

## YouGov / M&S Money Survey Results

Sample Size: 2044

Fieldwork: 26th - 28th January 2010

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	2044	942	1102	126	333	314	358	913	1330	713	450	294	209	283	510	106	192
All GB Adults	2044	980	1064	246	368	322	394	715	1124	919	502	335	197	261	469	102	178

Thinking now about your money and any savings you may have...

Which, if any, of the following are or would be important to you when putting your money into savings? (Please tick all that apply)

A savings provider I can trust	56%	56%	56%	43%	53%	55%	59%	61%	60%	51%	55%	57%	54%	49%	57%	57%	65%
Easy access to my money	53%	53%	53%	50%	50%	50%	55%	54%	54%	51%	56%	49%	54%	51%	53%	52%	52%
A variable interest rate	5%	5%	5%	2%	5%	3%	6%	6%	5%	4%	6%	7%	4%	2%	6%	4%	4%
A fixed interest rate	20%	21%	20%	14%	23%	19%	19%	21%	23%	17%	20%	18%	20%	21%	22%	24%	19%
An interest rate that includes a bonus	28%	26%	30%	28%	26%	27%	29%	30%	28%	29%	29%	27%	24%	29%	29%	25%	33%
None of these	4%	5%	3%	9%	3%	7%	3%	3%	3%	5%	3%	5%	4%	5%	4%	4%	3%
Don't know	5%	4%	5%	11%	5%	4%	5%	2%	2%	7%	5%	4%	3%	6%	5%	4%	2%

Generally speaking, will TAX-FREE savings be more or less important to you in 2010?

More important	35%	33%	36%	36%	38%	29%	31%	37%	36%	33%	31%	35%	33%	40%	37%	30%	34%
Less important	5%	7%	4%	5%	6%	7%	5%	4%	6%	4%	6%	5%	3%	7%	6%	4%	5%
The same/ no change	55%	56%	54%	47%	48%	59%	61%	56%	54%	56%	58%	57%	59%	48%	51%	61%	58%
Don't know	5%	4%	6%	12%	8%	6%	3%	2%	3%	7%	6%	4%	5%	5%	6%	5%	4%

Do you currently have savings in a Cash ISA?

Yes, I do	50%	48%	52%	43%	49%	41%	45%	60%	55%	44%	50%	47%	54%	51%	49%	55%	50%
No, I don't	48%	50%	46%	53%	47%	57%	55%	39%	43%	53%	48%	51%	44%	45%	50%	42%	49%
Don't know	2%	2%	3%	4%	4%	2%	1%	1%	2%	3%	3%	2%	2%	4%	1%	4%	1%

## YouGov / M&S Money Survey Results

Sample Size: 2044

Fieldwork: 26th - 28th January 2010

	Total	Working Status						Marital Status				
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/Divorced	Widowed	Never Married
Unweighted Base	2044	917	270	84	489	72	212	1063	261	196	89	404
All GB Adults	2044	939	262	151	392	87	213	967	284	187	73	509

Thinking now about your money and any savings you may have...

Which, if any, of the following are or would be important to you when putting your money into savings? (Please tick all that apply)

A savings provider I can trust	56%	54%	54%	52%	64%	48%	59%	59%	55%	54%	58%	51%
Easy access to my money	53%	53%	53%	43%	58%	52%	51%	54%	48%	50%	60%	53%
A variable interest rate	5%	5%	5%	2%	5%	8%	4%	7%	4%	3%	3%	3%
A fixed interest rate	20%	20%	22%	13%	22%	24%	17%	21%	19%	16%	16%	19%
An interest rate that includes a bonus	28%	29%	29%	25%	28%	21%	31%	28%	27%	30%	34%	28%
None of these	4%	4%	2%	8%	3%	10%	6%	3%	6%	3%	2%	5%
Don't know	5%	3%	7%	10%	2%	7%	10%	4%	6%	4%	3%	6%

Generally speaking, will TAX-FREE savings be more or less important to you in 2010?

