

YouGov / True Potential Survey Results

Sample size: 2001 adults in GB
Fieldwork: 6th - 7th March 2023

	Vote in 2019 GE			EU Ref 2016		Gender		Age				Social Grade		Country			Region in England				
Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	North	Midlands	London	South	
Weighted Sample 2001	654	484	170	705	745	968	1033	210	826	494	470	1141	860	1727	100	174	482	332	242	670	
Unweighted Sample 2001	698	475	179	817	793	935	1066	163	811	515	512	1194	807	1712	111	178	457	350	220	685	
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Do you think you will or will not get a state pension when you retire?

Definitely will	40	58	35	46	42	55	40	40	9	15	45	93	40	40	41	32	36	37	41	33	47
Probably will	29	25	34	30	33	23	30	28	30	38	38	3	33	24	30	27	23	30	29	35	28
TOTAL WILL	69	83	69	76	75	78	70	68	39	53	83	96	73	64	71	59	59	67	70	68	75
Probably will not	14	9	14	18	14	11	13	15	19	24	9	1	15	13	13	24	16	12	14	13	14
Definitely will not	3	2	4	1	2	3	4	2	5	6	1	0	3	4	3	3	5	4	3	4	3
TOTAL WILL NOT	17	11	18	19	16	14	17	17	24	30	10	1	18	17	16	27	21	16	17	17	17
Don't know	13	5	13	5	9	8	12	15	37	17	7	3	8	20	13	14	19	17	12	16	9

Thinking about your own personal circumstance, how much, if anything, do you believe you need to save of your CURRENT pre-tax (gross) annual income in order to have a comfortable standard of living in retirement?

Less than 4%	2	3	2	1	2	3	2	3	3	1	4	3	2	3	3	1	0	3	3	2	3
0.04	1	1	1	0	1	1	1	1	1	1	0	0	1	0	1	1	1	1	0	2	0
0.05	3	2	3	4	3	2	4	2	4	5	1	1	4	1	3	3	2	4	3	3	3
0.06	2	1	3	1	2	2	3	1	5	2	2	0	2	1	2	0	1	2	2	3	2
0.07	1	1	1	1	1	2	2	1	3	2	0	1	2	1	1	1	2	1	3	2	1
0.08	2	1	3	3	3	1	2	2	2	4	1	1	2	1	2	2	1	2	2	2	2
0.09	1	1	0	0	0	1	1	1	1	1	0	0	0	1	1	0	0	1	0	1	1
0.1	12	12	17	16	17	11	16	9	6	17	11	9	16	8	12	16	10	16	11	10	11
0.11	1	1	0	1	1	1	0	1	1	1	0	0	1	0	1	0	0	0	0	1	1
0.12	2	3	2	2	3	2	2	2	1	2	4	2	3	1	2	4	5	2	1	4	1
More than 12%	21	23	25	29	27	22	23	20	7	25	27	15	24	18	21	21	21	18	21	25	23
Don't know	34	29	33	25	28	31	32	36	36	34	33	34	29	41	33	37	38	32	36	32	34
N/A - I do not have an annual income	18	20	11	16	11	23	13	22	28	7	16	33	13	24	18	15	19	18	18	11	19

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

Roughly how much, if anything, do you currently have saved specifically as a safety net for unexpected expenses (e.g. a car breakdown, redundancy, home appliance replacement, etc)?

