

# YouGov / Royal London Survey Results

Sample Size: 1664 Adults in GB  
Fieldwork: 16th - 17th December 2019

	Vote in 2017			EU Ref 2016		Gender		Age				Social Grade		
	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	
<b>Weighted Sample</b>	<b>1664</b>	<b>549</b>	<b>514</b>	<b>93</b>	<b>641</b>	<b>686</b>	<b>805</b>	<b>859</b>	<b>183</b>	<b>701</b>	<b>396</b>	<b>384</b>	<b>948</b>	<b>716</b>
<b>Unweighted Sample</b>	<b>1664</b>	<b>593</b>	<b>512</b>	<b>114</b>	<b>725</b>	<b>668</b>	<b>769</b>	<b>895</b>	<b>156</b>	<b>697</b>	<b>420</b>	<b>391</b>	<b>980</b>	<b>684</b>
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

	20-21 Nov 2018	19-20 Feb 2019	29-30 May 2019	28-29 Aug 2019	16-17 Dec 2019														
<b>When Britain leaves the European Union, do you think your own personal finances will get better or worse, or stay much the same?</b>																			
Will get better once Britain leaves the EU	8	9	10	6	<b>11</b>	19	4	2	1	22	14	8	6	10	15	11	10	13	
Will get worse once Britain leaves the EU	32	35	36	36	<b>34</b>	12	54	54	64	7	34	34	43	39	33	21	38	28	
Will be much the same	38	39	37	42	<b>39</b>	58	26	33	23	59	40	39	23	33	39	59	37	42	
Don't know	23	17	17	16	<b>16</b>	11	16	11	12	12	12	19	28	17	13	9	14	17	
<b>You previously said that you think your personal finances will get better once Britain has left the European Union. Which, if any, of the following changes to your personal finances do you expect to get better after Britain leaves the EU? (Please tick all that apply).</b>																			
<i>[Asked only to those who said their finances will get better once Britain leaves the EU; n=188]</i>																			
Value of the pound will rise	64	64	64	59	<b>70</b>	77	64	100	84	72	71	68	41	55	81	85	75	64	
Cost of food will fall	34	45	45	35	<b>32</b>	30	36	53	36	31	39	19	0	28	35	41	30	34	
My income (for example: wages / profit from my business) will go up	19	25	25	29	<b>24</b>	22	23	0	17	25	25	23	14	35	20	15	24	24	
Cost of borrowing will fall	12	25	25	16	<b>23</b>	25	30	0	8	27	24	22	6	28	21	24	19	28	
Cost of energy will fall	18	18	18	28	<b>16</b>	19	21	0	15	17	19	11	0	13	13	29	13	19	
Cost of housing (whether mortgage or rent) will fall	18	24	24	26	<b>14</b>	11	8	0	15	12	12	16	0	25	10	5	10	18	
Having to rely on credit less	10	14	14	12	<b>14</b>	17	26	0	26	16	15	14	0	15	17	14	16	13	
Other [See Tab 1]	4	3	3	2	<b>4</b>	5	4	0	0	5	7	0	0	1	5	9	6	2	
Don't know	16	11	11	11	<b>16</b>	15	10	0	0	16	15	18	53	16	14	10	13	19	

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Sample Size: 1664 Adults in GB  
Fieldwork: 16th - 17th December 2019

	Region					Age Gender								
	Total	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
<b>Weighted Sample</b>	<b>1664</b>	200	556	359	406	143	92	92	346	354	193	203	175	210
<b>Unweighted Sample</b>	<b>1664</b>	158	587	357	419	143	52	104	326	371	206	214	185	206
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

