

YouGov Survey Results

Sample Size: 2084
Fieldwork: 3rd - 8th September 2010

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

Base	2084	479	42	8	198	249	1247
Yes	49%	46%	40%	50%	45%	46%	52%
No	31%	31%	43%	38%	31%	32%	30%
Don't know	20%	24%	17%	12%	24%	22%	18%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

Base	1027	218	17	4	89	114	650
Up to 5%	46%	53%	24%	25%	47%	44%	45%
5-10%	41%	36%	59%	-	38%	46%	41%
10-15%	9%	7%	18%	50%	10%	6%	9%
15-20%	2%	2%	-	-	1%	2%	2%
Over 20%	-	-	-	-	-	-	-
Don't know	3%	1%	-	25%	3%	3%	3%

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

Base	2084	479	42	8	198	249	1247
Definitely	34%	31%	29%	12%	33%	39%	35%
Probably	30%	33%	33%	25%	29%	29%	28%
Possibly	23%	23%	21%	38%	22%	21%	22%
No	9%	9%	10%	25%	11%	8%	9%
Don't know	3%	5%	5%	-	4%	3%	3%
Not applicable	1%	-	2%	-	2%	-	2%

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	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

Base	2084	449	1096	127	408	1
Yes	49%	45%	53%	38%	47%	-
No	31%	31%	30%	36%	32%	-
Don't know	20%	23%	17%	26%	21%	100%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

Base	1027	204	584	48	190	-
Up to 5%	46%	52%	43%	48%	48%	-
5-10%	41%	36%	43%	40%	37%	-
10-15%	9%	8%	9%	8%	8%	-
15-20%	2%	2%	2%	-	4%	-
Over 20%	-	-	-	-	-	-
Don't know	3%	1%	3%	4%	3%	-

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

Base	2084	449	1096	127	408	1
Definitely	34%	32%	36%	28%	33%	-
Probably	30%	32%	30%	31%	26%	-
Possibly	23%	22%	22%	24%	24%	-
No	9%	9%	8%	11%	12%	-
Don't know	3%	4%	2%	5%	4%	100%
Not applicable	1%	-	2%	1%	2%	-

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Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Yes	49%	55%	49%	46%	37%	24%	55%	54%	46%	27%	43%
No	31%	31%	30%	32%	31%	47%	31%	27%	34%	41%	37%
Don't know	20%	15%	21%	21%	32%	29%	14%	19%	21%	32%	20%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

	1027	518	310	97	87	15	164	498	306	44	15
Base											
Up to 5%	46%	43%	46%	62%	49%	47%	38%	43%	57%	39%	40%
5-10%	41%	43%	42%	30%	33%	40%	48%	42%	34%	43%	47%
10-15%	9%	9%	9%	4%	11%	13%	9%	10%	5%	9%	7%
15-20%	2%	3%	1%	2%	-	-	5%	2%	1%	-	-
Over 20%	-	-	-	-	-	-	-	-	-	-	-
Don't know	3%	2%	2%	2%	6%	-	1%	2%	3%	9%	7%

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Definitely	34%	33%	37%	31%	31%	21%	33%	34%	36%	22%	34%
Probably	30%	31%	31%	30%	24%	21%	29%	32%	30%	20%	14%
Possibly	23%	22%	22%	23%	25%	29%	20%	22%	22%	34%	17%
No	9%	10%	6%	9%	11%	21%	12%	8%	9%	14%	17%
Don't know	3%	3%	2%	7%	6%	6%	3%	3%	3%	8%	17%
Not applicable	1%	2%	1%	1%	2%	2%	3%	1%	1%	2%	-

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Fieldwork: 3rd - 8th September 2010

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

	2084	832	810	313	66	51	7	5
Base								
Yes	49%	54%	49%	41%	42%	39%	29%	40%
No	31%	30%	29%	35%	39%	33%	71%	20%
Don't know	20%	16%	22%	25%	18%	27%	-	40%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

	1027	450	397	128	28	20	2	2
Base								
Up to 5%	46%	42%	47%	53%	57%	55%	50%	50%
5-10%	41%	44%	40%	37%	25%	35%	-	50%
10-15%	9%	10%	8%	4%	4%	10%	50%	-
15-20%	2%	2%	2%	3%	4%	-	-	-
Over 20%	-	-	-	-	-	-	-	-
Don't know	3%	2%	3%	3%	11%	-	-	-

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

	2084	832	810	313	66	51	7	5
Base								
Definitely	34%	35%	35%	29%	29%	27%	14%	40%
Probably	30%	28%	33%	27%	29%	20%	-	20%
Possibly	23%	22%	21%	26%	30%	29%	14%	-
No	9%	11%	6%	12%	8%	16%	43%	-
Don't know	3%	3%	3%	5%	5%	6%	14%	20%
Not applicable	1%	2%	1%	2%	-	2%	14%	20%

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How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

Base	2084	357	707	635	93	266	687	190
Yes	49%	59%	48%	52%	66%	46%	46%	38%
No	31%	27%	30%	28%	13%	36%	31%	39%
Don't know	20%	14%	22%	21%	22%	18%	22%	23%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

Base	1027	212	337	329	61	122	318	72
Up to 5%	46%	40%	48%	45%	39%	46%	51%	51%
5-10%	41%	47%	41%	41%	48%	46%	38%	25%
10-15%	9%	9%	7%	10%	8%	5%	7%	11%
15-20%	2%	3%	1%	2%	5%	1%	1%	1%
Over 20%	-	-	-	-	-	-	-	-
Don't know	3%	1%	2%	2%	-	2%	3%	11%

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

Base	2084	357	707	635	93	266	687	190
Definitely	34%	32%	34%	38%	55%	39%	33%	29%
Probably	30%	29%	31%	32%	33%	22%	27%	25%
Possibly	23%	21%	25%	21%	9%	25%	24%	23%
No	9%	12%	6%	5%	1%	10%	10%	15%
Don't know	3%	3%	3%	3%	2%	3%	4%	6%
Not applicable	1%	3%	1%	*	-	1%	1%	1%

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Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

	Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Yes	49%	49%	53%	53%	52%	52%	56%	55%	57%	54%	53%	57%	43%	48%	41%
No	31%	31%	25%	27%	28%	27%	22%	26%	25%	28%	26%	22%	40%	22%	32%
Don't know	20%	20%	22%	20%	19%	21%	22%	19%	18%	19%	21%	21%	17%	30%	27%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

	Base	1027	286	203	374	162	229	141	211	182	327	186	233	11	108
Up to 5%	46%	46%	46%	44%	43%	44%	46%	43%	45%	44%	46%	44%	45%	64%	50%
5-10%	41%	41%	43%	45%	44%	42%	43%	41%	44%	46%	43%	42%	42%	18%	32%
10-15%	9%	9%	8%	8%	9%	10%	8%	12%	7%	7%	8%	11%	7%	18%	10%
15-20%	2%	2%	1%	1%	2%	2%	1%	1%	2%	3%	2%	2%	3%	-	1%
Over 20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	3%	3%	1%	1%	2%	2%	1%	3%	2%	-	1%	1%	3%	-	6%

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

	Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Definitely	34%	34%	40%	43%	40%	41%	42%	40%	42%	42%	43%	41%	28%	30%	22%
Probably	30%	30%	29%	29%	30%	31%	30%	31%	31%	32%	29%	33%	27%	26%	30%
Possibly	23%	23%	22%	19%	20%	18%	21%	20%	18%	18%	22%	18%	23%	9%	26%
No	9%	9%	6%	6%	7%	7%	4%	7%	7%	6%	4%	5%	16%	22%	9%
Don't know	3%	3%	3%	3%	2%	2%	1%	2%	2%	2%	1%	2%	4%	9%	11%
Not applicable	1%	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	1%	2%	4%	3%

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Sample Size: 2084
Fieldwork: 3rd - 8th September 2010

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

Base	2084	113	450	181	12	228	79	5	83	23
Yes	49%	49%	56%	46%	25%	49%	62%	60%	49%	61%
No	31%	31%	28%	32%	42%	27%	29%	40%	31%	22%
Don't know	20%	20%	17%	22%	33%	24%	9%	-	19%	17%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

Base	1027	55	250	84	3	112	49	3	41	14
Up to 5%	46%	49%	48%	49%	33%	48%	37%	-	29%	36%
5-10%	41%	42%	39%	35%	33%	41%	41%	33%	49%	50%
10-15%	9%	7%	10%	8%	-	8%	18%	33%	15%	-
15-20%	2%	2%	2%	2%	-	1%	4%	33%	5%	14%
Over 20%	-	-	-	-	-	-	-	-	-	-
Don't know	3%	-	1%	6%	33%	2%	-	-	2%	-

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

Base	2084	113	450	181	12	228	79	5	83	23
Definitely	34%	35%	38%	24%	17%	32%	49%	20%	31%	35%
Probably	30%	32%	31%	30%	17%	33%	25%	20%	27%	48%
Possibly	23%	27%	20%	26%	50%	23%	18%	40%	25%	9%
No	9%	4%	7%	12%	17%	5%	5%	20%	13%	4%
Don't know	3%	3%	2%	4%	-	7%	-	-	4%	4%
Not applicable	1%	-	2%	3%	-	1%	3%	-	-	-

YouGov Survey Results

Sample Size: 2084
Fieldwork: 3rd - 8th September 2010

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Would you be in favour of the UK introducing compulsory pension contributions over and above funding for the state pension?

Base	2084	101	21	30	7	94	129	528
Yes	49%	60%	67%	57%	29%	51%	42%	42%
No	31%	27%	29%	27%	29%	27%	30%	38%
Don't know	20%	13%	5%	17%	43%	22%	28%	21%

What proportion of your gross income would you find acceptable to contribute into such a scheme (Compulsory Pension Contribution)?

Base	1027	61	14	17	2	48	54	220
Up to 5%	46%	36%	36%	35%	50%	38%	59%	51%
5-10%	41%	52%	43%	65%	50%	52%	31%	37%
10-15%	9%	8%	14%	-	-	4%	6%	7%
15-20%	2%	2%	-	-	-	2%	-	1%
Over 20%	-	-	-	-	-	-	-	-
Don't know	3%	2%	7%	-	-	4%	4%	4%

Would it encourage you more to save for your goals if the savings and/or pensions products were easier to understand and more flexible than they are currently?

Base	2084	101	21	30	7	94	129	528
Definitely	34%	39%	38%	33%	14%	34%	33%	32%
Probably	30%	33%	19%	27%	14%	29%	29%	27%
Possibly	23%	11%	29%	27%	29%	27%	26%	23%
No	9%	15%	14%	10%	29%	9%	9%	12%
Don't know	3%	-	-	3%	14%	2%	3%	5%
Not applicable	1%	3%	-	-	-	-	1%	1%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
A Professional Financial Adviser	16%	14%	21%	-	12%	16%	17%
David Cameron/the government	4%	3%	10%	12%	2%	4%	4%
My employer	9%	13%	7%	12%	10%	7%	9%
Family inheritance	21%	25%	21%	25%	27%	20%	20%
Father Christmas	11%	11%	12%	38%	8%	10%	11%
Don't know	13%	11%	10%	-	14%	17%	13%
None of these	26%	24%	19%	12%	28%	26%	27%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Yes	14%	22%	33%	50%	17%	15%	10%
No	84%	77%	64%	50%	82%	84%	87%
Not applicable	2%	2%	2%	-	1%	1%	3%

Would you be happier if you had more money?

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Yes	75%	78%	76%	100%	77%	79%	73%
No	15%	14%	10%	-	14%	11%	16%
Don't know	10%	8%	14%	-	10%	10%	11%

How often do you worry about money?

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Never	3%	2%	-	-	1%	1%	4%
Rarely	37%	28%	26%	12%	33%	35%	41%
More often than not	43%	47%	45%	38%	42%	47%	40%
Always	16%	22%	29%	50%	23%	16%	14%
Don't know	1%	1%	-	-	1%	1%	*

Which of the following best describes your current marital status?

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Married	60%	77%	36%	38%	73%	78%	51%
Living together	14%	13%	19%	25%	8%	6%	16%
Single	14%	3%	14%	25%	4%	3%	21%
Widowed	2%	1%	5%	-	3%	2%	2%
Divorced	8%	4%	10%	-	10%	10%	8%
Separated	2%	1%	17%	12%	3%	1%	2%
Prefer not to answer	*	-	-	-	-	1%	*

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
A Professional Financial Adviser	16%	14%	17%	13%	16%	-
David Cameron/the government	4%	4%	4%	5%	2%	-
My employer	9%	12%	7%	10%	12%	-
Family inheritance	21%	27%	21%	17%	16%	-
Father Christmas	11%	10%	10%	16%	12%	100%
Don't know	13%	11%	13%	16%	17%	-
None of these	26%	23%	28%	24%	25%	-

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Yes	14%	21%	12%	22%	7%	-
No	84%	77%	86%	76%	89%	100%
Not applicable	2%	2%	2%	2%	4%	-

Would you be happier if you had more money?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Yes	75%	78%	73%	85%	76%	100%
No	15%	14%	16%	6%	14%	-
Don't know	10%	8%	11%	9%	11%	-

How often do you worry about money?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Never	3%	2%	3%	-	4%	-
Rarely	37%	29%	41%	23%	39%	100%
More often than not	43%	47%	42%	51%	39%	-
Always	16%	22%	13%	26%	18%	-
Don't know	1%	1%	*	-	*	-

Which of the following best describes your current marital status?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Married	60%	85%	79%	-	-	-
Living together	14%	15%	21%	-	-	-
Single	14%	-	-	27%	64%	-
Widowed	2%	-	-	11%	7%	-
Divorced	8%	-	-	46%	24%	-
Separated	2%	-	-	16%	5%	-
Prefer not to answer	*	-	-	-	-	100%

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
A Professional Financial Adviser	16%	16%	17%	10%	17%	10%	19%	18%	12%	13%	17%
David Cameron/the government	4%	4%	4%	4%	2%	-	3%	4%	3%	3%	-
My employer	9%	10%	10%	9%	6%	10%	11%	10%	9%	4%	6%
Family inheritance	21%	22%	21%	23%	16%	15%	20%	22%	23%	13%	11%
Father Christmas	11%	10%	12%	13%	10%	13%	6%	9%	15%	10%	11%
Don't know	13%	11%	14%	14%	22%	10%	10%	13%	13%	22%	17%
None of these	26%	28%	22%	27%	27%	44%	31%	24%	25%	35%	37%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Yes	14%	11%	15%	28%	9%	-	8%	13%	19%	10%	-
No	84%	86%	84%	72%	86%	90%	87%	86%	80%	85%	94%
Not applicable	2%	2%	1%	*	5%	10%	5%	2%	1%	5%	6%

Would you be happier if you had more money?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Yes	75%	67%	80%	93%	79%	79%	58%	71%	89%	75%	71%
No	15%	21%	12%	3%	10%	11%	31%	16%	6%	12%	20%
Don't know	10%	12%	8%	4%	11%	10%	12%	12%	6%	13%	9%

How often do you worry about money?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Never	3%	5%	1%	-	2%	3%	12%	2%	*	3%	6%
Rarely	37%	51%	29%	7%	27%	44%	64%	44%	14%	37%	54%
More often than not	43%	35%	54%	49%	48%	27%	20%	44%	54%	40%	23%
Always	16%	9%	16%	43%	23%	23%	4%	9%	32%	18%	14%
Don't know	*	*	*	1%	1%	3%	-	1%	*	1%	3%

Which of the following best describes your current marital status?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Married	60%	59%	75%	66%	30%	13%	62%	69%	57%	31%	14%
Living together	14%	15%	12%	21%	12%	5%	18%	12%	16%	13%	3%
Single	14%	14%	5%	5%	36%	65%	11%	9%	15%	34%	60%
Widowed	2%	3%	1%	1%	3%	2%	3%	2%	1%	3%	-
Divorced	8%	8%	4%	5%	17%	13%	6%	5%	9%	16%	17%
Separated	2%	2%	2%	1%	2%	2%	*	2%	2%	2%	-
Prefer not to answer	*	*	*	-	-	2%	-	*	-	-	6%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
A Professional Financial Adviser	16%	18%	15%	12%	20%	12%	-	-
David Cameron/the government	4%	3%	4%	3%	2%	6%	-	-
My employer	9%	9%	10%	11%	6%	8%	-	-
Family inheritance	21%	17%	24%	23%	20%	20%	14%	20%
Father Christmas	11%	9%	10%	17%	14%	12%	-	20%
Don't know	13%	12%	13%	14%	20%	18%	14%	40%
None of these	26%	31%	24%	22%	20%	25%	71%	20%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Yes	14%	6%	16%	24%	29%	22%	-	-
No	84%	91%	82%	74%	71%	73%	100%	60%
Not applicable	2%	3%	2%	1%	-	6%	-	40%

Would you be happier if you had more money?

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Yes	75%	59%	82%	95%	97%	96%	43%	40%
No	15%	27%	8%	3%	3%	-	57%	-
Don't know	10%	14%	10%	2%	-	4%	-	60%

How often do you worry about money?

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Never	3%	7%	-	-	-	-	29%	-
Rarely	37%	65%	25%	4%	2%	6%	43%	60%
More often than not	43%	25%	60%	52%	42%	20%	29%	-
Always	16%	3%	13%	44%	56%	75%	-	20%
Don't know	-	-	1%	-	-	-	-	20%

Which of the following best describes your current marital status?

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Married	60%	62%	61%	56%	52%	43%	43%	20%
Living together	14%	14%	14%	14%	12%	18%	29%	20%
Single	14%	13%	13%	18%	17%	14%	29%	60%
Widowed	2%	2%	2%	1%	3%	4%	-	-
Divorced	8%	7%	7%	10%	9%	20%	-	-
Separated	2%	1%	2%	2%	8%	2%	-	-
Prefer not to answer	-	-	-	-	-	-	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	357	707	635	93	266	687	190
Base	2084	357	707	635	93	266	687	190
A Professional Financial Adviser	16%	16%	16%	19%	56%	9%	14%	6%
David Cameron/the government	4%	5%	4%	3%	3%	2%	4%	3%
My employer	9%	10%	13%	13%	6%	4%	8%	6%
Family inheritance	21%	15%	21%	19%	12%	63%	23%	16%
Father Christmas	11%	6%	9%	7%	3%	5%	18%	15%
Don't know	13%	11%	14%	12%	6%	7%	12%	24%
None of these	26%	37%	22%	27%	13%	11%	22%	31%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	357	707	635	93	266	687	190
Base	2084	357	707	635	93	266	687	190
Yes	14%	6%	21%	10%	16%	16%	18%	9%
No	84%	90%	79%	89%	82%	82%	80%	87%
Not applicable	2%	5%	1%	2%	2%	3%	2%	4%

Would you be happier if you had more money?

	2084	357	707	635	93	266	687	190
Base	2084	357	707	635	93	266	687	190
Yes	75%	48%	86%	75%	72%	84%	89%	76%
No	15%	38%	7%	14%	14%	9%	5%	9%
Don't know	10%	15%	8%	10%	14%	6%	6%	15%

How often do you worry about money?

	2084	357	707	635	93	266	687	190
Base	2084	357	707	635	93	266	687	190
Never	3%	13%	-	2%	2%	-	1%	1%
Rarely	37%	72%	21%	37%	37%	32%	25%	24%
More often than not	43%	13%	54%	47%	43%	48%	50%	52%
Always	16%	2%	25%	13%	18%	19%	23%	23%
Don't know	-	-	-	1%	-	1%	1%	1%

Which of the following best describes your current marital status?

