

## Savings in the Balance Survey

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

Absolutes/col percents

Table 1

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

**Summary****Base: All respondents**

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

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Table 2

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

**ISA, cash only**

**Base: All respondents**

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

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Table 2

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

**ISA, cash only**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 3

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

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

**Base: All respondents**

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

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Absolutes/col percents

Table 3

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

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 4

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

**Stocks and shares ISA**

**Base: All respondents**

	Gender			Age							Social Grade				Region										Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849
Low risk	149 7%	76 8%	74 7%	29 12%	34 10%	22 6%	15 4%	14 5%	36 8%	37 7%	45 8%	30 7%	37 8%	13 7%	4 5%	12 6%	10 6%	19 11%	10 7%	7 7%	10 5%	27 10%	17 6%	18 10%	20 7%	59 7%
Medium risk	1016 50%	547 55%	469 46%	130 54%	173 51%	162 48%	174 48%	144 48%	234 53%	294 55%	298 53%	205 47%	220 46%	79 44%	44 55%	112 51%	96 53%	80 44%	73 52%	55 55%	83 41%	154 59%	158 56%	81 45%	138 50%	433 51%
High risk	848 42%	364 37%	484 47%	80 34%	132 39%	155 46%	170 47%	141 47%	169 39%	207 38%	216 39%	204 46%	222 46%	90 49%	32 40%	97 44%	75 41%	82 45%	57 41%	39 38%	108 54%	81 31%	107 38%	82 45%	120 43%	357 42%

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Table 4

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

**Stocks and shares ISA**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 5

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

**Private pension product**

**Base: All respondents**

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



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Table 5

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

**Private pension product**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 6

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

**Property e.g your own home or buy-to-let**

**Base: All respondents**

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

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

Absolutes/col percents

Table 6

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

**Property e.g your own home or buy-to-let**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 7

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

**Workplace pension**

**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849
Low risk	1078	552	526	100	166	178	172	184	278	333	334	221	190	98	37	113	97	103	75	59	111	140	152	93	181	409
	54%	56%	51%	42%	49%	53%	48%	61%	63%	62%	60%	50%	40%	54%	46%	51%	54%	57%	53%	58%	55%	53%	54%	51%	65%	48%
Medium risk	798	363	435	121	145	140	162	101	130	180	203	180	235	69	40	91	74	65	55	37	74	98	117	77	85	385
	40%	37%	42%	50%	43%	41%	45%	34%	30%	33%	36%	41%	49%	38%	50%	41%	41%	36%	39%	37%	37%	38%	42%	42%	30%	45%
High risk	139	73	66	19	29	21	25	15	31	26	22	38	53	14	3	17	10	14	11	5	16	24	13	12	14	55
	7%	7%	6%	8%	8%	6%	7%	5%	7%	5%	4%	9%	11%	8%	4%	8%	6%	8%	8%	5%	8%	9%	5%	6%	5%	7%

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Table 7

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

**Workplace pension**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 8

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

**Shares**

**Base: All respondents**

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

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

**Shares**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 9

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

**Other investment fund product**

**Base: All respondents**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 9

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

**Other investment fund product**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 10

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 10

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 11

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 11

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 12

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 12

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

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 13

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

**National Savings and Investment Premium Bonds**

**Base: All respondents**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849
Low risk	1270	682	588	85	125	188	254	243	376	374	361	258	277	96	55	139	116	106	100	63	142	146	178	128	170	496
	63%	69%	57%	35%	37%	55%	71%	81%	86%	70%	65%	59%	58%	53%	68%	63%	64%	59%	71%	63%	71%	56%	63%	71%	61%	58%
Medium risk	617	266	352	138	174	124	85	47	49	144	171	147	156	71	17	69	54	53	35	31	52	100	90	46	95	299
	31%	27%	34%	58%	51%	36%	24%	16%	11%	27%	31%	34%	33%	39%	21%	31%	30%	29%	25%	30%	26%	38%	32%	25%	34%	35%
High risk	127	40	87	17	40	28	20	9	13	20	27	34	46	14	9	14	11	22	7	7	7	16	13	8	14	54
	6%	4%	8%	7%	12%	8%	6%	3%	3%	4%	5%	8%	10%	8%	11%	6%	6%	12%	5%	7%	3%	6%	5%	4%	5%	6%



## Savings in the Balance Survey

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

Absolutes/col percents

Table 13

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

**National Savings and Investment Premium Bonds**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 14

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

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 14

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

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

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 15  
**Q.2 Have you saved or invested money?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849
NET: Ever saved	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
	77%	78%	76%	65%	75%	72%	76%	84%	85%	87%	79%	77%	64%	75%	73%	73%	83%	76%	79%	76%	83%	71%	80%	77%	83%	79%
Yes, I currently save or invest money in a savings account, pension, investment scheme or premium bonds	1099	563	536	99	192	181	186	182	259	346	336	226	192	96	39	123	92	96	83	53	121	143	159	93	183	483
	55%	57%	52%	41%	57%	53%	52%	61%	59%	64%	60%	52%	40%	53%	48%	56%	51%	53%	59%	53%	60%	55%	56%	51%	66%	57%
I have previously saved or invested but am not doing so at present	452	210	242	57	63	63	85	71	113	124	103	112	113	39	20	39	58	41	27	23	46	43	68	47	49	192
	22%	21%	24%	24%	19%	19%	24%	24%	26%	23%	18%	26%	24%	22%	25%	18%	32%	23%	19%	23%	23%	16%	24%	26%	18%	23%
No, I have never saved or invested	463	214	249	83	84	94	88	46	67	69	120	101	173	46	22	59	31	44	30	24	34	76	55	42	47	174
	23%	22%	24%	35%	25%	28%	24%	16%	15%	13%	21%	23%	36%	25%	27%	27%	17%	24%	21%	24%	17%	29%	20%	23%	17%	21%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 15  
**Q.2 Have you saved or invested money?**  
**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 16

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

#### Summary

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

	Products											
	ISA, cash only	ISA, predominantly cash with some stocks and shares	Stocks and shares ISA	Private pension product	Workplace pension	Shares	Other investment fund product	Bank or building society easy access savings account	Bank or building society regular savings account	Bank or building society fixed term account	National Savings and Investment Premium Bonds	Online peer-to-peer lending platform
Unweighted base	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573
Weighted base	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551
NET: Ever used	1147 74%	277 18%	374 24%	600 39%	994 64%	657 42%	362 23%	1352 87%	890 57%	680 44%	827 53%	119 8%
Currently using this product type	851 55%	75 5%	181 12%	340 22%	650 42%	270 17%	139 9%	1033 67%	431 28%	245 16%	409 26%	43 3%
Previously used this product type	297 19%	201 13%	193 12%	260 17%	345 22%	387 25%	223 14%	320 21%	460 30%	435 28%	418 27%	76 5%
Never used this product type	404 26%	1275 82%	1178 76%	951 61%	557 36%	895 58%	1190 77%	199 13%	661 43%	871 56%	724 47%	1432 92%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 17

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

**ISA, cash only**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 17

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

**ISA, cash only**

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 18

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 18

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 19

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

**Stocks and shares ISA**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 19

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

**Stocks and shares ISA**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 20

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

**Private pension product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 20

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

**Private pension product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 21

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

**Workplace pension**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 21

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

**Workplace pension**

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 22

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

#### Shares

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

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Ever used	657	390	267	33	77	92	103	125	227	245	204	114	94	52	15	60	66	60	47	25	78	101	104	49	91	253
	42%	50%	34%	21%	30%	38%	38%	49%	61%	52%	46%	34%	31%	38%	25%	37%	44%	43%	43%	33%	47%	54%	46%	35%	39%	37%
Currently using this product type	270	173	97	10	30	42	41	49	99	111	81	35	42	28	3	26	21	23	16	6	38	42	46	21	30	110
	17%	22%	13%	6%	12%	17%	15%	19%	27%	24%	19%	10%	14%	20%	5%	16%	14%	17%	14%	7%	23%	23%	20%	15%	13%	16%
Previously used this product type	387	218	169	23	47	50	62	76	128	134	122	79	52	24	12	34	45	36	32	19	40	58	58	28	61	143
	25%	28%	22%	15%	19%	21%	23%	30%	34%	29%	28%	23%	17%	18%	20%	21%	30%	26%	28%	25%	24%	31%	26%	20%	26%	21%
Never used this product type	895	383	512	123	178	153	168	128	144	224	235	224	211	83	44	103	84	78	64	51	89	85	123	91	141	422
	58%	50%	66%	79%	70%	62%	62%	51%	39%	48%	54%	66%	69%	62%	75%	63%	56%	57%	57%	67%	53%	46%	54%	65%	61%	63%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 22

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

#### Shares

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 23

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 23

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 24

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

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

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

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Ever used	1352	668	684	128	196	214	240	226	347	414	394	284	260	112	48	143	133	121	103	68	142	161	198	124	199	570
	87%	86%	88%	82%	77%	88%	89%	89%	94%	88%	90%	84%	85%	83%	82%	88%	88%	93%	89%	85%	87%	87%	88%	86%	84%	
Currently using this product type	1033	512	521	95	145	169	182	166	275	318	320	206	190	92	40	117	102	93	84	53	107	111	147	87	153	439
	67%	66%	67%	61%	57%	69%	67%	66%	74%	68%	73%	61%	62%	68%	67%	72%	68%	68%	76%	70%	64%	60%	65%	62%	66%	65%
Previously used this product type	320	157	163	33	51	45	59	60	72	97	75	79	70	21	9	25	31	28	19	15	35	50	51	37	46	130
	21%	20%	21%	21%	20%	18%	22%	24%	19%	21%	17%	23%	23%	15%	14%	15%	20%	20%	17%	19%	21%	27%	22%	26%	20%	19%
Never used this product type	199	105	94	28	59	30	31	27	24	55	44	54	46	23	11	20	18	16	8	8	25	25	29	16	33	105
	13%	14%	12%	18%	23%	12%	11%	11%	6%	12%	10%	16%	15%	17%	18%	12%	12%	7%	11%	15%	13%	13%	12%	14%	16%	

## Savings in the Balance Survey

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

Absolutes/col percents

Table 24

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 25

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

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

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

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Ever used	890	456	434	74	131	155	150	150	232	285	262	189	154	84	34	95	77	77	67	41	90	123	125	77	144	383
	57%	59%	56%	47%	51%	63%	55%	59%	62%	61%	60%	56%	50%	62%	58%	58%	51%	56%	61%	53%	54%	66%	55%	55%	62%	57%
Currently using this product type	431	216	215	41	70	78	68	67	107	146	130	90	65	39	18	43	39	40	31	19	42	62	57	41	76	191
	28%	28%	28%	26%	27%	32%	25%	26%	29%	31%	30%	27%	21%	29%	30%	27%	26%	29%	28%	25%	25%	33%	25%	29%	33%	28%
Previously used this product type	460	240	220	33	61	77	82	83	124	139	132	99	89	45	16	51	38	38	36	22	48	62	69	36	68	193
	30%	31%	28%	21%	24%	31%	30%	33%	33%	30%	30%	29%	29%	33%	28%	31%	25%	27%	33%	28%	28%	33%	30%	26%	29%	29%
Never used this product type	661	317	344	83	125	90	121	103	140	185	176	149	151	51	25	68	73	60	44	36	78	63	102	63	89	291
	43%	41%	44%	53%	49%	37%	45%	41%	38%	39%	40%	44%	50%	38%	42%	42%	49%	44%	39%	47%	46%	34%	45%	45%	38%	43%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 25

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

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

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 26

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 26

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 27

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 27

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 28

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

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

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

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Ever used	119	70	49	25	31	26	11	11	16	48	34	25	13	11	4	8	13	9	5	4	15	33	13	5	27	67
	8%	9%	6%	16%	12%	11%	4%	4%	4%	10%	8%	7%	4%	8%	6%	5%	9%	7%	5%	5%	9%	18%	6%	4%	12%	10%
Currently using this product type	43	31	12	4	15	10	4	2	8	22	12	8	1	5	1	2	2	1	3	1	5	13	7	2	10	21
	3%	4%	2%	3%	6%	4%	1%	1%	2%	5%	3%	2%	*	4%	1%	1%	1%	1%	3%	1%	3%	7%	3%	2%	4%	3%
Previously used this product type	76	39	37	21	16	16	7	9	8	27	21	17	11	5	3	6	11	8	2	2	10	19	6	3	17	46
	5%	5%	5%	13%	6%	6%	3%	4%	2%	6%	5%	5%	4%	4%	5%	4%	7%	6%	2%	3%	6%	10%	3%	2%	7%	7%
Never used this product type	1432	703	729	131	225	219	261	242	355	421	405	313	293	125	55	155	137	128	106	73	152	153	214	134	205	608
	92%	91%	94%	84%	88%	89%	96%	96%	96%	90%	92%	93%	96%	92%	94%	95%	91%	93%	95%	95%	91%	82%	94%	96%	88%	90%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 28

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 29

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

#### Summary

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 30  
**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**  
**ISA, cash only**  
**Base: All respondents who currently hold each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 30

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

**ISA, cash only**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 31  
**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**  
**ISA, predominantly cash with some stocks and shares**  
**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 31

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

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

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 32

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

**Stocks and shares ISA**

**Base: All respondents who currently hold each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	185	115	70	7	17	28	28	33	72	88	60	17	20	20	3	17	12	13	13	6	17	28	33	23	25	63
Weighted base	181	117	64	10	21	25	21	32	72	83	55	25	18	19	3	16	10	12	12	7	19	32	33	18	22	64
£1-£500	8 5%	5 5%	3 5%	1 9%	6 29%	1 3%	- -	1 2%	- -	1 2%	1 2%	5 22%	1 4%	- -	- -	- -	- -	1 6%	- -	- -	1 5%	5 16%	1 2%	1 4%	2 11%	5 8%
£501-£1000	6 3%	2 2%	4 7%	- -	1 7%	- -	2 11%	1 2%	2 3%	2 3%	3 6%	- -	1 4%	2 9%	- -	1 4%	- -	- -	- -	- -	- -	1 2%	2 8%	1 3%	1 6%	3 5%
£1001-£2000	4 2%	4 4%	- -	1 10%	- -	1 3%	1 3%	- -	2 3%	1 2%	1 2%	2 8%	- -	- -	- -	1 7%	- -	- -	- -	- -	- -	1 3%	2 7%	- -	2 8%	- -
£2001-£3000	2 1%	1 1%	1 2%	- -	- -	1 2%	1 3%	- -	1 1%	1 1%	1 1%	- -	- -	1 3%	- -	- -	- -	- -	- -	- -	- -	- -	1 2%	1 3%	1 6%	1 1%
£3001-£5000	5 3%	3 3%	1 2%	- -	- -	1 2%	2 10%	1 4%	1 1%	2 2%	- -	1 6%	1 7%	- -	1 54%	1 8%	1 8%	- -	- -	- -	1 3%	- -	1 2%	- -	1 3%	1 1%
£5001-£7500	3 2%	2 2%	1 1%	- -	1 4%	- -	- -	- -	2 3%	2 3%	1 1%	- -	- -	- -	- -	- -	1 11%	1 6%	- -	- -	1 3%	- -	- -	- -	- -	1 1%
£7501-£10000	7 4%	4 3%	3 5%	- -	- -	2 7%	1 6%	3 10%	1 1%	1 2%	5 9%	- -	1 6%	2 9%	- -	- -	- -	- -	2 18%	- -	- -	3 8%	1 2%	- -	2 8%	2 4%
£10001-£20000	15 8%	12 10%	3 5%	- -	2 8%	2 10%	1 3%	3 10%	7 10%	8 10%	2 4%	3 10%	2 10%	1 6%	1 21%	- -	1 13%	2 16%	1 5%	- -	4 22%	2 7%	2 5%	1 7%	- -	5 7%
£20001-£30000	13 7%	10 8%	3 5%	- -	1 4%	1 6%	1 4%	3 11%	6 9%	3 4%	8 15%	1 3%	1 4%	3 17%	1 25%	1 7%	- -	1 11%	1 5%	1 12%	1 4%	- -	2 5%	2 13%	1 4%	4 7%
£30001+	27 15%	23 20%	4 7%	- -	- -	4 17%	3 14%	4 13%	16 22%	12 14%	8 15%	4 14%	4 22%	2 13%	- -	4 29%	1 7%	1 5%	1 10%	1 19%	1 6%	9 29%	4 11%	2 14%	1 5%	9 14%
Prefer not to say	91 50%	51 44%	39 62%	8 80%	10 47%	13 51%	10 46%	16 49%	34 48%	48 58%	25 46%	9 37%	8 44%	8 42%	- -	7 46%	7 72%	6 51%	7 55%	5 69%	11 59%	10 32%	19 57%	10 56%	11 50%	33 52%
Mean ('000)	65.78	83.32	18.81	0.89	5.81	238.90	50.93	43.72	42.80	54.53	35.28	40.48	237.09	28.29	12.83	300.36	39.06	33.58	39.10	39.70	35.84	69.15	20.35	45.22	19.60	126.06
Standard deviation	178.63	206.36	27.16	0.91	9.52	437.23	81.63	59.96	44.28	90.93	43.45	74.14	485.17	31.83	11.79	506.90	69.59	62.35	54.80	17.52	48.82	114.85	23.17	59.24	47.03	295.37
Standard error	18.52	25.80	5.04	0.64	3.60	116.85	21.82	14.13	7.18	14.03	7.93	23.44	146.28	9.60	6.81	168.97	34.79	23.56	20.71	12.39	19.93	27.07	5.79	18.73	12.57	55.82
Median ('000)	17.39	19.98	9.31	0.28	0.18	15.95	5.02	17.18	28.27	17.14	21.33	3.10	12.97	16.55	5.00	29.54	10.62	11.33	9.84	28.47	13.10	11.68	8.97	21.07	2.14	15.40

## Savings in the Balance Survey

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

Absolutes/col percents

Table 32

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

**Stocks and shares ISA**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 33

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

**Private pension product**

**Base: All respondents who currently hold each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	354	204	150	10	28	59	90	79	88	121	119	70	44	17	15	48	25	33	24	20	34	41	67	30	43	179
Weighted base	340	199	141	11	33	55	76	72	93	111	102	88	40	20	11	44	27	30	22	17	37	48	55	29	38	176
£1-£500	6 2%	3 1%	3 2%	-	1 2%	2 3%	1 1%	1 2%	1 2%	1 1%	3 3%	2 2%	*	2 8%	-	1 3%	-	-	-	*	-	1 2%	1 3%	-	-	3 2%
£501-£1000	1 *	-	1 1%	-	1 3%	1 1%	-	-	-	-	1 1%	-	1 2%	-	-	-	-	-	-	-	-	1 2%	1 1%	-	-	1 *
£1001-£2000	4 1%	1 1%	3 2%	2 14%	-	1 2%	-	1 1%	1 1%	1 1%	2 2%	1 1%	1 1%	-	1 8%	-	-	1 2%	1 3%	-	-	1 3%	-	1 4%	1 3%	2 1%
£2001-£3000	7 2%	5 2%	3 2%	-	7 20%	-	-	-	1 1%	-	1 1%	7 8%	-	-	-	-	2 7%	-	-	-	-	5 10%	1 1%	-	2 5%	5 3%
£3001-£5000	8 2%	8 4%	1 *	-	2 7%	1 2%	1 1%	1 1%	3 4%	3 2%	1 1%	4 4%	1 2%	-	-	1 1%	-	1 3%	1 3%	1 3%	3 7%	2 3%	1 2%	-	1 3%	3 2%
£5001-£7500	6 2%	2 1%	4 3%	-	-	3 6%	2 3%	-	1 1%	-	2 2%	2 2%	2 6%	2 8%	-	-	-	1 3%	1 4%	-	1 3%	-	-	2 6%	2 5%	4 2%
£7501-£10000	13 4%	3 2%	10 7%	-	2 6%	4 7%	3 3%	3 5%	1 1%	3 2%	6 6%	1 2%	3 7%	-	-	2 4%	-	-	-	-	4 10%	6 13%	1 1%	-	2 4%	11 6%
£10001-£20000	25 7%	12 6%	13 9%	-	6 17%	4 7%	6 8%	4 6%	5 6%	7 6%	8 8%	7 8%	3 8%	1 3%	1 10%	6 13%	1 5%	2 7%	1 6%	-	-	1 2%	7 12%	5 19%	5 13%	13 7%
£20001-£30000	11 3%	5 3%	5 4%	-	1 3%	1 1%	4 5%	1 1%	5 5%	3 3%	2 2%	2 3%	3 8%	-	1 6%	1 3%	3 11%	1 2%	1 3%	-	-	2 3%	3 5%	-	1 2%	3 2%
£30001+	56 16%	48 24%	7 5%	1 8%	-	9 16%	14 18%	20 28%	12 13%	20 18%	16 15%	12 14%	8 19%	2 9%	1 6%	7 15%	1 2%	5 16%	6 27%	1 9%	13 36%	8 16%	9 17%	4 12%	4 10%	40 23%
Prefer not to say	203 60%	112 56%	91 65%	8 78%	14 41%	30 54%	47 62%	41 58%	63 67%	74 67%	62 60%	50 57%	18 45%	14 72%	8 71%	27 60%	22 82%	18 60%	12 54%	15 85%	16 43%	22 47%	32 58%	17 59%	21 55%	93 53%
Mean ('000)	47.88	65.07	17.98	17.38	8.04	23.53	45.42	78.63	67.49	48.44	60.14	29.85	55.54	68.10	34.53	38.31	27.32	44.37	70.14	70.02	45.59	45.94	63.68	22.36	20.32	46.01
Standard deviation	73.05	86.13	18.74	27.13	7.20	21.20	41.81	111.51	84.38	43.79	108.45	37.98	76.32	100.75	53.99	45.56	8.73	70.06	76.39	83.82	32.36	75.03	121.87	20.32	23.08	52.49
Standard error	6.20	9.23	2.60	15.66	1.92	4.24	7.07	18.85	16.24	6.60	16.17	7.31	15.91	45.06	24.15	9.94	4.37	19.43	23.03	41.91	7.42	17.21	23.03	6.42	5.16	5.87
Median ('000)	19.65	39.22	10.32	2.00	4.47	13.89	26.77	45.98	28.15	39.02	19.30	12.25	20.16	6.72	14.88	19.06	20.83	16.80	37.45	27.27	50.37	8.99	20.57	11.81	10.15	27.36

## Savings in the Balance Survey

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

Absolutes/col percents

Table 33

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

**Private pension product**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 34  
**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**  
**Workplace pension**  
**Base: All respondents who currently hold each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 34

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

**Workplace pension**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 35

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

**Shares**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 35

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

**Shares**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 36

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

**Other investment fund product**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 36

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

**Other investment fund product**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 37

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

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

**Base: All respondents who currently hold each**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1056	511	545	74	139	177	202	183	281	351	358	152	195	79	49	128	97	101	88	55	94	105	167	93	156	439
Weighted base	1033	512	521	95	145	169	182	166	275	318	320	206	190	92	40	117	102	93	84	53	107	111	147	87	153	439
£1-£500	167 16%	71 14%	96 18%	20 21%	31 22%	38 22%	23 13%	25 15%	31 11%	40 13%	53 17%	35 17%	39 21%	17 18%	10 26%	20 17%	10 10%	17 18%	12 14%	7 13%	17 16%	16 15%	24 16%	16 19%	27 18%	73 17%
£501-£1000	78 8%	37 7%	41 8%	14 14%	11 8%	19 11%	12 7%	14 8%	9 3%	19 6%	29 9%	21 10%	8 4%	9 10%	2 5%	3 2%	13 13%	6 7%	5 5%	2 5%	12 11%	8 7%	10 7%	7 8%	19 12%	37 8%
£1001-£2000	63 6%	34 7%	29 6%	4 4%	12 8%	13 7%	9 5%	5 3%	20 7%	11 4%	20 6%	15 7%	18 9%	7 8%	1 2%	10 8%	7 7%	4 4%	5 7%	6 12%	4 4%	5 5%	8 5%	6 7%	9 6%	32 7%
£2001-£3000	52 5%	26 5%	26 5%	4 4%	7 5%	2 1%	10 5%	9 5%	20 7%	12 4%	18 6%	9 5%	12 6%	4 4%	2 5%	2 1%	4 4%	5 5%	7 8%	4 7%	3 2%	4 4%	9 6%	9 10%	7 4%	21 5%
£3001-£5000	51 5%	32 6%	19 4%	2 2%	6 4%	4 3%	7 4%	15 9%	17 6%	26 8%	9 3%	7 3%	9 5%	3 4%	*	7 6%	4 4%	6 7%	7 8%	3 6%	10 9%	3 3%	7 5%	-	7 5%	17 4%
£5001-£7500	18 2%	8 1%	10 2%	-	2 1%	6 4%	2 1%	2 1%	6 2%	7 2%	6 2%	3 1%	2 1%	1 1%	-	3 2%	2 2%	-	3 3%	-	2 2%	2 2%	3 2%	2 3%	3 2%	7 2%
£7501-£10000	45 4%	27 5%	19 4%	-	4 3%	4 2%	7 4%	16 9%	16 6%	14 4%	15 5%	8 4%	8 4%	6 6%	-	2 2%	6 6%	7 7%	1 1%	3 6%	8 8%	6 5%	7 5%	-	1 1%	22 5%
£10001-£20000	46 4%	28 6%	18 3%	2 2%	3 2%	9 5%	5 3%	7 4%	21 8%	14 4%	16 5%	14 7%	3 2%	*	1 4%	6 5%	2 1%	2 2%	3 4%	-	12 11%	8 8%	11 7%	1 1%	3 2%	15 3%
£20001-£30000	16 2%	9 2%	7 1%	-	2 2%	1 1%	1 1%	3 2%	9 3%	9 3%	5 2%	-	2 1%	-	1 3%	1 1%	1 1%	*	1 1%	-	2 2%	5 5%	2 2%	2 2%	2 1%	4 1%
£30001+	24 2%	17 3%	7 1%	1 1%	-	3 2%	2 1%	7 4%	10 4%	13 4%	5 2%	3 2%	2 1%	2 2%	3 7%	4 3%	1 1%	2 2%	3 4%	-	1 1%	5 4%	2 1%	2 2%	1 1%	6 1%
Prefer not to say	472 46%	224 44%	248 48%	49 52%	68 46%	70 42%	103 57%	65 39%	116 42%	151 48%	144 45%	91 44%	85 45%	43 46%	19 49%	60 51%	52 51%	44 47%	37 45%	27 51%	36 33%	47 42%	66 44%	42 48%	74 48%	205 47%
Mean ('000)	6.47	7.96	4.90	2.41	2.95	5.81	5.40	8.30	9.14	9.29	6.00	5.09	4.29	4.40	9.18	8.19	4.39	5.05	5.80	2.64	7.02	11.04	6.14	5.34	3.74	5.24
Standard deviation	12.38	14.60	9.26	7.29	5.04	14.42	11.16	14.83	12.88	15.77	11.47	8.20	10.79	11.29	15.50	16.24	7.00	8.90	9.88	2.77	9.96	18.83	9.41	15.22	9.35	11.44
Standard error	0.53	0.86	0.57	1.23	0.60	1.47	1.19	1.43	1.02	1.18	0.82	0.92	1.06	1.70	3.10	2.05	1.00	1.22	1.38	0.59	1.30	2.45	1.01	2.29	1.06	0.75
Median ('000)	1.85	2.46	1.00	0.68	0.96	0.91	1.67	2.89	3.00	3.04	1.39	1.22	1.46	0.98	0.50	1.65	1.45	1.30	2.13	1.54	2.77	2.48	2.01	0.95	0.94	1.33

## Savings in the Balance Survey

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

Absolutes/col percents

Table 37

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

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

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 38

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

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	418	210	208	28	63	79	79	62	107	159	133	61	65	36	20	49	36	38	30	22	34	54	60	39	72	179
Weighted base	431	216	215	41	70	78	68	67	107	146	130	90	65	39	18	43	39	40	31	19	42	62	57	41	76	191
£1-£500	59 14%	23 11%	36 17%	4 9%	12 18%	9 11%	9 14%	10 15%	15 14%	10 7%	13 10%	17 18%	20 30%	5 13%	4 24%	8 18%	4 10%	5 12%	3 9%	5 24%	6 13%	8 13%	7 12%	6 14%	5 6%	24 13%
£501-£1000	31 7%	14 7%	17 8%	4 9%	7 11%	4 6%	4 6%	7 11%	4 4%	10 7%	15 11%	2 2%	5 8%	2 6%	*	1 3%	4 10%	3 7%	1 4%	-	6 15%	6 10%	4 8%	3 6%	6 7%	15 8%
£1001-£2000	34 8%	24 11%	11 5%	5 13%	8 11%	7 9%	3 4%	8 12%	4 4%	14 9%	8 6%	9 10%	4 7%	4 9%	1 7%	2 6%	-	3 9%	1 2%	3 13%	6 15%	7 11%	3 5%	4 11%	10 13%	16 8%
£2001-£3000	10 2%	5 2%	5 2%	-	5 7%	1 2%	1 1%	-	3 3%	3 2%	6 5%	-	1 1%	1 3%	1 3%	1 3%	-	1 3%	1 2%	-	-	-	5 9%	-	3 4%	6 3%
£3001-£5000	24 6%	18 8%	6 3%	2 4%	2 4%	1 1%	5 8%	4 6%	10 9%	9 6%	9 7%	4 4%	2 3%	1 4%	1 4%	2 4%	4 9%	2 6%	5 17%	-	1 2%	2 4%	3 5%	3 7%	3 5%	11 6%
£5001-£7500	3 1%	1 *	2 1%	-	-	-	1 1%	1 1%	1 1%	-	2 1%	-	1 2%	1 2%	-	1 3%	-	-	1 2%	-	-	-	-	-	-	2 1%
£7501-£10000	13 3%	4 2%	8 4%	-	1 1%	3 4%	2 3%	4 6%	2 2%	4 3%	1 1%	4 5%	3 5%	1 2%	-	1 3%	2 6%	1 2%	1 2%	1 3%	1 1%	6 9%	-	-	2 3%	6 3%
£10001-£20000	9 2%	5 2%	4 2%	2 4%	-	1 2%	1 2%	-	5 4%	4 3%	4 3%	-	-	-	1 3%	2 5%	-	-	-	-	-	2 3%	3 4%	1 3%	2 3%	2 1%
£20001-£30000	4 1%	1 *	4 2%	-	-	3 4%	-	-	1 1%	2 1%	2 2%	-	-	-	-	-	1 2%	-	-	-	2 4%	-	1 2%	1 2%	-	2 1%
£30001+	1 *	1 *	-	-	-	-	*	-	1 1%	1 1%	-	-	-	-	-	1 1%	-	-	-	-	-	-	*	-	-	-
Prefer not to say	242 56%	120 56%	122 57%	24 60%	34 49%	49 62%	42 62%	32 49%	61 56%	89 61%	69 53%	55 61%	29 45%	24 60%	10 56%	24 54%	25 63%	24 61%	19 61%	11 60%	21 49%	31 51%	30 53%	23 58%	45 58%	108 57%
Mean ('000)	3.46	3.55	3.36	3.26	1.54	4.91	3.53	2.53	4.72	5.20	3.67	2.01	1.79	2.03	2.53	4.79	3.71	1.97	3.07	1.46	2.98	3.81	4.84	3.80	3.40	2.94
Standard deviation	6.00	6.43	5.56	5.42	1.64	7.96	6.69	3.20	7.60	8.68	5.29	2.68	2.89	2.44	5.00	9.17	5.33	2.41	2.55	2.75	5.65	4.99	8.98	6.52	4.46	4.10
Standard error	0.45	0.66	0.61	1.50	0.30	1.48	1.18	0.57	1.16	1.09	0.67	0.56	0.52	0.63	1.67	1.87	1.42	0.64	0.71	1.04	1.37	1.00	1.76	1.68	0.81	0.46
Median ('000)	1.14	1.49	0.94	1.25	0.97	1.14	0.95	0.99	1.94	1.87	1.50	0.77	0.46	1.07	0.48	1.09	0.89	1.04	3.16	0.39	0.91	1.42	1.46	1.36	1.55	1.18



## Savings in the Balance Survey

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

Absolutes/col percents

Table 38

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 39

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 39

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 40

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

**National Savings and Investment Premium Bonds**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 40

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

**National Savings and Investment Premium Bonds**

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 41  
**Q.4 For those products you currently use, how much approximately, are these savings and investments worth today?**  
**Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 41

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

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

**Base: All respondents who currently hold each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 42

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

#### Summary

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 43

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 43

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 44

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 44

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 45

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 45

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

**Stocks and shares ISA**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 46

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

**Private pension product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 46

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

**Private pension product**

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 47

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 47

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 48

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

**Shares**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 48

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

#### Shares

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 49

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 49

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 50

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 50

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

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

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 51

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 51

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 52

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 52

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 53

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 53

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 54

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 54

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

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

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 55

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

#### Summary

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 56

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 56

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 57

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

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 57

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

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 58

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

**Stocks and shares ISA**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 58

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

**Stocks and shares ISA**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 59

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

**Private pension product**

**Base: All respondents who have stopped using each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 59

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

**Private pension product**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 60

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

**Workplace pension**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 60

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 61  
Q.6 You indicated that you have previously used the following products. Approximately how long ago did you stop?

#### Shares

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 61

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

**Shares**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 62

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 62

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

**Other investment fund product**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 63

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

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

**Base: All respondents who have stopped using each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 63

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

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 64

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 64

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 65

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 65

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 66

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

**National Savings and Investment Premium Bonds**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 66

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

**National Savings and Investment Premium Bonds**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 67

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

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

**Base: All respondents who have stopped using each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 67

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

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

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 68

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 69

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 69  
**Q.5/6 Length of time held - ISA, cash only**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 70  
**Q.5/6 Length of time held - ISA, predominantly cash with some stocks and shares**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 70  
**Q.5/6 Length of time held - ISA, predominantly cash with some stocks and shares**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 71  
**Q.5/6 Length of time held - Stocks and shares ISA**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 71  
**Q.5/6 Length of time held - Stocks and shares ISA**  
**Base: All respondents who have ever used each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 72  
**Q.5/6 Length of time held - Private pension product**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 72

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

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 73

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 73

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 74

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

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	690	403	287	28	72	99	129	129	233	267	228	88	107	49	21	70	71	65	48	29	71	92	116	58	90	271
Weighted base	657	390	267	33	77	92	103	125	227	245	204	114	94	52	15	60	66	60	47	25	78	101	104	49	91	253
Up to 2 years	27 4%	15 4%	12 5%	1 2%	8 11%	8 9%	5 5%	1 1%	4 2%	11 4%	7 4%	5 4%	4 4%	4 9%	- -	2 3%	1 1%	6 10%	1 3%	1 3%	1 2%	2 2%	6 5%	3 7%	6 7%	12 5%
>2 to 5 years	32 5%	20 5%	12 5%	5 16%	9 12%	10 10%	4 4%	1 *	4 2%	13 5%	6 3%	8 7%	5 6%	2 4%	- -	8 14%	1 1%	4 6%	1 2%	1 2%	6 8%	5 5%	4 4%	1 1%	3 4%	22 9%
>5 to 10 years	49 7%	30 8%	19 7%	1 3%	7 9%	9 10%	7 7%	7 6%	18 8%	25 10%	13 6%	4 3%	8 8%	7 14%	1 4%	3 6%	4 6%	4 6%	4 8%	1 3%	5 6%	9 9%	11 10%	1 3%	4 4%	22 9%
>10 to 15 years	40 6%	25 6%	16 6%	1 3%	4 5%	10 11%	6 6%	8 7%	11 5%	17 7%	16 8%	1 1%	6 6%	2 3%	1 7%	5 9%	5 8%	4 7%	4 8%	2 8%	6 8%	5 5%	2 2%	4 8%	6 7%	17 7%
>15 to 20 years	45 7%	27 7%	18 7%	- -	- -	2 2%	7 7%	13 10%	23 10%	16 7%	20 10%	6 5%	2 2%	6 11%	- -	1 1%	3 5%	2 3%	3 7%	2 7%	4 5%	11 11%	10 9%	3 5%	3 3%	12 5%
>20 years	60 9%	46 12%	14 5%	- -	1 1%	2 2%	9 9%	15 12%	34 15%	24 10%	16 8%	8 7%	13 13%	5 9%	1 9%	7 11%	5 8%	4 6%	2 3%	- -	12 15%	7 7%	11 10%	7 14%	5 5%	14 6%
Don't know	403 61%	228 58%	176 66%	25 77%	48 62%	52 57%	66 64%	79 64%	133 59%	140 57%	125 62%	82 72%	56 60%	26 49%	12 79%	34 57%	47 70%	36 61%	32 69%	19 77%	44 56%	62 62%	61 58%	30 62%	63 69%	152 60%
Mean	14.25	15.34	12.32	4.57	5.51	7.70	14.08	18.36	18.69	13.87	14.94	13.50	14.53	12.61	17.68	12.16	15.86	10.33	13.48	11.17	16.60	14.76	14.73	17.18	11.23	10.60
Standard deviation	10.35	10.88	9.07	3.90	5.53	6.37	10.12	8.84	10.39	10.39	9.50	11.94	10.79	9.94	9.02	10.39	8.38	10.27	9.42	6.66	11.50	9.37	11.24	11.84	9.66	8.44
Standard error	0.64	0.85	0.93	1.59	1.06	0.98	1.53	1.28	1.08	0.99	1.05	2.44	1.63	1.95	4.03	1.93	1.71	2.14	2.52	2.72	2.10	1.54	1.69	2.52	1.79	0.83

## Savings in the Balance Survey

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

Absolutes/col percents

Table 74

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 75  
**Q.5/6 Length of time held - Other investment fund product**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 75  
**Q.5/6 Length of time held - Other investment fund product**  
**Base: All respondents who have ever used each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 76

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 76

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 77

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

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	887	452	435	58	114	163	167	150	235	311	279	137	160	74	38	106	76	79	68	45	72	108	140	81	140	372
Weighted base	890	456	434	74	131	155	150	150	232	285	262	189	154	84	34	95	77	77	67	41	90	123	125	77	144	383
Up to 2 years	71 8%	33 7%	37 9%	4 6%	18 14%	13 8%	12 8%	11 8%	12 5%	26 9%	27 10%	5 3%	13 8%	7 8%	1 4%	3 3%	3 4%	14 18%	7 10%	4 9%	6 7%	8 6%	10 8%	8 11%	16 11%	34 9%
>2 to 5 years	97 11%	39 8%	59 14%	12 16%	21 16%	20 13%	10 6%	10 7%	25 11%	32 11%	33 13%	15 8%	17 11%	9 11%	7 21%	15 16%	9 11%	5 6%	5 7%	4 11%	8 9%	15 12%	10 8%	10 13%	16 11%	37 10%
>5 to 10 years	76 9%	43 9%	33 8%	8 12%	17 13%	12 8%	13 9%	9 6%	16 7%	31 11%	19 7%	17 9%	9 6%	7 8%	2 7%	9 10%	4 5%	8 10%	4 6%	6 14%	7 8%	14 11%	10 8%	4 5%	21 15%	33 9%
>10 to 15 years	53 6%	25 5%	28 7%	4 5%	5 4%	14 9%	10 6%	8 5%	13 6%	15 5%	14 5%	16 9%	8 5%	5 6%	1 3%	7 7%	6 7%	8 10%	4 6%	1 1%	2 2%	8 6%	7 5%	6 8%	7 5%	25 6%
>15 to 20 years	29 3%	14 3%	14 3%	2 3%	2 1%	4 3%	5 4%	6 4%	10 4%	9 3%	9 3%	6 3%	5 3%	2 3%	2 5%	2 2%	4 5%	1 1%	5 8%	1 3%	1 1%	5 4%	5 4%	2 2%	1 1%	15 4%
>20 years	61 7%	35 8%	26 6%	2 3%	1 1%	7 5%	12 8%	18 12%	20 9%	23 8%	17 6%	14 7%	7 5%	6 7%	4 10%	7 7%	4 5%	2 3%	2 3%	3 7%	13 14%	6 5%	10 8%	5 6%	11 8%	22 6%
Don't know	504 57%	267 59%	237 55%	41 56%	67 51%	85 55%	88 59%	87 58%	136 59%	149 52%	144 55%	115 61%	96 62%	48 57%	17 49%	52 55%	48 62%	40 52%	41 60%	22 55%	53 59%	68 55%	73 58%	42 55%	72 50%	217 57%
Mean	10.35	11.23	9.51	7.27	5.20	8.64	11.87	14.26	12.52	10.61	9.33	12.43	9.16	10.71	10.77	11.28	11.16	6.70	9.90	8.97	12.73	9.71	11.76	9.29	9.17	9.84
Standard deviation	10.29	10.67	9.88	6.63	5.05	7.83	10.98	12.62	11.59	10.93	10.01	9.79	9.77	11.07	10.69	11.40	10.27	6.92	9.60	9.23	11.77	8.97	11.44	10.50	9.68	9.60
Standard error	0.53	0.78	0.71	1.33	0.67	0.92	1.29	1.64	1.18	0.90	0.91	1.34	1.27	1.93	2.45	1.65	1.87	1.15	1.88	2.01	2.19	1.29	1.53	1.80	1.18	0.75

## Savings in the Balance Survey

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

Absolutes/col percents

Table 77

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 78

**Q.5/6 Length of time held - Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 78

#### Q.5/6 Length of time held - Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 79  
**Q.5/6 Length of time held - National Savings and Investment Premium Bonds**  
**Base: All respondents who have ever used each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	848	446	402	42	77	123	147	156	303	304	271	115	158	58	34	93	82	81	61	42	74	93	146	84	100	323
Weighted base	827	446	380	58	88	114	139	140	288	281	244	155	147	62	28	80	84	74	57	41	82	107	133	79	101	326
Up to 2 years	33 4%	19 4%	14 4%	1 1%	8 10%	3 3%	11 8%	4 3%	7 2%	12 4%	16 6%	3 2%	4 3%	1 1%	- -	3 4%	1 1%	3 4%	4 6%	- -	7 9%	4 4%	9 7%	1 2%	7 7%	16 5%
>2 to 5 years	55 7%	34 8%	20 5%	4 7%	8 9%	15 13%	9 6%	10 7%	9 3%	18 6%	23 9%	6 4%	7 5%	- -	2 7%	3 3%	6 7%	9 13%	5 9%	1 1%	7 9%	6 6%	8 6%	7 9%	14 13%	28 9%
>5 to 10 years	49 6%	28 6%	21 5%	2 4%	7 8%	9 8%	11 8%	4 3%	15 5%	21 7%	14 6%	10 6%	4 3%	1 1%	1 5%	2 3%	5 5%	5 6%	3 4%	8 19%	5 7%	6 6%	11 8%	2 3%	5 5%	19 6%
>10 to 15 years	35 4%	16 4%	19 5%	4 7%	2 2%	10 9%	5 4%	4 3%	9 3%	13 5%	10 4%	8 5%	4 3%	3 5%	1 3%	3 4%	1 2%	1 1%	6 10%	3 8%	1 2%	4 4%	10 8%	1 1%	3 3%	15 5%
>15 to 20 years	50 6%	25 6%	25 7%	6 11%	1 1%	5 4%	6 5%	11 8%	22 8%	20 7%	18 8%	5 3%	8 5%	3 4%	1 4%	6 7%	7 8%	2 3%	5 8%	1 1%	8 10%	6 6%	7 5%	6 7%	5 5%	16 5%
>20 years	163 20%	88 20%	75 20%	2 3%	6 6%	16 14%	22 16%	29 20%	90 31%	57 20%	52 21%	22 14%	33 22%	13 21%	7 25%	20 25%	16 19%	15 20%	10 17%	5 11%	11 13%	16 15%	32 24%	19 24%	11 11%	45 14%
Don't know	442 53%	236 53%	206 54%	38 66%	57 65%	56 49%	76 54%	80 57%	136 47%	141 50%	112 46%	102 66%	87 59%	42 67%	15 56%	43 53%	49 58%	39 52%	26 45%	24 58%	42 51%	65 60%	55 41%	43 54%	56 55%	187 57%
Mean	18.81	18.27	19.47	12.49	8.54	14.17	15.63	20.86	24.02	18.70	17.66	18.60	21.82	25.97	22.53	21.39	20.78	17.08	16.92	15.92	14.11	17.37	18.16	21.92	12.99	15.68
Standard deviation	13.07	13.24	12.86	7.40	9.64	11.70	13.13	13.21	12.18	12.98	13.37	12.57	12.87	10.68	13.17	12.28	13.25	14.17	13.07	11.17	12.49	12.60	13.21	13.63	12.67	12.85
Standard error	0.64	0.88	0.93	1.98	1.86	1.43	1.48	1.57	0.96	1.05	1.08	1.92	1.53	2.33	3.19	1.83	2.07	2.27	2.24	2.79	2.11	2.02	1.38	2.13	1.83	1.03

## Savings in the Balance Survey

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

Absolutes/col percents

Table 79  
**Q.5/6 Length of time held - National Savings and Investment Premium Bonds**  
**Base: All respondents who have ever used each**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 80  
**Q.5/6 Length of time held - Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)**  
**Base: All respondents who have ever used each**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	112	65	47	20	27	29	11	10	15	45	33	21	13	10	5	9	13	8	5	5	11	26	15	5	22	63
Weighted base	119	70	49	25	31	26	11	11	16	48	34	25	13	11	4	8	13	9	5	4	15	33	13	5	27	67
Up to 2 years	11 9%	5 7%	6 12%	- -	7 24%	2 9%	1 8%	- -	1 5%	5 10%	5 14%	2 7%	- -	1 6%	- -	1 11%	1 6%	- -	2 34%	- -	2 15%	3 10%	1 11%	- -	6 22%	5 7%
>2 to 5 years	11 9%	8 11%	3 6%	- -	1 4%	4 16%	1 13%	1 6%	4 22%	5 11%	5 14%	1 4%	- -	3 29%	1 17%	1 8%	- -	- -	2 30%	1 30%	2 13%	1 4%	1 4%	- -	1 2%	7 10%
>5 to 10 years	10 9%	8 12%	2 4%	3 14%	3 10%	1 3%	- -	1 12%	2 10%	6 12%	2 7%	2 9%	- -	- -	- -	- -	1 5%	- -	- -	- -	- -	5 14%	3 26%	2 30%	3 12%	3 4%
>10 to 15 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
>15 to 20 years	2 1%	2 2%	-	-	-	2 6%	-	-	-	2 3%	-	-	-	-	-	-	-	-	-	-	-	2 5%	-	-	-	2 2%
>20 years	2 1%	1 1%	1 2%	1 3%	-	1 3%	-	-	-	1 2%	-	1 4%	-	1 7%	-	-	-	-	-	-	-	-	1 7%	-	-	1 1%
Don't know	84 70%	46 66%	37 76%	21 83%	19 61%	17 63%	8 79%	9 82%	10 63%	30 62%	22 66%	19 76%	13 100%	6 57%	3 83%	6 81%	11 89%	9 100%	2 36%	2 70%	11 72%	22 66%	7 51%	4 70%	17 64%	50 75%
Mean	5.82	6.29	4.88	13.02	2.76	8.28	2.06	6.41	4.01	6.58	2.98	8.99	-	8.16	3.00	1.54	3.73	-	1.67	3.00	1.68	6.52	9.53	8.00	3.09	6.30
Standard deviation	7.78	7.08	9.28	12.05	3.39	10.91	1.63	3.28	2.81	7.96	2.83	12.42	-	13.92	-	-	-	-	1.50	-	1.43	6.00	11.65	-	3.66	8.74
Standard error	1.33	1.51	2.68	6.96	1.13	3.15	1.15	1.90	1.26	1.83	0.90	5.55	-	6.23	-	-	-	-	0.86	-	0.82	2.00	4.75	-	1.29	2.12

## Savings in the Balance Survey

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

Absolutes/col percents

Table 80

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

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 81  
Q.7 To what extent do you agree with each of the statements below?