Less than £99	8	6	7	2	5	8	6	9	7	10	7	3	6	10	7	17	7	8	7	7	7
£100 - £499	6	5	7	4	5	7	5	7	5	9	5	4	5	7	6	6	5	8	5	3	7
£500-£999	5	4	7	3	5	4	6	4	5	6	5	3	6	3	5	9	3	6	5	4	4
£1,000-£1,999	8	8	10	9	9	8	8	9	12	9	9	6	9	8	9	8	8	8	7	10	9
£2,000-£4,999	10	9	14	10	11	9	9	11	12	10	10	8	12	8	10	8	6	10	13	11	9
£5,000-£9,999	9	9	9	17	12	6	8	9	7	9	8	9	10	7	9	6	10	6	8	8	11
£10,000-£14,999	6	7	6	10	7	5	6	5	4	6	5	7	7	4	6	4	7	5	6	5	7
£15,000-£19,999	3	4	3	5	4	3	3	3	2	3	3	6	4	3	3	4	4	3	3	4	3
£20,000+	17	25	16	25	22	21	20	15	4	11	24	27	22	11	18	13	14	17	16	22	18
N/A – I have no safety net	15	13	13	6	9	17	16	15	19	18	12	12	11	21	15	10	16	15	19	16	14
Don't know	13	11	8	8	10	11	13	14	24	9	12	16	9	18	12	15	20	14	11	11	12

Roughly, how much time per month, if any, would you say you spend managing your personal finances (i.e. reviewing your spending, paying credit cards etc.)?

Less than 5 minutes	8	8	8	8	6	8	8	7	5	8	10	6	6	10	8	8	10	8	9	4	8
5-10 minutes	11	10	11	13	11	11	10	11	11	12	8	10	11	10	11	13	9	11	11	10	10
11-20 minutes	14	14	14	11	15	13	12	15	18	14	12	14	15	13	15	12	10	13	17	17	14
21-40 minutes	15	16	15	23	17	16	16	14	16	14	16	16	17	13	15	11	17	13	12	16	18
41-60-minutes	14	16	16	16	16	13	13	14	9	15	15	13	15	11	14	11	10	12	12	16	16
Over 60 minutes	21	22	23	23	25	21	23	18	8	22	25	20	25	15	21	25	15	23	19	23	20
Don't know	7	6	6	3	5	7	6	9	12	7	6	8	5	10	7	8	13	7	9	5	6
N/A – I do not spend any time managing my personal finances	11	9	7	4	4	12	10	11	21	8	9	12	6	17	10	12	16	14	11	8	7

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

What type of impact, if any at all, is your current financial situation having on the following:

Your mental health

A very positive impact	5	5	3	6	5	5	6	4	8	4	4	6	5	4	5	4	3	4	3	9	5
A fairly positive impact	10	13	9	9	11	10	11	10	12	11	10	10	12	8	11	7	7	12	7	16	11
TOTAL POSITIVE IMPACT	15	18	12	15	16	15	17	14	20	15	14	16	17	12	16	11	10	16	10	25	16
Neither positive nor negative impact	41	50	37	51	42	47	43	40	28	31	45	61	42	40	41	34	47	43	42	37	41
A fairly negative impact	25	18	32	26	28	20	22	29	31	30	25	16	26	25	25	29	26	24	30	20	25
A very negative impact	13	10	16	7	11	13	13	13	13	18	12	4	11	16	13	18	11	11	14	13	13
TOTAL NEGATIVE IMPACT	38	28	48	33	39	33	35	42	44	48	37	20	37	41	38	47	37	35	44	33	38
Prefer not to say	2	1	1	1	1	2	2	1	1	2	2	1	1	2	2	3	2	2	1	2	2
Don't know	4	2	2	0	2	3	4	3	7	4	3	2	2	5	3	5	5	4	3	2	4

Your physical health

A very positive impact	4	4	2	4	4	4	4	3	6	3	3	5	4	3	4	3	3	2	3	7	4
A fairly positive impact	8	10	6	11	8	8	8	8	11	8	7	8	10	6	9	6	4	10	8	13	7
TOTAL POSITIVE IMPACT	12	14	8	15	12	12	12	11	17	11	10	13	14	9	13	9	7	12	11	20	11
Neither positive nor negative impact	55	60	55	66	59	56	56	54	43	48	60	67	58	51	55	46	57	57	56	49	56
A fairly negative impact	17	15	19	13	17	17	16	19	21	20	16	12	16	19	17	22	17	14	19	17	18
A very negative impact	8	6	9	4	7	9	7	9	4	12	7	5	6	11	8	12	9	9	8	6	7
TOTAL NEGATIVE IMPACT	25	21	28	17	24	26	23	28	25	32	23	17	22	30	25	34	26	23	27	23	25
Prefer not to say	2	1	3	1	1	2	3	2	2	3	2	1	2	3	2	5	2	2	2	2	2
Don't know	5	3	5	2	4	4	6	5	14	6	4	2	4	8	5	7	7	6	4	5	5

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

In the last three months, which of the following, if any, have you cut back on as a result of the rising cost of living?

