

Budgeting

Budgeting QF1_a: Do you make day-to-day decisions about your own money? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Do you make day-to-day decisions about your own money?	QF1_a	93.9%	96.7%	95.6%	91.7%	79.3%	92.1%	92.7%	94.9%	94.6%	93.6%	92.2%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Do you make day-to-day decisions about your own money?	QF1_a	96.9%	92.0%	95.0%	93.3%	94.7%	96.1%	90.3%	92.9%			

Source: Indecon Analysis of Survey Data

Budgeting QF1: Who is responsible for making day-to-day decisions about money in your household? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
You make these decisions by yourself	QF1	39.5%	37.3%	36.8%	41.4%	58.6%	38.4%	39.0%	40.0%	40.4%	38.9%	36.6%
You make these decisions with someone else	QF1	53.4%	59.7%	56.4%	47.5%	25.9%	31.6%	54.1%	52.4%	51.9%	53.7%	55.3%
Someone else makes these decisions	QF1	7.1%	2.7%	5.8%	10.7%	15.5%	27.7%	6.3%	7.5%	7.0%	7.0%	7.4%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
You make these decisions by yourself	QF1	45.1%	35.2%	92.6%	19.7%	16.7%	85.7%	36.6%	57.5%			
You make these decisions with someone else	QF1	48.1%	56.6%	3.9%	77.1%	77.0%	11.7%	33.6%	27.6%			
Someone else makes these decisions	QF1	6.1%	7.7%	2.7%	3.0%	6.1%	0.0%	28.4%	14.2%			

Source: Indecon Analysis of Survey Data

Budgeting QF2: Do you do any of the following for yourself or your household? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Make a plan to manage your income and expenses	QF2	64.5%	66.6%	66.0%	62.2%	55.2%	67.8%	64.1%	65.8%	66.9%	63.5%	59.1%
Keep a note of your spending	QF2	60.3%	61.4%	60.9%	59.6%	51.7%	70.6%	60.1%	58.1%	61.0%	61.7%	55.6%
Keep money for bills separate from day-to-day spending money	QF2	50.8%	46.6%	50.8%	53.9%	53.4%	66.1%	51.0%	53.4%	53.3%	48.1%	49.0%
Make a note of upcoming bills to make sure you don't miss them	QF2	62.9%	58.6%	66.0%	62.4%	63.8%	74.0%	61.5%	64.7%	62.2%	65.3%	59.9%
Use a banking app or money management tool to keep track of your outgoings	QF2	68.1%	71.5%	75.1%	63.0%	20.7%	76.8%	68.2%	68.6%	68.5%	66.7%	69.6%
Arrange automatic payments for regular outgoings	QF2	82.7%	88.2%	86.3%	77.8%	53.4%	63.3%	83.4%	82.9%	81.1%	84.4%	83.7%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Make a plan to manage your income and expenses	QF2	66.1%	63.3%	58.9%	63.8%	65.6%	72.7%	64.9%	67.7%			
Keep a note of your spending	QF2	61.2%	59.8%	58.5%	60.6%	57.5%	68.8%	70.1%	59.1%			
Keep money for bills separate from day-to-day spending money	QF2	51.2%	50.4%	43.0%	48.6%	49.2%	62.3%	61.2%	62.2%			
Make a note of upcoming bills to make sure you don't miss them	QF2	65.0%	61.5%	56.2%	63.6%	61.0%	66.2%	70.9%	70.9%			
Use a banking app or money management tool to keep track of your outgoings	QF2	68.8%	67.7%	53.9%	69.6%	73.6%	68.8%	70.1%	67.7%			
Arrange automatic payments for regular outgoings	QF2	82.3%	82.9%	75.6%	88.0%	89.4%	85.7%	67.2%	67.7%			

Source: Indecon Analysis of Survey Data

Active Saving and Financial Shocks

Active Saving and Financial Shocks QF3: In the past 12 months have you been saving money in any of the following ways, whether or not you still have the money? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Saving cash at home or in your wallet	QF3	27.4%	20.5%	23.6%	36.8%	27.6%	40.7%	26.8%	26.7%	25.8%	29.5%	27.6%
Paying money into a savings or deposit	QF3	67.1%	76.7%	71.5%	59.6%	31.0%	68.4%	66.1%	67.5%	67.7%	68.3%	63.0%
Giving money to family to save on your behalf	QF3	8.6%	7.4%	9.1%	8.1%	13.8%	15.8%	8.6%	7.9%	9.8%	7.2%	7.8%
Saving in an informal savings club	QF3	8.6%	7.1%	9.1%	9.3%	6.9%	11.9%	8.8%	8.1%	8.4%	10.0%	6.6%
Buying bonds or time deposits	QF3	6.3%	6.6%	7.9%	4.8%	3.4%	2.8%	7.3%	5.1%	8.4%	4.8%	3.1%
Investing in crypto-assets	QF3	7.3%	8.8%	7.4%	6.7%	3.4%	11.3%	7.8%	6.0%	8.7%	6.0%	5.8%
Investing in stocks and shares	QF3	15.3%	22.5%	17.9%	8.7%	3.4%	19.8%	15.2%	14.7%	17.3%	14.0%	12.1%
Saving or investing in some other way other than a pension	QF3	43.9%	50.4%	47.1%	38.4%	22.4%	42.4%	42.1%	44.2%	44.7%	44.7%	40.1%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Saving cash at home or in your wallet	QF3	28.4%	26.7%	30.6%	21.7%	22.8%	32.5%	38.8%	41.7%			
Paying money into a savings or deposit	QF3	72.6%	63.5%	58.9%	70.1%	70.1%	58.4%	66.4%	68.5%			
Giving money to family to save on your behalf	QF3	8.6%	8.6%	10.1%	6.2%	6.1%	10.4%	16.4%	13.4%			
Saving in an informal savings club	QF3	10.7%	7.2%	4.3%	7.7%	10.0%	9.1%	11.2%	11.8%			
Buying bonds or time deposits	QF3	5.8%	6.7%	4.7%	8.0%	6.7%	2.6%	3.7%	7.9%			
Investing in crypto-assets	QF3	4.0%	9.6%	4.7%	5.7%	7.9%	5.2%	11.2%	12.6%			
Investing in stocks and shares	QF3	9.9%	18.8%	10.9%	16.2%	16.3%	11.7%	14.2%	20.5%			
Saving or investing in some other way other than a pension	QF3	40.2%	46.5%	33.7%	50.1%	47.0%	35.1%	42.5%	39.4%			

Source: Indecon Analysis of Survey Data
Note: Respondents were prompted as follows "Please don't take into account any money paid into a pension, but think about all kinds of savings, such as building up a rainy-day fund or putting money aside for a special occasion"

Active Saving and Financial Shocks QF4: If you, personally, faced a major expense today – equivalent to your own monthly income – would you be able to pay it without borrowing the money or asking family or friends to help? (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
If you, personally, faced a major expense today – equivalent to your own monthly income – would you be able to pay it without borrowing the money or asking family or friends to help?	QF4	80.4%	85.2%	85.1%	69.9%	62.1%	63.8%	78.1%	79.7%	78.6%	80.8%	77.0%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
If you, personally, faced a major expense today – equivalent to your own monthly income – would you be able to pay it without borrowing the money or asking family or friends to help?	QF4	77.9%	79.8%	78.7%	85.5%	81.5%	63.6%	74.6%	63.8%			

Source: Indecon Analysis of Survey Data

Financial Goals

Financial Goals QF5: Do you (personally, or with your partner) have any financial goals? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Do you (personally, or with your partner) have any financial goals?	QF5	55.0%	70.7%	58.8%	43.2%	19.0%	72.9%	55.6%	56.0%	57.4%	51.7%	53.3%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Do you (personally, or with your partner) have any financial goals?	QF5	52.7%	56.1%	34.5%	49.4%	65.6%	49.4%	56.0%	72.4%			

Source: Indecon Analysis of Survey Data

Financial Goals QF7: What actions have you personally taken to meet your most important financial goal? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Prepared a plan of action	QF7	19.6%	15.3%	10.2%	8.9%	5.2%	9.6%	10.9%	10.9%	11.5%	10.2%	9.7%
Increased your credit card or loan repayments	QF7	9.9%	6.8%	6.8%	3.4%	1.7%	4.0%	5.6%	4.7%	4.8%	6.0%	6.2%
Saved or invested money	QF7	61.5%	46.8%	37.8%	22.4%	8.6%	50.3%	33.6%	36.3%	34.1%	33.3%	33.1%
Looked for new/different/additional source of income	QF7	13.8%	11.5%	5.6%	7.7%	1.7%	11.3%	7.2%	7.5%	8.0%	6.4%	8.6%
Identified a source of credit	QF7	5.0%	2.7%	3.3%	2.2%	1.7%	1.7%	2.1%	3.4%	2.5%	2.4%	3.9%
Cut-back on spending	QF7	28.6%	18.4%	16.3%	14.3%	6.9%	26.6%	16.1%	15.6%	16.6%	14.0%	16.3%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Prepared a plan of action	QF7	10.6%	10.8%	6.2%	8.7%	14.2%	10.4%	11.2%	12.6%			
Increased your credit card or loan repayments	QF7	5.0%	5.8%	2.3%	3.5%	9.4%	3.9%	3.7%	4.7%			
Saved or invested money	QF7	32.7%	34.3%	18.6%	33.2%	37.6%	27.3%	40.3%	47.2%			
Looked for new/different/additional source of income	QF7	6.8%	8.1%	4.7%	5.2%	9.3%	7.8%	5.2%	16.5%			
Identified a source of credit	QF7	2.1%	3.1%	3.1%	1.5%	4.3%	0.0%	1.5%	2.4%			
Cut-back on spending	QF7	15.4%	15.7%	9.7%	14.7%	15.9%	15.6%	20.9%	24.4%			

Source: Indecon Analysis of Survey Data

Note: QF7 was only asked of respondents who responded "Yes" to QF5

Retirement Plans

Retirement Plans QF8: Overall, on a scale of 1 to 5 where 1 is very confident, and 5 is not at all confident; how confident are you that you have done a good job of making financial plans for your retirement? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Very confident	QF8	22.9%	22.7%	24.2%	19.6%	25.9%	7.9%	24.0%	21.2%	22.2%	23.2%	21.8%
2	QF8	18.5%	24.1%	17.7%	15.6%	8.6%	11.9%	19.6%	14.5%	19.5%	16.6%	17.1%
3	QF8	27.1%	26.8%	28.0%	25.0%	22.4%	23.7%	24.4%	29.9%	24.9%	26.7%	30.7%
4	QF8	14.9%	15.6%	15.6%	13.7%	8.6%	17.5%	14.2%	17.5%	15.7%	13.6%	13.6%
Not at all confident	QF8	16.6%	9.9%	13.0%	24.0%	24.1%	34.5%	15.8%	15.6%	16.3%	18.2%	12.5%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Very confident	QF8	21.7%	23.1%	26.0%	32.4%	19.7%	20.8%	11.2%	7.9%			
2	QF8	16.9%	18.9%	14.7%	18.2%	23.0%	7.8%	17.9%	11.8%			
3	QF8	25.5%	27.2%	27.9%	23.2%	28.3%	22.1%	21.6%	34.6%			
4	QF8	17.0%	13.0%	11.6%	12.7%	14.6%	22.1%	20.1%	16.5%			
Not at all confident	QF8	17.0%	15.8%	17.4%	12.0%	12.4%	27.3%	23.9%	28.3%			

Source: Indecon Analysis of Survey Data

Retirement Plans QF9: How will you - or do you - fund your retirement? (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Draw a government pension/ old-age benefit	QF9	77.1%	77.3%	74.6%	78.4%	87.9%	50.8%	79.0%	75.2%	73.6%	79.6%	82.1%
Draw an occupational or workplace pension plan	QF9	61.1%	75.9%	67.1%	47.3%	29.3%	52.0%	61.6%	60.0%	62.5%	60.1%	58.8%
Draw a private pension plan	QF9	39.2%	48.5%	44.1%	29.5%	20.7%	36.7%	39.9%	38.0%	39.1%	38.1%	41.6%
Sell your financial assets (such as: stocks, bonds or mutual funds)	QF9	20.3%	29.3%	22.4%	13.1%	5.2%	25.4%	20.6%	19.4%	22.1%	20.2%	15.6%
Sell your non-financial assets (such as a car, property, art, jewels, antiques, etc.)	QF9	19.2%	22.5%	18.2%	18.8%	13.8%	23.7%	19.2%	19.0%	19.5%	17.2%	22.2%
From income generated by your financial or non-financial assets (such as dividends or rental income)	QF9	29.9%	43.0%	30.3%	21.2%	17.2%	35.6%	29.7%	28.8%	30.5%	30.5%	26.8%
Rely on a spouse or partner to support you	QF9	15.6%	17.3%	13.0%	17.6%	13.8%	15.3%	15.4%	16.5%	13.9%	17.6%	16.7%
Rely on your children or other family members to support you	QF9	5.4%	4.9%	3.9%	6.5%	13.8%	9.0%	5.6%	4.1%	5.0%	5.4%	6.6%
Draw on your savings	QF9	57.2%	61.4%	59.2%	55.6%	27.6%	67.8%	54.9%	59.6%	57.2%	56.9%	58.0%
Continue to work	QF9	52.3%	56.2%	52.5%	50.9%	39.7%	59.3%	52.5%	51.9%	51.4%	53.5%	52.5%
From the revenues of a business that you own	QF9	18.1%	17.5%	19.3%	17.6%	17.2%	23.2%	17.5%	18.2%	16.7%	20.2%	18.3%
Question	Ref	Gender				Household Composition						
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Draw a government pension/ old-age benefit	QF9	77.0%	77.2%	81.0%	79.1%	82.1%	76.6%	64.9%	55.9%			
Draw an occupational or workplace pension plan	QF9	59.3%	62.2%	47.7%	62.8%	70.1%	55.8%	57.5%	53.5%			
Draw a private pension plan	QF9	36.9%	40.6%	31.4%	40.9%	42.7%	40.3%	33.6%	40.9%			
Sell your financial assets (such as: stocks, bonds or mutual funds)	QF9	15.0%	23.7%	13.2%	18.7%	21.9%	18.2%	23.9%	31.5%			
Sell your non-financial assets (such as a car, property, art, jewels, antiques, etc.)	QF9	15.5%	21.6%	16.7%	13.5%	21.7%	15.6%	21.6%	32.3%			
From income generated by your financial or non-financial assets (such as dividends or rental income)	QF9	24.8%	33.2%	19.8%	29.4%	31.7%	28.6%	29.9%	45.7%			
Rely on a spouse or partner to support you	QF9	21.3%	11.8%	1.9%	23.9%	20.7%	2.6%	9.7%	11.0%			
Rely on your children or other family members to support you	QF9	5.0%	5.7%	5.8%	4.0%	4.3%	6.5%	9.7%	7.9%			
Draw on your savings	QF9	58.7%	56.2%	45.7%	58.4%	57.3%	50.6%	67.9%	69.3%			
Continue to work	QF9	47.6%	55.5%	39.9%	42.1%	60.4%	59.7%	60.4%	63.8%			
From the revenues of a business that you own	QF9	11.6%	22.5%	13.2%	16.5%	19.7%	22.1%	17.9%	25.2%			

Source: Indecon Analysis of Survey Data

Making Ends Meet

Making Ends Meet QF11: Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you, personally? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you, personally?	QF11	24.7%	19.5%	21.9%	30.3%	34.5%	35.0%	24.8%	23.9%	24.9%	22.2%	28.4%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you, personally?	QF11	26.9%	23.1%	26.4%	18.5%	23.4%	36.4%	19.4%	43.3%			