Summary  
Base: All respondents

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 82

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 82

**Q.7 To what extent do you agree with each of the statements below?**

**I am willing to take on some risk to maximise returns on my savings or investments**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 83

**Q.7 To what extent do you agree with each of the statements below?**

**I would like to explore ways of earning higher returns on my savings and investments**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Agree	818	417	400	106	159	142	124	114	172	258	225	173	162	78	23	96	69	75	63	36	88	107	112	71	122	364	
	41%	42%	39%	44%	47%	42%	35%	38%	39%	48%	40%	39%	34%	43%	29%	43%	38%	41%	45%	36%	43%	41%	40%	39%	44%	43%	
Strongly agree	(+2)	254	133	121	39	52	52	26	30	56	77	75	46	55	26	3	21	23	29	23	10	27	40	29	22	39	115
		13%	14%	12%	16%	15%	15%	7%	10%	13%	14%	14%	11%	12%	14%	4%	9%	13%	16%	16%	10%	13%	15%	10%	12%	14%	14%
Somewhat agree	(+1)	564	284	280	67	107	91	98	84	116	181	150	126	107	52	20	75	45	45	26	60	66	83	50	82	249	
		28%	29%	27%	28%	32%	27%	27%	28%	26%	34%	27%	29%	22%	29%	25%	34%	25%	25%	26%	30%	25%	30%	27%	30%	29%	
Neither agree nor disagree	(0)	725	342	383	106	129	124	131	103	132	181	207	157	179	69	29	68	68	66	36	71	104	100	70	96	319	
		36%	35%	37%	44%	38%	37%	36%	34%	30%	34%	37%	36%	37%	38%	36%	31%	38%	36%	31%	36%	35%	40%	35%	39%	34%	38%
Somewhat disagree	(-1)	248	123	126	20	35	35	51	42	64	61	74	49	65	13	20	25	32	23	14	14	21	27	38	23	34	103
		12%	12%	12%	8%	10%	10%	14%	14%	15%	11%	13%	11%	13%	7%	25%	11%	17%	13%	10%	14%	10%	14%	13%	12%	12%	
Strongly disagree	(-2)	223	105	118	7	16	38	52	40	69	38	52	60	73	22	9	33	12	18	20	14	22	24	31	17	27	63
		11%	11%	11%	3%	5%	11%	15%	14%	16%	7%	9%	14%	15%	12%	11%	15%	7%	10%	14%	14%	11%	9%	11%	10%	10%	7%
NET: Disagree		471	228	244	28	50	73	104	83	134	99	126	109	138	35	28	57	44	41	34	28	43	51	70	40	61	166
		23%	23%	24%	12%	15%	21%	29%	28%	30%	18%	23%	25%	29%	19%	35%	26%	24%	22%	24%	28%	21%	19%	25%	22%	22%	20%
Mean		0.19	0.22	0.16	0.46	0.43	0.25	-0.02	0.07	0.06	0.37	0.22	0.12	0.01	0.26	-0.13	0.12	0.20	0.25	0.23	0.04	0.24	0.27	0.14	0.20	0.26	0.29
Standard deviation		1.15	1.15	1.14	0.96	1.02	1.17	1.14	1.17	1.25	1.08	1.13	1.16	1.20	1.16	1.04	1.19	1.09	1.17	1.25	1.17	1.16	1.13	1.13	1.11	1.14	1.08
Standard error		0.03	0.04	0.04	0.07	0.06	0.06	0.06	0.07	0.06	0.04	0.05	0.06	0.05	0.09	0.11	0.08	0.08	0.08	0.10	0.11	0.09	0.08	0.06	0.08	0.07	0.04

## Savings in the Balance Survey

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

Absolutes/col percents

Table 83

**Q.7 To what extent do you agree with each of the statements below?**

**I would like to explore ways of earning higher returns on my savings and investments**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Agree	818 41%	732 47%	573 52%	159 35%	86 18%	505 51%	313 31%	238 33%	277 42%	249 51%	373 35%	297 47%	104 51%	34 51%
Strongly agree (+2)	254 13%	227 15%	186 17%	41 9%	28 6%	164 17%	90 9%	77 11%	82 12%	79 16%	109 10%	95 15%	35 17%	14 21%
Somewhat agree (+1)	564 28%	506 33%	388 35%	118 26%	58 13%	340 34%	223 22%	161 22%	195 29%	170 35%	263 25%	203 32%	69 34%	20 30%
Neither agree nor disagree (0)	725 36%	486 31%	306 28%	180 40%	239 52%	286 29%	439 43%	285 40%	232 35%	151 31%	410 38%	201 32%	75 37%	17 26%
Somewhat disagree (-1)	248 12%	188 12%	127 12%	61 13%	61 13%	111 11%	137 13%	85 12%	93 14%	56 12%	152 14%	69 11%	15 7%	9 14%
Strongly disagree (-2)	223 11%	146 9%	93 8%	52 12%	77 17%	92 9%	131 13%	112 16%	62 9%	28 6%	139 13%	66 10%	9 5%	7 10%
NET: Disagree	471 23%	333 21%	220 20%	113 25%	138 30%	203 20%	268 26%	197 27%	155 23%	85 17%	291 27%	135 21%	24 12%	16 24%
Mean	0.19	0.31	0.41	0.08	-0.22	0.38	*	0.01	0.21	0.44	0.05	0.30	0.52	0.38
Standard deviation	1.15	1.15	1.15	1.10	1.06	1.16	1.10	1.18	1.12	1.08	1.15	1.16	1.01	1.24
Standard error	0.03	0.03	0.03	0.05	0.05	0.04	0.04	0.04	0.04	0.05	0.04	0.05	0.07	0.16

## Savings in the Balance Survey

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

Absolutes/col percents

Table 84  
**Q.7 To what extent do you agree with each of the statements below?**  
**I am comfortable making decisions about savings and investments**  
**Base: All respondents**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 84  
**Q.7 To what extent do you agree with each of the statements below?**  
**I am comfortable making decisions about savings and investments**  
**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 85

**Q.7 To what extent do you agree with each of the statements below?**

**Investing is risky because you might not be able to get to your money when you need it**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Agree	1270	590	680	117	188	232	226	202	304	337	334	290	309	116	47	133	129	109	92	66	131	152	167	128	184	501	
	63%	60%	66%	49%	56%	68%	63%	68%	69%	63%	60%	66%	65%	64%	58%	60%	71%	60%	65%	66%	65%	58%	59%	70%	66%	59%	
Strongly agree	(+2)	427	186	241	35	54	82	74	68	113	91	102	98	135	41	21	45	41	28	29	26	39	55	60	41	52	161
		21%	19%	24%	15%	16%	24%	21%	23%	26%	17%	18%	22%	28%	23%	26%	20%	23%	16%	20%	26%	20%	21%	21%	22%	19%	19%
Somewhat agree	(+1)	843	404	438	81	134	150	152	135	190	246	232	191	174	75	26	89	88	81	63	40	92	97	106	87	131	340
		42%	41%	43%	34%	40%	44%	42%	45%	43%	46%	42%	44%	36%	41%	33%	40%	48%	45%	45%	40%	45%	37%	38%	48%	47%	40%
Neither agree nor disagree	(0)	567	311	256	107	127	74	101	66	91	162	164	113	127	56	20	69	38	54	32	21	54	86	90	45	69	278
		28%	32%	25%	45%	38%	22%	28%	22%	21%	30%	29%	26%	27%	31%	25%	31%	21%	30%	23%	21%	27%	33%	32%	25%	25%	33%
Somewhat disagree	(-1)	124	60	64	13	17	20	20	21	33	31	44	25	24	5	10	12	10	11	11	11	13	17	19	5	18	52
		6%	6%	6%	5%	5%	6%	6%	7%	8%	6%	8%	6%	5%	3%	12%	5%	5%	6%	8%	11%	6%	7%	7%	3%	7%	6%
Strongly disagree	(-2)	54	26	28	3	6	13	11	10	11	8	16	12	18	5	3	7	5	7	5	2	3	7	7	3	8	18
		3%	3%	3%	1%	2%	4%	3%	3%	2%	2%	3%	3%	4%	2%	4%	3%	4%	4%	2%	2%	2%	2%	2%	2%	3%	2%
NET: Disagree		178	86	92	16	23	33	31	31	44	39	60	36	42	9	13	19	15	18	17	13	16	24	25	9	26	70
		9%	9%	9%	7%	7%	10%	9%	10%	10%	7%	11%	8%	9%	5%	17%	8%	10%	12%	13%	8%	9%	9%	5%	9%	8%	
Mean		0.73	0.67	0.78	0.56	0.63	0.79	0.72	0.77	0.83	0.71	0.64	0.78	0.80	0.79	0.63	0.69	0.83	0.62	0.70	0.76	0.75	0.68	0.69	0.86	0.72	0.68
Standard deviation		0.95	0.94	0.96	0.85	0.88	1.00	0.95	0.99	0.98	0.87	0.96	0.95	1.02	0.91	1.12	0.96	0.93	0.95	1.00	1.03	0.90	0.96	0.96	0.86	0.94	0.92
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.07	0.12	0.06	0.07	0.07	0.08	0.10	0.07	0.06	0.05	0.06	0.06	0.03

## Savings in the Balance Survey

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

Absolutes/col percents

Table 85

**Q.7 To what extent do you agree with each of the statements below?**

**Investing is risky because you might not be able to get to your money when you need it**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 86

**Q.7 To what extent do you agree with each of the statements below?**

**Investing is risky because the returns on your money aren't guaranteed and you might not get back everything you put in**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 86

**Q.7 To what extent do you agree with each of the statements below?**

**Investing is risky because the returns on your money aren't guaranteed and you might not get back everything you put in**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Agree	1334 66%	1095 71%	797 72%	298 66%	239 52%	707 71%	627 61%	462 64%	472 71%	314 65%	715 67%	454 72%	121 60%	35 53%
Strongly agree (+2)	537 27%	419 27%	296 27%	123 27%	119 26%	240 24%	298 29%	211 29%	168 25%	120 25%	298 28%	181 28%	50 25%	7 11%
Somewhat agree (+1)	797 40%	676 44%	501 46%	176 39%	120 26%	467 47%	329 32%	251 35%	304 46%	194 40%	417 39%	273 43%	71 35%	27 41%
Neither agree nor disagree (0)	501 25%	318 20%	203 18%	115 25%	183 40%	191 19%	310 30%	185 26%	131 20%	136 28%	263 24%	134 21%	63 31%	16 24%
Somewhat disagree (-1)	121 6%	101 6%	69 6%	31 7%	20 4%	70 7%	51 5%	44 6%	45 7%	25 5%	65 6%	32 5%	10 5%	12 18%
Strongly disagree (-2)	58 3%	38 2%	30 3%	8 2%	20 4%	25 2%	33 3%	29 4%	16 2%	10 2%	30 3%	14 2%	8 4%	4 6%
NET: Disagree	179 9%	139 9%	99 9%	39 9%	40 9%	95 10%	84 8%	73 10%	62 9%	35 7%	96 9%	46 7%	19 9%	15 23%
Mean	0.81	0.86	0.88	0.83	0.64	0.83	0.79	0.79	0.85	0.80	0.83	0.91	0.71	0.35
Standard deviation	0.99	0.97	0.97	0.96	1.04	0.96	1.02	1.05	0.96	0.94	1.00	0.94	1.02	1.08
Standard error	0.02	0.02	0.03	0.05	0.05	0.03	0.03	0.04	0.04	0.04	0.03	0.04	0.07	0.14

## Savings in the Balance Survey

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

Absolutes/col percents

Table 87

**Q.7 To what extent do you agree with each of the statements below?**

**I broadly trust financial services companies with my savings and investments**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 87

**Q.7 To what extent do you agree with each of the statements below?**

**I broadly trust financial services companies with my savings and investments**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 88

**Q.7 To what extent do you agree with each of the statements below?**

**I don't need to save or invest because the state will support me if I get into financial difficulties and when I retire**

**Base: All respondents**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 88

**Q.7 To what extent do you agree with each of the statements below?**

**I don't need to save or invest because the state will support me if I get into financial difficulties and when I retire**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 89

**Q.7 To what extent do you agree with each of the statements below?**

**I don't need to save or invest because I expect to receive money from family**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 89

**Q.7 To what extent do you agree with each of the statements below?**

**I don't need to save or invest because I expect to receive money from family**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 90

**Q.7 To what extent do you agree with each of the statements below?**

**I would rather pay down my mortgage or invest in property than put money in a savings account or investment fund**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Agree	753	374	378	72	127	131	162	121	141	241	194	164	154	65	36	88	62	67	52	38	75	91	104	75	117	344	
	37%	38%	37%	30%	37%	39%	45%	41%	32%	45%	35%	37%	32%	36%	44%	40%	34%	37%	37%	38%	37%	35%	37%	42%	42%	40%	
Strongly agree	(+2)	260	135	125	20	38	36	66	42	58	76	61	54	69	24	18	30	21	25	16	8	23	31	38	26	42	113
		13%	14%	12%	8%	11%	11%	18%	14%	13%	14%	11%	12%	14%	13%	23%	13%	12%	14%	12%	8%	11%	12%	14%	14%	15%	13%
Somewhat agree	(+1)	493	239	254	52	88	94	96	79	83	165	133	109	86	41	17	58	41	42	36	30	52	60	66	50	74	231
		24%	24%	25%	22%	26%	28%	27%	26%	19%	31%	24%	25%	18%	23%	22%	26%	23%	23%	30%	26%	23%	23%	27%	27%	27%	
Neither agree nor disagree	(0)	935	456	479	130	172	155	147	123	208	223	262	202	248	99	35	97	82	80	63	45	99	124	130	82	135	369
		46%	46%	47%	54%	51%	46%	41%	41%	48%	41%	47%	46%	52%	55%	43%	44%	45%	44%	45%	44%	49%	47%	46%	45%	48%	43%
Somewhat disagree	(-1)	173	84	89	30	21	31	27	28	37	40	68	30	35	13	4	16	24	24	11	11	14	23	19	15	15	82
		9%	9%	9%	13%	6%	9%	7%	9%	8%	7%	12%	7%	7%	7%	5%	7%	13%	13%	8%	11%	7%	9%	7%	8%	5%	10%
Strongly disagree	(-2)	153	72	80	7	20	23	24	27	52	34	35	43	41	4	6	20	14	10	15	7	14	24	30	9	12	54
		8%	7%	8%	3%	6%	7%	7%	9%	12%	6%	6%	10%	9%	2%	7%	9%	8%	6%	11%	7%	9%	11%	5%	4%	6%	
NET: Disagree		326	157	170	37	41	54	50	54	89	75	103	73	76	17	10	37	37	34	26	18	28	47	49	24	28	136
		16%	16%	17%	16%	12%	16%	14%	18%	20%	14%	18%	17%	16%	9%	12%	17%	21%	19%	18%	18%	14%	18%	17%	13%	10%	16%
Mean	0.27	0.28	0.25	0.20	0.31	0.27	0.43	0.28	0.13	0.39	0.21	0.23	0.22	0.37	0.48	0.27	0.18	0.26	0.20	0.20	0.28	0.20	0.23	0.38	0.43	0.31	
Standard deviation	1.04	1.04	1.04	0.87	0.96	1.00	1.08	1.10	1.12	1.03	1.00	1.07	1.06	0.88	1.12	1.08	1.05	1.04	1.09	0.99	1.00	1.06	1.10	0.99	0.96	1.03	
Standard error	0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.06	0.05	0.07	0.12	0.07	0.08	0.07	0.09	0.09	0.08	0.07	0.06	0.07	0.06	0.04	

## Savings in the Balance Survey

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

Absolutes/col percents

Table 90

**Q.7 To what extent do you agree with each of the statements below?**

**I would rather pay down my mortgage or invest in property than put money in a savings account or investment fund**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 91  
**Q.7 To what extent do you agree with each of the statements below?**  
**I don't need to save because I can easily get credit if I need money**  
**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 91  
**Q.7 To what extent do you agree with each of the statements below?**  
**I don't need to save because I can easily get credit if I need money**  
**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 92

**Q.7 To what extent do you agree with each of the statements below?**

**I buy insurance to protect myself from financial risks like redundancy, fire or flood, rather than saving**

**Base: All respondents**

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 92

**Q.7 To what extent do you agree with each of the statements below?**

**I buy insurance to protect myself from financial risks like redundancy, fire or flood, rather than saving**

**Base: All respondents**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 93

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

#### Summary

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 93

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

#### Summary

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 94  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**ISA, cash only**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 94  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**ISA, cash only**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 94  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**ISA, cash only**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 94  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**ISA, cash only**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 95

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

ISA, predominantly cash with some stocks and shares

Base: All respondents who have ever used each

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 95

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

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

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

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	277	158	119	32	47	49	24	48	76	120	76	45	37	28	6	28	19	29	22	13	21	48	44	18	54	114
Pension saving prompted me to save some money I could access more easily	15 5%	8 5%	6 5%	3 11%	3 6%	1 2%	1 6%	4 8%	2 3%	8 7%	2 3%	3 7%	1 2%	1 3%	1 24%	2 7%	-	-	-	1 7%	3 17%	3 6%	2 5%	1 6%	5 9%	5 4%
Finished paying off a debt or mortgage	14 5%	6 4%	8 7%	1 4%	-	2 4%	2 8%	4 8%	5 6%	5 4%	5 7%	3 7%	1 2%	2 9%	-	4 13%	-	1 3%	1 3%	-	2 8%	1 3%	3 8%	-	3 5%	5 4%
Decided to start saving for pension	14 5%	8 5%	6 5%	1 2%	1 2%	4 9%	1 4%	2 4%	5 7%	7 6%	2 3%	2 4%	2 6%	-	*	2 9%	-	1 3%	3 15%	1 8%	-	3 6%	2 5%	*	2 3%	8 7%
My friends and peers were all saving or investing	13 5%	9 6%	4 3%	2 7%	1 2%	3 7%	1 3%	4 9%	2 2%	7 6%	3 4%	3 6%	1 1%	1 4%	1 24%	1 3%	-	-	3 15%	-	2 9%	4 8%	1 1%	-	6 10%	4 3%
Wanted to provide inheritance when I die	11 4%	7 5%	4 3%	2 5%	1 3%	3 7%	-	-	5 6%	6 5%	1 2%	1 2%	3 9%	1 3%	*	3 10%	1 6%	1 5%	2 9%	-	1 4%	1 2%	1 3%	-	2 5%	6 5%
Wanted to fund family expense - education of children or help get someone else on the property ladder	11 4%	7 4%	4 4%	-	6 13%	3 6%	*	1 2%	1 1%	7 6%	2 3%	-	2 5%	-	1 9%	2 8%	-	-	-	1 4%	-	8 16%	-	-	6 11%	4 3%
Saving for a mortgage deposit	9 3%	5 3%	4 3%	2 7%	6 12%	-	1 6%	-	-	3 2%	1 1%	3 7%	2 6%	2 8%	-	-	-	1 5%	-	1 7%	1 3%	3 6%	1 2%	-	1 3%	6 6%
Had children	9 3%	4 2%	5 4%	1 2%	2 5%	4 8%	-	2 4%	1 1%	2 2%	1 2%	2 5%	4 10%	-	*	3 11%	-	-	1 3%	1 6%	1 6%	2 5%	*	-	3 5%	4 3%
The product was packaged with my mortgage	6 2%	-	6 5%	2 6%	2 5%	2 3%	-	-	-	2 2%	2 2%	1 2%	1 2%	2 6%	-	-	1 4%	2 8%	-	-	-	-	1 2%	-	1 2%	5 4%
Other change in family circumstances	4 1%	1 1%	3 2%	-	-	-	1 4%	-	3 3%	-	3 4%	1 2%	-	2 6%	-	-	-	1 3%	-	-	-	1 2%	-	-	1 2%	-
Can't remember	33 12%	22 14%	11 9%	3 10%	11 24%	6 12%	1 3%	3 7%	8 11%	13 11%	10 13%	7 15%	2 7%	5 16%	3 46%	2 7%	2 8%	1 5%	2 12%	1 8%	4 19%	3 5%	10 23%	-	3 5%	15 13%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 95

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

ISA, predominantly cash with some stocks and shares

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 95

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

ISA, predominantly cash with some stocks and shares

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 96

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

**Stocks and shares ISA**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 96  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**Stocks and shares ISA**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 96

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

**Stocks and shares ISA**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 96  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**  
**Stocks and shares ISA**  
**Base: All respondents who have ever used each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 97

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

**Private pension product**

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 97  
Q.8 Which of the following factors influenced your decision to start saving or investing with...?

#### Private pension product

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 97

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

**Private pension product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 97

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

**Private pension product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 98

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

**Workplace pension**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 98

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

**Workplace pension**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 98  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**

#### Workplace pension

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 98  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**

#### Workplace pension

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 99

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

**Shares**

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 99

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

#### Shares

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

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	657	390	267	33	77	92	103	125	227	245	204	114	94	52	15	60	66	60	47	25	78	101	104	49	91	253
Decided to start saving for pension	23 3%	15 4%	7 3%	3 10%	3 4%	5 6%	1 1%	5 4%	5 2%	10 4%	7 4%	3 2%	3 3%	2 3%	2 13%	2 4%	1 1%	5 8%	6 13%	- -	1 1%	3 3%	2 2%	* 1%	5 5%	15 6%
Other change in family circumstances	22 3%	10 3%	12 4%	- -	- -	1 1%	3 3%	5 4%	13 6%	10 4%	7 4%	2 2%	3 3%	- -	- -	2 3%	- -	2 4%	2 5%	1 3%	4 5%	3 3%	4 4%	3 7%	1 1%	6 2%
Wanted to provide inheritance when I die	21 3%	13 3%	8 3%	2 7%	3 4%	1 1%	1 1%	1 1%	13 6%	15 6%	2 1%	2 2%	2 2%	1 2%	1 8%	3 5%	1 2%	- -	5 10%	- -	1 2%	5 5%	2 2%	1 3%	6 7%	3 1%
Finished paying off a debt or mortgage	18 3%	9 2%	9 3%	1 4%	2 2%	4 5%	- -	4 3%	7 3%	8 3%	3 1%	4 3%	3 3%	1 2%	1 5%	2 4%	1 1%	1 2%	3 7%	- -	3 4%	2 2%	2 2%	1 1%	4 5%	6 2%
Had children	17 3%	8 2%	9 3%	- -	6 8%	4 5%	1 1%	2 2%	3 1%	5 2%	2 1%	8 7%	1 2%	3 5%	- -	2 3%	1 2%	1 2%	- -	- -	1 2%	8 7%	1 1%	1 1%	1 1%	12 5%
Pension saving prompted me to save some money I could access more easily	16 2%	12 3%	5 2%	3 8%	3 5%	2 2%	2 2%	3 3%	3 2%	7 3%	3 1%	1 1%	5 5%	2 3%	1 10%	2 4%	1 1%	- -	- -	- -	3 4%	3 3%	3 3%	2 3%	4 4%	5 2%
The product was packaged with my mortgage	15 2%	4 1%	11 4%	1 2%	5 7%	2 2%	2 2%	2 2%	3 1%	5 2%	4 2%	5 5%	1 1%	2 3%	- -	1 2%	2 3%	2 3%	2 4%	1 3%	1 2%	2 2%	2 2%	- -	3 3%	6 2%
Saving for a mortgage deposit	12 2%	8 2%	5 2%	6 19%	3 3%	1 2%	1 1%	1 *	- -	8 3%	1 *	2 2%	1 1%	- -	- -	1 2%	- -	3 5%	- -	1 5%	1 1%	5 5%	2 2%	- -	5 5%	6 2%
Household expenses fell	10 2%	5 1%	5 2%	1 4%	4 5%	1 1%	- -	1 1%	2 1%	8 3%	- -	2 2%	- -	- -	1 4%	- -	- -	1 2%	1 3%	- -	2 3%	3 3%	1 1%	1 1%	6 6%	2 1%
Wanted to fund family expense - education of children or help get someone else on the property ladder	9 1%	4 1%	5 2%	1 2%	2 3%	4 4%	1 1%	- -	1 1%	2 1%	2 1%	1 1%	4 4%	- -	- -	2 3%	1 1%	2 3%	- -	1 4%	- -	- -	3 3%	- -	2 2%	7 3%
Can't remember	121 18%	67 17%	54 20%	5 14%	17 22%	11 12%	26 26%	26 21%	36 16%	33 13%	40 20%	27 24%	20 21%	10 19%	1 4%	10 17%	16 24%	11 19%	9 18%	6 25%	16 20%	18 18%	16 15%	9 18%	10 11%	48 19%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 99  
**Q.8 Which of the following factors influenced your decision to start saving or investing with...?**

#### Shares

Base: All respondents who have ever used each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 99

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

**Shares**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 100

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 100

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 100

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 100

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

**Other investment fund product**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 101

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 101

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 101

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 101

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 102

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 102

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

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Weighted base	890	456	434	74	131	155	150	150	232	285	262	189	154	84	34	95	77	77	67	41	90	123	125	77	144	383
Decided to start saving for pension	36	17	19	1	4	7	3	8	12	7	12	10	7	2	2	5	2	1	3	-	2	10	4	7	4	19
	4%	4%	4%	1%	3%	4%	2%	5%	5%	2%	4%	5%	5%	3%	5%	5%	3%	1%	4%	-	2%	8%	3%	8%	3%	5%
Had a windfall - an inheritance or prize win or similar	32	15	16	2	1	9	6	8	6	10	8	7	7	4	3	6	2	1	1	1	3	3	6	2	14	
	4%	3%	4%	3%	1%	6%	4%	5%	3%	4%	3%	4%	5%	5%	9%	6%	3%	2%	1%	2%	1%	3%	3%	8%	1%	4%
Wanted to fund family expense - education of children or help get someone else on the property ladder	31	13	18	-	4	5	6	9	7	16	6	5	5	5	3	5	3	-	3	-	2	6	5	-	4	15
	3%	3%	4%	-	3%	3%	4%	6%	3%	6%	2%	3%	3%	5%	9%	6%	3%	-	5%	-	2%	5%	4%	-	3%	4%
Saving for a mortgage deposit	31	14	17	9	16	1	1	2	2	12	11	4	4	1	1	1	2	4	3	1	6	6	4	2	10	17
	3%	3%	4%	12%	12%	1%	1%	1%	1%	4%	4%	2%	3%	2%	2%	1%	2%	5%	5%	1%	7%	5%	3%	3%	7%	4%
Finished paying off a debt or mortgage	30	16	13	2	3	2	5	3	16	13	7	5	5	3	2	3	3	2	4	1	1	2	3	6	3	10
	3%	4%	3%	3%	2%	1%	3%	2%	7%	4%	3%	3%	3%	3%	7%	3%	4%	3%	6%	4%	1%	2%	2%	7%	2%	3%
My friends and peers were all saving or investing	28	11	17	8	5	5	5	2	3	6	11	8	3	2	1	4	2	2	3	-	1	6	5	4	7	16
	3%	2%	4%	11%	4%	3%	3%	1%	1%	2%	4%	4%	2%	3%	1%	4%	2%	2%	5%	-	1%	5%	4%	5%	5%	4%
Other change in family circumstances	23	12	11	-	6	*	3	7	7	9	5	4	5	5	2	1	2	1	1	1	1	2	7	1	2	8
	3%	3%	3%	-	4%	*	2%	5%	3%	3%	2%	2%	3%	6%	6%	1%	2%	1%	2%	3%	1%	1%	5%	1%	1%	2%
Wanted to provide inheritance when I die	22	11	10	3	6	3	1	2	7	10	6	3	2	3	2	1	2	1	4	-	2	4	3	1	7	6
	2%	2%	2%	4%	5%	2%	1%	1%	3%	4%	2%	2%	1%	3%	5%	1%	2%	2%	6%	-	2%	3%	2%	1%	5%	2%
Pension saving prompted me to save some money I could access more easily	21	10	12	1	2	3	4	3	8	9	6	2	5	4	1	5	*	2	1	-	2	4	1	1	3	8
	2%	2%	3%	2%	1%	2%	3%	2%	4%	3%	2%	1%	3%	4%	2%	5%	1%	3%	1%	-	2%	3%	1%	1%	2%	2%
The product was packaged with my mortgage	18	6	12	1	3	8	3	3	1	7	3	4	4	2	1	4	-	1	1	-	1	2	5	1	8	9
	2%	1%	3%	2%	2%	5%	2%	2%	*	3%	1%	2%	3%	3%	4%	4%	-	1%	2%	-	1%	2%	4%	1%	6%	2%
Can't remember	141	82	58	20	18	16	33	25	28	43	41	34	22	14	6	11	16	9	11	4	22	20	17	10	21	68
	16%	18%	13%	27%	14%	11%	22%	17%	12%	15%	16%	18%	14%	17%	18%	11%	20%	11%	16%	10%	25%	17%	14%	13%	14%	18%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 102

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 102

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 103

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

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	702	355	347	45	71	114	138	131	203	266	221	92	123	63	30	70	63	66	54	33	61	77	119	66	111	277
Weighted base	680	347	333	54	77	107	121	130	191	252	201	117	110	70	27	64	55	59	53	29	71	89	107	57	115	270
High interest rates on offer	200	110	90	3	16	25	36	42	77	76	55	43	27	20	7	25	20	20	21	10	12	26	25	14	22	70
	29%	32%	27%	6%	21%	24%	30%	33%	40%	30%	27%	36%	24%	29%	27%	39%	36%	33%	39%	34%	18%	30%	23%	24%	19%	26%
Wanted protection against uncertainty - "for a rainy day"	123	48	75	6	17	25	19	23	33	40	36	20	26	19	4	11	15	4	8	8	9	17	18	10	18	49
	18%	14%	23%	12%	21%	23%	16%	18%	17%	16%	18%	17%	24%	27%	14%	17%	27%	7%	15%	27%	13%	19%	17%	18%	16%	18%
I felt I understood the product and how it works	109	61	48	9	8	16	15	21	40	47	25	20	17	12	9	17	9	4	12	2	11	15	10	9	12	32
	16%	18%	14%	16%	11%	15%	12%	16%	21%	18%	13%	17%	15%	17%	33%	26%	16%	6%	22%	8%	15%	17%	10%	15%	10%	12%
I found a certain product particularly attractive	89	50	39	2	4	13	20	13	37	25	27	14	22	9	7	8	13	3	6	8	3	10	12	10	10	28
	13%	14%	12%	4%	5%	12%	16%	10%	19%	10%	13%	12%	20%	13%	25%	12%	23%	5%	12%	26%	4%	12%	12%	18%	9%	10%
Information available about the product	67	34	33	2	10	10	9	12	24	33	20	7	8	8	2	9	7	1	10	5	4	6	7	9	9	28
	10%	10%	10%	4%	13%	9%	7%	9%	13%	13%	10%	6%	7%	12%	6%	14%	12%	2%	20%	16%	6%	6%	6%	15%	8%	10%
Had a short-term savings goals e.g. a holiday or car	65	33	32	8	13	14	12	9	10	22	16	14	13	9	2	9	-	6	5	2	8	8	10	5	19	31
	10%	10%	10%	15%	16%	13%	10%	7%	5%	9%	8%	12%	12%	13%	9%	14%	-	10%	9%	8%	12%	9%	9%	9%	16%	11%
Had a windfall - an inheritance or prize win or similar	46	25	21	4	1	8	6	8	20	17	16	9	5	3	4	1	6	6	1	1	5	6	6	5	4	15
	7%	7%	6%	8%	1%	7%	5%	6%	11%	7%	8%	8%	4%	5%	17%	2%	11%	10%	1%	5%	8%	7%	5%	9%	4%	6%
The product was recommended to me by a professional	45	22	23	2	5	5	6	7	21	21	10	7	6	9	1	4	3	4	1	*	2	4	11	5	5	13
	7%	6%	7%	4%	7%	4%	5%	5%	11%	8%	5%	6%	6%	13%	4%	7%	5%	7%	1%	2%	4%	5%	10%	9%	5%	5%
Change in work situation	37	17	20	6	7	6	8	6	5	12	12	7	6	8	3	2	1	3	5	1	4	2	3	4	5	24
	5%	5%	6%	11%	8%	6%	6%	5%	2%	5%	6%	6%	6%	11%	13%	4%	1%	5%	9%	5%	6%	2%	3%	8%	4%	9%
Finished paying off a debt or mortgage	36	20	16	4	8	7	4	7	7	11	7	11	7	3	3	4	1	2	1	3	2	7	6	4	6	15
	5%	6%	5%	7%	10%	6%	3%	5%	4%	4%	3%	10%	6%	4%	12%	5%	1%	4%	1%	12%	3%	8%	6%	7%	5%	6%
Suggested by parents or other family members	36	15	21	7	3	4	12	5	5	15	8	6	7	1	3	10	1	3	3	-	3	4	5	3	8	17
	5%	4%	6%	12%	4%	4%	10%	4%	2%	6%	4%	5%	6%	1%	11%	16%	1%	6%	7%	-	4%	4%	5%	5%	7%	6%
Saving for a mortgage deposit	32	10	22	6	8	7	4	4	3	8	11	4	8	3	2	2	1	1	3	-	4	5	8	2	6	15
	5%	3%	6%	10%	11%	7%	3%	3%	2%	3%	6%	4%	7%	4%	7%	4%	2%	2%	6%	-	6%	5%	7%	4%	5%	6%



## Savings in the Balance Survey

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

Absolutes/col percents

Table 103

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 103

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 103

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 104

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 104

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 104

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 104

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

**National Savings and Investment Premium Bonds**

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 105

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

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

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 105

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

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

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

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	119	70	49	25	31	26	11	11	16	48	34	25	13	11	4	8	13	9	5	4	15	33	13	5	27	67
Had children	4	2	3	-	-	3	-	1	-	1	-	1	2	1	-	2	-	-	-	-	1	-	-	-	1	3
	4%	3%	5%	-	-	12%	-	11%	-	3%	-	5%	15%	13%	-	24%	-	-	-	-	8%	-	-	-	5%	5%
Pension saving prompted me to save some money I could access more easily	4	3	1	-	1	2	-	-	2	1	2	-	2	-	-	2	1	-	-	-	-	-	-	2	-	3
	4%	5%	1%	-	2%	7%	-	-	10%	2%	5%	-	15%	-	-	24%	6%	-	-	-	-	-	-	30%	-	4%
Had a short-term savings goals e.g. a holiday or car	4	4	-	3	-	1	-	-	-	3	1	-	1	-	-	1	-	1	-	-	-	2	1	-	2	2
	3%	6%	-	14%	-	2%	-	-	-	6%	2%	-	5%	-	-	8%	-	6%	-	-	-	7%	5%	-	8%	3%
The product was packaged with my mortgage	4	1	3	2	1	-	-	1	-	2	1	1	-	-	-	-	-	1	-	1	-	1	1	2	2	
	3%	1%	7%	9%	2%	-	-	11%	-	5%	2%	5%	-	-	-	-	-	24%	-	8%	-	8%	11%	9%	2%	
Wanted to fund family expense - education of children or help get someone else on the property ladder	4	4	-	1	3	-	-	-	-	2	1	-	1	-	-	-	1	-	-	1	-	2	-	-	3	1
	3%	5%	-	4%	8%	-	-	-	-	4%	3%	-	7%	-	-	-	8%	-	-	25%	-	5%	-	-	10%	1%
Decided to start saving for pension	3	3	-	-	3	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3	-
	3%	5%	-	-	11%	-	-	-	-	7%	-	-	-	-	-	-	-	-	-	-	-	11%	-	-	13%	-
Other change in family circumstances	3	2	1	-	3	-	-	-	-	-	1	2	-	-	-	1	-	-	-	-	-	-	2	-	-	1
	3%	3%	2%	-	11%	-	-	-	-	-	3%	9%	-	-	-	11%	-	-	-	-	-	-	18%	-	-	1%
The product was recommended to me by a professional	3	2	1	-	-	2	-	1	-	-	-	1	2	-	-	2	-	-	-	-	1	-	-	-	1	2
	3%	3%	2%	-	-	7%	-	11%	-	-	-	5%	15%	-	-	24%	-	-	-	-	8%	-	-	-	5%	3%
Wanted to provide inheritance when I die	3	2	1	1	2	1	-	-	-	1	1	-	1	-	-	-	-	-	-	-	-	2	1	-	2	1
	3%	3%	2%	3%	6%	2%	-	-	-	2%	3%	-	10%	-	-	-	-	-	-	-	-	5%	9%	-	7%	1%
Saving for a mortgage deposit	2	2	-	1	2	-	-	-	-	1	-	-	1	-	-	-	1	1	-	-	-	1	-	-	1	1
	2%	3%	-	2%	5%	-	-	-	-	1%	-	-	11%	-	-	-	5%	6%	-	-	-	3%	-	-	3%	2%
Can't remember	29	21	8	3	6	5	4	5	5	11	8	5	4	5	-	2	4	5	-	-	3	7	2	-	4	18
	24%	30%	16%	14%	21%	17%	37%	47%	34%	24%	25%	20%	32%	50%	-	25%	35%	55%	-	-	17%	23%	15%	-	16%	28%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 105

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 105

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

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

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 106

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 106

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

##### Summary

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 107

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 107

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 107

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 107

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

ISA, cash only

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 108

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 108

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

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	201	118	83	24	36	36	19	33	54	90	47	35	30	20	5	24	13	23	19	12	13	31	29	12	40	87
Became willing to use riskier product	12 6%	7 6%	4 5%	-	2 6%	5 13%	2 12%	-	2 4%	5 6%	2 4%	1 4%	3 11%	3 14%	-	3 13%	1 11%	-	-	-	-	2 7%	1 2%	1 13%	2 5%	4 5%
Bought house	11 5%	5 4%	6 7%	3 12%	2 6%	3 7%	2 10%	1 4%	-	6 7%	1 2%	1 3%	2 7%	1 7%	-	1 2%	1 10%	2 8%	1 3%	1 4%	1 5%	2 7%	2 6%	-	3 7%	5 5%
Wanted to take advantage of government policies reducing tax on interest	9 4%	5 4%	4 5%	2 7%	2 5%	1 2%	2 13%	2 6%	-	1 1%	4 8%	4 10%	1 3%	1 4%	-	-	-	1 5%	1 3%	-	-	2 6%	3 10%	1 13%	3 8%	3 4%
Decided to start saving for pension	8 4%	5 5%	3 4%	1 3%	2 5%	2 7%	1 5%	1 4%	1 2%	2 2%	2 4%	2 6%	2 8%	1 4%	-	2 8%	-	-	-	-	1 9%	2 6%	3 9%	-	4 9%	3 4%
Pay increase	6 3%	4 3%	3 3%	1 2%	1 2%	1 4%	1 6%	3 8%	-	2 2%	1 3%	4 10%	-	-	1 28%	1 4%	-	1 3%	-	-	2 14%	-	1 5%	-	2 6%	1 2%
I was advised to stop using this product by a professional	5 3%	2 1%	4 4%	1 4%	-	-	-	-	4 8%	4 4%	1 2%	-	1 2%	1 4%	-	-	-	-	2 8%	1 5%	-	1 4%	1 4%	-	-	1 1%
Bought insurance to replace savings	5 2%	2 2%	2 3%	-	-	3 10%	1 8%	-	-	2 2%	-	-	3 10%	1 4%	*	2 10%	-	-	-	-	-	-	-	1 10%	1 4%	3 4%
Can't remember	34 17%	23 20%	11 13%	3 12%	12 34%	4 12%	2 9%	8 24%	5 10%	16 18%	7 14%	8 23%	4 13%	5 27%	3 53%	2 10%	1 6%	1 3%	4 23%	2 14%	5 39%	3 8%	8 26%	1 6%	3 6%	20 23%

## Savings in the Balance Survey

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

Absolutes/col percents

Table 108

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 108

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

ISA, predominantly cash with some stocks and shares

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 109

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 109

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 109

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 109

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 110

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 110

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 110

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 110

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 111

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 111

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 111

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

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



## Savings in the Balance Survey

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

Absolutes/col percents

Table 111

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 112

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

##### Shares

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 112

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 112

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 112

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

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 113

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

##### Other investment fund product

Base: All respondents who have stopped using each

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 113

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

**Other investment fund product**

**Base: All respondents who have stopped using each**

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

## Savings in the Balance Survey

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

Absolutes/col percents

Table 113

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

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	233	233	167	66	-	233	-	73	89	55	91	103	35	1
Weighted base	223	223	163	60	-	223	-	66	83	56	80	105	32	3
I became aware of other products which suited my situation better	30 13%	30 13%	29 18%	1 1%	-	30 13%	-	5 8%	12 14%	10 18%	10 12%	19 18%	1 3%	-
Change in family circumstances	28 12%	28 12%	21 13%	7 11%	-	28 12%	-	13 19%	10 12%	4 7%	14 18%	10 9%	4 12%	-
Low interest rates/ returns	27 12%	27 12%	21 13%	6 10%	-	27 12%	-	6 9%	12 15%	8 14%	10 12%	12 11%	5 16%	-
Wanted to minimise amount of risk taking	24 11%	24 11%	21 13%	4 6%	-	24 11%	-	5 8%	15 19%	3 5%	8 10%	14 13%	2 8%	-
Became unaffordable	18 8%	18 8%	11 7%	6 11%	-	18 8%	-	9 14%	6 7%	3 5%	11 13%	3 3%	4 12%	-
Needed to be able to access money more quickly	18 8%	18 8%	13 8%	5 8%	-	18 8%	-	6 9%	4 5%	7 12%	8 10%	9 8%	1 3%	-
Wanted to make sure my money was safe	17 8%	17 8%	14 9%	3 5%	-	17 8%	-	5 7%	5 6%	7 13%	2 3%	10 10%	5 14%	-
Wanted more to spend immediately	17 8%	17 8%	11 7%	6 10%	-	17 8%	-	4 6%	6 8%	4 7%	5 6%	7 6%	3 9%	3 100%
Wanted to seek higher returns	17 8%	17 8%	13 8%	4 7%	-	17 8%	-	4 6%	6 8%	6 10%	7 9%	7 6%	3 9%	-
I was advised to stop using this product by a professional	13 6%	13 6%	5 3%	8 13%	-	13 6%	-	4 5%	4 5%	4 8%	4 5%	5 5%	3 9%	-
Decided to start saving for pension	11 5%	11 5%	8 5%	4 6%	-	11 5%	-	5 7%	3 4%	1 2%	4 4%	5 5%	2 7%	-
Wanted to take advantage of government policies reducing tax on interest	10 5%	10 5%	9 6%	1 2%	-	10 5%	-	5 8%	2 2%	3 6%	1 2%	8 8%	1 3%	-



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 113

**Q.9 What influenced your decision to stop saving or investing with...?****Other investment fund product****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present		Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
				Have never saved or invested										
Weighted base	223	223	163	60	-	223	-	66	83	56	80	105	32	3
Switched to investing in property	10 5%	10 5%	10 6%	-	-	10 5%	-	3 4%	-	8 14%	4 5%	5 5%	1 2%	-
Pay decrease	10 5%	10 5%	6 3%	4 8%	-	10 5%	-	5 8%	3 4%	1 2%	4 5%	3 3%	3 10%	-
Met short-term goal e.g. bought holiday or car	10 4%	10 4%	7 5%	2 4%	-	10 4%	-	2 4%	5 5%	2 3%	4 5%	4 4%	2 5%	-
Bought house	9 4%	9 4%	8 5%	1 1%	-	9 4%	-	3 4%	5 6%	2 3%	3 4%	3 3%	3 8%	-
Accessing money quickly became less important	8 3%	8 3%	6 3%	2 4%	-	8 3%	-	3 5%	1 2%	3 6%	1 2%	4 4%	2 7%	-
Became willing to use riskier product	6 3%	6 3%	4 3%	2 3%	-	6 3%	-	2 4%	3 4%	-	2 2%	2 2%	2 7%	-
Pay increase	2 1%	2 1%	2 1%	-	-	2 1%	-	1 2%	* *	-	2 2%	-	-	-
Bought insurance to replace savings	1 *	1 *	1 1%	-	-	1 *	-	-	1 1%	-	-	1 1%	-	-
Can't remember	48 21%	48 21%	32 19%	16 27%	-	48 21%	-	14 21%	19 23%	8 15%	19 23%	20 19%	6 19%	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	322	163	159	28	45	51	64	58	76	104	82	54	82	22	8	31	29	30	21	16	29	44	54	38	44	129
Weighted base	320	157	163	33	51	45	59	60	72	97	75	79	70	21	9	25	31	28	19	15	35	50	51	37	46	130
Low interest rates/ returns	60 19%	29 19%	31 19%	5 14%	9 18%	6 14%	10 17%	15 25%	16 22%	26 27%	10 13%	11 13%	14 20%	5 22%	3 30%	7 27%	10 32%	4 15%	3 15%	1 6%	9 24%	10 21%	4 8%	6 15%	10 23%	19 15%
Change in family circumstances	43 14%	18 12%	25 16%	2 5%	2 3%	9 20%	7 12%	11 18%	13 18%	13 14%	7 10%	10 13%	13 18%	1 3%	2 24%	6 22%	4 14%	5 19%	3 16%	2 11%	4 12%	4 8%	7 13%	6 17%	5 12%	12 9%
Wanted to seek higher returns	41 13%	23 15%	18 11%	-	3 6%	9 19%	9 16%	7 12%	12 17%	11 12%	11 15%	10 13%	8 11%	3 14%	-	2 7%	6 21%	2 8%	3 15%	2 15%	3 9%	9 18%	7 14%	3 8%	6 12%	14 11%
Became unaffordable	40 13%	15 10%	25 15%	3 10%	3 6%	8 18%	9 15%	10 16%	7 10%	8 8%	5 7%	10 13%	17 24%	1 4%	-	3 11%	6 21%	6 21%	5 26%	2 15%	5 13%	2 4%	7 13%	4 10%	5 11%	17 13%
Pay decrease	31 10%	8 5%	23 14%	1 2%	6 11%	9 20%	2 4%	13 22%	1 1%	7 7%	7 10%	12 15%	5 8%	4 18%	1 17%	3 11%	2 8%	4 14%	1 7%	-	4 11%	3 5%	6 13%	3 7%	5 10%	13 10%
I became aware of other products which suited my situation better	29 9%	15 10%	13 8%	1 3%	2 4%	3 6%	5 9%	10 16%	8 11%	7 8%	8 11%	5 7%	7 11%	3 14%	2 29%	1 6%	1 4%	3 11%	-	1 8%	3 10%	4 8%	4 8%	5 14%	3 6%	10 8%
Met short-term goal e.g. bought holiday or car	19 6%	5 3%	13 8%	7 20%	2 5%	3 6%	3 4%	4 7%	-	9 10%	6 9%	3 4%	-	-	-	1 5%	-	2 6%	-	3 23%	6 16%	3 7%	1 1%	3 8%	5 12%	9 7%
Wanted more to spend immediately	18 6%	4 3%	14 9%	5 16%	3 6%	1 3%	2 3%	3 6%	4 6%	6 6%	2 3%	7 9%	3 5%	-	1 9%	1 5%	1 3%	-	1 4%	1 5%	4 12%	1 2%	5 9%	4 10%	4 8%	7 5%
Needed to be able to access money more quickly	18 6%	10 7%	8 5%	2 5%	3 5%	2 3%	3 6%	5 8%	4 6%	4 4%	7 9%	3 4%	4 6%	2 8%	1 6%	-	1 2%	2 6%	1 7%	2 16%	1 3%	4 7%	2 4%	3 8%	7 16%	5 4%
Bought house	10 3%	6 4%	5 3%	2 7%	2 3%	1 3%	3 5%	-	2 3%	3 3%	5 6%	1 2%	1 2%	1 3%	-	1 5%	2 6%	1 2%	-	1 4%	2 5%	3 6%	1 1%	-	3 6%	4 3%
Wanted to take advantage of government policies reducing tax on interest	9 3%	6 4%	3 2%	-	1 2%	4 9%	-	4 6%	-	2 2%	1 1%	2 2%	5 7%	1 3%	1 6%	3 12%	1 2%	-	1 3%	-	-	3 5%	1 1%	-	1 2%	6 5%
I was advised to stop using this product by a professional	8 3%	3 2%	5 3%	1 3%	1 2%	2 5%	1 1%	-	3 5%	1 1%	2 2%	4 5%	1 2%	2 8%	-	1 4%	1 2%	1 4%	-	-	-	-	1 3%	2 6%	1 1%	3 3%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	320	157	163	33	51	45	59	60	72	97	75	79	70	21	9	25	31	28	19	15	35	50	51	37	46	130
Wanted to minimise amount of risk taking	6 2%	5 3%	1 1%	-	1 1%	-	1 2%	2 4%	2 3%	3 3%	1 2%	1 2%	1 1%	-	-	-	-	1 4%	-	-	1 3%	-	1 2%	3 9%	1 3%	4 3%
Switched to investing in property	6 2%	4 3%	2 1%	1 3%	3 5%	1 2%	1 1%	1 2%	-	1 1%	1 1%	5 6%	-	-	-	1 2%	-	1 4%	-	-	4 11%	1 2%	-	-	1 3%	4 3%
Bought insurance to replace savings	6 2%	6 4%	-	1 2%	5 9%	-	1 1%	-	-	-	-	5 7%	1 1%	-	-	-	1 2%	-	-	-	-	5 9%	1 2%	-	1 2%	5 4%
Decided to start saving for pension	6 2%	5 3%	1 1%	-	-	2 5%	1 1%	2 3%	1 1%	1 1%	1 1%	2 3%	2 3%	-	-	2 10%	*	-	-	-	2 6%	-	1 2%	-	2 4%	3 2%
Accessing money quickly became less important	5 2%	5 3%	1 *	-	1 2%	-	1 2%	1 2%	2 3%	3 3%	2 3%	-	-	-	-	1 5%	2 8%	-	-	-	-	2 3%	-	-	1 1%	2 1%
Wanted to make sure my money was safe	5 2%	2 1%	3 2%	-	1 2%	1 2%	1 1%	2 3%	1 1%	2 2%	-	1 1%	3 4%	1 5%	2 24%	1 2%	-	-	-	-	-	-	-	2 4%	1 1%	1 1%
Pay increase	4 1%	3 2%	1 1%	1 2%	1 2%	-	-	2 4%	-	1 1%	-	1 2%	1 2%	-	-	1 5%	-	1 2%	-	-	1 3%	1 2%	-	-	2 4%	2 1%
Became willing to use riskier product	2 1%	-	2 1%	-	1 1%	1 2%	1 1%	-	-	2 2%	-	1 1%	-	-	-	-	-	-	-	-	-	2 5%	-	-	-	1 1%
Can't remember	54 17%	34 22%	20 12%	11 33%	13 26%	4 9%	9 16%	4 6%	13 18%	16 16%	12 17%	13 16%	13 18%	5 25%	3 38%	4 15%	2 8%	4 13%	3 16%	2 15%	7 19%	10 21%	9 18%	4 11%	6 13%	27 20%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present		Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
				Have never saved or invested										
Unweighted base	322	322	152	170	-	226	96	123	102	72	160	104	49	4
Weighted base	320	320	158	161	-	221	98	110	102	78	154	104	51	4
Low interest rates/returns	60 19%	60 19%	45 28%	16 10%	-	40 18%	20 20%	24 22%	21 20%	13 17%	26 17%	21 20%	12 23%	2 47%
Change in family circumstances	43 14%	43 14%	14 9%	29 18%	-	29 13%	14 15%	19 17%	10 9%	11 15%	22 15%	13 12%	9 17%	-
Wanted to seek higher returns	41 13%	41 13%	25 16%	16 10%	-	27 12%	13 14%	13 12%	18 18%	8 10%	23 15%	13 13%	5 9%	-
Became unaffordable	40 13%	40 13%	8 5%	32 20%	-	25 11%	15 15%	17 15%	13 13%	4 5%	23 15%	14 14%	3 6%	-
Pay decrease	31 10%	31 10%	15 10%	16 10%	-	18 8%	13 13%	5 4%	11 10%	13 17%	16 10%	9 8%	7 14%	-
I became aware of other products which suited my situation better	29 9%	29 9%	20 13%	9 6%	-	23 10%	6 6%	12 11%	10 10%	7 9%	14 9%	10 10%	5 9%	-
Met short-term goal e.g. bought holiday or car	19 6%	19 6%	10 6%	9 5%	-	12 5%	7 7%	7 6%	4 4%	8 10%	10 6%	6 5%	3 6%	-
Wanted more to spend immediately	18 6%	18 6%	6 4%	13 8%	-	11 5%	7 7%	6 5%	8 8%	4 5%	11 7%	7 6%	1 1%	-
Needed to be able to access money more quickly	18 6%	18 6%	11 7%	7 4%	-	14 6%	4 4%	8 8%	4 4%	5 7%	8 5%	5 5%	5 10%	-
Bought house	10 3%	10 3%	4 3%	6 4%	-	7 3%	3 3%	1 1%	5 5%	4 5%	2 2%	6 6%	2 4%	-
Wanted to take advantage of government policies reducing tax on interest	9 3%	9 3%	8 5%	1 *	-	7 3%	2 2%	3 3%	5 5%	-	7 4%	2 2%	-	-
I was advised to stop using this product by a professional	8 3%	8 3%	6 4%	2 1%	-	4 2%	4 4%	5 4%	2 2%	-	3 2%	5 5%	-	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 114

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society easy access savings account (e.g. you can access your money at any time)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Weighted base	320	320	158	161	-	221	98	110	102	78	154	104	51	4
Wanted to minimise amount of risk taking	6 2%	6 2%	2 1%	4 2%	-	4 2%	2 2%	2 2%	2 2%	3 4%	4 2%	-	3 5%	-
Switched to investing in property	6 2%	6 2%	2 1%	4 2%	-	3 1%	3 3%	1 1%	-	4 5%	1 1%	5 5%	-	-
Bought insurance to replace savings	6 2%	6 2%	6 4%	-	-	6 3%	-	5 5%	1 1%	-	1 *	5 4%	1 2%	-
Decided to start saving for pension	6 2%	6 2%	5 3%	1 1%	-	6 3%	-	3 2%	3 3%	-	3 2%	1 1%	1 3%	-
Accessing money quickly became less important	5 2%	5 2%	2 1%	3 2%	-	5 2%	-	1 1%	3 3%	1 2%	1 1%	3 3%	2 3%	-
Wanted to make sure my money was safe	5 2%	5 2%	2 1%	3 2%	-	2 1%	4 4%	4 4%	1 1%	-	2 1%	-	3 6%	-
Pay increase	4 1%	4 1%	3 2%	1 *	-	4 2%	-	2 2%	1 1%	1 1%	3 2%	-	1 2%	-
Became willing to use riskier product	2 1%	2 1%	1 1%	1 1%	-	2 1%	-	1 1%	-	2 2%	1 1%	1 1%	1 1%	-
Can't remember	54 17%	54 17%	23 14%	31 19%	-	40 18%	14 14%	16 14%	17 17%	8 10%	26 17%	13 13%	5 11%	2 53%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