	2084	357	707	635	93	266	687	190
Base	2084	357	707	635	93	266	687	190
Married	60%	68%	60%	60%	61%	59%	59%	56%
Living together	14%	10%	14%	15%	13%	20%	16%	11%
Single	14%	13%	15%	16%	11%	11%	15%	18%
Widowed	2%	3%	2%	1%	6%	2%	1%	3%
Divorced	8%	5%	7%	6%	4%	6%	7%	11%
Separated	2%	1%	3%	2%	4%	2%	2%	1%
Prefer not to answer	-	-	-	-	-	-	-	-

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
A Professional Financial Adviser	16%	29%	29%	25%	24%	28%	30%	33%	22%	26%	33%	3%	-	9%
David Cameron/the government	4%	3%	3%	3%	3%	4%	2%	3%	3%	3%	3%	4%	-	2%
My employer	9%	11%	9%	11%	10%	10%	11%	8%	11%	7%	8%	9%	4%	7%
Family inheritance	21%	21%	22%	22%	23%	22%	25%	23%	24%	26%	21%	20%	22%	17%
Father Christmas	11%	4%	6%	6%	7%	6%	5%	5%	7%	6%	6%	19%	30%	10%
Don't know	13%	11%	12%	10%	10%	10%	8%	9%	10%	9%	9%	12%	9%	27%
None of these	26%	20%	19%	24%	23%	20%	18%	19%	23%	23%	20%	33%	30%	27%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Yes	14%	13%	14%	11%	13%	14%	15%	14%	13%	12%	15%	13%	13%	14%
No	84%	84%	84%	87%	85%	84%	84%	84%	84%	87%	84%	85%	87%	82%
Not applicable	2%	3%	1%	2%	2%	3%	2%	2%	3%	1%	2%	3%	-	3%

Would you be happier if you had more money?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Yes	75%	73%	76%	73%	73%	74%	70%	73%	72%	75%	71%	75%	83%	76%
No	15%	15%	14%	16%	19%	15%	16%	15%	16%	14%	16%	15%	9%	14%
Don't know	10%	12%	10%	11%	8%	11%	14%	12%	11%	11%	12%	9%	9%	10%

How often do you worry about money?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Never	3%	4%	3%	3%	4%	3%	5%	3%	4%	2%	3%	3%	-	2%
Rarely	37%	37%	36%	42%	39%	36%	42%	39%	40%	37%	39%	39%	35%	33%
More often than not	43%	42%	44%	42%	42%	45%	42%	43%	43%	46%	42%	40%	35%	43%
Always	16%	17%	16%	13%	16%	15%	11%	14%	12%	14%	15%	18%	26%	21%
Don't know	*	1%	1%	*	*	1%	*	*	*	*	*	1%	4%	1%

Which of the following best describes your current marital status?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Married	60%	60%	59%	62%	62%	60%	60%	64%	62%	61%	62%	61%	65%	54%
Living together	14%	14%	15%	13%	11%	13%	16%	14%	15%	13%	15%	14%	-	16%
Single	14%	13%	14%	14%	16%	14%	11%	11%	13%	14%	12%	13%	17%	18%
Widowed	2%	3%	2%	2%	3%	3%	3%	2%	2%	2%	3%	3%	-	2%
Divorced	8%	8%	7%	7%	7%	7%	7%	7%	7%	8%	7%	7%	13%	9%
Separated	2%	1%	3%	2%	1%	2%	4%	2%	1%	2%	2%	2%	4%	2%
Prefer not to answer	*	-	*	*	*	*	*	*	*	*	*	1%	-	-

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	113	450	181	12	228	79	5	83	23
Base	2084	113	450	181	12	228	79	5	83	23
A Professional Financial Adviser	16%	20%	15%	17%	17%	15%	16%	20%	18%	30%
David Cameron/the government	4%	4%	5%	1%	8%	7%	8%	-	1%	9%
My employer	9%	5%	7%	10%	17%	9%	11%	-	19%	22%
Family inheritance	21%	24%	24%	18%	17%	25%	22%	-	18%	9%
Father Christmas	11%	12%	13%	10%	17%	9%	13%	20%	8%	-
Don't know	13%	10%	12%	19%	8%	16%	10%	-	6%	-
None of these	26%	24%	24%	25%	17%	19%	20%	60%	29%	30%

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	113	450	181	12	228	79	5	83	23
Base	2084	113	450	181	12	228	79	5	83	23
Yes	14%	13%	14%	19%	17%	18%	6%	-	8%	9%
No	84%	85%	84%	79%	83%	80%	94%	80%	90%	91%
Not applicable	2%	2%	2%	2%	-	2%	-	20%	1%	-

Would you be happier if you had more money?

	2084	113	450	181	12	228	79	5	83	23
Base	2084	113	450	181	12	228	79	5	83	23
Yes	75%	81%	81%	78%	92%	84%	59%	60%	64%	65%
No	15%	9%	10%	14%	-	8%	28%	40%	25%	22%
Don't know	10%	10%	9%	8%	8%	8%	13%	-	11%	13%

How often do you worry about money?

	2084	113	450	181	12	228	79	5	83	23
Base	2084	113	450	181	12	228	79	5	83	23
Never	3%	1%	2%	3%	-	2%	6%	40%	7%	4%
Rarely	37%	28%	34%	31%	33%	28%	56%	40%	36%	39%
More often than not	43%	55%	45%	50%	42%	46%	32%	-	48%	48%
Always	16%	16%	19%	15%	25%	24%	6%	20%	8%	9%
Don't know	*	-	-	1%	-	*	-	-	-	-

Which of the following best describes your current marital status?

	2084	113	450	181	12	228	79	5	83	23
Base	2084	113	450	181	12	228	79	5	83	23
Married	60%	64%	66%	63%	42%	61%	66%	40%	46%	48%
Living together	14%	11%	10%	14%	25%	18%	11%	-	29%	13%
Single	14%	13%	13%	14%	8%	11%	6%	60%	18%	17%
Widowed	2%	1%	1%	2%	-	3%	6%	-	-	4%
Divorced	8%	8%	9%	5%	25%	6%	9%	-	6%	17%
Separated	2%	4%	2%	2%	-	1%	1%	-	1%	-
Prefer not to answer	*	-	*	-	-	-	-	-	-	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Which one of the following, if any, do you think is most likely to help you achieve happiness and financial independence in the future?

	2084	101	21	30	7	94	129	528
Base	16%	17%	24%	7%	29%	17%	12%	14%
A Professional Financial Adviser	4%	5%	-	-	-	2%	2%	2%
David Cameron/the government	9%	8%	10%	10%	-	15%	11%	9%
My employer	21%	24%	24%	20%	14%	13%	20%	20%
Family inheritance	11%	6%	5%	13%	14%	7%	10%	12%
Father Christmas	13%	9%	5%	20%	-	16%	18%	14%
Don't know	26%	32%	33%	30%	43%	30%	27%	30%
None of these								

Is your Christmas spending so important to you that you would be prepared to borrow money or use your credit card rather than make the necessary cut backs?

	2084	101	21	30	7	94	129	528
Base	14%	11%	14%	10%	-	13%	12%	12%
Yes	84%	87%	76%	90%	100%	83%	86%	84%
No	2%	2%	10%	-	-	4%	2%	3%
Not applicable								

Would you be happier if you had more money?

	2084	101	21	30	7	94	129	528
Base	75%	61%	48%	70%	86%	70%	78%	73%
Yes	15%	22%	24%	13%	-	18%	13%	17%
No	10%	17%	29%	17%	14%	12%	9%	10%
Don't know								

How often do you worry about money?

	2084	101	21	30	7	94	129	528
Base	3%	3%	14%	3%	14%	5%	2%	2%
Never	37%	47%	43%	47%	29%	35%	38%	43%
Rarely	43%	44%	24%	37%	29%	36%	40%	40%
More often than not	16%	7%	10%	13%	29%	22%	19%	15%
Always	*	-	10%	-	-	1%	1%	1%
Don't know								

Which of the following best describes your current marital status?

	2084	101	21	30	7	94	129	528
Base	60%	66%	57%	60%	57%	50%	64%	55%
Married	14%	14%	29%	10%	29%	17%	13%	14%
Living together	14%	10%	14%	17%	14%	20%	13%	17%
Single	2%	5%	-	-	-	1%	1%	2%
Widowed	8%	5%	-	13%	-	10%	6%	8%
Divorced	2%	-	-	-	-	2%	2%	3%
Separated	*	-	-	-	-	-	-	1%
Prefer not to answer								

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	Base 2084	479	42	8	198	249	1247
A child/ children under the age of 16 who does/do live with me	23%	100%	21%	12%	34%	8%	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	2%	100%	12%	4%	*	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	*	*	2%	100%	1%	1%	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	14%	19%	12%	100%	16%	-
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	4%	2%	25%	21%	100%	-
None of the above	60%	-	-	-	-	-	100%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	Base 2084	479	42	8	198	249	1247
Always applies to me	14%	11%	10%	25%	13%	12%	16%
Sometimes applies to me	46%	46%	43%	12%	44%	47%	46%
Never applies to me	35%	40%	40%	62%	36%	35%	33%
Don't know	5%	4%	7%	-	7%	6%	5%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	Base	2084	449	1096	127	408	1
A child/ children under the age of 16 who does/do live with me	23%	96%	-	37%	-	-	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	5%	-	15%	-	-	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	*	1%	-	2%	-	-	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	14%	9%	29%	-	-	-
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	4%	17%	31%	-	-	-
None of the above	60%	-	76%	-	100%	100%	-

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	Base	2084	449	1096	127	408	1
Always applies to me	14%	11%	17%	10%	11%	-	-
Sometimes applies to me	46%	45%	47%	45%	45%	100%	-
Never applies to me	35%	40%	31%	37%	38%	-	-
Don't know	5%	4%	5%	8%	6%	-	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	2084	950	627	210	235	62	300	917	668	164	35
Base											
A child/ children under the age of 16 who does/do live with me	23%	19%	30%	31%	19%	2%	17%	25%	25%	16%	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	2%	2%	3%	1%	-	2%	2%	3%	-	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	1%	1%	-	1%	-	-	2%	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	9%	12%	9%	9%	-	5%	11%	11%	6%	3%
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	11%	16%	13%	8%	2%	11%	13%	12%	7%	6%
None of the above	60%	64%	49%	49%	69%	97%	69%	56%	56%	72%	91%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	14%	22%	10%	2%	6%	11%	37%	15%	4%	8%	14%
Sometimes applies to me	46%	46%	50%	39%	39%	48%	43%	51%	41%	37%	54%
Never applies to me	35%	28%	37%	53%	44%	32%	18%	29%	49%	42%	20%
Don't know	5%	4%	4%	6%	11%	8%	2%	5%	5%	13%	11%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	2084	832	810	313	66	51	7	5
A child/ children under the age of 16 who does/do live with me	23%	19%	25%	25%	29%	41%	-	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	1%	2%	3%	-	10%	-	-
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	1%	-	2%	-	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	7%	10%	14%	11%	12%	-	-
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	10%	14%	15%	9%	10%	14%	-
None of the above	60%	67%	56%	53%	61%	39%	86%	100%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Always applies to me	14%	24%	9%	6%	5%	2%	29%	-
Sometimes applies to me	46%	49%	48%	41%	30%	16%	29%	-
Never applies to me	35%	23%	37%	49%	59%	73%	29%	40%
Don't know	5%	3%	6%	4%	6%	10%	14%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	2084	357	707	635	93	266	687	190
A child/ children under the age of 16 who does/do live with me	23%	15%	27%	28%	23%	29%	25%	25%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	1%	2%	1%	3%	3%	3%	3%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	-	-	-	-	1%
A child/ children aged 16 to 19 who is/are currently in full time education	10%	9%	10%	7%	4%	11%	9%	12%
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	11%	13%	12%	10%	12%	12%	13%
None of the above	60%	71%	55%	56%	66%	53%	58%	55%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Always applies to me	14%	36%	9%	13%	10%	10%	9%	3%
Sometimes applies to me	46%	43%	47%	56%	66%	46%	43%	32%
Never applies to me	35%	18%	38%	26%	20%	40%	43%	57%
Don't know	5%	3%	5%	5%	4%	4%	6%	8%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
A child/ children under the age of 16 who does/do live with me	23%	23%	22%	24%	22%	24%	22%	18%	21%	21%	21%	20%	22%	17%	26%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	3%	2%	2%	-	1%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	-	1%	-	1%	-	-	-	-	-	-	-	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	10%	9%	11%	10%	12%	10%	10%	9%	12%	9%	8%	10%	17%	8%
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	12%	11%	13%	12%	11%	14%	12%	11%	12%	13%	12%	12%	22%	9%
None of the above	60%	60%	62%	57%	61%	59%	59%	64%	64%	61%	60%	64%	61%	65%	60%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Always applies to me	14%	14%	21%	21%	17%	24%	18%	19%	19%	19%	14%	23%	14%	9%	6%
Sometimes applies to me	46%	46%	48%	46%	53%	48%	55%	57%	52%	53%	52%	49%	40%	30%	36%
Never applies to me	35%	35%	29%	30%	27%	24%	25%	22%	28%	26%	31%	26%	42%	57%	44%
Don't know	5%	5%	3%	3%	3%	4%	1%	2%	1%	2%	3%	2%	5%	4%	14%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	Base	2084	113	450	181	12	228	79	5	83	23
A child/ children under the age of 16 who does/do live with me	23%	23%	20%	18%	28%	50%	32%	15%	20%	29%	22%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	2%	1%	2%	3%	-	2%	-	-	2%	4%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	1%	-	-	-	-	-	2%	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	10%	4%	9%	14%	8%	7%	5%	-	6%	-
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	12%	12%	12%	15%	17%	11%	10%	-	7%	4%
None of the above	60%	60%	66%	63%	52%	25%	54%	72%	80%	60%	70%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	Base	2084	113	450	181	12	228	79	5	83	23
Always applies to me	14%	14%	14%	14%	14%	-	14%	27%	20%	10%	13%
Sometimes applies to me	46%	46%	47%	50%	41%	25%	41%	54%	80%	51%	48%
Never applies to me	35%	35%	33%	32%	38%	58%	41%	16%	-	37%	39%
Don't know	5%	5%	6%	4%	7%	17%	4%	3%	-	2%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)

	2084	101	21	30	7	94	129	528
A child/ children under the age of 16 who does/do live with me	23%	19%	29%	17%	14%	15%	24%	24%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	2%	2%	-	3%	-	-	5%	2%
A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	-	-	-	-	-	-	1%	-
A child/ children aged 16 to 19 who is/are currently in full time education	10%	6%	19%	10%	14%	6%	10%	13%
A child/ children aged 20 and above who is/are currently in full time education and/or living at home	12%	14%	14%	17%	-	10%	16%	11%
None of the above	60%	63%	52%	60%	86%	72%	54%	58%

I have clearly identified and documented the financial priorities and goals in my life and I have put the appropriate financial plans in place to make sure I achieve them : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Always applies to me	14%	26%	14%	10%	43%	13%	14%	12%
Sometimes applies to me	46%	50%	38%	47%	57%	50%	40%	44%
Never applies to me	35%	23%	33%	37%	-	32%	40%	38%
Don't know	5%	1%	14%	7%	-	5%	5%	6%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	6%	9%	7%	12%	8%	4%	5%
Sometimes applies to me	41%	48%	48%	50%	44%	42%	38%
Never applies to me	47%	38%	38%	38%	40%	46%	51%
Don't know	6%	5%	7%	-	8%	8%	6%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	6%	8%	21%	38%	6%	5%	6%
Sometimes applies to me	39%	43%	45%	25%	46%	45%	36%
Never applies to me	49%	45%	31%	38%	43%	41%	53%
Don't know	6%	4%	2%	-	5%	9%	6%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	9%	10%	24%	25%	7%	8%	9%
Sometimes applies to me	44%	43%	33%	12%	44%	48%	44%
Never applies to me	45%	45%	43%	62%	45%	40%	45%
Don't know	3%	3%	-	-	4%	4%	2%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	43%	39%	31%	25%	35%	36%	46%
Sometimes applies to me	38%	41%	33%	62%	38%	43%	36%
Never applies to me	18%	20%	36%	12%	24%	18%	17%
Don't know	1%	1%	-	-	2%	2%	1%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	6%	9%	5%	9%	4%	-
Sometimes applies to me	41%	48%	38%	46%	42%	100%
Never applies to me	47%	38%	51%	38%	47%	-
Don't know	6%	5%	6%	6%	7%	-

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	6%	8%	6%	10%	4%	-
Sometimes applies to me	39%	43%	36%	48%	39%	100%
Never applies to me	49%	45%	52%	33%	50%	-
Don't know	6%	4%	6%	9%	7%	-

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	9%	10%	8%	12%	10%	-
Sometimes applies to me	44%	42%	45%	38%	43%	100%
Never applies to me	45%	45%	44%	46%	44%	-
Don't know	3%	2%	2%	4%	3%	-

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	43%	39%	46%	29%	43%	-
Sometimes applies to me	38%	41%	36%	45%	38%	100%
Never applies to me	18%	20%	17%	24%	17%	-
Don't know	1%	1%	1%	2%	2%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	6%	5%	5%	11%	4%	6%	6%	5%	8%	4%	3%
Sometimes applies to me	41%	37%	49%	40%	39%	35%	30%	45%	43%	37%	29%
Never applies to me	47%	53%	41%	40%	42%	45%	61%	45%	43%	40%	54%
Don't know	6%	4%	5%	8%	15%	13%	2%	5%	6%	20%	14%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	6%	5%	8%	10%	8%	2%	3%	6%	9%	7%	-
Sometimes applies to me	39%	33%	46%	49%	40%	32%	20%	39%	48%	41%	26%
Never applies to me	49%	59%	41%	35%	40%	55%	73%	52%	37%	37%	54%
Don't know	6%	4%	5%	7%	13%	11%	4%	4%	6%	15%	20%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	9%	10%	7%	12%	9%	6%	9%	8%	11%	10%	6%
Sometimes applies to me	44%	44%	48%	32%	44%	39%	45%	50%	35%	44%	40%
Never applies to me	45%	45%	43%	51%	40%	47%	43%	41%	51%	38%	46%
Don't know	3%	1%	2%	5%	7%	8%	2%	1%	3%	9%	9%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	43%	51%	39%	27%	37%	42%	59%	48%	30%	36%	46%
Sometimes applies to me	38%	35%	42%	37%	38%	39%	30%	38%	41%	35%	34%
Never applies to me	18%	13%	19%	34%	23%	10%	10%	13%	28%	25%	9%
Don't know	1%	1%	*	2%	3%	10%	1%	1%	1%	4%	11%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	6%	5%	5%	7%	11%	16%	29%	-
Sometimes applies to me	41%	35%	48%	45%	41%	27%	14%	20%
Never applies to me	47%	56%	39%	42%	44%	45%	57%	20%
Don't know	6%	4%	8%	6%	5%	12%	-	60%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	6%	3%	7%	9%	6%	24%	-	-
Sometimes applies to me	39%	29%	46%	46%	58%	33%	14%	20%
Never applies to me	49%	63%	40%	39%	29%	35%	71%	40%
Don't know	6%	4%	6%	7%	8%	8%	14%	40%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	9%	8%	8%	13%	8%	18%	-	-
Sometimes applies to me	44%	47%	49%	28%	27%	31%	29%	20%
Never applies to me	45%	43%	41%	55%	62%	47%	57%	40%
Don't know	3%	2%	2%	4%	3%	4%	14%	40%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	43%	61%	37%	22%	14%	6%	43%	20%
Sometimes applies to me	38%	31%	43%	44%	38%	22%	43%	20%
Never applies to me	18%	7%	19%	33%	45%	69%	14%	20%
Don't know	1%	1%	1%	2%	3%	4%	-	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	6%	4%	6%	6%	5%	7%	7%	5%
Sometimes applies to me	41%	26%	49%	48%	48%	43%	45%	39%
Never applies to me	47%	65%	40%	41%	44%	45%	42%	39%
Don't know	6%	5%	5%	5%	2%	4%	6%	16%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	6%	1%	8%	7%	9%	4%	8%	7%
Sometimes applies to me	39%	22%	46%	40%	47%	47%	45%	43%
Never applies to me	49%	73%	42%	50%	42%	45%	41%	32%
Don't know	6%	3%	4%	3%	2%	5%	6%	18%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	9%	9%	8%	6%	8%	9%	10%	13%
Sometimes applies to me	44%	49%	41%	43%	45%	45%	43%	36%
Never applies to me	45%	40%	50%	50%	47%	44%	44%	43%
Don't know	3%	3%	1%	1%	-	2%	3%	8%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	43%	61%	32%	55%	44%	42%	37%	30%
Sometimes applies to me	38%	31%	44%	38%	45%	36%	39%	36%
Never applies to me	18%	7%	23%	6%	11%	22%	23%	30%
Don't know	1%	1%	1%	*	-	1%	1%	4%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	6%	5%	7%	4%	7%	4%	6%	6%	7%	4%	5%	6%	4%	4%
Sometimes applies to me	41%	42%	44%	44%	42%	47%	45%	42%	39%	43%	42%	38%	43%	39%
Never applies to me	47%	47%	45%	48%	46%	45%	46%	48%	49%	48%	48%	50%	39%	42%
Don't know	6%	5%	4%	4%	5%	3%	3%	4%	5%	5%	5%	6%	13%	14%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	6%	7%	7%	5%	3%	7%	3%	5%	6%	6%	4%	5%	13%	5%
Sometimes applies to me	39%	39%	37%	39%	38%	41%	39%	39%	36%	41%	41%	35%	35%	42%
Never applies to me	49%	51%	52%	52%	54%	50%	54%	54%	54%	49%	51%	53%	48%	40%
Don't know	6%	4%	4%	4%	5%	3%	4%	2%	4%	5%	4%	7%	4%	14%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	9%	6%	7%	6%	5%	7%	6%	8%	6%	7%	7%	12%	26%	8%
Sometimes applies to me	44%	46%	44%	46%	44%	43%	47%	45%	43%	47%	45%	41%	30%	47%
Never applies to me	45%	47%	48%	47%	49%	49%	46%	46%	50%	45%	47%	44%	43%	38%
Don't know	3%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	3%	-	8%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	43%	45%	47%	50%	52%	45%	51%	46%	49%	47%	51%	39%	35%	34%
Sometimes applies to me	38%	39%	37%	34%	35%	40%	35%	36%	35%	36%	34%	39%	39%	37%
Never applies to me	18%	15%	16%	15%	12%	14%	13%	17%	15%	16%	15%	21%	22%	24%
Don't know	1%	1%	1%	-	-	-	-	1%	1%	-	1%	1%	4%	5%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	6%	5%	6%	4%	-	9%	5%	20%	2%	9%
Sometimes applies to me	41%	50%	37%	43%	50%	47%	41%	-	48%	52%
Never applies to me	47%	41%	51%	45%	42%	39%	52%	80%	46%	30%
Don't know	6%	4%	6%	8%	8%	4%	3%	-	4%	9%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	6%	5%	6%	8%	8%	7%	4%	-	6%	-
Sometimes applies to me	39%	35%	40%	43%	67%	42%	34%	-	45%	70%
Never applies to me	49%	56%	50%	43%	17%	46%	58%	100%	45%	26%
Don't know	6%	4%	4%	7%	8%	5%	4%	-	5%	4%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	9%	9%	10%	14%	17%	7%	10%	-	8%	9%
Sometimes applies to me	44%	48%	40%	38%	42%	45%	39%	40%	43%	43%
Never applies to me	45%	42%	49%	43%	42%	45%	51%	60%	45%	48%
Don't know	3%	1%	*	5%	-	3%	-	-	4%	-

