16	48	76	37
Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 15% 18% 18% 18% 16% 17% Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make the change 27 15 18 8 5 27 11% 15% 9% 12% 2% 11% Not applicable 17 13 19 9 25 20		the change	26%	27%	29%	24%	17%	30%	54%
Reducing frequency or stopping having meals out or take-aways in favour of cheaper alternatives Already made change 149 56 139 33 213 150 Plan to make change 63% 57% 66% 49% 76% 59% Do not plan to make the change 14 34 18 36 56 11% 16% 26% 13% 22% Do not plan to make the change 27 15 18 8 5 27 Not applicable 17 13 19 9 25 20		Not applicable	36	18	39	12	45	44	10
stopping having meals out or take-aways in favour of cheaper alternatives 63% 57% 66% 49% 76% 59% Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make change 27 15 18 8 5 27 Understand 11% 15% 9% 12% 2% 11% Not applicable 17 13 19 9 25 20			15%	18%	18%	18%	16%	17%	15%
take-aways in favour of cheaper alternatives Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make change 27 15 18 8 5 27 Image: Not applicable 17 13 19 9 25 20	Reducing frequency or	Already made change	149	56	139	33	213	150	13
cheaper alternatives Plan to make change 43 14 34 18 36 56 18% 14% 16% 26% 13% 22% Do not plan to make 27 15 18 8 5 27 the change 11% 15% 9% 12% 2% 11% Not applicable 17 13 19 9 25 20			63%	57%	66%	49%	76%	59%	19%
18% 14% 16% 26% 13% 22% Do not plan to make 27 15 18 8 5 27 the change 11% 15% 9% 12% 2% 11% Not applicable 17 13 19 9 25 20		Plan to make change	43	14	34	18	36	56	15
the change11%15%9%12%2%11%Not applicable17131992520	cheaper alternatives		18%	14%	16%	26%	13%	22%	22%
Not applicable 17 13 19 9 25 20			27	15	18	8	5	27	32
		the change	11%	15%	9%	12%	2%	11%	48%
7% 13% 0% 13% 0% 8%		Not applicable	17	13	19	9	25	20	7
170 I 578 578 I 578 578 678			7%	13%	9%	13%	9%	8%	10%

			Regio	n		Have you	ı had to cut back o	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
Reducing frequency or	Already made change	132	55	122	32	203	127	11
stopping trips to the cinema		56%	56%	58%	47%	73%	50%	16%
or other entertainment	Plan to make change	29	18	30	15	34	51	6
		12%	18%	14%	22%	12%	20%	9%
	Do not plan to make	45	15	30	10	16	39	39
	the change	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	Already made change	139	62	128	36	204	139	20
rather than buying it daily		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	19	8	21	3	7	24	19
	the change	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	Already made change	120	50	119	35	189	123	9
measures not mentioned		51%	51%	57%	51%	68%	49%	13%
above	Plan to make change	46	19	42	16	47	64	12
		20%	19%	20%	24%	17%	26%	18%
	Do not plan to make	20	7	17	3	4	17	25
	the change	9%	7%	8%	4%	1%	7%	37%
	Not applicable	48	22	30	14	39	45	22
		21%	22%	14%	21%	14%	18%	32%

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

		Gender		Age of o	child	d Age of Parent				Socio-Economic Group					
	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+	AB	Cl	C2	DE
Yes, they have noticed most	162	46	116	53	104	0	23 34	<u> </u>	<u>40</u>	<u> </u>	1	29	47	34	51
changes	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	292	79	213	127	163	1	49	157	78	7	0	48	103	72	70
that affect them directly	48%	41%	51%	49%	48%	100%	42%	49%	51%	33%	0%	42%	51%	51%	44%
No, they haven't made	135	53	82	65	65	0	31	68	30	5	1	34	46	28	27
comment or seemed to notice	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%

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

		Regio	n		Have you	ı had to cut back o	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	69	25	56	12	113	40	7
changes	29%	26%	26%	18%	40%	16%	10%
Yes, they have noticed some changes but only noticed those	103	50	106	33	132	143	17
that affect them directly	44%	51%	50%	49%	47%	56%	25%
No, they haven't made	55	19	41	20	28	67	34
comment or seemed to notice	23%	19%	19%	29%	10%	26%	50%
Don't know	5	3	4	2	5	4	3
	2%	3%	2%	3%	2%	2%	4%
Not applicable	4	1	6	1	3	0	7
	2%	1%	3%	1%	1%	0%	10%

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

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

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

		Regio	n		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?