Source: Indecon Analysis of Survey Data

Making Ends Meet QF12: What did you do to make ends meet the last time this happened? (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Draw money out of savings or transfer savings into current account	QF12	24.6%	7.4%	6.0%	5.5%	1.7%	5.1%	4.7%	7.1%	5.4%	6.6%	7.0%
Cut back on spending, spend less, do without, delay a planned expense	QF12	40.8%	7.1%	7.7%	13.1%	25.9%	11.3%	10.7%	9.4%	10.3%	9.2%	10.9%
Sell something that you own	QF12	3.0%	0.5%	0.4%	1.2%	1.7%	0.6%	0.7%	0.6%	0.5%	0.6%	1.6%
Work overtime, take an extra job, earn extra money	QF12	16.5%	4.4%	3.5%	5.0%	0.0%	13.0%	3.4%	4.9%	4.0%	4.6%	3.1%
Claim support from the government	QF12	1.9%	0.0%	0.7%	0.4%	1.7%	0.0%	0.5%	0.2%	0.4%	0.2%	1.2%
Ask for help from family, friends or the community	QF12	8.4%	1.4%	1.8%	3.2%	0.0%	4.0%	1.9%	1.9%	1.7%	1.8%	3.5%
Borrow from family, friends or the community	QF12	14.9%	2.7%	2.1%	5.7%	6.9%	9.0%	4.1%	3.0%	4.1%	3.0%	3.5%
Borrow from employer/salary advance	QF12	0.8%	0.0%	0.2%	0.4%	0.0%	0.0%	0.0%	0.4%	0.1%	0.4%	0.0%
Pawn something that you own	QF12	0.5%	0.0%	0.2%	0.0%	1.7%	0.0%	0.0%	0.2%	0.3%	0.0%	0.0%
Take a loan from your savings and loans clubs or other <informal savings club>	QF12	1.9%	0.0%	0.4%	0.8%	1.7%	1.7%	0.2%	1.1%	0.4%	0.4%	0.8%
Use someone else’s credit card	QF12	0.5%	0.0%	0.0%	0.2%	1.7%	0.6%	0.1%	0.2%	0.1%	0.0%	0.4%
Take money out of a flexible mortgage account	QF12	0.3%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.2%	0.0%	0.0%	0.4%
Apply for loan/withdrawal on pension fund	QF12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Use authorised, arranged overdraft or line of credit	QF12	3.8%	1.6%	0.7%	0.6%	1.7%	0.6%	0.4%	1.7%	0.9%	0.6%	1.6%
Use credit card for a cash advance or to pay bills/buy food	QF12	2.4%	0.8%	0.9%	0.0%	1.7%	1.1%	0.4%	0.6%	0.3%	1.2%	0.4%
Take out a personal loan from a financial service provider (including bank, credit union or microfinance excluding fintech)	QF12	4.3%	1.1%	0.4%	2.0%	0.0%	1.1%	1.2%	1.3%	1.3%	1.0%	0.4%
Take out a payday loan (wage/salary advance or smoothing)	QF12	0.5%	0.0%	0.0%	0.4%	0.0%	0.6%	0.1%	0.0%	0.3%	0.0%	0.0%
Take out a loan from an informal provider/moneylender	QF12	0.8%	0.3%	0.2%	0.2%	0.0%	0.6%	0.2%	0.2%	0.3%	0.2%	0.0%
Take an online loan (with fintech provider, excluding traditional banks and credit union)	QF12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Use unauthorised overdraft	QF12	0.3%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%
Pay bills late; miss payments	QF12	5.1%	0.3%	0.9%	2.6%	0.0%	2.3%	1.3%	1.1%	1.2%	0.8%	2.3%
Other	QF12	6.2%	2.2%	1.1%	1.8%	0.0%	2.8%	1.8%	0.9%	1.5%	1.4%	1.9%

Source: Indecon Analysis of Survey Data

Note: QF12 was only asked of respondents who responded “Yes” to QF11

Making Ends Meet QF12: What did you do to make ends meet the last time this happened? (% Respondents Who Replied "Yes")

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Draw money out of savings or transfer savings into current account	QF12	8.1%	4.7%	3.9%	3.7%	7.9%	11.7%	3.7%	9.4%
Cut back on spending, spend less, do without, delay a planned expense	QF12	10.6%	9.7%	11.2%	8.2%	8.7%	13.0%	6.0%	21.3%
Sell something that you own	QF12	0.2%	1.1%	0.4%	0.5%	1.0%	0.0%	2.2%	0.0%
Work overtime, take an extra job, earn extra money	QF12	3.1%	4.7%	3.1%	2.2%	3.7%	1.3%	5.2%	13.4%
Claim support from the government	QF12	0.3%	0.6%	1.2%	0.2%	0.4%	1.3%	0.0%	0.0%
Ask for help from family, friends or the community	QF12	2.5%	1.8%	1.2%	0.5%	2.4%	3.9%	2.2%	6.3%
Borrow from family, friends or the community	QF12	4.6%	3.0%	3.1%	2.7%	2.6%	7.8%	4.5%	8.7%
Borrow from employer/salary advance	QF12	0.2%	0.2%	0.4%	0.0%	0.2%	0.0%	0.0%	0.8%
Pawn something that you own	QF12	0.0%	0.2%	0.4%	0.0%	0.2%	0.0%	0.0%	0.0%
Take a loan from your savings and loans clubs or other <informal savings club>	QF12	0.2%	0.7%	0.4%	0.5%	0.0%	1.3%	1.5%	0.8%
Use someone else's credit card	QF12	0.2%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.8%
Take money out of a flexible mortgage account	QF12	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
Apply for loan/withdrawal on pension fund	QF12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Use authorised, arranged overdraft or line of credit	QF12	1.0%	0.9%	0.4%	0.7%	1.4%	1.3%	0.7%	0.8%
Use credit card for a cash advance or to pay bills/buy food	QF12	1.0%	0.3%	0.4%	0.2%	0.8%	0.0%	0.0%	2.4%
Take out a personal loan from a financial service provider (including bank, credit union or microfinance excluding fintech)	QF12	0.7%	1.3%	1.6%	0.5%	1.0%	1.3%	0.0%	3.1%
Take out a payday loan (wage/salary advance or smoothing)	QF12	0.2%	0.1%	0.0%	0.0%	0.2%	0.0%	0.7%	0.0%
Take out a loan from an informal provider/moneylender	QF12	0.2%	0.2%	0.0%	0.0%	0.2%	0.0%	0.0%	1.6%
Take an online loan (with fintech provider, excluding traditional banks and credit union)	QF12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Use unauthorised overdraft	QF12	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
Pay bills late; miss payments	QF12	1.3%	1.2%	1.6%	0.7%	1.0%	1.3%	3.0%	1.6%
Other	QF12	2.3%	1.0%	0.8%	1.5%	1.6%	5.2%	0.0%	2.4%

Source: Indecon Analysis of Survey Data

Note: QF12 was only asked of respondents who responded "Yes" to QF11

Making Ends Meet QF13: If you lost your main source of income today, how long could you continue to cover your living expenses, without borrowing any money or moving house? (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Less than a week	QF13	4.0%	1.9%	1.6%	6.3%	19.0%	6.8%	3.9%	3.8%	3.6%	4.4%	3.9%
At least a week but not one month	QF13	8.2%	3.8%	5.8%	12.1%	17.2%	13.0%	9.2%	6.8%	7.4%	8.8%	8.2%
At least one month but not three months	QF13	16.3%	13.2%	16.8%	17.4%	8.6%	29.9%	15.6%	16.9%	16.3%	14.8%	16.3%
At least three months but not six months	QF13	19.6%	23.0%	20.3%	15.8%	8.6%	22.0%	18.4%	19.9%	19.1%	20.6%	15.6%
Six months or more	QF13	51.8%	55.3%	53.2%	44.6%	39.7%	26.0%	49.9%	49.4%	49.8%	49.1%	53.3%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Less than a week	QF13	3.8%	4.0%	7.8%	1.2%	3.3%	6.5%	4.5%	4.7%			
At least a week but not one month	QF13	9.4%	7.0%	7.0%	5.7%	6.5%	20.8%	9.7%	13.4%			
At least one month but not three months	QF13	17.4%	14.8%	14.7%	10.2%	16.9%	14.3%	24.6%	22.8%			
At least three months but not six months	QF13	18.7%	19.3%	14.0%	17.2%	21.9%	15.6%	20.1%	24.4%			
Six months or more	QF13	46.6%	52.4%	48.8%	61.8%	50.4%	40.3%	40.3%	31.5%			

Source: Indecon Analysis of Survey Data

Choosing and Using Financial Products

Choosing and Using Financial Products QP1: Please can you tell me whether you have heard of any of these types of financial products? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
A pension	QP1	97.6%	98.1%	98.4%	97.0%	91.4%	95.5%	97.8%	97.9%	97.1%	97.8%	98.8%
An investment account that is linked to the stock market	QP1	71.9%	81.6%	75.1%	64.0%	48.3%	70.6%	73.2%	68.2%	72.8%	72.1%	68.9%
A mortgage	QP1	95.5%	96.4%	96.8%	94.7%	82.8%	92.1%	95.4%	95.9%	94.8%	96.8%	94.9%
A loan secured on property	QP1	81.3%	84.1%	82.5%	78.6%	75.9%	67.8%	81.9%	79.9%	80.2%	82.6%	81.7%
An unsecured bank or credit union loan	QP1	82.7%	86.0%	82.8%	81.6%	70.7%	77.4%	82.4%	81.6%	81.8%	84.2%	82.5%
Car finance such as hire purchase or PCP	QP1	87.0%	87.9%	89.1%	85.1%	75.9%	74.6%	88.0%	85.3%	84.3%	89.8%	89.1%
A credit card	QP1	96.7%	98.9%	97.2%	95.6%	86.2%	98.3%	97.2%	95.7%	96.7%	96.2%	97.7%
A current account	QP1	98.3%	98.6%	98.9%	98.2%	91.4%	96.6%	98.4%	97.9%	97.9%	98.4%	99.6%
A savings account	QP1	97.7%	98.6%	98.2%	96.8%	93.1%	98.3%	97.6%	97.6%	97.2%	98.2%	98.1%
A microfinance loan	QP1	31.1%	44.4%	34.0%	19.6%	19.0%	23.7%	31.0%	31.2%	33.3%	29.7%	27.2%
Insurance	QP1	96.3%	98.4%	97.7%	94.5%	84.5%	97.7%	96.5%	95.5%	95.6%	97.4%	96.1%
Stocks and shares	QP1	91.2%	95.3%	92.5%	88.5%	75.9%	91.0%	91.3%	91.2%	90.5%	92.0%	91.4%
Bonds	QP1	85.4%	87.9%	86.9%	83.4%	74.1%	78.0%	85.7%	84.4%	84.9%	85.8%	86.0%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP1	79.5%	84.7%	82.3%	76.4%	46.6%	77.4%	81.0%	77.1%	78.4%	80.2%	81.3%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP1	79.7%	85.8%	85.5%	72.7%	46.6%	90.4%	81.7%	76.7%	82.5%	75.6%	79.8%
Financial products labelled as sustainable, or "ESG", or "green"	QP1	42.7%	54.0%	45.9%	33.9%	19.0%	45.8%	41.0%	42.1%	46.7%	37.5%	40.9%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP1	71.4%	73.4%	72.5%	71.3%	50.0%	68.9%	72.0%	71.4%	71.2%	70.9%	73.2%

Source: Indecon Analysis of Survey Data

Choosing and Using Financial Products QP1: Please can you tell me whether you have heard of any of these types of financial products? (% Respondents Who Replied “Yes”)

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
A pension	QP1	97.4%	97.8%	96.9%	97.8%	98.8%	100.0%	97.0%	92.9%
An investment account that is linked to the stock market	QP1	66.1%	75.7%	67.1%	73.8%	76.0%	66.2%	64.9%	70.1%
A mortgage	QP1	96.4%	94.9%	91.1%	96.5%	98.2%	96.1%	94.0%	91.3%
A loan secured on property	QP1	79.0%	82.9%	79.5%	83.3%	86.0%	83.1%	69.4%	70.9%
An unsecured bank or credit union loan	QP1	82.0%	83.3%	80.2%	83.0%	88.4%	85.7%	76.1%	69.3%
Car finance such as hire purchase or PCP	QP1	86.8%	87.1%	82.6%	89.0%	92.1%	93.5%	79.9%	72.4%
A credit card	QP1	97.7%	96.0%	93.8%	97.0%	97.8%	100.0%	95.5%	96.1%
A current account	QP1	99.0%	97.9%	96.5%	98.5%	99.6%	100.0%	97.8%	96.1%
A savings account	QP1	97.7%	97.7%	95.7%	98.0%	98.2%	97.4%	98.5%	97.6%
A microfinance loan	QP1	25.6%	34.7%	27.5%	31.9%	33.9%	27.3%	28.4%	29.9%
Insurance	QP1	95.7%	96.7%	92.2%	96.3%	98.4%	97.4%	97.8%	93.7%
Stocks and shares	QP1	88.6%	93.0%	89.1%	89.8%	94.9%	92.2%	88.1%	87.4%
Bonds	QP1	82.6%	87.2%	86.8%	84.8%	87.2%	90.9%	81.3%	78.0%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP1	77.0%	81.2%	71.7%	78.6%	82.9%	87.0%	82.8%	77.2%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP1	76.7%	81.7%	69.4%	79.1%	84.1%	83.1%	82.1%	81.1%
Financial products labelled as sustainable, or “ESG”, or “green”	QP1	37.0%	46.4%	41.9%	41.6%	45.5%	37.7%	36.6%	45.7%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP1	70.2%	72.2%	66.7%	68.3%	74.8%	80.5%	72.4%	70.9%

Source: Indecon Analysis of Survey Data

**Choosing and Using Financial Products QP2: And now can you tell me whether you personally or jointly currently hold any of these types of products?
(% Respondents Who Replied “Yes”)**

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
A pension	QP2	72.7%	81.6%	76.4%	58.4%	62.1%	32.2%	71.0%	71.4%	69.7%	71.7%	73.2%
An investment account that is linked to the stock market	QP2	24.8%	26.6%	21.2%	9.1%	6.9%	15.3%	18.5%	16.0%	18.5%	18.2%	15.2%
A mortgage	QP2	33.7%	39.2%	39.6%	22.4%	3.4%	4.5%	32.8%	32.5%	33.5%	29.5%	33.5%
A loan secured on property	QP2	8.7%	7.9%	7.2%	6.5%	5.2%	2.3%	7.9%	6.6%	6.3%	8.4%	6.6%
An unsecured bank or credit union loan	QP2	19.7%	17.3%	17.2%	15.4%	10.3%	12.4%	17.3%	16.5%	15.7%	16.4%	17.9%
Car finance such as hire purchase or PCP	QP2	16.1%	12.9%	15.9%	13.9%	5.2%	4.5%	14.8%	13.9%	11.4%	16.8%	16.3%
A credit card	QP2	59.5%	67.7%	60.8%	50.1%	29.3%	31.6%	56.5%	58.8%	56.4%	59.1%	57.6%
A current account	QP2	94.2%	95.1%	95.4%	90.7%	69.0%	88.7%	93.0%	92.1%	90.9%	92.4%	98.1%
A savings account	QP2	79.7%	84.1%	82.7%	72.5%	43.1%	75.1%	77.2%	77.8%	77.8%	79.4%	75.1%
A microfinance loan	QP2	1.5%	0.8%	0.5%	0.2%	0.0%	0.0%	0.5%	0.4%	0.7%	0.4%	0.0%
Insurance	QP2	83.4%	89.6%	85.1%	71.3%	56.9%	61.6%	79.8%	81.4%	78.6%	81.4%	82.9%
Stocks and shares	QP2	29.1%	39.2%	29.4%	16.4%	8.6%	19.2%	26.9%	24.8%	27.7%	26.3%	23.3%
Bonds	QP2	16.1%	18.1%	14.5%	11.1%	3.4%	4.5%	13.9%	13.5%	13.9%	14.2%	12.5%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP2	23.1%	20.3%	21.4%	15.2%	5.2%	18.1%	20.4%	16.2%	21.4%	14.2%	17.5%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP2	9.8%	9.9%	7.9%	7.1%	1.7%	12.4%	7.8%	7.5%	9.4%	6.8%	5.4%
Financial products labelled as sustainable, or “ESG”, or “green”	QP2	9.3%	5.5%	5.3%	2.0%	0.0%	3.4%	3.8%	3.8%	4.3%	3.8%	3.5%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP2	4.1%	1.6%	3.3%	3.8%	0.0%	4.5%	2.9%	3.6%	2.8%	3.6%	1.9%

Source: Indecon Analysis of Survey Data

Note: Note: QP2 was only asked of respondents who responded “Yes” to QP1

**Choosing and Using Financial Products QP2: And now can you tell me whether you personally or jointly currently hold any of these types of products?
(% Respondents Who Replied “Yes”)**