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	43%	45%	43%	34%	25%	36%	52%	80%	42%	48%
Sometimes applies to me	38%	44%	38%	40%	42%	39%	39%	20%	36%	39%
Never applies to me	18%	10%	18%	23%	33%	23%	9%	-	20%	13%
Don't know	1%	1%	*	3%	-	2%	-	-	1%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

I have clear financial priorities and goals in my life but I am yet to start planning for these : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Always applies to me	6%	11%	5%	7%	-	2%	8%	5%
Sometimes applies to me	41%	36%	43%	47%	43%	47%	40%	40%
Never applies to me	47%	51%	43%	37%	57%	44%	46%	48%
Don't know	6%	2%	10%	10%	-	7%	6%	8%

I have not yet sorted out any financial priorities and goals but intend to do so in the near future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Always applies to me	6%	4%	-	7%	-	5%	9%	6%
Sometimes applies to me	39%	41%	38%	37%	29%	37%	33%	37%
Never applies to me	49%	52%	43%	53%	71%	53%	49%	48%
Don't know	6%	3%	19%	3%	-	4%	9%	8%

I do not tend to think or worry about my future financial priorities and goals : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Always applies to me	9%	10%	-	13%	-	4%	9%	8%
Sometimes applies to me	44%	44%	43%	47%	43%	52%	48%	45%
Never applies to me	45%	45%	38%	37%	57%	39%	39%	43%
Don't know	3%	2%	19%	3%	-	4%	5%	3%

I try to save some money every month : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Always applies to me	43%	54%	62%	33%	57%	49%	43%	44%
Sometimes applies to me	38%	36%	33%	40%	29%	36%	33%	36%
Never applies to me	18%	10%	5%	23%	14%	14%	22%	18%
Don't know	1%	-	-	3%	-	1%	2%	2%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	13%	9%	7%	25%	11%	13%	15%
Sometimes applies to me	51%	51%	52%	50%	53%	50%	49%
Never applies to me	33%	36%	33%	12%	31%	31%	32%
Don't know	4%	4%	7%	12%	6%	6%	3%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	13%	10%	10%	25%	9%	14%	14%
Sometimes applies to me	32%	30%	29%	25%	33%	34%	32%
Never applies to me	53%	58%	62%	38%	56%	50%	52%
Don't know	2%	2%	-	12%	2%	2%	2%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	7%	4%	12%	12%	5%	6%	8%
Sometimes applies to me	12%	12%	7%	25%	15%	16%	11%
Never applies to me	79%	81%	81%	62%	78%	76%	78%
Don't know	2%	2%	-	-	3%	2%	2%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	16%	15%	19%	38%	12%	15%	17%
Sometimes applies to me	41%	39%	31%	-	41%	43%	41%
Never applies to me	41%	42%	50%	62%	43%	40%	40%
Don't know	2%	3%	-	-	4%	3%	2%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	13%	10%	16%	5%	12%	-
Sometimes applies to me	51%	53%	51%	48%	47%	100%
Never applies to me	33%	34%	30%	39%	37%	-
Don't know	4%	4%	3%	8%	3%	-

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	13%	11%	15%	6%	12%	-
Sometimes applies to me	32%	29%	33%	35%	30%	100%
Never applies to me	53%	59%	50%	54%	56%	-
Don't know	2%	2%	2%	4%	3%	-

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	7%	4%	8%	5%	5%	-
Sometimes applies to me	12%	13%	13%	8%	10%	-
Never applies to me	79%	80%	77%	83%	82%	100%
Don't know	2%	2%	2%	4%	3%	-

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	16%	16%	16%	13%	17%	-
Sometimes applies to me	41%	39%	43%	37%	38%	100%
Never applies to me	41%	42%	39%	45%	42%	-
Don't know	2%	3%	2%	6%	3%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	13%	17%	11%	6%	8%	13%	27%	14%	8%	7%	14%
Sometimes applies to me	51%	55%	53%	40%	39%	50%	51%	56%	46%	40%	46%
Never applies to me	33%	25%	34%	48%	45%	31%	21%	28%	43%	43%	29%
Don't know	4%	3%	2%	6%	8%	6%	1%	2%	4%	10%	11%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	13%	19%	10%	3%	6%	10%	29%	13%	7%	5%	14%
Sometimes applies to me	32%	36%	31%	22%	23%	35%	34%	36%	26%	24%	37%
Never applies to me	53%	43%	57%	71%	67%	44%	36%	49%	65%	64%	37%
Don't know	2%	1%	1%	4%	4%	11%	1%	1%	2%	7%	11%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	7%	10%	6%	-	3%	3%	13%	8%	3%	2%	-
Sometimes applies to me	12%	12%	15%	8%	9%	6%	14%	15%	8%	13%	14%
Never applies to me	79%	76%	78%	89%	84%	82%	72%	75%	87%	79%	77%
Don't know	2%	2%	1%	3%	5%	8%	1%	2%	2%	5%	9%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	16%	24%	12%	3%	6%	16%	35%	18%	8%	7%	14%
Sometimes applies to me	41%	43%	44%	29%	32%	40%	39%	48%	33%	30%	49%
Never applies to me	41%	32%	41%	65%	55%	37%	25%	32%	56%	55%	26%
Don't know	2%	1%	2%	3%	6%	6%	1%	2%	2%	8%	11%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	13%	20%	10%	6%	5%	4%	29%	-
Sometimes applies to me	51%	55%	50%	48%	38%	27%	57%	20%
Never applies to me	33%	23%	36%	43%	53%	61%	14%	40%
Don't know	4%	2%	4%	4%	5%	8%	-	40%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	13%	19%	9%	9%	5%	8%	29%	-
Sometimes applies to me	32%	37%	33%	25%	12%	6%	29%	20%
Never applies to me	53%	43%	55%	64%	79%	82%	29%	40%
Don't know	2%	1%	3%	2%	5%	4%	14%	40%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	7%	9%	5%	4%	6%	4%	14%	-
Sometimes applies to me	12%	12%	14%	12%	6%	4%	29%	20%
Never applies to me	79%	77%	78%	83%	85%	88%	57%	20%
Don't know	2%	2%	2%	2%	3%	4%	-	60%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	16%	28%	10%	6%	5%	2%	43%	-
Sometimes applies to me	41%	47%	42%	33%	14%	10%	29%	20%
Never applies to me	41%	24%	45%	59%	77%	82%	29%	40%
Don't know	2%	2%	3%	2%	5%	6%	-	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	13%	24%	11%	14%	14%	14%	10%	3%
Sometimes applies to me	51%	54%	51%	58%	59%	50%	47%	38%
Never applies to me	33%	20%	34%	25%	25%	34%	39%	51%
Don't know	4%	2%	3%	3%	2%	2%	4%	8%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	13%	26%	10%	12%	13%	10%	10%	3%
Sometimes applies to me	32%	38%	34%	37%	43%	31%	27%	21%
Never applies to me	53%	34%	54%	49%	44%	58%	61%	70%
Don't know	2%	2%	1%	1%	-	1%	2%	6%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	7%	13%	4%	5%	18%	3%	5%	3%
Sometimes applies to me	12%	13%	12%	13%	23%	12%	11%	9%
Never applies to me	79%	71%	83%	81%	59%	84%	83%	80%
Don't know	2%	3%	1%	1%	-	1%	1%	8%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	16%	35%	9%	18%	16%	13%	10%	7%
Sometimes applies to me	41%	43%	40%	49%	47%	39%	40%	28%
Never applies to me	41%	20%	50%	32%	35%	46%	47%	56%
Don't know	2%	2%	2%	2%	1%	2%	2%	8%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	13%	15%	14%	15%	20%	18%	18%	14%	17%	12%	16%	15%	9%	6%
Sometimes applies to me	51%	54%	52%	57%	53%	56%	55%	56%	55%	55%	52%	46%	52%	34%
Never applies to me	33%	28%	30%	26%	25%	26%	25%	29%	27%	31%	30%	36%	39%	50%
Don't know	4%	3%	3%	2%	3%	1%	2%	1%	1%	2%	2%	3%	-	11%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	13%	16%	17%	16%	20%	19%	18%	18%	17%	14%	20%	13%	17%	4%
Sometimes applies to me	32%	34%	32%	37%	38%	37%	36%	33%	38%	35%	35%	25%	17%	25%
Never applies to me	53%	49%	51%	46%	41%	43%	45%	48%	44%	50%	44%	59%	61%	65%
Don't know	2%	1%	1%	-	1%	-	1%	1%	1%	1%	1%	3%	4%	6%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	7%	18%	17%	13%	18%	21%	22%	20%	16%	13%	23%	1%	-	1%
Sometimes applies to me	12%	18%	17%	15%	16%	16%	19%	19%	18%	14%	16%	5%	9%	9%
Never applies to me	79%	63%	65%	71%	65%	62%	58%	60%	65%	72%	60%	91%	87%	83%
Don't know	2%	1%	1%	1%	1%	1%	1%	1%	-	1%	2%	3%	4%	7%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	16%	19%	20%	19%	23%	20%	24%	18%	22%	19%	21%	15%	17%	6%
Sometimes applies to me	41%	43%	43%	45%	42%	45%	45%	44%	45%	42%	42%	37%	22%	35%
Never applies to me	41%	37%	36%	35%	34%	33%	30%	36%	30%	37%	34%	45%	57%	52%
Don't know	2%	1%	1%	2%	1%	1%	1%	1%	2%	2%	3%	3%	4%	8%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Always applies to me	13%	11%	18%	8%	-	11%	23%	40%	16%	9%
Sometimes applies to me	51%	59%	54%	48%	17%	43%	67%	40%	51%	65%
Never applies to me	33%	28%	25%	38%	58%	43%	10%	20%	29%	26%
Don't know	4%	2%	2%	7%	25%	3%	-	-	5%	-

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Always applies to me	13%	11%	14%	12%	8%	10%	24%	-	13%	9%
Sometimes applies to me	32%	36%	36%	26%	25%	29%	41%	100%	29%	26%
Never applies to me	53%	51%	49%	59%	67%	59%	35%	-	55%	65%
Don't know	2%	2%	1%	4%	-	2%	-	-	2%	-

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Always applies to me	7%	12%	7%	6%	-	3%	14%	-	6%	26%
Sometimes applies to me	12%	18%	14%	8%	17%	14%	18%	20%	8%	4%
Never applies to me	79%	68%	79%	83%	83%	80%	67%	80%	84%	70%
Don't know	2%	2%	-	3%	-	2%	1%	-	1%	-

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Always applies to me	16%	15%	18%	14%	8%	10%	29%	60%	16%	17%
Sometimes applies to me	41%	47%	43%	33%	33%	38%	54%	40%	41%	39%
Never applies to me	41%	36%	36%	49%	58%	49%	15%	-	42%	43%
Don't know	2%	2%	2%	3%	-	3%	1%	-	1%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

I keep myself up to date with the latest financial news to make sure I can best plan for my financial future : When thinking of your future financial priorities and goals, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	13%	27%	29%	7%	14%	12%	10%	9%
Sometimes applies to me	51%	50%	24%	50%	57%	52%	49%	49%
Never applies to me	33%	21%	38%	40%	29%	32%	36%	39%
Don't know	4%	2%	10%	3%	-	4%	5%	4%

I have a financial plan which I drew up and review regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	13%	21%	10%	10%	29%	13%	13%	11%
Sometimes applies to me	32%	38%	33%	17%	-	34%	29%	30%
Never applies to me	53%	42%	48%	70%	71%	49%	57%	56%
Don't know	2%	-	10%	3%	-	4%	2%	3%

I have a financial plan which was drawn up by my financial planner and which he/she reviews regularly : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	7%	11%	14%	-	43%	6%	5%	4%
Sometimes applies to me	12%	8%	24%	13%	29%	11%	8%	12%
Never applies to me	79%	80%	62%	83%	29%	78%	84%	80%
Don't know	2%	1%	-	3%	-	5%	2%	4%

I have put in place contingency plans just in case of any unforeseen major changes in my financial circumstances : Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	16%	28%	19%	20%	29%	11%	11%	15%
Sometimes applies to me	41%	40%	52%	27%	14%	45%	39%	39%
Never applies to me	41%	32%	19%	50%	57%	41%	49%	42%
Don't know	2%	1%	10%	3%	-	3%	2%	3%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	22%	21%	29%	50%	19%	22%	23%
Sometimes applies to me	49%	53%	38%	25%	57%	47%	47%
Never applies to me	27%	24%	33%	25%	22%	30%	29%
Don't know	2%	1%	-	-	2%	1%	2%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	10%	11%	14%	25%	9%	9%	10%
Sometimes applies to me	51%	51%	52%	62%	52%	54%	50%
Never applies to me	38%	36%	33%	12%	37%	35%	39%
Don't know	2%	2%	-	-	3%	3%	2%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	479	42	8	198	249	1247
Base							
Always applies to me	5%	6%	5%	-	2%	3%	5%
Sometimes applies to me	23%	24%	26%	50%	25%	25%	22%
Never applies to me	70%	69%	69%	38%	71%	67%	70%
Don't know	3%	2%	-	12%	2%	4%	3%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	22%	22%	23%	17%	21%	-
Sometimes applies to me	49%	52%	48%	57%	46%	100%
Never applies to me	27%	24%	28%	24%	30%	-
Don't know	2%	1%	1%	2%	3%	-

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	10%	11%	9%	10%	11%	-
Sometimes applies to me	51%	50%	49%	57%	52%	100%
Never applies to me	38%	37%	40%	30%	35%	-
Don't know	2%	2%	2%	3%	2%	-

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	449	1096	127	408	1
Base						
Always applies to me	5%	6%	4%	3%	6%	-
Sometimes applies to me	23%	25%	23%	20%	20%	-
Never applies to me	70%	67%	70%	73%	71%	100%
Don't know	3%	2%	3%	3%	2%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	22%	24%	20%	18%	19%	31%	27%	23%	19%	16%	34%
Sometimes applies to me	49%	50%	52%	46%	43%	40%	47%	52%	48%	41%	40%
Never applies to me	27%	24%	27%	35%	35%	23%	26%	23%	32%	37%	14%
Don't know	2%	1%	1%	1%	3%	6%	1%	1%	1%	5%	11%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	10%	8%	8%	17%	13%	8%	5%	7%	15%	12%	11%
Sometimes applies to me	51%	47%	57%	45%	57%	47%	40%	53%	51%	56%	40%
Never applies to me	38%	44%	34%	35%	27%	37%	53%	39%	32%	26%	37%
Don't know	2%	2%	1%	3%	3%	8%	2%	1%	2%	6%	11%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Always applies to me	5%	5%	5%	2%	4%	3%	6%	5%	4%	6%	6%
Sometimes applies to me	23%	23%	27%	16%	16%	21%	19%	28%	19%	16%	20%
Never applies to me	70%	70%	66%	79%	74%	66%	74%	65%	74%	72%	60%
Don't know	3%	2%	2%	3%	6%	10%	1%	2%	3%	5%	14%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	22%	27%	19%	18%	12%	12%	43%	-
Sometimes applies to me	49%	49%	50%	52%	39%	35%	29%	40%
Never applies to me	27%	23%	29%	27%	47%	49%	29%	20%
Don't know	2%	1%	2%	2%	2%	4%	-	40%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	10%	6%	9%	16%	23%	24%	-	-
Sometimes applies to me	51%	46%	56%	50%	55%	49%	43%	-
Never applies to me	38%	46%	33%	33%	20%	24%	57%	60%
Don't know	2%	2%	2%	2%	3%	4%	-	40%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	832	810	313	66	51	7	5
Base								
Always applies to me	5%	6%	4%	5%	3%	2%	29%	-
Sometimes applies to me	23%	23%	25%	21%	18%	8%	29%	20%
Never applies to me	70%	70%	68%	71%	76%	84%	43%	40%
Don't know	3%	2%	3%	3%	3%	6%	-	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	22%	26%	19%	26%	22%	20%	20%	18%
Sometimes applies to me	49%	47%	53%	52%	48%	48%	49%	43%
Never applies to me	27%	25%	26%	21%	29%	31%	29%	34%
Don't know	2%	1%	1%	1%	1%	1%	1%	5%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	10%	6%	9%	5%	6%	13%	12%	16%
Sometimes applies to me	51%	41%	54%	51%	47%	53%	55%	51%
Never applies to me	38%	51%	35%	43%	46%	33%	31%	28%
Don't know	2%	2%	1%	1%	-	1%	2%	6%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	357	707	635	93	266	687	190
Base								
Always applies to me	5%	6%	4%	5%	9%	8%	4%	4%
Sometimes applies to me	23%	20%	23%	26%	34%	25%	22%	20%
Never applies to me	70%	72%	72%	67%	57%	67%	71%	69%
Don't know	3%	2%	2%	1%	-	1%	3%	7%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	22%	22%	23%	23%	28%	24%	25%	21%	22%	24%	23%	23%	13%	19%
Sometimes applies to me	49%	52%	52%	53%	53%	54%	50%	52%	52%	49%	51%	45%	52%	43%
Never applies to me	27%	25%	24%	23%	19%	22%	23%	26%	25%	26%	24%	31%	35%	33%
Don't know	2%	1%	1%	1%	*	*	1%	1%	1%	1%	2%	2%	-	6%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	10%	9%	11%	7%	7%	7%	7%	11%	6%	7%	9%	11%	30%	11%
Sometimes applies to me	51%	47%	47%	52%	48%	48%	49%	47%	49%	53%	46%	49%	43%	52%
Never applies to me	38%	43%	41%	41%	44%	44%	42%	41%	45%	38%	44%	37%	22%	30%
Don't know	2%	1%	1%	1%	1%	*	2%	1%	1%	1%	1%	3%	4%	6%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Always applies to me	5%	9%	6%	8%	9%	8%	11%	9%	9%	7%	10%	1%	-	1%
Sometimes applies to me	23%	29%	32%	28%	28%	26%	30%	33%	33%	27%	31%	11%	17%	13%
Never applies to me	70%	62%	61%	62%	62%	65%	58%	57%	58%	64%	57%	84%	78%	79%
Don't know	3%	1%	1%	1%	1%	1%	*	1%	1%	1%	2%	3%	4%	7%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	22%	23%	24%	23%	25%	21%	24%	20%	20%	17%
Sometimes applies to me	49%	50%	45%	48%	33%	56%	59%	80%	43%	39%
Never applies to me	27%	26%	30%	27%	42%	20%	16%	-	35%	39%
Don't know	2%	1%	1%	2%	-	3%	-	-	1%	4%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	10%	5%	9%	11%	17%	12%	10%	-	16%	9%
Sometimes applies to me	51%	58%	51%	50%	58%	53%	33%	20%	41%	52%
Never applies to me	38%	35%	39%	34%	25%	33%	57%	80%	42%	35%
Don't know	2%	2%	*	4%	-	2%	-	-	1%	4%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	113	450	181	12	228	79	5	83	23
Base										
Always applies to me	5%	4%	4%	4%	8%	5%	10%	-	4%	-
Sometimes applies to me	23%	30%	23%	19%	17%	22%	27%	-	14%	39%
Never applies to me	70%	65%	71%	72%	75%	71%	62%	100%	80%	61%
Don't know	3%	2%	1%	4%	-	2%	1%	-	2%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