Please select all that apply.

Social activities (ie going to the pub with friends, eating out)	44	39	53	46	48	42	42	46	39	52	45	33	47	41	45	49	35	44	44	47	45
Savings	35	31	43	33	39	31	34	36	28	41	38	24	35	35	34	41	37	33	39	33	34
Personal hobbies (ie a cinema membership, spending on videogames, music lessons etc)	33	27	40	28	35	28	32	33	31	42	32	18	33	32	33	35	28	31	34	35	32
Healthy food products (opting for cheaper unhealthy alternatives)	24	21	30	20	25	24	21	27	19	31	24	16	23	27	24	30	25	20	28	25	24
Entertainment subscriptions (ie Netflix, Amazon Prime, Disney+)	23	18	28	21	24	20	23	22	20	29	23	13	23	23	23	26	22	22	23	30	21
Gym or sporting memberships	12	11	10	9	10	11	12	11	11	15	10	8	12	11	12	10	14	13	11	13	10
Pension contributions	5	5	5	4	6	4	7	3	4	8	4	2	5	5	5	9	5	5	5	5	5
None of the above	30	38	26	31	31	36	34	27	20	22	32	45	30	30	30	30	29	32	29	25	32
Don't know	5	2	3	1	2	3	4	5	17	4	3	3	3	7	5	5	8	6	3	6	4

After paying for essentials and utilities etc., roughly how much, if anything, do you typically save per month?

Less than £50	14	14	16	10	12	15	11	17	11	15	16	11	11	18	13	17	18	14	15	6	15
£50-£99	9	7	11	7	9	8	9	9	9	9	8	8	10	9	9	10	9	11	9	7	9
£100 - £199	10	9	11	10	11	9	10	10	7	11	8	11	11	9	10	15	9	10	9	12	9
£200 - £299	9	9	12	11	11	8	9	9	9	10	7	10	12	6	9	6	9	9	10	7	10
£300 - £399	5	5	4	8	5	5	5	4	7	4	5	4	6	2	5	4	3	4	4	7	4
£400 - £499	5	6	5	7	6	5	5	4	3	5	4	5	6	4	5	5	4	6	5	6	4
£500-£999	8	8	8	16	12	6	9	6	6	8	9	7	11	3	8	5	4	8	7	9	9
£1,000-£1,499	3	4	3	3	4	3	4	2	2	4	4	2	4	1	3	3	2	2	2	7	3
£1,500-£1,999	1	1	0	3	1	1	1	1	1	1	1	0	2	0	1	0	0	1	1	3	0
£2,000+	1	1	1	2	1	1	2	0	1	1	2	1	2	0	1	0	2	1	1	1	1
N/A – I am not saving anything	23	22	20	17	16	27	21	24	20	23	24	22	16	31	23	26	18	21	27	21	23
Don't know	13	13	9	6	10	13	14	13	25	8	12	18	12	15	13	10	21	14	10	12	12

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

Which of the following are you currently saving for?
Please select all that apply.