	Gender		Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	469	242	227	30	51	84	88	88	128	152	146	76	95	38	18	57	40	41	38	23	38	54	80	42	68	193
Weighted base	460	240	220	33	61	77	82	83	124	139	132	99	89	45	16	51	38	38	36	22	48	62	69	36	68	193
Became unaffordable	76	39	37	3	9	13	15	20	16	15	19	16	25	11	2	6	7	10	7	2	6	6	13	5	13	33
	16%	16%	17%	9%	15%	17%	18%	24%	13%	11%	14%	17%	28%	25%	13%	11%	19%	27%	19%	10%	12%	10%	19%	15%	19%	17%
Low interest rates/ returns	75	48	28	4	5	11	14	13	29	29	22	15	10	5	1	14	9	5	4	7	6	9	8	6	11	30
	16%	20%	13%	11%	7%	14%	17%	16%	23%	21%	17%	15%	11%	12%	3%	28%	25%	14%	11%	33%	12%	15%	12%	17%	16%	16%
Change in family circumstances	61	23	38	1	5	17	6	12	19	19	13	11	18	12	3	8	6	1	1	9	5	13	2	6	15	
	13%	10%	17%	3%	8%	22%	8%	15%	16%	14%	10%	11%	20%	28%	18%	16%	17%	2%	2%	6%	19%	7%	18%	6%	9%	8%
Pay decrease	45	19	26	4	9	7	4	16	6	10	11	17	7	4	4	3	6	3	5	-	5	7	8	2	4	21
	10%	8%	12%	12%	15%	9%	5%	19%	4%	7%	8%	17%	8%	9%	24%	5%	16%	8%	13%	-	10%	11%	11%	4%	6%	11%
I became aware of other products which suited my situation better	45	28	18	3	2	7	7	7	19	22	15	4	5	6	1	8	4	2	5	2	-	10	4	4	5	20
	10%	11%	8%	10%	3%	9%	9%	9%	15%	16%	11%	4%	6%	13%	7%	15%	11%	5%	14%	8%	-	16%	6%	10%	8%	10%
Needed to be able to access money more quickly	45	22	22	6	4	11	4	4	16	12	13	6	14	6	-	8	3	7	4	2	1	6	7	2	6	21
	10%	9%	10%	17%	6%	15%	5%	5%	12%	9%	10%	6%	16%	13%	-	15%	7%	19%	12%	8%	3%	10%	10%	5%	9%	11%
Wanted to seek higher returns	40	24	16	3	9	10	9	3	6	13	8	9	11	3	-	4	2	3	1	5	7	9	4	2	8	18
	9%	10%	7%	10%	15%	13%	11%	3%	5%	9%	6%	9%	12%	6%	-	7%	5%	8%	4%	24%	15%	15%	5%	5%	12%	9%
Wanted more to spend immediately	32	17	15	5	3	6	2	7	10	8	7	9	7	3	1	5	2	3	2	1	4	4	2	6	2	16
	7%	7%	7%	14%	5%	7%	2%	9%	8%	6%	6%	10%	8%	7%	9%	10%	4%	8%	6%	3%	8%	6%	3%	16%	3%	9%
Met short-term goal e.g. bought holiday or car	32	16	16	4	4	6	7	8	3	10	9	8	5	3	1	2	-	2	3	4	1	4	4	7	7	14
	7%	7%	7%	11%	6%	8%	8%	10%	3%	7%	7%	8%	6%	7%	9%	5%	-	5%	7%	20%	3%	6%	6%	18%	10%	7%
Bought house	18	9	10	2	6	3	6	1	-	6	4	5	3	-	1	1	6	1	3	-	2	2	2	1	3	13
	4%	4%	4%	6%	10%	4%	7%	2%	-	4%	3%	5%	3%	-	9%	1%	15%	2%	8%	-	4%	4%	3%	2%	4%	7%
Wanted to minimise amount of risk taking	15	8	6	2	1	2	2	2	6	3	3	-	9	3	-	3	2	2	1	-	1	1	1	3	-	6
	3%	4%	3%	5%	1%	3%	2%	2%	5%	2%	3%	-	10%	6%	-	5%	5%	4%	2%	-	1%	2%	1%	7%	-	3%
Decided to start saving for pension	13	7	6	5	-	2	1	3	1	4	2	3	4	1	-	2	-	2	1	-	4	-	2	1	2	8
	3%	3%	3%	15%	-	2%	2%	4%	1%	3%	1%	3%	4%	2%	-	5%	-	6%	2%	-	8%	-	3%	2%	3%	4%
Switched to investing in property	12	8	3	2	4	3	2	1	-	4	-	4	4	1	-	-	2	1	2	-	3	2	1	-	1	7
	3%	3%	2%	6%	6%	4%	2%	1%	-	3%	-	4%	4%	2%	-	-	6%	3%	5%	-	5%	3%	2%	-	2%	4%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	460	240	220	33	61	77	82	83	124	139	132	99	89	45	16	51	38	38	36	22	48	62	69	36	68	193
Became willing to use riskier product	11 2%	9 4%	2 1%	1 2%	1 1%	4 5%	3 3%	-	3 2%	4 3%	2 1%	1 1%	5 5%	-	-	3 5%	-	-	-	-	2 4%	5 9%	1 2%	-	3 4%	5 3%
Wanted to make sure my money was safe	11 2%	6 2%	5 2%	-	2 4%	2 3%	1 1%	2 2%	3 3%	2 1%	3 3%	1 1%	4 5%	-	-	4 8%	1 3%	1 3%	1 2%	*	1 2%	2 3%	-	1 2%	1 1%	5 3%
Wanted to take advantage of government policies reducing tax on interest	9 2%	4 2%	4 2%	-	2 3%	1 2%	-	4 5%	2 2%	2 2%	4 3%	-	2 2%	2 4%	-	2 4%	2 5%	1 1%	-	*	-	2 3%	-	-	2 3%	3 2%
Accessing money quickly became less important	7 2%	1 *	7 3%	1 2%	2 3%	1 1%	-	1 1%	3 2%	3 2%	2 1%	-	3 3%	2 4%	-	1 1%	1 3%	-	-	1 6%	-	2 3%	-	1 1%	-	3 2%
I was advised to stop using this product by a professional	7 2%	5 2%	2 1%	2 7%	-	1 2%	-	-	4 3%	6 4%	-	1 1%	-	1 2%	-	-	-	1 3%	2 4%	1 2%	1 1%	-	2 3%	-	-	2 1%
Pay increase	3 1%	1 1%	2 1%	1 2%	1 1%	1 1%	-	1 1%	-	-	2 2%	1 1%	-	-	-	-	-	1 2%	-	-	2 4%	-	1 1%	-	2 3%	1 *
Bought insurance to replace savings	2 *	2 1%	-	-	-	2 2%	-	-	-	-	-	-	2 2%	-	-	2 4%	-	-	-	-	-	-	-	-	-	2 1%
Can't remember	79 17%	43 18%	36 16%	9 27%	11 19%	9 12%	17 20%	13 16%	20 16%	23 17%	26 20%	22 22%	8 9%	8 18%	8 48%	6 11%	6 16%	2 5%	7 20%	2 11%	11 24%	9 15%	13 18%	7 18%	12 17%	35 18%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	University degree	Higher university degree	Still in full time education
Unweighted base	469	469	303	166	-	373	96	165	158	119	235	162	62	5
Weighted base	460	460	301	158	-	359	101	154	155	122	226	165	59	4
Became unaffordable	76 16%	76 16%	35 11%	41 26%	-	53 15%	22 22%	29 19%	27 18%	15 13%	39 17%	28 17%	9 15%	-
Low interest rates/ returns	75 16%	75 16%	59 19%	17 11%	-	62 17%	14 14%	24 16%	24 15%	25 20%	43 19%	22 13%	8 14%	2 41%
Change in family circumstances	61 13%	61 13%	37 12%	24 15%	-	42 12%	19 19%	28 18%	15 10%	12 10%	30 13%	21 13%	9 15%	1 27%
Pay decrease	45 10%	45 10%	29 10%	16 10%	-	32 9%	13 13%	19 13%	15 10%	10 8%	22 10%	16 10%	8 13%	-
I became aware of other products which suited my situation better	45 10%	45 10%	36 12%	9 6%	-	40 11%	5 5%	12 8%	14 9%	17 14%	18 8%	21 13%	5 9%	1 28%
Needed to be able to access money more quickly	45 10%	45 10%	32 11%	12 8%	-	34 10%	10 10%	18 12%	15 10%	12 10%	21 9%	17 10%	6 11%	1 18%
Wanted to seek higher returns	40 9%	40 9%	29 10%	11 7%	-	35 10%	4 4%	15 10%	13 9%	11 9%	23 10%	15 9%	2 3%	-
Wanted more to spend immediately	32 7%	32 7%	21 7%	12 7%	-	26 7%	7 7%	14 9%	9 6%	6 5%	17 8%	14 8%	1 2%	-
Met short-term goal e.g. bought holiday or car	32 7%	32 7%	25 8%	7 4%	-	22 6%	9 9%	5 3%	14 9%	11 9%	10 4%	15 9%	6 10%	1 27%
Bought house	18 4%	18 4%	10 3%	8 5%	-	16 4%	2 2%	3 2%	10 6%	5 4%	9 4%	7 4%	2 3%	-
Wanted to minimise amount of risk taking	15 3%	15 3%	7 2%	7 5%	-	12 3%	2 2%	4 3%	8 5%	2 2%	6 3%	5 3%	3 6%	-
Decided to start saving for pension	13 3%	13 3%	11 4%	2 1%	-	12 3%	1 1%	6 4%	5 3%	-	8 3%	3 2%	2 4%	-
Switched to investing in property	12 3%	12 3%	8 3%	4 2%	-	8 2%	4 4%	3 2%	1 1%	7 6%	4 2%	6 4%	1 2%	-



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 115

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society regular savings account (e.g. an account you make payments into on a monthly or quarterly basis)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Weighted base	460	460	301	158	-	359	101	154	155	122	226	165	59	4
Became willing to use riskier product	11 2%	11 2%	10 3%	1 1%	-	11 3%	-	1 1%	8 5%	2 2%	8 3%	2 1%	1 1%	-
Wanted to make sure my money was safe	11 2%	11 2%	8 3%	2 1%	-	10 3%	1 1%	3 2%	5 3%	2 2%	8 4%	1 *	2 3%	-
Wanted to take advantage of government policies reducing tax on interest	9 2%	9 2%	9 3%	-	-	8 2%	1 1%	4 2%	3 2%	2 2%	5 2%	2 1%	2 3%	-
Accessing money quickly became less important	7 2%	7 2%	6 2%	1 *	-	6 2%	1 1%	2 1%	2 1%	3 3%	1 *	3 2%	3 5%	1 18%
I was advised to stop using this product by a professional	7 2%	7 2%	5 2%	2 1%	-	6 2%	1 1%	-	2 1%	4 3%	2 1%	4 2%	1 1%	-
Pay increase	3 1%	3 1%	3 1%	-	-	3 1%	-	2 1%	1 *	1 1%	2 1%	1 1%	-	-
Bought insurance to replace savings	2 *	2 *	2 1%	-	-	2 1%	-	-	2 1%	-	2 1%	-	-	-
Can't remember	79 17%	79 17%	47 16%	31 20%	-	66 18%	13 13%	23 15%	26 17%	18 15%	38 17%	28 17%	8 14%	1 15%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have stopped using each**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	455	219	236	31	45	80	96	84	119	164	147	58	86	40	20	48	35	49	39	20	38	35	80	51	74	194
Weighted base	435	206	229	38	49	77	83	80	108	151	132	76	75	44	16	45	30	43	41	18	44	41	72	42	72	188
Needed to be able to access money more quickly	74	27	47	7	10	13	9	11	24	20	26	8	20	10	5	7	8	7	6	2	5	5	13	6	16	25
	17%	13%	20%	18%	20%	17%	11%	14%	22%	14%	19%	10%	27%	23%	29%	16%	28%	17%	15%	10%	11%	12%	18%	15%	22%	14%
Low interest rates/returns	71	47	24	1	10	8	11	18	23	28	22	11	10	6	-	11	5	10	6	5	7	7	7	8	15	23
	16%	23%	11%	2%	21%	11%	13%	22%	22%	19%	17%	14%	13%	14%	-	24%	17%	24%	15%	25%	16%	16%	10%	18%	20%	12%
Change in family circumstances	57	25	32	3	5	16	5	14	14	19	14	8	15	11	2	3	3	2	4	3	11	3	9	6	5	21
	13%	12%	14%	8%	10%	21%	6%	17%	13%	13%	11%	11%	20%	25%	13%	7%	10%	6%	9%	18%	24%	6%	12%	15%	8%	11%
Wanted to seek higher returns	48	27	21	5	14	5	8	6	10	22	13	9	5	5	1	2	-	3	6	4	9	8	10	3	7	25
	11%	13%	9%	13%	29%	7%	10%	7%	9%	14%	10%	11%	6%	10%	4%	4%	-	6%	14%	22%	20%	20%	13%	6%	10%	13%
Became unaffordable	43	14	29	-	4	11	13	9	6	13	12	6	12	1	3	4	5	6	3	4	2	1	9	5	12	12
	10%	7%	13%	-	7%	14%	16%	11%	6%	9%	9%	8%	16%	1%	21%	9%	17%	15%	6%	20%	5%	1%	12%	13%	17%	6%
I became aware of other products which suited my situation better	42	22	20	2	1	4	7	12	16	13	15	10	5	5	-	6	3	5	7	3	1	3	5	5	6	16
	10%	11%	9%	5%	3%	5%	8%	15%	15%	9%	11%	13%	6%	11%	-	14%	10%	11%	17%	16%	2%	6%	7%	13%	8%	8%
Wanted more to spend immediately	42	21	21	5	3	12	8	9	5	12	9	12	9	3	4	9	2	2	3	4	1	7	5	3	8	18
	10%	10%	9%	12%	7%	16%	10%	11%	5%	8%	7%	15%	11%	7%	23%	20%	5%	4%	6%	20%	3%	17%	7%	8%	11%	9%
Pay decrease	32	11	21	4	1	5	6	13	1	13	8	8	2	5	3	2	1	1	3	1	7	1	4	4	4	18
	7%	5%	9%	11%	3%	7%	7%	17%	1%	9%	6%	11%	3%	12%	21%	5%	4%	2%	7%	3%	16%	2%	5%	10%	5%	10%
Met short-term goal e.g. bought holiday or car	28	12	16	3	4	5	6	7	4	10	10	5	3	2	1	3	1	5	-	3	2	2	6	4	9	10
	6%	6%	7%	7%	7%	7%	7%	9%	3%	7%	8%	6%	3%	5%	7%	6%	2%	13%	-	15%	5%	4%	8%	10%	13%	5%
Wanted to make sure my money was safe	18	6	13	-	5	7	3	3	-	2	2	4	10	3	*	3	-	1	3	3	1	-	3	1	3	9
	4%	3%	5%	-	11%	9%	4%	4%	-	1%	2%	6%	13%	7%	2%	7%	-	2%	6%	19%	2%	-	4%	4%	4%	5%
Bought house	16	7	9	-	3	3	7	1	1	3	6	4	2	-	2	1	-	1	3	-	2	3	3	*	2	10
	4%	3%	4%	-	6%	4%	9%	2%	1%	2%	5%	5%	3%	-	13%	3%	-	1%	8%	-	5%	6%	5%	1%	3%	5%
Decided to start saving for pension	13	7	6	5	2	1	-	3	1	6	2	5	-	1	1	-	-	1	2	-	1	4	3	-	6	4
	3%	3%	3%	14%	4%	2%	-	4%	1%	4%	1%	7%	-	2%	6%	-	-	3%	5%	-	3%	9%	3%	-	9%	2%
Became willing to use riskier product	11	4	7	3	1	4	1	-	3	6	1	1	3	-	-	2	1	-	1	-	3	3	-	1	-	8
	2%	2%	3%	7%	1%	5%	2%	-	2%	4%	1%	2%	4%	-	-	4%	2%	-	4%	-	6%	9%	-	2%	-	4%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	435	206	229	38	49	77	83	80	108	151	132	76	75	44	16	45	30	43	41	18	44	41	72	42	72	188
I was advised to stop using this product by a professional	11 2%	5 2%	6 3%	-	1 2%	1 2%	-	2 3%	6 6%	7 5%	1 1%	2 3%	-	-	-	-	-	4 9%	-	-	1 2%	6 9%	-	-	3 2%	
Switched to investing in property	10 2%	7 3%	3 1%	1 3%	-	3 4%	1 1%	1 2%	4 4%	3 2%	1 *	1 2%	5 6%	-	-	2 5%	-	1 2%	2 5%	1 3%	1 3%	-	2 3%	1 2%	1 2%	4 2%
Wanted to take advantage of government policies reducing tax on interest	9 2%	6 3%	3 1%	-	1 2%	1 1%	1 2%	4 5%	1 1%	2 1%	3 2%	3 3%	1 1%	-	-	4 8%	1 2%	1 1%	1 3%	* 3%	-	-	-	2 5%	1 2%	4 2%
Wanted to minimise amount of risk taking	8 2%	7 3%	2 1%	1 3%	1 1%	1 1%	3 4%	3 4%	-	5 3%	1 1%	1 1%	1 1%	-	-	3 7%	-	2 4%	-	* 3%	-	1 3%	-	2 4%	-	5 3%
Accessing money quickly became less important	6 1%	2 1%	4 2%	-	3 5%	2 2%	* 1%	1 1%	1 1%	4 3%	* *	1 1%	1 1%	-	-	-	* 2%	* 1%	-	-	1 2%	2 6%	2 3%	-	1 1%	4 2%
Pay increase	6 1%	1 1%	4 2%	3 7%	-	1 2%	1 1%	1 2%	-	3 2%	1 *	1 2%	1 2%	-	-	-	1 2%	1 1%	-	-	1 3%	-	2 3%	1 3%	1 2%	4 2%
Bought insurance to replace savings	4 1%	3 2%	1 *	2 4%	-	2 2%	-	-	1 1%	2 1%	-	-	3 3%	1 2%	1 6%	2 4%	1 3%	-	-	-	-	-	-	-	-	4 2%
Can't remember	71 16%	28 14%	43 19%	12 32%	7 14%	9 12%	16 20%	9 11%	18 17%	21 14%	24 18%	18 23%	8 11%	7 17%	3 18%	7 16%	2 7%	5 11%	7 17%	1 6%	13 29%	7 17%	12 17%	7 17%	10 14%	35 19%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	455	455	315	140	-	362	93	161	159	102	223	153	68	4
Weighted base	435	435	301	134	-	346	89	150	151	103	213	152	60	3
Needed to be able to access money more quickly	74 17%	74 17%	58 19%	17 12%	-	61 18%	13 15%	24 16%	27 18%	16 16%	37 18%	26 17%	8 13%	1 37%
Low interest rates/ returns	71 16%	71 16%	56 18%	16 12%	-	60 17%	11 13%	19 12%	29 19%	20 19%	35 16%	28 18%	7 12%	1 18%
Change in family circumstances	57 13%	57 13%	31 10%	26 19%	-	41 12%	16 18%	24 16%	18 12%	11 11%	28 13%	18 12%	10 17%	-
Wanted to seek higher returns	48 11%	48 11%	36 12%	12 9%	-	37 11%	12 13%	21 14%	16 11%	11 11%	20 10%	22 14%	6 10%	-
Became unaffordable	43 10%	43 10%	19 6%	24 18%	-	31 9%	12 13%	18 12%	15 10%	5 5%	23 11%	13 8%	7 12%	-
I became aware of other products which suited my situation better	42 10%	42 10%	41 14%	1 1%	-	37 11%	5 6%	13 9%	16 11%	10 10%	22 11%	14 9%	6 9%	-
Wanted more to spend immediately	42 10%	42 10%	32 11%	10 7%	-	31 9%	11 12%	15 10%	15 10%	10 10%	19 9%	18 12%	3 6%	1 37%
Pay decrease	32 7%	32 7%	23 8%	9 6%	-	23 7%	9 10%	16 11%	7 5%	7 7%	14 6%	10 7%	8 13%	-
Met short-term goal e.g. bought holiday or car	28 6%	28 6%	21 7%	7 5%	-	20 6%	8 9%	7 5%	10 6%	9 9%	9 4%	11 7%	8 13%	-
Wanted to make sure my money was safe	18 4%	18 4%	13 4%	5 4%	-	15 4%	4 4%	8 5%	5 4%	5 5%	12 6%	5 3%	1 1%	-
Bought house	16 4%	16 4%	9 3%	7 5%	-	15 4%	1 1%	3 2%	7 4%	6 6%	7 3%	4 3%	4 7%	-
Decided to start saving for pension	13 3%	13 3%	9 3%	3 2%	-	11 3%	2 2%	7 5%	3 2%	1 1%	4 2%	6 4%	2 3%	-
Became willing to use riskier product	11 2%	11 2%	10 3%	1 1%	-	11 3%	-	3 2%	4 3%	3 3%	5 3%	2 1%	4 6%	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 116

**Q.9 What influenced your decision to stop saving or investing with...?****Bank or building society fixed term account (e.g. an account where you cannot access your savings for a set period of time)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Weighted base	435	435	301	134	-	346	89	150	151	103	213	152	60	3
I was advised to stop using this product by a professional	11 2%	11 2%	7 2%	3 2%	-	10 3%	1 1%	2 1%	1 1%	7 7%	7 3%	4 2%	-	-
Switched to investing in property	10 2%	10 2%	7 2%	3 2%	-	9 2%	1 1%	3 2%	3 2%	4 4%	6 3%	4 2%	1 1%	-
Wanted to take advantage of government policies reducing tax on interest	9 2%	9 2%	8 3%	1 1%	-	7 2%	2 2%	2 1%	3 2%	4 4%	5 3%	2 2%	1 1%	-
Wanted to minimise amount of risk taking	8 2%	8 2%	4 1%	4 3%	-	8 2%	-	3 2%	1 1%	3 2%	3 1%	3 2%	2 4%	-
Accessing money quickly became less important	6 1%	6 1%	5 2%	1 1%	-	6 2%	-	1 1%	3 2%	2 2%	1 1%	3 2%	2 4%	-
Pay increase	6 1%	6 1%	2 1%	3 2%	-	4 1%	2 2%	2 2%	2 1%	1 1%	2 1%	1 1%	2 3%	1 19%
Bought insurance to replace savings	4 1%	4 1%	3 1%	2 1%	-	4 1%	-	1 *	3 2%	1 1%	3 1%	-	2 3%	-
Can't remember	71 16%	71 16%	42 14%	29 22%	-	56 16%	15 16%	24 16%	25 16%	13 12%	37 18%	23 15%	7 11%	1 27%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	402	208	194	24	49	53	65	78	133	140	111	68	83	35	16	46	39	41	23	25	37	49	51	40	50	163
Weighted base	418	228	190	33	56	54	74	73	129	129	106	99	84	40	15	41	48	38	23	24	39	58	53	39	53	184
Low interest rates/ returns	63 15%	43 19%	20 10%	3 10%	7 13%	4 7%	8 10%	14 19%	26 21%	26 20%	14 13%	11 11%	12 14%	9 23%	2 14%	6 16%	5 11%	6 15%	6 26%	- -	4 10%	9 15%	8 15%	7 18%	9 17%	18 10%
Change in family circumstances	58 14%	21 9%	36 19%	2 6%	4 6%	14 26%	9 12%	13 18%	17 13%	17 13%	12 11%	17 18%	11 14%	2 6%	1 10%	4 11%	11 23%	6 15%	4 18%	5 21%	7 17%	4 7%	6 11%	7 17%	5 10%	18 10%
I became aware of other products which suited my situation better	47 11%	33 14%	15 8%	3 8%	3 6%	4 8%	10 13%	8 12%	19 15%	15 12%	11 10%	10 10%	11 13%	5 14%	2 16%	6 15%	10 20%	3 9%	- -	3 14%	4 9%	3 6%	7 13%	4 10%	5 10%	19 10%
Wanted to seek higher returns	46 11%	30 13%	16 9%	2 7%	10 18%	7 14%	3 4%	6 8%	18 14%	18 14%	14 13%	6 6%	9 11%	6 16%	2 14%	6 16%	3 7%	4 10%	2 10%	1 4%	3 7%	5 9%	7 13%	6 15%	6 12%	17 9%
Became unaffordable	36 9%	20 9%	17 9%	- -	1 2%	7 13%	13 18%	9 12%	7 5%	8 6%	9 8%	14 15%	5 6%	1 3%	1 10%	4 9%	4 8%	2 6%	2 9%	2 7%	3 9%	4 7%	8 15%	5 12%	2 5%	21 12%
Wanted more to spend immediately	25 6%	11 5%	14 7%	- -	3 6%	1 2%	3 4%	9 12%	9 7%	10 8%	8 7%	5 5%	3 3%	- -	2 10%	3 8%	6 13%	- -	2 10%	1 6%	4 10%	1 2%	2 5%	3 7%	3 6%	10 5%
Met short-term goal e.g. bought holiday or car	22 5%	8 4%	14 7%	5 15%	5 10%	3 6%	3 4%	2 3%	3 2%	8 6%	5 4%	3 3%	6 7%	3 7%	- -	1 1%	3 6%	3 7%	1 4%	2 8%	4 9%	2 3%	3 6%	2 4%	5 10%	12 7%
Pay decrease	21 5%	7 3%	14 7%	- -	3 5%	4 8%	4 6%	8 10%	3 2%	5 4%	5 4%	8 8%	3 4%	1 3%	3 20%	1 3%	1 3%	2 7%	1 2%	1 2%	4 11%	3 5%	4 7%	- -	1 1%	13 7%
Needed to be able to access money more quickly	21 5%	10 5%	10 6%	5 14%	- -	3 5%	4 6%	2 3%	7 5%	9 7%	2 2%	6 6%	4 4%	3 6%	* 3%	1 3%	1 2%	4 10%	2 10%	1 3%	1 3%	2 4%	2 3%	4 9%	4 7%	9 5%
Bought house	17 4%	11 5%	7 3%	2 8%	8 14%	2 4%	3 4%	1 1%	1 1%	6 5%	3 3%	6 6%	2 2%	3 8%	1 6%	1 3%	2 4%	3 7%	- -	- -	1 2%	3 6%	2 5%	1 1%	3 5%	12 6%
Decided to start saving for pension	11 3%	8 3%	3 2%	1 3%	6 11%	1 1%	- -	1 2%	2 1%	2 2%	1 1%	8 8%	- -	- -	- -	2 4%	- -	1 3%	1 3%	- -	1 3%	5 9%	1 1%	- -	1 2%	7 4%
Wanted to take advantage of government policies reducing tax on interest	10 2%	6 3%	4 2%	1 3%	1 2%	2 3%	2 3%	3 4%	1 1%	- -	2 2%	4 4%	4 4%	1 2%	- -	4 9%	1 1%	- -	- -	- -	1 2%	1 1%	1 3%	1 4%	4 7%	4 2%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	418	228	190	33	56	54	74	73	129	129	106	99	84	40	15	41	48	38	23	24	39	58	53	39	53	184
Switched to investing in property	9 2%	4 2%	5 2%	1 3%	2 3%	2 3%	1 1%	2 3%	1 1%	5 4%	1 1%	1 1%	2 2%	1 2%	1 7%	1 2%	- -	1 3%	1 3%	- -	1 3%	2 4%	- -	1 2%	3 5%	3 2%
I was advised to stop using this product by a professional	8 2%	5 2%	3 2%	1 4%	1 2%	3 6%	- -	2 3%	- -	4 3%	- -	- -	4 4%	2 5%	1 7%	2 5%	- -	1 3%	- -	- -	- -	1 1%	1 1%	- -	- -	6 3%
Accessing money quickly became less important	7 2%	2 1%	6 3%	- -	- -	4 7%	1 2%	1 1%	1 1%	3 3%	2 2%	1 1%	1 1%	1 2%	1 7%	- -	2 4%	1 2%	- -	- -	- -	1 1%	1 1%	1 4%	2 3%	2 1%
Pay increase	7 2%	3 1%	4 2%	- -	- -	3 5%	2 2%	1 2%	1 1%	- -	4 3%	1 1%	2 2%	- -	- -	2 5%	1 3%	1 2%	- -	- -	1 3%	2 3%	- -	- -	2 4%	3 2%
Wanted to make sure my money was safe	6 2%	2 1%	4 2%	- -	2 3%	1 3%	1 2%	- -	2 1%	3 3%	1 1%	2 2%	- -	1 2%	2 13%	- -	- -	- -	- -	- -	2 4%	- -	1 1%	1 4%	- -	3 2%
Became willing to use riskier product	6 1%	5 2%	1 *	- -	2 3%	2 3%	- -	1 2%	1 1%	1 1%	3 3%	- -	2 2%	- -	- -	4 11%	1 2%	- -	1 3%	- -	- -	- -	- -	- -	- -	5 3%
Bought insurance to replace savings	6 1%	4 2%	2 1%	1 2%	2 3%	- -	2 3%	- -	1 1%	2 1%	2 2%	- -	2 2%	- -	- -	1 1%	1 2%	- -	- -	1 4%	- -	2 4%	1 2%	- -	1 3%	3 2%
Wanted to minimise amount of risk taking	5 1%	1 *	4 2%	- -	- -	1 2%	1 2%	2 3%	- -	1 1%	1 *	3 3%	1 1%	- -	1 4%	- -	- -	1 1%	- -	- -	1 2%	1 2%	- -	1 4%	- -	2 1%
Can't remember	104 25%	57 25%	47 25%	14 42%	14 24%	7 13%	21 28%	17 23%	32 25%	27 21%	26 24%	25 26%	26 31%	12 29%	5 33%	10 24%	9 19%	7 19%	2 11%	8 33%	13 32%	20 34%	9 17%	10 24%	14 27%	40 22%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

#### Q.9 What influenced your decision to stop saving or investing with...?

#### National Savings and Investment Premium Bonds

Base: All respondents who have stopped using each

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	402	402	251	151	-	320	82	140	143	95	187	157	49	4
Weighted base	418	418	257	161	-	320	97	125	159	105	189	164	53	5
Low interest rates/ returns	63 15%	63 15%	40 16%	22 14%	-	54 17%	8 9%	16 13%	33 21%	13 12%	28 15%	25 15%	8 16%	2 31%
Change in family circumstances	58 14%	58 14%	26 10%	31 20%	-	42 13%	16 17%	23 18%	17 11%	13 12%	30 16%	21 13%	6 11%	-
I became aware of other products which suited my situation better	47 11%	47 11%	37 14%	11 7%	-	41 13%	7 7%	10 8%	22 14%	11 10%	24 13%	21 13%	3 5%	-
Wanted to seek higher returns	46 11%	46 11%	39 15%	8 5%	-	41 13%	5 6%	12 9%	18 12%	14 13%	18 10%	18 11%	9 17%	-
Became unaffordable	36 9%	36 9%	14 5%	23 14%	-	20 6%	16 17%	7 5%	16 10%	8 8%	24 13%	11 7%	1 2%	-
Wanted more to spend immediately	25 6%	25 6%	17 7%	8 5%	-	24 7%	2 2%	9 7%	14 9%	3 2%	14 7%	8 5%	3 6%	-
Met short-term goal e.g. bought holiday or car	22 5%	22 5%	14 5%	8 5%	-	15 5%	7 7%	6 5%	6 4%	9 8%	12 6%	6 4%	2 3%	2 31%
Pay decrease	21 5%	21 5%	8 3%	14 9%	-	13 4%	8 9%	6 5%	6 4%	7 7%	10 5%	10 6%	1 3%	-
Needed to be able to access money more quickly	21 5%	21 5%	13 5%	7 5%	-	19 6%	2 2%	6 4%	7 5%	6 6%	8 4%	10 6%	2 5%	-
Bought house	17 4%	17 4%	12 5%	5 3%	-	12 4%	5 6%	2 1%	10 6%	6 6%	9 5%	7 4%	2 3%	-
Decided to start saving for pension	11 3%	11 3%	10 4%	1 *	-	11 3%	-	7 5%	1 1%	1 1%	3 2%	7 4%	1 1%	-
Wanted to take advantage of government policies reducing tax on interest	10 2%	10 2%	9 4%	1 1%	-	10 3%	-	2 1%	5 3%	3 2%	7 4%	2 1%	1 2%	-



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 117

**Q.9 What influenced your decision to stop saving or investing with...?****National Savings and Investment Premium Bonds****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Weighted base	418	418	257	161	-	320	97	125	159	105	189	164	53	5
Switched to investing in property	9 2%	9 2%	6 2%	2 1%	-	8 2%	1 1%	4 3%	2 1%	3 3%	2 1%	4 3%	2 4%	-
I was advised to stop using this product by a professional	8 2%	8 2%	5 2%	3 2%	-	8 2%	-	1 1%	5 3%	2 2%	2 1%	4 2%	2 4%	-
Accessing money quickly became less important	7 2%	7 2%	6 2%	1 1%	-	7 2%	-	1 *	3 2%	3 3%	2 1%	3 2%	2 4%	-
Pay increase	7 2%	7 2%	7 3%	-	-	7 2%	-	1 1%	5 3%	-	3 2%	1 *	1 2%	2 31%
Wanted to make sure my money was safe	6 2%	6 2%	4 1%	3 2%	-	6 2%	-	1 1%	1 1%	5 5%	4 2%	2 1%	1 2%	-
Became willing to use riskier product	6 1%	6 1%	5 2%	1 *	-	6 2%	-	-	5 3%	1 1%	3 1%	1 1%	2 4%	-
Bought insurance to replace savings	6 1%	6 1%	5 2%	1 1%	-	6 2%	-	1 1%	3 2%	1 1%	3 2%	-	1 2%	2 31%
Wanted to minimise amount of risk taking	5 1%	5 1%	3 1%	2 1%	-	4 1%	1 1%	1 1%	-	3 3%	2 1%	1 1%	1 2%	-
Can't remember	104 25%	104 25%	64 25%	40 25%	-	72 23%	31 32%	37 30%	29 18%	26 25%	40 21%	44 27%	15 29%	2 38%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	70	35	35	17	15	16	7	7	8	22	22	14	12	4	4	7	10	7	2	3	7	15	8	3	14	41
Weighted base	76	39	37	21	16	16	7	9	8	27	21	17	11	5	3	6	11	8	2	2	10	19	6	3	17	46
Change in family circumstances	12	7	5	-	-	6	3	1	2	1	4	6	2	-	-	4	1	-	-	1	3	3	1	-	1	9
	16%	18%	14%	-	-	39%	44%	13%	23%	4%	19%	32%	16%	-	-	60%	9%	-	-	38%	26%	16%	16%	-	7%	20%
Needed to be able to access money more quickly	9	4	5	1	2	2	1	1	2	4	2	2	1	2	-	1	1	1	-	1	1	1	1	-	4	3
	12%	11%	13%	5%	12%	12%	12%	13%	28%	16%	9%	13%	8%	41%	-	8%	10%	16%	-	36%	12%	5%	17%	-	24%	6%
Decided to start saving for pension	8	4	4	5	-	2	-	1	-	5	-	1	2	-	-	2	-	-	-	-	4	2	-	-	3	4
	10%	10%	10%	23%	-	12%	-	13%	-	18%	-	7%	16%	-	-	30%	-	-	-	-	37%	11%	-	-	20%	10%
Switched to investing in property	8	4	4	4	-	2	-	1	-	3	-	2	3	-	-	2	1	1	-	-	4	-	-	-	1	5
	10%	10%	10%	21%	-	12%	-	13%	-	10%	-	14%	23%	-	-	30%	7%	14%	-	-	37%	-	-	-	7%	11%
Wanted more to spend immediately	7	2	5	-	1	3	2	1	-	1	3	1	2	1	-	2	-	-	-	-	2	2	-	1	1	5
	9%	6%	13%	-	8%	20%	23%	13%	-	5%	13%	7%	16%	25%	-	30%	-	-	-	-	18%	8%	-	19%	7%	12%
Met short-term goal e.g. bought holiday or car	5	1	4	2	1	-	-	2	-	2	2	1	-	-	-	-	2	-	1	1	1	1	1	-	1	4
	7%	2%	12%	9%	6%	-	-	26%	-	6%	11%	7%	-	-	-	-	23%	-	26%	12%	4%	9%	-	-	7%	9%
Wanted to take advantage of government policies reducing tax on interest	5	2	3	1	2	2	-	-	-	-	1	2	2	-	-	2	2	-	-	-	1	-	-	-	1	4
	6%	5%	8%	5%	14%	12%	-	-	-	-	4%	12%	16%	-	-	30%	20%	-	-	-	9%	-	-	-	6%	9%
Became unaffordable	5	1	3	2	1	-	1	1	-	1	2	1	1	-	-	-	1	1	1	-	-	1	-	1	-	2
	6%	3%	9%	8%	6%	-	9%	14%	-	3%	9%	7%	6%	-	-	-	6%	14%	34%	-	-	4%	-	42%	-	5%
Low interest rates/returns	4	3	1	1	1	3	-	-	-	3	-	-	1	-	-	1	-	2	-	-	-	1	-	-	3	1
	5%	8%	2%	3%	5%	16%	-	-	-	13%	-	-	5%	-	-	10%	-	30%	-	-	-	4%	-	-	15%	3%
Wanted to seek higher returns	4	3	1	1	1	2	-	-	-	-	1	-	3	-	1	2	-	-	1	-	-	1	-	-	1	2
	5%	8%	2%	3%	5%	15%	-	-	-	-	6%	-	24%	-	19%	30%	-	-	34%	-	-	4%	-	-	8%	5%
Pay decrease	4	1	3	1	1	1	-	1	-	1	1	1	*	-	2	1	1	-	1	-	-	-	-	-	1	3
	5%	2%	9%	3%	5%	7%	-	16%	-	3%	6%	8%	4%	-	61%	10%	7%	-	34%	-	-	-	-	-	4%	7%
Wanted to minimise amount of risk taking	4	2	2	4	-	-	-	-	-	1	2	-	-	-	-	-	-	-	2	-	-	2	-	-	3	1
	5%	4%	5%	17%	-	-	-	-	-	5%	11%	-	-	-	-	-	-	-	100%	-	-	9%	-	-	17%	1%
Became willing to use riskier product	3	3	-	2	-	1	1	-	-	-	2	-	-	-	-	1	1	1	-	-	-	-	1	-	1	2
	4%	9%	-	9%	-	4%	13%	-	-	-	6%	12%	-	-	-	10%	9%	14%	-	-	-	12%	-	-	4%	2%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have stopped using each**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	76	39	37	21	16	16	7	9	8	27	21	17	11	5	3	6	11	8	2	2	10	19	6	3	17	46
Bought insurance to replace savings	3	-	3	1	2	1	-	-	-	-	1	2	1	-	-	-	2	-	1	-	-	-	1	-	-	3
	4%	-	9%	3%	14%	3%	-	-	-	-	3%	12%	5%	-	-	-	20%	-	34%	-	-	-	9%	-	-	6%
Accessing money quickly became less important	3	3	-	2	1	-	-	-	-	2	-	-	1	-	-	-	-	-	-	-	-	3	-	-	3	-
	4%	8%	-	11%	5%	-	-	-	-	8%	-	-	8%	-	-	-	-	-	-	-	-	16%	-	-	18%	-
I was advised to stop using this product by a professional	3	-	3	2	-	1	-	-	-	2	-	-	1	-	-	-	-	-	1	-	-	-	1	1	1	2
	4%	-	8%	9%	-	8%	-	-	-	9%	-	-	6%	-	-	-	-	-	66%	-	-	-	12%	39%	7%	4%
Pay increase	3	1	1	1	1	-	-	1	-	-	1	1	1	-	-	-	1	-	-	1	1	-	-	-	2	-
	3%	4%	3%	3%	5%	-	-	13%	-	-	3%	7%	8%	-	-	-	7%	-	-	12%	4%	-	-	-	12%	-
I became aware of other products which suited my situation better	2	-	2	-	-	2	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	2
	3%	-	5%	-	-	12%	-	-	-	7%	-	-	-	-	-	-	-	-	-	-	-	4%	-	39%	-	4%
Wanted to make sure my money was safe	1	-	1	-	1	1	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	1
	2%	-	4%	-	5%	3%	-	-	-	5%	-	-	-	-	-	8%	-	-	-	-	-	4%	-	-	-	3%
Bought house	1	-	1	1	1	-	-	-	-	1	1	-	-	-	-	-	1	-	1	-	-	-	-	-	-	1
	2%	-	4%	3%	5%	-	-	-	-	3%	3%	-	-	-	-	-	7%	-	34%	-	-	-	-	-	-	3%
Can't remember	22	13	8	4	7	1	1	4	4	8	5	5	4	3	1	1	3	1	-	-	3	8	1	-	2	14
	29%	34%	22%	20%	46%	8%	21%	43%	48%	29%	22%	30%	37%	59%	21%	11%	33%	10%	-	-	34%	42%	25%	-	14%	31%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	70	70	47	23	-	70	-	25	20	20	25	21	19	3
Weighted base	76	76	49	27	-	76	-	24	22	22	27	24	20	4
Change in family circumstances	12 16%	12 16%	11 23%	1 3%	-	12 16%	-	2 9%	6 28%	4 18%	7 28%	2 8%	1 8%	2 40%
Needed to be able to access money more quickly	9 12%	9 12%	5 10%	4 15%	-	9 12%	-	3 13%	1 4%	5 24%	3 11%	4 18%	2 9%	-
Decided to start saving for pension	8 10%	8 10%	6 11%	2 8%	-	8 10%	-	6 25%	2 8%	-	6 21%	2 9%	-	-
Switched to investing in property	8 10%	8 10%	8 15%	-	-	8 10%	-	5 19%	2 8%	-	6 24%	1 5%	-	-
Wanted more to spend immediately	7 9%	7 9%	6 12%	1 5%	-	7 9%	-	2 10%	3 15%	1 6%	4 14%	1 6%	1 3%	2 40%
Met short-term goal e.g. bought holiday or car	5 7%	5 7%	3 7%	2 7%	-	5 7%	-	2 7%	-	2 7%	2 7%	1 4%	1 3%	-
Wanted to take advantage of government policies reducing tax on interest	5 6%	5 6%	5 10%	-	-	5 6%	-	1 4%	4 18%	-	4 15%	-	1 5%	-
Became unaffordable	5 6%	5 6%	3 5%	2 7%	-	5 6%	-	-	1 6%	1 4%	1 2%	3 14%	1 3%	-
Low interest rates/ returns	4 5%	4 5%	3 7%	1 2%	-	4 5%	-	1 2%	1 3%	3 13%	1 2%	1 3%	3 14%	-
Wanted to seek higher returns	4 5%	4 5%	4 8%	-	-	4 5%	-	1 2%	3 15%	-	3 10%	-	1 6%	-
Pay decrease	4 5%	4 5%	4 8%	-	-	4 5%	-	-	4 17%	-	* 2%	1 3%	3 14%	-
Wanted to minimise amount of risk taking	4 5%	4 5%	4 7%	-	-	4 5%	-	1 5%	1 3%	2 8%	1 5%	-	1 3%	2 45%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 118

**Q.9 What influenced your decision to stop saving or investing with...?****Online peer-to-peer lending platform (e.g. Funding Circle, Zopa or RateSetter)****Base: All respondents who have stopped using each**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	University degree	Higher university degree	Still in full time education
Weighted base	76	76	49	27	-	76	-	24	22	22	27	24	20	4
Became willing to use riskier product	3 4%	3 4%	2 5%	1 3%	-	3 4%	-	-	2 7%	1 3%	1 3%	2 8%	1 3%	-
Bought insurance to replace savings	3 4%	3 4%	3 6%	1 2%	-	3 4%	-	1 2%	3 13%	-	3 10%	-	1 3%	-
Accessing money quickly became less important	3 4%	3 4%	1 2%	2 8%	-	3 4%	-	2 9%	1 4%	-	1 3%	2 9%	-	-
I was advised to stop using this product by a professional	3 4%	3 4%	1 2%	2 7%	-	3 4%	-	2 8%	-	1 5%	1 5%	1 5%	1 3%	-
Pay increase	3 3%	3 3%	3 5%	-	-	3 3%	-	2 7%	1 4%	-	2 8%	-	-	1 15%
I became aware of other products which suited my situation better	2 3%	2 3%	1 2%	1 4%	-	2 3%	-	-	-	2 9%	-	1 5%	1 4%	-
Wanted to make sure my money was safe	1 2%	1 2%	1 3%	-	-	1 2%	-	-	-	1 6%	-	1 2%	1 4%	-
Bought house	1 2%	1 2%	1 3%	-	-	1 2%	-	-	1 6%	-	-	1 3%	1 3%	-
Can't remember	22 29%	22 29%	10 20%	12 45%	-	22 29%	-	8 32%	6 27%	4 19%	6 21%	9 37%	7 33%	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 119

#### Q.10 To what extent do you agree with the following statements?

##### Summary

Base: All respondents who have ever saved

		Statements								
		I feel I have a better understanding of how finance works now than when I first started saving/investing	I am more willing to buy riskier products now than I first started saving/investing	I am more concerned to maximise returns on my savings/investments now than I first started saving/investing	The things I look for in a savings or investment product haven't changed over time	I am less willing now to accept risk with savings/investment products	I am no longer interested in investment since the financial crisis	It is easier to access information about savings and investments than it used to be	The quality of information about savings and investment has improved in recent years	Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past
Unweighted base		1573	1573	1573	1573	1573	1573	1573	1573	1573
Weighted base		1551	1551	1551	1551	1551	1551	1551	1551	1551
NET: Agree		852 55%	225 14%	743 48%	650 42%	843 54%	431 28%	1022 66%	859 55%	774 50%
Strongly agree	(+2)	237 15%	52 3%	243 16%	146 9%	333 21%	113 7%	326 21%	223 14%	184 12%
Somewhat agree	(+1)	615 40%	173 11%	500 32%	504 33%	510 33%	318 21%	696 45%	637 41%	590 38%
Neither agree nor disagree	(0)	548 35%	445 29%	642 41%	668 43%	517 33%	611 39%	452 29%	565 36%	668 43%
Somewhat disagree	(-1)	119 8%	481 31%	128 8%	197 13%	151 10%	339 22%	60 4%	102 7%	80 5%
Strongly disagree	(-2)	32 2%	400 26%	38 2%	37 2%	40 3%	171 11%	18 1%	25 2%	30 2%
NET: Disagree		151 10%	881 57%	166 11%	234 15%	192 12%	510 33%	77 5%	127 8%	110 7%
Mean		0.58	-0.65	0.50	0.34	0.61	-0.09	0.81	0.60	0.53
Standard deviation		0.91	1.08	0.94	0.90	1.01	1.07	0.85	0.87	0.84
Standard error		0.02	0.03	0.02	0.02	0.03	0.03	0.02	0.02	0.02

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 120

**Q.10 To what extent do you agree with the following statements?**

**I feel I have a better understanding of how finance works now than when I first started saving/investing**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Agree	852	471	381	70	124	137	146	148	227	283	251	172	146	73	31	93	80	74	57	41	93	102	125	82	117	369
	55%	61%	49%	45%	49%	56%	54%	58%	61%	60%	57%	51%	48%	54%	52%	57%	54%	54%	52%	54%	55%	55%	55%	59%	50%	55%
Strongly agree	(+2) 237	136	101	26	35	39	45	44	48	78	59	42	58	18	7	31	23	18	14	9	36	36	28	16	38	116
	15%	18%	13%	17%	14%	16%	16%	17%	13%	17%	14%	12%	19%	13%	12%	19%	15%	13%	13%	12%	22%	20%	13%	12%	16%	17%
Somewhat agree	(+1) 615	336	280	44	89	99	101	104	179	205	192	130	89	55	24	62	57	56	43	32	56	66	96	66	79	253
	40%	43%	36%	28%	35%	40%	37%	41%	48%	44%	44%	38%	29%	41%	41%	38%	38%	41%	39%	42%	34%	35%	42%	47%	34%	38%
Neither agree nor disagree	(0) 548	253	295	70	102	79	105	73	119	155	143	123	127	46	22	56	53	53	39	24	61	60	87	48	88	249
	35%	33%	38%	45%	40%	32%	39%	29%	32%	33%	33%	36%	42%	34%	38%	34%	35%	39%	35%	31%	36%	32%	38%	34%	38%	37%
Somewhat disagree	(-1) 119	40	79	15	23	23	14	24	20	29	35	31	23	16	4	12	12	7	11	10	9	21	10	7	22	46
	8%	5%	10%	10%	9%	9%	5%	10%	5%	6%	8%	9%	8%	12%	7%	8%	8%	5%	10%	12%	5%	11%	4%	5%	9%	7%
Strongly disagree	(-2) 32	9	23	1	6	6	7	7	5	2	9	12	9	1	2	1	5	3	4	2	5	3	5	2	6	10
	2%	1%	3%	1%	2%	2%	3%	3%	1%	*	2%	3%	3%	*	3%	1%	3%	2%	4%	2%	3%	1%	2%	1%	3%	1%
NET: Disagree	151	49	102	16	29	29	21	31	25	31	44	43	32	17	6	14	17	10	15	11	13	24	15	9	28	56
	10%	6%	13%	11%	11%	12%	8%	12%	7%	7%	10%	13%	11%	13%	10%	8%	11%	7%	14%	15%	8%	13%	7%	7%	12%	8%
Mean	0.58	0.71	0.46	0.50	0.49	0.58	0.60	0.61	0.66	0.70	0.59	0.47	0.53	0.54	0.50	0.67	0.55	0.58	0.47	0.50	0.66	0.60	0.59	0.63	0.52	0.62
Standard deviation	0.91	0.86	0.94	0.91	0.92	0.94	0.91	0.98	0.82	0.83	0.90	0.94	0.98	0.89	0.91	0.90	0.95	0.86	0.97	0.94	0.97	0.98	0.85	0.81	0.96	0.90
Standard error	0.02	0.03	0.03	0.08	0.06	0.06	0.05	0.06	0.04	0.04	0.04	0.06	0.05	0.08	0.11	0.07	0.08	0.07	0.09	0.10	0.08	0.07	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 120

**Q.10 To what extent do you agree with the following statements?**

**I feel I have a better understanding of how finance works now than when I first started saving/investing**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	852 55%	852 55%	668 61%	184 41%	-	620 62%	232 42%	231 47%	309 58%	255 63%	404 51%	323 61%	98 55%	17 45%
Strongly agree (+2)	237 15%	237 15%	195 18%	42 9%	-	187 19%	50 9%	56 11%	89 17%	83 21%	104 13%	96 18%	34 19%	4 10%
Somewhat agree (+1)	615 40%	615 40%	473 43%	142 31%	-	433 44%	182 33%	175 36%	220 41%	172 42%	300 38%	227 43%	65 36%	13 36%
Neither agree nor disagree (0)	548 35%	548 35%	340 31%	208 46%	-	301 30%	247 44%	206 42%	177 33%	122 30%	315 40%	147 28%	63 36%	15 41%
Somewhat disagree (-1)	119 8%	119 8%	76 7%	43 10%	-	58 6%	61 11%	41 8%	41 8%	24 6%	53 7%	45 9%	15 8%	4 11%
Strongly disagree (-2)	32 2%	32 2%	15 1%	17 4%	-	14 1%	18 3%	12 2%	10 2%	4 1%	19 2%	10 2%	2 1%	1 3%
NET: Disagree	151 10%	151 10%	91 8%	60 13%	-	72 7%	79 14%	53 11%	51 9%	28 7%	71 9%	56 11%	17 9%	5 13%
Mean	0.58	0.58	0.69	0.33	-	0.73	0.33	0.45	0.63	0.75	0.53	0.67	0.64	0.39
Standard deviation	0.91	0.91	0.89	0.91	-	0.88	0.90	0.89	0.91	0.88	0.89	0.94	0.91	0.91
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.05	0.03	0.04	0.07	0.16



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 121

**Q.10 To what extent do you agree with the following statements?**  
**I am more willing to buy riskier products now than I was when I first started saving/investing**  
**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Agree	225	136	89	30	55	46	27	39	27	78	70	35	42	19	6	17	26	21	14	7	21	48	33	14	41	123	
	14%	18%	11%	19%	22%	19%	10%	16%	7%	17%	16%	10%	14%	14%	10%	11%	17%	15%	12%	9%	12%	26%	15%	10%	18%	18%	
Strongly agree	(+2)	52	25	26	4	11	12	6	12	7	13	16	12	11	4	3	6	4	3	4	2	3	14	9	1	7	27
		3%	3%	3%	3%	4%	5%	2%	5%	2%	3%	4%	4%	4%	3%	5%	4%	2%	3%	3%	2%	7%	4%	*	3%	4%	
Somewhat agree	(+1)	173	110	63	26	44	34	22	28	20	65	54	23	31	14	3	11	22	18	10	4	17	34	24	13	34	97
		11%	14%	8%	17%	17%	14%	8%	11%	5%	14%	12%	7%	10%	11%	5%	7%	15%	13%	9%	6%	10%	18%	11%	10%	15%	14%
Neither agree nor disagree	(0)	445	233	212	66	107	80	75	46	71	135	121	101	88	42	22	41	30	44	23	24	51	57	68	43	66	238
		29%	30%	27%	42%	42%	33%	27%	18%	19%	29%	28%	30%	29%	31%	37%	25%	20%	32%	21%	31%	31%	30%	31%	28%	35%	
Somewhat disagree	(-1)	481	233	248	41	63	76	95	70	136	147	133	112	89	41	19	66	56	42	31	25	52	43	65	42	80	179
		31%	30%	32%	27%	25%	31%	35%	28%	37%	31%	30%	33%	29%	30%	33%	40%	37%	31%	28%	33%	31%	23%	29%	30%	34%	27%
Strongly disagree	(-2)	400	171	229	18	30	43	75	97	137	110	115	89	86	33	12	39	39	30	44	21	43	38	61	41	45	135
		26%	22%	29%	12%	12%	17%	27%	39%	37%	23%	26%	26%	28%	24%	20%	24%	26%	22%	39%	28%	20%	27%	29%	19%	20%	
NET: Disagree		881	404	477	60	93	119	169	167	273	257	248	202	175	74	32	104	94	72	74	46	95	81	126	82	125	314
		57%	52%	61%	38%	36%	48%	62%	66%	74%	55%	56%	60%	57%	55%	53%	64%	63%	53%	67%	60%	57%	43%	55%	59%	54%	47%
Mean		-0.65	-0.54	-0.76	-0.28	-0.22	-0.42	-0.78	-0.85	-1.01	-0.59	-0.63	-0.72	-0.68	-0.62	-0.60	-0.73	-0.69	-0.58	-0.91	-0.76	-0.68	-0.30	-0.64	-0.78	-0.52	-0.44
Standard deviation		1.08	1.08	1.07	0.97	1.01	1.08	1.01	1.18	0.97	1.07	1.11	1.04	1.10	1.06	1.02	1.02	1.09	1.03	1.12	1.02	1.03	1.20	1.10	0.99	1.06	1.08
Standard error		0.03	0.04	0.04	0.09	0.07	0.07	0.06	0.07	0.05	0.05	0.05	0.07	0.06	0.10	0.12	0.08	0.09	0.09	0.10	0.11	0.09	0.09	0.07	0.08	0.07	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 121