I set out a clear budget which I follow regularly :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	22%	28%	24%	23%	14%	14%	22%	20%
Sometimes applies to me	49%	50%	52%	40%	71%	55%	49%	48%
Never applies to me	27%	23%	24%	33%	14%	29%	28%	29%
Don't know	2%	-	-	3%	-	2%	2%	2%

I try not to think too much about my long term financial future and concentrate on living for today :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	10%	7%	-	7%	-	11%	9%	9%
Sometimes applies to me	51%	45%	38%	57%	43%	49%	53%	53%
Never applies to me	38%	49%	52%	33%	57%	36%	36%	35%
Don't know	2%	-	10%	3%	-	4%	2%	2%

I have done some financial planning with my financial adviser, but I do not have a financial plan as such :
Thinking about planning your finances, which of the following statements generally apply to you?

	2084	101	21	30	7	94	129	528
Base								
Always applies to me	5%	6%	19%	3%	14%	6%	3%	5%
Sometimes applies to me	23%	23%	14%	20%	14%	26%	14%	25%
Never applies to me	70%	69%	62%	73%	71%	66%	78%	67%
Don't know	3%	2%	5%	3%	-	2%	5%	4%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

	2084	479	42	8	198	249	1247
More often than not	18%	26%	33%	50%	23%	14%	15%
Sometimes	29%	34%	31%	12%	34%	34%	26%
Hardly ever	27%	22%	26%	38%	26%	29%	29%
Never	26%	19%	10%	-	17%	22%	30%
Don't know	*	-	-	-	-	-	*

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

	2084	479	42	8	198	249	1247
I am/we are keeping up with all bills and commitments without any difficulties	40%	33%	26%	25%	30%	33%	45%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	43%	40%	38%	40%	44%	36%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	16%	21%	25%	23%	18%	13%
I am/we are falling behind with some bills or credit commitments	3%	4%	-	-	4%	2%	3%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	4%	12%	12%	3%	2%	2%
I've don't have any bills or credit commitments	*	-	-	-	-	*	*
Don't know	*	-	-	-	-	-	*

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

	2083	478	42	8	198	248	1247
Much better	2%	3%	5%	-	1%	2%	2%
A bit better	14%	16%	21%	38%	13%	11%	13%
Stayed the same	40%	40%	33%	38%	42%	40%	41%
Got a bit worse	34%	31%	19%	12%	31%	35%	35%
Got much worse	9%	10%	21%	12%	13%	12%	9%
Don't know	*	-	-	-	-	-	*

	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

	2084	449	1096	127	408	1
More often than not	18%	26%	13%	25%	17%	-
Sometimes	29%	33%	26%	37%	31%	100%
Hardly ever	27%	21%	30%	31%	26%	-
Never	26%	20%	31%	7%	25%	-
Don't know	*	-	-	-	*	-

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

	2084	449	1096	127	408	1
I am/we are keeping up with all bills and commitments without any difficulties	40%	34%	44%	24%	40%	-
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	42%	38%	39%	36%	100%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	17%	13%	23%	16%	-
I am/we are falling behind with some bills or credit commitments	3%	3%	2%	6%	4%	-
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	4%	1%	8%	2%	-
I've don't have any bills or credit commitments	*	-	*	-	*	-
Don't know	*	-	*	-	1%	-

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

	2083	448	1096	127	408	1
Much better	2%	3%	2%	2%	2%	-
A bit better	14%	17%	13%	15%	13%	-
Stayed the same	40%	40%	40%	37%	43%	-
Got a bit worse	34%	30%	36%	31%	34%	100%
Got much worse	9%	10%	9%	15%	8%	-
Don't know	*	-	*	-	1%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

Base	2084	950	627	210	235	62	300	917	668	164	35
More often than not	18%	10%	17%	48%	23%	16%	5%	9%	35%	20%	11%
Sometimes	29%	22%	36%	30%	37%	32%	12%	27%	38%	34%	31%
Hardly ever	27%	29%	30%	15%	24%	18%	22%	36%	20%	23%	17%
Never	26%	38%	17%	7%	16%	32%	61%	28%	7%	24%	37%
Don't know	*	-	-	-	-	2%	-	-	-	-	3%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

Base	2084	950	627	210	235	62	300	917	668	164	35
I am/we are keeping up with all bills and commitments without any difficulties	40%	58%	29%	5%	27%	40%	81%	46%	13%	35%	51%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	32%	48%	42%	42%	32%	14%	43%	44%	41%	23%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	8%	18%	35%	20%	13%	3%	8%	31%	12%	14%
I am/we are falling behind with some bills or credit commitments	3%	1%	3%	10%	6%	3%	*	1%	7%	6%	3%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	1%	2%	8%	4%	5%	-	1%	5%	3%	6%
I've don't have any bills or credit commitments	*	*	-	-	1%	2%	1%	*	-	1%	-
Don't know	*	-	-	-	*	5%	*	-	*	1%	3%

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

Base	2083	949	627	210	235	62	300	916	668	164	35
Much better	2%	3%	2%	*	*	-	3%	3%	1%	1%	-
A bit better	14%	16%	13%	7%	14%	15%	21%	15%	9%	17%	11%
Stayed the same	40%	47%	36%	27%	36%	47%	55%	45%	28%	38%	60%
Got a bit worse	34%	28%	39%	40%	38%	29%	17%	33%	44%	32%	17%
Got much worse	9%	6%	9%	26%	11%	6%	3%	5%	18%	12%	9%
Don't know	*	*	-	-	*	3%	*	-	*	-	3%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

	2084	832	810	313	66	51	7	5
More often than not	18%	1%	12%	52%	79%	86%	-	20%
Sometimes	29%	9%	48%	40%	17%	12%	14%	20%
Hardly ever	27%	34%	31%	8%	5%	2%	29%	-
Never	26%	56%	8%	1%	-	-	57%	40%
Don't know	*	-	-	-	-	-	-	20%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

	2084	832	810	313	66	51	7	5
I am/we are keeping up with all bills and commitments without any difficulties	40%	100%	-	-	-	-	-	-
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	-	100%	-	-	-	-	-
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	-	-	100%	-	-	-	-
I am/we are falling behind with some bills or credit commitments	3%	-	-	-	100%	-	-	-
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	-	-	-	-	100%	-	-
I/we don't have any bills or credit commitments	*	-	-	-	-	-	100%	-
Don't know	*	-	-	-	-	-	-	100%

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

	2083	832	809	313	66	51	7	5
Much better	2%	4%	1%	-	-	-	-	-
A bit better	14%	17%	14%	8%	8%	8%	14%	-
Stayed the same	40%	51%	38%	28%	15%	20%	43%	20%
Got a bit worse	34%	26%	40%	40%	41%	29%	43%	20%
Got much worse	9%	2%	7%	24%	36%	43%	-	20%
Don't know	*	*	-	-	-	-	-	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

	2084	357	707	635	93	266	667	190
More often than not	18%	1%	30%	13%	18%	20%	26%	24%
Sometimes	29%	8%	39%	30%	29%	32%	32%	33%
Hardly ever	27%	26%	22%	33%	27%	27%	26%	27%
Never	26%	63%	10%	24%	26%	21%	16%	16%
Don't know	*	-	-	-	-	-	-	1%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

	2084	357	707	635	93	266	667	190
I am/we are keeping up with all bills and commitments without any difficulties	40%	84%	19%	43%	41%	32%	25%	26%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	14%	48%	44%	41%	45%	44%	43%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	1%	23%	11%	12%	17%	23%	18%
I am/we are falling behind with some bills or credit commitments	3%	-	7%	2%	6%	4%	4%	4%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	*	3%	*	-	2%	4%	7%
I've don't have any bills or credit commitments	*	1%	-	*	-	*	*	1%
Don't know	*	-	-	-	-	-	*	2%

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

	2083	357	707	635	93	266	667	189
Much better	2%	4%	2%	2%	1%	3%	1%	1%
A bit better	14%	17%	15%	18%	15%	17%	11%	6%
Stayed the same	40%	61%	36%	39%	42%	36%	32%	32%
Got a bit worse	34%	18%	34%	35%	38%	32%	42%	44%
Got much worse	9%	1%	13%	6%	4%	11%	14%	15%
Don't know	*	-	-	-	-	-	*	2%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
More often than not	18%	18%	16%	13%	13%	16%	10%	16%	13%	16%	16%	18%	26%	25%
Sometimes	29%	27%	30%	27%	28%	31%	30%	29%	28%	28%	26%	27%	26%	32%
Hardly ever	27%	29%	28%	31%	29%	27%	28%	28%	31%	29%	30%	26%	13%	24%
Never	26%	27%	26%	29%	30%	26%	32%	27%	28%	27%	27%	29%	35%	18%
Don't know	*	-	-	-	-	-	-	-	-	-	-	-	-	*

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I am/we are keeping up with all bills and commitments without any difficulties	40%	43%	43%	45%	46%	40%	49%	44%	47%	41%	45%	40%	39%	30%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	38%	40%	40%	39%	43%	36%	40%	38%	43%	37%	37%	17%	38%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	14%	12%	11%	12%	12%	11%	11%	12%	12%	13%	17%	30%	20%
I am/we are falling behind with some bills or credit commitments	3%	3%	3%	2%	2%	3%	3%	3%	2%	2%	4%	4%	9%	5%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	2%	2%	1%	1%	2%	1%	1%	1%	1%	1%	2%	4%	5%
I've don't have any bills or credit commitments	*	*	-	*	*	*	*	*	*	*	*	*	-	1%
Don't know	*	-	-	*	*	-	-	-	*	*	-	-	-	2%

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

	2083	536	381	715	312	407	255	373	338	619	328	541	23	264
Much better	2%	2%	2%	3%	2%	1%	2%	2%	3%	2%	2%	1%	-	2%
A bit better	14%	15%	14%	17%	15%	15%	16%	17%	14%	14%	13%	11%	13%	12%
Stayed the same	40%	40%	42%	40%	43%	43%	42%	41%	42%	40%	40%	41%	22%	42%
Got a bit worse	34%	35%	33%	33%	32%	34%	33%	32%	33%	35%	36%	35%	26%	33%
Got much worse	9%	8%	8%	7%	8%	7%	7%	7%	8%	9%	9%	12%	39%	10%
Don't know	*	*	-	*	*	-	-	-	-	*	-	-	-	1%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

Base	2084	113	450	181	12	228	79	5	83	23
More often than not	18%	13%	18%	23%	25%	26%	6%	-	17%	17%
Sometimes	29%	35%	28%	30%	42%	35%	18%	20%	18%	26%
Hardly ever	27%	31%	30%	27%	25%	25%	32%	20%	27%	35%
Never	26%	21%	25%	20%	8%	14%	44%	60%	39%	22%
Don't know	*	-	-	-	-	-	-	-	-	-

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

Base	2084	113	450	181	12	228	79	5	83	23
I am/we are keeping up with all bills and commitments without any difficulties	40%	33%	38%	35%	17%	27%	62%	80%	47%	43%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	46%	40%	42%	42%	43%	30%	20%	37%	48%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	17%	17%	18%	33%	21%	6%	-	10%	4%
I am/we are falling behind with some bills or credit commitments	3%	3%	2%	3%	8%	4%	-	-	4%	4%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	2%	3%	2%	-	4%	1%	-	1%	-
I've don't have any bills or credit commitments	*	-	*	-	-	*	-	-	1%	-
Don't know	*	-	*	1%	-	*	-	-	-	-

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

Base	2083	113	450	181	12	228	79	5	83	23
Much better	2%	2%	1%	2%	8%	3%	4%	-	1%	9%
A bit better	14%	8%	12%	10%	8%	13%	13%	20%	19%	13%
Stayed the same	40%	48%	40%	40%	50%	42%	47%	40%	36%	57%
Got a bit worse	34%	29%	36%	35%	25%	33%	29%	20%	37%	22%
Got much worse	9%	13%	10%	12%	8%	9%	8%	20%	6%	-
Don't know	*	-	*	-	-	-	-	-	-	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Do you ever find yourself short of money so that you find it a struggle to last to the next pay day?

Base	2084	101	21	30	7	94	129	528
More often than not	18%	11%	10%	10%	43%	19%	19%	16%
Sometimes	29%	20%	24%	30%	-	31%	30%	31%
Hardly ever	27%	26%	36%	33%	-	18%	31%	26%
Never	26%	44%	29%	27%	57%	32%	20%	27%
Don't know	*	-	-	-	-	-	-	*

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?

Base	2084	101	21	30	7	94	129	528
I am/we are keeping up with all bills and commitments without any difficulties	40%	58%	43%	47%	43%	41%	32%	44%
I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	39%	31%	36%	40%	14%	38%	47%	35%
I am/we are keeping all bills and commitments, but it is a constant struggle	15%	7%	10%	3%	14%	16%	12%	15%
I am/we are falling behind with some bills or credit commitments	3%	3%	-	7%	29%	4%	5%	3%
I am/we are having real financial problems and have fallen behind with many bills or credit commitments	2%	1%	5%	3%	-	-	5%	3%
I've don't have any bills or credit commitments	*	-	5%	-	-	-	1%	*
Don't know	*	-	-	-	-	-	-	*

Thinking about your household financial circumstances generally, would you say they have got better or worse in the past 6 months?

Base	2083	101	21	29	7	94	129	528
Much better	2%	3%	-	-	-	2%	5%	1%
A bit better	14%	25%	19%	34%	-	17%	9%	15%
Stayed the same	40%	37%	29%	34%	57%	41%	40%	39%
Got a bit worse	34%	28%	43%	28%	29%	30%	37%	35%
Got much worse	9%	8%	10%	3%	14%	9%	8%	9%
Don't know	*	-	-	-	-	1%	-	*

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

How confident are you about saving sufficiently for your future financial needs?

	2084	479	42	8	198	249	1247
Base							
I'm saving enough	14%	9%	5%	25%	14%	13%	16%
I'm saving more than enough	4%	4%	7%	12%	2%	3%	4%
I'm saving but it's not enough	39%	44%	38%	25%	40%	41%	37%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	15%	10%	-	10%	19%	20%
I'm not saving anything at all	24%	28%	40%	38%	32%	23%	21%
Don't know	1%	1%	-	-	3%	1%	2%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	479	42	8	198	249	1247
Base							
To buy a property	9%	8%	2%	-	7%	5%	10%
For a holiday	25%	25%	12%	12%	17%	30%	25%
To buy a car	9%	10%	10%	12%	10%	8%	9%
Saving to build a contingency fund	23%	23%	29%	12%	21%	27%	23%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	9%	7%	12%	3%	10%	7%
Saving for Birthdays and Christmas	12%	18%	7%	25%	10%	13%	10%
To buy/invest in savings or investment products	8%	6%	5%	-	5%	8%	9%
Children's education	9%	27%	12%	12%	24%	9%	1%
Home improvements	20%	22%	12%	-	16%	22%	19%
Pay for a wedding	2%	2%	-	-	3%	3%	3%
Retirement/old age	42%	28%	24%	12%	42%	49%	47%
Potential redundancy or loss of income	14%	14%	17%	12%	15%	13%	14%
No specific purpose	17%	18%	14%	12%	15%	18%	17%
Other	4%	3%	5%	-	4%	3%	5%
Don't know	1%	2%	-	12%	1%	-	1%
None of these - I am not saving at all	17%	20%	33%	25%	26%	18%	15%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	479	42	8	198	249	1247
Base							
I am satisfied with my current financial position	17%	11%	7%	12%	17%	15%	20%
Reduce debt	34%	40%	36%	25%	35%	36%	31%
Save more	30%	37%	19%	12%	24%	31%	28%
Get professional help	4%	4%	7%	-	2%	4%	5%
Rely on an inheritance	13%	16%	17%	-	15%	13%	11%
Hope I win the lottery	33%	36%	45%	38%	32%	33%	32%
No idea	9%	10%	12%	12%	12%	10%	8%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

How confident are you about saving sufficiently for your future financial needs?