							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
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%
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%
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%
3 5 1 2 1	814 52% 65 27% 29	814 83 52% 43% 65 72 27% 38% 29 36	814 83 231 52% 43% 55% 65 72 93 27% 38% 22% 29 36 93	814 83 231 112 52% 43% 55% 44% 65 72 93 84 27% 38% 22% 33% 29 36 93 60	814 83 231 112 198 52% 43% 55% 44% 58% 65 72 93 84 74 27% 38% 22% 33% 22% 29 36 93 60 67	314 83 231 112 198 1 52% 43% 55% 44% 58% 100% 65 72 93 84 74 0 27% 38% 22% 33% 22% 0% 29 36 93 60 67 0	814 83 231 112 198 1 51 52% 43% 55% 44% 58% 100% 44% 65 72 93 84 74 0 31 27% 38% 22% 33% 22% 0% 27% 29 36 93 60 67 0 33	814 83 231 112 198 1 51 164 52% 43% 55% 44% 58% 100% 44% 52% 65 72 93 84 74 0 31 88 27% 38% 22% 33% 22% 0% 27% 28% 29 36 93 60 67 0 33 66	314832311121981511648952%43%55%44%58%100%44%52%59%6572938474031883827%38%22%33%22%0%27%28%25%29369360670336625	3148323111219815116489752%43%55%44%58%100%44%52%59%33%657293847403188381027%38%22%33%22%0%27%28%25%48%293693606703366254	31483231112198151164897252%43%55%44%58%100%44%52%59%33%100%6572938474031883810027%38%22%33%22%0%27%28%25%48%0%2936936067033662540	3148323111219815116489725352%43%55%44%58%100%44%52%59%33%100%46%657293847403188381004127%38%22%33%22%0%27%28%25%48%0%36%293693606703366254020	8148323111219815116489725310952%43%55%44%58%100%44%52%59%33%100%46%55%65729384740318838100415427%38%22%33%22%0%27%28%25%48%0%36%27%29369360670336625402037	814832311121981511648972531097252%43%55%44%58%100%44%52%59%33%100%46%55%51%6572938474031883810041543827%38%22%33%22%0%27%28%25%48%0%36%27%27%2936936067033662540203730

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?

		Regio	n		Have you	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 27%	61 32%	107 25%	92 36%	71 21%	0 0%	48 41%	83 26%	29 19%	8 38%	0 0%	31 27%	59 29%	39 28%	38 24%	
Yes – although I don't try too hard as children have to learn about money sooner or	302	79	223	115	178	1	51	157	82	10	1	47	99	64	93	
later	49%	41%	53%	45%	52%	100%	44%	49%	54%	48%	33%	42%	49%	45%	59%	
No – children should learn about money issues as early	142 23%	52 27%	90 21%	49 19%	91 27%	0 0%	17 15%	79 25%	42 27%	3 14%	2 67%	35 31%	43 21%	38 27%	27 17%	

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

		Regio	n		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	63	25	70	9	74	70	18			
about money	27%	26%	33%	13%	26%	28%	26%			
Yes – although I don't try too hard as children have to learn about money sooner or	115	51	98	39	148	122	30			
later	49%	52%	46%	58%	53%	48%	44%			
No - children should learn about money issues as early	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+	АВ	C1	C2	DE
Yes – but talking about money worries in front of my child / children is	424	120	304	178	238	1	78	222	112	9	3	73	141	88	122
sometimes unavoidable	70%	63%	73%	70%	70%	100%	68%	70%	74%	43%	100%	64%	71%	62%	78%
No – because I am not concerned or anxious	92	34	58	36	52	0	19	48	20	6	0	18	33	18	24
about money	15%	18%	14%	14%	15%	0%	17%	15%	13%	29%	0%	16%	17%	13%	15%
No – I make a point of not talking to themy child /	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%