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
A pension	QP2	69.4%	71.9%	70.9%	78.1%	79.7%	62.3%	50.0%	40.9%
An investment account that is linked to the stock market	QP2	14.9%	19.7%	10.9%	23.2%	19.1%	18.2%	11.9%	15.7%
A mortgage	QP2	29.9%	33.6%	19.8%	27.4%	54.9%	27.3%	7.5%	10.2%
A loan secured on property	QP2	4.6%	8.7%	4.3%	5.5%	11.4%	3.9%	4.5%	4.7%
An unsecured bank or credit union loan	QP2	15.4%	16.9%	14.3%	12.5%	20.3%	20.8%	16.4%	13.4%
Car finance such as hire purchase or PCP	QP2	11.6%	15.6%	6.6%	13.2%	21.1%	15.6%	10.4%	6.3%
A credit card	QP2	58.2%	57.0%	53.5%	69.3%	61.8%	53.2%	32.8%	39.4%
A current account	QP2	93.4%	92.1%	88.0%	96.0%	95.9%	89.6%	88.1%	85.0%
A savings account	QP2	80.7%	75.9%	68.6%	83.3%	81.7%	63.6%	76.1%	74.8%
A microfinance loan	QP2	0.2%	0.7%	0.4%	0.2%	0.8%	0.0%	0.0%	0.8%
Insurance	QP2	79.3%	80.8%	72.1%	84.3%	90.7%	77.9%	64.2%	60.6%
Stocks and shares	QP2	20.3%	30.6%	21.3%	28.7%	32.9%	18.2%	16.4%	20.5%
Bonds	QP2	15.9%	12.4%	12.0%	17.7%	14.4%	11.7%	5.2%	12.6%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP2	15.2%	20.4%	14.7%	19.0%	20.1%	15.6%	17.9%	18.9%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP2	4.0%	10.5%	4.3%	8.0%	7.7%	5.2%	10.4%	14.2%
Financial products labelled as sustainable, or “ESG”, or “green”	QP2	2.6%	4.9%	1.9%	4.5%	5.5%	2.6%	3.0%	2.4%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP2	2.8%	3.0%	3.1%	1.5%	3.0%	5.2%	4.5%	3.9%

Source: Indecon Analysis of Survey Data

Note: QP2 was only asked of respondents who responded “Yes” to QP1

Choosing and Using Financial Products QP3: And in the last two years, which of the following types of financial products have you chosen personally or jointly whether or not you still hold them? (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
A pension	QP3	25.0%	29.0%	28.5%	18.8%	18.8%	20.9%	26.1%	25.9%	25.4%	25.5%	22.6%
An investment account that is linked to the stock market	QP3	8.2%	12.9%	9.8%	3.8%	3.8%	11.9%	8.6%	7.3%	8.4%	9.0%	6.2%
A mortgage	QP3	9.8%	12.1%	13.3%	5.3%	5.3%	2.8%	9.8%	9.2%	11.4%	7.8%	8.9%
A loan secured on property	QP3	2.0%	1.9%	1.8%	2.6%	2.6%	1.1%	2.5%	1.7%	1.6%	2.8%	1.6%
An unsecured bank or credit union loan	QP3	10.4%	11.2%	11.2%	9.3%	9.3%	9.0%	11.9%	8.8%	10.2%	10.6%	10.5%
Car finance such as hire purchase or PCP	QP3	9.8%	9.3%	11.2%	9.3%	9.3%	3.4%	10.5%	9.4%	7.6%	12.4%	10.9%
A credit card	QP3	20.4%	22.7%	21.9%	18.6%	18.6%	23.2%	19.9%	20.5%	20.3%	20.2%	21.0%
A current account	QP3	35.3%	35.6%	34.7%	37.2%	37.2%	51.4%	34.8%	35.3%	36.4%	32.5%	37.4%
A savings account	QP3	29.6%	31.2%	30.3%	29.5%	29.5%	47.5%	29.1%	30.1%	32.7%	27.7%	24.5%
A microfinance loan	QP3	0.3%	0.8%	0.0%	0.2%	0.2%	0.0%	0.4%	0.2%	0.4%	0.2%	0.0%
Insurance	QP3	48.6%	56.2%	51.7%	42.6%	42.6%	48.0%	49.9%	46.8%	46.2%	49.3%	54.1%
Stocks and shares	QP3	11.7%	17.3%	14.4%	5.5%	5.5%	15.8%	10.9%	12.2%	13.0%	11.0%	9.3%
Bonds	QP3	4.5%	5.2%	5.4%	3.4%	3.4%	1.7%	4.2%	5.3%	4.3%	4.6%	4.7%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP3	10.6%	13.7%	11.6%	8.7%	8.7%	13.6%	11.9%	8.8%	12.4%	8.6%	9.3%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP3	6.0%	7.4%	5.6%	6.1%	6.1%	9.6%	5.8%	5.3%	7.1%	5.0%	4.7%
Financial products labelled as sustainable, or “ESG”, or “green”	QP3	2.5%	3.6%	3.7%	0.8%	0.8%	2.3%	2.4%	2.4%	2.9%	2.2%	1.9%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP3	2.2%	1.4%	2.3%	3.0%	3.0%	4.0%	1.9%	3.0%	2.0%	2.8%	1.6%

Source: Indecon Analysis of Survey Data

Note: QP3 was only asked of respondents who responded “Yes” to QP1

Note: Respondents were prompted as follows “Please do not include products that were renewed automatically”

Choosing and Using Financial Products QP3: And in the last two years, which of the following types of financial products have you chosen personally or jointly whether or not you still hold them? (% Respondents Who Replied “Yes”)

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
A pension	QP3	25.6%	24.4%	21.3%	28.9%	26.4%	15.6%	26.9%	18.1%
An investment account that is linked to the stock market	QP3	7.3%	8.8%	4.7%	8.7%	9.1%	10.4%	7.5%	10.2%
A mortgage	QP3	9.4%	9.9%	5.0%	9.2%	16.1%	6.5%	3.0%	4.7%
A loan secured on property	QP3	1.8%	2.1%	1.2%	1.5%	3.1%	0.0%	2.2%	1.6%
An unsecured bank or credit union loan	QP3	9.9%	10.7%	10.5%	7.0%	12.6%	15.6%	10.4%	8.7%
Car finance such as hire purchase or PCP	QP3	8.3%	10.7%	5.0%	9.5%	14.0%	11.7%	7.5%	4.7%
A credit card	QP3	19.0%	21.4%	19.0%	22.4%	20.1%	15.6%	18.7%	22.8%
A current account	QP3	37.4%	33.9%	32.6%	35.4%	33.3%	32.5%	46.3%	38.6%
A savings account	QP3	30.7%	28.8%	23.3%	29.9%	28.0%	24.7%	43.3%	37.0%
A microfinance loan	QP3	0.0%	0.4%	0.4%	0.0%	0.4%	0.0%	0.0%	0.8%
Insurance	QP3	48.9%	48.3%	33.7%	50.6%	55.5%	54.5%	49.3%	40.2%
Stocks and shares	QP3	7.1%	14.7%	6.2%	13.0%	14.0%	9.1%	10.4%	12.6%
Bonds	QP3	4.1%	4.7%	3.5%	6.0%	4.5%	1.3%	1.5%	6.3%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP3	9.4%	11.4%	7.8%	9.2%	12.2%	9.1%	14.2%	11.8%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP3	2.8%	8.1%	1.9%	5.7%	6.3%	5.2%	9.7%	10.2%
Financial products labelled as sustainable, or “ESG”, or “green”	QP3	1.8%	3.0%	1.2%	3.0%	3.1%	2.6%	1.5%	2.4%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP3	2.0%	2.3%	1.9%	1.0%	2.6%	2.6%	3.7%	3.1%

Source: Indecon Analysis of Survey Data

Note: QP3 was only asked of respondents who responded “Yes” to QP1

Note: Respondents were prompted as follows “Please do not include products that were renewed automatically”

Choosing and Using Financial Products QP4: Which of these did you choose most recently? (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
A pension	QP4	6.8%	3.6%	3.9%	3.0%	0.0%	4.5%	3.4%	4.1%	4.6%	1.4%	3.5%
An investment account that is linked to the stock market	QP4	3.4%	3.3%	1.8%	0.6%	0.0%	3.4%	2.2%	1.1%	1.6%	1.6%	1.9%
A mortgage	QP4	4.3%	2.7%	3.2%	0.8%	0.0%	0.6%	2.2%	2.6%	2.0%	2.4%	1.9%
A loan secured on property	QP4	0.9%	0.3%	0.4%	0.8%	0.0%	0.0%	0.5%	0.4%	0.7%	0.2%	0.4%
An unsecured bank or credit union loan	QP4	6.8%	3.0%	3.9%	3.2%	1.7%	2.3%	3.8%	3.2%	3.6%	2.8%	3.5%
Car finance such as hire purchase or PCP	QP4	6.1%	3.0%	3.5%	2.6%	1.7%	1.1%	2.5%	3.8%	1.7%	4.4%	3.9%
A credit card	QP4	8.3%	4.1%	3.7%	4.6%	3.4%	6.8%	3.4%	5.1%	4.0%	4.2%	3.9%
A current account	QP4	14.9%	7.4%	6.5%	7.7%	10.3%	12.4%	7.3%	7.1%	6.7%	7.4%	8.9%
A savings account	QP4	8.7%	3.6%	4.4%	5.0%	1.7%	10.7%	4.5%	3.8%	4.6%	4.0%	3.9%
A microfinance loan	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Insurance	QP4	31.8%	19.2%	16.5%	12.9%	8.6%	16.9%	15.3%	15.2%	15.4%	14.2%	18.7%
Stocks and shares	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bonds	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP4	5.6%	2.2%	3.9%	2.2%	0.0%	2.8%	2.8%	3.0%	3.5%	2.8%	0.4%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial products labelled as sustainable, or “ESG”, or “green”	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP4	2.4%	0.8%	1.9%	0.8%	0.0%	2.8%	1.2%	1.3%	1.2%	1.2%	1.2%

Source: Indecon Analysis of Survey Data

Note: QP4 was only asked of respondents who responded “Yes” to more than one product in in QP3 out of i) a pension, ii) an investment account that is linked to the stock market, iii) a mortgage, iv) a loan secured on property, v) an unsecured bank or credit union loan, vi) car finance such as hire purchase or PCP, vii) a credit card, viii) a current account, ix) a savings account, x) a microfinance loan, xi) insurance or xii) A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)

Choosing and Using Financial Products QP4: Which of these did you choose most recently? (% Respondents Who Replied "Yes")

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
A pension	QP4	3.8%	3.0%	1.9%	3.5%	3.1%	1.3%	7.5%	3.1%
An investment account that is linked to the stock market	QP4	2.3%	1.1%	0.4%	2.5%	1.2%	1.3%	2.2%	3.1%
A mortgage	QP4	2.0%	2.2%	0.8%	2.2%	3.3%	2.6%	0.7%	0.8%
A loan secured on property	QP4	0.5%	0.4%	0.0%	0.7%	0.6%	0.0%	0.7%	0.0%
An unsecured bank or credit union loan	QP4	3.8%	3.0%	3.1%	1.2%	4.7%	5.2%	3.0%	3.9%
Car finance such as hire purchase or PCP	QP4	2.0%	3.6%	2.3%	3.0%	4.3%	1.3%	2.2%	0.8%
A credit card	QP4	3.1%	4.7%	3.1%	5.0%	2.8%	3.9%	3.0%	9.4%
A current account	QP4	7.9%	6.9%	9.7%	5.2%	5.7%	9.1%	11.9%	9.4%
A savings account	QP4	5.6%	3.3%	3.1%	3.5%	3.5%	1.3%	9.7%	7.9%
A microfinance loan	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Insurance	QP4	13.7%	16.8%	10.1%	16.2%	19.1%	13.0%	16.4%	11.0%
Stocks and shares	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bonds	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)	QP4	2.1%	3.1%	3.1%	2.2%	3.1%	2.6%	3.0%	1.6%
Crypto-assets (e.g. NFTs and Crypto currencies)	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial products labelled as sustainable, or "ESG", or "green"	QP4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Buy Now Pay Later (BNPL) – a short term lending agreement offered at the time of purchase, typically online (e.g. Klarna or Humm)	QP4	1.2%	1.2%	1.2%	0.7%	1.2%	2.6%	1.5%	1.6%

Source: Indecon Analysis of Survey Data

Note: QP4 was only asked of respondents who responded "Yes" to more than one product in in QP3 out of i) a pension, ii) an investment account that is linked to the stock market, iii) a mortgage, iv) a loan secured on property, v) an unsecured bank or credit union loan, vi) car finance such as hire purchase or PCP, vii) a credit card, viii) a current account, ix) a savings account, x) a microfinance loan, xi) insurance or xii) A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)

Choosing and Using Financial Products QP5: And which of the following statements best describes how you made your most recent choice? (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
I considered several options from different companies before making my decision	QP5	53.6%	46.6%	39.4%	29.7%	12.1%	41.8%	36.6%	37.0%	35.5%	36.7%	40.9%
I considered various options from one company	QP5	11.1%	9.0%	9.1%	5.1%	6.9%	8.5%	8.1%	8.1%	7.6%	7.8%	7.4%
I didn't consider any other options at all	QP5	23.4%	11.0%	16.6%	19.0%	17.2%	21.5%	16.0%	16.2%	16.2%	17.6%	12.8%
I looked around but there were no other options to consider	QP5	11.8%	6.3%	7.7%	10.5%	3.4%	9.0%	7.8%	8.8%	7.8%	8.4%	8.6%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
I considered several options from different companies before making my decision	QP5	34.5%	38.3%	22.9%	35.7%	44.1%	37.7%	38.1%	37.8%			
I considered various options from one company	QP5	8.1%	7.3%	4.3%	6.7%	9.6%	3.9%	11.2%	7.9%			
I didn't consider any other options at all	QP5	18.2%	14.6%	17.1%	15.0%	14.4%	22.1%	21.6%	15.0%			
I looked around but there were no other options to consider	QP5	7.9%	8.2%	10.9%	7.2%	6.5%	10.4%	8.2%	10.2%			

Source: Indecon Analysis of Survey Data

Note: QP5 was only asked of respondents who responded “Yes” to more than one product in in QP3 out of i) a pension, ii) an investment account that is linked to the stock market, iii) a mortgage, iv) a loan secured on property, v) an unsecured bank or credit union loan, vi) car finance such as hire purchase or PCP, vii) a credit card, viii) a current account, ix) a savings account, x) a microfinance loan, xi) insurance or xii) A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)

Choosing and Using Financial Products QP6: And still thinking about the time when you made your most recent choice, do any of these statements apply? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
It was important for me to have a quick decision from the company	QP6	36.8%	42.5%	41.3%	30.3%	15.5%	46.3%	37.0%	36.3%	36.8%	35.5%	39.3%
I trusted the company providing the product	QP6	56.9%	61.9%	60.8%	52.5%	29.3%	70.6%	58.5%	54.5%	55.8%	59.5%	54.9%
I had already used other financial products from this company when I made this choice	QP6	38.3%	41.4%	41.7%	34.1%	25.9%	34.5%	38.5%	40.2%	34.9%	40.7%	43.2%
I had not heard of this company before I chose this product	QP6	7.0%	8.8%	6.5%	6.9%	1.7%	9.0%	7.6%	5.3%	8.3%	6.4%	4.3%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
It was important for me to have a quick decision from the company	QP6	39.2%	35.1%	32.6%	29.9%	42.7%	33.8%	41.0%	40.9%			
I trusted the company providing the product	QP6	58.2%	55.9%	44.2%	51.1%	62.2%	62.3%	69.4%	63.0%			
I had already used other financial products from this company when I made this choice	QP6	37.9%	38.5%	29.1%	37.7%	44.9%	42.9%	35.8%	32.3%			
I had not heard of this company before I chose this product	QP6	6.8%	7.0%	5.0%	7.7%	6.3%	9.1%	9.0%	7.9%			
<i>Source: Indecon Analysis of Survey Data</i>												
<i>Note: QP5 was only asked of respondents who responded "Yes" to more than one product in in QP3 out of i) a pension, ii) an investment account that is linked to the stock market, iii) a mortgage, iv) a loan secured on property, v) an unsecured bank or credit union loan, vi) car finance such as hire purchase or PCP, vii) a credit card, viii) a current account, ix) a savings account, x) a microfinance loan, xi) insurance or xii) A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)</i>												

Choosing and Using Financial Products QP7: And which of these sources of information do you feel significantly influenced your decision about which one to take out? (% Respondents Who Replied "Yes")