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
I'm saving enough	14%	9%	17%	6%	12%	100%
I'm saving more than enough	4%	4%	4%	2%	3%	-
I'm saving but it's not enough	39%	44%	39%	36%	35%	-
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	15%	18%	15%	21%	-
I'm not saving anything at all	24%	27%	20%	40%	25%	-
Don't know	1%	1%	1%	2%	2%	-

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
To buy a property	9%	7%	8%	10%	13%	-
For a holiday	25%	25%	29%	19%	20%	-
To buy a car	9%	9%	9%	9%	8%	-
Saving to build a contingency fund	23%	23%	24%	22%	23%	-
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	9%	7%	9%	8%	-
Saving for Birthdays and Christmas	12%	17%	11%	17%	9%	-
To buy/invest in savings or investment products	8%	7%	8%	3%	9%	-
Children's education	9%	28%	4%	9%	*	-
Home improvements	20%	22%	20%	17%	19%	-
Pay for a wedding	2%	2%	3%	1%	1%	-
Retirement/old age	42%	30%	49%	28%	42%	-
Potential redundancy or loss of income	14%	15%	14%	11%	14%	-
No specific purpose	17%	19%	17%	14%	18%	100%
Other	4%	3%	4%	5%	5%	-
Don't know	1%	2%	1%	-	2%	-
None of these - I am not saving at all	17%	19%	15%	33%	18%	-

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
I am satisfied with my current financial position	17%	11%	21%	7%	17%	-
Reduce debt	34%	39%	32%	39%	33%	-
Save more	30%	37%	28%	26%	30%	100%
Get professional help	4%	4%	4%	4%	5%	-
Rely on an inheritance	13%	17%	12%	9%	11%	-
Hope I win the lottery	33%	36%	32%	31%	32%	100%
No idea	9%	10%	8%	14%	11%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

How confident are you about saving sufficiently for your future financial needs?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
I'm saving enough	14%	24%	5%	1%	6%	13%	45%	13%	1%	9%	26%
I'm saving more than enough	4%	7%	1%	-	-	5%	15%	3%	-	1%	9%
I'm saving but it's not enough	39%	37%	49%	32%	34%	29%	18%	47%	42%	26%	23%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	18%	19%	9%	20%	24%	14%	21%	14%	24%	20%
I'm not saving anything at all	24%	13%	24%	57%	37%	24%	8%	14%	42%	35%	17%
Don't know	1%	1%	2%	-	3%	5%	1%	1%	1%	5%	6%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	950	627	210	235	62	300	917	668	164	35
Base											
To buy a property	9%	8%	8%	6%	9%	16%	8%	10%	7%	11%	11%
For a holiday	25%	29%	26%	15%	19%	18%	30%	30%	19%	17%	14%
To buy a car	9%	10%	8%	10%	6%	8%	12%	10%	7%	5%	9%
Saving to build a contingency fund	23%	24%	25%	17%	22%	21%	19%	27%	22%	16%	26%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	8%	9%	8%	8%	3%	10%	9%	7%	6%	-
Saving for Birthdays and Christmas	12%	13%	15%	9%	8%	8%	10%	15%	12%	5%	6%
To buy/invest in savings or investment products	8%	12%	5%	3%	4%	8%	15%	9%	3%	5%	11%
Children's education	9%	10%	10%	6%	8%	2%	8%	12%	6%	5%	-
Home improvements	20%	21%	21%	15%	14%	24%	21%	23%	16%	15%	20%
Pay for a wedding	2%	3%	2%	1%	2%	3%	3%	3%	1%	1%	6%
Retirement/old age	42%	51%	41%	21%	27%	45%	54%	49%	30%	30%	51%
Potential redundancy or loss of income	14%	13%	15%	11%	15%	15%	8%	15%	16%	10%	9%
No specific purpose	17%	19%	16%	13%	18%	15%	24%	19%	13%	14%	9%
Other	4%	4%	4%	4%	4%	6%	2%	5%	4%	6%	3%
Don't know	1%	1%	1%	-	3%	6%	1%	1%	1%	4%	9%
None of these - I am not saving at all	17%	9%	19%	42%	25%	19%	6%	10%	30%	27%	17%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	950	627	210	235	62	300	917	668	164	35
Base											
I am satisfied with my current financial position	17%	29%	9%	1%	8%	11%	53%	17%	3%	12%	26%
Reduce debt	34%	28%	41%	43%	32%	27%	16%	35%	43%	29%	14%
Save more	30%	29%	35%	24%	30%	35%	22%	37%	27%	27%	29%
Get professional help	4%	5%	4%	4%	5%	2%	3%	5%	4%	2%	3%
Rely on an inheritance	13%	12%	15%	17%	7%	13%	8%	14%	16%	7%	9%
Hope I win the lottery	33%	26%	35%	48%	38%	27%	19%	30%	43%	34%	26%
No idea	9%	5%	8%	16%	20%	16%	2%	5%	15%	21%	9%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

How confident are you about saving sufficiently for your future financial needs?

	2084	832	810	313	66	51	7	5
Base								
I'm saving enough	14%	30%	4%	1%	2%	-	43%	-
I'm saving more than enough	4%	8%	1%	-	-	-	-	-
I'm saving but it's not enough	39%	35%	50%	34%	20%	4%	29%	20%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	20%	20%	13%	6%	-	-	40%
I'm not saving anything at all	24%	5%	24%	50%	71%	94%	14%	20%
Don't know	1%	2%	1%	2%	2%	2%	14%	20%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	832	810	313	66	51	7	5
Base								
To buy a property	9%	12%	8%	5%	5%	-	-	-
For a holiday	25%	30%	27%	16%	8%	2%	29%	-
To buy a car	9%	12%	8%	6%	5%	4%	14%	-
Saving to build a contingency fund	23%	28%	23%	18%	11%	2%	14%	20%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	9%	9%	4%	5%	2%	-	20%
Saving for Birthdays and Christmas	12%	11%	14%	14%	11%	2%	-	-
To buy/invest in savings or investment products	8%	13%	6%	2%	2%	-	14%	20%
Children's education	9%	9%	10%	7%	8%	-	-	-
Home improvements	20%	23%	21%	14%	6%	2%	29%	40%
Pay for a wedding	2%	3%	3%	2%	-	2%	-	-
Retirement/old age	42%	57%	40%	24%	14%	4%	43%	20%
Potential redundancy or loss of income	14%	17%	14%	11%	3%	-	-	-
No specific purpose	17%	23%	16%	9%	12%	2%	14%	20%
Other	4%	5%	4%	2%	5%	2%	14%	-
Don't know	1%	1%	1%	1%	-	2%	-	20%
None of these - I am not saving at all	17%	3%	17%	40%	55%	78%	14%	40%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	832	810	313	66	51	7	5
Base								
I am satisfied with my current financial position	17%	36%	6%	1%	-	2%	43%	-
Reduce debt	34%	16%	42%	51%	73%	45%	-	-
Save more	30%	32%	35%	22%	18%	2%	29%	-
Get professional help	4%	5%	5%	4%	9%	-	-	-
Rely on an inheritance	13%	10%	15%	15%	15%	8%	14%	-
Hope I win the lottery	33%	21%	37%	50%	42%	49%	14%	20%
No idea	9%	6%	10%	11%	11%	27%	14%	80%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

How confident are you about saving sufficiently for your future financial needs?

	2084	357	707	635	93	266	687	190
Base								
I'm saving enough	14%	52%	5%	9%	11%	8%	5%	1%
I'm saving more than enough	4%	14%	2%	3%	2%	2%	1%	-
I'm saving but it's not enough	39%	15%	43%	57%	49%	45%	41%	34%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	13%	18%	20%	19%	18%	20%	21%
I'm not saving anything at all	24%	4%	32%	11%	17%	26%	31%	41%
Don't know	1%	3%	1%	-	1%	1%	1%	5%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	357	707	635	93	266	687	190
Base								
To buy a property	9%	8%	8%	15%	10%	9%	8%	5%
For a holiday	25%	29%	22%	32%	30%	29%	26%	18%
To buy a car	9%	11%	8%	13%	8%	7%	9%	6%
Saving to build a contingency fund	23%	21%	25%	38%	31%	26%	23%	16%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	8%	8%	13%	10%	9%	8%	4%
Saving for Birthdays and Christmas	12%	10%	13%	15%	16%	12%	15%	9%
To buy/invest in savings or investment products	8%	13%	7%	12%	16%	9%	4%	2%
Children's education	9%	8%	9%	13%	10%	11%	8%	7%
Home improvements	20%	21%	20%	27%	28%	18%	19%	13%
Pay for a wedding	2%	3%	2%	3%	3%	3%	2%	2%
Retirement/old age	42%	61%	34%	51%	53%	45%	38%	27%
Potential redundancy or loss of income	14%	10%	13%	23%	23%	15%	15%	13%
No specific purpose	17%	27%	15%	20%	18%	16%	15%	14%
Other	4%	4%	3%	6%	3%	5%	4%	4%
Don't know	1%	2%	1%	1%	-	1%	1%	4%
None of these - I am not saving at all	17%	3%	24%	6%	8%	20%	22%	34%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	357	707	635	93	266	687	190
Base								
I am satisfied with my current financial position	17%	100%	-	-	-	-	-	-
Reduce debt	34%	-	100%	39%	37%	33%	37%	-
Save more	30%	-	35%	100%	33%	35%	31%	-
Get professional help	4%	-	5%	5%	100%	6%	3%	-
Rely on an inheritance	13%	-	12%	15%	17%	100%	17%	-
Hope I win the lottery	33%	-	36%	34%	26%	44%	100%	-
No idea	9%	-	-	-	-	-	-	100%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

How confident are you about saving sufficiently for your future financial needs?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I'm saving enough	14%	17%	15%	17%	19%	15%	20%	18%	18%	14%	19%	14%	17%	6%
I'm saving more than enough	4%	4%	4%	4%	4%	4%	5%	4%	4%	3%	3%	5%	-	3%
I'm saving but it's not enough	39%	40%	41%	40%	44%	43%	42%	38%	45%	42%	39%	36%	26%	34%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	18%	17%	20%	17%	18%	16%	18%	16%	20%	18%	16%	17%	19%
I'm not saving anything at all	24%	21%	20%	18%	15%	18%	16%	20%	15%	19%	20%	27%	35%	34%
Don't know	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	4%	4%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
To buy a property	9%	10%	13%	12%	12%	12%	10%	10%	13%	12%	10%	5%	4%	7%
For a holiday	25%	32%	28%	28%	35%	31%	30%	30%	31%	30%	30%	23%	35%	19%
To buy a car	9%	13%	10%	10%	15%	14%	13%	10%	14%	11%	9%	8%	9%	7%
Saving to build a contingency fund	23%	26%	29%	28%	32%	31%	26%	25%	29%	28%	27%	21%	26%	14%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	11%	11%	8%	11%	13%	13%	11%	12%	11%	11%	7%	9%	4%
Saving for Birthdays and Christmas	12%	12%	15%	13%	14%	13%	16%	13%	12%	14%	14%	12%	9%	9%
To buy/invest in savings or investment products	8%	12%	10%	11%	14%	14%	14%	10%	16%	10%	11%	7%	4%	2%
Children's education	9%	11%	13%	12%	15%	11%	12%	10%	11%	11%	9%	7%	-	5%
Home improvements	20%	26%	27%	26%	29%	27%	26%	25%	31%	24%	24%	14%	17%	12%
Pay for a wedding	2%	3%	3%	3%	2%	2%	3%	3%	3%	3%	4%	2%	4%	2%
Retirement/old age	42%	49%	48%	52%	54%	52%	57%	49%	57%	50%	53%	38%	57%	25%
Potential redundancy or loss of income	14%	16%	19%	18%	17%	17%	17%	14%	19%	17%	16%	13%	17%	7%
No specific purpose	17%	14%	17%	16%	17%	15%	18%	17%	17%	17%	18%	21%	17%	18%
Other	4%	5%	6%	5%	6%	5%	6%	5%	6%	5%	6%	3%	9%	2%
Don't know	1%	-	-	-	1%	-	-	-	-	-	-	2%	-	4%
None of these - I am not saving at all	17%	16%	13%	13%	9%	14%	9%	16%	8%	14%	14%	20%	26%	28%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I am satisfied with my current financial position	17%	17%	18%	18%	21%	17%	22%	20%	22%	15%	18%	21%	17%	13%
Reduce debt	34%	35%	36%	32%	28%	37%	31%	37%	31%	35%	34%	29%	22%	34%
Save more	30%	35%	37%	36%	39%	37%	35%	32%	35%	36%	34%	23%	35%	28%
Get professional help	4%	10%	9%	8%	8%	9%	12%	12%	7%	9%	9%	1%	-	2%
Rely on an inheritance	13%	14%	14%	16%	17%	14%	16%	16%	15%	16%	13%	11%	17%	8%
Hope I win the lottery	33%	32%	32%	30%	30%	27%	29%	29%	33%	33%	28%	35%	30%	34%
No idea	9%	8%	6%	7%	7%	7%	6%	6%	6%	7%	9%	10%	9%	17%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

How confident are you about saving sufficiently for your future financial needs?

	2084	113	450	181	12	228	79	5	83	23
Base										
I'm saving enough	14%	9%	16%	10%	-	9%	30%	60%	12%	17%
I'm saving more than enough	4%	2%	2%	3%	-	3%	8%	-	10%	-
I'm saving but it's not enough	39%	58%	40%	34%	33%	37%	39%	40%	45%	30%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	16%	17%	20%	25%	21%	10%	-	13%	39%
I'm not saving anything at all	24%	14%	22%	30%	42%	30%	10%	-	20%	13%
Don't know	1%	2%	2%	1%	-	-	3%	-	-	-

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	113	450	181	12	228	79	5	83	23
Base										
To buy a property	9%	6%	8%	6%	-	10%	6%	20%	12%	26%
For a holiday	25%	28%	27%	28%	-	24%	29%	20%	25%	39%
To buy a car	9%	11%	11%	10%	-	9%	11%	-	7%	9%
Saving to build a contingency fund	23%	27%	23%	19%	17%	16%	20%	60%	33%	43%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	10%	10%	7%	8%	9%	8%	-	8%	22%
Saving for Birthdays and Christmas	12%	15%	16%	12%	25%	13%	8%	-	7%	4%
To buy/invest in savings or investment products	8%	11%	10%	3%	-	5%	14%	-	11%	17%
Children's education	9%	11%	10%	6%	8%	5%	11%	20%	12%	13%
Home improvements	20%	16%	19%	17%	8%	19%	24%	40%	28%	39%
Pay for a wedding	2%	1%	2%	3%	-	4%	4%	-	-	4%
Retirement/old age	42%	50%	46%	35%	8%	29%	67%	80%	46%	48%
Potential redundancy or loss of income	14%	13%	15%	12%	17%	9%	16%	-	20%	22%
No specific purpose	17%	13%	17%	17%	25%	14%	15%	20%	19%	22%
Other	4%	1%	4%	1%	17%	5%	3%	-	4%	9%
Don't know	1%	2%	1%	3%	-	1%	-	-	-	-
None of these - I am not saving at all	17%	14%	15%	26%	33%	25%	4%	-	14%	4%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	113	450	181	12	228	79	5	83	23
Base										
I am satisfied with my current financial position	17%	11%	16%	21%	8%	13%	30%	60%	13%	9%
Reduce debt	34%	34%	37%	31%	33%	43%	20%	20%	31%	39%
Save more	30%	31%	30%	23%	33%	31%	24%	-	46%	39%
Get professional help	4%	7%	5%	3%	-	4%	4%	-	5%	17%
Rely on an inheritance	13%	12%	11%	9%	25%	12%	11%	-	18%	4%
Hope I win the lottery	33%	33%	36%	38%	67%	40%	24%	40%	29%	30%
No idea	9%	9%	8%	10%	8%	7%	6%	-	8%	9%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

How confident are you about saving sufficiently for your future financial needs?

	2084	101	21	30	7	94	129	528
Base								
I'm saving enough	14%	22%	29%	20%	14%	19%	9%	12%
I'm saving more than enough	4%	7%	-	-	14%	4%	4%	4%
I'm saving but it's not enough	39%	42%	48%	43%	14%	40%	39%	36%
I'm saving but I've no idea whether it's the right amount for my circumstances	18%	16%	19%	10%	14%	14%	16%	20%
I'm not saving anything at all	24%	13%	5%	27%	43%	22%	29%	26%
Don't know	1%	1%	-	-	-	-	3%	2%

Thinking of savings, what are you currently saving for? (Please tick all that apply)

	2084	101	21	30	7	94	129	528
Base								
To buy a property	9%	8%	5%	7%	14%	9%	9%	10%
For a holiday	25%	31%	38%	33%	14%	16%	23%	23%
To buy a car	9%	13%	24%	3%	14%	7%	9%	7%
Saving to build a contingency fund	23%	33%	33%	27%	14%	20%	22%	24%
Saving for 'nice to have things' e.g. DVDs, CDs, jewellery, designer clothes	8%	7%	14%	7%	-	6%	5%	6%
Saving for Birthdays and Christmas	12%	10%	14%	13%	29%	6%	15%	11%
To buy/invest in savings or investment products	8%	18%	5%	7%	14%	6%	7%	6%
Children's education	9%	10%	14%	7%	-	6%	12%	8%
Home improvements	20%	21%	24%	13%	14%	26%	16%	20%
Pay for a wedding	2%	5%	10%	-	14%	2%	1%	2%
Retirement/old age	42%	58%	52%	53%	43%	51%	36%	38%
Potential redundancy or loss of income	14%	13%	14%	10%	-	12%	12%	16%
No specific purpose	17%	19%	19%	13%	14%	17%	24%	19%
Other	4%	6%	10%	10%	-	4%	5%	5%
Don't know	1%	-	-	3%	-	2%	2%	2%
None of these - I am not saving at all	17%	8%	5%	20%	14%	17%	19%	19%

How do you propose to improve your future financial position? (Please tick all that apply)

	2084	101	21	30	7	94	129	528
Base								
I am satisfied with my current financial position	17%	27%	10%	20%	29%	17%	17%	17%
Reduce debt	34%	31%	38%	47%	43%	37%	32%	31%
Save more	30%	31%	43%	40%	-	29%	26%	32%
Get professional help	4%	6%	5%	3%	14%	5%	3%	3%
Rely on an inheritance	13%	17%	24%	7%	-	12%	15%	15%
Hope I win the lottery	33%	23%	24%	20%	14%	35%	32%	30%
No idea	9%	6%	14%	13%	-	6%	9%	12%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	13%	13%	7%	-	13%	8%	14%
Confident	30%	31%	31%	38%	33%	33%	28%
Neutral	24%	21%	33%	38%	20%	23%	25%
Not very confident	11%	10%	7%	-	11%	12%	11%
Not at all confident	13%	12%	14%	25%	12%	15%	13%
Don't know	10%	13%	7%	-	12%	9%	8%
Net: Confident	43%	44%	38%	38%	45%	41%	43%
Net: Not confident	24%	22%	21%	25%	23%	27%	24%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	4%	5%	5%	-	2%	1%	4%
Confident	17%	16%	19%	25%	19%	16%	16%
Neutral	26%	27%	26%	25%	24%	24%	27%
Not very confident	21%	20%	21%	-	21%	24%	22%
Not at all confident	21%	18%	21%	38%	19%	25%	21%
Don't know	12%	14%	7%	12%	15%	10%	11%
Net: Confident	20%	21%	24%	25%	21%	18%	20%
Net: Not confident	42%	38%	43%	38%	40%	49%	42%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Base						
Very confident	13%	14%	13%	6%	13%	-
Confident	30%	32%	29%	31%	31%	-
Neutral	24%	21%	25%	28%	22%	100%
Not very confident	11%	10%	12%	8%	11%	-
Not at all confident	13%	12%	13%	13%	14%	-
Don't know	10%	12%	8%	15%	9%	-
Net: Confident	43%	45%	42%	36%	45%	-
Net: Not confident	24%	21%	24%	21%	24%	-