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

		Regio	n		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	163	62	158	42	234	159	26			
my child / children is sometimes unavoidable	70%	63%	75%	63%	84%	64%	38%			
No – because I am not concerned or anxious	36	21	27	9	16	43	30			
about money	15%	21%	13%	13%	6%	17%	44%			
No - I make a point of not talking to themy child /	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 o	child			Age of	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	144	40	104	49	89	0	29	77	34	2	2
money now	24%	21%	25%	19%	26%	0%	25%	24%	22%	10%	67%
I am talking to my child / children a little more about money now	331	99	232	142	184	1	57	175	90	8	1
	54%	51%	56%	55%	54%	100%	50%	55%	58%	40%	33%
I am not talking to my child / children about money	136	54	82	65	66	0	29	67	30	10	0
any more now than I was 12 months ago	22%	28%	20%	25%	19%	0%	25%	21%	19%	50%	0%

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

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

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

		Regio	n		Have you	had to cut back o	n 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	52	30	53	9	93	46	4		
money now	22%	31%	25%	13%	33%	18%	6%		
I am talking to my child / children a little more about money now	129	51	113	38	160	148	19		
money now	55%	52%	54%	57%	58%	58%	28%		
I am not talking to my child / children about money	55	17	45	20	25	59	45		
any more now than I was 12 months ago	23%	17%	21%	30%	9%	23%	66%		

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

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

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

		Regio	n		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 o	child		/	Age of Parer	ent		
	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	182	61	121	102	75	0	45	92	7	1
of them	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	168	55	113	49	115	0	19	96	8	1
in some relevant / appropriate financial decisions we make as a family	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%

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

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

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

		Regio	n		Have you	I had to cut back o	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	65	27	71	19	96	64	18
of them	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	61	26	61	20	84	71	12
in some relevant / appropriate financial decisions we make as a family	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 o	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	155	50	105	90	61	0	42	76	29	7	005
carefree time	25%	26%	25%	35%	18%	0%	36%	24%	19%	33%	0%
I'd be concerned that they would pass on this information	33	14	19	19	13	0	8	14	10	1	0
utside of the immediate family	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	12	3	9	8	4	0	5	5	1	0	0
any need to discuss money with my child / children	2%	2%	2%	3%	1%	0%	4%	2%	1%	0%	0%
My child / children have no interest in money and wouldn't	13	6	7	8	5	0	6	5	1	1	0
engage with me if I tried to speak with them about it	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%

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

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

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

	Yes, we're Yes, we're has no cutting back cutting back become r on essentials on luxuries of an is 84 53					
	cutting back	cutting back	No, money has not become more of an issue			
I don't want to burden them with worries – childhood should be	84	53	15			
arefree time be concerned that they would pass on this information tside of the immediate family	30%	21%	22%			
I'd be concerned that they would pass on this information	19	10	4			
outside of the immediate family	7%	4%	6%			
Because the economy is not affecting us day-to-day, I don't see	0	6	5			
any need to discuss money with my child / children	0%	2%	7%			
My child / children have no interest in money and wouldn't	3	8	1			
engage with me if I tried to speak with them about it	1%	3%	1%			
None of the above	3	1	1			
	1%	0%	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					
	Tatal	Mala	E	Under 11		10.24	25.24	25.44			65.
I don't want to burden them with worries – childhood should	Total	Male	Female	Under 11	11+	18-24	25-34	35-44	45-54	55-64	65+
be a carefree time	155	50	105	90	61	0	42	76	29	/	0
be a carefree time	85%	82%	87%	88%	81%	0%	93%	83%	81%	100%	0%
I'd be concerned that they would pass on this information	33	14	19	19	13	0	8	14	10	1	0
outside of the immediate family	18%	23%	16%	19%	17%	0%	18%	15%	28%	14%	0%
Because the economy is not affecting us day-to-day, I don't	12	3	9	8	4	0	5	5	1	0	0
see any need to discuss money with my child / children	7%	5%	7%	8%	5%	0%	11%	5%	3%	0%	0%
My child / children have no interest in money and wouldn't	13	6	7	8	5	0	6	5	1	1	0
engage with me if I tried to speak with them about it	7%	10%	6%	8%	7%	0%	13%	5%	3%	14%	0%
None of the above	5	3	2	0	4	0	0	3	1	0	1
	3%	5%	2%	0%	5%	0%	0%	3%	3%	0%	100%
Don't know	1	0	1	0	1	0	0	1	0	0	0
	1%	0%	1%	0%	1%	0%	0%	1%	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]