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post- tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Specialist product comparisons or best-buy guidance (e.g. Which)	QP7	17.4%	23.3%	20.0%	11.9%	5.2%	18.1%	17.8%	16.0%	18.9%	17.2%	13.6%
A price comparison website (e.g. CCPC.ie or bonkers.ie)	QP7	22.9%	28.2%	27.8%	15.4%	5.2%	23.2%	23.5%	20.9%	23.4%	21.2%	24.5%
A recommendation from an independent financial advisor – these are advisors to which you pay a fee	QP7	13.9%	15.9%	16.3%	10.1%	12.1%	16.4%	14.5%	12.0%	13.4%	15.0%	13.2%
Information from an advert or brochure about this specific product	QP7	18.7%	18.1%	20.7%	17.6%	13.8%	29.4%	18.7%	20.3%	18.7%	18.0%	20.2%
A recommendation from friends, family or acquaintances	QP7	33.4%	32.6%	35.2%	34.3%	17.2%	61.6%	34.5%	31.8%	32.8%	35.9%	30.4%
A recommendation from people you do not know such as social media or "influencers"	QP7	5.0%	3.3%	6.0%	5.7%	0.0%	15.8%	4.4%	5.8%	5.2%	4.4%	5.4%
Information provided by staff of the financial product provider in person, online or over the phone	QP7	38.3%	45.5%	39.6%	33.9%	22.4%	42.4%	39.4%	36.8%	35.6%	42.3%	38.5%
Consumer review sites (e.g. Trust Pilot, Google Reviews)	QP7	21.1%	23.3%	25.0%	16.4%	8.6%	23.7%	21.8%	19.9%	22.2%	20.6%	19.1%
Question	Ref	Gender			Household Composition							
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Specialist product comparisons or best-buy guidance (e.g. Which)	QP7	20.0%	15.6%	11.6%	18.5%	17.9%	16.9%	20.1%	21.3%			
A price comparison website (e.g. CCPC.ie or bonkers.ie)	QP7	23.3%	22.5%	17.1%	21.9%	26.2%	23.4%	23.1%	23.6%			
A recommendation from an independent financial advisor – these are advisors to which you pay a fee	QP7	13.4%	14.3%	12.0%	14.2%	14.8%	13.0%	14.9%	12.6%			
Information from an advert or brochure about this specific product	QP7	15.5%	20.7%	12.4%	18.5%	19.1%	15.6%	25.4%	26.0%			
A recommendation from friends, family or acquaintances	QP7	33.9%	33.0%	24.8%	30.7%	31.5%	36.4%	53.0%	44.9%			
A recommendation from people you do not know such as social media or "influencers"	QP7	6.4%	3.9%	3.5%	3.7%	4.1%	5.2%	10.4%	9.4%			
Information provided by staff of the financial product provider in person, online or over the phone	QP7	41.3%	36.2%	29.1%	36.2%	43.5%	37.7%	43.3%	38.6%			
Consumer review sites (e.g. Trust Pilot, Google Reviews)	QP7	18.8%	22.7%	17.1%	22.4%	22.6%	18.2%	23.1%	18.9%			

Source: Indecon Analysis of Survey Data

Note: QP5 was only asked of respondents who responded "Yes" to more than one product in in QP3 out of i) a pension, ii) an investment account that is linked to the stock market, iii) a mortgage, iv) a loan secured on property, v) an unsecured bank or credit union loan, vi) car finance such as hire purchase or PCP, vii) a credit card, viii) a current account, ix) a savings account, x) a microfinance loan, xi) insurance or xii) A prepaid debit card/ payment card not directly linked to a bank account (e.g. An Post prepaid, All Go cards)

Choosing and Using Financial Products QP8: Have you ever done any of the following? (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Opened a current account or savings account completely online	QP8	34.9%	44.7%	38.2%	22.6%	5.2%	46.9%	32.0%	34.0%	36.3%	29.7%	30.7%
Requested a payment, debit or credit card completely online	QP8	47.4%	59.7%	52.5%	30.5%	8.6%	59.9%	44.7%	43.8%	50.3%	40.3%	39.3%
Subscribed to an insurance policy completely online	QP8	48.1%	55.3%	52.4%	36.2%	5.2%	49.7%	45.3%	47.2%	49.7%	41.1%	43.6%
Taken out credit completely online	QP8	16.5%	20.3%	20.8%	8.5%	0.0%	19.8%	16.0%	14.3%	17.7%	13.4%	14.4%
Borrowed, lent, or invested money via a crowdfunding, crowd investing, or peer-to-peer lending platform such as GoFundMe	QP8	11.3%	14.8%	10.5%	9.3%	1.7%	12.4%	11.0%	8.5%	10.7%	11.0%	10.5%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Opened a current account or savings account completely online	QP8	32.1%	33.9%	26.0%	31.7%	37.6%	26.0%	34.3%	37.8%			
Requested a payment, debit or credit card completely online	QP8	39.8%	48.7%	29.1%	45.4%	49.6%	49.4%	49.3%	52.0%			
Subscribed to an insurance policy completely online	QP8	46.1%	45.4%	31.4%	48.1%	53.0%	49.4%	39.6%	43.3%			
Taken out credit completely online	QP8	12.9%	17.5%	11.2%	14.7%	17.9%	16.9%	14.9%	18.9%			
Borrowed, lent, or invested money via a crowdfunding, crowd investing, or peer-to-peer lending platform such as GoFundMe	QP8	12.9%	9.2%	5.0%	8.5%	13.8%	11.7%	14.2%	13.4%			
Source: Indecon Analysis of Survey Data												
Note: QP8 was only asked of respondents who responded "Yes" to QD14												

Choosing and Using Financial Products QP9: In the last 12 months, how often have you checked the balance and transactions of my bank account online (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	7.1%	3.6%	2.5%	11.9%	25.9%	1.1%	6.4%	7.1%	6.4%	7.4%	6.6%
Sometimes	QP9	8.3%	6.6%	6.7%	9.9%	8.6%	5.6%	7.9%	7.9%	6.6%	9.0%	9.7%
Often	QP9	28.1%	27.4%	28.7%	25.7%	10.3%	29.4%	24.8%	28.4%	27.3%	25.0%	28.4%
Very often	QP9	56.5%	61.4%	60.4%	45.1%	19.0%	61.6%	55.3%	53.2%	55.2%	52.7%	51.8%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Never	QP9	6.6%	6.9%	13.6%	6.5%	4.1%	10.4%	5.2%	3.9%
Sometimes	QP9	8.4%	7.6%	5.4%	7.7%	9.3%	9.1%	6.0%	9.4%
Often	QP9	25.0%	27.8%	25.2%	24.2%	27.6%	24.7%	31.3%	30.7%
Very often	QP9	56.0%	52.2%	39.9%	57.6%	58.3%	54.5%	50.7%	54.3%

Source: Indecon Analysis of Survey Data

Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you recharged a pre-paid card online (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	75.6%	70.7%	71.6%	74.3%	55.2%	67.8%	69.8%	74.8%	70.4%	72.9%	72.8%
Sometimes	QP9	11.0%	12.9%	9.6%	10.1%	5.2%	16.9%	10.7%	10.5%	9.8%	10.8%	11.7%
Often	QP9	7.4%	7.9%	8.4%	5.7%	0.0%	6.2%	7.4%	6.2%	7.5%	6.0%	7.8%
Very often	QP9	5.9%	7.1%	7.7%	2.6%	1.7%	6.2%	6.2%	4.9%	7.4%	3.8%	3.9%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Never	QP9	73.7%	70.3%	62.8%	76.1%	77.0%	67.5%	65.7%	63.0%
Sometimes	QP9	8.4%	11.8%	9.7%	8.0%	9.1%	20.8%	13.4%	15.7%
Often	QP9	7.4%	6.7%	5.4%	7.5%	6.9%	6.5%	7.5%	9.4%
Very often	QP9	6.3%	5.1%	5.4%	4.2%	6.1%	3.9%	7.5%	7.1%

Source: Indecon Analysis of Survey Data

Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you paid bills online? (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	16.4%	9.9%	11.4%	21.6%	43.1%	14.7%	14.8%	17.1%	14.9%	15.4%	18.3%
Sometimes	QP9	19.0%	18.1%	17.0%	19.8%	8.6%	18.1%	17.9%	16.9%	15.5%	18.8%	24.1%
Often	QP9	31.8%	26.6%	36.4%	28.9%	5.2%	35.6%	29.3%	31.4%	30.0%	31.9%	27.6%
Very often	QP9	32.7%	44.4%	33.1%	22.4%	6.9%	28.8%	32.2%	31.0%	34.9%	28.1%	25.7%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	15.4%	15.8%	20.9%	14.7%	11.2%	20.8%	18.7%	18.9%			
Sometimes	QP9	18.0%	18.2%	17.4%	15.0%	20.7%	19.5%	20.9%	15.0%			
Often	QP9	30.6%	29.8%	22.1%	33.2%	32.1%	26.0%	28.4%	34.6%			
Very often	QP9	32.2%	30.4%	23.6%	32.9%	35.2%	31.2%	25.4%	29.9%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you bought goods and services online (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	13.2%	4.7%	6.5%	21.6%	43.1%	6.8%	12.4%	13.0%	11.5%	12.6%	15.2%
Sometimes	QP9	27.7%	24.1%	27.8%	27.7%	6.9%	16.9%	25.7%	26.5%	24.0%	28.7%	28.4%
Often	QP9	31.7%	31.5%	34.7%	26.5%	10.3%	40.1%	31.2%	27.8%	29.3%	30.3%	31.9%
Very often	QP9	27.4%	38.6%	29.1%	16.4%	3.4%	33.3%	25.0%	29.1%	30.4%	22.4%	20.6%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	10.9%	13.6%	18.2%	15.7%	8.1%	19.5%	10.4%	6.3%			
Sometimes	QP9	26.8%	26.1%	32.6%	26.9%	25.0%	22.1%	21.6%	24.4%			
Often	QP9	28.6%	31.1%	17.4%	28.4%	35.0%	36.4%	29.9%	37.8%			
Very often	QP9	29.8%	23.5%	15.9%	24.7%	31.1%	19.5%	31.3%	29.1%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you transferred money to others online (% Respondents Who Replied "Yes")

		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	16.0%	6.0%	9.8%	25.3%	37.9%	6.2%	14.3%	16.7%	12.2%	17.6%	19.5%
Sometimes	QP9	30.5%	28.2%	32.0%	26.9%	17.2%	24.3%	29.7%	28.0%	26.2%	30.1%	34.6%
Often	QP9	30.0%	32.1%	33.6%	23.2%	5.2%	35.6%	28.6%	28.6%	30.7%	26.1%	26.8%
Very often	QP9	23.5%	32.3%	22.6%	17.4%	3.4%	31.6%	21.7%	23.3%	26.2%	20.4%	15.2%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	14.2%	15.9%	25.6%	15.0%	11.8%	16.9%	12.7%	10.2%			
Sometimes	QP9	28.8%	29.2%	27.9%	33.7%	26.4%	29.9%	26.1%	29.1%			
Often	QP9	28.4%	28.4%	20.2%	26.7%	32.9%	32.5%	29.1%	30.7%			
Very often	QP9	24.5%	21.0%	10.5%	20.4%	28.0%	19.5%	26.1%	28.3%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you managed financial products and services such savings, investments, credit, insurance online (% Respondents Who Replied "Yes")

		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	32.3%	18.9%	22.2%	45.7%	55.2%	18.6%	29.9%	32.9%	27.0%	31.3%	40.1%
Sometimes	QP9	25.8%	27.1%	27.5%	21.8%	3.4%	21.5%	24.1%	25.0%	22.5%	26.7%	26.1%
Often	QP9	25.8%	27.4%	32.2%	16.4%	1.7%	33.9%	25.6%	22.9%	27.7%	22.6%	19.1%
Very often	QP9	16.1%	25.2%	16.1%	8.9%	3.4%	23.7%	14.7%	15.8%	18.1%	13.6%	10.9%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	32.4%	29.6%	41.1%	31.7%	26.6%	39.0%	22.4%	26.8%			
Sometimes	QP9	24.3%	24.7%	16.3%	25.2%	28.0%	23.4%	26.1%	24.4%			
Often	QP9	24.8%	24.3%	17.8%	21.7%	29.1%	19.5%	27.6%	28.3%			
Very often	QP9	14.5%	15.8%	8.9%	17.2%	15.6%	16.9%	17.9%	18.1%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you paid for goods and services in a physical shop with a mobile phone (e.g. using a mobile wallet, such as Apple Pay or Google Pay) (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	51.2%	44.7%	45.2%	54.9%	53.4%	23.7%	47.3%	50.9%	43.5%	53.7%	54.1%
Sometimes	QP9	13.1%	14.8%	12.4%	11.7%	6.9%	8.5%	13.0%	12.6%	12.6%	11.8%	13.6%
Often	QP9	12.1%	11.5%	14.4%	9.9%	0.0%	17.5%	10.8%	12.0%	12.3%	10.0%	12.5%
Very often	QP9	23.6%	27.9%	26.3%	16.4%	3.4%	48.0%	23.5%	21.2%	27.0%	18.8%	16.3%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	51.6%	46.8%	56.2%	55.6%	45.1%	59.7%	32.8%	36.2%			
Sometimes	QP9	12.4%	12.6%	7.4%	12.0%	15.4%	13.0%	15.7%	9.4%			
Often	QP9	10.2%	12.5%	10.9%	8.5%	12.8%	9.1%	14.2%	16.5%			
Very often	QP9	22.0%	22.7%	9.7%	20.0%	26.0%	16.9%	31.3%	36.2%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you used a website or app that aggregates several financial accounts (e.g. Spendee) (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	82.0%	79.2%	77.2%	79.0%	60.3%	63.3%	78.2%	76.7%	75.5%	78.4%	82.1%
Sometimes	QP9	7.6%	7.4%	7.7%	7.3%	1.7%	13.6%	7.0%	7.9%	8.2%	6.6%	5.8%
Often	QP9	7.4%	6.6%	9.5%	5.0%	1.7%	15.3%	6.3%	7.9%	7.1%	6.8%	7.0%
Very often	QP9	3.0%	4.4%	3.7%	1.2%	0.0%	5.6%	2.5%	3.2%	3.7%	2.2%	1.6%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	79.2%	76.6%	74.0%	79.1%	82.1%	85.7%	70.1%	65.4%			
Sometimes	QP9	6.8%	7.5%	3.9%	5.7%	8.5%	6.5%	9.0%	12.6%			
Often	QP9	6.6%	7.2%	5.0%	8.2%	4.1%	6.5%	10.4%	15.0%			
Very often	QP9	3.0%	2.8%	0.8%	2.2%	3.9%	0.0%	4.5%	4.7%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP9: In the last 12 months, how often have you used an online platform for trading stocks and shares (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Never	QP9	85.0%	77.8%	80.6%	85.5%	62.1%	68.9%	80.1%	83.5%	77.9%	81.4%	88.3%
Sometimes	QP9	9.1%	12.9%	11.2%	3.6%	1.7%	17.5%	9.0%	7.5%	10.3%	8.6%	3.9%
Often	QP9	4.2%	6.8%	4.0%	2.4%	0.0%	6.2%	4.0%	3.6%	4.7%	3.2%	3.5%
Very often	QP9	1.7%	1.4%	2.1%	1.4%	0.0%	4.5%	1.3%	1.7%	2.3%	1.0%	0.8%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Never	QP9	88.9%	75.5%	76.0%	83.5%	84.8%	87.0%	75.4%	68.5%			
Sometimes	QP9	4.8%	11.1%	3.5%	7.2%	8.9%	9.1%	13.4%	17.3%			
Often	QP9	1.7%	5.6%	3.5%	3.5%	4.1%	1.3%	1.5%	10.2%			
Very often	QP9	0.8%	2.1%	1.2%	1.5%	1.4%	1.3%	3.7%	1.6%			

Source: Indecon Analysis of Survey Data
Note: QP9 was only asked of respondents who responded "Yes" to QD14

Choosing and Using Financial Products QP10: Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues? (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
accepted advice to invest in a financial product that you later found to be a scam, such as a pyramid scheme?	QP10	2.3%	2.7%	1.9%	2.2%	5.2%	3.4%	2.9%	1.3%	2.7%	1.8%	2.3%
accidentally provided personal financial information (such as passwords or card number) in response to an email, phone call or social media message that you later found out was not genuine?	QP10	6.0%	5.8%	6.1%	5.9%	6.9%	9.6%	5.9%	6.2%	6.6%	5.0%	6.2%
discovered that someone has used your card details to pay for goods without your authorisation?	QP10	10.6%	13.2%	10.5%	9.1%	8.6%	11.9%	9.6%	11.8%	11.8%	9.8%	8.6%
queried a transaction listed on your bank or credit card statement that you did not recognise?	QP10	30.5%	34.2%	33.8%	25.5%	13.8%	26.0%	30.1%	29.3%	32.1%	25.7%	33.9%
made a formal complaint about the service you have received from a bank or other financial institution?	QP10	10.7%	13.4%	11.0%	7.7%	13.8%	6.8%	9.8%	11.3%	12.0%	10.2%	7.4%
tried to open a bank account and been refused for any reason?	QP10	3.0%	2.2%	3.9%	2.4%	5.2%	6.8%	2.9%	3.2%	4.1%	2.0%	1.6%
been refused a claim on an insurance product that you expected to cover you?	QP10	4.5%	4.9%	4.7%	4.0%	3.4%	4.0%	4.5%	3.8%	4.7%	4.4%	3.9%
been denied credit for which you had applied?	QP10	5.2%	3.6%	6.5%	5.0%	5.2%	5.6%	5.2%	5.6%	5.4%	4.6%	5.8%
complained to a remittance provider about high charges when sending or receiving money?	QP10	3.9%	4.7%	4.0%	3.2%	3.4%	4.0%	3.8%	4.7%	3.3%	5.0%	3.1%
lost money as a result of hackers or phishing scams?	QP10	8.7%	6.8%	9.3%	9.7%	6.9%	9.0%	6.3%	10.3%	9.9%	7.2%	8.2%