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Base						
Very confident	4%	5%	3%	2%	4%	-
Confident	17%	17%	15%	16%	20%	-
Neutral	26%	26%	27%	26%	24%	100%
Not very confident	21%	20%	23%	19%	19%	-
Not at all confident	21%	19%	21%	20%	22%	-
Don't know	12%	13%	10%	17%	12%	-
Net: Confident	20%	22%	18%	18%	24%	-
Net: Not confident	42%	39%	45%	39%	40%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	13%	18%	10%	8%	6%	8%	28%	13%	8%	5%	11%
Confident	30%	32%	30%	22%	26%	39%	33%	34%	25%	22%	31%
Neutral	24%	22%	28%	23%	25%	19%	17%	25%	25%	28%	20%
Not very confident	11%	10%	11%	14%	10%	3%	8%	11%	12%	11%	3%
Not at all confident	13%	10%	13%	21%	17%	16%	6%	10%	18%	18%	17%
Don't know	10%	8%	8%	12%	17%	15%	7%	8%	12%	15%	17%
Net: Confident	43%	50%	40%	30%	32%	47%	61%	47%	33%	27%	43%
Net: Not confident	24%	20%	24%	35%	26%	19%	15%	21%	30%	29%	20%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	4%	5%	3%	2%	1%	-	7%	4%	3%	1%	-
Confident	17%	19%	16%	13%	12%	16%	24%	18%	12%	9%	23%
Neutral	26%	25%	29%	19%	24%	35%	25%	28%	24%	26%	26%
Not very confident	21%	22%	22%	20%	22%	8%	23%	22%	21%	20%	14%
Not at all confident	21%	19%	20%	29%	23%	16%	14%	19%	26%	24%	14%
Don't know	12%	9%	10%	16%	19%	24%	7%	10%	14%	19%	23%
Net: Confident	20%	24%	19%	15%	13%	16%	31%	22%	15%	10%	23%
Net: Not confident	42%	41%	42%	50%	45%	24%	37%	41%	47%	45%	29%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	13%	22%	8%	7%	5%	-	-	-
Confident	30%	35%	29%	23%	20%	20%	29%	20%
Neutral	24%	21%	25%	27%	32%	24%	43%	-
Not very confident	11%	9%	13%	8%	14%	8%	14%	20%
Not at all confident	13%	7%	13%	22%	23%	29%	-	20%
Don't know	10%	6%	11%	13%	8%	20%	14%	40%
Net: Confident	43%	57%	37%	30%	24%	20%	29%	20%
Net: Not confident	24%	16%	27%	30%	36%	37%	14%	40%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	4%	5%	3%	1%	3%	2%	-	-
Confident	17%	20%	16%	12%	5%	8%	29%	-
Neutral	26%	26%	25%	28%	32%	16%	57%	20%
Not very confident	21%	25%	21%	14%	24%	16%	14%	20%
Not at all confident	21%	16%	21%	28%	24%	37%	-	-
Don't know	12%	8%	13%	16%	12%	22%	-	60%
Net: Confident	20%	25%	19%	13%	8%	10%	29%	-
Net: Not confident	42%	41%	43%	42%	48%	53%	14%	20%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	13%	25%	10%	16%	17%	12%	10%	3%
Confident	30%	34%	31%	36%	38%	30%	26%	22%
Neutral	24%	21%	25%	23%	23%	23%	23%	31%
Not very confident	11%	8%	11%	10%	12%	12%	12%	7%
Not at all confident	13%	6%	14%	7%	5%	13%	17%	21%
Don't know	10%	6%	9%	7%	5%	9%	11%	16%
Net: Confident	43%	59%	42%	52%	55%	43%	36%	25%
Net: Not confident	24%	14%	24%	18%	17%	25%	30%	27%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	4%	5%	4%	6%	5%	6%	3%	1%
Confident	17%	22%	17%	19%	19%	15%	15%	9%
Neutral	26%	30%	25%	27%	25%	25%	24%	29%
Not very confident	21%	20%	21%	24%	28%	23%	21%	15%
Not at all confident	21%	17%	21%	16%	19%	21%	24%	23%
Don't know	12%	7%	12%	9%	3%	9%	13%	23%
Net: Confident	20%	27%	21%	24%	25%	21%	18%	9%
Net: Not confident	42%	36%	42%	40%	47%	44%	44%	38%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	13%	14%	14%	15%	14%	12%	15%	15%	16%	13%	12%	15%	26%	5%
Confident	30%	35%	36%	35%	40%	40%	36%	36%	34%	35%	35%	26%	30%	20%
Neutral	24%	22%	23%	22%	21%	21%	24%	23%	25%	23%	24%	24%	9%	26%
Not very confident	11%	12%	11%	11%	11%	12%	14%	11%	9%	13%	13%	9%	13%	9%
Not at all confident	13%	10%	10%	10%	7%	9%	5%	9%	10%	10%	9%	19%	17%	13%
Don't know	10%	7%	7%	7%	7%	7%	6%	7%	6%	7%	7%	8%	4%	27%
Net: Confident	43%	49%	50%	50%	54%	52%	51%	50%	50%	48%	47%	40%	57%	25%
Net: Not confident	24%	22%	20%	21%	18%	20%	19%	20%	19%	22%	22%	28%	30%	22%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	9%	2%
Confident	17%	21%	23%	22%	24%	20%	23%	24%	25%	22%	21%	14%	13%	9%
Neutral	26%	26%	23%	24%	23%	25%	26%	25%	26%	25%	27%	25%	22%	26%
Not very confident	21%	24%	22%	25%	24%	26%	24%	22%	19%	23%	23%	19%	9%	16%
Not at all confident	21%	17%	18%	17%	17%	17%	13%	17%	17%	18%	17%	23%	30%	15%
Don't know	12%	8%	10%	9%	9%	8%	9%	8%	9%	8%	9%	10%	17%	32%
Net: Confident	20%	25%	28%	26%	28%	24%	27%	28%	29%	26%	24%	18%	22%	11%
Net: Not confident	42%	41%	40%	42%	41%	43%	38%	39%	36%	41%	40%	48%	39%	31%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	113	450	181	12	228	79	5	83	23
Base										
Very confident	13%	8%	13%	7%	8%	9%	13%	60%	23%	9%
Confident	30%	32%	31%	27%	33%	26%	35%	20%	28%	39%
Neutral	24%	28%	24%	27%	33%	22%	27%	-	25%	17%
Not very confident	11%	10%	10%	8%	8%	13%	14%	20%	12%	13%
Not at all confident	13%	14%	14%	18%	-	15%	6%	-	6%	4%
Don't know	10%	8%	8%	13%	17%	15%	5%	-	6%	17%
Net: Confident	43%	40%	44%	34%	42%	35%	48%	80%	51%	48%
Net: Not confident	24%	24%	24%	27%	8%	28%	20%	20%	18%	17%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	113	450	181	12	228	79	5	83	23
Base										
Very confident	4%	3%	3%	2%	-	5%	6%	20%	8%	4%
Confident	17%	17%	18%	13%	25%	16%	14%	20%	16%	22%
Neutral	26%	29%	24%	29%	25%	23%	30%	-	31%	22%
Not very confident	21%	20%	24%	18%	25%	20%	23%	40%	22%	22%
Not at all confident	21%	20%	23%	23%	-	19%	22%	20%	16%	9%
Don't know	12%	11%	8%	14%	25%	17%	5%	-	7%	22%
Net: Confident	20%	19%	21%	15%	25%	21%	20%	40%	24%	26%
Net: Not confident	42%	41%	47%	41%	25%	39%	44%	60%	37%	30%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Using an authorised UK bank deposit account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	13%	26%	33%	23%	14%	13%	9%	13%
Confident	30%	29%	19%	37%	14%	37%	34%	29%
Neutral	24%	19%	33%	20%	43%	24%	22%	23%
Not very confident	11%	18%	-	-	-	9%	8%	11%
Not at all confident	13%	6%	10%	13%	14%	11%	16%	13%
Don't know	10%	3%	5%	7%	14%	6%	11%	10%
Net: Confident	43%	54%	52%	60%	29%	50%	43%	42%
Net: Not confident	24%	24%	10%	13%	14%	19%	23%	24%

Using an authorised UK bank deposit account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	4%	9%	5%	-	-	5%	3%	2%
Confident	17%	12%	19%	27%	14%	19%	17%	16%
Neutral	26%	26%	29%	33%	29%	28%	23%	26%
Not very confident	21%	32%	14%	13%	29%	19%	19%	21%
Not at all confident	21%	16%	24%	13%	14%	20%	25%	21%
Don't know	12%	6%	10%	13%	14%	9%	13%	14%
Net: Confident	20%	21%	24%	27%	14%	24%	20%	19%
Net: Not confident	42%	48%	38%	27%	43%	39%	43%	41%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Using a building society account for savings up to £50,000* : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	15%	13%	2%	-	15%	10%	17%
Confident	35%	36%	43%	25%	43%	39%	32%
Neutral	22%	23%	29%	38%	19%	23%	22%
Not very confident	10%	8%	10%	12%	6%	12%	11%
Not at all confident	10%	8%	10%	25%	9%	10%	11%
Don't know	8%	11%	7%	-	9%	6%	7%
Net: Confident	50%	49%	45%	25%	58%	49%	50%
Net: Not confident	20%	16%	19%	38%	15%	22%	21%

Using a building society account for savings more than £50,000* : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	4%	5%	2%	-	5%	1%	4%
Confident	18%	19%	17%	12%	21%	17%	18%
Neutral	27%	27%	36%	38%	23%	24%	27%
Not very confident	20%	18%	21%	-	24%	22%	20%
Not at all confident	19%	15%	17%	38%	14%	26%	20%
Don't know	12%	15%	7%	12%	14%	10%	11%
Net: Confident	22%	24%	19%	12%	25%	18%	22%
Net: Not confident	39%	33%	38%	38%	38%	47%	40%

Using a non UK authorised bank deposit account : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	1%	1%	5%	12%	-	-	1%
Confident	3%	4%	7%	25%	4%	2%	2%
Neutral	16%	18%	19%	12%	14%	12%	16%
Not very confident	26%	25%	19%	-	27%	21%	27%
Not at all confident	41%	34%	43%	38%	38%	50%	43%
Don't know	13%	17%	7%	12%	17%	14%	11%
Net: Confident	4%	5%	12%	38%	4%	3%	3%
Net: Not confident	68%	60%	62%	38%	65%	71%	70%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Using a building society account for savings up to £50,000* : How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Base						
Very confident	15%	14%	17%	3%	14%	-
Confident	35%	37%	34%	39%	33%	-
Neutral	22%	22%	22%	29%	22%	-
Not very confident	10%	8%	10%	6%	11%	100%
Not at all confident	10%	8%	10%	11%	11%	-
Don't know	8%	11%	7%	12%	8%	-
Net: Confident	50%	51%	51%	43%	48%	-
Net: Not confident	20%	16%	21%	17%	23%	100%

Using a building society account for savings more than £50,000* : How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Base						
Very confident	4%	6%	4%	2%	4%	-
Confident	18%	19%	18%	17%	19%	-
Neutral	27%	27%	28%	24%	25%	-
Not very confident	20%	19%	21%	21%	18%	100%
Not at all confident	19%	15%	20%	17%	21%	-
Don't know	12%	14%	10%	18%	12%	-
Net: Confident	22%	25%	21%	20%	23%	-
Net: Not confident	39%	34%	41%	38%	39%	100%

Using a non UK authorised bank deposit account : How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Base						
Very confident	1%	1%	1%	2%	1%	-
Confident	3%	4%	3%	5%	1%	-
Neutral	16%	18%	14%	18%	16%	100%
Not very confident	26%	26%	26%	25%	29%	-
Not at all confident	41%	35%	45%	31%	40%	-
Don't know	13%	16%	12%	20%	12%	-
Net: Confident	4%	5%	3%	6%	2%	-
Net: Not confident	68%	61%	71%	56%	69%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Using a building society account for savings up to £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very confident	15%	21%	10%	9%	9%	10%	30%	15%	9%	7%	20%
Confident	35%	38%	37%	23%	28%	32%	39%	38%	30%	27%	23%
Neutral	22%	19%	25%	26%	25%	23%	16%	23%	25%	22%	17%
Not very confident	10%	9%	10%	14%	11%	8%	6%	10%	11%	13%	11%
Not at all confident	10%	8%	11%	17%	12%	11%	6%	8%	13%	16%	11%
Don't know	8%	5%	8%	12%	15%	16%	3%	6%	11%	15%	17%
Net: Confident	50%	59%	47%	32%	37%	42%	69%	54%	39%	34%	43%
Net: Not confident	20%	17%	20%	30%	23%	19%	12%	18%	24%	29%	23%

Using a building society account for savings more than £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very confident	4%	6%	4%	2%	3%	-	7%	4%	3%	2%	3%
Confident	18%	21%	19%	12%	13%	18%	27%	19%	14%	12%	20%
Neutral	27%	27%	29%	26%	21%	26%	26%	28%	26%	26%	26%
Not very confident	20%	21%	20%	18%	18%	15%	20%	21%	20%	16%	11%
Not at all confident	19%	16%	18%	29%	24%	23%	13%	17%	24%	23%	17%
Don't know	12%	9%	10%	13%	22%	19%	7%	10%	13%	21%	23%
Net: Confident	22%	26%	23%	14%	15%	18%	34%	24%	17%	14%	23%
Net: Not confident	39%	37%	38%	47%	42%	37%	33%	38%	44%	38%	29%

Using a non UK authorised bank deposit account: How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very confident	1%	1%	1%	-	1%	-	2%	1%	-	1%	-
Confident	3%	3%	2%	4%	2%	-	5%	3%	2%	1%	-
Neutral	16%	17%	16%	12%	12%	18%	15%	18%	13%	17%	17%
Not very confident	26%	27%	28%	22%	23%	26%	26%	28%	25%	24%	20%
Not at all confident	41%	41%	40%	47%	38%	45%	44%	40%	44%	35%	46%
Don't know	13%	11%	13%	15%	24%	11%	8%	11%	16%	21%	17%
Net: Confident	4%	4%	3%	4%	3%	-	8%	4%	2%	2%	-
Net: Not confident	68%	68%	68%	70%	61%	71%	70%	67%	69%	59%	66%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Using a building society account for savings up to £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	15%	25%	9%	9%	5%	4%	-	-
Confident	35%	40%	33%	27%	26%	22%	57%	20%
Neutral	22%	18%	25%	27%	26%	27%	43%	-
Not very confident	10%	8%	13%	8%	14%	2%	-	20%
Not at all confident	10%	5%	11%	18%	20%	24%	-	-
Don't know	8%	5%	9%	12%	11%	22%	-	60%
Net: Confident	50%	65%	42%	36%	30%	25%	57%	20%
Net: Not confident	20%	13%	24%	25%	33%	25%	-	20%

Using a building society account for savings more than £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	4%	6%	3%	2%	2%	4%	14%	-
Confident	18%	22%	17%	14%	8%	14%	29%	-
Neutral	27%	28%	26%	26%	30%	20%	57%	20%
Not very confident	20%	22%	20%	15%	24%	10%	-	20%
Not at all confident	19%	14%	20%	26%	24%	33%	-	20%
Don't know	12%	8%	13%	17%	12%	20%	-	40%
Net: Confident	22%	28%	21%	16%	9%	18%	43%	-
Net: Not confident	39%	37%	40%	41%	48%	43%	-	40%

Using a non UK authorised bank deposit account: How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	1%	1%	-	-	2%	-	-	-
Confident	3%	3%	2%	3%	5%	2%	-	-
Neutral	16%	16%	15%	16%	15%	16%	29%	-
Not very confident	26%	26%	29%	22%	26%	10%	14%	40%
Not at all confident	41%	44%	37%	42%	41%	57%	43%	20%
Don't know	13%	9%	16%	18%	12%	16%	14%	40%
Net: Confident	4%	5%	3%	3%	6%	2%	-	-
Net: Not confident	68%	70%	66%	64%	67%	67%	57%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Using a building society account for savings up to £50,000*: How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	15%	29%	12%	18%	18%	17%	12%	2%
Confident	35%	38%	33%	40%	39%	35%	31%	27%
Neutral	22%	18%	24%	23%	25%	25%	24%	29%
Not very confident	10%	5%	10%	9%	9%	10%	11%	10%
Not at all confident	10%	5%	12%	5%	5%	9%	13%	16%
Don't know	8%	4%	8%	6%	4%	5%	10%	16%
Net: Confident	50%	67%	46%	58%	57%	52%	43%	29%
Net: Not confident	20%	11%	22%	14%	14%	19%	24%	26%

Using a building society account for savings more than £50,000*: How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	4%	6%	4%	6%	5%	7%	4%	1%
Confident	18%	22%	18%	18%	20%	17%	18%	14%
Neutral	27%	31%	26%	29%	24%	29%	26%	26%
Not very confident	20%	20%	18%	23%	23%	21%	18%	17%
Not at all confident	19%	14%	21%	15%	19%	18%	21%	22%
Don't know	12%	6%	12%	9%	9%	8%	14%	21%
Net: Confident	22%	28%	22%	24%	26%	24%	22%	14%
Net: Not confident	39%	34%	39%	38%	42%	39%	39%	39%

Using a non UK authorised bank deposit account: How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	1%	1%	*	1%	-	1%	1%	-
Confident	3%	3%	3%	3%	4%	4%	3%	1%
Neutral	16%	19%	16%	15%	12%	16%	15%	13%
Not very confident	26%	25%	27%	31%	32%	24%	26%	18%
Not at all confident	41%	45%	40%	39%	45%	45%	40%	43%
Don't know	13%	8%	13%	11%	6%	11%	15%	24%
Net: Confident	4%	4%	4%	3%	4%	5%	4%	1%
Net: Not confident	68%	70%	67%	70%	77%	68%	66%	62%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Using a building society account for savings up to £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very confident	15%	15%	13%	17%	17%	13%	16%	16%	16%	14%	12%	16%	26%	8%
Confident	35%	40%	44%	42%	41%	45%	44%	42%	40%	41%	41%	29%	26%	22%
Neutral	22%	22%	19%	21%	21%	19%	20%	17%	22%	22%	20%	24%	13%	23%
Not very confident	10%	8%	10%	9%	8%	10%	10%	9%	9%	11%	11%	11%	13%	8%
Not at all confident	10%	8%	8%	7%	7%	7%	4%	9%	7%	7%	8%	14%	13%	12%
Don't know	8%	6%	6%	5%	5%	6%	6%	6%	6%	5%	7%	6%	9%	26%
Net: Confident	50%	55%	57%	59%	58%	58%	60%	58%	56%	55%	54%	45%	52%	31%
Net: Not confident	20%	17%	18%	16%	16%	17%	15%	18%	15%	17%	19%	25%	26%	20%

Using a building society account for savings more than £50,000*: How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very confident	4%	4%	4%	5%	5%	4%	6%	5%	4%	4%	4%	4%	9%	2%
Confident	18%	22%	23%	21%	21%	19%	24%	24%	23%	23%	21%	17%	9%	11%
Neutral	27%	27%	23%	27%	26%	29%	27%	25%	29%	26%	28%	25%	17%	27%
Not very confident	20%	22%	22%	22%	23%	24%	20%	21%	20%	22%	23%	19%	17%	13%
Not at all confident	19%	17%	19%	17%	16%	15%	15%	18%	14%	16%	16%	25%	39%	16%
Don't know	12%	8%	8%	8%	9%	8%	8%	8%	10%	8%	8%	10%	9%	32%
Net: Confident	22%	26%	27%	26%	26%	23%	30%	29%	28%	28%	25%	21%	17%	13%
Net: Not confident	39%	39%	41%	39%	39%	40%	35%	38%	33%	38%	39%	44%	57%	28%

Using a non UK authorised bank deposit account : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very confident	1%	+	1%	1%	+	1%	2%	1%	+	+	1%	1%	4%	+
Confident	3%	4%	3%	3%	5%	4%	5%	5%	4%	4%	4%	3%	-	1%
Neutral	16%	14%	14%	14%	12%	13%	18%	17%	18%	14%	16%	17%	9%	16%
Not very confident	26%	28%	28%	30%	29%	28%	24%	28%	30%	28%	27%	21%	4%	18%
Not at all confident	41%	40%	41%	41%	42%	43%	42%	38%	38%	43%	39%	48%	61%	31%
Don't know	13%	13%	12%	11%	11%	13%	9%	12%	10%	11%	12%	10%	22%	34%
Net: Confident	4%	4%	4%	4%	5%	5%	7%	6%	4%	4%	5%	4%	4%	1%
Net: Not confident	68%	68%	70%	71%	71%	71%	66%	66%	68%	71%	66%	69%	65%	49%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Using a building society account for savings up to £50,000*: How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	15%	8%	14%	10%	8%	10%	16%	60%	20%	9%
Confident	35%	41%	38%	27%	50%	31%	43%	-	36%	35%
Neutral	22%	24%	20%	28%	17%	23%	24%	-	28%	17%
Not very confident	10%	11%	12%	11%	17%	10%	9%	20%	8%	9%
Not at all confident	10%	10%	10%	15%	-	13%	5%	20%	5%	9%
Don't know	8%	7%	7%	9%	8%	14%	3%	-	2%	22%
Net: Confident	50%	49%	51%	37%	58%	41%	59%	60%	57%	43%
Net: Not confident	20%	20%	22%	26%	17%	23%	14%	40%	13%	17%