	:	Socio-Econ	omic Group		Region					
	AB	Cl	C2	DE	South East (incl London)	Midlands	North	South West		
I don't want to burden them with worries – childhood should	30	40	40	44	54	23	60	18		
be a carefree time	86%	78%	95%	83%	83%	85%	85%	95%		
I'd be concerned that they would pass on this information	9	7	7	10	10	10	10	3		
outside of the immediate family	26%	14%	17%	19%	15%	37%	14%	16%		
Because the economy is not affecting us day-to-day, I don't	2	6	3	1	7	0	4	1		
see any need to discuss money with my child / children	6%	12%	7%	2%	11%	0%	6%	5%		
My child / children have no interest in money and wouldn't	2	5	3	3	5	1	5	2		
engage with me if I tried to speak with them about it	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%		

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	84	53	15						
be a carefree time	88%	83%	83%						
I'd be concerned that they would pass on this information	19	10	4						
outside of the immediate family	20%	16%	22%						
Because the economy is not affecting us day-to-day, I don't	0	6	5						
see any need to discuss money with my child / children	0%	9%	28%						
My child / children have no interest in money and wouldn't	3	8	1						
engage with me if I tried to speak with them about it	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			f 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	443	148	295	189	245	0	76	240	109	17	3
money	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	5	4	1	4	1	0	2	2	1	0	0
who has a better understanding of money	1%	2%	0%	2%	0%	0%	2%	1%	1%	0%	0%
No, money isn't an area I feel particularly confident	5	1	4	2	3	0	2	3	0	0	0
talking about	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%

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

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

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

		Regio	n	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 guestions	59	17	51	19	70	64	12			
complicated questions	25%	17%	24%	28%	25%	25%	18%			
No, I would refer them to another member of family	1	2	1	1	0	4	0			
who has a better understanding of money	0%	2%	0%	1%	0%	2%	0%			
No, money isn't an area I feel particularly confident	1	1	3	0	3	2	0			
talking about	0%	1%	1%	0%	1%	1%	0%			
Don't know	5	3	5	0	3	4	1			
	2%	3%	2%	0%	1%	2%	1%			

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

	Gender			Age of e	child						
	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	174	60	114	76	93	1	38	88	39	6	2
time is right	28%	31%	27%	30%	27%	100%	33%	28%	25%	29%	67%
From us, when they begin to ask questions	121	34	87	45	75	0	21	58	43	1	0
400000	20%	18%	21%	18%	22%	0%	18%	18%	28%	5%	0%
As part of the curriculum in school	44	18	26	18	24	0	7	24	11	2	0
	7%	9%	6%	7%	7%	0%	6%	8%	7%	10%	0%
A combination of parental explanation	268	78	190	115	147	0	47	146	61	12	1
and teaching in school	44%	40%	45%	45%	43%	0%	41%	46%	39%	57%	33%
Through experience when they leave	2	1	1	1	1	0	0	1	1	0	0
school	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%
None of the above	4	2	2	2	0	0	3	1	0	0	0
	1%	1%	0%	1%	0%	0%	3%	0%	0%	0%	0%

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

	:	Socio-Econo	omic Group			Regio	n		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	31	58	33	51	62	29	66	17	84	64	19		
time is right	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		
4	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	48	89	71	60	105	46	84	32	128	115	24		
and teaching in school	42%	44%	51%	38%	44%	47%	40%	47%	46%	46%	35%		
Through experience when they leave	0	0	1	1	1	0	1	0	0	0	1		
school	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	114	44	70	46	66	0	25	54	29	6	1			
to play in teaching children about money	19%	23%	17%	18%	20%	0%	22%	17%	19%	29%	50%			
Yes – but I believe that parents are more responsible for teaching children about	471	136	335	195	264	1	83	252	120	13	1			
money than schools	77%	71%	80%	76%	78%	100%	72%	80%	77%	62%	50%			
No - I believe that learning about money	26	12	14	16	8	0	8	10	6	2	0			
should not take place in schools at all	4%	6%	3%	6%	2%	0%	7%	3%	4%	10%	0%			

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	Cl	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	22	34	28	31	41	20	48	6	61	43	9			
to play in teaching children about money	19%	17%	20%	20%	17%	21%	23%	9%	22%	17%	13%			
Yes – but I believe that parents are more responsible for teaching children about	85	162	105	118	184	70	156	60	212	197	53			
money than schools	74%	80%	75%	77%	78%	72%	74%	90%	76%	79%	78%			
No - I believe that learning about money	8	6	7	5	10	7	8	1	7	10	6			
should not take place in schools at all	7%	3%	5%	3%	4%	7%	4%	1%	3%	4%	9%			