Rainy day / the unexpected	33	35	38	47	41	31	33	33	23	36	31	33	38	26	33	30	33	34	31	26	35
Holiday / travel	29	27	34	40	36	23	29	29	32	34	24	23	37	18	29	21	27	32	30	31	27
Retirement	21	21	24	33	31	16	25	17	10	24	35	7	27	14	22	18	19	23	21	24	20
Paying for home property improvements	15	15	20	21	23	12	14	15	4	20	15	10	18	10	15	8	13	16	18	10	15
To have money to help my family if they need it	13	16	11	19	15	13	13	13	9	10	13	18	16	9	13	13	12	13	15	12	12
Buying a property / saving for a deposit	12	8	16	12	14	4	12	12	34	18	3	1	15	8	12	12	8	10	10	21	12
In case I lose my job	9	5	15	16	16	3	9	10	10	16	7	1	12	6	9	11	9	10	10	13	7
New car	8	8	9	10	10	6	9	7	8	9	9	4	10	5	8	11	7	9	8	5	8
New furniture or appliances	7	8	7	12	8	7	6	8	4	7	7	9	8	6	7	8	5	6	8	6	8
To leave money to my family when I pass away	7	10	5	6	6	9	7	6	3	3	5	17	8	6	7	4	6	7	7	7	7
Children's university	4	4	4	5	6	2	5	4	4	7	4	0	6	2	4	4	4	6	5	5	3
Children's schooling	2	1	3	1	3	1	3	2	3	4	1	0	3	1	2	3	2	2	2	5	1
Personal education	2	1	2	3	2	0	2	2	8	2	0	0	2	1	1	1	4	2	1	3	1
Wedding	2	1	4	2	5	1	2	2	4	3	2	0	3	2	2	1	4	3	1	2	2
Charity	1	1	1	0	1	0	1	1	0	1	1	1	1	0	1	1	0	0	1	1	1
Other	6	3	7	6	6	5	6	6	8	7	5	4	6	5	6	4	7	4	5	8	7
Not applicable - I am not saving for anything	16	20	12	16	12	23	16	16	11	10	15	29	13	20	16	13	17	15	18	15	16
Not applicable - I cannot afford to save anything	17	14	13	6	10	18	17	17	16	19	19	10	10	26	16	21	19	16	20	14	15

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

Which, if any, of the following savings do you currently have?

Please select all that apply.

Cash in instant access deposit or savings account which allows you to dip in and out of your savings whenever you want	43	48	48	57	51	45	44	43	29	38	49	52	51	32	43	37	44	42	43	41	45
Cash in a cash ISA	28	33	30	42	37	28	29	28	18	24	32	37	34	21	29	21	21	27	29	29	32
Cash in Premium bonds	20	28	16	33	23	25	23	17	10	13	24	32	24	14	20	18	14	19	14	19	25
Cash in instant access deposit or savings account which allows you to access your savings with a month's notice	16	19	14	19	18	15	17	15	14	13	19	17	18	12	16	11	13	16	17	16	16
Cash in a fixed rate savings bonds (e.g. pays a guaranteed amount of interest for a set length of time but you probably won't be allowed to access your savings during the fixed term)	10	16	7	13	11	13	10	10	6	6	11	19	12	8	10	9	9	10	11	10	10
Cash in a structured product (e.g. your returns are based on the performance of an index or commodity. If the investment does not perform well you may receive no income or capital growth. You have no access to your deposit during the term of the account, typically 3 to 6 years but your original capital will be repaid in full at the end of the term)	6	7	7	8	8	6	8	5	7	6	6	8	9	3	6	8	5	6	5	8	7
Cash in an alternative/variable rate bond (e.g. offers fixed interest rates that rise each year, or tracks the Bank of England base rate)	4	5	4	9	6	4	6	3	5	3	5	6	6	3	5	3	3	4	5	7	5
Cash in a peer-to-peer savings account	2	2	2	1	3	2	3	1	4	2	1	2	3	1	2	4	3	2	1	4	1
Cash in an offshore Savings accounts	1	0	1	0	1	0	1	0	1	1	0	0	1	0	1	1	0	0	1	3	0
Other	8	8	8	13	9	9	9	7	4	9	8	8	10	5	8	7	7	9	7	10	7
None of the above	23	20	20	9	13	25	23	23	24	28	21	17	15	35	23	23	24	24	26	20	23
Don't know	7	5	4	2	5	5	6	8	15	7	5	5	5	10	6	12	12	6	4	9	6

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

Which, if any, of the following do you use to get financial advice from?

Please select all that apply.