**Q.10 To what extent do you agree with the following statements?****I am more willing to buy riskier products now than I was when I first started saving/investing****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	225 14%	225 14%	168 15%	56 12%	-	172 17%	53 10%	46 9%	81 15%	88 22%	92 12%	81 15%	42 23%	7 18%
Strongly agree (+2)	52 3%	52 3%	42 4%	9 2%	-	42 4%	10 2%	12 2%	27 5%	13 3%	22 3%	14 3%	13 7%	3 7%
Somewhat agree (+1)	173 11%	173 11%	126 11%	47 10%	-	130 13%	43 8%	34 7%	55 10%	75 19%	70 9%	67 13%	29 16%	4 11%
Neither agree nor disagree (0)	445 29%	445 29%	300 27%	145 32%	-	284 29%	162 29%	137 28%	144 27%	122 30%	224 28%	136 26%	61 34%	15 40%
Somewhat disagree (-1)	481 31%	481 31%	340 31%	141 31%	-	306 31%	175 31%	149 30%	181 34%	122 30%	242 31%	178 34%	44 25%	9 24%
Strongly disagree (-2)	400 26%	400 26%	291 26%	109 24%	-	232 23%	168 30%	158 32%	131 24%	73 18%	232 29%	130 25%	31 18%	6 17%
NET: Disagree	881 57%	881 57%	631 57%	250 55%	-	538 54%	343 61%	307 63%	313 58%	195 48%	474 60%	309 59%	75 42%	15 41%
Mean	-0.65	-0.65	-0.65	-0.65	-	-0.56	-0.80	-0.83	-0.63	-0.41	-0.75	-0.65	-0.29	-0.32
Standard deviation	1.08	1.08	1.10	1.02	-	1.11	1.01	1.04	1.11	1.08	1.06	1.07	1.15	1.12
Standard error	0.03	0.03	0.03	0.05	-	0.03	0.04	0.04	0.05	0.06	0.04	0.05	0.08	0.20

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 122

**Q.10 To what extent do you agree with the following statements?**

**I am more concerned to maximise returns on my savings/investments now than I was when I first started saving/investing**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Agree	743	378	365	55	99	117	121	146	205	251	210	157	125	49	21	82	63	71	60	32	82	101	116	65	114	298
	48%	49%	47%	35%	39%	48%	44%	58%	55%	53%	48%	46%	41%	37%	36%	50%	42%	52%	54%	42%	49%	54%	51%	47%	49%	44%
Strongly agree	(+2) 243	109	134	13	30	23	46	60	72	72	70	59	42	11	8	27	20	21	20	11	32	34	38	21	39	90
	16%	14%	17%	8%	12%	9%	17%	24%	19%	15%	16%	17%	14%	8%	13%	17%	13%	15%	18%	14%	19%	18%	17%	15%	17%	13%
Somewhat agree	(+1) 500	269	231	42	70	94	75	86	133	179	140	98	83	38	14	55	44	50	40	21	50	67	78	44	74	208
	32%	35%	30%	27%	27%	38%	28%	34%	36%	38%	32%	29%	27%	28%	23%	34%	29%	36%	36%	28%	30%	36%	34%	31%	32%	31%
Neither agree nor disagree	(0) 642	318	325	87	129	104	120	77	126	169	179	150	145	69	30	64	75	57	37	33	67	68	88	55	89	320
	41%	41%	42%	56%	50%	42%	44%	30%	34%	36%	41%	44%	47%	51%	50%	39%	50%	41%	33%	44%	40%	36%	39%	39%	39%	47%
Somewhat disagree	(-1) 128	62	66	9	25	19	25	20	29	40	39	26	24	12	5	15	10	7	11	9	17	10	18	12	22	51
	8%	8%	8%	6%	10%	8%	9%	8%	8%	9%	9%	8%	8%	9%	9%	9%	6%	5%	9%	12%	10%	6%	8%	9%	9%	8%
Strongly disagree	(-2) 38	16	23	5	2	5	5	9	11	10	11	6	12	4	3	2	2	3	3	2	1	7	4	7	7	5
	2%	2%	3%	3%	1%	2%	2%	4%	3%	2%	2%	2%	4%	3%	5%	1%	1%	2%	3%	2%	1%	4%	2%	5%	3%	1%
NET: Disagree	166	78	88	14	27	24	31	29	41	50	49	31	36	17	8	17	12	10	14	11	18	17	23	19	29	57
	11%	10%	11%	9%	11%	10%	11%	12%	11%	11%	11%	9%	12%	13%	13%	11%	8%	7%	12%	14%	11%	9%	10%	14%	12%	8%
Mean	0.50	0.51	0.50	0.31	0.39	0.45	0.48	0.67	0.60	0.56	0.50	0.53	0.39	0.29	0.32	0.55	0.46	0.57	0.57	0.40	0.56	0.59	0.56	0.43	0.50	0.48
Standard deviation	0.94	0.90	0.97	0.84	0.85	0.85	0.95	1.04	0.98	0.92	0.95	0.92	0.96	0.87	0.97	0.92	0.85	0.88	0.99	0.95	0.94	0.97	0.93	1.02	0.98	0.85
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.06	0.06	0.05	0.04	0.04	0.06	0.05	0.08	0.12	0.07	0.07	0.07	0.09	0.11	0.08	0.07	0.06	0.08	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 122

**Q.10 To what extent do you agree with the following statements?****I am more concerned to maximise returns on my savings/investments now than I was when I first started saving/investing****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	743 48%	743 48%	564 51%	179 40%	-	543 55%	200 36%	217 44%	282 53%	201 50%	375 47%	261 50%	85 48%	18 48%
Strongly agree (+2)	243 16%	243 16%	197 18%	46 10%	-	191 19%	52 9%	84 17%	90 17%	58 14%	128 16%	77 15%	34 19%	3 9%
Somewhat agree (+1)	500 32%	500 32%	367 33%	133 29%	-	352 35%	148 27%	132 27%	192 36%	143 35%	247 31%	184 35%	51 28%	14 39%
Neither agree nor disagree (0)	642 41%	642 41%	427 39%	215 48%	-	355 36%	287 51%	217 44%	199 37%	169 42%	339 43%	212 40%	66 37%	11 30%
Somewhat disagree (-1)	128 8%	128 8%	85 8%	43 9%	-	78 8%	50 9%	40 8%	48 9%	27 7%	61 8%	41 8%	20 11%	5 15%
Strongly disagree (-2)	38 2%	38 2%	24 2%	15 3%	-	18 2%	20 4%	16 3%	8 2%	8 2%	15 2%	12 2%	8 4%	3 7%
NET: Disagree	166 11%	166 11%	109 10%	58 13%	-	96 10%	70 13%	56 11%	56 10%	35 9%	77 10%	53 10%	27 15%	8 22%
Mean	0.50	0.50	0.57	0.34	-	0.62	0.29	0.47	0.57	0.53	0.52	0.52	0.47	0.29
Standard deviation	0.94	0.94	0.94	0.90	-	0.94	0.89	0.98	0.92	0.89	0.92	0.92	1.06	1.07
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.05	0.03	0.04	0.08	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 123

**Q.10 To what extent do you agree with the following statements?**  
**The things I look for in a savings or investment product haven't changed over time**  
**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Agree	650	316	334	62	96	105	107	107	174	218	168	142	122	52	21	76	68	57	32	38	67	87	91	62	103	270
	42%	41%	43%	40%	38%	43%	39%	42%	47%	46%	38%	42%	40%	39%	35%	47%	45%	42%	29%	50%	40%	47%	40%	44%	44%	40%
Strongly agree	(+2) 146	58	88	15	20	25	26	23	36	46	36	27	37	8	4	15	23	13	5	11	21	19	18	8	27	64
	9%	7%	11%	10%	8%	10%	9%	9%	10%	10%	8%	8%	12%	6%	7%	9%	15%	9%	5%	15%	13%	10%	8%	6%	12%	9%
Somewhat agree	(+1) 504	258	246	47	76	80	81	84	137	172	132	115	85	44	16	61	45	44	27	27	45	68	72	53	76	206
	33%	33%	32%	30%	30%	33%	30%	33%	37%	37%	30%	34%	28%	33%	28%	38%	30%	32%	25%	35%	27%	36%	32%	38%	33%	31%
Neither agree nor disagree	(0) 668	352	316	82	124	104	117	100	141	183	197	153	135	70	25	64	65	57	54	27	72	70	105	58	99	303
	43%	46%	41%	52%	49%	43%	43%	40%	38%	39%	45%	45%	44%	52%	43%	39%	43%	42%	49%	36%	43%	38%	46%	42%	43%	45%
Somewhat disagree	(-1) 197	88	109	10	30	30	43	37	47	61	56	36	43	13	13	17	11	22	22	7	26	26	24	17	25	89
	13%	11%	14%	6%	12%	12%	16%	15%	13%	13%	13%	11%	14%	10%	23%	10%	8%	16%	20%	9%	15%	14%	11%	12%	11%	13%
Strongly disagree	(-2) 37	17	19	3	5	5	5	8	11	8	17	7	6	-	-	6	6	1	2	4	3	4	8	3	5	13
	2%	2%	2%	2%	2%	2%	2%	3%	3%	2%	4%	2%	2%	-	-	4%	4%	1%	2%	6%	2%	2%	3%	2%	2%	2%
NET: Disagree	234	105	128	13	35	35	48	45	57	69	73	43	49	13	13	23	17	23	25	11	28	29	32	20	30	102
	15%	14%	17%	8%	14%	14%	18%	18%	15%	15%	17%	13%	16%	10%	23%	14%	12%	17%	22%	14%	17%	16%	14%	14%	13%	15%
Mean	0.34	0.32	0.35	0.40	0.30	0.37	0.29	0.30	0.38	0.40	0.26	0.35	0.34	0.35	0.19	0.38	0.45	0.33	0.10	0.45	0.34	0.39	0.31	0.33	0.41	0.32
Standard deviation	0.90	0.86	0.94	0.82	0.86	0.90	0.91	0.94	0.93	0.89	0.92	0.85	0.93	0.73	0.87	0.92	0.97	0.89	0.84	1.03	0.95	0.92	0.89	0.85	0.90	0.89
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.07	0.10	0.07	0.08	0.07	0.08	0.11	0.08	0.07	0.06	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 123

**Q.10 To what extent do you agree with the following statements?****The things I look for in a savings or investment product haven't changed over time****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	650 42%	650 42%	481 44%	169 37%	-	437 44%	213 38%	186 38%	238 44%	184 45%	282 36%	258 49%	94 53%	13 35%
Strongly agree (+2)	146 9%	146 9%	108 10%	38 8%	-	97 10%	49 9%	40 8%	54 10%	40 10%	70 9%	47 9%	28 16%	1 2%
Somewhat agree (+1)	504 33%	504 33%	373 34%	132 29%	-	341 34%	164 29%	146 30%	184 34%	145 36%	212 27%	211 40%	66 37%	12 33%
Neither agree nor disagree (0)	668 43%	668 43%	447 41%	221 49%	-	389 39%	279 50%	217 44%	215 40%	173 43%	384 49%	194 37%	59 33%	20 55%
Somewhat disagree (-1)	197 13%	197 13%	150 14%	46 10%	-	142 14%	55 10%	68 14%	69 13%	45 11%	105 13%	65 12%	19 11%	1 2%
Strongly disagree (-2)	37 2%	37 2%	22 2%	15 3%	-	25 3%	11 2%	19 4%	15 3%	3 1%	19 2%	9 2%	6 4%	3 7%
NET: Disagree	234 15%	234 15%	172 16%	62 14%	-	167 17%	66 12%	87 18%	84 16%	48 12%	124 16%	74 14%	26 14%	4 10%
Mean	0.34	0.34	0.36	0.29	-	0.34	0.33	0.25	0.36	0.43	0.27	0.42	0.50	0.20
Standard deviation	0.90	0.90	0.91	0.88	-	0.93	0.85	0.93	0.93	0.84	0.89	0.88	1.00	0.85
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.04	0.03	0.04	0.07	0.15

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 124

**Q.10 To what extent do you agree with the following statements?**  
**I am less willing now to accept risk with savings/investment products**  
**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Agree	843	398	444	49	99	121	163	151	259	241	230	197	175	66	28	88	86	73	72	44	79	106	114	85	115	309	
	54%	52%	57%	32%	39%	49%	60%	60%	70%	51%	52%	58%	57%	49%	47%	54%	57%	53%	65%	57%	47%	57%	50%	61%	50%	46%	
Strongly agree	(+2)	333	141	192	13	30	33	65	70	122	76	85	83	88	23	13	33	35	30	33	16	31	32	49	38	44	109
		21%	18%	25%	8%	12%	13%	24%	28%	33%	16%	20%	25%	29%	17%	21%	21%	23%	22%	29%	21%	18%	17%	22%	27%	19%	16%
Somewhat agree	(+1)	510	258	252	37	70	88	98	80	137	165	144	114	87	44	15	55	51	43	40	28	49	73	65	47	71	200
		33%	33%	32%	23%	27%	36%	36%	32%	37%	35%	33%	34%	29%	32%	26%	34%	31%	36%	36%	29%	39%	29%	34%	31%	30%	
Neither agree nor disagree	(0)	517	267	250	80	121	78	85	71	83	169	143	107	98	56	24	48	46	42	28	60	58	83	43	78	277	
		33%	35%	32%	51%	47%	32%	31%	28%	22%	36%	33%	32%	32%	42%	41%	30%	31%	30%	25%	36%	36%	31%	37%	31%	34%	41%
Somewhat disagree	(-1)	151	89	62	23	32	35	16	24	22	53	50	30	19	11	7	20	11	19	8	4	21	19	23	9	32	75
		10%	12%	8%	14%	12%	14%	6%	9%	6%	11%	11%	9%	6%	8%	11%	12%	7%	14%	7%	5%	13%	10%	10%	7%	14%	11%
Strongly disagree	(-2)	40	18	22	5	3	11	7	7	8	6	16	5	14	2	-	6	7	4	2	1	7	3	6	2	7	12
		3%	2%	3%	3%	1%	4%	3%	3%	2%	1%	4%	1%	5%	1%	-	4%	5%	3%	2%	2%	4%	2%	3%	2%	3%	2%
NET: Disagree		192	108	84	27	35	45	23	31	30	59	66	34	33	12	7	26	18	22	10	5	28	22	30	12	39	88
		12%	14%	11%	17%	14%	19%	9%	12%	8%	13%	15%	10%	11%	9%	11%	16%	12%	16%	9%	7%	17%	12%	13%	8%	17%	13%
Mean		0.61	0.53	0.68	0.19	0.36	0.40	0.73	0.73	0.92	0.54	0.53	0.71	0.71	0.56	0.58	0.55	0.64	0.56	0.84	0.70	0.45	0.61	0.56	0.78	0.48	0.47
Standard deviation		1.01	0.99	1.02	0.89	0.89	1.03	0.98	1.06	0.99	0.94	1.04	0.98	1.09	0.91	0.96	1.06	1.06	1.00	0.92	1.06	0.95	1.03	0.97	1.04	0.95	
Standard error		0.03	0.04	0.04	0.08	0.06	0.06	0.06	0.06	0.05	0.04	0.05	0.06	0.06	0.08	0.11	0.08	0.09	0.09	0.10	0.09	0.07	0.07	0.08	0.07	0.04	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 124

**Q.10 To what extent do you agree with the following statements?**  
**I am less willing now to accept risk with savings/investment products**  
**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	843 54%	843 54%	614 56%	229 51%	-	557 56%	286 51%	287 59%	313 58%	182 45%	455 58%	289 55%	83 47%	11 29%
Strongly agree (+2)	333 21%	333 21%	242 22%	91 20%	-	222 22%	111 20%	137 28%	113 21%	59 15%	204 26%	96 18%	32 18%	2 4%
Somewhat agree (+1)	510 33%	510 33%	372 34%	138 31%	-	335 34%	175 31%	151 31%	199 37%	123 30%	251 32%	194 37%	52 29%	9 25%
Neither agree nor disagree (0)	517 33%	517 33%	345 31%	172 38%	-	294 30%	223 40%	152 31%	155 29%	162 40%	252 32%	167 32%	69 39%	17 46%
Somewhat disagree (-1)	151 10%	151 10%	111 10%	41 9%	-	120 12%	32 6%	34 7%	53 10%	57 14%	61 8%	62 12%	18 10%	8 23%
Strongly disagree (-2)	40 3%	40 3%	30 3%	10 2%	-	23 2%	17 3%	16 3%	16 3%	5 1%	23 3%	7 1%	8 5%	1 3%
NET: Disagree	192 12%	192 12%	141 13%	51 11%	-	142 14%	49 9%	50 10%	69 13%	62 15%	83 11%	70 13%	26 15%	9 25%
Mean	0.61	0.61	0.62	0.57	-	0.62	0.59	0.73	0.63	0.43	0.70	0.59	0.45	0.05
Standard deviation	1.01	1.01	1.02	0.98	-	1.03	0.97	1.04	1.02	0.95	1.03	0.96	1.04	0.87
Standard error	0.03	0.03	0.03	0.05	-	0.03	0.04	0.05	0.04	0.05	0.04	0.04	0.08	0.15



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 125

**Q.10 To what extent do you agree with the following statements?**

**I am no longer interested in investment since the financial crisis**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Agree	431 28%	194 25%	237 30%	36 23%	50 19%	74 30%	66 24%	79 31%	126 34%	120 26%	116 26%	98 29%	97 32%	40 29%	15 26%	44 27%	33 22%	49 35%	35 31%	26 34%	39 23%	52 28%	54 24%	45 32%	63 27%	155 23%
Strongly agree	(+2) 113 7%	53 7%	60 8%	7 5%	7 3%	12 5%	22 8%	18 7%	47 13%	30 6%	30 7%	21 6%	32 10%	7 5%	8 13%	6 4%	11 7%	10 7%	11 10%	4 5%	7 4%	17 9%	17 7%	16 11%	12 5%	33 5%
Somewhat agree	(+1) 318 21%	141 18%	178 23%	29 18%	42 17%	62 26%	44 16%	61 24%	80 21%	90 19%	86 20%	77 23%	65 21%	33 24%	8 13%	38 23%	22 15%	39 28%	23 21%	22 29%	32 19%	35 19%	37 16%	29 21%	52 22%	122 18%
Neither agree nor disagree	(0) 611 39%	296 38%	315 40%	69 44%	123 48%	87 35%	124 46%	81 32%	127 34%	172 37%	161 37%	148 44%	129 42%	49 36%	30 50%	68 42%	72 48%	55 40%	40 36%	20 26%	67 40%	73 39%	90 40%	47 34%	92 40%	281 42%
Somewhat disagree	(-1) 339 22%	187 24%	152 19%	31 20%	61 24%	61 25%	53 20%	60 24%	72 19%	121 26%	100 23%	78 23%	40 13%	35 26%	11 19%	34 21%	25 16%	22 16%	22 20%	25 33%	38 23%	41 22%	52 23%	34 24%	53 23%	163 24%
Strongly disagree	(-2) 171 11%	96 12%	75 10%	20 13%	22 9%	23 9%	27 10%	32 13%	47 13%	56 12%	61 14%	14 4%	39 13%	12 9%	3 5%	17 10%	20 13%	12 8%	14 13%	5 7%	23 14%	21 11%	31 14%	14 10%	24 10%	75 11%
NET: Disagree	510 33%	283 37%	226 29%	51 33%	83 32%	84 34%	81 30%	92 37%	118 32%	177 38%	161 37%	92 27%	79 26%	46 34%	14 24%	51 31%	45 30%	34 25%	37 33%	31 40%	61 37%	61 33%	83 36%	47 34%	77 33%	238 35%
Mean	-0.09	-0.17	-0.01	-0.18	-0.19	-0.09	-0.07	-0.11	0.02	-0.18	-0.17	0.04	0.03	-0.09	0.10	-0.11	-0.14	0.09	-0.04	-0.08	-0.23	-0.07	-0.19	*	-0.11	-0.18
Standard deviation	1.07	1.08	1.06	1.02	0.91	1.03	1.04	1.13	1.19	1.07	1.11	0.94	1.13	1.02	1.01	1.00	1.06	1.03	1.16	1.06	1.05	1.10	1.09	1.14	1.03	1.02
Standard error	0.03	0.04	0.04	0.09	0.06	0.06	0.06	0.07	0.06	0.05	0.05	0.06	0.06	0.09	0.12	0.07	0.09	0.09	0.11	0.12	0.09	0.08	0.07	0.09	0.07	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 125

**Q.10 To what extent do you agree with the following statements?**

**I am no longer interested in investment since the financial crisis**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	431	431	263	168	-	283	148	162	150	86	212	147	58	8
	28%	28%	24%	37%	-	29%	26%	33%	28%	21%	27%	28%	32%	22%
Strongly agree (+2)	113	113	57	56	-	70	42	51	32	22	57	30	24	-
	7%	7%	5%	12%	-	7%	8%	10%	6%	5%	7%	6%	13%	-
Somewhat agree (+1)	318	318	206	112	-	213	105	111	118	65	155	116	34	8
	21%	21%	19%	25%	-	21%	19%	23%	22%	16%	20%	22%	19%	22%
Neither agree nor disagree (0)	611	611	418	193	-	356	254	198	203	164	337	187	65	15
	39%	39%	38%	43%	-	36%	46%	40%	38%	40%	43%	36%	37%	40%
Somewhat disagree (-1)	339	339	271	67	-	221	118	87	122	106	170	123	36	6
	22%	22%	25%	15%	-	22%	21%	18%	23%	26%	22%	23%	20%	18%
Strongly disagree (-2)	171	171	147	24	-	133	38	44	62	50	71	70	20	8
	11%	11%	13%	5%	-	13%	7%	9%	12%	12%	9%	13%	11%	21%
NET: Disagree	510	510	418	91	-	354	156	131	184	156	241	193	55	14
	33%	33%	38%	20%	-	36%	28%	27%	34%	38%	31%	37%	31%	38%
Mean	-0.09	-0.09	-0.22	0.24	-	-0.13	-0.01	0.08	-0.12	-0.24	-0.05	-0.16	0.03	-0.37
Standard deviation	1.07	1.07	1.06	1.02	-	1.11	0.99	1.08	1.07	1.03	1.03	1.09	1.17	1.06
Standard error	0.03	0.03	0.03	0.05	-	0.03	0.04	0.05	0.05	0.05	0.04	0.05	0.09	0.18

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 126

**Q.10 To what extent do you agree with the following statements?**  
**It is easier to access information about savings and investments than it used to be**  
**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Agree	1022	512	510	83	130	159	183	191	275	310	302	220	190	90	42	108	96	88	75	54	116	110	148	95	145	413	
	66%	66%	66%	53%	51%	65%	67%	76%	74%	66%	69%	65%	62%	67%	72%	66%	64%	64%	68%	71%	70%	59%	65%	68%	62%	61%	
Strongly agree	(+2)	326	165	161	21	34	49	60	78	84	92	91	74	69	25	10	36	36	24	23	18	33	38	52	31	49	130
		21%	21%	21%	14%	13%	20%	22%	31%	23%	20%	21%	22%	22%	18%	18%	22%	24%	18%	21%	24%	19%	20%	23%	22%	21%	19%
Somewhat agree	(+1)	696	347	349	62	96	110	123	112	192	218	211	146	121	65	32	72	60	63	52	36	84	72	96	64	96	283
		45%	45%	45%	40%	38%	45%	45%	45%	52%	46%	48%	43%	40%	48%	54%	44%	40%	46%	47%	47%	50%	39%	42%	46%	41%	42%
Neither agree nor disagree	(0)	452	227	225	63	106	75	81	47	79	137	117	105	94	44	13	46	47	42	25	20	48	63	68	37	74	227
		29%	29%	29%	41%	42%	31%	30%	19%	21%	29%	27%	31%	31%	32%	23%	28%	32%	30%	23%	26%	29%	34%	30%	26%	32%	34%
Somewhat disagree	(-1)	60	29	30	4	17	8	5	11	14	20	16	7	16	1	3	9	4	6	10	2	2	12	5	6	6	30
		4%	4%	4%	3%	7%	3%	2%	4%	4%	4%	4%	2%	5%	1%	5%	6%	3%	5%	9%	2%	1%	6%	2%	4%	3%	5%
Strongly disagree	(-2)	18	5	13	5	1	2	2	4	3	2	3	6	6	-	-	-	3	1	1	1	2	2	7	2	7	4
		1%	1%	2%	4%	1%	1%	1%	1%	1%	*	1%	2%	2%	-	-	-	2%	1%	1%	1%	1%	3%	1%	3%	3%	1%
NET: Disagree		77	34	43	10	18	10	7	15	17	22	20	13	22	1	3	9	7	8	10	3	3	14	11	8	13	34
		5%	4%	6%	6%	7%	4%	3%	6%	5%	5%	4%	4%	7%	1%	5%	6%	5%	6%	9%	3%	2%	7%	5%	5%	6%	5%
Mean		0.81	0.83	0.79	0.57	0.57	0.80	0.86	0.99	0.91	0.81	0.84	0.81	0.76	0.84	0.84	0.83	0.81	0.75	0.79	0.90	0.86	0.71	0.80	0.84	0.75	0.75
Standard deviation		0.85	0.83	0.87	0.89	0.83	0.83	0.80	0.90	0.81	0.81	0.82	0.86	0.93	0.72	0.78	0.84	0.90	0.83	0.90	0.82	0.76	0.90	0.91	0.86	0.92	0.84
Standard error		0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.06	0.04	0.04	0.04	0.05	0.05	0.07	0.09	0.06	0.08	0.07	0.08	0.09	0.06	0.07	0.06	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 126

**Q.10 To what extent do you agree with the following statements?**  
**It is easier to access information about savings and investments than it used to be**  
**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	1022 66%	1022 66%	774 70%	248 55%	-	690 69%	332 60%	319 65%	370 69%	272 67%	526 67%	363 69%	107 60%	20 55%
Strongly agree (+2)	326 21%	326 21%	269 24%	57 13%	-	240 24%	86 15%	93 19%	129 24%	92 23%	163 21%	121 23%	37 21%	3 9%
Somewhat agree (+1)	696 45%	696 45%	505 46%	191 42%	-	450 45%	246 44%	226 46%	241 45%	180 44%	363 46%	242 46%	70 40%	17 46%
Neither agree nor disagree (0)	452 29%	452 29%	282 26%	170 38%	-	259 26%	193 35%	142 29%	140 26%	125 31%	234 30%	134 25%	60 34%	10 28%
Somewhat disagree (-1)	60 4%	60 4%	34 3%	26 6%	-	39 4%	21 4%	23 5%	21 4%	9 2%	19 2%	26 5%	8 4%	5 15%
Strongly disagree (-2)	18 1%	18 1%	9 1%	9 2%	-	6 1%	11 2%	6 1%	5 1%	1 *	11 1%	3 1%	3 2%	1 3%
NET: Disagree	77 5%	77 5%	43 4%	34 8%	-	45 5%	32 6%	28 6%	27 5%	9 2%	30 4%	29 6%	10 6%	6 17%
Mean	0.81	0.81	0.90	0.58	-	0.88	0.67	0.77	0.87	0.87	0.82	0.86	0.73	0.44
Standard deviation	0.85	0.85	0.83	0.85	-	0.84	0.85	0.85	0.86	0.79	0.83	0.85	0.89	0.94
Standard error	0.02	0.02	0.02	0.04	-	0.03	0.04	0.04	0.04	0.04	0.03	0.04	0.07	0.16

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 127

#### Q.10 To what extent do you agree with the following statements?

The quality of information about savings and investment has improved in recent years

Base: All respondents who have ever saved

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Agree	859	431	429	67	112	136	157	155	232	264	255	177	163	77	31	89	82	75	57	44	96	100	127	82	125	356	
	55%	56%	55%	43%	44%	55%	58%	62%	63%	56%	58%	52%	53%	57%	52%	55%	55%	54%	51%	57%	58%	54%	56%	59%	54%	53%	
Strongly agree	(+2)	223	116	107	22	29	32	38	44	57	67	62	53	40	15	5	28	22	19	13	12	26	30	30	24	30	108
		14%	15%	14%	14%	11%	13%	14%	18%	15%	14%	14%	16%	13%	11%	8%	17%	15%	14%	12%	15%	15%	16%	13%	17%	13%	16%
Somewhat agree	(+1)	637	315	322	45	83	103	119	111	175	197	124	123	61	26	61	60	56	44	32	71	70	98	58	95	247	
		41%	41%	41%	29%	33%	42%	44%	44%	47%	42%	44%	37%	40%	45%	45%	37%	40%	41%	42%	42%	38%	43%	42%	41%	37%	
Neither agree nor disagree	(0)	565	287	278	74	119	89	88	77	118	145	129	124	54	23	60	55	50	40	26	59	62	86	49	82	263	
		36%	37%	36%	47%	47%	36%	32%	31%	32%	36%	33%	38%	40%	40%	39%	37%	37%	36%	34%	35%	33%	38%	35%	35%	39%	
Somewhat disagree	(-1)	102	48	55	14	21	15	22	13	17	36	27	27	13	4	3	14	7	10	12	6	7	22	9	8	21	47
		7%	6%	7%	9%	8%	6%	8%	5%	5%	8%	6%	8%	4%	3%	5%	9%	4%	7%	11%	8%	4%	12%	4%	6%	9%	7%
Strongly disagree	(-2)	25	8	17	1	3	6	4	7	4	2	11	6	6	2	-	6	2	2	1	5	3	4	-	4	9	
		2%	1%	2%	1%	1%	2%	1%	3%	1%	*	2%	2%	2%	3%	-	4%	1%	2%	1%	3%	1%	2%	-	2%	1%	
NET: Disagree		127	55	72	15	24	20	26	20	22	38	38	33	19	4	5	14	13	12	7	12	24	13	8	25	56	
		8%	7%	9%	10%	9%	8%	10%	8%	6%	8%	9%	10%	6%	3%	9%	9%	9%	13%	9%	7%	13%	6%	6%	11%	8%	
Mean		0.60	0.63	0.57	0.47	0.45	0.58	0.61	0.68	0.71	0.62	0.61	0.57	0.58	0.65	0.48	0.63	0.56	0.58	0.48	0.63	0.63	0.56	0.61	0.70	0.54	0.59
Standard deviation		0.87	0.85	0.89	0.87	0.84	0.87	0.88	0.91	0.82	0.84	0.89	0.91	0.85	0.72	0.85	0.87	0.94	0.87	0.91	0.88	0.89	0.94	0.83	0.82	0.89	0.89
Standard error		0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.06	0.04	0.04	0.04	0.06	0.05	0.07	0.10	0.06	0.08	0.07	0.08	0.10	0.07	0.07	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 127

**Q.10 To what extent do you agree with the following statements?****The quality of information about savings and investment has improved in recent years****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	859 55%	859 55%	662 60%	197 44%	-	587 59%	272 49%	260 53%	316 59%	239 59%	448 57%	298 57%	94 53%	15 42%
Strongly agree (+2)	223 14%	223 14%	173 16%	50 11%	-	168 17%	55 10%	61 12%	85 16%	69 17%	109 14%	81 15%	31 17%	3 8%
Somewhat agree (+1)	637 41%	637 41%	489 44%	148 33%	-	420 42%	217 39%	199 41%	231 43%	169 42%	339 43%	218 41%	64 36%	12 33%
Neither agree nor disagree (0)	565 36%	565 36%	357 32%	208 46%	-	331 33%	234 42%	184 38%	179 33%	148 37%	283 36%	186 35%	65 37%	16 43%
Somewhat disagree (-1)	102 7%	102 7%	70 6%	32 7%	-	64 6%	39 7%	35 7%	36 7%	16 4%	48 6%	35 7%	13 7%	5 13%
Strongly disagree (-2)	25 2%	25 2%	11 1%	14 3%	-	11 1%	13 2%	11 2%	6 1%	3 1%	11 1%	7 1%	5 3%	1 3%
NET: Disagree	127 8%	127 8%	81 7%	46 10%	-	75 8%	52 9%	46 9%	43 8%	18 4%	59 7%	42 8%	18 10%	6 15%
Mean	0.60	0.60	0.68	0.41	-	0.67	0.47	0.54	0.65	0.71	0.62	0.63	0.57	0.32
Standard deviation	0.87	0.87	0.85	0.89	-	0.87	0.85	0.88	0.86	0.82	0.85	0.87	0.96	0.90
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.04	0.03	0.04	0.07	0.16

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 128

**Q.10 To what extent do you agree with the following statements?****Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past****Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Agree	774	383	391	63	95	129	146	143	199	224	214	189	147	64	27	83	80	59	57	36	88	84	120	75	107	332	
	50%	50%	50%	40%	37%	53%	54%	56%	54%	48%	49%	56%	48%	47%	46%	51%	53%	43%	52%	47%	53%	45%	53%	54%	46%	49%	
Strongly agree	(+2)	184	96	88	17	23	24	31	42	47	57	58	34	35	11	5	17	15	14	6	21	24	37	19	35	74	
		12%	12%	11%	11%	9%	10%	11%	17%	13%	12%	13%	10%	11%	8%	9%	10%	10%	13%	8%	13%	13%	16%	13%	15%	11%	
Somewhat agree	(+1)	590	287	303	46	72	105	115	101	152	167	156	155	112	53	22	67	64	44	30	67	60	82	57	72	258	
		38%	37%	39%	29%	28%	43%	42%	40%	41%	35%	36%	46%	37%	39%	37%	41%	43%	32%	39%	40%	32%	36%	41%	31%	38%	
Neither agree nor disagree	(0)	668	340	328	86	140	97	112	88	145	205	186	138	139	64	28	66	59	70	43	36	72	83	91	55	101	301
		43%	44%	42%	55%	55%	40%	41%	35%	39%	44%	42%	41%	45%	47%	48%	41%	39%	51%	47%	43%	44%	40%	40%	43%	45%	
Somewhat disagree	(-1)	80	39	41	4	16	16	9	16	20	36	29	4	11	7	4	11	6	4	8	3	3	16	9	9	18	31
		5%	5%	5%	3%	6%	7%	3%	6%	5%	8%	7%	1%	3%	5%	6%	7%	4%	3%	7%	4%	2%	9%	4%	6%	8%	5%
Strongly disagree	(-2)	30	12	18	3	5	3	5	6	8	5	10	6	9	1	-	2	5	4	3	1	4	3	7	-	6	11
		2%	1%	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	3%	1%	-	1%	3%	3%	1%	2%	1%	3%	-	3%	2%	
NET: Disagree		110	50	60	7	20	20	13	22	27	41	39	10	20	8	4	13	11	8	11	4	7	19	16	9	24	42
		7%	6%	8%	5%	8%	8%	5%	9%	7%	9%	9%	3%	6%	6%	6%	8%	6%	10%	5%	4%	10%	7%	6%	10%	6%	
Mean		0.53	0.54	0.51	0.45	0.36	0.53	0.59	0.62	0.57	0.50	0.51	0.61	0.50	0.49	0.49	0.52	0.52	0.44	0.52	0.49	0.59	0.47	0.59	0.61	0.48	0.52
Standard deviation		0.84	0.83	0.85	0.80	0.80	0.81	0.80	0.92	0.85	0.84	0.88	0.76	0.85	0.74	0.75	0.82	0.86	0.84	0.90	0.76	0.82	0.88	0.92	0.80	0.93	0.81
Standard error		0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.06	0.04	0.04	0.04	0.05	0.05	0.07	0.09	0.06	0.07	0.07	0.08	0.08	0.07	0.06	0.07	0.06	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 128

**Q.10 To what extent do you agree with the following statements?****Personalised and tailored advice about savings and investment decisions is easier to access now than it was in the past****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Agree	774 50%	774 50%	579 53%	194 43%	-	521 52%	253 45%	225 46%	284 53%	216 53%	409 52%	266 51%	84 47%	10 27%
Strongly agree (+2)	184 12%	184 12%	148 14%	35 8%	-	133 13%	51 9%	51 10%	68 13%	58 14%	91 12%	59 11%	30 17%	2 5%
Somewhat agree (+1)	590 38%	590 38%	431 39%	159 35%	-	388 39%	202 36%	174 36%	216 40%	158 39%	317 40%	208 39%	54 30%	8 22%
Neither agree nor disagree (0)	668 43%	668 43%	446 41%	221 49%	-	399 40%	268 48%	233 48%	209 39%	169 42%	341 43%	215 41%	80 45%	19 52%
Somewhat disagree (-1)	80 5%	80 5%	57 5%	23 5%	-	59 6%	21 4%	20 4%	36 7%	17 4%	28 4%	34 6%	13 7%	5 13%
Strongly disagree (-2)	30 2%	30 2%	16 1%	14 3%	-	14 1%	16 3%	12 2%	8 1%	3 1%	12 2%	12 2%	1 1%	3 8%
NET: Disagree	110 7%	110 7%	74 7%	36 8%	-	73 7%	37 7%	32 7%	44 8%	21 5%	40 5%	45 9%	14 8%	8 22%
Mean	0.53	0.53	0.58	0.40	-	0.57	0.45	0.47	0.56	0.61	0.57	0.51	0.56	0.02
Standard deviation	0.84	0.84	0.84	0.82	-	0.85	0.82	0.83	0.85	0.81	0.80	0.86	0.88	0.95
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.04	0.03	0.04	0.06	0.17



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 129

**Q.11 How important are the following factors in your decision to save or invest?**

**Summary**

**Base: All respondents who have ever saved**

	Factors									
	Finding products that work for me	Rates of return (interest rates)	Affordability	Wanting to spend rather than save	Age	Family circumstances	Work circumstances	Trust in banks and financial institutions	Availability of information about saving and investment products	Personalised information about which products are right for me
Unweighted base	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573
Weighted base	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551
NET: Important	1227 79%	1313 85%	1342 86%	504 32%	1052 68%	1103 71%	988 64%	1157 75%	1146 74%	964 62%
Very important (+2)	547 35%	810 52%	777 50%	138 9%	449 29%	525 34%	520 34%	541 35%	483 31%	348 22%
Somewhat important (+1)	680 44%	502 32%	565 36%	366 24%	603 39%	577 37%	468 30%	616 40%	663 43%	617 40%
Neither important nor unimportant (0)	299 19%	194 12%	176 11%	669 43%	410 26%	351 23%	390 25%	339 22%	355 23%	485 31%
Somewhat unimportant (-1)	16 1%	36 2%	28 2%	260 17%	64 4%	60 4%	52 3%	42 3%	46 3%	81 5%
Very unimportant (-2)	9 1%	9 1%	6 *	119 8%	25 2%	38 2%	122 8%	14 1%	5 *	21 1%
NET: Unimportant	25 2%	45 3%	33 2%	379 24%	89 6%	98 6%	173 11%	56 4%	51 3%	102 7%
Mean	1.12	1.33	1.34	0.09	0.89	0.96	0.78	1.05	1.01	0.77
Standard deviation	0.79	0.82	0.78	1.03	0.92	0.97	1.17	0.87	0.83	0.90
Standard error	0.02	0.02	0.02	0.03	0.02	0.02	0.03	0.02	0.02	0.02

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 130

**Q.11 How important are the following factors in your decision to save or invest?**

**Finding products that work for me**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1227	577	650	99	184	202	218	217	307	386	350	247	244	110	50	133	121	112	84	65	128	141	168	114	179	518	
	79%	75%	83%	64%	72%	82%	80%	86%	83%	82%	80%	73%	80%	81%	86%	82%	81%	81%	76%	85%	77%	76%	74%	82%	77%	77%	
Very important	(+2)	547	234	314	36	89	70	113	105	135	162	154	106	126	49	29	55	55	44	41	31	55	76	61	54	88	233
		35%	30%	40%	23%	35%	29%	41%	41%	36%	34%	35%	31%	41%	36%	49%	34%	36%	32%	37%	40%	33%	41%	27%	39%	38%	35%
Somewhat important	(+1)	680	343	336	63	94	132	106	113	172	224	196	141	118	61	22	79	67	68	43	34	74	65	107	59	91	285
		44%	44%	43%	41%	37%	54%	39%	45%	46%	48%	45%	42%	39%	45%	37%	48%	45%	49%	39%	45%	44%	35%	47%	43%	39%	42%
Neither important nor unimportant	(0)	299	181	118	52	67	35	51	33	62	79	78	84	58	23	8	27	28	25	26	11	36	42	51	23	48	148
		19%	23%	15%	33%	26%	14%	19%	13%	17%	18%	25%	19%	17%	13%	16%	19%	18%	23%	15%	21%	23%	23%	16%	21%	22%	
Somewhat unimportant	(-1)	16	11	5	2	4	4	1	3	2	5	7	3	2	1	*	1	1	1	-	3	3	3	3	2	5	
		1%	1%	1%	1%	2%	2%	*	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	-	2%	2%	1%	2%	1%	1%	
Very unimportant	(-2)	9	3	6	3	1	4	1	-	1	1	3	4	1	2	-	2	-	-	1	-	-	-	4	1	3	4
		1%	*	1%	2%	*	1%	*	-	*	*	1%	1%	*	1%	-	1%	-	-	1%	-	-	-	2%	*	1%	1%
NET: Unimportant		25	15	10	5	5	8	3	3	3	5	10	7	4	2	*	3	1	1	2	-	3	3	7	3	5	9
		2%	2%	1%	3%	2%	3%	1%	1%	1%	2%	2%	1%	2%	2%	1%	2%	1%	1%	1%	-	2%	2%	3%	2%	2%	1%
Mean		1.12	1.03	1.22	0.82	1.05	1.06	1.20	1.26	1.18	1.15	1.12	1.01	1.19	1.14	1.33	1.13	1.16	1.13	1.10	1.26	1.08	1.15	0.96	1.18	1.12	1.09
Standard deviation		0.79	0.80	0.77	0.87	0.84	0.79	0.79	0.72	0.73	0.73	0.80	0.84	0.80	0.80	0.74	0.78	0.74	0.71	0.82	0.70	0.78	0.83	0.85	0.80	0.85	0.80
Standard error		0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.04	0.04	0.03	0.04	0.05	0.04	0.07	0.09	0.06	0.06	0.06	0.08	0.08	0.07	0.06	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 130

**Q.11 How important are the following factors in your decision to save or invest?****Finding products that work for me****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1227	1227	904	323	-	816	411	381	439	318	612	436	144	25
	79%	79%	82%	71%	-	82%	74%	78%	82%	78%	77%	83%	81%	68%
Very important (+2)	547	547	404	143	-	370	178	185	178	139	281	187	63	12
	35%	35%	37%	32%	-	37%	32%	38%	33%	34%	36%	36%	36%	34%
Somewhat important (+1)	680	680	500	180	-	446	233	196	260	180	331	249	80	13
	44%	44%	45%	40%	-	45%	42%	40%	48%	44%	42%	47%	45%	34%
Neither important nor unimportant (0)	299	299	179	120	-	165	134	106	87	78	166	85	29	11
	19%	19%	16%	27%	-	17%	24%	22%	16%	19%	21%	16%	16%	30%
Somewhat unimportant (-1)	16	16	8	8	-	9	7	2	7	5	7	5	2	1
	1%	1%	1%	2%	-	1%	1%	*	1%	1%	1%	1%	1%	2%
Very unimportant (-2)	9	9	8	1	-	4	6	-	5	4	6	-	4	-
	1%	1%	1%	*	-	*	1%	-	1%	1%	1%	-	2%	-
NET: Unimportant	25	25	16	9	-	12	13	2	11	9	13	5	6	1
	2%	2%	1%	2%	-	1%	2%	*	2%	2%	2%	1%	3%	2%
Mean	1.12	1.12	1.17	1.01	-	1.18	1.02	1.15	1.12	1.09	1.11	1.17	1.11	1.01
Standard deviation	0.79	0.79	0.77	0.83	-	0.76	0.84	0.77	0.78	0.82	0.81	0.73	0.86	0.85
Standard error	0.02	0.02	0.02	0.04	-	0.02	0.04	0.03	0.03	0.04	0.03	0.03	0.06	0.15

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 131

**Q.11 How important are the following factors in your decision to save or invest?**

**Rates of return (interest rates)**

**Base: All respondents who have ever saved**

	Gender		Age						Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1313	638	674	101	192	207	245	235	333	406	378	270	259	112	52	139	124	115	93	69	143	155	186	125	192	546	
	85%	83%	87%	65%	75%	84%	90%	93%	90%	86%	86%	80%	85%	83%	88%	85%	83%	83%	84%	90%	86%	84%	82%	90%	83%	81%	
Very important	(+2)	810	385	426	51	104	126	151	160	219	253	220	165	58	39	86	77	71	64	39	93	99	114	72	110	321	
		52%	50%	55%	32%	41%	52%	56%	63%	59%	54%	50%	49%	57%	43%	66%	53%	51%	52%	58%	51%	56%	53%	50%	51%	47%	48%
Somewhat important	(+1)	502	254	248	51	88	80	94	75	114	153	158	105	86	54	13	52	47	44	29	30	51	56	72	54	82	225
		32%	33%	32%	33%	35%	33%	35%	30%	31%	33%	36%	31%	28%	40%	22%	32%	32%	26%	39%	30%	30%	30%	32%	38%	35%	33%
Neither important nor unimportant	(0)	194	108	86	41	51	32	21	16	34	56	52	53	33	21	6	19	22	16	14	7	23	22	37	7	35	98
		12%	14%	11%	26%	20%	13%	8%	6%	9%	12%	12%	16%	11%	16%	10%	12%	14%	12%	13%	9%	14%	12%	16%	5%	15%	15%
Somewhat unimportant	(-1)	36	22	14	14	10	2	5	2	3	5	6	14	11	1	1	3	5	6	2	1	1	9	1	7	4	25
		2%	3%	2%	9%	4%	1%	2%	1%	1%	1%	4%	4%	1%	3%	2%	3%	4%	2%	1%	*	5%	1%	5%	2%	4%	
Very unimportant	(-2)	9	5	4	-	2	4	1	1	1	3	3	1	2	2	-	3	-	1	1	-	-	-	3	1	5	
		1%	1%	1%	-	1%	2%	*	*	*	1%	1%	*	1%	1%	-	2%	-	1%	1%	-	-	-	1%	*	*	1%
NET: Unimportant		45	27	18	14	12	6	6	2	4	8	9	16	13	2	1	5	5	7	3	1	1	9	4	8	5	30
		3%	3%	2%	9%	5%	2%	2%	1%	1%	2%	2%	5%	4%	2%	3%	3%	3%	5%	3%	1%	*	5%	2%	5%	2%	4%
Mean		1.33	1.28	1.38	0.88	1.11	1.32	1.43	1.55	1.47	1.38	1.34	1.24	1.36	1.22	1.51	1.34	1.30	1.30	1.39	1.40	1.41	1.32	1.29	1.35	1.28	1.23
Standard deviation		0.82	0.85	0.79	0.97	0.91	0.85	0.75	0.66	0.72	0.78	0.79	0.89	0.87	0.82	0.78	0.86	0.83	0.88	0.84	0.69	0.74	0.86	0.84	0.82	0.81	0.89
Standard error		0.02	0.03	0.03	0.09	0.06	0.05	0.04	0.04	0.04	0.03	0.04	0.06	0.05	0.07	0.09	0.06	0.07	0.07	0.08	0.08	0.06	0.07	0.05	0.07	0.05	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 131

**Q.11 How important are the following factors in your decision to save or invest?****Rates of return (interest rates)****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1313	1313	945	367	-	873	440	401	474	337	671	459	148	25
	85%	85%	86%	81%	-	88%	79%	82%	88%	83%	85%	87%	83%	68%
Very important (+2)	810	810	605	206	-	549	262	255	289	203	417	281	89	18
	52%	52%	55%	46%	-	55%	47%	52%	54%	50%	53%	53%	50%	49%
Somewhat important (+1)	502	502	340	162	-	324	178	146	185	134	254	178	58	7
	32%	32%	31%	36%	-	33%	32%	30%	34%	33%	32%	34%	33%	19%
Neither important nor unimportant (0)	194	194	122	71	-	94	100	67	54	61	101	48	27	10
	12%	12%	11%	16%	-	9%	18%	14%	10%	15%	13%	9%	15%	26%
Somewhat unimportant (-1)	36	36	25	12	-	21	15	22	5	4	11	17	3	2
	2%	2%	2%	3%	-	2%	3%	4%	1%	1%	1%	3%	2%	6%
Very unimportant (-2)	9	9	7	1	-	6	3	-	4	4	7	1	-	-
	1%	1%	1%	*	-	1%	*	-	1%	1%	1%	*	-	-
NET: Unimportant	45	45	32	13	-	27	18	22	9	8	19	19	3	2
	3%	3%	3%	3%	-	3%	3%	4%	2%	2%	2%	4%	2%	6%
Mean	1.33	1.33	1.37	1.24	-	1.40	1.22	1.29	1.40	1.30	1.34	1.37	1.31	1.11
Standard deviation	0.82	0.82	0.82	0.83	-	0.79	0.87	0.87	0.77	0.83	0.82	0.81	0.80	1.00
Standard error	0.02	0.02	0.02	0.04	-	0.02	0.04	0.04	0.03	0.04	0.03	0.03	0.06	0.17

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 132

**Q.11 How important are the following factors in your decision to save or invest?**

**Affordability**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1342	650	692	108	205	222	244	232	331	404	379	288	272	113	52	144	130	118	91	67	149	160	193	124	202	569	
	86%	84%	89%	69%	80%	91%	90%	92%	89%	86%	86%	85%	89%	84%	89%	89%	87%	86%	82%	88%	89%	86%	85%	89%	87%	84%	
Very important	(+2)	777	356	421	51	103	120	160	146	196	222	224	153	178	64	35	85	74	70	54	32	79	94	118	74	120	315
		50%	46%	54%	33%	41%	49%	59%	58%	53%	47%	51%	45%	58%	47%	60%	52%	49%	51%	48%	41%	47%	51%	52%	53%	52%	47%
Somewhat important	(+1)	565	295	270	57	102	102	84	86	134	181	154	135	94	50	17	59	56	48	37	36	70	66	75	50	81	254
		36%	38%	35%	36%	40%	42%	31%	34%	36%	39%	35%	40%	31%	37%	29%	37%	37%	35%	34%	47%	42%	35%	33%	36%	35%	38%
Neither important nor unimportant	(0)	176	104	72	40	38	18	25	19	36	56	55	35	30	7	16	18	19	17	7	15	16	28	13	27	85	
		11%	13%	9%	26%	15%	7%	9%	8%	10%	12%	13%	10%	10%	15%	11%	10%	14%	15%	9%	9%	9%	12%	9%	12%	13%	
Somewhat unimportant	(-1)	28	17	11	6	12	3	1	1	5	7	3	15	3	-	-	1	2	1	3	2	3	8	5	2	1	19
		2%	2%	1%	4%	5%	1%	*	*	1%	2%	1%	4%	1%	-	-	*	1%	1%	3%	3%	2%	4%	2%	1%	*	3%
Very unimportant	(-2)	6	2	3	2	-	2	1	1	-	2	2	1	1	2	-	1	-	-	-	-	2	-	1	2	2	
		*	*	*	1%	-	1%	*	*	-	*	*	*	*	1%	-	1%	-	-	-	-	1%	-	*	1%	*	
NET: Unimportant		33	19	14	8	12	5	2	1	5	10	4	16	4	2	-	2	1	3	2	3	10	5	3	3	21	
		2%	2%	2%	5%	5%	2%	1%	*	1%	2%	1%	5%	1%	-	1%	1%	1%	3%	3%	2%	5%	2%	2%	1%	3%	
Mean		1.34	1.27	1.41	0.95	1.16	1.37	1.48	1.49	1.41	1.31	1.36	1.25	1.46	1.29	1.48	1.39	1.34	1.36	1.28	1.26	1.34	1.30	1.35	1.40	1.36	1.28
Standard deviation		0.78	0.80	0.75	0.93	0.85	0.73	0.72	0.67	0.72	0.78	0.75	0.84	0.73	0.80	0.70	0.75	0.75	0.74	0.82	0.75	0.73	0.89	0.79	0.75	0.78	0.81
Standard error		0.02	0.03	0.03	0.08	0.05	0.05	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.07	0.08	0.06	0.06	0.08	0.08	0.06	0.07	0.05	0.06	0.05	0.03	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 132