	20-21 Nov 2018	19-20 Feb 2019	29-30 May 2019	28-29 Aug 2019	16-17 Dec 2019													
<b>When Britain leaves the European Union, do you think your own personal finances will get better or worse, or stay much the same?</b>																		
Will get better once Britain leaves the EU	8	9	10	6	11	8	11	12	11	13	5	7	11	9	23	8	14	8
Will get worse once Britain leaves the EU	32	35	36	36	34	44	32	28	35	42	38	49	40	39	33	32	23	19
Will be much the same	38	39	37	42	39	35	43	43	37	29	33	13	37	30	33	44	57	61
Don't know	23	17	17	16	16	13	14	17	17	17	24	32	12	22	12	15	6	12
<b>You previously said that you think your personal finances will get better once Britain has left the European Union. Which, if any, of the following changes to your personal finances do you expect to get better after Britain leaves the EU? (Please tick all that apply).</b>																		
<i>[Asked only to those who said their finances will get better once Britain leaves the EU; n=188]</i>																		
Value of the pound will rise		64	64	59	70	79	78	59	69	59	47	37	54	56	80	85	88	82
Cost of food will fall		34	45	35	32	50	27	40	28	22	0	0	32	23	43	12	53	26
My income (for example: wages / profit from my business) will go up		19	25	29	24	39	20	24	27	21	0	25	35	36	26	4	12	18
Cost of borrowing will fall		12	25	16	23	11	28	28	20	15	0	11	22	35	24	14	34	10
Cost of energy will fall		18	18	28	16	15	20	16	11	15	0	0	14	12	14	10	39	16
Cost of housing (whether mortgage or rent) will fall		18	24	26	14	7	14	15	16	11	0	0	18	34	12	6	8	0
Having to rely on credit less		10	14	12	14	17	11	25	13	0	0	0	14	17	16	18	16	10
Other [See Tab 1]		4	3	2	4	8	6	4	2	0	0	0	2	0	6	0	16	0
Don't know		16	11	11	16	13	13	21	15	19	53	52	18	13	13	15	5	18

Sample Size: 1664 Adults in GB  
Fieldwork: 16th - 17th December 2019

	Vote in 2017			EU Ref 2016		Gender		Age				Social Grade		
	Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE
<b>Weighted Sample</b>	<b>1664</b>	549	514	93	641	686	805	859	183	701	396	384	948	716
<b>Unweighted Sample</b>	<b>1664</b>	593	512	114	725	668	769	895	156	697	420	391	980	684
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

20-21 Nov 2018  
19-20 Feb 2019  
29-30 May 2019  
28-29 Aug  
**16-17 Dec**

**You previously said that you think your personal finances will get worse once Britain has left the European Union. Which, if any, of the following changes to your personal finances do you expect to get worse after Britain leaves the EU? (Please tick all that apply).**

*[Asked only to those who expect that their personal finances will get worse after Britain leaves the EU; n=583]*

Cost of food will go up	93	92	91	<b>88</b>	78	93	92	91	84	89	87	80	88	91	94	89	87
Value of the pound will fall.	84	86	89	<b>74</b>	63	76	85	78	44	73	75	69	76	72	74	75	72
Cost of energy will go up	71	77	77	<b>73</b>	59	75	86	76	52	74	71	60	72	79	78	75	69
Cost of housing (whether mortgage or rent) will go up	40	45	42	<b>45</b>	26	48	44	44	35	44	46	57	49	41	26	45	45
Cost of borrowing will go up	39	38	43	<b>42</b>	36	43	53	45	35	46	38	27	44	47	40	45	37
My income (for example: wages / profit from my business) will fall	27	31	37	<b>33</b>	24	34	34	33	33	36	31	32	40	30	18	35	30
Having to rely on credit more	14	13	18	<b>17</b>	10	19	17	17	24	19	14	12	21	15	8	18	15
Other [See Tab 2]	5	4	6	<b>4</b>	4	4	6	5	4	4	5	3	2	7	9	5	3
Don't know	1	1	4	<b>4</b>	7	1	1	3	0	1	6	9	4	2	0	2	6

**Have you already made any changes to your personal finances specifically because of uncertainty around Brexit?**

Yes, I have already made changes	8	10	11	<b>11</b>	7	14	19	17	7	11	10	6	13	13	6	13	7
No, I have not already made changes	87	83	82	<b>84</b>	91	81	78	80	90	84	84	88	78	85	92	83	86
Don't know	6	7	7	<b>5</b>	2	5	3	4	3	4	6	7	9	2	2	4	8

Sample Size: 1664 Adults in GB  
Fieldwork: 16th - 17th December 2019

	Region					Age Gender								
	Total	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
<b>Weighted Sample</b>	<b>1664</b>	200	556	359	406	143	92	92	346	354	193	203	175	210
<b>Unweighted Sample</b>	<b>1664</b>	158	587	357	419	143	52	104	326	371	206	214	185	206
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

20-21 Nov 2018  
19-20 Feb 2019  
29-30 May 2019  
28-29 Aug  
16-17 Dec

You previously said that you think your personal finances will get worse once Britain has left the European Union. Which, if any, of the following changes to your personal finances do you expect to get worse after Britain leaves the EU? (Please tick all that apply).