Source: Indecon Analysis of Survey Data

Choosing and Using Financial Products QP10: Thinking about financial products and services in general, in the last 2 years, have you experienced any of the following issues? (% Respondents Who Replied “Yes”)

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
accepted advice to invest in a financial product that you later found to be a scam, such as a pyramid scheme?	QP10	1.7%	2.8%	2.3%	1.2%	2.0%	1.3%	4.5%	5.5%
accidentally provided personal financial information (such as passwords or card number) in response to an email, phone call or social media message that you later found out was not genuine?	QP10	7.4%	5.0%	6.2%	4.5%	5.3%	9.1%	3.0%	14.2%
discovered that someone has used your card details to pay for goods without your authorisation?	QP10	11.9%	9.7%	12.4%	10.2%	10.0%	10.4%	10.4%	10.2%
queried a transaction listed on your bank or credit card statement that you did not recognise?	QP10	28.6%	31.4%	24.8%	30.2%	35.2%	29.9%	30.6%	22.0%
made a formal complaint about the service you have received from a bank or other financial institution?	QP10	10.4%	10.7%	12.0%	11.0%	10.4%	13.0%	7.5%	9.4%
tried to open a bank account and been refused for any reason?	QP10	3.6%	2.6%	3.1%	3.0%	1.4%	6.5%	1.5%	8.7%
been refused a claim on an insurance product that you expected to cover you?	QP10	2.3%	5.9%	5.4%	4.0%	4.3%	2.6%	6.0%	3.9%
been denied credit for which you had applied?	QP10	3.8%	6.1%	4.7%	3.7%	5.7%	6.5%	4.5%	8.7%
complained to a remittance provider about high charges when sending or receiving money?	QP10	3.6%	4.0%	4.7%	3.0%	5.1%	3.9%	2.2%	1.6%
lost money as a result of hackers or phishing scams?	QP10	11.1%	7.1%	10.5%	7.0%	8.5%	13.0%	9.0%	8.7%
<i>Source: Indecon Analysis of Survey Data</i>									

Attitudes and Behaviour

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I find it more satisfying to spend money than to save it for the long term (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	15.8%	11.5%	15.1%	17.6%	34.5%	12.4%	16.5%	14.7%	15.1%	16.2%	16.7%
2	QS1	11.9%	14.2%	12.3%	9.7%	10.3%	15.8%	11.5%	12.2%	11.8%	10.6%	14.4%
3	QS1	34.0%	34.5%	33.3%	35.6%	15.5%	28.8%	33.7%	35.3%	35.1%	32.1%	33.1%
4	QS1	18.6%	23.8%	19.8%	14.3%	12.1%	25.4%	17.8%	17.3%	17.5%	19.0%	20.6%
Completely disagree	QS1	19.7%	15.9%	19.4%	22.0%	22.4%	17.5%	19.8%	20.3%	19.8%	21.8%	14.4%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	17.4%	14.7%	19.0%	18.0%	14.0%	19.5%	11.2%	11.8%			
2	QS1	9.9%	13.0%	7.0%	11.7%	13.0%	9.1%	15.7%	15.0%			
3	QS1	33.4%	34.0%	38.4%	33.4%	32.9%	33.8%	29.9%	33.1%			
4	QS1	20.0%	17.6%	12.8%	19.0%	19.9%	14.3%	25.4%	18.9%			
Completely disagree	QS1	18.8%	20.0%	20.9%	17.5%	20.3%	22.1%	17.2%	21.3%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I am prepared to risk some of my own money when saving or making an investment (% Respondents Who Replied “Yes”)												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	17.2%	16.2%	17.0%	18.2%	15.5%	19.2%	16.5%	17.3%	17.3%	16.2%	18.7%
2	QS1	16.4%	20.8%	18.2%	12.5%	5.2%	21.5%	16.5%	15.6%	16.9%	16.6%	14.4%
3	QS1	26.3%	31.0%	28.5%	21.4%	15.5%	36.2%	26.1%	28.0%	27.6%	24.0%	26.5%
4	QS1	12.9%	15.1%	13.0%	12.1%	5.2%	13.6%	12.2%	13.0%	13.4%	12.0%	12.8%
Completely disagree	QS1	26.6%	16.2%	22.4%	35.0%	53.4%	9.0%	27.6%	25.0%	24.0%	30.1%	26.5%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	12.4%	20.4%	19.0%	19.7%	14.0%	15.6%	14.9%	21.3%			
2	QS1	11.9%	19.3%	10.5%	16.0%	18.1%	19.5%	19.4%	17.3%			
3	QS1	25.6%	26.5%	25.2%	20.9%	28.0%	24.7%	36.6%	27.6%			
4	QS1	14.4%	11.8%	10.1%	13.0%	15.4%	5.2%	9.7%	15.7%			
Completely disagree	QS1	34.4%	21.2%	32.9%	29.7%	24.0%	32.5%	17.9%	18.1%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – Money is there to be spent (% Respondents Who Replied “Yes”)												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	18.4%	11.8%	15.2%	23.4%	48.3%	16.9%	20.2%	15.6%	17.4%	19.8%	18.3%
2	QS1	16.0%	17.0%	16.3%	15.6%	8.6%	23.7%	14.4%	18.2%	16.3%	16.2%	14.0%
3	QS1	39.5%	42.2%	42.9%	35.4%	17.2%	33.9%	37.1%	40.8%	39.2%	37.3%	43.2%
4	QS1	14.0%	17.8%	14.7%	11.5%	3.4%	14.7%	15.2%	12.4%	14.2%	13.8%	13.6%
Completely disagree	QS1	12.3%	11.0%	10.7%	13.7%	22.4%	10.2%	12.6%	12.8%	12.4%	12.6%	10.9%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	17.4%	19.0%	27.1%	19.5%	12.8%	18.2%	18.7%	18.9%			
2	QS1	16.2%	15.6%	11.6%	13.0%	17.5%	11.7%	23.9%	21.3%			
3	QS1	40.2%	38.8%	35.7%	40.1%	43.9%	39.0%	32.1%	33.1%			
4	QS1	14.2%	13.7%	10.9%	16.0%	14.4%	10.4%	12.7%	15.7%			
Completely disagree	QS1	12.1%	12.4%	14.0%	11.2%	11.2%	20.8%	12.7%	10.2%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I am satisfied with my present financial situation (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	35.4%	31.2%	35.4%	35.2%	55.2%	18.6%	34.9%	36.5%	32.8%	36.9%	38.5%
2	QS1	22.3%	32.3%	23.1%	15.2%	12.1%	23.7%	21.6%	21.8%	24.4%	21.0%	18.3%
3	QS1	20.3%	17.3%	21.9%	22.2%	6.9%	22.0%	20.1%	20.1%	19.8%	21.2%	19.5%
4	QS1	11.7%	12.3%	10.5%	13.1%	6.9%	21.5%	11.4%	12.0%	12.0%	11.6%	10.5%
Completely disagree	QS1	10.4%	6.8%	8.8%	13.7%	19.0%	14.1%	11.5%	9.0%	10.6%	8.8%	12.8%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	35.2%	35.1%	41.9%	44.1%	32.1%	24.7%	26.1%	21.3%			
2	QS1	20.3%	23.4%	15.1%	22.4%	26.2%	24.7%	23.1%	17.3%			
3	QS1	21.0%	19.7%	18.6%	16.7%	22.0%	14.3%	20.9%	29.9%			
4	QS1	12.7%	10.9%	8.9%	8.5%	10.8%	16.9%	19.4%	18.9%			
Completely disagree	QS1	10.4%	10.4%	14.3%	7.7%	8.7%	19.5%	10.4%	11.8%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I keep a close personal watch on my financial affairs (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	62.0%	56.4%	62.5%	63.6%	67.2%	56.5%	62.1%	61.8%	61.3%	61.9%	61.9%
2	QS1	18.9%	25.5%	20.0%	13.9%	10.3%	22.0%	17.2%	20.1%	19.4%	17.6%	19.5%
3	QS1	10.4%	9.9%	8.8%	12.5%	10.3%	10.2%	11.3%	9.4%	9.6%	10.8%	11.7%
4	QS1	3.9%	5.2%	4.2%	3.0%	0.0%	4.5%	3.9%	3.8%	3.6%	4.2%	3.9%
Completely disagree	QS1	5.1%	3.0%	4.6%	6.5%	10.3%	6.8%	5.3%	4.7%	5.6%	5.4%	3.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	62.8%	60.8%	64.3%	67.8%	56.9%	68.8%	54.5%	58.3%			
2	QS1	15.9%	20.7%	10.1%	17.0%	23.8%	15.6%	23.1%	19.7%			
3	QS1	10.2%	10.5%	11.6%	8.0%	11.2%	6.5%	11.2%	13.4%			
4	QS1	5.1%	3.0%	4.7%	3.0%	3.9%	5.2%	3.0%	4.7%			
Completely disagree	QS1	6.0%	4.6%	8.5%	4.0%	3.9%	3.9%	8.2%	3.9%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – My financial situation limits my ability to do the things that are important to me (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	17.7%	9.9%	14.4%	24.6%	37.9%	15.3%	16.4%	20.3%	17.1%	17.8%	18.7%
2	QS1	14.0%	10.7%	14.7%	15.2%	15.5%	23.2%	12.8%	15.4%	15.0%	13.4%	12.1%
3	QS1	20.5%	20.3%	20.7%	20.6%	15.5%	25.4%	20.5%	18.6%	18.2%	21.8%	23.7%
4	QS1	20.9%	27.1%	22.6%	16.0%	5.2%	19.8%	22.4%	18.4%	22.6%	18.8%	19.5%
Completely disagree	QS1	27.1%	32.1%	27.5%	23.0%	25.9%	16.4%	27.6%	26.7%	26.5%	28.1%	26.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	18.2%	17.3%	24.0%	15.0%	14.8%	31.2%	18.7%	15.0%			
2	QS1	12.4%	15.0%	12.4%	8.2%	16.7%	7.8%	18.7%	22.8%			
3	QS1	19.8%	20.7%	15.5%	19.5%	20.7%	18.2%	24.6%	28.3%			
4	QS1	20.2%	21.0%	14.7%	24.9%	23.2%	18.2%	17.2%	15.7%			
Completely disagree	QS1	29.3%	25.5%	32.9%	31.7%	24.4%	24.7%	20.9%	18.1%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I set long term financial goals and strive to achieve them (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	29.1%	35.3%	27.8%	24.8%	34.5%	31.6%	28.7%	31.4%	28.8%	29.7%	28.0%
2	QS1	22.4%	21.9%	27.5%	18.2%	10.3%	26.0%	22.4%	20.3%	22.2%	24.0%	19.1%
3	QS1	22.4%	21.1%	22.1%	24.4%	13.8%	25.4%	21.9%	21.6%	23.8%	18.2%	25.7%
4	QS1	11.0%	13.4%	9.5%	10.9%	12.1%	8.5%	10.1%	13.9%	11.2%	10.4%	11.3%
Completely disagree	QS1	14.4%	7.7%	12.4%	20.4%	22.4%	8.5%	15.6%	11.8%	12.3%	16.8%	15.6%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	26.3%	30.7%	30.2%	30.4%	27.4%	27.3%	25.4%	33.1%			
2	QS1	21.3%	22.8%	14.0%	19.2%	27.2%	20.8%	24.6%	27.6%			
3	QS1	24.1%	21.0%	20.5%	20.7%	23.0%	23.4%	27.6%	21.3%			
4	QS1	11.4%	10.7%	9.7%	12.0%	11.2%	9.1%	11.9%	9.4%			
Completely disagree	QS1	15.5%	13.6%	22.5%	16.0%	11.0%	18.2%	9.7%	8.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I believe that money in a bank will be safe even if the bank fails (% Respondents Who Replied “Yes”)												
Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	25.1%	17.8%	24.0%	29.3%	39.7%	11.3%	25.8%	24.8%	25.0%	25.3%	23.7%
2	QS1	20.3%	24.9%	22.1%	16.2%	6.9%	19.8%	19.8%	21.8%	20.6%	18.2%	23.0%
3	QS1	23.1%	25.5%	22.9%	22.8%	12.1%	24.3%	22.7%	23.3%	23.7%	20.0%	26.8%
4	QS1	12.6%	15.1%	12.8%	11.9%	1.7%	16.4%	12.5%	12.4%	11.9%	14.6%	10.5%
Completely disagree	QS1	18.2%	15.9%	17.5%	18.4%	32.8%	27.1%	18.1%	16.5%	17.1%	20.6%	16.0%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	21.3%	27.4%	31.0%	28.4%	23.2%	22.1%	20.9%	14.2%			
2	QS1	22.0%	19.0%	14.7%	18.2%	25.2%	20.8%	18.7%	18.9%			
3	QS1	24.8%	21.8%	17.1%	22.4%	23.0%	26.0%	29.1%	28.3%			
4	QS1	13.6%	11.8%	10.9%	14.0%	12.4%	7.8%	11.2%	16.5%			
Completely disagree	QS1	17.4%	18.5%	21.7%	16.2%	15.4%	23.4%	20.1%	22.0%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I have too much debt right now (% Respondents Who Replied “Yes”)												
Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	8.6%	7.4%	7.0%	10.7%	13.8%	9.0%	9.8%	8.3%	8.3%	8.6%	9.3%
2	QS1	5.9%	6.0%	5.6%	6.5%	3.4%	3.4%	6.3%	5.1%	5.9%	5.4%	7.0%
3	QS1	10.5%	8.8%	12.8%	9.9%	3.4%	7.3%	11.0%	9.2%	10.7%	10.0%	10.5%
4	QS1	13.2%	15.3%	13.7%	11.9%	5.2%	6.8%	13.3%	12.6%	13.4%	12.6%	13.2%
Completely disagree	QS1	61.8%	61.9%	60.6%	60.8%	70.7%	73.4%	59.0%	64.1%	61.0%	62.9%	59.5%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	8.8%	8.5%	11.2%	6.2%	9.4%	13.0%	7.5%	5.5%			
2	QS1	4.8%	6.7%	4.7%	5.2%	6.9%	9.1%	2.2%	8.7%			
3	QS1	9.1%	11.2%	7.0%	7.2%	15.2%	10.4%	8.2%	11.0%			
4	QS1	11.4%	14.3%	7.8%	11.7%	17.7%	20.8%	9.7%	8.7%			
Completely disagree	QS1	65.3%	58.8%	67.4%	69.6%	50.4%	46.8%	71.6%	65.4%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – If I borrow money I have a responsibility to pay it back (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	92.0%	93.2%	93.0%	88.9%	86.2%	87.0%	90.9%	92.5%	91.0%	92.4%	90.7%
2	QS1	2.8%	2.5%	2.1%	3.6%	5.2%	3.4%	2.9%	2.1%	2.7%	3.2%	2.3%
3	QS1	0.7%	0.3%	0.9%	0.8%	1.7%	0.0%	0.7%	0.6%	0.9%	0.0%	1.6%
4	QS1	0.5%	0.5%	0.4%	0.6%	1.7%	0.6%	0.6%	0.4%	0.5%	0.6%	0.4%
Completely disagree	QS1	4.3%	3.6%	3.5%	5.7%	3.4%	9.0%	4.5%	4.3%	4.3%	3.8%	5.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	92.9%	90.5%	89.1%	92.5%	93.3%	92.2%	86.6%	89.8%			
2	QS1	1.3%	3.8%	1.9%	3.0%	3.0%	1.3%	3.0%	3.9%			
3	QS1	0.2%	1.0%	0.4%	1.0%	0.4%	1.3%	0.0%	2.4%			
4	QS1	0.5%	0.6%	1.2%	0.5%	0.4%	0.0%	0.7%	0.0%			
Completely disagree	QS1	4.8%	3.9%	6.6%	3.0%	3.0%	3.9%	9.0%	3.9%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS1: How much you agree or disagree with the statement (as it relates to you) – I believe that banks should check the ethics of companies before providing them with banking services (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS1	66.4%	59.7%	64.6%	71.3%	74.1%	55.9%	64.8%	69.9%	64.3%	71.1%	61.5%
2	QS1	12.4%	14.8%	12.8%	10.3%	10.3%	16.4%	13.1%	9.2%	13.7%	10.0%	12.8%
3	QS1	12.2%	15.1%	13.3%	9.1%	8.6%	16.9%	11.9%	13.0%	11.6%	10.2%	17.5%
4	QS1	3.7%	5.8%	4.4%	2.0%	0.0%	5.1%	3.6%	2.8%	4.4%	3.0%	3.1%
Completely disagree	QS1	5.1%	4.4%	4.7%	5.9%	5.2%	4.5%	5.7%	4.7%	5.2%	5.0%	4.7%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS1	69.1%	64.0%	70.5%	70.3%	64.8%	61.0%	56.7%	61.4%			
2	QS1	10.4%	13.6%	5.8%	11.0%	14.4%	18.2%	14.2%	15.7%			
3	QS1	11.6%	12.5%	11.6%	10.7%	12.2%	7.8%	17.2%	15.0%			
4	QS1	3.0%	4.2%	2.7%	3.7%	4.1%	5.2%	3.0%	3.9%			
Completely disagree	QS1	5.5%	4.8%	7.4%	4.0%	3.9%	6.5%	8.2%	3.9%			