Friends/family	24	20	30	35	31	15	20	27	36	30	20	12	28	17	24	21	21	22	22	34	23
TV news	10	11	10	19	13	10	11	9	7	10	11	11	12	8	11	8	6	11	10	11	11
Newspapers (online)	10	12	10	19	14	8	12	8	10	11	12	8	13	7	11	10	6	9	8	16	11
Social media	9	7	11	9	9	5	8	9	18	10	6	4	10	6	9	8	5	7	8	15	9
Blogs or podcasts	9	7	13	14	14	4	10	8	12	13	8	3	11	6	9	8	12	7	7	14	9
TV documentaries	8	10	9	14	11	8	7	9	4	7	12	10	9	7	9	6	7	8	7	8	10
Newspapers (print)	7	11	6	11	9	7	7	7	6	4	9	11	8	6	7	3	5	7	6	9	8
Radio	5	5	7	9	7	4	6	4	9	3	8	5	6	4	6	2	2	4	5	8	7
Magazines (online)	4	3	5	9	6	2	5	3	4	5	4	2	5	3	4	1	3	5	2	5	4
Magazines (print)	2	3	2	2	2	2	2	2	4	1	2	2	2	2	2	2	1	2	2	4	2
None of the above	48	54	44	30	38	59	48	47	26	42	53	62	41	56	47	44	54	49	54	32	48
Don't know	7	2	6	6	7	4	6	8	14	9	5	3	5	10	7	13	10	7	7	5	7

When did you last speak to a financial advisor about your finances?

Within the last month	4	5	3	4	5	4	5	3	3	3	5	3	5	2	4	1	4	4	3	5	4
Within the last three months	2	4	3	3	3	2	3	2	2	1	3	4	3	1	3	3	1	2	3	1	3
Within the last six months	3	3	4	7	5	2	3	3	1	4	3	3	4	1	3	3	2	2	3	4	3
Within the last year	4	7	4	7	5	5	5	4	3	3	5	6	5	3	5	3	3	5	2	3	6
Within the last two years	4	4	4	5	5	4	4	4	4	3	5	3	4	3	3	5	5	4	2	3	4
Within the last five years	5	4	4	5	5	5	4	5	2	5	4	5	6	3	5	3	6	3	5	6	5
More than 5 years ago	16	20	17	20	20	18	17	15	3	12	26	19	18	14	16	13	19	17	15	16	16
Don't know	4	3	3	3	3	3	4	4	5	5	4	3	3	5	4	5	3	4	4	3	5
N/A – I have never spoken to a financial advisor about my finances	58	51	57	47	49	56	56	61	77	64	46	53	52	67	58	64	57	59	63	59	54

Sample size: 2001 adults in GB
Fieldwork: 6th - 7th March 2023

	Vote in 2019 GE			EU Ref 2016		Gender		Age				Social Grade		Country			Region in England				
	Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	North	Midlands	London	South
Weighted Sample 2001	654	484	170	705	745	968	1033	210	826	494	470	1141	860	1727	100	174	482	332	242	670	
Unweighted Sample 2001	698	475	179	817	793	935	1066	163	811	515	512	1194	807	1712	111	178	457	350	220	685	
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Please imagine you were in need of a loan, which of your parents, if any, would you be more likely to seek financial help from?

Your Mother	17	13	23	19	20	13	16	17	25	26	13	1	19	14	17	14	19	19	15	20	16
Your Father	15	11	19	15	16	10	15	15	32	23	7	0	19	9	15	22	8	13	14	20	15
Neither	12	11	14	13	15	11	13	11	9	16	13	5	13	11	12	8	14	11	11	11	13
Don't know	4	2	5	5	4	2	4	4	10	6	2	0	5	3	4	5	5	4	4	6	4
Prefer not to say	4	2	3	6	4	2	5	4	10	4	5	2	4	4	4	7	5	5	3	4	4
N/A – I cannot seek help from either of my parents	48	61	37	42	41	62	47	49	14	25	61	91	41	58	48	44	48	49	53	39	49

*Any percentages calculated on bases fewer than 100 respondents do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures should not be used.