**Q.11 How important are the following factors in your decision to save or invest?**

**Affordability**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1342	1342	958	384	-	877	465	425	471	345	685	467	150	27
	86%	86%	87%	85%	-	88%	83%	87%	88%	85%	87%	89%	84%	74%
Very important (+2)	777	777	532	245	-	508	269	249	285	183	415	263	78	13
	50%	50%	48%	54%	-	51%	48%	51%	53%	45%	52%	50%	44%	36%
Somewhat important (+1)	565	565	426	139	-	369	196	177	186	162	271	205	71	14
	36%	36%	39%	31%	-	37%	35%	36%	35%	40%	34%	39%	40%	38%
Neither important nor unimportant (0)	176	176	122	54	-	91	86	51	56	51	89	46	26	9
	11%	11%	11%	12%	-	9%	15%	11%	10%	13%	11%	9%	15%	26%
Somewhat unimportant (-1)	28	28	16	12	-	21	7	11	9	8	13	10	2	-
	2%	2%	1%	3%	-	2%	1%	2%	2%	2%	2%	2%	1%	-
Very unimportant (-2)	6	6	3	2	-	6	-	2	2	2	3	2	-	-
	*	*	*	*	-	1%	-	*	*	*	*	*	-	-
NET: Unimportant	33	33	19	14	-	26	7	13	11	9	16	13	2	-
	2%	2%	2%	3%	-	3%	1%	3%	2%	2%	2%	2%	1%	-
Mean	1.34	1.34	1.33	1.36	-	1.36	1.30	1.34	1.38	1.28	1.37	1.36	1.27	1.11
Standard deviation	0.78	0.78	0.75	0.83	-	0.78	0.77	0.79	0.77	0.78	0.78	0.76	0.75	0.79
Standard error	0.02	0.02	0.02	0.04	-	0.02	0.03	0.03	0.03	0.04	0.03	0.03	0.06	0.14

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 133

**Q.11 How important are the following factors in your decision to save or invest?**

**Wanting to spend rather than save**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	504	245	259	71	102	96	75	77	83	150	147	112	94	41	22	63	54	50	27	23	52	58	76	38	100	232	
	32%	32%	33%	45%	40%	39%	28%	31%	22%	32%	34%	33%	31%	30%	38%	39%	36%	37%	25%	30%	31%	31%	33%	27%	43%	34%	
Very important	(+2)	138	66	71	20	31	23	19	24	21	39	35	30	34	11	6	16	18	12	7	9	16	20	12	11	37	58
		9%	9%	9%	13%	12%	9%	7%	10%	6%	8%	8%	9%	11%	8%	11%	10%	12%	9%	6%	12%	9%	11%	5%	8%	16%	9%
Somewhat important	(+1)	366	179	187	51	71	73	56	53	62	111	113	83	60	30	16	47	36	39	21	14	36	38	63	26	63	174
		24%	23%	24%	33%	28%	30%	21%	21%	17%	24%	26%	24%	20%	22%	27%	29%	24%	28%	19%	19%	21%	20%	28%	19%	27%	26%
Neither important nor unimportant	(0)	669	354	314	62	97	100	136	101	173	202	184	147	136	55	30	64	63	60	51	38	75	78	94	60	102	298
		43%	46%	40%	40%	38%	41%	50%	40%	47%	43%	42%	44%	45%	40%	52%	39%	42%	44%	46%	50%	45%	42%	42%	43%	44%	44%
Somewhat unimportant	(-1)	260	116	144	18	44	39	41	45	73	87	75	55	43	2	28	24	20	25	10	28	31	36	28	22	107	
		17%	15%	18%	11%	17%	16%	15%	18%	20%	18%	17%	16%	14%	19%	4%	18%	16%	15%	23%	13%	17%	17%	16%	20%	10%	16%
Very unimportant	(-2)	119	58	61	6	12	10	19	30	42	31	33	24	32	14	4	7	10	6	7	5	13	19	21	14	8	38
		8%	8%	8%	4%	5%	4%	7%	12%	11%	7%	7%	7%	10%	10%	7%	4%	6%	5%	7%	8%	10%	9%	10%	3%	6%	
NET: Unimportant		379	174	205	23	56	49	61	75	115	117	108	79	75	39	6	35	34	27	33	16	41	50	57	42	31	145
		24%	22%	26%	15%	22%	20%	22%	30%	31%	25%	25%	23%	25%	29%	11%	22%	23%	19%	29%	20%	24%	27%	25%	30%	13%	21%
Mean		0.09	0.10	0.08	0.39	0.25	0.24	0.05	-0.01	-0.14	0.09	0.09	0.12	0.07	-0.01	0.32	0.23	0.19	0.21	-0.05	0.14	0.08	0.04	0.05	-0.04	0.42	0.16
Standard deviation		1.03	1.01	1.05	0.97	1.04	0.97	0.96	1.12	1.01	1.01	1.02	1.01	1.09	1.07	0.96	0.99	1.05	0.96	0.96	1.03	1.03	1.10	1.01	1.06	0.98	0.98
Standard error		0.03	0.04	0.04	0.09	0.07	0.06	0.06	0.07	0.05	0.04	0.05	0.06	0.06	0.10	0.12	0.07	0.09	0.08	0.09	0.11	0.09	0.08	0.06	0.09	0.06	0.04



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 133

**Q.11 How important are the following factors in your decision to save or invest?****Wanting to spend rather than save****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	504 32%	504 32%	351 32%	153 34%	-	303 31%	201 36%	139 28%	167 31%	153 38%	240 30%	173 33%	66 37%	16 45%
Very important (+2)	138 9%	138 9%	84 8%	54 12%	-	82 8%	56 10%	33 7%	50 9%	39 10%	60 8%	48 9%	24 13%	5 14%
Somewhat important (+1)	366 24%	366 24%	268 24%	98 22%	-	221 22%	145 26%	106 22%	117 22%	114 28%	179 23%	124 24%	42 24%	11 31%
Neither important nor unimportant (0)	669 43%	669 43%	467 42%	202 45%	-	434 44%	235 42%	217 44%	237 44%	168 41%	374 47%	199 38%	74 42%	14 37%
Somewhat unimportant (-1)	260 17%	260 17%	184 17%	75 17%	-	170 17%	90 16%	84 17%	96 18%	60 15%	115 15%	112 21%	24 13%	5 15%
Very unimportant (-2)	119 8%	119 8%	97 9%	22 5%	-	86 9%	33 6%	51 10%	36 7%	26 6%	61 8%	42 8%	14 8%	1 3%
NET: Unimportant	379 24%	379 24%	281 26%	98 22%	-	256 26%	123 22%	135 27%	133 25%	85 21%	176 22%	155 29%	38 21%	7 18%
Mean	0.09	0.09	0.05	0.19	-	0.04	0.18	-0.03	0.09	0.20	0.08	0.05	0.21	0.38
Standard deviation	1.03	1.03	1.03	1.01	-	1.03	1.01	1.04	1.02	1.01	0.99	1.07	1.09	1.03
Standard error	0.03	0.03	0.03	0.05	-	0.03	0.04	0.04	0.04	0.05	0.04	0.05	0.08	0.18

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 134

**Q.11 How important are the following factors in your decision to save or invest?**

**Age**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1052	506	547	86	149	156	183	193	286	330	287	228	207	90	38	112	114	99	74	47	107	131	148	93	142	433	
	68%	65%	70%	55%	59%	64%	67%	77%	77%	70%	65%	68%	68%	67%	65%	69%	76%	72%	67%	62%	64%	70%	65%	67%	61%	64%	
Very important	(+2)	449	207	242	29	52	44	75	87	162	135	103	103	109	32	19	37	44	40	36	25	46	54	74	45	59	159
		29%	27%	31%	19%	20%	18%	28%	35%	44%	29%	23%	30%	36%	24%	32%	23%	29%	29%	32%	32%	27%	29%	32%	32%	25%	24%
Somewhat important	(+1)	603	299	304	56	98	112	107	106	124	196	184	125	98	58	20	75	70	58	38	22	61	77	74	49	83	274
		39%	39%	39%	36%	38%	46%	40%	42%	33%	42%	42%	37%	32%	43%	33%	46%	46%	43%	34%	29%	37%	41%	33%	35%	36%	41%
Neither important nor unimportant	(0)	410	223	187	56	85	71	79	50	70	118	89	83	37	17	43	30	35	28	23	59	38	65	36	80	196	
		26%	29%	24%	36%	33%	29%	29%	20%	19%	26%	27%	26%	27%	29%	26%	20%	25%	25%	30%	36%	20%	29%	26%	34%	29%	
Somewhat unimportant	(-1)	64	30	34	10	16	14	8	6	10	16	22	15	10	6	3	5	6	3	6	6	1	11	11	7	8	32
		4%	4%	4%	6%	6%	6%	3%	2%	3%	5%	4%	3%	4%	4%	3%	4%	2%	5%	8%	*	6%	5%	5%	4%	5%	
Very unimportant	(-2)	25	14	11	5	5	4	2	3	6	3	11	6	6	2	1	3	1	1	4	1	-	7	3	2	2	14
		2%	2%	1%	3%	2%	2%	1%	1%	2%	1%	3%	2%	2%	2%	2%	2%	*	1%	3%	1%	-	4%	1%	2%	1%	2%
NET: Unimportant		89	44	45	14	21	19	10	10	16	19	33	21	16	8	4	8	6	4	10	7	1	18	14	10	10	46
		6%	6%	6%	9%	8%	8%	4%	4%	4%	4%	8%	6%	5%	6%	6%	5%	4%	3%	9%	9%	*	10%	6%	7%	4%	7%
Mean		0.89	0.85	0.94	0.62	0.69	0.72	0.91	1.06	1.15	0.94	0.79	0.90	0.96	0.83	0.88	0.84	1.00	0.97	0.87	0.85	0.91	0.86	0.90	0.90	0.81	0.79
Standard deviation		0.92	0.92	0.92	0.96	0.93	0.89	0.86	0.87	0.93	0.86	0.94	0.94	0.96	0.90	0.98	0.88	0.83	0.84	1.03	0.99	0.80	1.02	0.97	0.97	0.89	0.93
Standard error		0.02	0.03	0.03	0.08	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.05	0.08	0.12	0.06	0.07	0.07	0.09	0.11	0.07	0.08	0.06	0.08	0.06	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 134

#### Q.11 How important are the following factors in your decision to save or invest?

##### Age

Base: All respondents who have ever saved

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1052 68%	1052 68%	743 68%	310 69%	-	718 72%	334 60%	338 69%	385 72%	255 63%	520 66%	385 73%	114 64%	22 61%
Very important (+2)	449 29%	449 29%	302 27%	148 33%	-	313 32%	136 24%	152 31%	164 31%	99 24%	228 29%	159 30%	52 29%	7 20%
Somewhat important (+1)	603 39%	603 39%	441 40%	162 36%	-	405 41%	198 35%	186 38%	220 41%	156 39%	292 37%	226 43%	61 34%	15 41%
Neither important nor unimportant (0)	410 26%	410 26%	290 26%	120 27%	-	226 23%	184 33%	126 26%	119 22%	129 32%	218 28%	121 23%	53 30%	11 30%
Somewhat unimportant (-1)	64 4%	64 4%	47 4%	17 4%	-	34 3%	30 5%	19 4%	22 4%	19 5%	36 5%	14 3%	11 6%	2 5%
Very unimportant (-2)	25 2%	25 2%	20 2%	5 1%	-	16 2%	10 2%	7 1%	11 2%	3 1%	16 2%	7 1%	1 *	1 4%
NET: Unimportant	89 6%	89 6%	67 6%	22 5%	-	49 5%	40 7%	26 5%	33 6%	22 5%	52 7%	21 4%	12 7%	3 9%
Mean	0.89	0.89	0.87	0.95	-	0.97	0.75	0.93	0.94	0.81	0.86	0.98	0.86	0.68
Standard deviation	0.92	0.92	0.93	0.92	-	0.91	0.94	0.92	0.94	0.88	0.95	0.87	0.93	0.99
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.05	0.03	0.04	0.07	0.17

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 135

**Q.11 How important are the following factors in your decision to save or invest?**

**Family circumstances**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1103	516	587	86	169	184	209	188	267	334	291	245	233	92	46	117	106	102	81	52	116	123	167	101	169	466	
	71%	67%	75%	55%	66%	75%	77%	74%	72%	71%	66%	73%	76%	68%	78%	72%	71%	75%	73%	68%	69%	66%	74%	73%	73%	69%	
Very important	(+2)	525	215	310	27	74	91	106	99	126	144	134	127	44	21	51	47	47	42	26	53	59	75	61	91	199	
		34%	28%	40%	18%	29%	37%	39%	39%	34%	31%	31%	38%	32%	35%	31%	31%	34%	38%	34%	32%	31%	33%	44%	39%	29%	
Somewhat important	(+1)	577	301	277	59	94	92	103	88	141	190	157	118	48	25	66	59	56	39	26	63	64	92	40	79	267	
		37%	39%	36%	38%	37%	38%	38%	35%	38%	41%	36%	35%	35%	42%	41%	40%	41%	35%	33%	38%	34%	40%	29%	34%	40%	
Neither important nor unimportant	(0)	351	198	153	65	71	43	50	47	74	118	110	70	34	8	37	38	30	23	20	44	40	48	29	50	170	
		23%	26%	20%	42%	28%	18%	18%	19%	20%	25%	25%	21%	17%	25%	13%	23%	25%	22%	21%	26%	26%	22%	21%	21%	25%	
Somewhat unimportant	(-1)	60	37	22	4	13	11	8	8	14	10	19	18	3	4	5	5	3	5	5	7	12	5	6	8	27	
		4%	5%	3%	3%	5%	5%	3%	3%	4%	2%	4%	5%	4%	6%	3%	3%	2%	4%	7%	4%	7%	2%	4%	4%	4%	
Very unimportant	(-2)	38	22	17	1	2	7	4	9	16	7	19	4	8	2	4	1	2	2	-	1	11	6	4	5	12	
		2%	3%	2%	1%	1%	3%	1%	4%	4%	2%	4%	1%	3%	3%	2%	1%	1%	2%	-	*	6%	3%	3%	2%	2%	
NET: Unimportant		98	59	39	5	15	18	12	18	30	18	38	23	10	5	9	6	5	7	5	8	23	11	9	13	39	
		6%	8%	5%	3%	6%	7%	4%	7%	8%	4%	9%	7%	7%	9%	5%	4%	3%	6%	7%	5%	12%	5%	7%	6%	6%	
Mean		0.96	0.84	1.08	0.69	0.89	1.02	1.10	1.03	0.94	0.96	0.84	1.02	1.06	0.88	1.01	0.96	0.97	1.04	1.02	0.95	0.96	0.79	0.99	1.07	1.05	0.91
Standard deviation		0.97	0.98	0.95	0.81	0.91	1.00	0.90	1.02	1.04	0.89	1.05	0.96	0.98	1.05	1.00	0.94	0.88	0.87	0.97	0.93	0.89	1.13	0.94	1.02	0.96	0.93
Standard error		0.02	0.04	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.04	0.05	0.06	0.05	0.10	0.12	0.07	0.07	0.09	0.10	0.07	0.09	0.06	0.08	0.06	0.04	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 135

#### Q.11 How important are the following factors in your decision to save or invest?

##### Family circumstances

Base: All respondents who have ever saved

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1103	1103	760	342	-	706	396	330	396	291	578	372	123	20
	71%	71%	69%	76%	-	71%	71%	67%	74%	72%	73%	71%	69%	56%
Very important (+2)	525	525	356	169	-	335	190	170	186	126	290	162	61	9
	34%	34%	32%	37%	-	34%	34%	35%	35%	31%	37%	31%	34%	23%
Somewhat important (+1)	577	577	404	173	-	371	206	160	210	165	288	210	61	12
	37%	37%	37%	38%	-	37%	37%	33%	39%	41%	36%	40%	34%	33%
Neither important nor unimportant (0)	351	351	258	93	-	210	140	117	115	93	172	110	48	14
	23%	23%	23%	21%	-	21%	25%	24%	21%	23%	22%	21%	27%	40%
Somewhat unimportant (-1)	60	60	48	12	-	42	17	20	16	18	24	27	3	1
	4%	4%	4%	3%	-	4%	3%	4%	3%	4%	3%	5%	2%	2%
Very unimportant (-2)	38	38	33	5	-	34	4	22	10	4	16	17	4	1
	2%	2%	3%	1%	-	3%	1%	5%	2%	1%	2%	3%	2%	2%
NET: Unimportant	98	98	81	17	-	77	22	43	27	22	40	44	8	2
	6%	6%	7%	4%	-	8%	4%	9%	5%	5%	5%	8%	4%	5%
Mean	0.96	0.96	0.91	1.08	-	0.94	1.00	0.89	1.01	0.96	1.03	0.90	0.97	0.73
Standard deviation	0.97	0.97	1.00	0.89	-	1.01	0.89	1.07	0.93	0.90	0.94	1.01	0.95	0.93
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.05	0.04	0.05	0.03	0.04	0.07	0.16

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 136

**Q.11 How important are the following factors in your decision to save or invest?****Work circumstances****Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	988	462	526	97	194	197	199	174	126	287	290	221	189	85	42	97	97	84	59	55	115	122	135	96	180	508	
	64%	60%	68%	62%	76%	81%	73%	69%	34%	61%	66%	66%	62%	63%	71%	60%	65%	61%	53%	72%	69%	66%	60%	69%	77%	75%	
Very important	(+2)	520	227	293	48	96	95	108	100	73	155	136	117	112	47	21	47	50	48	31	22	56	73	73	51	104	250
		34%	29%	38%	31%	38%	39%	40%	40%	20%	33%	31%	35%	37%	35%	36%	29%	34%	35%	28%	28%	34%	39%	32%	37%	45%	37%
Somewhat important	(+1)	468	235	233	49	98	102	91	74	54	132	155	104	77	39	20	50	47	36	27	33	59	50	62	45	76	258
		30%	30%	30%	32%	38%	42%	34%	29%	14%	28%	35%	31%	25%	29%	35%	31%	31%	26%	25%	43%	35%	27%	27%	32%	33%	38%
Neither important nor unimportant	(0)	390	212	178	51	56	38	65	61	119	114	101	96	79	33	15	46	36	42	29	16	38	41	64	30	49	143
		25%	27%	23%	33%	22%	16%	24%	24%	32%	24%	23%	28%	26%	24%	26%	28%	24%	31%	26%	21%	22%	22%	28%	21%	21%	21%
Somewhat unimportant	(-1)	52	24	28	7	4	6	4	6	25	22	11	9	10	4	1	5	9	4	6	1	4	2	12	3	3	15
		3%	3%	4%	4%	2%	2%	2%	2%	7%	5%	3%	3%	3%	3%	1%	3%	6%	3%	6%	2%	3%	1%	5%	2%	1%	2%
Very unimportant	(-2)	122	75	46	1	1	4	3	12	101	47	36	12	27	13	1	14	8	7	17	4	11	20	16	10	1	8
		8%	10%	6%	*	*	2%	1%	5%	27%	10%	8%	4%	9%	10%	2%	9%	5%	5%	15%	5%	6%	11%	7%	7%	*	1%
NET: Unimportant		173	99	74	8	5	9	8	18	126	69	47	21	37	17	2	19	17	11	23	5	15	23	28	14	3	24
		11%	13%	10%	5%	2%	4%	3%	7%	34%	15%	11%	6%	12%	13%	3%	12%	11%	8%	21%	7%	9%	12%	12%	10%	1%	3%
Mean		0.78	0.66	0.90	0.87	1.12	1.14	1.09	0.96	-0.07	0.69	0.78	0.91	0.78	1.02	0.68	0.82	0.83	0.45	0.87	0.87	0.82	0.73	0.88	1.20	1.08	
Standard deviation		1.17	1.21	1.13	0.92	0.82	0.87	0.89	1.08	1.44	1.25	1.15	1.02	1.23	1.24	0.93	1.18	1.12	1.10	1.36	1.03	1.11	1.27	1.17	1.16	0.83	0.88
Standard error		0.03	0.04	0.04	0.08	0.05	0.05	0.05	0.07	0.07	0.06	0.05	0.07	0.07	0.11	0.11	0.09	0.09	0.09	0.12	0.11	0.09	0.10	0.07	0.10	0.05	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 136

#### Q.11 How important are the following factors in your decision to save or invest?

##### Work circumstances

Base: All respondents who have ever saved

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present		Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
				Have never saved or invested										
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	988	988	696	292	-	618	369	278	358	277	488	340	129	20
	64%	64%	63%	65%	-	62%	66%	57%	67%	68%	62%	65%	72%	55%
Very important (+2)	520	520	343	177	-	334	186	162	179	129	259	177	70	8
	34%	34%	31%	39%	-	34%	33%	33%	33%	32%	33%	34%	39%	21%
Somewhat important (+1)	468	468	352	115	-	284	184	116	179	148	229	163	59	13
	30%	30%	32%	26%	-	29%	33%	24%	33%	37%	29%	31%	33%	34%
Neither important nor unimportant (0)	390	390	263	127	-	244	146	140	115	104	210	117	42	14
	25%	25%	24%	28%	-	25%	26%	29%	21%	26%	27%	22%	24%	38%
Somewhat unimportant (-1)	52	52	41	10	-	36	16	22	16	9	31	17	-	2
	3%	3%	4%	2%	-	4%	3%	4%	3%	2%	4%	3%	-	7%
Very unimportant (-2)	122	122	99	22	-	95	26	50	49	16	61	52	7	-
	8%	8%	9%	5%	-	10%	5%	10%	9%	4%	8%	10%	4%	-
NET: Unimportant	173	173	141	33	-	131	42	72	65	24	93	70	7	2
	11%	11%	13%	7%	-	13%	8%	15%	12%	6%	12%	13%	4%	7%
Mean	0.78	0.78	0.73	0.92	-	0.73	0.87	0.65	0.79	0.90	0.75	0.75	1.04	0.70
Standard deviation	1.17	1.17	1.20	1.10	-	1.23	1.06	1.26	1.20	1.00	1.18	1.24	0.99	0.89
Standard error	0.03	0.03	0.04	0.05	-	0.04	0.05	0.05	0.05	0.05	0.04	0.05	0.07	0.15

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 137

**Q.11 How important are the following factors in your decision to save or invest?**

**Trust in banks and financial institutions**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1157	552	604	89	180	180	212	205	290	337	325	255	239	94	46	124	118	100	84	55	120	142	163	111	167	480	
	75%	71%	78%	57%	71%	74%	78%	81%	78%	72%	74%	75%	78%	70%	78%	76%	79%	73%	76%	72%	72%	76%	72%	79%	72%	71%	
Very important	(+2)	541	236	305	43	79	71	107	95	146	144	145	114	37	25	54	60	49	47	25	52	65	68	59	75	215	
		35%	30%	39%	27%	31%	29%	39%	38%	39%	31%	33%	34%	27%	42%	33%	40%	36%	42%	33%	31%	35%	30%	43%	32%	32%	
Somewhat important	(+1)	616	317	299	47	101	109	105	109	144	193	181	141	101	57	21	70	58	51	37	30	68	77	95	51	93	265
		40%	41%	38%	30%	40%	45%	39%	43%	39%	41%	41%	42%	33%	42%	36%	43%	39%	37%	40%	41%	41%	42%	37%	40%	39%	
Neither important nor unimportant	(0)	339	185	154	58	62	50	55	41	71	112	97	72	58	12	32	29	34	26	16	43	33	55	21	56	166	
		22%	24%	20%	37%	24%	20%	20%	16%	19%	24%	22%	21%	19%	28%	20%	20%	19%	25%	23%	20%	26%	18%	24%	15%	24%	25%
Somewhat unimportant	(-1)	42	29	14	8	11	8	2	6	7	15	13	9	5	1	1	5	2	4	-	5	4	10	5	6	9	20
		3%	4%	2%	5%	4%	3%	1%	2%	2%	3%	3%	3%	2%	1%	2%	3%	1%	3%	-	6%	2%	5%	2%	4%	4%	3%
Very unimportant	(-2)	14	8	6	-	2	7	3	1	3	6	3	1	3	2	-	1	1	-	1	1	2	4	1	-	8	
		1%	1%	1%	-	1%	3%	1%	*	1%	1%	1%	*	1%	2%	-	1%	1%	-	1%	1%	1%	2%	1%	-	1%	
NET: Unimportant		56	36	20	8	13	14	4	6	10	21	16	11	8	3	1	6	3	4	1	5	4	11	9	7	9	29
		4%	5%	3%	5%	5%	6%	2%	3%	3%	4%	4%	3%	3%	2%	2%	4%	2%	3%	1%	7%	2%	6%	4%	5%	4%	4%
Mean		1.05	0.96	1.13	0.79	0.96	0.94	1.15	1.16	1.14	0.97	1.03	1.05	1.20	0.93	1.17	1.05	1.15	1.06	1.15	0.97	1.00	1.04	0.97	1.16	1.00	0.97
Standard deviation		0.87	0.88	0.85	0.91	0.89	0.93	0.83	0.79	0.84	0.89	0.86	0.83	0.88	0.86	0.83	0.85	0.84	0.84	0.87	0.93	0.83	0.91	0.88	0.90	0.85	0.89
Standard error		0.02	0.03	0.03	0.08	0.06	0.06	0.05	0.05	0.04	0.04	0.04	0.05	0.05	0.08	0.10	0.06	0.07	0.07	0.08	0.10	0.07	0.07	0.06	0.07	0.06	0.03



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 137

#### Q.11 How important are the following factors in your decision to save or invest?

##### Trust in banks and financial institutions

Base: All respondents who have ever saved

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1157	1157	838	319	-	750	406	373	404	291	591	406	123	25
	75%	75%	76%	71%	-	76%	73%	76%	75%	72%	75%	77%	69%	67%
Very important (+2)	541	541	371	170	-	349	192	193	174	118	283	179	66	9
	35%	35%	34%	38%	-	35%	34%	39%	32%	29%	36%	34%	37%	25%
Somewhat important (+1)	616	616	467	149	-	401	215	180	231	173	308	227	57	15
	40%	40%	42%	33%	-	40%	38%	37%	43%	43%	39%	43%	32%	42%
Neither important nor unimportant (0)	339	339	223	116	-	205	134	104	113	96	177	93	47	12
	22%	22%	20%	26%	-	21%	24%	21%	21%	24%	22%	18%	27%	33%
Somewhat unimportant (-1)	42	42	28	14	-	28	14	11	15	14	15	21	6	-
	3%	3%	3%	3%	-	3%	3%	2%	3%	3%	2%	4%	3%	-
Very unimportant (-2)	14	14	11	3	-	11	4	3	5	5	7	6	2	-
	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	1%	1%	-
NET: Unimportant	56	56	39	18	-	38	18	13	20	19	22	27	7	-
	4%	4%	4%	4%	-	4%	3%	3%	4%	5%	3%	5%	4%	-
Mean	1.05	1.05	1.05	1.04	-	1.06	1.03	1.12	1.03	0.95	1.07	1.05	1.01	0.92
Standard deviation	0.87	0.87	0.85	0.91	-	0.87	0.86	0.85	0.85	0.88	0.85	0.88	0.92	0.77
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.05	0.03	0.04	0.07	0.13

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 138

**Q.11 How important are the following factors in your decision to save or invest?**

**Availability of information about saving and investment products**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	1146	541	605	90	174	185	204	208	285	347	331	239	230	103	49	112	114	101	84	53	125	136	161	109	166	478	
	74%	70%	78%	57%	68%	76%	75%	82%	77%	74%	75%	71%	75%	76%	82%	69%	76%	73%	76%	70%	75%	73%	71%	78%	71%	71%	
Very important	(+2)	483	200	283	36	73	61	97	126	143	133	90	117	45	21	43	48	38	33	21	51	63	72	48	69	207	
		31%	26%	36%	23%	28%	25%	36%	35%	34%	30%	30%	27%	38%	33%	36%	26%	32%	28%	30%	27%	31%	34%	32%	35%	30%	31%
Somewhat important	(+1)	663	341	322	54	102	124	107	119	158	204	197	149	58	27	69	65	63	51	33	74	73	89	61	97	271	
		43%	44%	41%	34%	40%	51%	40%	47%	43%	43%	45%	44%	37%	43%	46%	44%	46%	46%	43%	44%	39%	39%	43%	42%	40%	
Neither important nor unimportant	(0)	355	201	153	62	65	50	62	39	76	106	91	88	70	10	44	36	32	25	18	40	36	58	27	57	174	
		23%	26%	20%	40%	26%	20%	23%	15%	21%	23%	21%	26%	23%	20%	17%	27%	24%	23%	24%	24%	19%	26%	20%	25%	26%	
Somewhat unimportant	(-1)	46	28	18	4	15	7	4	6	10	16	14	12	4	*	6	1	4	1	5	2	12	7	3	9	20	
		3%	4%	2%	3%	6%	3%	2%	2%	3%	3%	3%	3%	1%	3%	1%	4%	1%	3%	1%	6%	1%	6%	3%	2%	4%	3%
Very unimportant	(-2)	5	4	1	-	1	3	1	-	1	2	-	2	-	-	1	-	-	1	-	1	2	1	-	-	3	
		*	*	*	-	*	1%	*	-	*	1%	-	1%	-	-	*	-	-	1%	-	*	1%	1%	-	-	*	
NET: Unimportant		51	31	20	4	16	10	5	6	10	17	17	12	6	*	6	1	4	1	5	3	14	8	3	9	23	
		3%	4%	3%	3%	6%	4%	2%	2%	3%	4%	4%	3%	2%	3%	1%	4%	1%	3%	1%	6%	2%	7%	4%	2%	4%	3%
Mean		1.01	0.91	1.11	0.78	0.90	0.95	1.09	1.16	1.08	1.01	1.01	0.94	1.11	1.06	1.18	0.91	1.07	0.97	1.03	0.91	1.03	0.99	0.98	1.11	0.97	0.98
Standard deviation		0.83	0.84	0.81	0.83	0.89	0.83	0.81	0.76	0.81	0.82	0.83	0.81	0.84	0.82	0.73	0.84	0.77	0.80	0.78	0.87	0.79	0.94	0.87	0.79	0.84	0.85
Standard error		0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.05	0.05	0.07	0.09	0.06	0.06	0.07	0.07	0.10	0.07	0.07	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 138

**Q.11 How important are the following factors in your decision to save or invest?****Availability of information about saving and investment products****Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	1146	1146	851	295	-	769	377	368	398	296	594	392	124	23
	74%	74%	77%	65%	-	77%	68%	75%	74%	73%	75%	74%	70%	64%
Very important (+2)	483	483	358	125	-	329	154	159	161	119	250	157	60	13
	31%	31%	33%	28%	-	33%	28%	32%	30%	29%	32%	30%	34%	35%
Somewhat important (+1)	663	663	493	170	-	440	223	209	237	177	345	235	64	11
	43%	43%	45%	38%	-	44%	40%	43%	44%	44%	44%	45%	36%	29%
Neither important nor unimportant (0)	355	355	214	141	-	195	160	107	124	93	174	111	49	13
	23%	23%	19%	31%	-	20%	29%	22%	23%	23%	22%	21%	28%	36%
Somewhat unimportant (-1)	46	46	32	13	-	28	18	14	14	15	19	22	4	-
	3%	3%	3%	3%	-	3%	3%	3%	3%	4%	2%	4%	2%	-
Very unimportant (-2)	5	5	2	3	-	2	3	1	2	2	3	2	1	-
	*	*	*	1%	-	*	1%	*	*	1%	*	*	*	-
NET: Unimportant	51	51	35	16	-	30	21	15	16	17	22	24	5	-
	3%	3%	3%	4%	-	3%	4%	3%	3%	4%	3%	5%	3%	-
Mean	1.01	1.01	1.07	0.89	-	1.07	0.91	1.04	1.01	0.98	1.04	0.99	1.01	0.99
Standard deviation	0.83	0.83	0.81	0.87	-	0.81	0.86	0.82	0.81	0.85	0.82	0.84	0.86	0.86
Standard error	0.02	0.02	0.02	0.04	-	0.03	0.04	0.04	0.03	0.04	0.03	0.04	0.06	0.15

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 139

**Q.11 How important are the following factors in your decision to save or invest?**

**Personalised information about which products are right for me**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666	
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675	
NET: Important	964	445	519	73	154	156	164	178	239	293	270	208	193	88	39	110	97	80	70	49	98	115	135	82	136	407	
	62%	58%	67%	47%	60%	64%	60%	70%	64%	62%	62%	62%	63%	65%	66%	68%	65%	58%	63%	64%	58%	62%	60%	59%	59%	60%	
Very important	(+2)	348	145	202	19	43	49	74	70	92	100	90	75	82	34	16	35	36	37	22	14	29	46	49	29	61	138
		22%	19%	26%	12%	17%	20%	27%	28%	25%	21%	21%	22%	27%	25%	27%	22%	24%	27%	20%	18%	17%	25%	22%	21%	26%	20%
Somewhat important	(+1)	617	299	317	54	111	107	90	108	148	193	180	133	111	55	23	75	61	43	48	36	68	69	86	53	75	269
		40%	39%	41%	34%	43%	44%	33%	43%	40%	41%	41%	39%	36%	40%	39%	46%	41%	31%	43%	47%	41%	37%	38%	38%	32%	40%
Neither important nor unimportant	(0)	485	266	219	61	82	70	96	61	115	143	140	116	86	40	19	46	40	50	34	23	49	60	79	46	81	216
		31%	34%	28%	39%	32%	29%	35%	24%	31%	30%	32%	34%	28%	29%	32%	28%	26%	36%	30%	30%	29%	32%	35%	33%	35%	32%
Somewhat unimportant	(-1)	81	49	32	16	16	13	11	13	11	25	21	14	22	6	1	4	13	5	5	3	19	9	8	11	12	44
		5%	6%	4%	10%	6%	5%	4%	5%	3%	5%	5%	4%	7%	4%	2%	2%	8%	3%	4%	3%	11%	5%	3%	8%	5%	6%
Very unimportant	(-2)	21	13	8	6	3	5	1	1	5	9	7	-	5	2	-	3	1	3	2	1	2	5	1	3	8	
		1%	2%	1%	4%	1%	2%	*	*	1%	2%	2%	-	2%	1%	-	2%	*	2%	2%	1%	1%	2%	*	1%	1%	
NET: Unimportant		102	62	40	22	19	19	12	13	17	34	28	14	27	7	1	6	13	8	7	4	20	11	13	11	15	52
		7%	8%	5%	14%	8%	8%	4%	5%	5%	7%	6%	4%	9%	5%	2%	4%	9%	6%	6%	5%	12%	6%	6%	8%	7%	8%
Mean	0.77	0.67	0.87	0.41	0.69	0.74	0.83	0.93	0.83	0.75	0.74	0.80	0.79	0.84	0.90	0.84	0.79	0.78	0.76	0.75	0.63	0.79	0.73	0.71	0.77	0.72	
Standard deviation	0.90	0.91	0.88	0.96	0.87	0.92	0.89	0.86	0.88	0.91	0.89	0.83	0.97	0.89	0.83	0.85	0.92	0.96	0.88	0.86	0.93	0.91	0.92	0.90	0.94	0.90	
Standard error	0.02	0.03	0.03	0.09	0.06	0.06	0.05	0.05	0.05	0.04	0.04	0.05	0.05	0.08	0.10	0.06	0.08	0.08	0.08	0.10	0.08	0.07	0.06	0.07	0.06	0.03	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 139

**Q.11 How important are the following factors in your decision to save or invest?**

**Personalised information about which products are right for me**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Important	964	964	703	261	-	643	321	313	333	239	505	322	106	20
	62%	62%	64%	58%	-	65%	58%	64%	62%	59%	64%	61%	60%	53%
Very important (+2)	348	348	246	102	-	226	121	114	117	77	193	101	43	8
	22%	22%	22%	23%	-	23%	22%	23%	22%	19%	24%	19%	24%	22%
Somewhat important (+1)	617	617	458	159	-	417	200	198	216	162	312	221	64	12
	40%	40%	42%	35%	-	42%	36%	40%	40%	40%	39%	42%	36%	32%
Neither important nor unimportant (0)	485	485	324	161	-	289	196	147	172	130	243	157	63	13
	31%	31%	29%	36%	-	29%	35%	30%	32%	32%	31%	30%	36%	36%
Somewhat unimportant (-1)	81	81	58	24	-	47	34	25	26	28	36	36	7	1
	5%	5%	5%	5%	-	5%	6%	5%	5%	7%	5%	7%	4%	2%
Very unimportant (-2)	21	21	14	7	-	14	7	5	6	8	5	11	2	3
	1%	1%	1%	1%	-	1%	1%	1%	1%	2%	1%	2%	1%	8%
NET: Unimportant	102	102	72	30	-	61	41	30	32	36	42	48	8	4
	7%	7%	7%	7%	-	6%	7%	6%	6%	9%	5%	9%	5%	10%
Mean	0.77	0.77	0.78	0.72	-	0.80	0.71	0.80	0.77	0.67	0.82	0.69	0.78	0.56
Standard deviation	0.90	0.90	0.89	0.92	-	0.89	0.92	0.89	0.89	0.93	0.88	0.93	0.88	1.11
Standard error	0.02	0.02	0.03	0.04	-	0.03	0.04	0.04	0.04	0.05	0.03	0.04	0.06	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 140

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

#### Summary

Base: All respondents

		Factors											
		Higher interest rates	Making it easier to access savings in an emergency	A wider choice of financial products	Tax relief on savings	Higher employer pension contributions	Government or employer matching my savings	Products to help me save for something special e.g. my children or Christmas	If savings and investment products were easier to understand	Programmes which commit you to saving a proportion of any future pay increase	Savings accounts which provide entry into a lottery and a chance of winning prizes	More information online about savings and investments	Government-approved, independent advice about savings and investment
Unweighted base		2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014
Weighted base		2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014
NET: Likely		1259 62%	1059 53%	596 30%	1145 57%	713 35%	1086 54%	642 32%	771 38%	419 21%	556 28%	725 36%	701 35%
Very likely	(+2)	745 37%	342 17%	151 7%	509 25%	278 14%	487 24%	183 9%	224 11%	105 5%	158 8%	190 9%	188 9%
Somewhat likely	(+1)	513 25%	716 36%	445 22%	635 32%	435 22%	599 30%	459 23%	547 27%	314 16%	398 20%	535 27%	513 25%
Neither likely nor unlikely	(0)	506 25%	687 34%	1084 54%	618 31%	890 44%	658 33%	915 45%	951 47%	975 48%	824 41%	984 49%	966 48%
Somewhat unlikely	(-1)	124 6%	164 8%	193 10%	124 6%	178 9%	120 6%	251 12%	181 9%	330 16%	301 15%	165 8%	199 10%
Very unlikely	(-2)	125 6%	104 5%	140 7%	127 6%	234 12%	150 7%	205 10%	111 6%	290 14%	334 17%	140 7%	147 7%
NET: Unlikely		249 12%	268 13%	333 17%	251 12%	412 20%	270 13%	456 23%	292 14%	620 31%	634 31%	305 15%	347 17%
Mean		0.81	0.51	0.14	0.63	0.17	0.57	0.08	0.29	-0.19	-0.13	0.23	0.20
Standard deviation		1.18	1.03	0.94	1.11	1.14	1.14	1.06	0.97	1.03	1.14	0.97	0.99
Standard error		0.03	0.02	0.02	0.02	0.03	0.03	0.02	0.02	0.02	0.03	0.02	0.02

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 141

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Higher interest rates**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	1259	606	653	111	188	195	232	211	321	367	356	270	266	106	44	136	116	122	92	55	127	161	184	114	178	506	
	62%	61%	64%	46%	56%	57%	65%	71%	73%	68%	64%	61%	56%	59%	55%	61%	64%	68%	65%	55%	63%	61%	65%	63%	64%	60%	
Very likely	(+2)	745	366	379	52	107	105	134	137	211	232	206	141	166	62	30	74	69	63	58	30	77	105	118	61	98	290
		37%	37%	37%	22%	32%	31%	37%	46%	48%	43%	37%	32%	35%	34%	37%	34%	38%	34%	41%	29%	38%	40%	42%	34%	35%	34%
Somewhat likely	(+1)	513	239	274	59	82	90	98	75	110	135	150	128	100	45	14	62	47	60	35	25	50	56	66	53	80	216
		25%	24%	27%	25%	24%	27%	27%	25%	25%	25%	27%	29%	21%	25%	18%	28%	26%	33%	24%	25%	25%	22%	23%	29%	29%	25%
Neither likely nor unlikely	(0)	506	258	249	103	105	86	87	53	72	115	135	117	139	44	21	56	43	41	36	35	47	75	67	40	67	232
		25%	26%	24%	43%	31%	25%	24%	18%	16%	21%	24%	27%	29%	24%	27%	25%	24%	23%	25%	35%	24%	29%	24%	22%	24%	27%
Somewhat unlikely	(-1)	124	57	67	21	29	26	11	17	19	32	31	31	30	17	7	15	16	13	6	3	14	14	12	6	18	60
		6%	6%	7%	9%	8%	8%	3%	6%	4%	6%	6%	7%	6%	9%	9%	7%	9%	7%	4%	3%	7%	5%	4%	3%	6%	7%
Very unlikely	(-2)	125	67	59	4	17	32	29	18	26	24	36	21	44	14	7	15	6	5	7	7	13	11	19	21	15	51
		6%	7%	6%	2%	5%	9%	8%	6%	6%	5%	6%	5%	9%	8%	9%	7%	3%	3%	5%	7%	6%	4%	7%	12%	6%	6%
NET: Unlikely		249	124	125	25	46	58	40	35	45	56	67	52	74	31	15	29	23	18	13	10	27	25	31	27	33	112
		12%	13%	12%	10%	14%	17%	11%	12%	10%	12%	12%	15%	17%	18%	13%	12%	10%	13	9%	10%	14%	10%	11%	15%	12%	13%
Mean		0.81	0.79	0.83	0.56	0.68	0.62	0.83	0.99	1.05	0.96	0.82	0.77	0.66	0.68	0.65	0.75	0.86	0.89	0.92	0.67	0.81	0.87	0.90	0.71	0.82	0.74
Standard deviation		1.18	1.20	1.16	0.98	1.15	1.25	1.20	1.19	1.17	1.14	1.18	1.12	1.26	1.25	1.32	1.18	1.13	1.05	1.13	1.15	1.21	1.13	1.19	1.28	1.15	1.18
Standard error		0.03	0.04	0.04	0.07	0.06	0.07	0.06	0.07	0.06	0.05	0.05	0.06	0.06	0.10	0.14	0.08	0.09	0.08	0.09	0.11	0.09	0.08	0.07	0.09	0.07	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 141

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Higher interest rates**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present		Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
				Have never saved or invested										
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	1259 62%	1094 70%	828 75%	266 59%	165 36%	720 72%	539 53%	405 56%	451 68%	313 65%	646 60%	429 68%	131 65%	36 55%
Very likely (+2)	745 37%	675 44%	548 50%	127 28%	70 15%	458 46%	287 28%	217 30%	278 42%	193 40%	384 36%	260 41%	75 37%	19 29%
Somewhat likely (+1)	513 25%	418 27%	280 25%	139 31%	95 21%	262 26%	252 25%	188 26%	174 26%	120 25%	262 24%	169 27%	56 28%	17 26%
Neither likely nor unlikely (0)	506 25%	282 18%	162 15%	120 27%	224 49%	157 16%	349 34%	211 29%	145 22%	106 22%	296 28%	118 19%	48 24%	24 37%
Somewhat unlikely (-1)	124 6%	92 6%	62 6%	30 7%	32 7%	57 6%	67 7%	50 7%	31 5%	38 8%	64 6%	39 6%	16 8%	3 5%
Very unlikely (-2)	125 6%	84 5%	48 4%	36 8%	42 9%	59 6%	66 6%	54 7%	38 6%	28 6%	68 6%	47 7%	8 4%	2 4%
NET: Unlikely	249 12%	176 11%	110 10%	66 15%	73 16%	116 12%	133 13%	104 14%	69 10%	66 14%	132 12%	86 14%	24 12%	6 8%
Mean	0.81	0.97	1.11	0.64	0.26	1.01	0.61	0.65	0.94	0.85	0.77	0.88	0.86	0.72
Standard deviation	1.18	1.16	1.12	1.19	1.08	1.18	1.15	1.19	1.15	1.20	1.18	1.22	1.12	1.06
Standard error	0.03	0.03	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.06	0.04	0.05	0.08	0.14



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 142

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?  
Making it easier to access savings in an emergency**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	1059	485	574	101	166	176	193	168	255	295	278	240	245	94	46	117	106	106	73	50	101	122	145	99	157	431	
	53%	49%	56%	42%	49%	52%	54%	56%	58%	55%	50%	55%	51%	52%	57%	53%	58%	59%	52%	50%	50%	47%	51%	55%	56%	51%	
Very likely	(+2)	342	131	211	41	58	59	65	41	78	87	77	79	100	33	10	36	42	35	22	12	28	37	54	34	51	138
		17%	13%	21%	17%	17%	17%	18%	14%	18%	16%	14%	18%	18%	13%	16%	23%	19%	15%	12%	14%	14%	19%	19%	18%	16%	
Somewhat likely	(+1)	716	354	363	60	107	118	128	126	177	208	201	161	146	61	36	81	64	71	52	38	73	85	91	65	106	293
		36%	36%	35%	25%	32%	35%	36%	42%	40%	39%	36%	37%	30%	34%	44%	36%	35%	39%	37%	38%	36%	33%	32%	36%	38%	35%
Neither likely nor unlikely	(0)	687	368	320	103	130	109	117	96	133	173	204	145	166	58	27	67	52	53	55	39	74	103	102	57	87	304
		34%	37%	31%	43%	38%	32%	33%	32%	30%	32%	37%	33%	35%	32%	33%	30%	29%	29%	39%	39%	37%	40%	36%	31%	31%	36%
Somewhat unlikely	(-1)	164	83	81	31	32	32	25	21	24	48	49	38	29	19	2	25	16	17	8	5	12	23	21	16	24	80
		8%	8%	8%	13%	9%	9%	7%	7%	5%	9%	9%	9%	6%	11%	3%	11%	9%	9%	6%	5%	6%	9%	7%	9%	9%	9%
Very unlikely	(-2)	104	51	53	5	11	22	24	14	27	22	27	16	39	11	6	12	7	5	5	6	13	14	15	10	11	34
		5%	5%	5%	2%	3%	7%	7%	5%	6%	4%	5%	4%	8%	6%	7%	6%	4%	3%	4%	6%	7%	5%	5%	5%	4%	4%
NET: Unlikely		268	135	134	36	43	54	48	36	51	71	76	54	67	30	8	37	23	22	13	26	36	36	25	35	114	
		13%	14%	13%	15%	13%	16%	13%	12%	13%	14%	12%	14%	17%	10%	17%	13%	12%	9%	11%	13%	14%	13%	14%	12%	13%	
Mean		0.51	0.44	0.58	0.42	0.50	0.47	0.52	0.53	0.58	0.54	0.45	0.57	0.50	0.47	0.53	0.47	0.64	0.62	0.55	0.45	0.45	0.41	0.53	0.54	0.58	0.50
Standard deviation		1.03	1.00	1.06	0.99	0.99	1.09	1.07	0.98	1.04	1.00	0.99	1.00	1.13	1.09	0.99	1.07	1.06	0.99	0.94	0.98	1.03	1.01	1.05	1.06	1.01	1.00
Standard error		0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.04	0.04	0.06	0.05	0.09	0.11	0.07	0.08	0.07	0.08	0.09	0.08	0.07	0.06	0.08	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 142

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Making it easier to access savings in an emergency**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?				
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education	
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57	
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66	
NET: Likely	1059	907	673	233	152	580	479	341	400	239	567	348	105	27	
		53%	58%	61%	52%	33%	58%	47%	47%	60%	49%	53%	55%	52%	41%
Very likely	(+2)	342	294	223	71	48	162	180	119	107	83	183	100	42	14
		17%	19%	20%	16%	10%	16%	18%	17%	16%	17%	17%	16%	21%	20%
Somewhat likely	(+1)	716	613	451	162	104	417	299	222	293	156	384	248	64	13
		36%	39%	41%	36%	22%	42%	29%	31%	44%	32%	36%	39%	31%	20%
Neither likely nor unlikely	(0)	687	450	305	145	237	276	411	270	194	170	378	193	70	24
		34%	29%	28%	32%	51%	28%	40%	37%	29%	35%	35%	30%	34%	37%
Somewhat unlikely	(-1)	164	127	85	42	37	85	80	59	50	48	74	56	18	14
		8%	8%	8%	9%	8%	9%	8%	8%	8%	10%	7%	9%	9%	21%
Very unlikely	(-2)	104	68	36	32	36	53	51	50	20	28	55	36	9	1
		5%	4%	3%	7%	8%	5%	5%	7%	3%	6%	5%	6%	5%	1%
NET: Unlikely		268	195	121	74	73	137	131	109	70	76	129	92	28	15
		13%	13%	11%	16%	16%	14%	13%	15%	11%	16%	12%	15%	14%	22%
Mean		0.51	0.60	0.67	0.44	0.20	0.56	0.47	0.42	0.63	0.45	0.53	0.51	0.54	0.37
Standard deviation		1.03	1.02	0.99	1.08	1.00	1.03	1.03	1.08	0.94	1.07	1.02	1.04	1.06	1.08
Standard error		0.02	0.03	0.03	0.05	0.05	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.07	0.14

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 143

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**A wider choice of financial products**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	596	277	320	68	107	102	99	92	128	181	158	123	135	54	19	71	72	57	44	23	47	69	96	44	89	241	
	30%	28%	31%	28%	31%	30%	28%	31%	29%	34%	28%	28%	28%	30%	23%	32%	40%	32%	31%	23%	23%	27%	34%	25%	32%	28%	
Very likely	(+2)	151	62	89	20	34	25	23	23	26	47	26	40	9	4	16	24	16	12	4	11	28	20	7	27	66	
		7%	6%	9%	8%	10%	7%	6%	8%	6%	9%	5%	9%	5%	5%	7%	13%	9%	9%	4%	5%	11%	7%	4%	10%	8%	
Somewhat likely	(+1)	445	215	230	48	73	76	76	70	102	133	132	84	97	45	15	54	48	41	31	19	36	42	76	38	62	175
		22%	22%	22%	20%	21%	23%	21%	23%	23%	25%	24%	19%	20%	25%	19%	25%	26%	23%	22%	19%	18%	16%	27%	21%	22%	21%
Neither likely nor unlikely	(0)	1084	538	546	131	190	170	208	157	227	282	298	246	257	98	46	114	80	91	78	63	126	141	148	99	150	478
		54%	55%	53%	55%	56%	50%	58%	53%	52%	53%	56%	54%	54%	57%	51%	44%	50%	55%	62%	62%	54%	52%	54%	54%	56%	
Somewhat unlikely	(-1)	193	98	95	33	29	43	28	22	38	45	62	44	43	8	21	20	22	13	8	13	34	16	17	24	87	
		10%	10%	9%	14%	9%	13%	8%	7%	9%	8%	11%	10%	9%	11%	10%	11%	12%	9%	8%	7%	13%	6%	9%	9%	10%	
Very unlikely	(-2)	140	74	66	7	14	24	24	27	45	30	41	25	44	8	7	16	9	10	7	8	15	17	22	21	15	43
		7%	8%	6%	3%	4%	7%	7%	9%	10%	6%	7%	6%	9%	5%	9%	7%	5%	6%	5%	8%	7%	8%	12%	5%	5%	
NET: Unlikely		333	173	161	40	43	67	52	49	82	75	103	69	86	16	37	29	33	20	15	28	51	38	38	39	130	
		17%	17%	16%	17%	13%	20%	14%	16%	19%	14%	18%	16%	18%	16%	19%	17%	16%	18%	14%	15%	14%	19%	14%	21%	14%	15%
Mean		0.14	0.09	0.18	0.17	0.25	0.11	0.13	0.13	0.06	0.23	0.07	0.16	0.09	0.15	*	0.15	0.32	0.17	0.21	0.04	0.07	0.11	0.20	-0.05	0.22	0.16
Standard deviation		0.94	0.93	0.94	0.87	0.90	0.96	0.90	0.98	0.98	0.93	0.91	0.93	0.98	0.86	0.92	0.95	1.00	0.96	0.90	0.85	0.87	0.98	0.94	0.96	0.93	0.89
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.05	0.04	0.07	0.10	0.06	0.08	0.07	0.07	0.08	0.07	0.07	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 143