[Asked only to those who expect that their personal finances will get worse after Britain leaves the EU; n=583]

Cost of food will go up	93	92	91	<b>88</b>	88	88	85	90	89	85	75	88	88	94	88	93	94
Value of the pound will fall.	84	86	89	<b>74</b>	74	74	70	77	73	71	67	74	78	73	72	71	77
Cost of energy will go up	71	77	77	<b>73</b>	76	73	67	73	78	76	47	71	73	85	73	69	86
Cost of housing (whether mortgage or rent) will go up	40	45	42	<b>45</b>	51	46	41	44	44	54	59	49	50	39	43	24	27
Cost of borrowing will go up	39	38	43	<b>42</b>	44	41	35	42	52	14	37	51	38	52	41	47	34
My income (for example: wages / profit from my business) will fall	27	31	37	<b>33</b>	43	33	32	29	31	8	50	48	31	34	25	19	17
Having to rely on credit more	14	13	18	<b>17</b>	19	12	21	21	12	4	19	30	12	15	15	2	14
Other [See Tab 2]	5	4	6	<b>4</b>	6	7	3	4	0	0	6	2	2	8	6	10	9
Don't know	1	1	4	<b>4</b>	0	3	3	5	6	0	15	1	6	3	1	0	0
<b>Have you already made any changes to your personal finances specifically because of uncertainty around Brexit?</b>																	
Yes, I have already made changes	8	10	11	<b>11</b>	19	9	7	10	14	8	3	15	11	12	13	5	7
No, I have not already made changes	87	83	82	<b>84</b>	76	87	84	85	84	87	88	79	78	85	85	93	91
Don't know	6	7	7	<b>5</b>	5	4	8	5	3	4	9	6	11	3	1	2	2

Sample Size: 1664 Adults in GB  
Fieldwork: 16th - 17th December 2019

	Vote in 2017			EU Ref 2016		Gender		Age				Social Grade		
Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	
<b>Weighted Sample</b>	<b>1664</b>	<b>549</b>	<b>514</b>	<b>93</b>	<b>641</b>	<b>686</b>	<b>805</b>	<b>859</b>	<b>183</b>	<b>701</b>	<b>396</b>	<b>384</b>	<b>948</b>	<b>716</b>
<b>Unweighted Sample</b>	<b>1664</b>	<b>593</b>	<b>512</b>	<b>114</b>	<b>725</b>	<b>668</b>	<b>769</b>	<b>895</b>	<b>156</b>	<b>697</b>	<b>420</b>	<b>391</b>	<b>980</b>	<b>684</b>
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**Which, if any, of the following changes have you already made to your personal finances because of uncertainty around Brexit? Please tick all that apply.**

[Asked only to those who said they have made changes to their personal finances due to uncertainty around Brexit; n=184]

	20-21 Nov 2018			19-20 Feb 2019			28-29 Aug			16-17 Dec								
Reduced my spending	63	58	69	<b>64</b>	41	74	64	70	48	68	61	93	69	55	52	61	72	
Increased my savings	46	46	42	<b>37</b>	40	37	35	37	42	37	38	32	40	35	35	39	34	
I am not going on holiday this year	27	22	24	<b>22</b>	8	27	29	27	10	24	19	37	22	19	21	18	30	
I'm staying in the UK for my holidays instead of going abroad	17	17	16	<b>16</b>	23	10	21	13	16	16	15	19	14	14	26	16	14	
Changed my retirement plans	20	18	13	<b>14</b>	13	11	30	15	12	13	14	0	11	23	11	15	9	
Exchanged foreign currency in advance of Brexit	11	16	16	<b>9</b>	4	8	7	10	4	8	10	32	5	10	9	10	5	
I am going on holiday to somewhere outside of Europe	4	11	8	<b>7</b>	15	6	0	4	14	9	6	5	9	4	11	9	3	
Re-mortgaged my property	10	7	4	<b>4</b>	9	1	10	4	5	4	4	0	7	0	0	5	2	
Other [See Tab 3]	14	11	17	<b>13</b>	13	17	21	16	10	13	13	7	12	15	20	15	8	
Don't know	0	2	2	<b>4</b>	3	4	0	4	2	5	2	0	4	6	0	2	8	

**You previously said you have reduced your spending because of uncertainty around Brexit. In which, if any, of the following ways have you done this?**