Source: Indecon Analysis of Survey Data

**Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I tend to worry about paying my normal living expenses
(% Respondents Who Replied “Yes”)**

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	10.2%	5.2%	7.9%	14.9%	24.1%	10.2%	10.9%	8.8%	10.3%	10.0%	10.1%
Often	QS2	9.1%	7.1%	8.6%	10.7%	10.3%	13.6%	7.6%	10.5%	10.2%	7.4%	8.9%
Sometimes	QS2	24.5%	21.1%	25.0%	26.3%	19.0%	26.6%	24.2%	25.4%	23.0%	25.7%	26.1%
Rarely	QS2	24.2%	27.1%	28.2%	19.4%	8.6%	24.9%	23.9%	23.3%	24.2%	23.0%	26.1%
Never	QS2	32.1%	39.2%	30.3%	28.3%	37.9%	24.3%	33.1%	32.1%	31.9%	33.9%	28.8%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Always	QS2	9.9%	10.4%	14.3%	8.2%	8.7%	16.9%	7.5%	12.6%
Often	QS2	7.1%	10.4%	10.1%	7.7%	8.7%	7.8%	10.4%	11.8%
Sometimes	QS2	29.4%	21.2%	20.9%	20.0%	27.8%	29.9%	23.9%	29.9%
Rarely	QS2	25.0%	23.5%	17.4%	25.4%	28.0%	13.0%	31.3%	17.3%
Never	QS2	28.6%	34.3%	37.2%	38.2%	27.0%	32.5%	26.9%	27.6%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – My finances control my life (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	9.4%	6.0%	8.8%	11.9%	15.5%	10.7%	8.5%	12.0%	9.9%	8.8%	8.9%
Often	QS2	10.2%	7.7%	8.1%	14.9%	6.9%	16.4%	9.6%	10.5%	9.5%	10.0%	12.5%
Sometimes	QS2	25.3%	23.0%	25.0%	26.9%	24.1%	26.6%	25.2%	26.3%	25.8%	23.8%	26.8%
Rarely	QS2	24.0%	30.7%	27.0%	17.4%	8.6%	28.2%	26.7%	19.7%	24.1%	23.6%	24.1%
Never	QS2	31.1%	32.6%	31.2%	28.5%	44.8%	18.1%	29.8%	31.6%	30.4%	33.9%	27.6%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Always	QS2	8.1%	10.2%	13.6%	5.5%	8.1%	19.5%	11.2%	10.2%
Often	QS2	8.3%	11.4%	12.8%	8.5%	7.9%	11.7%	13.4%	15.0%
Sometimes	QS2	25.8%	25.1%	19.4%	19.2%	33.1%	23.4%	23.9%	28.3%
Rarely	QS2	23.8%	24.1%	16.3%	28.9%	25.0%	10.4%	25.4%	26.0%
Never	QS2	34.0%	29.1%	38.0%	37.4%	26.0%	35.1%	26.1%	20.5%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – Before I buy something I carefully consider whether I can afford it (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	47.6%	45.5%	45.5%	49.1%	63.8%	36.2%	47.5%	45.9%	44.8%	50.9%	48.6%
Often	QS2	23.4%	27.1%	25.2%	20.0%	13.8%	31.1%	24.5%	22.0%	24.5%	21.8%	23.3%
Sometimes	QS2	19.2%	19.7%	20.5%	18.8%	5.2%	22.0%	16.5%	23.5%	21.2%	16.6%	18.3%
Rarely	QS2	5.5%	6.8%	4.9%	5.3%	3.4%	7.9%	6.2%	4.5%	5.1%	6.4%	4.7%
Never	QS2	4.3%	0.8%	3.7%	6.5%	13.8%	2.8%	5.0%	4.1%	4.1%	4.2%	5.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	46.3%	48.3%	48.1%	49.4%	49.8%	53.2%	35.8%	40.2%			
Often	QS2	21.3%	24.8%	16.7%	21.7%	25.2%	22.1%	33.6%	25.2%			
Sometimes	QS2	21.7%	17.5%	17.4%	18.7%	19.3%	19.5%	20.9%	21.3%			
Rarely	QS2	6.1%	4.9%	6.6%	5.7%	3.7%	3.9%	4.5%	11.0%			
Never	QS2	4.6%	4.1%	10.9%	4.0%	2.0%	1.3%	5.2%	2.4%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I have money left over at the end of the month (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	37.4%	43.3%	40.6%	30.5%	27.6%	36.7%	37.1%	37.6%	37.5%	39.7%	32.3%
Often	QS2	23.0%	24.9%	24.2%	21.0%	17.2%	26.6%	23.4%	21.4%	23.4%	22.0%	23.7%
Sometimes	QS2	24.8%	21.1%	25.0%	26.9%	25.9%	26.6%	25.7%	24.4%	24.1%	24.6%	26.8%
Rarely	QS2	8.2%	7.7%	5.8%	11.5%	6.9%	5.6%	7.9%	9.2%	8.2%	7.2%	10.1%
Never	QS2	6.6%	3.0%	4.2%	9.9%	22.4%	4.5%	5.7%	7.5%	6.7%	6.4%	6.6%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	33.2%	40.1%	41.5%	42.1%	35.8%	22.1%	33.6%	33.1%			
Often	QS2	21.0%	24.3%	16.3%	25.9%	21.9%	20.8%	29.9%	26.0%			
Sometimes	QS2	28.9%	21.9%	21.7%	21.4%	27.4%	36.4%	20.9%	27.6%			
Rarely	QS2	9.3%	7.5%	9.3%	5.7%	8.9%	11.7%	7.5%	9.4%			
Never	QS2	7.6%	5.9%	10.9%	4.7%	5.7%	9.1%	8.2%	3.9%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I pay my bills on time (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	81.7%	83.8%	83.9%	76.8%	81.0%	73.4%	81.8%	79.3%	81.9%	80.8%	81.3%
Often	QS2	14.4%	13.7%	12.4%	17.0%	15.5%	20.3%	14.7%	15.6%	13.9%	15.8%	12.8%
Sometimes	QS2	2.3%	1.4%	2.3%	3.4%	0.0%	2.8%	1.9%	2.8%	2.0%	2.0%	3.9%
Rarely	QS2	0.6%	0.5%	0.5%	0.6%	1.7%	0.6%	0.6%	0.9%	0.7%	0.4%	0.8%
Never	QS2	0.9%	0.3%	0.7%	1.6%	1.7%	0.6%	0.6%	1.3%	1.2%	0.6%	0.8%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	85.0%	79.2%	83.7%	84.5%	80.7%	76.6%	76.1%	78.7%			
Often	QS2	10.7%	16.7%	10.1%	14.5%	15.4%	14.3%	17.9%	15.0%			
Sometimes	QS2	2.3%	2.3%	2.3%	0.2%	3.0%	5.2%	3.0%	3.9%			
Rarely	QS2	0.5%	0.7%	1.2%	0.2%	0.6%	1.3%	0.0%	0.8%			
Never	QS2	1.0%	0.9%	2.3%	0.5%	0.4%	1.3%	1.5%	0.8%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I share the passwords and PINs of my bank account with my close friends (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	1.5%	1.1%	1.1%	1.8%	5.2%	1.7%	1.6%	1.5%	1.2%	2.4%	0.8%
Often	QS2	0.5%	0.3%	0.5%	0.6%	1.7%	1.7%	0.5%	0.6%	0.8%	0.0%	0.8%
Sometimes	QS2	1.4%	1.6%	1.2%	1.6%	0.0%	2.3%	2.1%	0.4%	1.2%	2.2%	0.4%
Rarely	QS2	3.3%	4.1%	3.3%	2.6%	3.4%	9.0%	3.5%	2.6%	3.1%	3.8%	2.7%
Never	QS2	93.3%	92.6%	93.9%	92.7%	87.9%	84.2%	91.8%	94.9%	93.3%	91.0%	95.3%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	1.8%	1.3%	1.2%	1.2%	1.2%	2.6%	3.0%	2.4%			
Often	QS2	0.5%	0.6%	0.0%	0.5%	0.4%	0.0%	0.0%	3.1%			
Sometimes	QS2	0.5%	2.0%	0.8%	1.0%	1.2%	1.3%	1.5%	4.7%			
Rarely	QS2	3.3%	3.2%	1.9%	3.0%	3.0%	3.9%	4.5%	6.3%			
Never	QS2	93.4%	92.5%	95.3%	94.0%	94.3%	92.2%	89.6%	82.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – Before buying a financial product online I check if the provider is regulated in my country (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	45.1%	47.9%	48.5%	33.5%	34.5%	32.2%	43.0%	40.8%	44.3%	40.3%	42.8%
Often	QS2	11.2%	11.8%	10.3%	10.5%	8.6%	19.2%	9.8%	13.0%	11.4%	10.4%	8.9%
Sometimes	QS2	10.8%	10.4%	10.9%	10.5%	1.7%	15.8%	9.8%	10.9%	9.1%	10.4%	13.2%
Rarely	QS2	7.7%	7.7%	7.9%	6.9%	3.4%	14.7%	7.0%	7.5%	8.3%	6.2%	6.6%
Never	QS2	25.2%	18.9%	19.1%	31.5%	36.2%	17.5%	25.1%	22.0%	21.7%	27.1%	24.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	45.1%	41.2%	38.4%	46.6%	45.7%	41.6%	38.8%	32.3%			
Often	QS2	10.2%	10.9%	4.7%	10.7%	10.6%	10.4%	16.4%	16.5%			
Sometimes	QS2	10.1%	10.2%	8.5%	9.7%	11.2%	13.0%	11.2%	8.7%			
Rarely	QS2	5.1%	8.8%	3.1%	6.5%	8.5%	5.2%	9.7%	12.6%			
Never	QS2	23.1%	24.4%	33.7%	20.7%	20.9%	24.7%	22.4%	27.6%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I share information about my personal finances publicly online (e.g. on social media) (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	0.6%	1.4%	0.5%	0.2%	0.0%	1.1%	0.7%	0.6%	0.7%	0.6%	0.4%
Often	QS2	0.3%	0.0%	0.5%	0.2%	0.0%	0.6%	0.1%	0.6%	0.4%	0.0%	0.4%
Sometimes	QS2	1.2%	0.5%	1.6%	1.2%	1.7%	2.8%	1.5%	0.9%	1.1%	0.8%	2.3%
Rarely	QS2	1.4%	1.6%	1.9%	0.8%	0.0%	4.5%	1.2%	1.5%	1.9%	1.2%	0.4%
Never	QS2	96.5%	96.2%	95.1%	95.6%	96.6%	90.4%	95.8%	94.9%	94.9%	96.2%	96.5%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	0.5%	0.7%	0.0%	0.5%	0.6%	0.0%	0.7%	2.4%			
Often	QS2	0.2%	0.3%	0.0%	0.5%	0.0%	0.0%	0.0%	1.6%			
Sometimes	QS2	0.5%	1.7%	0.4%	1.2%	0.8%	2.6%	3.0%	1.6%			
Rarely	QS2	1.3%	1.4%	0.8%	1.0%	1.0%	1.3%	3.0%	3.9%			
Never	QS2	96.5%	95.0%	95.7%	95.8%	97.4%	96.1%	93.3%	89.8%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – Before I buy something, I consider whether the company strives to improve its social or environmental impact (% Respondents Who Replied “Yes”)												
Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	9.0%	7.9%	7.5%	9.5%	22.4%	6.2%	9.7%	6.4%	9.4%	9.0%	7.4%
Often	QS2	11.2%	14.0%	12.1%	8.3%	8.6%	11.9%	9.6%	11.1%	12.6%	9.6%	9.7%
Sometimes	QS2	32.1%	36.2%	33.5%	28.1%	19.0%	41.2%	30.7%	35.0%	32.3%	31.7%	30.4%
Rarely	QS2	16.0%	16.2%	19.1%	12.9%	8.6%	16.9%	15.3%	18.4%	16.6%	14.2%	17.1%
Never	QS2	31.7%	25.5%	27.1%	40.0%	36.2%	22.6%	34.1%	28.4%	28.5%	34.7%	33.5%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	10.2%	8.0%	12.4%	10.2%	7.7%	9.1%	6.7%	4.7%			
Often	QS2	13.7%	9.2%	12.8%	10.5%	11.2%	6.5%	10.4%	12.6%			
Sometimes	QS2	35.4%	29.3%	21.3%	32.9%	34.3%	31.2%	36.6%	34.6%			
Rarely	QS2	12.7%	18.0%	12.0%	16.0%	17.3%	20.8%	14.2%	16.5%			
Never	QS2	27.4%	34.2%	39.1%	29.7%	28.7%	32.5%	32.1%	30.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS2: And how often would you say this statement applies to you? – I buy goods and services that I do not need (% Respondents Who Replied “Yes”)												
Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Always	QS2	2.1%	2.5%	2.3%	1.6%	3.4%	5.6%	2.2%	2.4%	2.7%	1.8%	1.2%
Often	QS2	7.4%	9.3%	6.8%	7.1%	3.4%	15.3%	7.5%	6.8%	8.7%	5.4%	7.4%
Sometimes	QS2	32.0%	40.0%	32.6%	27.9%	10.3%	45.2%	32.4%	32.7%	33.6%	29.1%	32.3%
Rarely	QS2	27.0%	29.9%	30.1%	23.8%	5.2%	16.9%	26.9%	25.6%	25.8%	29.1%	25.7%
Never	QS2	31.6%	18.4%	28.0%	39.4%	77.6%	16.9%	30.8%	32.3%	29.0%	34.3%	33.1%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Always	QS2	2.3%	2.0%	1.6%	1.2%	2.6%	0.0%	3.7%	3.9%			
Often	QS2	7.9%	6.9%	6.2%	4.7%	6.7%	3.9%	16.4%	13.4%			
Sometimes	QS2	36.7%	28.7%	24.8%	32.4%	31.7%	33.8%	32.1%	44.1%			
Rarely	QS2	26.3%	27.4%	23.3%	26.4%	31.1%	33.8%	23.1%	18.9%			
Never	QS2	26.8%	34.6%	43.8%	34.9%	27.8%	28.6%	24.6%	19.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS3: I would also like to know how well this statement describes you or your situation? – Because of my money situation, I feel like I will never have the things I want in life (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely	QS3	8.2%	3.0%	5.1%	13.7%	22.4%	9.0%	7.6%	9.6%	7.8%	9.0%	7.4%
Very well	QS3	3.7%	3.3%	2.8%	5.1%	1.7%	6.2%	3.8%	3.2%	3.5%	4.0%	3.5%
Somewhat	QS3	22.5%	20.8%	22.9%	23.4%	10.3%	26.6%	21.9%	23.3%	21.6%	21.6%	25.7%
Very little	QS3	23.9%	26.6%	26.3%	20.0%	12.1%	20.3%	23.3%	23.9%	24.2%	22.8%	23.3%
Not at all	QS3	41.7%	44.9%	42.0%	36.8%	48.3%	37.3%	41.9%	39.1%	41.4%	41.9%	39.3%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely	QS3	8.4%	7.9%	11.6%	6.0%	5.7%	19.5%	11.9%	6.3%
Very well	QS3	3.1%	4.0%	3.9%	3.5%	3.1%	1.3%	6.0%	4.7%
Somewhat	QS3	22.3%	22.3%	17.8%	18.2%	24.4%	27.3%	25.4%	29.1%
Very little	QS3	23.3%	23.8%	16.3%	23.4%	28.7%	14.3%	18.7%	29.1%
Not at all	QS3	41.0%	41.2%	47.3%	47.6%	37.4%	36.4%	38.1%	29.9%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS3: How well this statement describes you or your situation? – I am concerned that my money won't last (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely	QS3	11.0%	5.2%	7.5%	17.0%	25.9%	13.0%	11.2%	10.9%	11.1%	11.4%	9.3%
Very well	QS3	6.8%	5.8%	7.4%	6.5%	5.2%	8.5%	5.3%	9.0%	6.7%	6.8%	6.6%
Somewhat	QS3	29.6%	27.4%	31.3%	30.9%	12.1%	34.5%	28.7%	29.5%	30.8%	27.9%	28.4%
Very little	QS3	21.7%	25.5%	23.3%	17.8%	13.8%	20.9%	22.7%	19.7%	22.0%	19.4%	24.5%
Not at all	QS3	31.0%	35.6%	30.1%	27.1%	37.9%	22.6%	31.3%	30.8%	28.5%	33.9%	31.1%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely	QS3	11.1%	10.8%	15.9%	8.7%	7.9%	20.8%	15.7%	8.7%
Very well	QS3	6.4%	6.9%	5.0%	5.0%	7.7%	9.1%	5.2%	11.8%
Somewhat	QS3	31.7%	28.0%	25.2%	23.9%	34.1%	20.8%	37.3%	33.9%
Very little	QS3	21.5%	21.6%	16.7%	26.4%	22.2%	19.5%	14.9%	21.3%
Not at all	QS3	28.3%	32.3%	34.5%	35.4%	28.0%	29.9%	26.9%	24.4%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS3: I would also like to know how well this statement describes you or your situation? – I am just getting by financially (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely	QS3	16.9%	8.8%	13.7%	24.4%	31.0%	18.1%	17.5%	15.2%	17.0%	16.0%	17.9%
Very well	QS3	15.7%	12.9%	16.1%	16.4%	19.0%	13.0%	16.1%	16.2%	14.7%	16.4%	16.3%
Somewhat	QS3	22.2%	18.6%	20.3%	26.7%	19.0%	23.2%	21.7%	22.2%	21.3%	21.4%	25.3%
Very little	QS3	17.5%	23.6%	21.0%	10.1%	6.9%	20.9%	17.2%	16.0%	18.7%	16.4%	15.2%
Not at all	QS3	27.7%	35.6%	28.4%	21.4%	20.7%	24.3%	26.5%	29.7%	27.2%	29.1%	25.3%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely	QS3	15.9%	17.4%	26.0%	15.0%	11.0%	28.6%	15.7%	21.3%			
Very well	QS3	16.2%	15.1%	11.6%	19.7%	15.7%	10.4%	14.9%	13.4%			
Somewhat	QS3	23.0%	21.4%	22.5%	15.2%	24.8%	28.6%	23.1%	26.0%			
Very little	QS3	16.5%	17.9%	13.6%	19.0%	18.9%	15.6%	15.7%	16.5%			
Not at all	QS3	27.6%	27.4%	25.2%	30.7%	28.9%	16.9%	30.6%	19.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS3: I would also like to know how well this statement describes you or your situation? – I tend to live for today and let tomorrow take care of itself (% Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely	QS3	11.6%	5.8%	9.5%	15.0%	39.7%	13.6%	12.1%	11.8%	10.6%	12.0%	13.6%
Very well	QS3	6.0%	4.9%	5.3%	7.9%	3.4%	9.0%	6.2%	6.0%	5.5%	6.2%	7.0%
Somewhat	QS3	20.9%	18.6%	21.9%	22.6%	8.6%	25.4%	20.0%	22.2%	21.0%	21.2%	19.5%
Very little	QS3	20.8%	26.0%	20.3%	18.2%	13.8%	20.9%	22.1%	19.4%	20.6%	20.2%	21.8%
Not at all	QS3	40.6%	44.7%	42.6%	35.8%	27.6%	31.1%	39.0%	40.2%	41.8%	39.7%	37.7%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely	QS3	11.6%	11.6%	22.5%	9.7%	7.3%	13.0%	10.4%	12.6%			
Very well	QS3	5.3%	6.5%	6.2%	5.0%	5.5%	2.6%	6.7%	11.8%			
Somewhat	QS3	23.0%	19.3%	18.6%	20.0%	20.1%	26.0%	26.9%	21.3%			
Very little	QS3	21.7%	20.0%	15.1%	21.4%	22.8%	20.8%	20.9%	20.5%			
Not at all	QS3	37.7%	42.2%	36.4%	43.6%	43.5%	37.7%	35.1%	33.1%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS3: I would also like to know how well this statement describes you or your situation? – I regularly change the passwords on websites that I use for online shopping and personal finances (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely	QS3	10.3%	10.7%	12.1%	7.9%	1.7%	18.1%	10.8%	9.6%	10.0%	10.0%	9.7%
Very well	QS3	6.8%	7.4%	7.9%	5.1%	0.0%	9.6%	6.4%	6.6%	7.6%	5.4%	5.8%
Somewhat	QS3	21.5%	25.5%	22.8%	16.8%	3.4%	16.4%	20.6%	20.7%	19.9%	21.4%	21.8%
Very little	QS3	22.3%	28.5%	21.9%	18.0%	5.2%	24.9%	21.2%	21.2%	23.6%	19.4%	19.5%
Not at all	QS3	39.1%	25.8%	34.7%	46.3%	69.0%	29.4%	37.2%	38.9%	35.3%	39.9%	40.1%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely	QS3	9.9%	10.0%	9.7%	9.5%	8.5%	13.0%	11.9%	14.2%
Very well	QS3	5.8%	7.0%	3.5%	5.0%	7.1%	7.8%	8.2%	13.4%
Somewhat	QS3	21.5%	20.3%	15.1%	21.7%	24.8%	13.0%	17.2%	21.3%
Very little	QS3	22.5%	20.8%	15.5%	21.2%	23.6%	14.3%	29.1%	22.0%
Not at all	QS3	36.2%	38.6%	46.9%	39.9%	34.4%	44.2%	32.8%	26.0%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) I think that it is safe to shop online using public Wi-Fi networks (e.g., in cafés, airports, shopping malls) (% Respondents Who Replied “Yes”)