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**A wider choice of financial products**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	596 30%	531 34%	423 38%	108 24%	65 14%	348 35%	249 24%	190 26%	207 31%	155 32%	305 28%	197 31%	66 32%	20 31%
Very likely (+2)	151 7%	133 9%	106 10%	27 6%	18 4%	82 8%	69 7%	39 5%	47 7%	47 10%	78 7%	40 6%	25 12%	7 10%
Somewhat likely (+1)	445 22%	398 26%	317 29%	81 18%	47 10%	265 27%	180 18%	151 21%	160 24%	107 22%	227 21%	157 25%	41 20%	14 21%
Neither likely nor unlikely (0)	1084 54%	777 50%	523 48%	254 56%	307 66%	480 48%	604 59%	391 54%	348 52%	260 54%	604 56%	314 50%	111 55%	28 43%
Somewhat unlikely (-1)	193 10%	150 10%	96 9%	54 12%	44 9%	101 10%	93 9%	70 10%	75 11%	44 9%	90 8%	70 11%	16 8%	16 24%
Very unlikely (-2)	140 7%	93 6%	57 5%	37 8%	47 10%	65 7%	75 7%	69 10%	34 5%	27 5%	75 7%	53 8%	11 5%	1 2%
NET: Unlikely	333 17%	243 16%	153 14%	90 20%	90 19%	166 17%	168 16%	139 19%	109 16%	71 15%	165 15%	123 19%	26 13%	18 27%
Mean	0.14	0.21	0.29	0.02	-0.12	0.20	0.07	0.03	0.17	0.22	0.13	0.10	0.26	0.13
Standard deviation	0.94	0.94	0.94	0.93	0.86	0.96	0.91	0.95	0.90	0.94	0.92	0.97	0.96	0.97
Standard error	0.02	0.02	0.03	0.04	0.04	0.03	0.03	0.03	0.03	0.04	0.03	0.04	0.07	0.13

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 144

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Tax relief on savings**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	1145	561	583	95	176	192	210	187	285	347	321	243	235	94	46	115	109	107	77	57	113	150	164	113	165	475	
	57%	57%	57%	40%	52%	57%	59%	63%	65%	64%	57%	55%	49%	52%	57%	52%	60%	59%	55%	57%	56%	57%	58%	62%	59%	56%	
Very likely	(+2)	509	248	261	28	76	79	89	100	137	164	135	108	102	40	17	59	47	39	38	23	54	66	79	46	64	223
		25%	25%	25%	12%	22%	23%	25%	34%	31%	30%	24%	25%	21%	22%	21%	27%	26%	22%	27%	23%	27%	25%	28%	25%	23%	26%
Somewhat likely	(+1)	635	313	322	67	100	112	121	87	148	183	185	135	133	55	29	56	62	68	39	34	59	83	85	67	101	252
		32%	32%	31%	28%	29%	33%	34%	29%	34%	34%	33%	31%	28%	30%	36%	25%	34%	37%	28%	33%	29%	32%	30%	37%	36%	30%
Neither likely nor unlikely	(0)	618	306	312	116	122	97	109	70	104	132	164	144	179	59	22	80	45	57	50	33	60	81	89	42	82	267
		31%	31%	30%	48%	36%	29%	30%	23%	24%	24%	29%	33%	37%	33%	28%	36%	25%	32%	36%	32%	30%	31%	31%	23%	29%	32%
Somewhat unlikely	(-1)	124	60	64	23	22	24	17	22	17	35	38	24	27	11	6	11	18	10	5	5	13	22	15	9	17	65
		6%	6%	6%	10%	7%	7%	5%	7%	4%	6%	7%	6%	6%	6%	7%	5%	10%	5%	4%	5%	6%	8%	5%	5%	6%	8%
Very unlikely	(-2)	127	60	67	6	19	27	23	20	33	25	36	28	38	17	6	15	9	8	8	6	15	9	15	18	15	41
		6%	6%	6%	2%	6%	8%	6%	7%	7%	5%	6%	6%	8%	9%	8%	7%	5%	4%	6%	6%	8%	4%	5%	10%	5%	5%
NET: Unlikely		251	120	131	29	41	51	39	42	49	60	74	52	65	28	12	27	27	17	14	11	29	31	29	27	32	106
		12%	12%	13%	12%	12%	15%	11%	14%	11%	11%	13%	12%	14%	15%	15%	12%	15%	9%	10%	11%	14%	12%	10%	15%	11%	13%
Mean	0.63	0.64	0.63	0.37	0.56	0.57	0.66	0.76	0.77	0.79	0.62	0.62	0.49	0.49	0.55	0.60	0.66	0.67	0.67	0.63	0.61	0.67	0.71	0.63	0.65	0.65	
Standard deviation	1.11	1.11	1.12	0.90	1.08	1.15	1.09	1.18	1.15	1.09	1.12	1.11	1.13	1.18	1.14	1.14	1.12	1.01	1.09	1.08	1.17	1.05	1.09	1.20	1.07	1.10	
Standard error	0.02	0.04	0.03	0.06	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.06	0.05	0.09	0.12	0.07	0.08	0.07	0.09	0.10	0.09	0.07	0.06	0.09	0.06	0.04	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 144

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Tax relief on savings**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	1145 57%	995 64%	758 69%	237 53%	150 32%	660 66%	484 47%	362 50%	414 62%	287 59%	579 54%	397 63%	127 63%	30 45%
Very likely (+2)	509 25%	467 30%	386 35%	81 18%	42 9%	322 32%	187 18%	145 20%	180 27%	148 31%	262 24%	173 27%	57 28%	11 16%
Somewhat likely (+1)	635 32%	528 34%	372 34%	156 34%	108 23%	338 34%	297 29%	217 30%	234 35%	139 29%	317 30%	223 35%	70 34%	19 29%
Neither likely nor unlikely (0)	618 31%	367 24%	223 20%	144 32%	251 54%	202 20%	416 41%	257 36%	177 27%	135 28%	373 35%	145 23%	50 25%	26 39%
Somewhat unlikely (-1)	124 6%	102 7%	65 6%	37 8%	22 5%	71 7%	54 5%	42 6%	41 6%	34 7%	61 6%	42 7%	12 6%	8 12%
Very unlikely (-2)	127 6%	87 6%	54 5%	33 7%	40 9%	60 6%	67 7%	59 8%	32 5%	29 6%	61 6%	50 8%	14 7%	3 4%
NET: Unlikely	251 12%	189 12%	119 11%	71 16%	62 13%	131 13%	121 12%	100 14%	74 11%	62 13%	122 11%	92 15%	26 13%	11 16%
Mean	0.63	0.76	0.88	0.48	0.19	0.80	0.47	0.48	0.73	0.71	0.61	0.68	0.71	0.41
Standard deviation	1.11	1.12	1.10	1.10	0.98	1.15	1.06	1.12	1.07	1.15	1.09	1.17	1.14	1.03
Standard error	0.02	0.03	0.03	0.05	0.05	0.04	0.03	0.04	0.04	0.05	0.03	0.05	0.08	0.14

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 145

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Higher employer pension contributions**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	713	350	363	84	141	150	147	103	89	199	195	173	146	68	22	79	61	73	41	36	76	100	92	65	140	360	
	35%	35%	35%	35%	42%	44%	41%	34%	20%	37%	35%	39%	30%	37%	27%	36%	34%	40%	29%	36%	38%	38%	33%	36%	50%	42%	
Very likely	(+2)	278	121	157	38	60	52	55	38	35	78	67	71	62	23	9	29	28	30	17	13	28	42	31	28	51	137
		14%	12%	15%	16%	18%	15%	15%	13%	8%	15%	12%	16%	13%	13%	11%	13%	16%	16%	12%	13%	14%	16%	11%	15%	18%	16%
Somewhat likely	(+1)	435	229	206	46	81	98	92	65	54	121	128	102	84	45	13	50	33	43	24	23	48	57	62	37	89	222
		22%	23%	20%	19%	24%	29%	26%	22%	12%	22%	23%	23%	18%	25%	16%	22%	18%	24%	17%	23%	24%	22%	22%	20%	32%	26%
Neither likely nor unlikely	(0)	890	425	465	126	147	135	156	122	204	221	257	188	223	77	40	95	84	79	72	44	88	105	130	76	98	352
		44%	43%	45%	52%	43%	40%	44%	41%	46%	41%	46%	43%	47%	42%	50%	43%	46%	44%	51%	44%	44%	40%	46%	42%	35%	41%
Somewhat unlikely	(-1)	178	91	86	26	34	24	26	30	38	53	51	38	36	13	7	23	22	16	11	10	15	24	22	13	28	83
		9%	9%	8%	11%	10%	7%	7%	10%	9%	10%	9%	9%	7%	7%	9%	10%	12%	9%	8%	10%	7%	9%	8%	7%	10%	10%
Very unlikely	(-2)	234	121	113	4	17	30	30	44	108	65	55	40	74	23	11	25	14	14	18	10	22	33	37	27	13	54
		12%	12%	11%	2%	5%	9%	8%	15%	25%	12%	10%	9%	16%	13%	14%	11%	8%	7%	12%	10%	11%	12%	13%	15%	5%	6%
NET: Unlikely		412	213	199	30	51	54	56	74	146	118	106	78	110	37	19	48	36	29	29	20	37	57	60	40	41	137
		20%	22%	19%	13%	15%	16%	16%	25%	33%	22%	19%	18%	23%	20%	23%	21%	20%	16%	20%	20%	18%	22%	21%	22%	15%	16%
Mean		0.17	0.14	0.20	0.37	0.40	0.35	0.32	0.07	-0.30	0.18	0.18	0.29	0.05	0.17	0.01	0.16	0.22	0.33	0.08	0.19	0.22	0.20	0.09	0.14	0.49	0.36
Standard deviation		1.14	1.13	1.14	0.93	1.05	1.10	1.08	1.19	1.19	1.17	1.08	1.12	1.18	1.15	1.13	1.13	1.09	1.09	1.11	1.11	1.12	1.19	1.12	1.22	1.05	1.07
Standard error		0.03	0.04	0.04	0.07	0.06	0.06	0.06	0.07	0.06	0.05	0.04	0.06	0.05	0.09	0.12	0.07	0.08	0.08	0.09	0.11	0.09	0.08	0.06	0.09	0.06	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 145

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Higher employer pension contributions**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	713 35%	603 39%	456 41%	147 33%	110 24%	389 39%	324 32%	195 27%	273 41%	198 41%	356 33%	233 37%	92 46%	24 36%
Very likely (+2)	278 14%	244 16%	192 17%	52 11%	34 7%	161 16%	117 11%	62 9%	103 15%	85 18%	141 13%	83 13%	40 20%	12 18%
Somewhat likely (+1)	435 22%	359 23%	263 24%	95 21%	76 16%	228 23%	207 20%	132 18%	170 26%	112 23%	214 20%	150 24%	53 26%	12 18%
Neither likely nor unlikely (0)	890 44%	624 40%	417 38%	207 46%	265 57%	362 36%	527 52%	357 50%	273 41%	187 38%	508 47%	262 41%	69 34%	27 41%
Somewhat unlikely (-1)	178 9%	139 9%	95 9%	45 10%	38 8%	98 10%	80 8%	63 9%	53 8%	49 10%	79 7%	57 9%	22 11%	13 20%
Very unlikely (-2)	234 12%	185 12%	132 12%	53 12%	49 11%	145 15%	89 9%	105 15%	65 10%	52 11%	132 12%	82 13%	19 9%	2 3%
NET: Unlikely	412 20%	324 21%	227 21%	97 22%	88 19%	242 24%	169 17%	169 23%	118 18%	101 21%	210 20%	138 22%	41 20%	15 23%
Mean	0.17	0.22	0.26	0.11	0.01	0.16	0.18	-0.02	0.29	0.27	0.14	0.15	0.35	0.27
Standard deviation	1.14	1.17	1.20	1.11	0.98	1.24	1.03	1.10	1.12	1.18	1.13	1.16	1.19	1.07
Standard error	0.03	0.03	0.04	0.05	0.05	0.04	0.03	0.04	0.04	0.06	0.03	0.05	0.08	0.14



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 146

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Government or employer matching my savings**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	1086	535	551	110	169	188	198	179	242	313	305	231	238	93	40	112	99	98	79	58	119	138	151	99	175	464	
	54%	54%	54%	46%	50%	56%	55%	60%	55%	58%	55%	53%	50%	52%	50%	51%	55%	54%	56%	58%	59%	53%	53%	54%	63%	55%	
Very likely	(+2)	487	228	260	47	79	85	88	85	103	145	120	116	107	39	17	48	51	41	34	25	61	56	71	43	76	215
		24%	23%	25%	20%	23%	25%	24%	28%	24%	27%	21%	26%	22%	22%	22%	22%	28%	23%	24%	25%	30%	21%	25%	24%	27%	25%
Somewhat likely	(+1)	599	307	292	62	91	103	110	94	139	168	185	115	130	54	23	64	49	57	45	33	58	82	79	55	98	249
		30%	31%	28%	26%	27%	30%	31%	31%	32%	31%	33%	26%	27%	30%	28%	29%	27%	32%	32%	33%	29%	31%	28%	30%	35%	29%
Neither likely nor unlikely	(0)	658	330	328	103	132	99	117	78	130	162	178	156	162	59	30	74	60	61	43	31	58	93	99	50	74	285
		33%	33%	32%	43%	39%	29%	33%	26%	30%	30%	32%	36%	34%	33%	37%	33%	34%	30%	31%	29%	35%	35%	28%	26%	34%	
Somewhat unlikely	(-1)	120	58	62	20	22	23	18	18	20	33	36	23	28	15	2	14	15	9	6	5	10	19	13	11	19	60
		6%	6%	6%	8%	6%	7%	5%	6%	4%	6%	6%	5%	6%	8%	2%	7%	8%	5%	5%	5%	5%	7%	5%	6%	7%	7%
Very unlikely	(-2)	150	64	86	7	16	29	26	25	47	31	40	29	50	14	8	21	7	13	13	6	15	12	19	21	11	40
		7%	6%	8%	3%	5%	9%	7%	8%	11%	6%	7%	7%	11%	8%	11%	9%	4%	7%	9%	6%	7%	5%	7%	12%	4%	5%
NET: Unlikely		270	122	148	27	38	52	44	43	67	64	76	51	79	29	10	35	22	22	19	11	25	32	32	33	31	100
		13%	12%	14%	11%	11%	15%	12%	14%	15%	12%	14%	12%	16%	16%	13%	16%	12%	12%	14%	11%	12%	12%	11%	18%	11%	12%
Mean		0.57	0.58	0.56	0.51	0.57	0.57	0.60	0.66	0.53	0.67	0.55	0.61	0.45	0.50	0.48	0.47	0.67	0.57	0.57	0.66	0.70	0.57	0.61	0.48	0.75	0.63
Standard deviation		1.14	1.10	1.17	1.00	1.06	1.18	1.12	1.19	1.21	1.11	1.11	1.12	1.20	1.15	1.17	1.18	1.09	1.12	1.17	1.10	1.17	1.05	1.12	1.25	1.06	1.08
Standard error		0.03	0.04	0.04	0.07	0.06	0.06	0.06	0.07	0.06	0.05	0.05	0.06	0.05	0.09	0.12	0.08	0.08	0.08	0.10	0.10	0.09	0.07	0.06	0.09	0.06	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 146

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Government or employer matching my savings**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	1086 54%	928 60%	704 64%	224 49%	158 34%	613 62%	472 46%	335 47%	398 60%	281 58%	552 51%	373 59%	116 57%	35 52%
Very likely (+2)	487 24%	437 28%	349 32%	88 19%	50 11%	285 29%	202 20%	139 19%	184 28%	132 27%	246 23%	159 25%	60 30%	16 24%
Somewhat likely (+1)	599 30%	491 32%	355 32%	136 30%	108 23%	328 33%	270 26%	196 27%	214 32%	148 31%	305 28%	213 34%	56 28%	19 29%
Neither likely nor unlikely (0)	658 33%	415 27%	260 24%	155 34%	242 52%	236 24%	422 41%	267 37%	189 28%	145 30%	382 36%	169 27%	61 30%	21 32%
Somewhat unlikely (-1)	120 6%	96 6%	71 6%	24 5%	25 5%	65 6%	56 5%	45 6%	40 6%	31 6%	61 6%	37 6%	14 7%	7 11%
Very unlikely (-2)	150 7%	113 7%	64 6%	49 11%	37 8%	79 8%	71 7%	73 10%	38 6%	28 6%	79 7%	55 9%	12 6%	4 5%
NET: Unlikely	270 13%	208 13%	135 12%	73 16%	62 13%	144 14%	126 12%	118 16%	78 12%	59 12%	140 13%	93 15%	26 13%	11 16%
Mean	0.57	0.67	0.78	0.42	0.24	0.68	0.47	0.39	0.70	0.67	0.54	0.61	0.68	0.54
Standard deviation	1.14	1.16	1.13	1.18	1.00	1.18	1.08	1.16	1.11	1.12	1.12	1.18	1.14	1.13
Standard error	0.03	0.03	0.03	0.06	0.05	0.04	0.03	0.04	0.04	0.05	0.03	0.05	0.08	0.15

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 147

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Products to help me save for something special e.g. my children or Christmas**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	642	229	413	75	111	144	114	96	102	172	148	154	168	52	30	69	68	60	41	34	67	71	90	60	106	271	
	32%	23%	40%	31%	33%	42%	32%	32%	23%	32%	26%	35%	35%	29%	37%	31%	38%	33%	29%	33%	33%	27%	32%	33%	38%	32%	
Very likely	(+2)	183	60	123	25	45	47	27	18	21	53	36	40	14	8	21	25	19	3	3	18	24	29	20	32	80	
		9%	6%	12%	10%	13%	14%	8%	6%	5%	10%	6%	9%	11%	8%	10%	9%	14%	10%	2%	3%	9%	9%	10%	11%	11%	9%
Somewhat likely	(+1)	459	169	290	50	67	97	87	77	81	119	112	114	39	22	48	43	41	38	30	49	47	61	40	74	191	
		23%	17%	28%	21%	20%	29%	24%	26%	19%	22%	20%	26%	24%	21%	28%	22%	24%	23%	27%	30%	24%	18%	22%	22%	27%	22%
Neither likely nor unlikely	(0)	915	491	424	124	157	139	164	126	206	230	256	215	215	85	37	100	71	82	70	42	88	122	136	83	110	402
		45%	50%	41%	52%	46%	41%	46%	42%	47%	43%	46%	49%	45%	47%	46%	45%	39%	45%	50%	41%	44%	47%	48%	46%	40%	47%
Somewhat unlikely	(-1)	251	146	105	30	56	29	43	37	55	76	86	42	47	8	30	24	23	20	17	29	32	28	13	35	106	
		12%	15%	10%	13%	17%	9%	12%	12%	13%	14%	15%	9%	10%	15%	10%	14%	13%	13%	14%	17%	14%	12%	10%	7%	13%	13%
Very unlikely	(-2)	205	121	85	11	15	27	38	40	74	60	69	28	48	5	22	18	16	10	9	17	37	28	25	28	70	
		10%	12%	8%	4%	4%	8%	11%	13%	17%	11%	12%	6%	10%	10%	7%	10%	10%	9%	7%	8%	14%	10%	14%	10%	8%	
NET: Unlikely		456	267	190	41	71	56	81	77	130	136	155	70	96	44	53	42	40	30	25	47	68	56	38	63	176	
		23%	27%	18%	17%	21%	17%	23%	26%	30%	25%	28%	16%	20%	24%	17%	24%	23%	22%	21%	25%	23%	26%	20%	21%	23%	21%
Mean	0.08	-0.10	0.26	0.20	0.20	0.32	0.06	-0.01	-0.18	0.05	-0.07	0.22	0.16	0.02	0.24	0.06	0.18	0.13	0.02	0.03	0.10	-0.03	0.13	0.09	0.17	0.12	
Standard deviation	1.06	1.02	1.06	0.94	1.01	1.07	1.04	1.08	1.07	1.10	1.05	0.96	1.08	1.03	0.99	1.06	1.14	1.06	0.89	0.97	1.04	1.11	1.05	1.13	1.11	1.02	
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.05	0.04	0.05	0.05	0.08	0.11	0.07	0.09	0.08	0.07	0.09	0.08	0.07	0.06	0.08	0.07	0.04	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 147

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Products to help me save for something special e.g. my children or Christmas**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	642 32%	523 34%	379 34%	145 32%	119 26%	309 31%	334 33%	220 31%	220 33%	161 33%	351 33%	186 29%	72 35%	24 37%
Very likely (+2)	183 9%	151 10%	115 10%	36 8%	32 7%	80 8%	103 10%	61 9%	53 8%	51 11%	89 8%	53 8%	29 14%	8 12%
Somewhat likely (+1)	459 23%	373 24%	264 24%	109 24%	87 19%	229 23%	230 23%	159 22%	167 25%	110 23%	263 24%	133 21%	43 21%	16 24%
Neither likely nor unlikely (0)	915 45%	667 43%	457 42%	210 46%	248 54%	404 41%	511 50%	333 46%	307 46%	205 42%	511 48%	280 44%	80 39%	25 38%
Somewhat unlikely (-1)	251 12%	200 13%	147 13%	53 12%	51 11%	145 15%	106 10%	79 11%	79 12%	72 15%	117 11%	90 14%	25 12%	13 20%
Very unlikely (-2)	205 10%	161 10%	116 11%	45 10%	44 10%	135 14%	70 7%	88 12%	58 9%	48 10%	95 9%	79 12%	26 13%	3 5%
NET: Unlikely	456 23%	361 23%	263 24%	98 22%	95 21%	281 28%	176 17%	167 23%	137 21%	119 25%	212 20%	168 27%	51 25%	17 25%
Mean	0.08	0.10	0.10	0.09	0.03	-0.03	0.19	0.04	0.12	0.09	0.12	-0.01	0.11	0.19
Standard deviation	1.06	1.08	1.10	1.03	0.98	1.12	0.99	1.08	1.01	1.09	1.01	1.09	1.19	1.06
Standard error	0.02	0.03	0.03	0.05	0.05	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.08	0.14

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 148

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**If savings and investment products were easier to understand**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	771	324	448	95	130	130	143	117	156	201	214	170	186	74	33	74	68	71	60	45	63	101	117	66	111	327	
	38%	33%	44%	39%	38%	38%	40%	39%	36%	37%	38%	39%	39%	41%	42%	33%	37%	39%	43%	45%	31%	38%	41%	36%	40%	38%	
Very likely	(+2)	224	79	146	31	37	44	38	29	45	58	56	42	69	19	11	20	30	15	14	14	20	40	21	19	31	103
		11%	8%	14%	13%	11%	13%	11%	10%	10%	11%	10%	10%	14%	10%	14%	9%	16%	9%	10%	14%	10%	15%	8%	11%	11%	12%
Somewhat likely	(+1)	547	245	302	64	93	86	105	88	112	143	159	128	118	55	22	54	38	56	46	31	42	61	95	46	81	223
		27%	25%	29%	27%	27%	25%	29%	29%	25%	27%	28%	29%	25%	30%	27%	24%	21%	31%	33%	31%	21%	23%	34%	26%	29%	26%
Neither likely nor unlikely	(0)	951	510	441	118	160	152	178	129	213	256	270	211	214	82	37	116	89	84	65	38	110	125	122	84	133	408
		47%	52%	43%	49%	47%	45%	50%	43%	49%	48%	48%	48%	45%	45%	46%	52%	49%	47%	46%	38%	55%	48%	43%	46%	48%	48%
Somewhat unlikely	(-1)	181	99	82	23	39	36	18	29	35	57	48	39	37	17	6	19	20	19	9	12	13	21	28	16	23	80
		9%	10%	8%	10%	12%	11%	5%	10%	8%	11%	9%	9%	8%	9%	8%	9%	11%	10%	7%	12%	7%	8%	10%	9%	8%	9%
Very unlikely	(-2)	111	55	56	4	10	21	19	23	33	25	26	19	41	8	4	13	5	7	7	5	16	15	16	16	11	34
		6%	6%	5%	2%	3%	6%	5%	8%	8%	5%	5%	4%	9%	5%	5%	6%	3%	4%	5%	8%	6%	6%	9%	4%	4%	
NET: Unlikely		292	154	138	27	49	57	37	53	69	82	74	58	78	25	10	32	25	26	16	17	29	36	44	32	34	114
		14%	16%	13%	11%	14%	17%	10%	18%	16%	15%	13%	13%	16%	14%	12%	14%	14%	14%	11%	17%	14%	14%	15%	18%	12%	13%
Mean		0.29	0.20	0.39	0.39	0.32	0.28	0.35	0.24	0.22	0.28	0.30	0.31	0.28	0.32	0.38	0.22	0.37	0.29	0.37	0.37	0.19	0.34	0.28	0.21	0.35	0.33
Standard deviation		0.97	0.92	1.00	0.89	0.92	1.02	0.93	1.02	1.00	0.95	0.93	0.92	1.08	0.95	0.99	0.93	0.98	0.91	0.93	1.03	0.98	1.02	0.94	1.04	0.93	0.95
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.07	0.10	0.06	0.07	0.07	0.08	0.10	0.08	0.07	0.05	0.08	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 148

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**If savings and investment products were easier to understand**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	771 38%	631 41%	475 43%	156 35%	140 30%	393 40%	378 37%	266 37%	267 40%	176 36%	406 38%	244 38%	78 38%	34 52%
Very likely (+2)	224 11%	184 12%	141 13%	43 9%	40 9%	101 10%	123 12%	64 9%	79 12%	57 12%	115 11%	74 12%	26 13%	6 9%
Somewhat likely (+1)	547 27%	447 29%	334 30%	113 25%	100 22%	293 29%	255 25%	202 28%	189 28%	119 25%	291 27%	170 27%	51 25%	28 43%
Neither likely nor unlikely (0)	951 47%	698 45%	485 44%	213 47%	253 55%	448 45%	503 49%	344 48%	312 47%	226 47%	527 49%	280 44%	98 48%	23 35%
Somewhat unlikely (-1)	181 9%	144 9%	93 8%	52 11%	36 8%	97 10%	83 8%	56 8%	58 9%	61 13%	83 8%	72 11%	15 7%	8 12%
Very unlikely (-2)	111 6%	78 5%	47 4%	31 7%	33 7%	55 6%	56 5%	54 8%	28 4%	22 5%	59 5%	38 6%	12 6%	1 1%
NET: Unlikely	292 14%	222 14%	139 13%	83 18%	70 15%	153 15%	139 14%	110 15%	86 13%	83 17%	142 13%	110 17%	27 13%	9 13%
Mean	0.29	0.33	0.39	0.19	0.17	0.29	0.30	0.23	0.35	0.27	0.30	0.27	0.32	0.46
Standard deviation	0.97	0.97	0.96	0.99	0.95	0.97	0.97	0.98	0.94	0.98	0.95	1.01	1.00	0.86
Standard error	0.02	0.02	0.03	0.05	0.05	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.07	0.11

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 149

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Programmes which commit you to saving a proportion of any future pay increase**

**Base: All respondents**

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	419	192	227	58	105	85	70	48	53	129	106	88	96	37	22	44	46	37	24	23	36	72	48	29	83	208	
	21%	19%	22%	24%	31%	25%	19%	16%	12%	24%	19%	20%	20%	20%	28%	20%	26%	21%	17%	23%	18%	28%	17%	16%	30%	25%	
Very likely	(+2)	105	42	63	16	35	18	14	7	15	34	15	25	31	6	7	9	17	10	3	1	7	27	11	7	20	54
		5%	4%	6%	7%	10%	5%	4%	2%	3%	6%	3%	6%	7%	3%	9%	4%	9%	5%	2%	1%	3%	10%	4%	4%	7%	6%
Somewhat likely	(+1)	314	149	165	42	70	67	56	41	38	94	91	63	65	31	15	35	30	28	21	22	30	45	37	22	62	155
		16%	15%	16%	18%	21%	20%	16%	14%	9%	18%	16%	14%	13%	17%	19%	16%	16%	15%	15%	22%	15%	17%	13%	12%	22%	18%
Neither likely nor unlikely	(0)	975	485	490	139	149	171	180	137	199	238	274	226	237	102	38	106	78	87	79	45	101	119	135	84	125	412
		48%	49%	48%	58%	44%	50%	50%	46%	45%	44%	49%	51%	49%	56%	47%	48%	43%	48%	56%	44%	50%	45%	48%	46%	45%	49%
Somewhat unlikely	(-1)	330	169	162	31	70	54	60	53	62	87	101	79	63	22	10	40	37	36	18	16	34	40	50	28	46	149
		16%	17%	16%	13%	21%	16%	17%	18%	14%	16%	18%	18%	13%	12%	12%	18%	20%	20%	13%	16%	17%	15%	18%	15%	17%	18%
Very unlikely	(-2)	290	142	148	11	15	29	49	61	124	84	77	45	84	20	11	31	19	21	20	17	30	31	49	41	25	79
		14%	14%	14%	5%	4%	9%	14%	20%	28%	16%	14%	10%	17%	11%	13%	14%	11%	11%	14%	17%	15%	12%	17%	22%	9%	9%
NET: Unlikely		620	311	310	42	86	83	110	114	186	172	178	125	146	42	21	72	57	56	38	33	64	71	99	68	72	228
		31%	31%	30%	18%	25%	25%	31%	38%	42%	32%	32%	28%	31%	23%	26%	32%	31%	31%	27%	33%	32%	27%	35%	38%	26%	27%
Mean	-0.19	-0.22	-0.16	0.09	0.12	-0.03	-0.21	-0.40	-0.55	-0.17	-0.24	-0.13	-0.22	-0.11	-0.03	-0.23	-0.07	-0.17	-0.21	-0.26	-0.25	-0.01	-0.32	-0.40	0.02	-0.05	
Standard deviation	1.03	1.01	1.06	0.87	1.00	0.96	0.99	1.03	1.09	1.09	0.97	0.98	1.09	0.93	1.10	1.01	1.08	1.00	0.94	1.01	0.99	1.10	1.03	1.08	1.02	0.99	
Standard error	0.02	0.03	0.03	0.06	0.06	0.05	0.05	0.06	0.05	0.05	0.04	0.05	0.05	0.07	0.12	0.06	0.08	0.07	0.08	0.10	0.08	0.07	0.06	0.08	0.06	0.03	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 149

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Programmes which commit you to saving a proportion of any future pay increase**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	419 21%	338 22%	252 23%	86 19%	81 17%	220 22%	199 19%	111 15%	161 24%	118 24%	207 19%	124 20%	64 32%	19 30%
Very likely (+2)	105 5%	83 5%	61 6%	23 5%	22 5%	49 5%	56 6%	27 4%	35 5%	35 7%	48 4%	30 5%	24 12%	2 2%
Somewhat likely (+1)	314 16%	255 16%	191 17%	64 14%	59 13%	172 17%	142 14%	84 12%	126 19%	83 17%	159 15%	94 15%	40 20%	18 27%
Neither likely nor unlikely (0)	975 48%	695 45%	476 43%	219 48%	280 60%	412 42%	562 55%	376 52%	302 45%	213 44%	548 51%	287 45%	82 41%	32 48%
Somewhat unlikely (-1)	330 16%	279 18%	203 18%	77 17%	51 11%	183 18%	147 14%	99 14%	120 18%	100 21%	170 16%	108 17%	31 15%	14 21%
Very unlikely (-2)	290 14%	239 15%	169 15%	70 16%	51 11%	178 18%	112 11%	134 19%	82 12%	54 11%	148 14%	115 18%	26 13%	1 1%
NET: Unlikely	620 31%	518 33%	371 34%	147 33%	102 22%	361 36%	260 25%	233 32%	202 30%	154 32%	318 30%	223 35%	56 28%	15 22%
Mean	-0.19	-0.22	-0.21	-0.24	-0.11	-0.27	-0.11	-0.32	-0.13	-0.11	-0.20	-0.29	0.03	0.08
Standard deviation	1.03	1.06	1.07	1.04	0.93	1.09	0.97	1.03	1.03	1.05	1.00	1.07	1.16	0.80
Standard error	0.02	0.03	0.03	0.05	0.04	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.08	0.11



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 150

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Savings accounts which provide entry into a lottery and a chance of winning prizes**

**Base: All respondents**

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	556	257	299	78	111	104	95	77	90	138	144	123	151	41	25	57	55	51	39	26	62	62	88	51	87	269	
	28%	26%	29%	33%	33%	31%	26%	26%	21%	26%	26%	28%	32%	22%	31%	26%	30%	28%	27%	26%	31%	24%	31%	28%	31%	32%	
Very likely	(+2)	158	70	87	24	40	26	29	22	16	34	38	46	39	18	5	23	22	12	6	3	15	13	26	15	24	74
		8%	7%	8%	10%	12%	8%	8%	7%	4%	6%	7%	11%	8%	10%	6%	10%	12%	6%	4%	3%	7%	5%	9%	8%	9%	9%
Somewhat likely	(+1)	398	186	212	54	71	78	65	55	74	103	106	77	112	22	20	34	33	40	33	22	47	49	62	36	62	195
		20%	19%	21%	23%	21%	23%	18%	19%	17%	19%	19%	18%	23%	12%	25%	15%	18%	22%	23%	22%	23%	19%	20%	22%	23%	
Neither likely nor unlikely	(0)	824	395	429	119	158	140	160	98	149	197	225	205	197	65	33	93	77	75	61	41	84	108	113	75	102	361
		41%	40%	42%	50%	47%	41%	45%	33%	34%	37%	40%	47%	41%	36%	42%	42%	42%	42%	43%	40%	42%	41%	40%	41%	37%	43%
Somewhat unlikely	(-1)	301	166	135	32	46	41	56	50	75	104	80	60	57	39	9	40	23	22	17	18	27	44	39	24	43	123
		15%	17%	13%	13%	14%	12%	16%	17%	17%	19%	14%	14%	12%	21%	11%	18%	13%	12%	12%	18%	13%	17%	14%	13%	16%	15%
Very unlikely	(-2)	334	170	164	10	24	54	48	73	124	99	110	51	74	37	13	33	27	33	25	16	28	48	42	32	47	95
		17%	17%	16%	4%	7%	16%	13%	24%	28%	18%	20%	12%	15%	21%	16%	15%	15%	18%	17%	16%	14%	18%	15%	18%	17%	11%
NET: Unlikely		634	336	299	42	70	95	105	123	199	203	190	111	131	76	22	72	49	55	41	34	55	92	81	56	90	219
		31%	34%	29%	18%	21%	28%	29%	41%	45%	38%	34%	25%	27%	42%	28%	33%	27%	30%	29%	34%	28%	35%	29%	31%	32%	26%
Mean		-0.13	-0.18	-0.07	0.21	0.17	-0.06	-0.08	-0.33	-0.49	-0.24	-0.21	0.02	-0.03	-0.30	-0.07	-0.12	*	-0.13	-0.15	-0.21	-0.04	-0.25	-0.03	-0.12	-0.09	0.03
Standard deviation		1.14	1.14	1.15	0.95	1.04	1.14	1.10	1.23	1.17	1.15	1.16	1.09	1.14	1.22	1.13	1.15	1.18	1.14	1.09	1.07	1.11	1.11	1.15	1.16	1.18	1.08
Standard error		0.03	0.04	0.04	0.07	0.06	0.06	0.06	0.07	0.06	0.05	0.05	0.06	0.05	0.10	0.12	0.07	0.09	0.08	0.09	0.10	0.09	0.07	0.07	0.08	0.07	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 150

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Savings accounts which provide entry into a lottery and a chance of winning prizes**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	556 28%	454 29%	332 30%	122 27%	102 22%	269 27%	287 28%	177 25%	210 32%	135 28%	302 28%	169 27%	58 29%	22 33%
Very likely (+2)	158 8%	133 9%	99 9%	34 8%	24 5%	67 7%	91 9%	45 6%	63 9%	38 8%	78 7%	45 7%	26 13%	5 8%
Somewhat likely (+1)	398 20%	320 21%	233 21%	88 19%	78 17%	202 20%	196 19%	132 18%	147 22%	97 20%	224 21%	124 20%	33 16%	16 25%
Neither likely nor unlikely (0)	824 41%	565 36%	383 35%	182 40%	259 56%	337 34%	487 48%	317 44%	260 39%	176 36%	471 44%	219 34%	78 39%	28 42%
Somewhat unlikely (-1)	301 15%	262 17%	188 17%	74 16%	39 8%	184 19%	117 11%	95 13%	98 15%	86 18%	144 13%	113 18%	25 12%	14 22%
Very unlikely (-2)	334 17%	271 17%	197 18%	74 16%	63 14%	204 21%	130 13%	131 18%	97 15%	88 18%	156 15%	134 21%	41 20%	2 3%
NET: Unlikely	634 31%	533 34%	385 35%	148 33%	101 22%	388 39%	247 24%	226 31%	195 29%	174 36%	301 28%	247 39%	66 32%	17 25%
Mean	-0.13	-0.14	-0.14	-0.15	-0.08	-0.26	*	-0.19	-0.03	-0.18	-0.07	-0.26	-0.11	0.12
Standard deviation	1.14	1.18	1.20	1.14	1.00	1.19	1.08	1.12	1.15	1.18	1.10	1.20	1.26	0.96
Standard error	0.03	0.03	0.04	0.05	0.05	0.04	0.03	0.04	0.04	0.06	0.03	0.05	0.09	0.13

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 151

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**More information online about savings and investments**

**Base: All respondents**

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	725	334	391	98	139	124	112	101	151	212	203	139	172	58	28	67	73	61	56	37	70	108	106	61	107	304	
	36%	34%	38%	41%	41%	37%	31%	34%	34%	39%	36%	32%	36%	32%	35%	30%	40%	34%	40%	37%	35%	41%	38%	34%	38%	36%	
Very likely	(+2)	190	89	101	25	39	34	29	18	43	32	39	65	25	7	16	24	15	12	3	14	41	20	13	29	74	
		9%	9%	10%	10%	12%	10%	8%	6%	10%	10%	6%	9%	14%	14%	8%	7%	13%	8%	9%	3%	7%	16%	7%	7%	10%	9%
Somewhat likely	(+1)	535	245	290	73	100	90	83	82	108	158	171	99	107	33	21	51	49	46	44	34	56	67	86	48	78	231
		27%	25%	28%	30%	29%	27%	23%	28%	25%	29%	31%	23%	22%	18%	26%	23%	27%	26%	31%	34%	28%	26%	31%	26%	28%	27%
Neither likely nor unlikely	(0)	984	486	498	120	157	155	196	141	215	240	273	242	86	41	110	84	96	69	50	101	116	136	95	127	425	
		49%	49%	48%	50%	46%	46%	55%	47%	49%	45%	49%	55%	48%	51%	50%	46%	53%	49%	49%	50%	44%	48%	53%	45%	50%	
Somewhat unlikely	(-1)	165	90	74	12	32	34	25	29	33	49	45	36	35	7	24	15	20	9	8	15	18	16	11	26	74	
		8%	9%	7%	5%	9%	10%	7%	10%	7%	9%	8%	8%	7%	12%	9%	11%	8%	11%	6%	8%	7%	6%	6%	9%	9%	
Very unlikely	(-2)	140	77	64	10	11	26	25	29	40	38	38	22	43	16	4	21	10	4	7	6	15	20	23	14	19	46
		7%	8%	6%	4%	3%	8%	7%	10%	9%	7%	7%	5%	9%	9%	5%	9%	6%	2%	5%	6%	8%	8%	8%	7%	5%	
NET: Unlikely		305	167	138	22	43	60	50	57	73	87	83	58	78	37	11	45	25	25	16	14	30	38	39	25	45	120
		15%	17%	13%	9%	13%	18%	14%	19%	17%	16%	15%	13%	16%	21%	14%	20%	14%	14%	11%	14%	15%	15%	14%	14%	16%	14%
Mean		0.23	0.18	0.28	0.38	0.37	0.21	0.18	0.11	0.18	0.26	0.20	0.22	0.24	0.16	0.23	0.08	0.34	0.26	0.32	0.19	0.19	0.34	0.23	0.20	0.26	0.25
Standard deviation		0.97	0.99	0.96	0.89	0.92	1.02	0.94	1.00	1.02	1.00	0.92	0.91	1.07	1.08	0.92	1.00	1.00	0.85	0.91	0.86	0.95	1.07	0.96	0.94	1.00	0.93
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.08	0.10	0.06	0.08	0.06	0.07	0.08	0.07	0.07	0.05	0.07	0.06	0.03

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 151

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**More information online about savings and investments**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	725 36%	604 39%	467 42%	137 30%	121 26%	394 40%	331 32%	234 33%	266 40%	179 37%	343 32%	253 40%	85 42%	36 54%
Very likely (+2)	190 9%	154 10%	127 12%	27 6%	36 8%	102 10%	88 9%	52 7%	69 10%	57 12%	87 8%	70 11%	23 11%	8 12%
Somewhat likely (+1)	535 27%	449 29%	339 31%	110 24%	86 19%	292 29%	243 24%	182 25%	198 30%	122 25%	256 24%	184 29%	62 31%	28 43%
Neither likely nor unlikely (0)	984 49%	719 46%	485 44%	235 52%	265 57%	441 44%	543 53%	354 49%	309 47%	236 49%	576 54%	272 43%	86 42%	23 35%
Somewhat unlikely (-1)	165 8%	134 9%	92 8%	42 9%	31 7%	90 9%	75 7%	56 8%	58 9%	44 9%	83 8%	55 9%	21 10%	4 7%
Very unlikely (-2)	140 7%	95 6%	56 5%	39 9%	46 10%	68 7%	72 7%	76 11%	32 5%	26 5%	72 7%	54 9%	11 5%	3 5%
NET: Unlikely	305 15%	229 15%	148 13%	80 18%	77 17%	158 16%	147 14%	132 18%	89 13%	70 15%	155 14%	109 17%	31 15%	7 11%
Mean	0.23	0.28	0.35	0.10	0.08	0.27	0.19	0.11	0.32	0.29	0.19	0.25	0.33	0.50
Standard deviation	0.97	0.97	0.97	0.95	0.98	1.00	0.95	1.02	0.94	0.97	0.93	1.05	0.99	0.95
Standard error	0.02	0.02	0.03	0.04	0.05	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.07	0.13

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 152

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Government-approved, independent advice about savings and investment**

**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2014	980	1034	191	321	356	386	315	445	585	607	324	498	163	89	244	175	193	148	110	168	224	312	188	272	823	
Weighted base	2014	987	1027	239	339	339	359	299	438	538	558	439	479	181	81	222	181	181	141	101	201	262	282	181	279	849	
NET: Likely	701	302	399	88	125	113	125	95	155	211	189	143	158	60	27	77	70	64	46	34	54	107	108	55	112	293	
	35%	31%	39%	37%	37%	33%	35%	32%	35%	39%	34%	33%	33%	33%	34%	35%	39%	35%	32%	34%	27%	41%	38%	30%	40%	35%	
Very likely	(+2)	188	75	114	32	35	32	32	21	37	54	43	47	16	4	22	22	16	2	6	13	39	31	16	30	89	
		9%	8%	11%	13%	10%	9%	9%	7%	9%	10%	8%	11%	9%	5%	10%	12%	9%	2%	6%	6%	15%	11%	9%	11%	10%	
Somewhat likely	(+1)	513	227	286	56	90	82	93	74	118	157	146	95	114	44	23	54	47	48	43	28	41	68	77	38	82	204
		25%	23%	28%	23%	26%	24%	26%	25%	27%	29%	26%	22%	24%	24%	28%	25%	26%	27%	31%	28%	20%	26%	27%	21%	29%	24%
Neither likely nor unlikely	(0)	966	501	466	115	168	164	177	135	207	233	265	232	236	86	39	108	85	94	78	50	108	105	125	88	126	410
		48%	51%	45%	48%	50%	48%	49%	45%	47%	43%	47%	53%	49%	48%	49%	49%	47%	52%	55%	49%	54%	40%	44%	49%	45%	48%
Somewhat unlikely	(-1)	199	112	88	29	38	36	31	33	32	55	66	42	36	9	20	17	12	8	9	19	32	26	21	27	103	
		10%	11%	9%	12%	11%	11%	9%	11%	7%	10%	12%	10%	8%	13%	11%	9%	9%	7%	6%	9%	10%	12%	9%	12%	10%	12%
Very unlikely	(-2)	147	73	75	7	9	25	25	37	44	39	39	21	49	11	5	17	9	11	9	7	20	18	22	17	14	43
		7%	7%	7%	3%	3%	7%	7%	12%	10%	7%	7%	5%	10%	6%	7%	8%	5%	6%	7%	7%	10%	7%	8%	9%	5%	5%
NET: Unlikely		347	184	162	36	47	62	57	69	76	94	104	64	85	35	14	37	26	23	18	17	40	50	49	38	41	146
		17%	19%	16%	15%	14%	18%	16%	23%	17%	17%	19%	15%	18%	19%	18%	17%	14%	13%	12%	17%	20%	19%	17%	21%	15%	17%
Mean	0.20	0.12	0.27	0.32	0.31	0.17	0.21	0.03	0.17	0.25	0.16	0.24	0.14	0.17	0.14	0.20	0.31	0.25	0.15	0.16	0.03	0.30	0.24	0.09	0.31	0.23	
Standard deviation	0.99	0.96	1.01	0.96	0.89	1.00	0.97	1.06	1.03	1.01	0.97	0.94	1.03	0.98	0.93	1.00	0.98	0.93	0.83	0.95	0.98	1.08	1.03	1.03	0.97	0.97	
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.08	0.10	0.06	0.07	0.07	0.07	0.09	0.08	0.07	0.06	0.08	0.06	0.03	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 152

**Q.12 How likely would each of the following factors be to encourage you to save or invest more?**

**Government-approved, independent advice about savings and investment**

**Base: All respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	2014	1573	1117	456	441	1026	988	758	671	442	1065	649	212	57
Weighted base	2014	1551	1099	452	463	993	1021	720	665	485	1074	634	203	66
NET: Likely	701 35%	603 39%	466 42%	136 30%	98 21%	388 39%	313 31%	226 31%	247 37%	175 36%	353 33%	226 36%	77 38%	34 51%
Very likely (+2)	188 9%	161 10%	130 12%	31 7%	27 6%	85 9%	103 10%	53 7%	63 9%	57 12%	85 8%	61 10%	32 16%	8 13%
Somewhat likely (+1)	513 25%	442 28%	336 31%	106 23%	71 15%	303 30%	210 21%	173 24%	184 28%	118 24%	268 25%	166 26%	46 23%	25 38%
Neither likely nor unlikely (0)	966 48%	687 44%	459 42%	228 50%	280 60%	417 42%	550 54%	344 48%	321 48%	228 47%	547 51%	280 44%	92 45%	23 34%
Somewhat unlikely (-1)	199 10%	160 10%	116 11%	44 10%	40 9%	111 11%	89 9%	73 10%	64 10%	51 11%	99 9%	69 11%	21 10%	9 13%
Very unlikely (-2)	147 7%	103 7%	59 5%	43 10%	45 10%	78 8%	69 7%	76 11%	32 5%	32 6%	75 7%	59 9%	12 6%	1 1%
NET: Unlikely	347 17%	262 17%	175 16%	88 19%	84 18%	189 19%	158 15%	149 21%	96 14%	83 17%	174 16%	127 20%	33 16%	10 15%
Mean	0.20	0.26	0.33	0.08	-0.01	0.21	0.18	0.07	0.27	0.24	0.18	0.16	0.31	0.48
Standard deviation	0.99	1.00	1.00	0.99	0.93	1.02	0.97	1.03	0.93	1.01	0.95	1.05	1.05	0.93
Standard error	0.02	0.03	0.03	0.05	0.04	0.03	0.03	0.04	0.04	0.05	0.03	0.04	0.07	0.12

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 153

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

#### Summary

**Base: All respondents with savings but no investments**

		Factors						
		Low interest rates	Making it easier to access invested money in an emergency	A wider choice of investment products	Lower tax on profits made through investments	If more information about investment products was available online	If government-approved, independent advice on investment products was available	Investment was more affordable/less cash was needed up front
Unweighted base		912	912	912	912	912	912	912
Weighted base		906	906	906	906	906	906	906
NET: Likely		210 23%	387 43%	245 27%	323 36%	258 28%	274 30%	316 35%
Very likely	(+2)	67 7%	103 11%	62 7%	86 10%	65 7%	63 7%	70 8%
Somewhat likely	(+1)	142 16%	285 31%	183 20%	236 26%	193 21%	211 23%	246 27%
Neither likely nor unlikely	(0)	363 40%	316 35%	410 45%	342 38%	414 46%	401 44%	367 41%
Somewhat unlikely	(-1)	139 15%	74 8%	95 10%	88 10%	92 10%	89 10%	79 9%
Very unlikely	(-2)	194 21%	129 14%	155 17%	153 17%	142 16%	141 16%	143 16%
NET: Unlikely		333 37%	203 22%	250 28%	241 27%	234 26%	230 25%	223 25%
Mean		-0.28	0.17	-0.11	0.02	-0.06	-0.04	0.02
Standard deviation		1.18	1.18	1.12	1.19	1.11	1.11	1.14
Standard error		0.04	0.04	0.04	0.04	0.04	0.04	0.04

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 154

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Low interest rates**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	210	85	124	34	58	44	26	22	27	50	55	56	49	14	12	17	24	22	12	11	19	28	27	23	39	105	
	23%	22%	24%	28%	32%	30%	16%	18%	15%	22%	22%	27%	22%	17%	28%	18%	24%	28%	19%	22%	20%	31%	22%	28%	28%	27%	
Very likely	(+2)	67	30	37	13	15	17	7	6	9	15	12	23	6	5	5	8	8	4	3	4	7	9	8	12	35	
		7%	8%	7%	11%	8%	12%	5%	5%	7%	6%	6%	11%	7%	12%	5%	8%	10%	6%	6%	5%	7%	7%	9%	9%	9%	
Somewhat likely	(+1)	142	55	87	20	43	27	18	16	33	40	43	26	8	7	12	16	14	8	8	15	22	17	15	27	69	
		16%	14%	17%	17%	24%	19%	12%	13%	10%	14%	16%	21%	12%	9%	16%	13%	16%	18%	16%	15%	24%	14%	18%	19%	18%	
Neither likely nor unlikely	(0)	363	159	204	64	92	52	60	40	54	98	99	83	36	16	36	47	34	28	18	44	31	48	24	59	168	
		40%	41%	39%	53%	51%	36%	38%	32%	30%	43%	40%	40%	38%	43%	39%	38%	47%	44%	44%	35%	45%	34%	40%	30%	41%	44%
Somewhat unlikely	(-1)	139	69	69	11	16	25	30	23	33	40	37	33	29	4	21	12	14	7	12	15	16	17	10	24	51	
		15%	18%	13%	9%	9%	17%	19%	19%	17%	15%	16%	13%	12%	10%	22%	12%	18%	12%	23%	16%	17%	14%	13%	17%	13%	
Very unlikely	(-2)	194	71	123	13	14	24	41	40	64	43	56	37	58	23	10	21	17	8	15	10	19	17	30	24	21	61
		21%	19%	24%	10%	8%	16%	26%	32%	36%	19%	23%	18%	26%	28%	23%	22%	17%	10%	25%	20%	18%	25%	30%	15%	16%	
NET: Unlikely		333	141	193	24	30	49	71	63	97	83	93	70	87	33	14	42	29	22	23	22	34	32	47	35	44	112
		37%	36%	37%	19%	17%	34%	45%	50%	54%	36%	38%	34%	40%	40%	33%	44%	29%	28%	36%	43%	35%	35%	39%	42%	31%	29%
Mean		-0.28	-0.25	-0.30	0.09	0.15	-0.08	-0.50	-0.60	-0.69	-0.26	-0.32	-0.19	-0.33	-0.44	-0.15	-0.42	-0.14	*	-0.36	-0.35	-0.30	-0.15	-0.34	-0.35	-0.10	-0.09
Standard deviation		1.18	1.15	1.20	1.06	0.98	1.22	1.14	1.19	1.20	1.14	1.17	1.13	1.27	1.21	1.30	1.13	1.14	1.08	1.17	1.16	1.09	1.19	1.21	1.33	1.13	1.15
Standard error		0.04	0.06	0.05	0.11	0.07	0.10	0.09	0.10	0.09	0.07	0.07	0.09	0.08	0.14	0.19	0.11	0.12	0.12	0.14	0.16	0.12	0.13	0.11	0.15	0.10	0.06