[Asked only to those who said they have reduced their spending due to uncertainty around Brexit; n=112]

I've cut back on going out/entertainment	84	79	79	<b>82</b>	76	85	92	84	83	85	79	48	88	84	78	87	71
I've cut back on clothes	68	74	79	<b>82</b>	86	80	71	82	74	79	85	87	82	83	73	85	75
I've cut back on food shopping	53	61	62	<b>61</b>	47	70	56	70	48	59	64	47	68	47	68	58	68
I've cut back on holidays	39	53	44	<b>37</b>	36	40	41	41	35	30	46	33	27	54	50	33	45
I've decided not to go on holiday	33	36	40	<b>36</b>	17	42	47	41	29	40	31	33	38	32	40	35	40
Other [See Tab 4]	4	2	12	<b>7</b>	6	10	13	11	0	11	3	0	8	10	0	9	4
Don't know	2	2	1	<b>0</b>	0	0	0	0	0	0	0	0	0	0	0	0	0

**Have you put off making a big financial decision because of uncertainty around Brexit?**

Yes, I have put off making a big financial decision	15	16	19	<b>17</b>	11	22	18	26	9	18	16	14	20	21	9	20	13
No, I have not put off making a big financial decision	79	77	73	<b>75</b>	87	70	73	67	86	75	75	69	70	74	87	73	77
Don't know	6	7	7	<b>8</b>	3	8	9	7	5	7	9	16	10	5	4	7	10

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Fieldwork: 16th - 17th December 2019

	Region					Age Gender								
	Total	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
<b>Weighted Sample</b>	<b>1664</b>	200	556	359	406	143	92	92	346	354	193	203	175	210
<b>Unweighted Sample</b>	<b>1664</b>	158	587	357	419	143	52	104	326	371	206	214	185	206
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**Which, if any, of the following changes have you already made to your personal finances because of uncertainty around Brexit? Please tick all that apply.**

[Asked only to those who said they have made changes to their personal finances due to uncertainty around Brexit; n=184]

	20-21 Nov 2018			28-29 Aug			16-17 Dec												
	Nov 2018	Feb 2019	May 2019	Aug	Dec	Dec	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
Reduced my spending	63	58	69	64	58	58	72	69	73	100	73	73	64	52	58	48	54		
Increased my savings	46	46	42	37	38	39	33	43	26	17	73	43	36	34	36	27	39		
I am not going on holiday this year	27	22	24	22	25	16	20	26	26	33	47	24	19	18	19	31	15		
I'm staying in the UK for my holidays instead of going abroad	17	17	16	16	7	24	19	16	4	26	0	10	18	17	11	38	19		
Changed my retirement plans	20	18	13	14	12	13	17	12	18	0	0	10	11	20	26	30	0		
Exchanged foreign currency in advance of Brexit	11	16	16	9	10	12	8	2	12	36	23	5	6	7	12	0	14		
I am going on holiday to somewhere outside of Europe	4	11	8	7	11	6	9	8	0	7	0	11	6	4	4	10	11		
Re-mortgaged my property	10	7	4	4	6	4	3	2	5	0	0	7	8	0	0	0	0		
Other [See Tab 3]	14	11	17	13	19	10	10	15	9	0	27	14	8	17	12	12	25		
Don't know	0	2	2	4	6	3	0	4	5	0	0	5	1	8	4	0	0		

**You previously said you have reduced your spending because of uncertainty around Brexit. In which, if any, of the following ways have you done this?**

[Asked only to those who said they have reduced their spending due to uncertainty around Brexit; n=112]

	20-21 Nov 2018			28-29 Aug			16-17 Dec												
	Nov 2018	Feb 2019	May 2019	Aug	Dec	Dec	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
I've cut back on going out/entertainment	84	79	79	82	100	80	85	74	73	51	36	94	78	81	86	75	79		
I've cut back on clothes	68	74	79	82	91	78	81	80	82	83	100	82	81	81	85	40	90		
I've cut back on food shopping	53	61	62	61	81	45	65	63	58	41	69	68	69	49	46	39	83		
I've cut back on holidays	39	53	44	37	38	32	38	40	39	33	31	17	43	57	52	60	45		
I've decided not to go on holiday	33	36	40	36	60	26	28	35	37	33	31	42	33	34	30	63	28		
Other [See Tab 4]	4	2	12	7	21	8	4	2	0	0	0	14	0	12	8	0	0		
Don't know	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