More important	35%	37%	34%	39%	35%	28%	24%	35%	33%	34%	24%	37%
Less important	5%	7%	2%	2%	6%	7%	3%	4%	7%	5%	7%	6%
The same/ no change	55%	53%	57%	45%	57%	61%	64%	57%	56%	58%	67%	48%
Don't know	5%	4%	6%	14%	2%	4%	9%	4%	5%	4%	2%	9%

Do you currently have savings in a Cash ISA?

Yes, I do	50%	51%	51%	39%	62%	38%	36%	52%	44%	49%	55%	49%
No, I don't	48%	47%	46%	55%	38%	62%	59%	46%	56%	49%	43%	48%
Don't know	2%	2%	2%	5%	1%	-	5%	2%	1%	1%	2%	3%

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	2044	942	1102	126	333	314	358	913	1330	713	450	294	209	283	510	106	192
<b>All GB Adults</b>	2044	980	1064	246	368	322	394	715	1124	919	502	335	197	261	469	102	178

Do you use your full Cash ISA allowance (currently £3,600 per year)?

Unweighted Base	1095	493	602	59	174	145	162	555	771	323	236	152	112	161	266	60	108
<b>All GB Adults with a Cash ISA</b>	1023	472	551	106	180	132	176	429	620	402	250	159	106	133	231	56	88
Yes, every year	20%	23%	19%	5%	15%	17%	23%	27%	23%	17%	20%	20%	22%	26%	19%	21%	16%
Yes, when I can	33%	35%	31%	34%	34%	28%	31%	34%	34%	31%	32%	39%	34%	31%	33%	28%	25%
No, I don't	46%	42%	50%	59%	51%	54%	46%	39%	43%	51%	46%	40%	43%	43%	48%	51%	59%
Don't know	0%	-	1%	2%	-	-	-	0%	0%	1%	1%	-	1%	0%	-	-	-

And do you intend to go up to the new cash ISA allowance of £5,100 when available from 6th April?

Unweighted Base	1095	493	602	59	174	145	162	555	771	323	236	152	112	161	266	60	108
<b>All GB Adults with a Cash ISA</b>	1023	472	551	106	180	132	176	429	620	402	250	159	106	133	231	56	88
Yes, I do	34%	37%	31%	26%	33%	29%	39%	35%	35%	31%	35%	33%	35%	39%	30%	30%	32%
No, I don't	40%	35%	44%	51%	37%	49%	36%	37%	37%	44%	40%	46%	42%	35%	41%	26%	37%
Don't know	26%	27%	26%	23%	30%	21%	25%	28%	27%	25%	25%	21%	23%	26%	28%	44%	31%

All figures, unless otherwise stated, are from YouGov Plc.

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<b>All GB Adults</b>	2044	939	262	151	392	87	213	967	284	187	73	509

Do you use your full Cash ISA allowance (currently £3,600 per year)?

	1095	483	145	39	313	30	85	582	124	98	53	219
Unweighted Base	1095	483	145	39	313	30	85	582	124	98	53	219
<b>All GB Adults with a Cash ISA</b>	1023	478	134	59	241	33	77	501	124	92	40	252
Yes, every year	20%	18%	22%	12%	27%	19%	19%	26%	15%	17%	18%	15%
Yes, when I can	33%	34%	30%	39%	34%	25%	26%	31%	29%	31%	45%	35%
No, I don't	46%	48%	48%	49%	38%	56%	55%	42%	56%	52%	35%	50%
Don't know	0%	1%	1%	-	0%	-	-	1%	-	-	2%	-

And do you intend to go up to the new cash ISA allowance of £5,100 when available from 6th April?

	1095	483	145	39	313	30	85	582	124	98	53	219
Unweighted Base	1095	483	145	39	313	30	85	582	124	98	53	219
<b>All GB Adults with a Cash ISA</b>	1023	478	134	59	241	33	77	501	124	92	40	252
Yes, I do	34%	33%	34%	44%	35%	29%	29%	37%	25%	26%	32%	34%
No, I don't	40%	39%	39%	35%	37%	57%	51%	37%	46%	46%	51%	40%
Don't know	26%	28%	28%	21%	28%	14%	21%	26%	29%	28%	17%	27%

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