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	10.3%	8.5%	8.4%	11.3%	12.1%	11.3%	10.5%	9.0%	9.8%	11.2%	5.8%
2	QS4	10.7%	12.3%	10.5%	8.5%	3.4%	12.4%	9.7%	9.8%	11.1%	8.2%	10.1%
3	QS4	16.7%	15.6%	17.0%	14.5%	8.6%	21.5%	14.2%	16.7%	14.9%	15.2%	17.9%
4	QS4	15.4%	16.7%	16.1%	11.7%	5.2%	22.6%	14.3%	14.3%	16.7%	12.4%	11.3%
Completely disagree	QS4	46.9%	45.2%	44.7%	43.2%	29.3%	30.5%	43.5%	44.2%	41.4%	44.5%	48.2%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely agree	QS4	6.9%	11.2%	9.7%	9.7%	9.1%	6.5%	9.0%	13.4%
2	QS4	8.1%	11.2%	6.6%	9.5%	10.2%	7.8%	11.9%	16.5%
3	QS4	14.4%	16.3%	11.6%	14.0%	16.1%	20.8%	17.2%	20.5%
4	QS4	16.2%	13.1%	11.2%	11.7%	16.7%	10.4%	21.6%	14.2%
Completely disagree	QS4	47.4%	41.0%	41.1%	49.1%	45.1%	49.4%	33.6%	32.3%

Source: Indecon Analysis of Survey Data

Note: QS4 was only asked of respondents who responded “Yes” to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) It is important to pay attention to the security of a website before making a transaction online (e.g. https sites, safety logo or certificate) (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	77.2%	77.5%	77.9%	66.5%	34.5%	66.1%	72.6%	73.5%	71.5%	71.9%	75.5%
2	QS4	9.3%	10.1%	8.8%	8.3%	1.7%	13.6%	8.5%	8.3%	9.9%	9.2%	4.3%
3	QS4	5.4%	4.7%	5.1%	5.9%	0.0%	10.7%	4.7%	4.9%	5.0%	5.0%	5.4%
4	QS4	2.4%	2.5%	1.6%	2.8%	3.4%	2.3%	2.3%	2.1%	2.7%	1.0%	3.5%
Completely disagree	QS4	5.7%	3.0%	4.6%	6.9%	15.5%	5.6%	5.0%	6.0%	5.5%	5.2%	5.4%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	76.2%	69.6%	62.8%	78.1%	74.8%	68.8%	61.9%	76.4%			
2	QS4	7.6%	9.5%	6.2%	6.5%	10.6%	10.4%	11.2%	9.4%			
3	QS4	4.5%	5.5%	4.3%	3.0%	4.9%	7.8%	9.0%	7.9%			
4	QS4	1.5%	2.8%	1.2%	1.5%	3.7%	2.6%	1.5%	1.6%			
Completely disagree	QS4	4.6%	5.9%	6.2%	5.7%	3.9%	7.8%	9.7%	2.4%			

Source: Indecon Analysis of Survey Data
Note: QS4 was only asked of respondents who responded "Yes" to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) I think it is not important to read the terms and conditions when buying something online (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	15.7%	11.5%	12.3%	18.8%	20.7%	13.0%	16.2%	13.7%	14.6%	14.2%	16.0%
2	QS4	7.0%	7.4%	7.0%	5.7%	1.7%	9.6%	6.4%	6.8%	7.1%	5.6%	6.6%
3	QS4	15.3%	17.0%	16.3%	11.7%	3.4%	25.4%	12.7%	16.5%	16.5%	13.4%	10.1%
4	QS4	14.8%	18.6%	14.9%	10.7%	3.4%	17.5%	14.5%	13.2%	15.0%	13.0%	12.5%
Completely disagree	QS4	47.2%	43.6%	46.9%	43.8%	27.6%	32.8%	43.4%	44.7%	41.1%	46.5%	49.0%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	14.5%	14.8%	17.1%	13.5%	13.8%	19.5%	14.9%	14.2%			
2	QS4	5.0%	7.6%	2.3%	4.7%	8.9%	7.8%	8.2%	8.7%			
3	QS4	13.2%	14.9%	8.5%	14.5%	13.2%	10.4%	22.4%	24.4%			
4	QS4	14.2%	13.7%	10.5%	13.2%	16.3%	10.4%	16.4%	12.6%			
Completely disagree	QS4	48.3%	41.6%	43.0%	47.9%	46.1%	49.4%	32.1%	37.8%			

Source: Indecon Analysis of Survey Data
Note: QS4 was only asked of respondents who responded "Yes" to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) Digital tools facilitate the management of my personal finances (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	31.6%	39.2%	31.2%	21.4%	10.3%	24.9%	28.6%	29.9%	31.2%	25.7%	29.6%
2	QS4	15.3%	15.6%	16.1%	10.7%	13.8%	18.6%	14.7%	14.5%	13.4%	14.8%	14.8%
3	QS4	24.4%	21.9%	25.0%	22.2%	5.2%	33.9%	23.3%	21.2%	22.1%	23.2%	22.6%
4	QS4	8.5%	7.4%	7.5%	8.9%	5.2%	9.0%	6.8%	7.7%	8.2%	8.0%	6.6%
Completely disagree	QS4	20.2%	14.0%	15.9%	25.3%	17.2%	11.9%	17.7%	20.7%	17.4%	19.6%	20.2%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	29.9%	28.5%	23.3%	29.7%	33.1%	26.0%	25.4%	29.1%			
2	QS4	11.1%	16.0%	9.3%	13.2%	17.3%	6.5%	16.4%	15.7%			
3	QS4	21.8%	23.1%	16.7%	20.4%	24.0%	26.0%	26.1%	29.1%			
4	QS4	8.4%	7.5%	6.2%	8.5%	8.5%	6.5%	8.2%	7.1%			
Completely disagree	QS4	20.7%	17.3%	23.3%	20.4%	15.0%	23.4%	17.9%	15.7%			

Source: Indecon Analysis of Survey Data
Note: QS4 was only asked of respondents who responded "Yes" to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) I trust the financial services provided by online banks and FinTechs such as Revolut and N26 (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	28.5%	24.9%	26.3%	27.9%	13.8%	31.6%	26.2%	26.9%	26.9%	24.4%	26.8%
2	QS4	26.0%	29.6%	26.3%	19.2%	3.4%	39.5%	23.8%	22.9%	26.0%	21.4%	22.2%
3	QS4	24.3%	24.4%	24.7%	19.4%	8.6%	20.3%	22.1%	22.4%	20.5%	24.4%	23.0%
4	QS4	8.9%	8.5%	8.8%	7.7%	5.2%	2.8%	7.9%	8.8%	9.1%	6.4%	8.9%
Completely disagree	QS4	12.3%	7.1%	9.1%	15.4%	20.7%	3.4%	11.6%	11.5%	9.8%	14.0%	10.1%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	25.1%	26.7%	19.4%	25.7%	27.6%	28.6%	27.6%	31.5%			
2	QS4	21.7%	25.2%	15.9%	20.4%	26.6%	18.2%	29.9%	36.2%			
3	QS4	23.0%	21.6%	15.1%	23.2%	26.2%	20.8%	20.9%	19.7%			
4	QS4	8.9%	7.7%	8.9%	9.0%	8.1%	6.5%	8.2%	5.5%			
Completely disagree	QS4	12.2%	10.6%	19.0%	13.5%	8.3%	16.9%	5.2%	3.1%			

Source: Indecon Analysis of Survey Data
Note: QS4 was only asked of respondents who responded "Yes" to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) I believe that financial service providers should use a wide range of non-financial personal data, including from social media, in decisions about granting credit (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	11.5%	8.2%	10.2%	12.1%	13.8%	10.7%	11.8%	10.9%	10.8%	9.6%	12.1%
2	QS4	7.8%	6.6%	6.7%	9.1%	0.0%	11.9%	5.9%	8.5%	7.8%	7.2%	5.8%
3	QS4	21.0%	15.6%	20.5%	22.0%	12.1%	31.1%	18.5%	20.3%	19.4%	18.6%	21.0%
4	QS4	16.7%	17.0%	19.3%	11.9%	1.7%	19.2%	15.4%	14.5%	16.3%	16.4%	11.3%
Completely disagree	QS4	43.0%	49.6%	39.4%	34.9%	25.9%	25.4%	39.9%	40.4%	37.9%	40.1%	44.4%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	9.3%	11.6%	9.7%	14.5%	7.9%	9.1%	10.4%	12.6%			
2	QS4	6.6%	7.7%	5.0%	7.0%	6.7%	6.5%	12.7%	9.4%			
3	QS4	18.8%	19.7%	16.3%	17.5%	20.3%	16.9%	24.6%	24.4%			
4	QS4	14.0%	16.4%	10.9%	15.0%	18.1%	11.7%	17.2%	16.5%			
Completely disagree	QS4	44.0%	37.0%	37.6%	38.9%	44.1%	49.4%	29.1%	34.6%			

Source: Indecon Analysis of Survey Data Note: QS4 was only asked of respondents who responded “Yes” to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) I am more likely to buy impulsively when I buy online than in person in a shop (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	16.7%	14.5%	16.5%	16.0%	8.6%	22.0%	16.7%	13.9%	15.3%	14.0%	19.1%
2	QS4	14.3%	17.5%	15.1%	9.7%	0.0%	18.6%	12.8%	13.7%	13.5%	12.6%	13.6%
3	QS4	18.5%	19.7%	18.4%	15.6%	3.4%	20.9%	17.0%	18.4%	17.7%	16.8%	16.3%
4	QS4	13.4%	11.8%	16.3%	9.9%	1.7%	15.3%	11.8%	11.8%	13.3%	12.6%	9.7%
Completely disagree	QS4	37.1%	35.1%	31.3%	37.0%	31.0%	20.3%	33.6%	36.1%	33.1%	35.7%	35.4%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	18.7%	13.4%	12.0%	14.0%	15.2%	23.4%	17.2%	22.0%			
2	QS4	12.4%	13.7%	7.8%	11.7%	17.1%	10.4%	17.9%	10.2%			
3	QS4	17.5%	16.9%	14.0%	12.5%	20.1%	16.9%	22.4%	21.3%			
4	QS4	11.6%	13.0%	9.7%	14.7%	13.0%	10.4%	7.5%	15.0%			
Completely disagree	QS4	33.7%	34.7%	35.7%	39.9%	32.3%	35.1%	27.6%	29.1%			

Source: Indecon Analysis of Survey Data Note: QS4 was only asked of respondents who responded “Yes” to QD14

Attitudes and Behaviour QS4: How much you agree or disagree with each of the statement (as it relates to you) It is more likely that I would read the small print of a contract if it is on paper than online (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS4	39.3%	33.7%	36.3%	41.2%	27.6%	29.4%	39.2%	34.0%	33.7%	38.5%	43.2%
2	QS4	16.5%	19.5%	15.4%	14.1%	5.2%	24.9%	14.2%	17.5%	16.3%	15.0%	14.0%
3	QS4	15.9%	17.0%	18.0%	11.3%	5.2%	17.5%	14.8%	15.4%	14.9%	16.0%	13.2%
4	QS4	9.5%	9.0%	9.6%	8.5%	1.7%	8.5%	8.0%	10.3%	10.2%	7.2%	8.6%
Completely disagree	QS4	18.9%	18.6%	18.2%	16.8%	17.2%	18.1%	17.0%	18.8%	19.7%	15.8%	16.3%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS4	39.7%	35.2%	34.1%	39.9%	37.0%	40.3%	34.3%	33.9%			
2	QS4	14.9%	15.8%	8.1%	14.0%	19.1%	15.6%	17.2%	18.9%			
3	QS4	14.0%	15.5%	12.4%	15.7%	15.6%	10.4%	13.4%	19.7%			
4	QS4	9.8%	8.4%	8.1%	8.2%	9.8%	5.2%	8.2%	11.8%			
Completely disagree	QS4	16.9%	18.5%	18.6%	17.2%	16.7%	26.0%	20.9%	14.2%			