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 154

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Low interest rates**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	210 23%	210 23%	133 23%	77 23%	-	85 24%	125 22%	63 19%	69 24%	61 29%	95 20%	76 27%	30 31%	7 25%
Very likely (+2)	67 7%	67 7%	33 6%	34 10%	-	22 6%	45 8%	17 5%	24 8%	20 10%	31 6%	22 8%	11 11%	3 11%
Somewhat likely (+1)	142 16%	142 16%	99 17%	43 13%	-	62 18%	80 14%	46 14%	46 16%	41 20%	64 13%	54 19%	19 19%	4 14%
Neither likely nor unlikely (0)	363 40%	363 40%	219 38%	144 43%	-	132 38%	231 41%	138 42%	107 37%	83 40%	205 42%	102 36%	37 38%	14 46%
Somewhat unlikely (-1)	139 15%	139 15%	90 16%	49 15%	-	63 18%	76 14%	52 16%	52 18%	26 12%	68 14%	48 17%	14 14%	6 22%
Very unlikely (-2)	194 21%	194 21%	133 23%	61 18%	-	69 20%	126 23%	76 23%	62 21%	39 19%	116 24%	59 21%	17 18%	2 7%
NET: Unlikely	333 37%	333 37%	223 39%	110 33%	-	132 38%	202 36%	128 39%	114 39%	65 31%	184 38%	108 38%	31 32%	8 29%
Mean	-0.28	-0.28	-0.33	-0.18	-	-0.27	-0.28	-0.38	-0.28	-0.11	-0.36	-0.24	-0.08	*
Standard deviation	1.18	1.18	1.18	1.18	-	1.16	1.19	1.13	1.20	1.21	1.17	1.20	1.23	1.06
Standard error	0.04	0.04	0.05	0.07	-	0.06	0.05	0.06	0.07	0.09	0.05	0.07	0.12	0.20

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 155

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Making it easier to access invested money in an emergency**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	387	155	232	47	82	69	75	47	68	91	107	94	94	33	15	40	54	46	28	19	39	39	38	37	63	174	
	43%	40%	45%	38%	45%	48%	47%	38%	38%	39%	43%	45%	43%	39%	35%	42%	53%	59%	44%	36%	40%	43%	32%	45%	45%	45%	
Very likely	(+2)	103	48	54	17	21	16	15	15	18	22	22	31	9	6	11	18	12	9	4	5	10	14	5	13	53	
		11%	13%	10%	14%	12%	11%	10%	12%	10%	12%	9%	10%	14%	11%	13%	11%	18%	15%	14%	8%	5%	11%	11%	6%	9%	14%
Somewhat likely	(+1)	285	107	178	30	61	52	59	32	50	63	86	72	64	23	10	30	35	34	19	14	34	30	25	32	51	120
		31%	28%	34%	25%	34%	36%	38%	26%	28%	27%	35%	35%	29%	28%	22%	31%	35%	43%	30%	28%	35%	32%	20%	39%	36%	31%
Neither likely nor unlikely	(0)	316	155	161	58	79	43	43	37	56	83	78	87	67	15	31	30	25	19	22	39	28	56	22	53	154	
		35%	40%	31%	48%	44%	30%	27%	30%	31%	36%	32%	42%	30%	35%	36%	32%	32%	30%	42%	40%	31%	46%	27%	37%	40%	
Somewhat unlikely	(-1)	74	33	41	9	9	18	17	8	12	28	24	8	14	3	8	4	4	5	5	7	15	12	7	10	26	
		8%	9%	8%	7%	5%	13%	11%	7%	7%	12%	10%	4%	7%	5%	6%	8%	4%	5%	8%	10%	7%	16%	10%	9%	7%	
Very unlikely	(-2)	129	42	87	9	9	14	22	32	43	29	38	19	43	10	16	13	3	11	6	13	9	16	16	17	31	
		14%	11%	17%	7%	5%	10%	14%	25%	24%	13%	15%	9%	20%	20%	23%	17%	13%	4%	18%	12%	13%	10%	13%	19%	12%	
NET: Unlikely		203	76	127	17	19	33	40	40	55	57	61	27	58	12	24	17	7	16	11	20	24	27	23	26	57	
		22%	20%	24%	14%	11%	23%	25%	32%	31%	24%	25%	13%	26%	26%	29%	25%	17%	9%	26%	22%	20%	26%	23%	28%	18%	
Mean	0.17	0.22	0.14	0.31	0.41	0.27	0.18	-0.08	-0.06	0.15	0.12	0.33	0.11	0.05	-0.03	0.11	0.42	0.62	0.14	0.11	0.12	0.17	0.08	0.03	0.23	0.36	
Standard deviation	1.18	1.12	1.22	1.03	0.95	1.13	1.19	1.35	1.31	1.17	1.18	1.03	1.31	1.27	1.33	1.23	1.21	0.93	1.30	1.09	1.07	1.14	1.13	1.22	1.09	1.06	
Standard error	0.04	0.06	0.05	0.10	0.07	0.09	0.09	0.12	0.10	0.07	0.07	0.08	0.09	0.15	0.19	0.12	0.13	0.10	0.15	0.15	0.12	0.12	0.10	0.13	0.09	0.05	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 155

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Making it easier to access invested money in an emergency**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	387 43%	387 43%	243 42%	144 44%	-	153 44%	234 42%	121 37%	141 48%	94 45%	207 43%	124 43%	40 41%	12 41%
Very likely (+2)	103 11%	103 11%	62 11%	41 12%	-	28 8%	75 13%	25 8%	39 13%	26 12%	49 10%	34 12%	13 13%	4 15%
Somewhat likely (+1)	285 31%	285 31%	181 31%	104 31%	-	125 36%	160 29%	96 29%	102 35%	68 33%	158 33%	90 32%	27 28%	8 26%
Neither likely nor unlikely (0)	316 35%	316 35%	192 33%	124 37%	-	119 34%	196 35%	120 36%	93 32%	70 33%	166 34%	93 32%	38 39%	14 49%
Somewhat unlikely (-1)	74 8%	74 8%	50 9%	24 7%	-	29 8%	45 8%	28 8%	23 8%	18 9%	34 7%	32 11%	6 6%	1 3%
Very unlikely (-2)	129 14%	129 14%	90 16%	39 12%	-	47 14%	82 15%	60 18%	33 11%	28 13%	76 16%	38 13%	14 14%	2 7%
NET: Unlikely	203 22%	203 22%	140 24%	63 19%	-	76 22%	127 23%	88 27%	56 19%	46 22%	110 23%	69 24%	20 20%	3 9%
Mean	0.17	0.17	0.13	0.25	-	0.17	0.18	*	0.31	0.22	0.15	0.18	0.20	0.40
Standard deviation	1.18	1.18	1.20	1.14	-	1.13	1.21	1.19	1.15	1.18	1.19	1.18	1.18	1.02
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.07	0.08	0.05	0.07	0.12	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 156

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**A wider choice of investment products**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	245	111	135	44	58	40	39	27	38	61	65	62	57	19	13	21	34	27	18	11	21	32	27	23	36	122	
	27%	29%	26%	36%	32%	28%	25%	21%	21%	26%	26%	30%	26%	23%	31%	22%	34%	34%	29%	22%	21%	35%	22%	28%	26%	32%	
Very likely	(+2)	62	33	29	16	13	12	9	2	10	21	17	9	15	2	4	6	9	4	5	3	6	14	9	1	7	33
		7%	9%	6%	13%	7%	9%	5%	2%	5%	9%	7%	5%	7%	2%	9%	6%	9%	6%	8%	5%	6%	15%	7%	2%	5%	9%
Somewhat likely	(+1)	183	78	105	28	45	27	30	25	28	41	48	52	42	17	10	15	25	22	13	9	15	18	18	22	29	89
		20%	20%	20%	23%	25%	19%	19%	20%	16%	18%	20%	25%	19%	21%	23%	16%	25%	29%	21%	17%	15%	19%	15%	26%	20%	23%
Neither likely nor unlikely	(0)	410	189	221	59	95	65	68	52	72	108	109	101	93	37	15	38	46	41	27	24	48	37	60	37	71	186
		45%	49%	43%	49%	53%	45%	43%	42%	40%	47%	44%	48%	42%	45%	35%	40%	45%	52%	43%	47%	50%	41%	49%	45%	50%	49%
Somewhat unlikely	(-1)	95	28	67	8	17	25	18	8	19	28	30	17	19	10	3	15	8	6	6	8	15	10	9	4	18	34
		10%	7%	13%	7%	9%	17%	12%	6%	11%	12%	12%	8%	9%	11%	7%	15%	8%	8%	10%	16%	15%	11%	8%	5%	13%	9%
Very unlikely	(-2)	155	58	98	10	10	15	32	38	50	34	43	29	49	17	11	21	13	4	11	7	14	13	25	18	17	42
		17%	15%	19%	8%	6%	10%	20%	31%	28%	15%	17%	14%	23%	21%	26%	22%	13%	6%	18%	14%	14%	14%	21%	22%	12%	11%
NET: Unlikely		250	86	165	18	27	40	50	46	69	62	73	46	69	27	14	36	21	11	18	16	29	23	35	22	35	76
		28%	22%	32%	15%	15%	28%	32%	37%	39%	27%	30%	22%	31%	33%	33%	38%	21%	14%	28%	31%	29%	25%	29%	27%	24%	20%
Mean	-0.11	*	-0.19	0.26	0.19	-0.02	-0.22	-0.45	-0.40	-0.06	-0.14	-0.02	-0.21	-0.29	-0.19	-0.31	0.09	0.20	-0.10	-0.17	-0.17	0.11	-0.20	-0.19	-0.05	0.10	
Standard deviation	1.12	1.10	1.13	1.05	0.91	1.06	1.14	1.17	1.20	1.11	1.13	1.04	1.19	1.09	1.30	1.17	1.09	0.88	1.16	1.06	1.04	1.22	1.15	1.11	1.00	1.04	
Standard error	0.04	0.06	0.05	0.11	0.07	0.08	0.09	0.10	0.09	0.07	0.07	0.09	0.08	0.13	0.19	0.11	0.12	0.10	0.14	0.14	0.12	0.13	0.10	0.12	0.09	0.05	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 156

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**A wider choice of investment products**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	245 27%	245 27%	160 28%	85 26%	-	94 27%	151 27%	73 22%	86 30%	67 32%	106 22%	94 33%	31 32%	14 48%
Very likely (+2)	62 7%	62 7%	35 6%	28 8%	-	24 7%	38 7%	15 4%	19 7%	22 10%	24 5%	25 9%	8 9%	5 17%
Somewhat likely (+1)	183 20%	183 20%	126 22%	57 17%	-	71 20%	113 20%	58 18%	67 23%	45 22%	82 17%	69 24%	22 23%	9 31%
Neither likely nor unlikely (0)	410 45%	410 45%	238 41%	173 52%	-	158 45%	252 45%	142 43%	133 46%	92 44%	228 47%	118 41%	43 44%	12 42%
Somewhat unlikely (-1)	95 10%	95 10%	68 12%	26 8%	-	38 11%	57 10%	40 12%	28 10%	21 10%	57 12%	29 10%	8 8%	1 3%
Very unlikely (-2)	155 17%	155 17%	108 19%	47 14%	-	57 17%	98 18%	74 23%	43 15%	30 14%	92 19%	45 16%	16 17%	2 7%
NET: Unlikely	250 28%	250 28%	177 31%	73 22%	-	95 27%	155 28%	114 35%	71 24%	51 24%	149 31%	74 26%	24 25%	3 9%
Mean	-0.11	-0.11	-0.16	-0.02	-	-0.10	-0.11	-0.31	-0.03	0.04	-0.23	*	-0.01	0.49
Standard deviation	1.12	1.12	1.14	1.08	-	1.11	1.13	1.13	1.09	1.14	1.09	1.15	1.16	1.05
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.06	0.08	0.05	0.07	0.12	0.20

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 157

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Lower tax on profits made through investments**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	323	156	167	46	71	63	56	38	50	80	96	74	72	28	15	30	38	33	21	17	22	38	42	38	55	156	
	36%	40%	32%	38%	39%	43%	36%	30%	28%	35%	39%	36%	33%	34%	35%	31%	38%	43%	33%	33%	23%	41%	34%	47%	39%	41%	
Very likely	(+2)	86	46	40	17	21	14	12	7	15	25	18	12	31	8	5	8	13	8	3	3	4	12	11	10	13	46
		10%	12%	8%	14%	11%	10%	8%	6%	8%	11%	7%	6%	14%	10%	12%	9%	13%	11%	4%	7%	4%	14%	9%	12%	9%	12%
Somewhat likely	(+1)	236	109	127	28	50	48	44	30	35	55	78	62	42	20	10	21	25	25	18	14	18	25	31	29	42	110
		26%	28%	24%	23%	28%	34%	28%	24%	19%	24%	32%	30%	19%	24%	23%	23%	25%	32%	29%	26%	19%	27%	25%	35%	30%	29%
Neither likely nor unlikely	(0)	342	143	199	53	90	47	55	34	62	90	82	91	79	31	15	39	39	31	25	20	50	30	44	19	57	153
		38%	37%	38%	44%	50%	33%	35%	27%	35%	39%	33%	43%	36%	37%	35%	41%	39%	39%	40%	38%	51%	32%	36%	23%	40%	40%
Somewhat unlikely	(-1)	88	33	55	11	10	16	14	16	20	26	31	11	20	6	2	7	6	10	3	9	12	14	13	6	14	31
		10%	8%	11%	9%	5%	11%	9%	13%	11%	11%	12%	5%	9%	7%	4%	7%	6%	13%	5%	17%	12%	16%	10%	8%	10%	8%
Very unlikely	(-2)	153	54	99	11	9	18	32	37	47	35	38	33	47	18	11	20	17	4	13	6	14	10	23	18	16	44
		17%	14%	19%	9%	5%	12%	20%	29%	26%	15%	15%	16%	22%	22%	26%	21%	17%	5%	21%	12%	14%	11%	19%	22%	11%	11%
NET: Unlikely		241	87	154	22	19	34	46	53	67	61	69	44	67	24	13	27	23	14	16	15	26	24	35	25	30	75
		27%	23%	30%	18%	11%	24%	29%	43%	37%	26%	28%	21%	31%	29%	30%	28%	22%	18%	26%	28%	26%	27%	29%	30%	21%	20%
Mean		0.02	0.16	-0.09	0.25	0.35	0.17	-0.06	-0.36	-0.27	0.04	0.03	0.05	-0.05	-0.07	-0.09	-0.09	0.12	0.31	-0.09	*	-0.13	0.17	-0.04	0.06	0.16	0.22
Standard deviation		1.19	1.18	1.19	1.10	0.94	1.15	1.22	1.29	1.27	1.18	1.16	1.11	1.31	1.26	1.36	1.22	1.23	0.99	1.17	1.09	1.02	1.19	1.22	1.35	1.10	1.12
Standard error		0.04	0.06	0.05	0.11	0.07	0.09	0.10	0.11	0.09	0.07	0.07	0.09	0.09	0.15	0.20	0.12	0.13	0.11	0.14	0.15	0.11	0.13	0.11	0.15	0.09	0.06

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 157

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Lower tax on profits made through investments**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	323 36%	323 36%	204 35%	119 36%	-	144 41%	179 32%	85 26%	130 45%	82 39%	161 33%	108 38%	41 42%	10 35%
Very likely (+2)	86 10%	86 10%	48 8%	39 12%	-	32 9%	55 10%	21 6%	30 10%	23 11%	38 8%	34 12%	11 11%	3 9%
Somewhat likely (+1)	236 26%	236 26%	156 27%	80 24%	-	112 32%	125 22%	64 20%	100 34%	59 28%	123 26%	75 26%	30 31%	8 26%
Neither likely nor unlikely (0)	342 38%	342 38%	206 36%	136 41%	-	116 33%	226 41%	136 41%	101 35%	73 35%	181 37%	103 36%	36 37%	14 48%
Somewhat unlikely (-1)	88 10%	88 10%	56 10%	32 10%	-	35 10%	53 9%	39 12%	20 7%	23 11%	46 10%	34 12%	4 4%	3 10%
Very unlikely (-2)	153 17%	153 17%	110 19%	44 13%	-	53 15%	100 18%	68 21%	40 14%	32 15%	95 20%	40 14%	16 17%	2 7%
NET: Unlikely	241 27%	241 27%	165 29%	76 23%	-	88 25%	153 27%	108 33%	60 21%	55 26%	141 29%	74 26%	20 21%	5 17%
Mean	0.02	0.02	-0.04	0.12	-	0.10	-0.03	-0.22	0.21	0.08	-0.08	0.10	0.16	0.20
Standard deviation	1.19	1.19	1.21	1.15	-	1.18	1.19	1.16	1.16	1.20	1.20	1.19	1.21	0.99
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.07	0.09	0.06	0.07	0.12	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 158

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**If more information about investment products was available online**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	258	108	150	39	59	48	36	35	40	69	73	53	62	19	13	26	32	31	20	13	16	33	33	22	44	117	
	28%	28%	29%	32%	33%	33%	23%	28%	22%	30%	29%	26%	29%	23%	31%	27%	32%	40%	32%	26%	16%	35%	27%	27%	31%	30%	
Very likely	(+2)	65	28	37	9	14	11	9	8	14	17	11	19	6	4	6	9	5	4	2	4	10	11	4	5	29	
		7%	7%	7%	8%	8%	8%	6%	6%	8%	8%	7%	5%	9%	7%	10%	6%	9%	6%	6%	4%	4%	11%	9%	5%	4%	8%
Somewhat likely	(+1)	193	80	113	30	46	37	28	27	26	52	55	43	43	13	9	20	23	26	16	11	12	22	18	39	88	
		21%	21%	22%	25%	25%	26%	18%	22%	14%	22%	22%	20%	20%	15%	21%	21%	23%	34%	26%	11	12%	24%	18%	22%	27%	23%
Neither likely nor unlikely	(0)	414	197	218	63	98	60	78	45	71	103	106	116	89	38	17	41	49	35	26	20	52	37	62	38	70	201
		46%	51%	42%	52%	54%	41%	50%	36%	40%	44%	43%	56%	41%	46%	40%	44%	49%	44%	42%	39%	53%	40%	51%	46%	49%	52%
Somewhat unlikely	(-1)	92	35	57	9	14	20	18	11	20	24	31	19	18	8	3	10	7	9	3	11	15	13	9	6	12	30
		10%	9%	11%	8%	8%	14%	12%	9%	11%	10%	13%	9%	8%	10%	6%	10%	7%	12%	5%	21%	15%	14%	7%	7%	8%	8%
Very unlikely	(-2)	142	46	96	10	9	16	24	35	47	35	37	20	49	18	10	18	13	3	13	7	15	9	19	16	17	37
		16%	12%	18%	8%	5%	11%	15%	28%	27%	15%	15%	10%	22%	22%	23%	19%	13%	4%	21%	14%	15%	10%	15%	20%	12%	10%
NET: Unlikely		234	81	153	20	23	36	42	45	68	59	69	39	67	26	12	28	20	12	16	18	30	22	27	22	28	67
		26%	21%	29%	16%	13%	25%	27%	36%	38%	26%	28%	19%	31%	31%	29%	29%	20%	16%	26%	35%	30%	24%	22%	27%	20%	20%
Mean	-0.06	0.02	-0.12	0.16	0.23	0.05	-0.13	-0.30	-0.34	-0.03	-0.06	0.02	-0.16	-0.23	-0.11	-0.15	0.08	0.25	-0.09	-0.19	-0.25	0.12	-0.02	-0.14	0.03	0.11	
Standard deviation	1.11	1.03	1.16	0.98	0.89	1.08	1.06	1.26	1.23	1.12	1.11	0.94	1.23	1.18	1.27	1.15	1.08	0.90	1.19	1.08	0.99	1.11	1.11	1.13	0.99	0.99	
Standard error	0.04	0.05	0.05	0.10	0.07	0.09	0.08	0.11	0.09	0.07	0.07	0.08	0.08	0.14	0.18	0.11	0.11	0.10	0.14	0.15	0.11	0.12	0.10	0.12	0.08	0.05	



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 158

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**If more information about investment products was available online**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	258 28%	258 28%	177 31%	81 24%	-	95 27%	162 29%	75 23%	93 32%	67 32%	126 26%	86 30%	33 34%	10 35%
Very likely (+2)	65 7%	65 7%	46 8%	19 6%	-	24 7%	41 7%	18 6%	24 8%	14 7%	28 6%	23 8%	10 11%	3 10%
Somewhat likely (+1)	193 21%	193 21%	131 23%	62 19%	-	72 21%	121 22%	56 17%	69 24%	53 25%	98 20%	63 22%	23 23%	8 26%
Neither likely nor unlikely (0)	414 46%	414 46%	247 43%	168 51%	-	161 46%	253 45%	152 46%	131 45%	93 45%	227 47%	122 43%	43 45%	14 48%
Somewhat unlikely (-1)	92 10%	92 10%	54 9%	39 12%	-	36 10%	56 10%	36 11%	31 11%	20 9%	48 10%	34 12%	6 6%	3 10%
Very unlikely (-2)	142 16%	142 16%	98 17%	44 13%	-	55 16%	87 16%	67 20%	35 12%	29 14%	82 17%	43 15%	14 15%	2 7%
NET: Unlikely	234 26%	234 26%	151 26%	83 25%	-	91 26%	143 26%	102 31%	66 23%	49 23%	130 27%	77 27%	21 21%	5 17%
Mean	-0.06	-0.06	-0.05	-0.08	-	-0.07	-0.05	-0.23	0.05	0.01	-0.12	-0.04	0.09	0.22
Standard deviation	1.11	1.11	1.15	1.03	-	1.10	1.11	1.12	1.08	1.08	1.10	1.13	1.15	1.00
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.06	0.08	0.05	0.07	0.11	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 159

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**If government-approved, independent advice on investment products was available**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379	
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384	
NET: Likely	274	116	158	43	70	46	44	33	37	66	81	63	65	23	14	27	32	33	18	15	21	33	34	24	40	142	
	30%	30%	30%	36%	39%	32%	28%	27%	21%	29%	33%	30%	30%	28%	33%	28%	31%	43%	28%	29%	21%	36%	28%	30%	28%	37%	
Very likely	(+2)	63	27	36	14	13	13	7	8	7	12	13	20	3	5	8	9	8	4	3	4	7	8	5	7	35	
		7%	7%	7%	12%	7%	9%	4%	7%	4%	7%	5%	6%	9%	3%	11%	8%	9%	10%	6%	5%	4%	8%	7%	6%	5%	9%
Somewhat likely	(+1)	211	88	123	29	57	33	37	25	30	49	68	49	45	21	9	19	22	26	14	12	16	26	20	33	107	
		23%	23%	24%	24%	32%	23%	23%	20%	17%	21%	28%	23%	20%	25%	22%	21%	22%	33%	22%	24%	17%	28%	21%	24%	23%	28%
Neither likely nor unlikely	(0)	401	189	213	63	93	55	70	47	73	106	98	112	85	17	39	50	34	28	24	54	36	57	28	74	181	
		44%	49%	41%	52%	52%	38%	45%	38%	41%	46%	40%	54%	39%	42%	41%	41%	50%	43%	45%	46%	55%	39%	47%	34%	52%	47%
Somewhat unlikely	(-1)	89	33	55	3	8	25	19	12	21	26	30	16	17	8	11	6	7	6	7	9	14	11	10	14	25	
		10%	9%	11%	2%	5%	18%	12%	10%	12%	11%	12%	8%	8%	10%	4%	11%	6%	8%	9%	13%	9%	15%	9%	13%	10%	7%
Very unlikely	(-2)	141	48	93	12	8	17	24	32	48	32	39	18	53	17	10	18	13	4	11	6	15	9	19	19	36	
		16%	12%	18%	10%	4%	12%	15%	26%	27%	14%	16%	9%	24%	20%	23%	19%	13%	6%	18%	12%	15%	10%	16%	24%	10%	9%
NET: Unlikely		230	81	149	15	16	43	43	44	69	59	68	34	69	25	11	29	18	11	17	13	23	23	30	30	28	61
		25%	21%	29%	12%	9%	30%	27%	36%	39%	25%	28%	16%	32%	30%	27%	31%	18%	14%	27%	25%	24%	25%	25%	36%	20%	16%
Mean		-0.04	0.03	-0.09	0.26	0.33	*	-0.11	-0.28	-0.41	-0.04	-0.05	0.12	-0.17	-0.18	-0.06	-0.14	0.10	0.33	-0.11	-0.02	-0.13	0.08	-0.05	-0.24	0.03	0.21
Standard deviation		1.11	1.05	1.15	1.04	0.86	1.12	1.06	1.24	1.17	1.09	1.11	0.95	1.26	1.12	1.28	1.19	1.07	0.97	1.14	1.04	1.01	1.07	1.10	1.23	0.96	1.02
Standard error		0.04	0.05	0.05	0.10	0.07	0.09	0.08	0.11	0.08	0.07	0.07	0.08	0.08	0.13	0.19	0.11	0.11	0.10	0.14	0.14	0.11	0.11	0.10	0.13	0.08	0.05

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 159

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**If government-approved, independent advice on investment products was available**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	274 30%	274 30%	182 32%	92 28%	-	108 31%	166 30%	80 24%	94 32%	79 38%	121 25%	104 37%	33 34%	13 43%
Very likely (+2)	63 7%	63 7%	37 6%	26 8%	-	17 5%	46 8%	12 4%	16 6%	25 12%	22 5%	25 9%	11 12%	4 13%
Somewhat likely (+1)	211 23%	211 23%	144 25%	66 20%	-	92 26%	119 21%	67 20%	78 27%	53 26%	99 20%	80 28%	22 22%	9 30%
Neither likely nor unlikely (0)	401 44%	401 44%	236 41%	166 50%	-	154 44%	247 44%	143 43%	136 47%	86 41%	224 46%	113 39%	44 45%	14 47%
Somewhat unlikely (-1)	89 10%	89 10%	62 11%	27 8%	-	31 9%	58 10%	38 12%	27 9%	16 8%	53 11%	26 9%	8 8%	1 3%
Very unlikely (-2)	141 16%	141 16%	95 17%	46 14%	-	54 15%	88 16%	68 21%	34 12%	28 13%	84 17%	42 15%	13 13%	2 7%
NET: Unlikely	230 25%	230 25%	158 27%	73 22%	-	85 24%	145 26%	106 32%	60 21%	44 21%	137 28%	68 24%	20 21%	3 9%
Mean	-0.04	-0.04	-0.06	*	-	-0.04	-0.04	-0.25	0.06	0.15	-0.16	0.07	0.11	0.40
Standard deviation	1.11	1.11	1.13	1.07	-	1.08	1.13	1.11	1.02	1.16	1.08	1.15	1.13	1.00
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.06	0.08	0.05	0.07	0.11	0.19

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 160

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Investment was more affordable/less cash was needed up front**

**Base: All respondents with savings but no investments**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	912	391	521	100	172	158	159	133	190	261	272	147	232	73	48	111	90	85	70	55	79	87	130	84	137	379
Weighted base	906	385	520	121	180	144	157	125	179	231	247	209	219	83	42	95	100	78	63	52	98	92	122	82	142	384
NET: Likely	316	130	187	37	79	61	60	34	45	76	98	75	68	29	11	27	31	33	19	17	32	37	44	37	56	151
	35%	34%	36%	31%	44%	42%	38%	28%	25%	33%	40%	36%	31%	35%	26%	29%	31%	42%	30%	32%	33%	40%	36%	45%	39%	39%
Very likely	(+2) 70	35	35	11	15	16	9	5	14	27	21	7	15	3	3	10	6	9	3	4	4	7	12	9	10	33
	8%	9%	7%	9%	9%	11%	5%	4%	8%	12%	8%	4%	7%	4%	6%	10%	6%	11%	5%	8%	4%	8%	10%	11%	7%	9%
Somewhat likely	(+1) 246	94	152	26	63	45	52	30	31	48	77	68	53	26	9	17	25	24	16	13	28	29	32	28	46	118
	27%	25%	29%	21%	35%	31%	33%	24%	17%	21%	31%	33%	24%	32%	20%	18%	25%	31%	25%	24%	29%	32%	26%	35%	32%	31%
Neither likely nor unlikely	(0) 367	177	190	57	82	50	58	48	71	99	83	101	84	31	18	42	42	37	25	22	46	32	50	21	56	169
	41%	46%	36%	47%	46%	35%	37%	38%	40%	43%	34%	48%	38%	38%	43%	44%	42%	47%	39%	43%	47%	35%	41%	26%	39%	44%
Somewhat unlikely	(-1) 79	33	46	14	9	19	13	9	16	25	27	7	20	5	2	6	11	6	6	7	6	11	11	7	11	31
	9%	9%	9%	12%	5%	13%	8%	7%	9%	11%	11%	4%	9%	7%	5%	7%	11%	8%	10%	13%	6%	12%	9%	9%	8%	8%
Very unlikely	(-2) 143	46	98	13	10	14	27	34	47	32	39	25	47	17	11	19	16	2	13	6	14	12	17	16	19	34
	16%	12%	19%	10%	5%	10%	17%	27%	26%	14%	16%	12%	22%	20%	25%	20%	16%	3%	21%	12%	14%	13%	14%	20%	13%	9%
NET: Unlikely	223	79	144	27	19	33	39	43	63	57	66	33	67	22	13	26	27	9	19	13	20	23	28	24	31	65
	25%	20%	28%	22%	10%	23%	25%	34%	35%	24%	27%	16%	31%	27%	30%	27%	27%	11%	31%	25%	20%	25%	23%	29%	22%	17%
Mean	0.02	0.11	-0.04	0.08	0.37	0.21	0.02	-0.30	-0.28	0.06	0.05	0.12	-0.14	-0.09	-0.23	-0.08	-0.05	0.39	-0.16	0.03	0.03	0.09	0.10	0.07	0.11	0.22
Standard deviation	1.14	1.08	1.18	1.06	0.91	1.11	1.14	1.21	1.24	1.16	1.18	0.99	1.20	1.16	1.22	1.22	1.12	0.90	1.18	1.08	1.04	1.14	1.14	1.30	1.10	1.02
Standard error	0.04	0.05	0.05	0.11	0.07	0.09	0.09	0.10	0.09	0.07	0.07	0.08	0.08	0.14	0.18	0.12	0.12	0.10	0.14	0.15	0.12	0.12	0.10	0.14	0.09	0.05

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 160

**Q.13 How likely would each of the following factors be to encourage you to move money from savings to investments?**

**Investment was more affordable/less cash was needed up front**

**Base: All respondents with savings but no investments**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	912	912	587	325	-	365	547	353	290	196	476	296	101	28
Weighted base	906	906	575	331	-	348	558	329	290	209	483	286	97	29
NET: Likely	316 35%	316 35%	206 36%	110 33%	-	131 38%	186 33%	98 30%	114 39%	79 38%	153 32%	109 38%	39 40%	13 43%
Very likely (+2)	70 8%	70 8%	48 8%	22 7%	-	22 6%	48 9%	18 6%	22 8%	22 10%	31 6%	24 8%	10 10%	5 18%
Somewhat likely (+1)	246 27%	246 27%	158 28%	88 27%	-	109 31%	137 25%	80 24%	92 32%	57 27%	122 25%	85 30%	29 30%	7 25%
Neither likely nor unlikely (0)	367 41%	367 41%	219 38%	148 45%	-	135 39%	232 42%	134 41%	115 40%	81 39%	209 43%	100 35%	40 41%	10 35%
Somewhat unlikely (-1)	79 9%	79 9%	50 9%	29 9%	-	28 8%	51 9%	31 9%	26 9%	20 9%	38 8%	35 12%	2 3%	4 15%
Very unlikely (-2)	143 16%	143 16%	100 17%	44 13%	-	54 16%	89 16%	65 20%	35 12%	30 14%	83 17%	42 15%	16 17%	2 7%
NET: Unlikely	223 25%	223 25%	150 26%	73 22%	-	82 24%	140 25%	96 29%	61 21%	50 24%	120 25%	77 27%	19 19%	6 22%
Mean	0.02	0.02	0.01	0.05	-	0.05	0.01	-0.14	0.14	0.10	-0.04	0.05	0.14	0.33
Standard deviation	1.14	1.14	1.18	1.07	-	1.13	1.15	1.16	1.09	1.16	1.13	1.16	1.17	1.16
Standard error	0.04	0.04	0.05	0.06	-	0.06	0.05	0.06	0.06	0.08	0.05	0.07	0.12	0.22

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
NET: Any	1311	647	664	124	206	210	224	221	326	410	376	269	256	109	50	134	119	119	99	66	146	162	187	122	201	549
	85%	84%	85%	80%	81%	86%	83%	88%	88%	87%	86%	80%	84%	81%	84%	83%	79%	87%	89%	86%	87%	87%	82%	87%	86%	81%
Use the internet to search for available products	700	369	331	52	106	119	130	120	173	222	206	135	138	53	24	74	74	69	47	31	77	90	97	64	113	285
	45%	48%	43%	33%	41%	49%	48%	48%	47%	47%	47%	40%	45%	40%	41%	45%	49%	50%	42%	41%	46%	48%	43%	46%	49%	42%
Visit bank or building society where you are an existing customer to discuss options	581	268	314	29	73	79	106	103	192	182	167	110	122	59	25	56	46	52	56	31	67	55	79	55	85	209
	37%	35%	40%	19%	29%	32%	39%	41%	52%	39%	38%	33%	40%	44%	42%	34%	31%	38%	51%	40%	40%	29%	35%	40%	37%	31%
Use online price comparison tools	558	289	269	45	85	106	95	92	135	180	175	100	103	43	20	65	52	51	44	25	65	62	78	52	99	228
	36%	37%	35%	29%	33%	43%	35%	36%	36%	38%	40%	30%	34%	32%	34%	40%	35%	37%	39%	32%	39%	33%	35%	37%	43%	34%
Ask friends and family	523	222	302	75	106	100	84	70	88	159	154	102	108	41	22	62	40	44	40	21	63	69	71	51	88	227
	34%	29%	39%	48%	41%	41%	31%	28%	24%	34%	35%	30%	35%	30%	38%	38%	27%	32%	36%	28%	37%	37%	31%	37%	38%	34%
Visit website of a provider you already use for savings and/or investment products	483	265	218	48	58	87	79	84	127	159	155	78	90	34	16	54	57	47	37	21	48	57	69	42	70	209
	31%	34%	28%	31%	23%	36%	29%	33%	34%	34%	35%	23%	30%	25%	28%	33%	38%	35%	34%	27%	29%	30%	30%	30%	30%	31%
Consult an independent financial advisor	384	225	158	13	27	48	68	79	149	136	115	67	65	30	12	46	37	25	26	21	40	45	63	39	53	147
	25%	29%	20%	8%	10%	19%	25%	31%	40%	29%	26%	20%	21%	23%	20%	28%	25%	18%	23%	27%	24%	24%	28%	28%	23%	22%
Visit website of a financial services company you do not already use for savings and/or investment products	336	189	146	35	34	59	66	61	81	106	120	53	56	23	11	31	38	29	21	18	34	45	50	36	58	136
	22%	24%	19%	22%	13%	24%	24%	24%	22%	23%	27%	16%	18%	17%	19%	19%	25%	21%	19%	23%	21%	24%	22%	25%	25%	20%
Visit a bank or building society where you are not already a customer to discuss options	254	118	135	23	31	38	47	53	62	66	69	59	60	18	12	30	22	33	19	10	33	26	36	15	42	99
	16%	15%	17%	15%	12%	16%	17%	21%	17%	14%	16%	17%	20%	13%	20%	19%	15%	24%	18%	13%	20%	14%	16%	11%	18%	15%
Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation	152	69	83	24	33	33	23	21	18	31	42	44	34	15	3	20	16	14	7	14	12	15	22	13	20	82
	10%	9%	11%	15%	13%	14%	8%	8%	5%	7%	10%	13%	11%	11%	5%	12%	11%	10%	6%	19%	7%	8%	10%	9%	8%	12%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
Contact an investment provider	147 9%	89 11%	59 8%	8 5%	15 6%	32 13%	21 8%	27 11%	44 12%	46 10%	42 10%	33 10%	27 9%	10 7%	5 8%	16 10%	15 10%	7 5%	14 12%	7 9%	13 8%	19 10%	23 10%	20 14%	17 7%	71 11%
None of the above	240 15%	126 16%	114 15%	32 20%	49 19%	35 14%	47 17%	32 12%	45 12%	60 13%	62 14%	69 20%	50 16%	26 19%	9 16%	28 17%	32 21%	18 13%	12 11%	11 14%	21 13%	24 13%	40 18%	18 13%	31 14%	126 19%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
NET: Any	1311	1311	943	368	-	900	411	411	456	345	646	462	159	30
	85%	85%	86%	82%	-	91%	74%	84%	85%	85%	82%	88%	89%	83%
Use the internet to search for available products	700	700	540	160	-	498	202	186	261	202	334	259	85	15
	45%	45%	49%	35%	-	50%	36%	38%	49%	50%	42%	49%	48%	41%
Visit bank or building society where you are an existing customer to discuss options	581	581	436	145	-	413	168	198	196	135	284	221	64	6
	37%	37%	40%	32%	-	42%	30%	40%	37%	33%	36%	42%	36%	17%
Use online price comparison tools	558	558	429	128	-	400	158	148	199	174	266	213	67	8
	36%	36%	39%	28%	-	40%	28%	30%	37%	43%	34%	40%	37%	21%
Ask friends and family	523	523	376	147	-	316	207	150	173	148	244	183	69	19
	34%	34%	34%	33%	-	32%	37%	31%	32%	37%	31%	35%	39%	53%
Visit website of a provider you already use for savings and/or investment products	483	483	387	96	-	357	126	133	190	128	207	204	53	13
	31%	31%	35%	21%	-	36%	23%	27%	35%	32%	26%	39%	30%	35%
Consult an independent financial advisor	384	384	279	104	-	329	55	111	141	104	167	172	37	3
	25%	25%	25%	23%	-	33%	10%	23%	26%	26%	21%	33%	21%	7%
Visit website of a financial services company you do not already use for savings and/or investment products	336	336	276	59	-	265	70	94	132	91	156	136	34	7
	22%	22%	25%	13%	-	27%	13%	19%	25%	23%	20%	26%	19%	18%
Visit a bank or building society where you are not already a customer to discuss options	254	254	193	60	-	185	69	88	81	68	137	87	24	5
	16%	16%	18%	13%	-	19%	12%	18%	15%	17%	17%	17%	13%	14%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 161

**Q.14 Which of the following have you ever used to seek information and advice about savings and investments, even if you subsequently chose to ignore it?**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation	152 10%	152 10%	114 10%	38 8%	-	104 10%	48 9%	71 14%	46 9%	28 7%	77 10%	56 11%	11 6%	6 17%
Contact an investment provider	147 9%	147 9%	113 10%	34 8%	-	137 14%	11 2%	50 10%	55 10%	40 10%	67 8%	68 13%	13 7%	-
None of the above	240 15%	240 15%	157 14%	84 18%	-	94 9%	147 26%	79 16%	81 15%	61 15%	144 18%	64 12%	19 11%	6 17%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 162

**Q.15 Did you follow the advice you received from these sources?**

**Summary**

**Base: All respondents who used each source**

	Sources									
	Use the internet to search for available products	Visit a bank or building society to discuss options	Consult an independent financial advisor	Contact an investment provider	Use online price comparison tools	Ask friends and family	Open account online with existing provider	Open account online with new provider	Open account in branch with existing bank or building society	Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation
Unweighted base	726	601	255	403	152	568	537	501	360	145
Weighted base	700	581	254	384	147	558	523	483	336	152
Yes	520 74%	464 80%	111 44%	203 53%	89 61%	298 53%	253 48%	260 54%	188 56%	110 72%
No	180 26%	117 20%	143 56%	180 47%	58 39%	260 47%	270 52%	223 46%	148 44%	42 28%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 163

**Q.15 Did you follow the advice you received from these sources?**

**Use the internet to search for available products**

**Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	726	377	349	40	100	129	146	132	179	248	226	103	149	50	31	83	70	73	50	36	66	86	112	69	115	292
Weighted base	700	369	331	52	106	119	130	120	173	222	206	135	138	53	24	74	74	69	47	31	77	90	97	64	113	285
Yes	520	277	243	34	78	92	97	97	121	179	156	105	80	40	20	57	53	44	29	23	59	70	77	47	80	216
	74%	75%	73%	66%	74%	77%	74%	81%	70%	80%	76%	78%	58%	76%	82%	77%	72%	64%	63%	73%	76%	79%	80%	73%	71%	76%
No	180	92	88	18	28	27	33	23	51	43	50	29	57	13	4	17	21	25	17	8	18	19	20	17	33	69
	26%	25%	27%	34%	26%	23%	26%	19%	30%	20%	24%	22%	42%	24%	18%	23%	28%	36%	37%	27%	24%	21%	20%	27%	29%	24%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 163

**Q.15 Did you follow the advice you received from these sources?****Use the internet to search for available products****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	726	726	561	165	-	526	200	220	273	183	344	272	92	12
Weighted base	700	700	540	160	-	498	202	186	261	202	334	259	85	15
Yes	520 74%	520 74%	429 79%	91 57%	-	390 78%	130 65%	131 70%	201 77%	155 77%	240 72%	197 76%	67 78%	11 74%
No	180 26%	180 26%	111 21%	69 43%	-	109 22%	71 35%	55 30%	59 23%	47 23%	94 28%	62 24%	19 22%	4 26%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 164

**Q.15 Did you follow the advice you received from these sources?**

**Visit a bank or building society to discuss options**

**Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	601	276	325	26	66	82	122	109	196	197	194	83	127	53	26	63	53	56	59	32	54	54	91	60	89	216
Weighted base	581	268	314	29	73	79	106	103	192	182	167	110	122	59	25	56	46	52	56	31	67	55	79	55	85	209
Yes	464	211	253	26	61	64	86	74	153	143	140	89	92	48	23	40	39	36	46	26	57	42	65	43	73	163
	80%	79%	81%	89%	84%	81%	81%	72%	80%	79%	84%	81%	76%	82%	95%	71%	84%	68%	81%	86%	85%	77%	82%	78%	85%	78%
No	117	57	60	3	12	15	20	28	38	39	27	21	30	10	1	16	8	16	11	4	10	12	15	12	12	47
	20%	21%	19%	11%	16%	19%	19%	28%	20%	21%	16%	19%	24%	18%	5%	29%	16%	32%	19%	14%	15%	23%	18%	22%	15%	22%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 164

**Q.15 Did you follow the advice you received from these sources?****Visit a bank or building society to discuss options****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	601	601	448	153	-	430	171	217	206	127	292	231	68	6
Weighted base	581	581	436	145	-	413	168	198	196	135	284	221	64	6
Yes	464 80%	464 80%	362 83%	102 70%	-	325 79%	140 83%	162 82%	143 73%	119 88%	230 81%	171 77%	51 80%	6 100%
No	117 20%	117 20%	73 17%	43 30%	-	89 21%	28 17%	36 18%	53 27%	16 12%	54 19%	50 23%	13 20%	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 165

**Q.15 Did you follow the advice you received from these sources?****Consult an independent financial advisor****Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	255	122	133	20	25	43	53	52	62	73	77	42	63	18	12	31	24	34	20	13	23	25	40	15	43	101
Weighted base	254	118	135	23	31	38	47	53	62	66	69	59	60	18	12	30	22	33	19	10	33	26	36	15	42	99
Yes	111	54	57	8	11	15	19	24	35	35	26	21	29	6	6	13	13	12	4	13	12	15	4	19	41	
	44%	46%	42%	36%	37%	39%	39%	44%	56%	53%	38%	36%	48%	35%	55%	43%	57%	36%	64%	45%	38%	47%	42%	27%	44%	42%
No	143	64	79	15	19	23	29	29	27	31	43	37	31	11	5	17	9	21	7	5	20	14	21	11	24	57
	56%	54%	58%	64%	63%	61%	61%	56%	44%	47%	62%	64%	52%	65%	45%	57%	43%	64%	36%	55%	62%	53%	58%	73%	56%	58%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 165

**Q.15 Did you follow the advice you received from these sources?****Consult an independent financial advisor****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	255	255	196	59	-	186	69	86	89	62	130	94	26	4
Weighted base	254	254	193	60	-	185	69	88	81	68	137	87	24	5
Yes	111 44%	111 44%	86 45%	25 41%	-	85 46%	26 38%	40 45%	38 47%	29 43%	63 46%	30 35%	15 65%	3 54%
No	143 56%	143 56%	107 55%	36 59%	-	100 54%	43 62%	48 55%	43 53%	38 57%	74 54%	57 65%	8 35%	2 46%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 166

**Q.15 Did you follow the advice you received from these sources?**

**Contact an investment provider**

**Base: All respondents who used each source**

	Gender			Age							Social Grade				Region										Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	403	222	181	7	25	48	83	82	158	148	129	53	73	31	13	49	40	30	22	25	36	44	70	43	57	144
Weighted base	384	225	158	13	27	48	68	79	149	136	115	67	65	30	12	46	37	25	26	21	40	45	63	39	53	147
Yes	203	121	82	5	11	27	35	43	82	69	73	36	26	17	7	25	15	12	12	22	23	36	22	26	80	
	53%	54%	52%	41%	42%	57%	52%	54%	55%	51%	63%	53%	39%	57%	60%	54%	39%	47%	48%	56%	56%	52%	57%	56%	49%	54%
No	180	104	76	8	16	20	33	36	67	67	43	31	40	13	5	21	23	13	13	9	18	22	27	17	27	67
	47%	46%	48%	59%	58%	43%	48%	46%	45%	49%	37%	47%	61%	43%	40%	46%	61%	53%	52%	44%	44%	48%	43%	44%	51%	46%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 166

**Q.15 Did you follow the advice you received from these sources?****Contact an investment provider****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	403	403	294	109	-	351	52	134	151	87	185	170	42	2
Weighted base	384	384	279	104	-	329	55	111	141	104	167	172	37	3
Yes	203 53%	203 53%	154 55%	49 47%	-	184 56%	19 35%	68 62%	74 52%	50 48%	86 51%	89 52%	22 61%	2 58%
No	180 47%	180 47%	125 45%	55 53%	-	145 44%	35 65%	42 38%	68 48%	54 52%	82 49%	82 48%	14 39%	1 42%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 167

**Q.15 Did you follow the advice you received from these sources?****Use online price comparison tools****Base: All respondents who used each source**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	152	93	59	8	13	31	27	29	44	54	44	27	27	8	5	17	14	9	13	6	12	18	30	20	19	67
Weighted base	147	89	59	8	15	32	21	27	44	46	42	33	27	10	5	16	15	7	14	7	13	19	23	20	17	71
Yes	89	55	34	4	12	21	16	9	28	26	21	25	16	7	4	13	11	3	11	2	7	8	13	10	13	42
	61%	62%	59%	51%	79%	64%	74%	34%	63%	58%	51%	76%	60%	70%	89%	82%	75%	46%	81%	33%	54%	44%	54%	49%	76%	59%
No	58	34	24	4	3	11	6	18	16	19	21	8	11	3	1	3	4	4	3	5	6	10	11	10	4	29
	39%	38%	41%	49%	21%	36%	26%	66%	37%	42%	49%	24%	40%	30%	11%	18%	25%	54%	19%	67%	46%	56%	46%	51%	24%	41%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 167

**Q.15 Did you follow the advice you received from these sources?**

**Use online price comparison tools**

**Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	152	152	115	37	-	142	10	51	58	40	69	67	16	-
Weighted base	147	147	113	34	-	137	11	50	55	40	67	68	13	-
Yes	89 61%	89 61%	67 59%	22 64%	-	81 60%	8 74%	30 60%	37 66%	22 54%	39 58%	38 57%	12 91%	-
No	58 39%	58 39%	46 41%	12 36%	-	55 40%	3 26%	20 40%	18 34%	19 46%	28 42%	29 43%	1 9%	-

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 168

**Q.15 Did you follow the advice you received from these sources?****Ask friends and family****Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	568	291	277	34	81	110	104	98	141	205	186	76	101	38	25	72	52	57	43	26	52	60	89	54	101	227
Weighted base	558	289	269	45	85	106	95	92	135	180	175	100	103	43	20	65	52	51	44	25	65	62	78	52	99	228
Yes	298	146	151	33	65	69	42	43	46	93	93	59	53	30	8	30	28	29	17	15	34	40	41	26	64	134
	53%	51%	56%	73%	77%	65%	44%	47%	34%	52%	53%	59%	51%	69%	38%	47%	53%	56%	40%	62%	52%	64%	52%	49%	64%	59%
No	260	142	118	12	20	37	53	49	89	87	82	41	50	14	13	35	24	22	26	9	31	22	37	26	35	94
	47%	49%	44%	27%	23%	35%	56%	53%	66%	48%	47%	41%	49%	31%	62%	53%	47%	44%	60%	38%	48%	36%	48%	51%	36%	41%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 168

**Q.15 Did you follow the advice you received from these sources?****Ask friends and family****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	568	568	443	125	-	412	156	164	210	160	263	219	75	7
Weighted base	558	558	429	128	-	400	158	148	199	174	266	213	67	8
Yes	298 53%	298 53%	225 52%	72 56%	-	205 51%	93 59%	69 46%	101 51%	102 59%	132 50%	113 53%	41 62%	7 89%
No	260 47%	260 47%	204 48%	56 44%	-	195 49%	65 41%	79 54%	98 49%	72 41%	133 50%	99 47%	25 38%	1 11%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 169

**Q.15 Did you follow the advice you received from these sources?****Open account online with existing provider****Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	537	232	305	69	105	110	92	71	90	176	169	75	117	39	28	70	41	48	39	22	50	65	81	54	88	238
Weighted base	523	222	302	75	106	100	84	70	88	159	154	102	108	41	22	62	40	44	40	21	63	69	71	51	88	227
Yes	253	111	142	31	60	56	40	29	37	87	81	42	43	18	9	33	23	21	15	11	31	38	33	21	40	119
	48%	50%	47%	41%	57%	56%	48%	42%	42%	54%	53%	42%	40%	43%	42%	53%	57%	48%	37%	53%	50%	56%	46%	41%	45%	52%
No	270	110	160	44	46	44	44	41	51	72	73	60	65	24	13	29	17	23	25	10	31	30	38	30	48	109
	52%	50%	53%	59%	43%	44%	52%	58%	58%	46%	47%	58%	60%	57%	58%	47%	43%	52%	63%	47%	50%	44%	54%	59%	55%	48%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 169

**Q.15 Did you follow the advice you received from these sources?****Open account online with existing provider****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	537	537	387	150	-	322	215	169	180	138	245	190	79	17
Weighted base	523	523	376	147	-	316	207	150	173	148	244	183	69	19
Yes	253 48%	253 48%	194 52%	59 40%	-	159 50%	94 46%	63 42%	94 54%	76 51%	104 43%	99 54%	41 59%	8 41%
No	270 52%	270 52%	182 48%	88 60%	-	157 50%	113 54%	88 58%	80 46%	72 49%	140 57%	84 46%	28 41%	11 59%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 170

**Q.15 Did you follow the advice you received from these sources?****Open account online with new provider****Base: All respondents who used each source**

	Gender			Age							Social Grade				Region										Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	501	269	232	36	55	95	91	97	127	176	169	61	95	31	23	62	56	52	35	22	44	55	80	41	74	210
Weighted base	483	265	218	48	58	87	79	84	127	159	155	78	90	34	16	54	57	47	37	21	48	57	69	42	70	209
Yes	260	143	117	23	30	50	43	48	66	76	96	43	45	18	9	24	28	23	23	11	25	36	43	21	40	114
	54%	54%	54%	47%	52%	58%	55%	57%	52%	48%	62%	55%	49%	54%	54%	44%	49%	49%	61%	52%	51%	63%	62%	49%	58%	55%
No	223	122	101	25	28	37	36	36	62	83	58	35	46	15	7	31	29	24	15	10	24	21	26	21	30	95
	46%	46%	46%	53%	48%	42%	45%	43%	48%	52%	38%	45%	51%	46%	46%	56%	51%	51%	39%	48%	49%	37%	38%	51%	42%	45%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 170

**Q.15 Did you follow the advice you received from these sources?**

**Open account online with new provider**

**Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	University degree	Higher university degree	Still in full time education
Unweighted base	501	501	402	99	-	378	123	154	201	115	220	209	57	11
Weighted base	483	483	387	96	-	357	126	133	190	128	207	204	53	13
Yes	260 54%	260 54%	223 58%	37 38%	-	204 57%	56 44%	77 58%	104 55%	65 51%	112 54%	113 55%	28 53%	4 33%
No	223 46%	223 46%	164 42%	59 62%	-	153 43%	70 56%	56 42%	86 45%	63 49%	95 46%	91 45%	25 47%	9 67%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 171