Using a building society account for savings more than £50,000*: How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	4%	3%	4%	3%	-	3%	8%	20%	6%	4%
Confident	18%	21%	19%	15%	17%	15%	15%	20%	14%	17%
Neutral	27%	22%	25%	32%	25%	26%	29%	40%	37%	26%
Not very confident	20%	20%	22%	13%	25%	19%	20%	20%	20%	22%
Not at all confident	19%	22%	22%	24%	-	19%	19%	-	14%	9%
Don't know	12%	12%	9%	13%	33%	18%	9%	-	7%	22%
Net: Confident	22%	24%	23%	18%	17%	18%	23%	40%	20%	22%
Net: Not confident	39%	42%	44%	37%	25%	38%	39%	20%	35%	30%

Using a non UK authorised bank deposit account: How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	1%	-	1%	-	-	1%	1%	-	1%	-
Confident	3%	4%	4%	1%	17%	4%	3%	-	4%	-
Neutral	16%	22%	12%	19%	8%	17%	20%	40%	19%	13%
Not very confident	26%	27%	28%	20%	33%	25%	32%	-	17%	30%
Not at all confident	41%	38%	44%	42%	8%	32%	38%	60%	48%	39%
Don't know	13%	9%	11%	18%	33%	20%	6%	-	11%	17%
Net: Confident	4%	4%	5%	1%	17%	5%	4%	-	5%	-
Net: Not confident	68%	65%	73%	62%	42%	58%	70%	60%	65%	70%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Using a building society account for savings up to £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	15%	28%	33%	17%	14%	22%	12%	16%
Confident	35%	35%	38%	43%	43%	26%	40%	33%
Neutral	22%	17%	19%	23%	14%	28%	22%	22%
Not very confident	10%	13%	-	-	-	9%	4%	10%
Not at all confident	10%	5%	10%	10%	14%	11%	13%	9%
Don't know	8%	3%	-	7%	14%	5%	9%	10%
Net: Confident	50%	62%	71%	60%	57%	48%	51%	49%
Net: Not confident	20%	18%	10%	10%	14%	19%	17%	19%

Using a building society account for savings more than £50,000 : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	4%	10%	-	7%	-	6%	3%	4%
Confident	18%	20%	33%	20%	-	22%	22%	18%
Neutral	27%	27%	19%	27%	43%	24%	25%	27%
Not very confident	20%	26%	14%	17%	14%	20%	19%	20%
Not at all confident	19%	15%	19%	17%	29%	17%	17%	18%
Don't know	12%	3%	14%	13%	14%	10%	13%	13%
Net: Confident	22%	30%	33%	27%	-	29%	26%	22%
Net: Not confident	39%	41%	33%	33%	43%	37%	36%	38%

Using a non UK authorised bank deposit account : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	1%	2%	5%	3%	-	1%	2%	-
Confident	3%	5%	10%	-	-	3%	2%	2%
Neutral	16%	19%	24%	10%	14%	13%	12%	15%
Not very confident	26%	28%	24%	20%	43%	31%	22%	27%
Not at all confident	41%	42%	33%	60%	29%	46%	44%	41%
Don't know	13%	5%	5%	7%	14%	6%	18%	15%
Net: Confident	4%	7%	14%	3%	-	4%	3%	2%
Net: Not confident	68%	69%	57%	80%	71%	77%	67%	68%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	2%	1%	-	12%	2%	2%	2%
Confident	13%	13%	21%	-	16%	8%	13%
Neutral	25%	24%	29%	38%	25%	28%	25%
Not very confident	25%	25%	29%	-	20%	20%	26%
Not at all confident	25%	24%	14%	50%	21%	30%	25%
Don't know	11%	13%	7%	-	16%	12%	10%
Net: Confident	15%	14%	21%	12%	18%	11%	15%
Net: Not confident	50%	49%	43%	50%	41%	50%	51%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	1%	1%	-	-	-	-	1%
Confident	9%	9%	14%	25%	12%	6%	9%
Neutral	20%	20%	19%	12%	15%	21%	21%
Not very confident	27%	28%	36%	-	29%	22%	27%
Not at all confident	31%	27%	21%	62%	30%	38%	32%
Don't know	12%	15%	10%	-	15%	13%	11%
Net: Confident	10%	10%	14%	25%	12%	6%	10%
Net: Not confident	58%	55%	57%	62%	59%	60%	59%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	3%	3%	5%	25%	2%	2%	4%
Confident	14%	11%	24%	-	15%	10%	15%
Neutral	25%	25%	26%	38%	26%	29%	24%
Not very confident	19%	19%	19%	-	16%	17%	21%
Not at all confident	23%	22%	19%	38%	23%	26%	22%
Don't know	16%	20%	7%	-	18%	16%	15%
Net: Confident	17%	13%	29%	25%	17%	12%	18%
Net: Not confident	42%	41%	38%	38%	39%	43%	43%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

Base	2084	449	1096	127	408	1
Very confident	2%	1%	2%	2%	2%	-
Confident	13%	12%	13%	14%	12%	-
Neutral	25%	25%	25%	27%	24%	-
Not very confident	25%	25%	24%	20%	26%	-
Not at all confident	25%	24%	25%	21%	26%	100%
Don't know	11%	12%	10%	17%	10%	-
Net: Confident	15%	14%	15%	16%	13%	-
Net: Not confident	50%	49%	50%	41%	52%	100%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

Base	2084	449	1096	127	408	1
Very confident	1%	1%	1%	-	1%	-
Confident	9%	10%	8%	7%	9%	-
Neutral	20%	20%	20%	21%	21%	-
Not very confident	27%	28%	26%	25%	26%	-
Not at all confident	31%	27%	33%	28%	31%	100%
Don't know	12%	14%	11%	18%	11%	-
Net: Confident	10%	11%	9%	7%	11%	-
Net: Not confident	58%	55%	59%	54%	58%	100%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

Base	2084	449	1096	127	408	1
Very confident	3%	3%	3%	2%	3%	-
Confident	14%	12%	15%	12%	13%	-
Neutral	25%	25%	24%	27%	26%	-
Not very confident	19%	19%	20%	13%	20%	-
Not at all confident	23%	22%	23%	25%	21%	100%
Don't know	16%	20%	14%	20%	17%	-
Net: Confident	17%	14%	18%	14%	16%	-
Net: Not confident	42%	41%	43%	39%	41%	100%

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	2%	3%	2%	-	1%	-	4%	2%	1%	2%	-
Confident	13%	18%	9%	7%	5%	11%	23%	14%	9%	4%	17%
Neutral	25%	27%	26%	18%	20%	27%	30%	27%	21%	20%	31%
Not very confident	25%	23%	27%	22%	26%	19%	21%	26%	26%	24%	14%
Not at all confident	25%	20%	25%	40%	31%	26%	15%	22%	32%	32%	17%
Don't know	11%	9%	11%	12%	17%	16%	6%	10%	12%	18%	20%
Net: Confident	15%	21%	11%	8%	6%	11%	27%	16%	9%	5%	17%
Net: Not confident	50%	43%	52%	62%	57%	45%	36%	47%	58%	56%	31%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	1%	1%	1%	-	1%	-	3%	1%	-	1%	-
Confident	9%	12%	7%	3%	6%	8%	16%	10%	5%	2%	14%
Neutral	20%	22%	21%	16%	14%	19%	24%	21%	17%	20%	20%
Not very confident	27%	28%	27%	24%	24%	23%	26%	28%	26%	22%	23%
Not at all confident	31%	27%	32%	42%	36%	35%	23%	29%	38%	35%	26%
Don't know	12%	10%	12%	15%	18%	15%	8%	11%	14%	20%	17%
Net: Confident	10%	14%	7%	3%	7%	8%	19%	11%	5%	4%	14%
Net: Not confident	58%	55%	59%	66%	60%	58%	49%	57%	64%	57%	49%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	3%	5%	2%	2%	1%	-	8%	3%	2%	1%	-
Confident	14%	19%	10%	7%	9%	13%	25%	14%	9%	5%	23%
Neutral	25%	26%	26%	21%	20%	27%	24%	27%	23%	21%	29%
Not very confident	19%	19%	21%	18%	16%	23%	18%	21%	19%	13%	20%
Not at all confident	23%	18%	23%	36%	27%	21%	14%	19%	29%	33%	9%
Don't know	16%	14%	17%	16%	27%	16%	10%	15%	18%	26%	20%
Net: Confident	17%	23%	13%	9%	10%	13%	33%	17%	12%	7%	23%
Net: Not confident	42%	37%	44%	54%	43%	44%	33%	40%	48%	46%	29%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	2%	3%	1%	1%	3%	-	-	-
Confident	13%	18%	10%	10%	9%	4%	14%	-
Neutral	25%	28%	24%	22%	17%	8%	57%	20%
Not very confident	25%	25%	28%	19%	26%	18%	-	20%
Not at all confident	25%	19%	26%	34%	33%	45%	14%	20%
Don't know	11%	8%	12%	15%	12%	25%	14%	40%
Net: Confident	15%	21%	11%	11%	12%	4%	14%	-
Net: Not confident	50%	43%	53%	52%	59%	63%	14%	40%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	1%	2%	-	-	3%	-	-	-
Confident	9%	12%	7%	6%	3%	4%	14%	-
Neutral	20%	22%	19%	19%	18%	8%	29%	20%
Not very confident	27%	28%	28%	21%	26%	16%	14%	20%
Not at all confident	31%	27%	32%	36%	36%	51%	29%	20%
Don't know	12%	9%	13%	17%	14%	22%	14%	40%
Net: Confident	10%	14%	8%	7%	6%	4%	14%	-
Net: Not confident	58%	55%	60%	58%	62%	67%	43%	40%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	3%	5%	2%	3%	3%	-	-	-
Confident	14%	19%	10%	9%	11%	8%	29%	-
Neutral	25%	28%	25%	22%	20%	12%	14%	20%
Not very confident	19%	18%	23%	15%	12%	14%	29%	20%
Not at all confident	23%	18%	22%	32%	38%	37%	14%	20%
Don't know	16%	13%	18%	19%	17%	29%	14%	40%
Net: Confident	17%	24%	12%	12%	14%	8%	29%	-
Net: Not confident	42%	36%	45%	47%	50%	51%	43%	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	2%	4%	1%	2%	3%	3%	1%	-
Confident	13%	22%	11%	13%	18%	13%	11%	3%
Neutral	25%	31%	25%	26%	33%	26%	24%	20%
Not very confident	25%	22%	24%	29%	25%	24%	26%	19%
Not at all confident	25%	15%	28%	20%	17%	24%	27%	36%
Don't know	11%	5%	11%	9%	3%	9%	12%	22%
Net: Confident	15%	27%	13%	16%	22%	16%	12%	3%
Net: Not confident	50%	38%	51%	49%	42%	48%	53%	56%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	1%	3%	1%	1%	2%	2%	1%	-
Confident	9%	15%	8%	10%	12%	7%	7%	2%
Neutral	20%	26%	19%	20%	27%	26%	21%	14%
Not very confident	27%	26%	26%	31%	24%	25%	27%	22%
Not at all confident	31%	24%	34%	29%	27%	29%	31%	40%
Don't know	12%	6%	13%	10%	9%	11%	13%	22%
Net: Confident	10%	17%	8%	11%	14%	9%	8%	2%
Net: Not confident	58%	51%	60%	59%	51%	54%	58%	62%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

Base	2084	357	707	635	93	266	687	190
Very confident	3%	6%	3%	4%	1%	5%	2%	-
Confident	14%	25%	11%	12%	22%	12%	11%	7%
Neutral	25%	27%	25%	27%	33%	24%	23%	23%
Not very confident	19%	18%	19%	20%	15%	19%	21%	14%
Not at all confident	23%	15%	26%	20%	17%	23%	24%	31%
Don't know	16%	9%	17%	17%	12%	17%	18%	26%
Net: Confident	17%	31%	14%	16%	23%	17%	14%	7%
Net: Not confident	42%	33%	45%	40%	32%	42%	45%	44%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	2%	2%	2%	2%	2%	1%	3%	2%	2%	1%	2%	3%	4%	1%
Confident	13%	17%	15%	16%	18%	16%	18%	18%	19%	14%	15%	11%	13%	6%
Neutral	25%	27%	29%	28%	31%	29%	32%	29%	28%	28%	29%	20%	4%	18%
Not very confident	25%	26%	27%	26%	25%	25%	24%	24%	25%	28%	26%	24%	26%	22%
Not at all confident	25%	20%	19%	20%	17%	21%	16%	19%	17%	21%	21%	34%	39%	21%
Don't know	11%	8%	8%	8%	7%	7%	6%	8%	8%	8%	7%	8%	13%	32%
Net: Confident	15%	19%	17%	18%	20%	18%	21%	20%	21%	15%	18%	14%	17%	7%
Net: Not confident	50%	46%	46%	46%	42%	46%	40%	43%	42%	49%	46%	58%	65%	43%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	1%	1%	1%	2%	1%	1%	2%	2%	2%	-	2%	1%	4%	-
Confident	9%	13%	13%	12%	15%	13%	16%	14%	15%	9%	12%	6%	4%	3%
Neutral	20%	20%	17%	20%	24%	19%	23%	23%	22%	21%	19%	19%	13%	15%
Not very confident	27%	29%	32%	29%	27%	30%	27%	29%	31%	31%	31%	23%	22%	21%
Not at all confident	31%	26%	27%	27%	25%	28%	24%	23%	22%	29%	26%	41%	52%	27%
Don't know	12%	10%	9%	9%	8%	9%	8%	9%	9%	9%	9%	10%	4%	34%
Net: Confident	10%	15%	14%	14%	17%	14%	18%	16%	17%	10%	14%	7%	9%	3%
Net: Not confident	58%	55%	60%	56%	52%	58%	51%	52%	52%	60%	57%	64%	74%	48%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	3%	4%	3%	3%	4%	4%	6%	5%	4%	3%	4%	2%	4%	1%
Confident	14%	18%	17%	18%	21%	16%	16%	16%	18%	18%	18%	11%	9%	7%
Neutral	25%	26%	25%	26%	28%	26%	31%	27%	31%	25%	24%	24%	9%	19%
Not very confident	19%	19%	23%	20%	15%	20%	21%	20%	19%	21%	22%	19%	30%	14%
Not at all confident	23%	19%	18%	17%	17%	19%	13%	19%	14%	19%	18%	31%	39%	20%
Don't know	16%	15%	15%	16%	15%	14%	12%	14%	14%	14%	14%	12%	9%	40%
Net: Confident	17%	22%	20%	21%	25%	21%	23%	21%	22%	21%	22%	14%	13%	8%
Net: Not confident	42%	38%	40%	37%	32%	39%	35%	39%	33%	41%	40%	50%	70%	34%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	2%	-	3%	-	-	1%	5%	-	2%	-
Confident	13%	16%	12%	9%	8%	10%	27%	40%	24%	17%
Neutral	25%	27%	25%	25%	33%	24%	33%	40%	17%	13%
Not very confident	25%	28%	24%	24%	25%	23%	22%	20%	28%	22%
Not at all confident	25%	22%	26%	29%	8%	25%	13%	-	22%	26%
Don't know	11%	7%	10%	13%	25%	17%	1%	-	7%	22%
Net: Confident	15%	16%	15%	9%	8%	11%	32%	40%	27%	17%
Net: Not confident	50%	50%	50%	53%	33%	48%	34%	20%	49%	48%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	1%	-	1%	-	-	1%	5%	-	1%	-
Confident	9%	6%	8%	6%	8%	7%	19%	20%	14%	4%
Neutral	20%	26%	19%	19%	17%	20%	19%	60%	22%	22%
Not very confident	27%	32%	29%	24%	33%	23%	37%	20%	17%	17%
Not at all confident	31%	27%	32%	38%	8%	31%	14%	-	36%	39%
Don't know	12%	9%	11%	13%	33%	18%	6%	-	10%	17%
Net: Confident	10%	6%	8%	6%	8%	8%	24%	20%	16%	4%
Net: Not confident	58%	59%	61%	62%	42%	54%	51%	20%	53%	57%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	3%	1%	4%	1%	-	3%	9%	-	4%	-
Confident	14%	14%	14%	9%	8%	9%	27%	40%	16%	4%
Neutral	25%	28%	25%	25%	33%	22%	25%	20%	28%	22%
Not very confident	19%	28%	18%	15%	33%	20%	19%	40%	20%	30%
Not at all confident	23%	17%	23%	31%	-	23%	9%	-	20%	17%
Don't know	16%	12%	15%	18%	25%	23%	11%	-	12%	26%
Net: Confident	17%	15%	18%	10%	8%	12%	35%	40%	19%	4%
Net: Not confident	42%	45%	42%	46%	33%	43%	28%	40%	41%	48%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Investing in equities/shares of UK companies :
How confident do you feel about saving or investing money in the following ways?

Base	2084	101	21	30	7	94	129	528
Very confident	2%	9%	-	-	-	3%	-	1%
Confident	13%	18%	10%	3%	-	12%	9%	12%
Neutral	25%	22%	48%	30%	29%	23%	26%	25%
Not very confident	25%	31%	5%	27%	43%	23%	22%	26%
Not at all confident	25%	20%	33%	30%	14%	29%	29%	24%
Don't know	11%	1%	5%	10%	14%	10%	15%	12%
Net: Confident	15%	27%	10%	3%	-	15%	9%	13%
Net: Not confident	50%	50%	38%	57%	57%	52%	50%	50%

Investing in global equities/shares of international companies : How confident do you feel about saving or investing money in the following ways?

Base	2084	101	21	30	7	94	129	528
Very confident	1%	4%	-	-	-	2%	-	1%
Confident	9%	14%	5%	3%	-	6%	9%	10%
Neutral	20%	20%	33%	17%	-	22%	22%	19%
Not very confident	27%	34%	-	37%	43%	27%	22%	26%
Not at all confident	31%	25%	52%	33%	43%	33%	33%	31%
Don't know	12%	4%	10%	10%	14%	10%	14%	14%
Net: Confident	10%	18%	5%	3%	-	9%	9%	11%
Net: Not confident	58%	58%	52%	70%	86%	60%	56%	57%

Investing in fixed interest securities or gilts : How confident do you feel about saving or investing money in the following ways?