Source: Indecon Analysis of Survey Data
Note: QS4 was only asked of respondents who responded "Yes" to QD14

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is important to invest in companies that strive to minimise their negative impact on the environment (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	41.7%	44.1%	38.2%	42.0%	48.3%	33.3%	40.8%	40.8%	41.6%	40.5%	40.9%
2	QS5	23.5%	29.9%	23.6%	19.6%	8.6%	29.4%	23.9%	22.4%	24.0%	23.8%	19.8%
3	QS5	19.9%	16.7%	22.8%	19.6%	6.9%	22.6%	20.4%	17.5%	17.8%	20.2%	24.1%
4	QS5	5.7%	3.6%	6.1%	6.9%	1.7%	8.5%	5.0%	7.1%	5.6%	4.8%	7.0%
Completely disagree	QS5	9.2%	4.9%	7.9%	11.3%	24.1%	6.2%	8.8%	10.5%	9.2%	9.8%	7.0%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS5	44.6%	38.6%	48.4%	45.1%	37.6%	33.8%	35.1%	38.6%			
2	QS5	22.6%	23.6%	12.0%	23.4%	26.8%	26.0%	24.6%	27.6%			
3	QS5	17.9%	20.9%	19.0%	18.2%	20.7%	16.9%	20.1%	22.8%			
4	QS5	5.3%	5.8%	4.3%	4.7%	6.3%	3.9%	9.0%	5.5%			
Completely disagree	QS5	8.6%	9.4%	14.3%	7.5%	7.7%	18.2%	7.5%	4.7%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is important to invest in companies that strive to improve their social impact (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	34.5%	38.4%	31.3%	32.7%	46.6%	28.2%	32.6%	33.8%	34.8%	34.9%	30.0%
2	QS5	25.3%	32.1%	24.3%	21.8%	15.5%	31.1%	25.8%	22.4%	26.1%	25.0%	21.4%
3	QS5	24.2%	18.6%	27.1%	25.0%	10.3%	26.6%	23.2%	25.9%	21.7%	23.8%	30.0%
4	QS5	6.3%	4.4%	7.0%	6.7%	3.4%	5.6%	7.2%	6.0%	5.1%	7.2%	7.4%
Completely disagree	QS5	9.7%	5.8%	9.1%	12.3%	15.5%	8.5%	10.1%	10.0%	10.2%	8.4%	10.1%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS5	37.2%	31.7%	40.3%	35.7%	31.3%	32.5%	31.3%	30.7%			
2	QS5	25.0%	24.9%	15.5%	24.9%	28.5%	26.0%	27.6%	26.0%			
3	QS5	21.8%	25.2%	24.0%	23.2%	24.0%	18.2%	23.9%	27.6%			
4	QS5	6.3%	6.1%	4.7%	5.7%	7.9%	5.2%	6.0%	4.7%			
Completely disagree	QS5	8.1%	10.6%	13.6%	8.5%	7.5%	16.9%	8.2%	10.2%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is important to invest in companies that strive to improve their risk management, ethics and accountability (% Respondents Who Replied "Yes")												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	45.8%	44.7%	44.7%	46.5%	41.4%	36.2%	44.0%	45.5%	44.6%	44.5%	47.5%
2	QS5	25.7%	34.5%	25.2%	20.4%	10.3%	31.1%	24.4%	24.4%	24.6%	27.3%	23.0%
3	QS5	17.8%	14.2%	18.0%	19.6%	10.3%	23.7%	18.9%	17.5%	17.4%	16.2%	20.2%
4	QS5	4.8%	3.3%	5.4%	5.0%	5.2%	5.6%	4.8%	4.7%	4.7%	5.2%	3.9%
Completely disagree	QS5	5.9%	2.2%	5.6%	7.3%	19.0%	3.4%	6.3%	6.2%	6.6%	5.8%	3.9%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS5	49.9%	41.6%	51.9%	49.4%	40.2%	51.9%	37.3%	40.9%			
2	QS5	23.3%	26.6%	16.3%	23.4%	30.7%	20.8%	26.9%	28.3%			
3	QS5	14.9%	19.3%	15.1%	16.0%	18.5%	11.7%	22.4%	21.3%			
4	QS5	5.5%	4.2%	4.3%	5.0%	4.3%	2.6%	6.0%	6.3%			
Completely disagree	QS5	4.6%	6.7%	9.3%	4.7%	5.5%	9.1%	4.5%	3.1%			

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is more important to invest in companies that are making a profit than in companies that strive to minimise their negative impact on the environment (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	18.7%	13.2%	15.8%	25.1%	19.0%	19.2%	19.2%	19.0%	17.5%	19.6%	18.3%
2	QS5	13.6%	14.0%	11.9%	14.9%	8.6%	14.1%	13.2%	12.8%	14.3%	11.4%	14.0%
3	QS5	28.7%	27.4%	31.7%	25.9%	15.5%	31.6%	28.1%	26.5%	26.9%	28.5%	31.1%
4	QS5	15.8%	21.6%	16.8%	10.5%	8.6%	19.8%	16.1%	14.5%	15.3%	15.6%	16.0%
Completely disagree	QS5	23.2%	22.7%	21.9%	22.6%	36.2%	14.7%	21.7%	25.4%	23.0%	24.2%	19.5%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely agree	QS5	14.9%	20.6%	24.4%	20.4%	14.4%	20.8%	14.9%	17.3%
2	QS5	9.8%	15.7%	7.8%	13.2%	15.4%	10.4%	15.7%	15.7%
3	QS5	28.6%	28.0%	24.0%	28.2%	30.1%	26.0%	25.4%	33.1%
4	QS5	17.5%	14.1%	12.4%	13.0%	17.9%	11.7%	21.6%	15.7%
Completely disagree	QS5	27.9%	19.3%	27.1%	23.9%	21.3%	28.6%	18.7%	17.3%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is more important to invest in companies that are making a profit than in companies that strive to improve their social impact (% Respondents Who Replied “Yes”)

Question	Ref	Total Yes (%)	Education				Age			Region		
			Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	16.8%	14.0%	13.8%	20.6%	20.7%	15.3%	17.6%	16.7%	15.1%	16.6%	19.5%
2	QS5	15.0%	15.9%	14.7%	14.3%	10.3%	14.7%	14.2%	13.2%	15.1%	14.2%	14.0%
3	QS5	29.9%	29.6%	28.9%	30.1%	17.2%	32.8%	30.1%	26.5%	28.8%	29.5%	29.6%
4	QS5	16.1%	19.5%	18.2%	11.5%	5.2%	21.5%	15.3%	16.7%	15.0%	16.6%	16.0%
Completely disagree	QS5	22.3%	18.9%	22.2%	22.0%	32.8%	15.8%	20.5%	24.4%	22.8%	21.8%	18.7%

Question	Ref	Gender		Household Composition					
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples
Completely agree	QS5	11.7%	19.4%	21.3%	17.0%	13.6%	18.2%	14.9%	15.7%
2	QS5	12.4%	16.1%	10.9%	11.7%	18.9%	14.3%	13.4%	15.7%
3	QS5	28.6%	29.6%	24.0%	31.4%	28.3%	26.0%	33.6%	33.1%
4	QS5	18.7%	13.7%	12.4%	15.0%	17.5%	11.7%	17.9%	17.3%
Completely disagree	QS5	26.0%	18.8%	26.7%	22.7%	20.3%	26.0%	16.4%	17.3%

Source: Indecon Analysis of Survey Data

Attitudes and Behaviour QS5: How much you agree or disagree with each of the statement (as it relates to you) It is more important to invest in companies that are making a profit than in companies that strive to improve their risk management, ethics and accountability (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Completely agree	QS5	16.1%	11.5%	13.0%	21.2%	20.7%	13.6%	17.3%	13.0%	15.5%	15.8%	15.6%
2	QS5	13.9%	15.6%	13.5%	11.9%	12.1%	11.9%	12.5%	14.5%	12.6%	14.6%	13.6%
3	QS5	30.0%	29.6%	30.3%	28.3%	19.0%	33.9%	30.9%	26.5%	28.6%	27.3%	33.9%
4	QS5	16.4%	17.5%	17.2%	15.0%	1.7%	23.2%	15.3%	15.8%	15.4%	15.6%	17.9%
Completely disagree	QS5	23.6%	23.0%	23.6%	20.6%	34.5%	17.5%	21.1%	26.7%	23.8%	24.2%	17.5%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Completely agree	QS5	13.7%	16.9%	19.0%	18.2%	14.0%	11.7%	13.4%	11.8%			
2	QS5	12.2%	14.3%	11.2%	14.2%	14.8%	14.3%	8.2%	15.0%			
3	QS5	26.9%	30.6%	24.0%	29.7%	28.9%	27.3%	33.6%	34.6%			
4	QS5	17.4%	14.9%	10.5%	13.5%	18.7%	9.1%	21.6%	21.3%			
Completely disagree	QS5	26.3%	20.4%	29.1%	21.7%	21.7%	32.5%	19.4%	16.5%			

Source: Indecon Analysis of Survey Data

Financial Knowledge

Financial Knowledge QK1: Could you tell me how you would rate your overall knowledge about financial matters compared with other adults in Ireland? (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
Very high	QK1	6.9%	9.9%	8.2%	3.0%	8.6%	5.1%	6.3%	7.3%	9.2%	5.0%	3.5%
Quite high	QK1	25.4%	32.3%	29.1%	17.4%	10.3%	19.8%	25.2%	25.4%	26.9%	22.6%	25.7%
About average	QK1	56.9%	49.0%	54.6%	65.0%	53.4%	55.9%	57.0%	57.1%	53.7%	60.5%	58.0%
Quite low	QK1	6.9%	6.3%	6.3%	7.9%	8.6%	13.6%	6.7%	7.9%	6.3%	6.8%	8.9%
Very low	QK1	3.9%	1.6%	1.4%	6.5%	19.0%	5.6%	4.2%	2.1%	3.5%	4.8%	3.1%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
Very high	QK1	4.5%	8.4%	8.5%	8.5%	5.1%	6.5%	4.5%	7.9%			
Quite high	QK1	21.3%	28.0%	20.5%	28.7%	27.6%	24.7%	19.4%	21.3%			
About average	QK1	59.5%	54.8%	56.2%	55.4%	59.3%	57.1%	56.0%	52.0%			
Quite low	QK1	8.9%	5.6%	8.1%	5.2%	5.3%	5.2%	11.2%	12.6%			
Very low	QK1	5.0%	3.1%	6.2%	1.7%	2.4%	6.5%	9.0%	4.7%			

Source: Indecon Analysis of Survey Data

Financial Knowledge QK3: Imagine that five brothers have to wait for one year to get their share of €1,000 and inflation stays at 9 percent. In one year's time will they be able to buy (% Respondents Who Replied "Yes")

Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
More with their share of the money than they could today	QK3	13.2%	7.7%	10.0%	18.0%	15.5%	15.3%	12.0%	13.9%	12.6%	12.2%	13.2%
The same amount	QK3	7.1%	5.8%	7.0%	6.3%	10.3%	6.8%	7.3%	6.0%	5.8%	6.4%	7.1%
Less than they could buy today	QK3	63.0%	68.5%	61.6%	51.5%	41.4%	45.8%	59.6%	57.5%	60.6%	58.7%	63.0%
It depends on the types of things that they want to buy (Spontaneous)	QK3	16.7%	12.3%	15.4%	18.2%	17.2%	23.2%	14.9%	15.6%	15.3%	15.4%	16.7%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
More with their share of the money than they could today	QK3	12.2%	12.5%	12.0%	9.0%	13.6%	13.0%	15.7%	15.0%			
The same amount	QK3	9.3%	4.9%	8.1%	4.5%	7.3%	6.5%	7.5%	7.1%			
Less than they could buy today	QK3	50.6%	64.6%	53.5%	65.1%	61.6%	53.2%	47.8%	55.9%			
It depends on the types of things that they want to buy (Spontaneous)	QK3	19.5%	13.1%	15.9%	16.2%	13.2%	18.2%	22.4%	15.0%			
More with their share of the money than they could today	QK3	12.2%	12.5%	12.0%	9.0%	13.6%	13.0%	15.7%	15.0%			

Source: Indecon Analysis of Survey Data

Financial Knowledge QK6: How much would be in the account at the end of five years remembering there are no fees or tax deductions? Would it be: (% Respondents Who Replied "Yes")												
Question	Ref	Total	Education				Age			Region		
		Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
More than	QK6	54.7%	60.5%	52.2%	46.3%	27.6%	54.2%	52.0%	48.3%	52.6%	50.1%	49.4%
Exactly	QK6	29.6%	23.6%	29.1%	29.1%	29.3%	20.9%	26.1%	31.4%	26.2%	29.3%	28.8%
Less than	QK6	3.3%	2.5%	3.5%	2.8%	6.9%	5.1%	2.8%	4.1%	2.8%	3.8%	2.7%
Impossible to tell from the information given	QK6	12.3%	10.1%	9.6%	14.3%	17.2%	9.0%	12.4%	10.3%	11.4%	10.8%	13.6%
Question	Ref	Gender		Household Composition								
		Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
More than	QK6	39.2%	59.2%	39.5%	53.6%	56.5%	49.4%	42.5%	56.7%			
Exactly	QK6	33.4%	23.9%	30.2%	25.9%	28.0%	24.7%	30.6%	26.0%			
Less than	QK6	3.6%	2.8%	0.8%	3.5%	2.6%	2.6%	3.7%	8.7%			
Impossible to tell from the information given	QK6	14.2%	9.8%	14.3%	13.7%	9.4%	10.4%	14.9%	4.7%			
More than	QK6	39.2%	59.2%	39.5%	53.6%	56.5%	49.4%	42.5%	56.7%			

Source: Indecon Analysis of Survey Data

Financial Knowledge QK7: I would like to know whether you think the following statements are true or false (Respondents Who Replied “Yes”)												
		Total	Education				Age			Region		
Question	Ref	Yes (%)	Post-tertiary	Tertiary	Secondary	Primary or none	19-29	30-59	60+	East and Midland	Southern	Western
An investment with a high return is likely to be high risk	QK7	92.7%	92.1%	91.9%	91.1%	81.0%	81.4%	91.4%	91.0%	89.6%	92.4%	93.4%
High inflation means that the cost of living is increasing rapidly	QK7	98.7%	97.0%	98.8%	98.6%	96.6%	98.3%	98.4%	98.1%	98.1%	98.0%	98.4%
It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares	QK7	77.3%	81.6%	76.0%	58.8%	51.7%	63.8%	70.9%	69.0%	71.4%	69.7%	70.0%
A digital financial contract requires signature of a paper contract in addition to the online process to be considered valid	QK7	48.6%	32.3%	38.5%	48.9%	44.8%	49.2%	43.0%	38.0%	39.9%	39.9%	45.1%
The personal data that I share publicly online may be used to target me with personalised commercial or financial offers	QK7	88.2%	87.1%	88.1%	82.0%	58.6%	88.1%	85.2%	84.4%	86.2%	85.6%	78.6%
Crypto-currencies have the same legal tender status as banknotes and coins	QK7	15.7%	8.2%	13.0%	16.6%	20.7%	22.0%	13.3%	13.0%	12.3%	13.2%	16.7%
		Gender		Household Composition								
Question	Ref	Female	Male	Lives alone	Couple no kids live alone	Couple with kids (any age)	Lone parent does not live with relative	No partner no kids with relative	Other including house sharing couples			
An investment with a high return is likely to be high risk	QK7	88.9%	92.7%	88.8%	89.5%	95.3%	92.2%	88.8%	86.6%			
High inflation means that the cost of living is increasing rapidly	QK7	97.9%	98.3%	98.1%	98.8%	98.6%	96.1%	97.8%	96.1%			
It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares	QK7	60.8%	77.1%	65.5%	73.6%	75.6%	62.3%	62.7%	64.6%			
A digital financial contract requires signature of a paper contract in addition to the online process to be considered valid	QK7	41.7%	40.2%	41.1%	38.2%	40.6%	40.3%	41.0%	49.6%			
The personal data that I share publicly online may be used to target me with personalised commercial or financial offers	QK7	86.3%	83.6%	79.1%	82.0%	87.6%	83.1%	88.1%	90.6%			
Crypto-currencies have the same legal tender status as banknotes and coins	QK7	14.9%	12.4%	16.3%	12.2%	10.0%	11.7%	15.7%	22.8%			

Source: Indecon Analysis of Survey Data