**Q.15 Did you follow the advice you received from these sources?****Open account in branch with existing bank or building society****Base: All respondents who used each source**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	360	194	166	25	35	64	76	70	90	129	129	43	59	24	14	36	37	34	24	20	31	45	59	36	62	142
Weighted base	336	189	146	35	34	59	66	61	81	106	120	53	56	23	11	31	38	29	21	18	34	45	50	36	58	136
Yes	188	96	92	21	16	24	41	32	53	59	70	23	35	14	7	16	16	16	15	10	20	27	30	18	33	64
	56%	51%	63%	59%	49%	41%	62%	53%	66%	56%	58%	43%	63%	61%	59%	50%	43%	55%	70%	57%	57%	60%	59%	52%	57%	47%
No	148	94	54	14	17	35	25	29	28	47	50	30	21	9	4	16	22	13	6	8	15	18	20	17	25	72
	44%	49%	37%	41%	51%	59%	38%	47%	34%	44%	42%	57%	37%	39%	41%	50%	57%	45%	30%	43%	43%	40%	41%	48%	43%	53%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 171

**Q.15 Did you follow the advice you received from these sources?****Open account in branch with existing bank or building society****Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	University degree	Higher university degree	Still in full time education
Unweighted base	360	360	295	65	-	286	74	115	141	84	158	150	43	7
Weighted base	336	336	276	59	-	265	70	94	132	91	156	136	34	7
Yes	188 56%	188 56%	164 59%	24 40%	-	157 59%	31 43%	54 58%	71 54%	53 58%	86 55%	75 55%	23 68%	4 53%
No	148 44%	148 44%	112 41%	36 60%	-	108 41%	40 57%	40 42%	61 46%	38 42%	70 45%	61 45%	11 32%	3 47%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 172

**Q.15 Did you follow the advice you received from these sources?**

**Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation**

**Base: All respondents who used each source**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	145	63	82	20	24	31	30	20	20	39	45	27	34	11	6	18	16	14	8	11	10	13	25	13	20	72
Weighted base	152	69	83	24	33	33	23	21	18	31	42	44	34	15	3	20	16	14	7	14	12	15	22	13	20	82
Yes	110	49	61	17	26	27	17	17	7	21	28	35	26	13	3	15	13	8	4	11	6	12	19	6	16	64
	72%	72%	73%	70%	79%	81%	74%	81%	37%	68%	65%	79%	76%	86%	81%	74%	81%	59%	63%	75%	51%	80%	87%	45%	82%	78%
No	42	19	23	7	7	6	6	4	12	10	15	9	8	2	1	5	3	6	3	4	6	3	3	7	3	18
	28%	28%	27%	30%	21%	19%	26%	19%	63%	32%	35%	21%	24%	14%	19%	26%	19%	41%	37%	25%	49%	20%	13%	55%	18%	22%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 172

**Q.15 Did you follow the advice you received from these sources?**

**Seek advice from Money Advice Service, Citizen's Advice Bureau or similar organisation**

**Base: All respondents who used each source**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	145	145	107	38	-	100	45	60	46	31	71	54	14	5
Weighted base	152	152	114	38	-	104	48	71	46	28	77	56	11	6
Yes	110 72%	110 72%	86 76%	24 63%	-	75 72%	35 73%	49 69%	34 75%	21 76%	59 77%	40 70%	6 54%	4 66%
No	42 28%	42 28%	28 24%	14 37%	-	29 28%	13 27%	22 31%	11 25%	7 24%	18 23%	17 30%	5 46%	2 34%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 173

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Summary****Base: All respondents who have ever saved**

	Scenarios											
	Increased income	Decreased income	Retirement	Death of spouse	Thinking about increasing pension saving	Getting married	Getting divorced	Having children	When receiving inheritance	When planning for your estate (what happens to your possessions after death)	Hope of increasing return on savings/investments	Starting to save for the first time
Unweighted base	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573	1573
Weighted base	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551	1551
I wouldn't consider seeking advice	517 33%	489 32%	271 17%	333 21%	374 24%	664 43%	319 21%	686 44%	291 19%	255 16%	321 21%	481 31%
I would consider seeking advice but probably wouldn't	495 32%	476 31%	373 24%	298 19%	444 29%	399 26%	261 17%	369 24%	369 24%	309 20%	466 30%	417 27%
I would consider seeking advice and probably would	423 27%	409 26%	600 39%	521 34%	544 35%	347 22%	534 34%	368 24%	553 36%	579 37%	578 37%	469 30%
I would definitely seek advice	117 8%	177 11%	308 20%	399 26%	190 12%	141 9%	438 28%	128 8%	339 22%	408 26%	186 12%	185 12%
NET: Would consider	1035 67%	1063 68%	1280 83%	1218 79%	1177 76%	887 57%	1233 79%	865 56%	1261 81%	1296 84%	1231 79%	1071 69%
NET: Probably/ definitely would	539 35%	586 38%	907 58%	920 59%	733 47%	488 31%	972 63%	496 32%	892 57%	987 64%	765 49%	653 42%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 174

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Increased income**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	517 33%	256 33%	261 34%	40 26%	89 35%	71 29%	105 39%	76 30%	135 36%	156 33%	137 31%	116 34%	108 35%	48 35%	20 34%	52 32%	48 32%	46 34%	37 33%	28 37%	54 32%	66 36%	73 32%	46 33%	77 33%	217 32%
I would consider seeking advice but probably wouldn't	495 32%	252 33%	243 31%	56 36%	72 28%	85 35%	86 32%	95 38%	102 27%	148 31%	147 34%	104 31%	96 32%	37 28%	16 27%	48 30%	57 38%	45 33%	33 30%	18 24%	63 38%	50 27%	74 32%	52 37%	80 34%	228 34%
I would consider seeking advice and probably would	423 27%	217 28%	206 26%	55 35%	71 28%	68 28%	69 26%	64 25%	96 26%	122 26%	125 28%	99 29%	78 25%	37 27%	19 33%	49 30%	39 26%	36 26%	32 28%	23 30%	39 23%	57 30%	55 24%	37 27%	61 26%	183 27%
I would definitely seek advice	117 8%	49 6%	68 9%	5 3%	23 9%	21 9%	11 4%	18 7%	38 10%	44 9%	29 7%	20 6%	24 8%	13 10%	4 7%	14 9%	6 4%	9 7%	9 8%	7 9%	11 7%	13 7%	25 11%	5 3%	14 6%	46 7%
NET: Would consider	1035 67%	517 67%	517 66%	116 74%	166 65%	174 71%	166 61%	176 70%	236 64%	314 67%	301 69%	222 66%	198 65%	88 65%	39 66%	111 68%	103 68%	91 66%	74 67%	48 63%	113 68%	120 64%	154 68%	94 67%	155 67%	457 68%
NET: Probably/ definitely would	539 35%	265 34%	274 35%	61 39%	94 37%	89 36%	80 30%	81 32%	134 36%	166 35%	154 35%	118 35%	101 33%	50 37%	23 39%	63 39%	45 30%	46 33%	41 37%	30 39%	50 30%	70 37%	81 35%	42 30%	75 32%	229 34%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 174

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Increased income

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	517 33%	517 33%	392 36%	125 28%	-	309 31%	208 37%	158 32%	169 31%	143 35%	283 36%	166 32%	54 30%	8 22%
I would consider seeking advice but probably wouldn't	495 32%	495 32%	326 30%	169 37%	-	312 31%	183 33%	150 31%	187 35%	128 32%	249 31%	176 33%	53 30%	12 32%
I would consider seeking advice and probably would	423 27%	423 27%	299 27%	124 27%	-	283 28%	140 25%	144 29%	144 27%	104 26%	197 25%	150 29%	53 30%	17 46%
I would definitely seek advice	117 8%	117 8%	82 7%	34 8%	-	89 9%	27 5%	38 8%	37 7%	31 8%	61 8%	34 6%	18 10%	-
NET: Would consider	1035 67%	1035 67%	708 64%	327 72%	-	684 69%	350 63%	332 68%	368 69%	263 65%	507 64%	360 68%	124 70%	28 78%
NET: Probably/ definitely would	539 35%	539 35%	381 35%	158 35%	-	372 37%	167 30%	182 37%	181 34%	135 33%	258 33%	184 35%	71 40%	17 46%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 175

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Decreased income

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	489 32%	240 31%	249 32%	36 23%	60 23%	72 29%	100 37%	87 34%	135 36%	151 32%	147 33%	94 28%	98 32%	40 29%	20 33%	54 33%	54 36%	40 29%	38 35%	20 27%	49 29%	64 34%	71 31%	39 28%	68 29%	195 29%
I would consider seeking advice but probably wouldn't	476 31%	254 33%	222 29%	51 33%	87 34%	84 34%	92 34%	74 29%	88 24%	147 31%	133 30%	104 31%	92 30%	35 26%	16 28%	49 30%	50 33%	44 32%	23 21%	21 28%	60 31%	58 30%	68 30%	51 37%	69 30%	244 36%
I would consider seeking advice and probably would	409 26%	199 26%	210 27%	48 31%	77 30%	64 26%	50 19%	68 27%	101 27%	126 27%	108 25%	100 30%	75 25%	46 34%	15 26%	38 23%	33 22%	34 25%	32 29%	23 30%	47 28%	46 25%	59 26%	36 26%	70 30%	158 23%
I would definitely seek advice	177 11%	81 10%	96 12%	21 13%	31 12%	25 10%	29 11%	24 9%	48 13%	46 10%	51 12%	40 12%	40 13%	14 11%	8 13%	21 13%	14 9%	19 14%	18 16%	11 15%	12 7%	18 10%	29 13%	13 10%	26 11%	77 11%
NET: Would consider	1063 68%	534 69%	529 68%	120 77%	195 77%	173 71%	172 63%	166 66%	237 64%	319 68%	292 67%	244 72%	208 68%	96 71%	39 67%	108 67%	97 64%	98 71%	73 65%	56 73%	118 71%	122 66%	156 69%	101 72%	164 71%	480 71%
NET: Probably/ definitely would	586 38%	280 36%	307 39%	69 44%	109 43%	89 36%	80 29%	92 36%	149 40%	172 37%	158 36%	140 42%	116 38%	60 45%	23 39%	59 36%	47 31%	53 39%	50 45%	35 45%	59 35%	64 34%	88 39%	50 35%	95 41%	236 35%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 175

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Decreased income**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	489 32%	489 32%	355 32%	134 30%	-	299 30%	190 34%	148 30%	157 29%	140 34%	253 32%	176 33%	45 25%	7 19%
I would consider seeking advice but probably wouldn't	476 31%	476 31%	331 30%	145 32%	-	302 30%	174 31%	151 31%	170 32%	127 31%	241 31%	163 31%	62 35%	9 25%
I would consider seeking advice and probably would	409 26%	409 26%	291 26%	118 26%	-	266 27%	143 26%	131 27%	147 27%	100 25%	210 27%	135 26%	46 26%	12 33%
I would definitely seek advice	177 11%	177 11%	122 11%	56 12%	-	127 13%	51 9%	60 12%	63 12%	40 10%	87 11%	53 10%	25 14%	8 23%
NET: Would consider	1063 68%	1063 68%	744 68%	318 70%	-	694 70%	368 66%	342 70%	380 71%	266 66%	537 68%	350 67%	133 75%	30 81%
NET: Probably/ definitely would	586 38%	586 38%	413 38%	173 38%	-	393 40%	194 35%	191 39%	210 39%	139 34%	296 38%	187 36%	71 40%	20 55%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 176

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Retirement

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	271 17%	125 16%	146 19%	17 11%	25 10%	35 15%	51 19%	46 18%	98 26%	80 17%	77 17%	46 14%	68 22%	20 15%	12 20%	31 19%	29 19%	22 16%	18 16%	13 17%	26 16%	34 18%	41 18%	26 18%	33 14%	93 14%
I would consider seeking advice but probably wouldn't	373 24%	189 24%	183 24%	31 20%	68 27%	60 25%	62 23%	76 30%	76 20%	122 26%	101 23%	76 23%	74 24%	39 29%	9 15%	40 25%	29 19%	39 29%	25 22%	14 18%	36 22%	48 26%	56 25%	37 27%	54 23%	179 26%
I would consider seeking advice and probably would	600 39%	286 37%	314 40%	82 52%	121 48%	104 42%	108 40%	73 29%	111 30%	166 35%	176 40%	145 43%	113 37%	51 38%	24 41%	61 37%	62 41%	49 35%	46 41%	34 45%	74 44%	62 33%	81 36%	55 40%	103 44%	271 40%
I would definitely seek advice	308 20%	173 22%	135 17%	26 17%	41 16%	46 19%	50 19%	58 23%	86 23%	102 22%	85 19%	71 21%	50 16%	25 18%	14 23%	30 19%	31 20%	28 20%	23 21%	16 21%	31 18%	41 22%	49 22%	21 15%	43 18%	131 19%
NET: Would consider	1280 83%	648 84%	632 81%	139 89%	231 90%	209 85%	221 81%	207 82%	273 74%	389 83%	362 83%	292 86%	237 78%	115 85%	47 80%	131 81%	121 81%	115 84%	93 84%	64 83%	141 84%	152 82%	186 82%	114 82%	199 86%	581 86%
NET: Probably/ definitely would	907 58%	459 59%	449 58%	108 69%	162 64%	149 61%	159 58%	131 52%	198 53%	268 57%	261 60%	216 64%	163 53%	76 56%	38 65%	91 56%	92 62%	76 56%	69 62%	50 65%	105 63%	103 56%	130 57%	76 55%	145 63%	403 60%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 176

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Retirement

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments			What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education	
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33	
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37	
I wouldn't consider seeking advice	271 17%	271 17%	188 17%	84 19%	- -	159 16%	112 20%	108 22%	72 13%	67 17%	154 20%	87 17%	23 13%	5 13%	
I would consider seeking advice but probably wouldn't	373 24%	373 24%	259 24%	113 25%	- -	235 24%	138 25%	127 26%	128 24%	86 21%	188 24%	122 23%	51 29%	6 17%	
I would consider seeking advice and probably would	600 39%	600 39%	416 38%	184 41%	- -	377 38%	223 40%	181 37%	212 39%	164 40%	306 39%	199 38%	69 39%	17 47%	
I would definitely seek advice	308 20%	308 20%	237 22%	71 16%	- -	223 22%	85 15%	74 15%	126 23%	88 22%	142 18%	119 23%	35 20%	8 22%	
NET: Would consider	1280 83%	1280 83%	912 83%	368 81%	- -	834 84%	446 80%	382 78%	465 87%	338 83%	636 80%	439 83%	155 87%	32 87%	
NET: Probably/ definitely would	907 58%	907 58%	653 59%	255 56%	- -	599 60%	308 55%	255 52%	337 63%	252 62%	448 57%	317 60%	104 58%	25 69%	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 177

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Death of spouse**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	333 21%	180 23%	154 20%	19 12%	35 14%	35 14%	67 25%	54 21%	124 33%	99 21%	95 22%	64 19%	75 24%	28 21%	13 21%	30 18%	37 25%	28 20%	21 19%	14 18%	29 17%	42 23%	59 26%	32 23%	47 20%	126 19%
I would consider seeking advice but probably wouldn't	298 19%	173 22%	125 16%	36 23%	60 24%	46 19%	47 17%	55 22%	53 14%	103 22%	76 17%	68 20%	51 17%	21 16%	15 25%	32 20%	32 21%	20 15%	20 18%	11 15%	37 22%	52 28%	39 17%	18 13%	48 20%	153 23%
I would consider seeking advice and probably would	521 34%	265 34%	256 33%	60 38%	101 40%	95 39%	87 32%	78 31%	100 27%	161 34%	155 35%	114 34%	91 30%	52 38%	13 22%	54 33%	49 32%	58 42%	36 32%	29 38%	54 33%	59 32%	74 33%	43 31%	89 38%	232 34%
I would definitely seek advice	399 26%	156 20%	244 31%	42 27%	59 23%	69 28%	70 26%	66 26%	94 25%	107 23%	112 26%	92 27%	88 29%	35 26%	18 31%	46 29%	32 22%	32 23%	34 31%	22 29%	46 28%	33 18%	55 24%	46 33%	48 21%	164 24%
NET: Would consider	1218 79%	594 77%	624 80%	137 88%	221 86%	210 86%	204 75%	199 79%	247 67%	370 79%	343 78%	274 81%	231 76%	107 79%	46 79%	133 82%	113 75%	110 80%	90 81%	62 82%	138 83%	144 77%	168 74%	107 77%	185 80%	548 81%
NET: Probably/ definitely would	920 59%	421 54%	499 64%	102 65%	160 63%	164 67%	157 58%	144 57%	194 52%	268 57%	267 61%	206 61%	179 59%	86 64%	31 53%	101 62%	81 54%	89 65%	69 63%	51 67%	101 60%	92 50%	129 57%	89 64%	138 59%	396 59%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 177

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Death of spouse

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments			What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education	
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33	
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37	
I wouldn't consider seeking advice	333 21%	333 21%	236 21%	97 22%	-	202 20%	132 24%	127 26%	104 19%	75 18%	178 23%	112 21%	35 19%	6 15%	
I would consider seeking advice but probably wouldn't	298 19%	298 19%	206 19%	92 20%	-	202 20%	96 17%	88 18%	108 20%	78 19%	144 18%	106 20%	39 22%	6 15%	
I would consider seeking advice and probably would	521 34%	521 34%	377 34%	143 32%	-	330 33%	191 34%	158 32%	182 34%	148 37%	254 32%	171 33%	71 40%	14 39%	
I would definitely seek advice	399 26%	399 26%	280 25%	120 26%	-	260 26%	140 25%	117 24%	143 27%	105 26%	213 27%	137 26%	34 19%	11 31%	
NET: Would consider	1218 79%	1218 79%	863 79%	355 78%	-	792 80%	426 76%	363 74%	433 81%	331 82%	612 77%	414 79%	143 81%	31 85%	
NET: Probably/ definitely would	920 59%	920 59%	657 60%	263 58%	-	590 59%	331 59%	274 56%	325 60%	253 62%	468 59%	308 58%	104 59%	26 70%	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 178

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Thinking about increasing pension saving**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	374 24%	183 24%	191 25%	29 18%	42 16%	48 20%	60 22%	64 25%	132 36%	114 24%	112 26%	77 23%	71 23%	35 26%	12 20%	41 25%	39 26%	26 19%	19 17%	17 23%	43 26%	46 25%	63 28%	33 24%	41 18%	140 21%
I would consider seeking advice but probably wouldn't	444 29%	226 29%	218 28%	52 33%	83 32%	62 25%	86 32%	78 31%	84 23%	132 28%	111 25%	118 35%	83 27%	30 22%	18 31%	41 25%	53 36%	45 33%	29 26%	21 28%	46 28%	55 29%	63 28%	43 30%	59 25%	219 33%
I would consider seeking advice and probably would	544 35%	277 36%	266 34%	63 40%	99 39%	98 40%	102 37%	75 30%	107 29%	164 35%	159 36%	107 32%	113 37%	52 38%	23 38%	60 37%	45 30%	45 33%	44 40%	27 35%	62 37%	62 33%	72 32%	53 38%	108 47%	236 35%
I would definitely seek advice	190 12%	87 11%	103 13%	13 8%	31 12%	37 15%	24 9%	36 14%	49 13%	60 13%	55 13%	36 11%	38 13%	19 14%	6 10%	21 13%	13 8%	21 15%	20 18%	11 14%	16 10%	24 13%	29 13%	11 8%	24 11%	79 12%
NET: Would consider	1177 76%	590 76%	588 75%	128 82%	213 84%	197 80%	212 78%	189 75%	239 64%	355 76%	326 74%	261 77%	234 77%	101 74%	47 80%	122 75%	111 74%	111 81%	92 83%	59 77%	124 74%	140 75%	164 72%	106 76%	191 82%	534 79%
NET: Probably/ definitely would	733 47%	364 47%	370 48%	76 48%	131 51%	135 55%	126 46%	111 44%	156 42%	224 48%	215 49%	144 43%	151 50%	70 52%	29 48%	81 50%	57 38%	66 48%	64 57%	38 49%	78 47%	86 46%	101 45%	64 46%	132 57%	315 47%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 178

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Thinking about increasing pension saving**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	374 24%	374 24%	263 24%	111 25%	-	234 24%	140 25%	131 27%	114 21%	102 25%	219 28%	115 22%	33 19%	6 15%
I would consider seeking advice but probably wouldn't	444 29%	444 29%	302 27%	142 31%	-	263 26%	181 32%	128 26%	174 32%	107 26%	207 26%	162 31%	59 33%	8 23%
I would consider seeking advice and probably would	544 35%	544 35%	390 35%	154 34%	-	352 35%	191 34%	172 35%	190 35%	143 35%	270 34%	191 36%	59 33%	16 43%
I would definitely seek advice	190 12%	190 12%	144 13%	46 10%	-	144 15%	45 8%	59 12%	60 11%	54 13%	94 12%	58 11%	28 16%	7 19%
NET: Would consider	1177 76%	1177 76%	836 76%	341 75%	-	759 76%	418 75%	359 73%	424 79%	304 75%	571 72%	411 78%	145 81%	31 85%
NET: Probably/ definitely would	733 47%	733 47%	534 49%	200 44%	-	497 50%	237 42%	231 47%	249 46%	197 49%	364 46%	249 47%	87 49%	23 61%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 179

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Getting married

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	664 43%	317 41%	347 45%	35 23%	78 31%	91 37%	138 51%	124 49%	199 54%	193 41%	193 44%	144 42%	135 44%	57 42%	17 29%	78 48%	64 43%	57 42%	54 49%	35 46%	69 41%	75 40%	99 44%	59 42%	91 39%	262 39%
I would consider seeking advice but probably wouldn't	399 26%	203 26%	196 25%	52 33%	83 32%	72 29%	71 26%	66 26%	56 15%	121 26%	109 25%	93 28%	76 25%	29 21%	23 39%	35 21%	42 28%	42 30%	21 19%	17 22%	49 30%	54 29%	53 23%	34 25%	71 31%	206 30%
I would consider seeking advice and probably would	347 22%	180 23%	167 21%	52 33%	63 25%	65 27%	46 17%	44 18%	76 20%	108 23%	98 22%	79 23%	61 20%	32 23%	15 25%	36 22%	36 24%	29 21%	23 21%	18 24%	32 19%	45 24%	45 20%	36 26%	51 22%	146 22%
I would definitely seek advice	141 9%	73 9%	69 9%	18 11%	31 12%	17 7%	17 6%	19 7%	40 11%	48 10%	38 9%	22 7%	33 11%	18 13%	4 7%	14 8%	8 6%	9 6%	13 11%	6 8%	17 10%	13 7%	30 13%	10 7%	19 8%	60 9%
NET: Would consider	887 57%	456 59%	431 55%	121 77%	177 69%	154 63%	134 49%	129 51%	172 46%	276 59%	245 56%	194 58%	171 56%	79 58%	42 71%	85 52%	86 57%	80 58%	57 51%	41 54%	98 59%	111 60%	128 56%	81 58%	141 61%	412 61%
NET: Probably/ definitely would	488 31%	252 33%	236 30%	69 44%	94 37%	82 34%	63 23%	63 25%	116 31%	156 33%	136 31%	101 30%	95 31%	50 37%	19 33%	50 31%	44 29%	38 28%	35 32%	24 32%	49 29%	58 31%	75 33%	46 33%	70 30%	207 31%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 179

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Getting married

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	664 43%	664 43%	494 45%	170 38%	-	414 42%	251 45%	220 45%	223 42%	169 42%	377 48%	218 41%	62 35%	7 19%
I would consider seeking advice but probably wouldn't	399 26%	399 26%	251 23%	148 33%	-	255 26%	144 26%	110 22%	143 27%	116 29%	195 25%	129 25%	53 30%	15 41%
I would consider seeking advice and probably would	347 22%	347 22%	255 23%	91 20%	-	226 23%	120 22%	118 24%	116 22%	91 22%	159 20%	126 24%	44 24%	9 25%
I would definitely seek advice	141 9%	141 9%	99 9%	43 9%	-	99 10%	42 8%	42 9%	56 10%	30 7%	60 8%	53 10%	20 11%	6 16%
NET: Would consider	887 57%	887 57%	605 55%	282 62%	-	580 58%	307 55%	270 55%	314 58%	237 58%	414 52%	308 59%	116 65%	30 81%
NET: Probably/ definitely would	488 31%	488 31%	354 32%	134 30%	-	325 33%	163 29%	160 33%	171 32%	121 30%	219 28%	179 34%	63 36%	15 40%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 180

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Getting divorced

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	319 21%	166 21%	153 20%	17 11%	36 14%	40 16%	65 24%	54 21%	106 29%	97 21%	88 20%	58 17%	75 24%	25 19%	10 17%	36 22%	38 25%	29 21%	21 19%	13 17%	35 21%	38 20%	52 23%	23 16%	43 19%	126 19%
I would consider seeking advice but probably wouldn't	261 17%	130 17%	131 17%	27 17%	46 18%	44 18%	41 15%	53 21%	49 13%	91 19%	69 16%	47 14%	54 18%	22 16%	9 15%	17 10%	25 16%	27 20%	14 12%	8 11%	29 17%	41 22%	44 20%	25 18%	44 19%	131 19%
I would consider seeking advice and probably would	534 34%	264 34%	270 35%	66 43%	102 40%	98 40%	93 34%	72 28%	102 28%	158 34%	154 35%	134 40%	87 28%	46 34%	25 43%	74 46%	51 34%	42 30%	35 31%	33 43%	57 34%	54 29%	65 28%	52 37%	84 36%	236 35%
I would definitely seek advice	438 28%	214 28%	224 29%	45 29%	70 27%	63 26%	73 27%	73 29%	114 31%	123 26%	126 29%	98 29%	90 30%	42 31%	15 25%	36 22%	37 25%	39 29%	41 37%	22 29%	47 28%	53 28%	66 29%	40 28%	61 26%	181 27%
NET: Would consider	1233 79%	608 79%	625 80%	139 89%	219 86%	205 84%	207 76%	198 79%	265 71%	372 79%	350 80%	280 83%	231 76%	110 81%	49 83%	127 78%	113 75%	108 79%	90 81%	63 83%	132 79%	148 80%	175 77%	117 84%	189 81%	548 81%
NET: Probably/ definitely would	972 63%	478 62%	494 63%	111 71%	172 68%	161 66%	165 61%	145 57%	217 58%	282 60%	281 64%	233 69%	177 58%	89 65%	40 68%	110 68%	88 59%	81 59%	76 68%	55 72%	103 62%	107 58%	131 58%	92 66%	145 62%	417 62%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 180

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

#### Getting divorced

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments			What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education	
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33	
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37	
I wouldn't consider seeking advice	319 21%	319 21%	224 20%	95 21%	-	201 20%	118 21%	122 25%	106 20%	66 16%	175 22%	101 19%	34 19%	5 13%	
I would consider seeking advice but probably wouldn't	261 17%	261 17%	167 15%	94 21%	-	157 16%	104 19%	81 16%	90 17%	70 17%	125 16%	91 17%	38 21%	5 14%	
I would consider seeking advice and probably would	534 34%	534 34%	390 35%	143 32%	-	333 33%	201 36%	164 33%	181 34%	155 38%	269 34%	178 34%	61 34%	15 40%	
I would definitely seek advice	438 28%	438 28%	319 29%	120 26%	-	303 30%	135 24%	123 25%	160 30%	115 28%	221 28%	156 30%	45 25%	12 32%	
NET: Would consider	1233 79%	1233 79%	875 80%	357 79%	-	793 80%	440 79%	368 75%	431 80%	340 84%	615 78%	425 81%	144 81%	32 87%	
NET: Probably/ definitely would	972 63%	972 63%	709 64%	263 58%	-	636 64%	336 60%	287 59%	341 64%	270 67%	490 62%	334 63%	106 60%	27 72%	

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 181

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Having children**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	686 44%	328 42%	359 46%	33 21%	84 33%	80 33%	157 58%	136 54%	196 53%	202 43%	202 46%	147 44%	134 44%	51 38%	21 36%	81 50%	65 43%	59 43%	50 45%	38 50%	72 43%	87 47%	107 47%	55 39%	96 41%	273 40%
I would consider seeking advice but probably wouldn't	369 24%	194 25%	175 23%	47 30%	75 29%	70 28%	50 18%	50 20%	78 21%	128 27%	90 21%	86 26%	64 21%	36 26%	16 27%	33 20%	38 26%	37 27%	25 22%	14 19%	46 28%	38 20%	48 21%	39 28%	56 24%	176 26%
I would consider seeking advice and probably would	368 24%	197 25%	171 22%	65 42%	68 27%	75 30%	51 19%	45 18%	64 17%	98 21%	105 24%	81 24%	84 28%	39 29%	19 32%	32 20%	41 27%	32 23%	24 21%	18 24%	36 21%	48 26%	46 20%	33 24%	62 27%	172 25%
I would definitely seek advice	128 8%	55 7%	73 9%	12 7%	29 11%	20 8%	13 5%	21 8%	33 9%	42 9%	41 9%	23 7%	22 7%	10 8%	2 4%	17 10%	6 4%	10 7%	12 11%	6 7%	13 8%	14 7%	25 11%	13 9%	18 8%	54 8%
NET: Would consider	865 56%	446 58%	420 54%	123 79%	172 67%	165 67%	114 42%	116 46%	175 47%	268 57%	236 54%	191 56%	171 56%	84 62%	38 64%	81 50%	85 57%	79 57%	61 55%	38 50%	95 57%	99 53%	120 53%	85 61%	136 59%	402 60%
NET: Probably/ definitely would	496 32%	252 33%	244 31%	77 49%	97 38%	95 39%	65 24%	66 26%	97 26%	139 30%	146 33%	104 31%	107 35%	49 36%	22 37%	49 30%	47 31%	42 31%	36 32%	24 31%	49 29%	61 33%	72 32%	46 33%	81 35%	226 33%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 181

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Having children**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	686 44%	686 44%	507 46%	180 40%	-	434 44%	252 45%	226 46%	248 46%	165 41%	378 48%	233 44%	65 37%	7 20%
I would consider seeking advice but probably wouldn't	369 24%	369 24%	242 22%	127 28%	-	230 23%	140 25%	113 23%	128 24%	100 25%	183 23%	123 23%	46 26%	12 32%
I would consider seeking advice and probably would	368 24%	368 24%	257 23%	111 25%	-	238 24%	129 23%	112 23%	111 21%	114 28%	179 23%	117 22%	47 27%	13 36%
I would definitely seek advice	128 8%	128 8%	94 9%	34 8%	-	91 9%	37 7%	39 8%	50 9%	27 7%	50 6%	53 10%	20 11%	4 11%
NET: Would consider	865 56%	865 56%	593 54%	272 60%	-	559 56%	306 55%	264 54%	289 54%	241 59%	412 52%	293 56%	113 63%	29 80%
NET: Probably/ definitely would	496 32%	496 32%	350 32%	145 32%	-	329 33%	166 30%	151 31%	161 30%	141 35%	229 29%	170 32%	67 38%	17 48%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 182

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When receiving inheritance**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	291 19%	163 21%	128 16%	23 15%	36 14%	40 16%	57 21%	42 17%	93 25%	75 16%	85 19%	71 21%	59 19%	25 19%	13 22%	31 19%	28 18%	27 20%	15 14%	13 18%	23 14%	39 21%	49 21%	28 20%	42 18%	116 17%
I would consider seeking advice but probably wouldn't	369 24%	195 25%	174 22%	41 26%	59 23%	62 25%	62 23%	76 30%	70 19%	143 30%	91 21%	75 22%	60 20%	31 23%	14 23%	33 20%	39 26%	34 24%	26 23%	18 24%	48 29%	40 21%	55 24%	31 22%	55 24%	174 26%
I would consider seeking advice and probably would	553 36%	270 35%	283 36%	58 37%	106 42%	91 37%	99 37%	83 33%	115 31%	151 32%	171 39%	119 35%	112 37%	44 33%	24 40%	59 36%	59 39%	58 42%	41 37%	25 33%	57 34%	63 34%	68 30%	54 39%	90 39%	234 35%
I would definitely seek advice	339 22%	145 19%	194 25%	34 22%	54 21%	52 21%	54 20%	52 21%	93 25%	101 21%	92 21%	74 22%	73 24%	34 25%	9 15%	40 24%	24 16%	19 14%	28 26%	20 26%	40 24%	44 24%	55 24%	26 19%	45 19%	150 22%
NET: Would consider	1261 81%	610 79%	650 84%	133 85%	219 86%	205 84%	215 79%	210 83%	279 75%	394 84%	353 81%	267 79%	246 81%	110 81%	46 78%	131 81%	123 82%	110 80%	96 86%	63 82%	144 86%	147 79%	178 79%	111 80%	190 82%	559 83%
NET: Probably/ definitely would	892 57%	415 54%	477 61%	92 59%	160 63%	143 58%	153 56%	135 53%	208 56%	251 54%	262 60%	192 57%	186 61%	79 58%	32 55%	99 61%	83 55%	77 56%	70 63%	45 59%	96 58%	108 58%	123 54%	80 58%	135 58%	384 57%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 182

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When receiving inheritance**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	291 19%	291 19%	211 19%	80 18%	-	175 18%	116 21%	104 21%	91 17%	70 17%	170 22%	90 17%	23 13%	6 16%
I would consider seeking advice but probably wouldn't	369 24%	369 24%	247 22%	122 27%	-	232 23%	136 24%	106 22%	132 24%	100 25%	175 22%	125 24%	54 30%	8 21%
I would consider seeking advice and probably would	553 36%	553 36%	396 36%	156 35%	-	351 35%	201 36%	169 34%	198 37%	150 37%	284 36%	185 35%	61 34%	15 41%
I would definitely seek advice	339 22%	339 22%	246 22%	94 21%	-	235 24%	104 19%	111 23%	116 22%	85 21%	160 20%	127 24%	40 22%	8 22%
NET: Would consider	1261 81%	1261 81%	889 81%	372 82%	-	819 82%	442 79%	386 79%	446 83%	335 83%	620 78%	436 83%	155 87%	31 84%
NET: Probably/ definitely would	892 57%	892 57%	642 58%	250 55%	-	586 59%	306 55%	280 57%	314 59%	236 58%	445 56%	312 59%	101 57%	23 63%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 183

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When planning for your estate (what happens to your possessions after death)**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	255 16%	125 16%	130 17%	16 10%	31 12%	39 16%	44 16%	37 15%	88 24%	71 15%	67 15%	45 13%	72 24%	23 17%	13 21%	25 15%	29 19%	18 13%	17 15%	14 19%	33 20%	24 13%	38 17%	23 16%	27 12%	105 16%
I would consider seeking advice but probably wouldn't	309 20%	160 21%	149 19%	35 23%	48 19%	48 20%	64 24%	57 23%	56 15%	111 24%	83 19%	67 20%	49 16%	19 14%	9 15%	34 21%	35 23%	29 21%	19 17%	15 19%	43 26%	39 21%	46 20%	23 17%	50 22%	149 22%
I would consider seeking advice and probably would	579 37%	303 39%	276 35%	59 38%	115 45%	92 38%	95 35%	89 35%	129 35%	167 36%	176 40%	129 38%	108 35%	55 40%	21 35%	67 41%	55 36%	58 42%	39 35%	26 34%	50 30%	69 37%	84 37%	56 40%	91 39%	245 36%
I would definitely seek advice	408 26%	185 24%	223 29%	46 29%	61 24%	66 27%	68 25%	69 27%	98 26%	121 26%	113 26%	97 29%	77 25%	38 28%	17 29%	37 23%	32 22%	32 24%	37 33%	22 29%	41 25%	54 29%	59 26%	38 27%	64 28%	176 26%
NET: Would consider	1296 84%	648 84%	648 83%	140 90%	224 88%	206 84%	227 84%	215 85%	283 76%	399 85%	371 85%	293 87%	233 76%	112 83%	46 79%	138 85%	122 81%	120 87%	94 85%	62 81%	134 80%	162 87%	189 83%	117 84%	205 88%	569 84%
NET: Probably/ definitely would	987 64%	488 63%	498 64%	105 67%	176 69%	158 64%	163 60%	158 63%	227 61%	288 61%	288 66%	226 67%	184 60%	93 69%	38 64%	104 64%	87 58%	90 66%	75 68%	48 62%	91 55%	124 67%	143 63%	94 67%	155 67%	421 62%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 183

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**When planning for your estate (what happens to your possessions after death)**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	255 16%	255 16%	180 16%	75 17%	-	153 15%	102 18%	105 21%	72 13%	58 14%	151 19%	73 14%	25 14%	5 13%
I would consider seeking advice but probably wouldn't	309 20%	309 20%	210 19%	99 22%	-	187 19%	122 22%	88 18%	109 20%	85 21%	155 20%	102 19%	39 22%	9 24%
I would consider seeking advice and probably would	579 37%	579 37%	410 37%	169 37%	-	367 37%	212 38%	184 38%	206 38%	151 37%	288 36%	200 38%	68 38%	14 37%
I would definitely seek advice	408 26%	408 26%	299 27%	109 24%	-	286 29%	122 22%	113 23%	150 28%	112 28%	197 25%	151 29%	47 26%	9 25%
NET: Would consider	1296 84%	1296 84%	919 84%	377 83%	-	840 85%	456 82%	385 79%	466 87%	348 86%	640 81%	453 86%	153 86%	32 87%
NET: Probably/ definitely would	987 64%	987 64%	709 64%	278 61%	-	653 66%	334 60%	296 60%	356 66%	263 65%	485 61%	351 67%	114 64%	23 62%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 184

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Hope of increasing return on savings/investments**

**Base: All respondents who have ever saved**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	321 21%	153 20%	167 22%	24 15%	45 18%	47 19%	56 21%	59 23%	91 24%	96 20%	78 18%	74 22%	73 24%	28 21%	14 24%	36 22%	30 20%	28 20%	19 17%	13 17%	30 18%	39 21%	51 22%	33 23%	46 20%	123 18%
I would consider seeking advice but probably wouldn't	466 30%	244 32%	222 29%	52 33%	85 33%	75 31%	90 33%	82 33%	82 22%	150 32%	141 32%	95 28%	80 26%	37 27%	19 32%	51 32%	51 34%	43 32%	29 26%	16 21%	65 39%	53 28%	59 26%	42 30%	72 31%	232 34%
I would consider seeking advice and probably would	578 37%	293 38%	285 37%	66 42%	95 37%	94 38%	103 38%	79 31%	141 38%	163 35%	172 39%	134 40%	109 36%	51 37%	17 28%	54 33%	60 40%	54 39%	51 46%	34 44%	62 37%	64 35%	81 36%	51 36%	86 37%	255 38%
I would definitely seek advice	186 12%	83 11%	104 13%	15 10%	30 12%	29 12%	22 8%	32 13%	57 15%	61 13%	47 11%	35 10%	43 14%	20 14%	9 15%	22 13%	9 6%	12 9%	12 11%	13 17%	9 6%	30 16%	36 16%	14 10%	28 12%	64 10%
NET: Would consider	1231 79%	620 80%	611 78%	132 85%	210 82%	198 81%	216 79%	194 77%	280 76%	374 80%	361 82%	264 78%	232 76%	107 79%	45 76%	127 78%	120 80%	110 80%	92 83%	63 83%	137 82%	147 79%	176 78%	107 77%	186 80%	551 82%
NET: Probably/ definitely would	765 49%	376 49%	389 50%	81 52%	126 49%	123 50%	125 46%	111 44%	198 53%	224 48%	220 50%	169 50%	152 50%	70 52%	26 43%	76 46%	69 46%	66 48%	63 57%	47 61%	72 43%	94 51%	117 52%	65 47%	114 49%	319 47%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 184

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Hope of increasing return on savings/investments**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	321 21%	321 21%	228 21%	93 20%	-	183 18%	137 25%	109 22%	109 20%	75 19%	182 23%	90 17%	40 23%	6 16%
I would consider seeking advice but probably wouldn't	466 30%	466 30%	322 29%	144 32%	-	295 30%	171 31%	134 27%	169 31%	129 32%	230 29%	171 33%	52 29%	9 23%
I would consider seeking advice and probably would	578 37%	578 37%	407 37%	171 38%	-	374 38%	204 37%	188 38%	202 38%	148 36%	288 36%	204 39%	57 32%	19 52%
I would definitely seek advice	186 12%	186 12%	142 13%	45 10%	-	141 14%	45 8%	59 12%	57 11%	53 13%	90 11%	61 12%	29 17%	3 9%
NET: Would consider	1231 79%	1231 79%	872 79%	359 80%	-	810 82%	421 75%	381 78%	428 80%	330 81%	609 77%	436 83%	138 77%	31 84%
NET: Probably/ definitely would	765 49%	765 49%	549 50%	216 48%	-	516 52%	249 45%	247 50%	259 48%	201 50%	378 48%	265 50%	86 48%	22 61%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 185

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Starting to save for the first time**

**Base: All respondents who have ever saved**

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1573	777	796	127	239	263	295	266	383	513	488	247	325	123	70	184	143	147	119	81	141	170	249	146	230	666
Weighted base	1551	773	778	156	255	245	271	253	371	470	438	338	305	135	59	163	150	137	111	76	167	186	227	140	232	675
I wouldn't consider seeking advice	481 31%	244 32%	237 30%	45 29%	67 26%	75 30%	94 35%	79 31%	121 33%	142 30%	135 31%	101 30%	103 34%	43 31%	13 23%	55 34%	55 36%	47 34%	32 29%	23 30%	48 29%	61 33%	65 29%	39 28%	77 33%	207 31%
I would consider seeking advice but probably wouldn't	417 27%	214 28%	204 26%	45 29%	82 32%	70 29%	84 31%	71 28%	66 18%	131 28%	110 25%	105 31%	72 24%	32 24%	21 36%	30 19%	42 28%	36 26%	26 23%	17 22%	58 34%	53 29%	62 27%	41 29%	58 25%	215 32%
I would consider seeking advice and probably would	469 30%	224 29%	244 31%	49 31%	68 27%	82 33%	68 25%	76 30%	126 34%	137 29%	141 32%	105 31%	85 28%	43 32%	19 32%	55 34%	42 28%	42 31%	35 32%	29 38%	44 26%	50 27%	65 29%	44 32%	70 30%	179 27%
I would definitely seek advice	185 12%	91 12%	94 12%	17 11%	39 15%	18 7%	25 9%	26 10%	59 16%	60 13%	53 12%	27 8%	45 15%	17 13%	6 10%	22 14%	12 8%	12 9%	17 16%	8 10%	18 11%	22 12%	35 15%	15 11%	28 12%	74 11%
NET: Would consider	1071 69%	529 68%	542 70%	111 71%	189 74%	170 70%	177 65%	173 69%	251 67%	328 70%	303 69%	237 70%	202 66%	93 69%	46 77%	108 66%	96 64%	90 66%	78 71%	53 70%	119 71%	125 67%	162 71%	100 72%	156 67%	468 69%
NET: Probably/ definitely would	653 42%	315 41%	338 43%	66 42%	107 42%	100 41%	94 35%	102 40%	185 50%	197 42%	194 44%	132 39%	130 43%	60 45%	24 41%	78 48%	54 36%	54 39%	53 48%	37 48%	62 37%	72 39%	100 44%	59 43%	98 42%	253 38%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 185

**Q.16 Below is a list of scenarios. In each of the scenarios, please consider how likely you would seek professional advice about savings and investments, rather than making a decision alone or relying on informal advice from family and friends. Sources of advice include the Citizens Advice Bureau, banks and building societies and independent financial advisors (IFAs). If you have already experienced these scenarios, please select the option that most closely describes what you actually did in those circumstances.**

**Starting to save for the first time**

**Base: All respondents who have ever saved**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	1573	1573	1117	456	-	1026	547	534	548	377	794	543	186	33
Weighted base	1551	1551	1099	452	-	993	558	490	537	406	790	526	178	37
I wouldn't consider seeking advice	481 31%	481 31%	350 32%	130 29%	-	291 29%	189 34%	150 31%	164 31%	130 32%	268 34%	164 31%	39 22%	8 21%
I would consider seeking advice but probably wouldn't	417 27%	417 27%	267 24%	151 33%	-	246 25%	171 31%	117 24%	158 29%	112 28%	212 27%	131 25%	57 32%	11 29%
I would consider seeking advice and probably would	469 30%	469 30%	348 32%	121 27%	-	330 33%	139 25%	163 33%	153 28%	120 30%	226 29%	164 31%	55 31%	13 35%
I would definitely seek advice	185 12%	185 12%	135 12%	50 11%	-	126 13%	59 11%	60 12%	62 12%	43 11%	84 11%	67 13%	27 15%	5 15%
NET: Would consider	1071 69%	1071 69%	749 68%	322 71%	-	702 71%	369 66%	340 69%	373 69%	276 68%	522 66%	363 69%	139 78%	29 79%
NET: Probably/ definitely would	653 42%	653 42%	482 44%	171 38%	-	456 46%	197 35%	223 45%	215 40%	164 40%	310 39%	231 44%	82 46%	18 50%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 186

**Q.17a Imagine the following scenario: You have won £100,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £3,000. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample A" respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	671	332	339	68	106	113	140	104	140	207	214	98	152	49	35	85	56	66	41	36	49	72	105	77	83	280
Weighted base	671	352	319	92	97	107	132	108	135	184	195	135	156	44	34	76	61	64	43	30	64	86	94	75	81	295
Take advice from a professional	121	71	50	19	19	27	19	20	17	36	35	23	26	6	7	12	5	11	12	9	6	19	15	17	19	51
	18%	20%	16%	21%	19%	25%	15%	18%	12%	20%	18%	17%	17%	14%	21%	16%	9%	18%	27%	30%	10%	22%	16%	23%	24%	17%
Make my own decisions using free sources of advice	463	236	228	50	62	62	102	78	110	131	136	91	106	31	22	54	40	48	25	20	48	52	67	56	53	190
	69%	67%	71%	54%	64%	58%	77%	72%	82%	71%	70%	67%	68%	71%	66%	71%	65%	76%	58%	66%	75%	60%	71%	75%	65%	64%
Don't know	87	46	41	23	17	19	11	10	7	17	24	21	25	6	4	10	16	4	6	1	9	15	12	2	9	54
	13%	13%	13%	25%	17%	17%	8%	9%	6%	9%	12%	16%	16%	15%	12%	13%	26%	7%	14%	4%	15%	18%	13%	2%	11%	18%



## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 186

**Q.17a Imagine the following scenario: You have won £100,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £3,000. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample A" respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	671	520	363	157	151	331	340	246	237	149	342	224	70	24
Weighted base	671	510	351	159	160	316	355	239	238	160	351	216	65	28
Take advice from a professional	121 18%	101 20%	78 22%	23 14%	19 12%	66 21%	55 15%	32 13%	45 19%	39 25%	59 17%	39 18%	16 24%	6 22%
Make my own decisions using free sources of advice	463 69%	365 71%	248 71%	116 73%	99 62%	224 71%	239 67%	169 71%	171 72%	100 63%	238 68%	160 74%	41 63%	19 67%
Don't know	87 13%	44 9%	24 7%	20 13%	42 26%	26 8%	61 17%	38 16%	22 9%	21 13%	53 15%	17 8%	9 13%	3 11%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 187

**Q.17b Imagine the following scenario: You have won £50,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £1,500. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample B" respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	672	322	350	72	110	117	123	101	149	210	181	110	171	57	27	70	57	66	52	40	70	72	102	59	94	283
Weighted base	666	311	354	74	130	112	110	85	155	193	167	142	163	69	25	65	62	61	48	41	75	76	93	51	97	272
Take advice from a professional	102	37	64	20	18	22	13	12	18	28	28	27	19	10	5	15	6	11	7	4	10	12	18	5	24	39
	15%	12%	18%	27%	14%	19%	11%	14%	11%	14%	17%	19%	11%	14%	20%	22%	9%	18%	14%	11%	13%	16%	19%	10%	25%	14%
Make my own decisions using free sources of advice	491	243	248	43	96	78	85	67	123	141	126	104	120	56	17	41	46	45	40	31	62	51	65	39	64	197
	74%	78%	70%	57%	74%	70%	77%	79%	79%	73%	75%	73%	74%	81%	68%	63%	73%	73%	83%	75%	83%	68%	70%	76%	66%	72%
Don't know	73	31	41	11	16	12	12	6	15	25	13	11	24	4	3	9	11	6	1	6	3	12	10	7	9	36
	11%	10%	12%	15%	12%	11%	11%	7%	9%	13%	8%	8%	15%	5%	12%	15%	18%	9%	3%	14%	4%	16%	11%	14%	9%	13%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 187

**Q.17b Imagine the following scenario: You have won £50,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £1,500. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample B" respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	672	529	384	145	143	352	320	244	230	143	344	223	77	20
Weighted base	666	518	380	138	148	340	325	227	224	156	347	214	75	21
Take advice from a professional	102 15%	84 16%	63 17%	20 15%	18 12%	59 17%	42 13%	33 15%	38 17%	27 17%	48 14%	33 16%	16 22%	2 11%
Make my own decisions using free sources of advice	491 74%	405 78%	299 79%	106 77%	86 58%	269 79%	222 68%	168 74%	167 75%	109 70%	259 75%	163 76%	51 68%	13 62%
Don't know	73 11%	29 6%	17 5%	12 8%	44 30%	12 4%	61 19%	27 12%	18 8%	21 13%	40 11%	17 8%	7 10%	6 27%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 188

**Q.17c Imagine the following scenario: You have won £75,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £2,250. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample C" respondents**

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	671	326	345	51	105	126	123	110	156	168	212	116	175	57	27	89	62	61	55	34	49	80	105	52	95	260
Weighted base	678	323	354	74	112	120	117	106	149	161	196	161	160	68	22	81	58	57	51	30	63	100	94	55	101	282
Take advice from a professional	130	56	74	23	32	20	15	15	24	39	37	28	26	11	6	13	8	8	3	4	14	27	23	13	18	62
	19%	17%	21%	32%	28%	17%	13%	14%	16%	24%	19%	17%	17%	16%	25%	17%	14%	14%	7%	12%	22%	27%	24%	24%	18%	22%
Make my own decisions using free sources of advice	490	242	248	35	70	90	90	84	121	113	138	120	119	46	15	60	47	45	43	23	44	65	62	40	73	191
	72%	75%	70%	48%	62%	75%	77%	79%	81%	70%	70%	74%	75%	68%	65%	74%	81%	79%	86%	77%	70%	65%	66%	73%	72%	68%
Don't know	57	25	33	15	11	9	11	7	4	8	21	14	14	11	2	8	3	4	4	3	5	7	10	2	10	29
	8%	8%	9%	20%	9%	8%	10%	7%	3%	5%	11%	9%	9%	16%	10%	9%	4%	7%	7%	11%	7%	7%	10%	3%	10%	10%

## Savings in the Balance Survey

### ONLINE Fieldwork: 1st-2nd October 2014

Absolutes/col percents

Table 188

**Q.17c Imagine the following scenario: You have won £75,000. You could seek independent professional financial advice on the products available to save or invest this money: this would cost £2,250. Alternatively, you could make your decisions about how to invest the money, making use of advice from family and friends and using free online tools. Which would you choose?**

**Base: All "Sample C" respondents**

	Q.2 Have you saved or invested money?					Investments		What is the combined annual income of your household, prior to tax being deducted?			What is the highest educational level that you have achieved to date?			
	Total	NET: Ever saved	Currently save	Previously saved or invested but not doing so at present	Have never saved or invested	Ever invested	Never invested	Up to £21k	>£21k-£34k	>£34k	Up to secondary	Univ-ersity degree	Higher univ-ersity degree	Still in full time education
Unweighted base	671	524	370	154	147	343	328	268	204	150	379	202	65	13
Weighted base	678	523	369	155	154	337	341	254	203	169	376	204	63	17
Take advice from a professional	130 19%	101 19%	73 20%	28 18%	29 19%	68 20%	62 18%	41 16%	46 23%	39 23%	58 15%	48 23%	17 26%	8 49%
Make my own decisions using free sources of advice	490 72%	389 74%	274 74%	115 74%	101 65%	256 76%	234 69%	187 74%	147 72%	119 70%	286 76%	146 72%	40 63%	7 42%
Don't know	57 8%	33 6%	21 6%	11 7%	25 16%	13 4%	44 13%	26 10%	10 5%	12 7%	33 9%	10 5%	6 10%	1 9%