**Have you put off making a big financial decision because of uncertainty around Brexit?**

Yes, I have put off making a big financial decision	15	16	19	17	23	16	15	18	19	18	11	21	20	20	21	11	8		
No, I have not put off making a big financial decision	79	77	73	75	68	76	75	75	75	66	72	69	70	78	71	87	86		
Don't know	6	7	7	8	9	8	10	7	6	16	17	10	10	3	8	2	6		

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	%	%	%	%	%	%	%	%	%	%	%	%	%

20-21 Nov 2018  
19-20 Feb 2019  
29-30 May 2019  
28-29 Aug  
16-17 Dec

**You previously said that you have put off a big decision because of uncertainty around Brexit. Which, if any, of the following big decisions have you put off? Please tick all that apply.**

*[Asked only to those who said they have put off a big decision because of uncertainty around Brexit; n=296]*

Booking a holiday	46	36	38	39	30	46	44	43	24	37	41	36	37	40	46	38	42
Buying a house	29	34	34	34	33	31	31	36	33	37	31	31	44	23	20	40	22
Buying/leasing a car	26	29	23	24	32	22	17	22	26	28	19	25	24	24	20	24	24
Starting a business	9	14	9	10	9	8	4	10	8	13	6	19	10	10	0	11	7
Retirement	7	8	10	10	10	9	18	10	8	11	9	0	4	20	19	12	6
Having a child	5	6	3	6	2	6	5	7	4	6	6	3	11	0	0	7	5
Other [See Tab 5]	14	14	21	16	19	16	22	15	18	17	14	2	15	19	20	17	13
Don't know	4	3	9	6	7	3	4	4	9	4	7	10	7	3	4	4	9

**Do you think your own personal finances will get better or worse, or stay much the same due to the outcome of the general election on 12th December?**

Will get better as a result of the general election	12	24	3	4	4	21	16	8	13	9	14	13	14	9
Will get worse as a result of the general election	26	7	47	37	47	7	25	27	30	29	27	17	27	24
Will be much the same	45	60	32	46	33	61	45	45	28	40	48	60	42	49
Don't know	17	9	18	14	16	11	14	20	30	22	11	10	17	18

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	Region					Age Gender								
	Total	London	Rest of South	Midlands / Wales	North	Scotland	Male 18-24	Female 18-24	Male 25-49	Female 25-49	Male 50-64	Female 50-64	Male 65+	Female 65+
<b>Weighted Sample</b>	<b>1664</b>	200	556	359	406	143	92	92	346	354	193	203	175	210
<b>Unweighted Sample</b>	<b>1664</b>	158	587	357	419	143	52	104	326	371	206	214	185	206
	%	%	%	%	%	%	%	%	%	%	%	%	%	%

20-21 Nov 2018  
19-20 Feb 2019  
29-30 May 2019  
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**You previously said that you have put off a big decision because of uncertainty around Brexit. Which, if any, of the following big decisions have you put off? Please tick all that apply.**

*[Asked only to those who said they have put off a big decision because of uncertainty around Brexit; n=296]*

Booking a holiday	46	36	38	39	44	31	46	39	44	32	42	35	39	39	40	45	46
Buying a house	29	34	34	34	55	40	29	23	22	23	45	52	36	22	25	19	20
Buying/leasing a car	26	29	23	24	9	21	30	26	38	32	14	30	18	30	18	12	30
Starting a business	9	14	9	10	15	11	9	9	0	21	14	13	7	16	4	0	0
Retirement	7	8	10	10	10	12	1	12	16	0	0	6	1	17	23	24	13
Having a child	5	6	3	6	19	3	4	2	7	0	8	13	10	0	0	0	0
Other [See Tab 5]	14	14	21	16	12	16	19	16	15	0	6	16	14	23	16	23	16
Don't know	4	3	9	6	0	3	11	9	3	13	7	3	11	4	1	4	5

**Do you think your own personal finances will get better or worse, or stay much the same due to the outcome of the general election on 12th December?**

Will get better as a result of the general election	12	13	10	10	13	15	21	5	11	8	20	9	19	8
Will get worse as a result of the general election	26	32	22	24	28	31	26	33	28	30	24	30	19	16
Will be much the same	45	39	52	45	41	40	31	24	43	37	46	50	55	64
Don't know	17	16	16	21	18	14	22	38	17	26	10	12	7	12