Base	2084	101	21	30	7	94	129	528
Very confident	3%	7%	-	-	-	2%	3%	2%
Confident	14%	17%	38%	20%	14%	17%	9%	13%
Neutral	25%	33%	24%	23%	29%	23%	22%	25%
Not very confident	19%	24%	5%	7%	14%	20%	19%	18%
Not at all confident	23%	15%	24%	27%	14%	24%	27%	23%
Don't know	16%	5%	10%	23%	29%	13%	19%	18%
Net: Confident	17%	24%	38%	20%	14%	19%	12%	16%
Net: Not confident	42%	39%	29%	33%	29%	45%	47%	42%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

Base	2084	479	42	8	198	249	1247
Very confident	11%	10%	19%	-	12%	8%	12%
Confident	26%	24%	24%	38%	26%	25%	27%
Neutral	26%	26%	26%	25%	26%	29%	26%
Not very confident	12%	12%	12%	-	9%	14%	13%
Not at all confident	15%	14%	12%	25%	12%	14%	15%
Don't know	9%	13%	7%	12%	16%	9%	7%
Net: Confident	37%	34%	43%	38%	38%	33%	39%
Net: Not confident	27%	26%	24%	25%	21%	29%	28%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

Base	2084	479	42	8	198	249	1247
Very confident	3%	2%	5%	-	1%	3%	4%
Confident	20%	20%	26%	25%	22%	19%	20%
Neutral	27%	25%	21%	12%	27%	27%	28%
Not very confident	18%	19%	29%	12%	18%	18%	18%
Not at all confident	18%	17%	12%	50%	16%	21%	18%
Don't know	13%	17%	7%	-	16%	12%	12%
Net: Confident	23%	22%	31%	25%	23%	22%	24%
Net: Not confident	36%	36%	40%	62%	34%	39%	36%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Very confident	11%	10%	12%	9%	11%	-
Confident	26%	25%	27%	22%	25%	-
Neutral	26%	26%	26%	29%	26%	-
Not very confident	12%	11%	12%	13%	13%	100%
Not at all confident	15%	14%	14%	13%	16%	-
Don't know	9%	13%	8%	13%	8%	-
Net: Confident	37%	36%	39%	31%	36%	-
Net: Not confident	27%	26%	26%	26%	30%	100%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

	2084	449	1096	127	408	1
Very confident	3%	2%	3%	6%	3%	-
Confident	20%	21%	21%	13%	19%	-
Neutral	27%	26%	27%	27%	28%	-
Not very confident	18%	18%	17%	17%	20%	-
Not at all confident	18%	17%	19%	20%	17%	100%
Don't know	13%	16%	12%	18%	13%	-
Net: Confident	23%	23%	25%	19%	22%	-
Net: Not confident	36%	35%	36%	36%	37%	100%

	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
Total	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

Base	2084	950	627	210	235	62	300	917	668	164	35
Very confident	11%	15%	8%	7%	6%	13%	20%	12%	7%	5%	20%
Confident	26%	31%	24%	16%	20%	31%	36%	28%	21%	19%	17%
Neutral	26%	24%	31%	29%	24%	23%	21%	28%	28%	24%	26%
Not very confident	12%	11%	14%	14%	14%	6%	9%	12%	13%	15%	11%
Not at all confident	15%	12%	14%	23%	20%	18%	8%	12%	20%	20%	11%
Don't know	9%	7%	9%	12%	16%	10%	6%	7%	11%	17%	14%
Net: Confident	37%	46%	32%	22%	27%	44%	57%	40%	28%	24%	37%
Net: Not confident	27%	22%	28%	37%	33%	24%	16%	25%	33%	34%	23%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

Base	2084	950	627	210	235	62	300	917	668	164	35
Very confident	3%	5%	2%	1%	3%	-	7%	3%	1%	4%	-
Confident	20%	26%	17%	9%	12%	23%	33%	22%	15%	7%	31%
Neutral	27%	27%	29%	25%	23%	27%	27%	30%	24%	26%	23%
Not very confident	18%	17%	19%	19%	18%	21%	16%	19%	18%	19%	14%
Not at all confident	18%	14%	19%	30%	23%	15%	9%	14%	26%	25%	11%
Don't know	13%	11%	14%	15%	20%	15%	9%	12%	16%	19%	20%
Net: Confident	23%	31%	19%	10%	15%	23%	39%	25%	17%	11%	31%
Net: Not confident	36%	31%	38%	50%	41%	35%	25%	33%	44%	44%	26%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	11%	17%	7%	7%	9%	4%	-	-
Confident	26%	33%	22%	21%	20%	16%	29%	20%
Neutral	26%	25%	29%	23%	32%	16%	29%	-
Not very confident	12%	10%	16%	12%	11%	12%	14%	20%
Not at all confident	15%	9%	15%	24%	17%	31%	29%	20%
Don't know	9%	6%	10%	14%	12%	22%	-	40%
Net: Confident	37%	50%	30%	28%	29%	20%	29%	20%
Net: Not confident	27%	19%	31%	35%	27%	43%	43%	40%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

	2084	832	810	313	66	51	7	5
Base								
Very confident	3%	5%	2%	2%	2%	-	14%	-
Confident	20%	28%	17%	13%	11%	6%	29%	-
Neutral	27%	29%	28%	24%	23%	14%	14%	20%
Not very confident	18%	17%	20%	16%	21%	14%	29%	20%
Not at all confident	18%	12%	19%	28%	24%	39%	14%	20%
Don't know	13%	9%	14%	17%	20%	27%	-	40%
Net: Confident	23%	33%	19%	15%	12%	6%	43%	-
Net: Not confident	36%	29%	38%	44%	45%	53%	43%	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	11%	19%	10%	14%	14%	11%	10%	3%
Confident	26%	33%	24%	28%	38%	29%	25%	14%
Neutral	26%	26%	26%	28%	23%	32%	24%	31%
Not very confident	12%	10%	13%	12%	14%	8%	14%	11%
Not at all confident	15%	7%	17%	11%	6%	13%	17%	23%
Don't know	9%	5%	10%	7%	5%	7%	9%	19%
Net: Confident	37%	52%	34%	42%	52%	40%	35%	17%
Net: Not confident	27%	17%	30%	23%	20%	21%	31%	34%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	3%	6%	2%	4%	4%	3%	3%	-
Confident	20%	32%	16%	24%	25%	20%	16%	8%
Neutral	27%	29%	26%	27%	34%	27%	27%	25%
Not very confident	18%	15%	19%	20%	18%	20%	20%	16%
Not at all confident	18%	11%	21%	13%	10%	17%	21%	29%
Don't know	13%	6%	16%	12%	9%	13%	14%	22%
Net: Confident	23%	38%	19%	28%	29%	24%	19%	8%
Net: Not confident	36%	26%	40%	33%	28%	36%	40%	45%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	11%	12%	12%	13%	11%	10%	12%	13%	12%	11%	10%	12%	22%	9%
Confident	26%	29%	29%	31%	32%	31%	33%	30%	28%	29%	29%	25%	9%	17%
Neutral	26%	26%	26%	27%	29%	27%	25%	27%	28%	27%	27%	27%	22%	22%
Not very confident	12%	15%	13%	12%	12%	14%	11%	10%	13%	14%	14%	11%	17%	10%
Not at all confident	15%	11%	12%	10%	10%	11%	11%	13%	11%	12%	12%	20%	22%	14%
Don't know	9%	7%	8%	7%	7%	6%	7%	7%	8%	7%	9%	7%	9%	28%
Net: Confident	37%	42%	42%	44%	43%	41%	45%	43%	40%	40%	39%	36%	30%	26%
Net: Not confident	27%	26%	24%	22%	22%	26%	22%	23%	25%	26%	26%	30%	39%	24%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	3%	5%	4%	3%	4%	4%	6%	6%	5%	4%	4%	3%	4%	2%
Confident	20%	24%	25%	26%	29%	28%	27%	25%	29%	23%	24%	17%	13%	11%
Neutral	27%	26%	27%	28%	29%	28%	29%	27%	28%	28%	27%	27%	26%	21%
Not very confident	18%	18%	19%	18%	15%	17%	19%	16%	15%	19%	20%	17%	13%	15%
Not at all confident	18%	15%	13%	13%	13%	15%	9%	14%	12%	14%	12%	25%	30%	18%
Don't know	13%	12%	12%	11%	10%	9%	10%	12%	10%	12%	12%	11%	13%	33%
Net: Confident	23%	29%	29%	30%	32%	31%	33%	30%	34%	27%	29%	20%	17%	13%
Net: Not confident	36%	33%	32%	31%	28%	32%	28%	31%	28%	33%	32%	42%	43%	33%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	11%	7%	10%	7%	-	9%	18%	60%	16%	9%
Confident	26%	30%	28%	14%	33%	18%	44%	-	33%	35%
Neutral	26%	30%	27%	38%	42%	21%	18%	20%	28%	22%
Not very confident	12%	13%	14%	9%	8%	18%	11%	-	10%	17%
Not at all confident	15%	14%	13%	19%	-	18%	9%	20%	8%	4%
Don't know	9%	5%	8%	12%	17%	15%	-	-	6%	13%
Net: Confident	37%	37%	38%	22%	33%	26%	62%	60%	48%	43%
Net: Not confident	27%	27%	27%	29%	8%	37%	20%	20%	18%	22%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	3%	4%	4%	3%	-	3%	3%	20%	5%	-
Confident	20%	21%	22%	12%	8%	13%	28%	20%	24%	35%
Neutral	27%	28%	25%	27%	33%	26%	43%	20%	25%	26%
Not very confident	18%	22%	19%	16%	33%	18%	11%	40%	17%	13%
Not at all confident	18%	15%	17%	26%	-	21%	9%	-	19%	4%
Don't know	13%	10%	11%	15%	25%	18%	6%	-	10%	22%
Net: Confident	23%	25%	27%	15%	8%	16%	30%	40%	29%	35%
Net: Not confident	36%	37%	37%	42%	33%	39%	20%	40%	36%	17%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Investing with government owned deposit takers/organizations (including Premium Bonds) :
How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Very confident	11%	23%	10%	13%	14%	17%	9%	11%
Confident	26%	34%	43%	40%	14%	24%	24%	26%
Neutral	26%	22%	14%	13%	29%	28%	28%	26%
Not very confident	12%	10%	-	10%	14%	11%	11%	12%
Not at all confident	15%	10%	29%	13%	14%	14%	18%	15%
Don't know	9%	2%	5%	10%	14%	6%	11%	11%
Net: Confident	37%	56%	52%	53%	29%	41%	33%	36%
Net: Not confident	27%	20%	29%	23%	29%	24%	29%	27%

Investing in fixed term bonds/structured products :
How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Very confident	3%	5%	5%	-	-	4%	2%	2%
Confident	20%	30%	43%	20%	14%	21%	18%	20%
Neutral	27%	24%	19%	30%	43%	27%	28%	27%
Not very confident	18%	28%	5%	10%	-	19%	16%	17%
Not at all confident	18%	11%	14%	23%	14%	19%	19%	18%
Don't know	13%	3%	14%	17%	29%	10%	18%	15%
Net: Confident	23%	35%	48%	20%	14%	26%	19%	22%
Net: Not confident	36%	39%	19%	33%	14%	38%	35%	36%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	2%	2%	2%	-	3%	4%	2%
Confident	9%	9%	24%	25%	8%	8%	8%
Neutral	24%	25%	14%	38%	25%	24%	23%
Not very confident	24%	25%	12%	-	22%	22%	24%
Not at all confident	35%	31%	40%	38%	35%	37%	36%
Don't know	8%	8%	7%	-	6%	5%	5%
Net: Confident	11%	11%	26%	25%	11%	12%	11%
Net: Not confident	59%	56%	52%	38%	58%	59%	61%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

	2084	479	42	8	198	249	1247
Base							
Very confident	1%	1%	-	-	1%	1%	1%
Confident	7%	6%	10%	-	7%	7%	7%
Neutral	22%	20%	21%	50%	20%	19%	23%
Not very confident	23%	26%	24%	-	23%	22%	23%
Not at all confident	35%	34%	38%	25%	36%	38%	34%
Don't know	12%	14%	7%	25%	14%	13%	12%
Net: Confident	8%	7%	10%	-	8%	8%	8%
Net: Not confident	58%	59%	62%	25%	59%	61%	57%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

Base	2084	449	1096	127	408	1
Very confident	2%	2%	3%	2%	2%	-
Confident	9%	9%	8%	13%	9%	-
Neutral	24%	24%	24%	22%	23%	-
Not very confident	24%	25%	23%	21%	26%	-
Not at all confident	35%	33%	37%	31%	34%	100%
Don't know	6%	7%	5%	11%	6%	-
Net: Confident	11%	11%	11%	14%	11%	-
Net: Not confident	59%	57%	60%	53%	60%	100%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

Base	2084	449	1096	127	408	1
Very confident	1%	1%	1%	-	1%	-
Confident	7%	6%	6%	6%	9%	-
Neutral	22%	20%	22%	22%	23%	100%
Not very confident	23%	26%	23%	22%	21%	-
Not at all confident	35%	34%	36%	32%	34%	-
Don't know	12%	13%	11%	17%	12%	-
Net: Confident	8%	7%	7%	6%	10%	-
Net: Not confident	58%	59%	59%	54%	55%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	2%	2%	2%	5%	1%	2%	3%	2%	3%	1%	-
Confident	9%	8%	10%	8%	8%	15%	7%	9%	9%	10%	11%
Neutral	24%	25%	23%	26%	23%	19%	26%	23%	24%	27%	20%
Not very confident	24%	26%	23%	18%	24%	24%	25%	25%	21%	23%	29%
Not at all confident	35%	35%	37%	38%	31%	31%	36%	36%	36%	26%	26%
Don't know	6%	4%	5%	7%	13%	10%	3%	4%	7%	13%	14%
Net: Confident	11%	10%	12%	12%	9%	16%	10%	11%	12%	11%	11%
Net: Not confident	59%	61%	59%	55%	55%	55%	61%	62%	57%	49%	54%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Very confident	1%	1%	1%	2%	-	-	2%	1%	1%	1%	-
Confident	7%	8%	6%	6%	4%	10%	11%	7%	5%	2%	9%
Neutral	22%	24%	22%	15%	15%	29%	22%	24%	20%	17%	31%
Not very confident	23%	25%	20%	20%	19%	13%	26%	25%	21%	20%	14%
Not at all confident	35%	32%	34%	43%	38%	32%	31%	32%	40%	40%	23%
Don't know	12%	10%	12%	14%	23%	16%	8%	11%	14%	21%	23%
Net: Confident	8%	9%	7%	8%	5%	10%	13%	8%	6%	2%	9%
Net: Not confident	58%	57%	59%	63%	57%	45%	57%	57%	60%	59%	37%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

Base	2084	832	810	313	66	51	7	5
Very confident	2%	2%	2%	4%	8%	2%	-	-
Confident	9%	8%	8%	12%	9%	12%	43%	-
Neutral	24%	24%	25%	23%	20%	22%	-	-
Not very confident	24%	24%	26%	19%	26%	12%	29%	20%
Not at all confident	35%	39%	33%	32%	32%	41%	29%	20%
Don't know	6%	4%	6%	10%	6%	12%	-	60%
Net: Confident	11%	10%	10%	16%	17%	14%	43%	-
Net: Not confident	59%	62%	60%	51%	58%	53%	57%	40%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

Base	2084	832	810	313	66	51	7	5
Very confident	1%	1%	1%	1%	-	-	-	-
Confident	7%	7%	7%	6%	8%	6%	14%	-
Neutral	22%	22%	22%	21%	18%	20%	-	-
Not very confident	23%	25%	23%	18%	30%	18%	57%	20%
Not at all confident	35%	35%	34%	38%	33%	37%	14%	40%
Don't know	12%	10%	13%	16%	11%	20%	14%	40%
Net: Confident	8%	8%	8%	7%	8%	6%	14%	-
Net: Not confident	58%	60%	57%	56%	64%	55%	71%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	2%	1%	3%	3%	-	5%	4%	2%
Confident	9%	8%	9%	8%	10%	9%	10%	7%
Neutral	24%	25%	23%	23%	18%	21%	27%	25%
Not very confident	24%	26%	25%	26%	28%	24%	23%	17%
Not at all confident	35%	35%	35%	36%	38%	36%	31%	35%
Don't know	6%	4%	5%	4%	6%	4%	6%	14%
Net: Confident	11%	10%	12%	10%	10%	14%	13%	9%
Net: Not confident	59%	61%	60%	63%	66%	60%	54%	52%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

	2084	357	707	635	93	266	687	190
Base								
Very confident	1%	1%	2%	2%	1%	2%	1%	-
Confident	7%	7%	7%	7%	12%	9%	6%	5%
Neutral	22%	30%	21%	20%	22%	24%	21%	18%
Not very confident	23%	21%	24%	28%	18%	21%	25%	15%
Not at all confident	35%	33%	34%	34%	40%	35%	33%	41%
Don't know	12%	9%	11%	9%	8%	10%	14%	21%
Net: Confident	8%	8%	9%	9%	13%	11%	7%	5%
Net: Not confident	58%	54%	58%	62%	58%	56%	58%	56%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	2%	2%	3%	2%	2%	2%	4%	2%	2%	3%	4%	3%	4%	2%
Confident	9%	8%	8%	8%	6%	8%	6%	6%	7%	8%	6%	10%	9%	9%
Neutral	24%	21%	20%	21%	21%	22%	21%	21%	22%	21%	21%	27%	13%	27%
Not very confident	24%	24%	26%	26%	25%	27%	24%	27%	25%	25%	24%	22%	30%	17%
Not at all confident	35%	41%	39%	41%	44%	38%	42%	40%	40%	40%	41%	33%	43%	26%
Don't know	6%	4%	3%	3%	2%	3%	2%	3%	3%	3%	4%	5%	-	20%
Net: Confident	11%	10%	12%	10%	8%	10%	10%	9%	9%	11%	10%	13%	13%	11%
Net: Not confident	59%	65%	65%	66%	69%	65%	66%	67%	65%	65%	65%	55%	74%	43%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very confident	1%	2%	2%	1%	1%	1%	3%	2%	1%	2%	2%	1%	4%	-
Confident	7%	7%	7%	7%	7%	7%	7%	6%	5%	7%	5%	7%	4%	3%
Neutral	22%	22%	25%	20%	24%	25%	24%	23%	24%	21%	24%	21%	9%	21%
Not very confident	23%	24%	22%	25%	23%	24%	23%	23%	25%	22%	24%	22%	30%	16%
Not at all confident	35%	36%	33%	36%	36%	33%	35%	36%	34%	38%	34%	39%	39%	28%
Don't know	12%	10%	11%	10%	8%	10%	8%	9%	11%	10%	10%	11%	13%	32%
Net: Confident	8%	9%	8%	8%	9%	9%	10%	9%	7%	9%	8%	8%	9%	3%
Net: Not confident	58%	59%	55%	62%	59%	57%	58%	59%	58%	60%	59%	60%	70%	44%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	2%	1%	4%	2%	-	3%	4%	-	1%	-
Confident	9%	9%	11%	7%	8%	10%	3%	-	4%	9%
Neutral	24%	28%	23%	31%	17%	27%	30%	20%	13%	9%
Not very confident	24%	20%	23%	26%	33%	25%	30%	40%	28%	17%
Not at all confident	35%	37%	35%	25%	17%	27%	32%	40%	48%	57%
Don't know	8%	4%	5%	8%	25%	8%	1%	-	6%	9%
Net: Confident	11%	10%	14%	9%	8%	13%	6%	-	5%	9%
Net: Not confident	59%	58%	58%	51%	50%	52%	62%	80%	76%	74%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

Base	2084	113	450	181	12	228	79	5	83	23
Very confident	1%	1%	1%	1%	-	1%	3%	-	2%	-
Confident	7%	7%	7%	6%	-	8%	11%	-	6%	9%
Neutral	22%	27%	20%	24%	33%	25%	22%	40%	17%	17%
Not very confident	23%	25%	24%	20%	33%	21%	28%	-	27%	26%
Not at all confident	35%	32%	35%	35%	8%	28%	32%	60%	40%	26%
Don't know	12%	9%	12%	15%	25%	18%	5%	-	8%	22%
Net: Confident	8%	8%	8%	6%	-	9%	14%	-	8%	9%
Net: Not confident	58%	57%	59%	55%	42%	49%	59%	60%	66%	52%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Keeping cash at home : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	2%	1%	5%	-	-	3%	5%	1%
Confident	9%	12%	-	3%	14%	7%	9%	9%
Neutral	24%	24%	33%	20%	29%	19%	23%	22%
Not very confident	24%	29%	10%	37%	43%	26%	19%	22%
Not at all confident	35%	33%	38%	33%	-	41%	39%	39%
Don't know	6%	2%	14%	7%	14%	3%	5%	7%
Net: Confident	11%	13%	5%	3%	14%	11%	14%	10%
Net: Not confident	59%	61%	48%	70%	43%	67%	58%	61%

Exotics such as art/jewelry/precious metals or gems/vintage cars/collectables : How confident do you feel about saving or investing money in the following ways?

	2084	101	21	30	7	94	129	528
Base								
Very confident	1%	3%	-	3%	-	1%	-	1%
Confident	7%	12%	-	-	-	7%	6%	5%
Neutral	22%	20%	33%	10%	-	22%	19%	22%
Not very confident	23%	29%	24%	23%	43%	27%	19%	23%
Not at all confident	35%	31%	33%	50%	43%	36%	38%	38%
Don't know	12%	6%	10%	13%	14%	6%	18%	12%
Net: Confident	8%	15%	-	3%	-	9%	6%	5%
Net: Not confident	58%	59%	57%	73%	86%	63%	57%	60%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Do you and/or your partner currently have an outstanding balance on any of the following?
(Please tick all that apply)

Base	2084	479	42	8	198	249	1247
Unsecured personal loan	21%	25%	29%	25%	26%	24%	19%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	8%	10%	12%	8%	10%	6%
Authorised overdraft	23%	30%	43%	50%	25%	24%	20%
Unauthorised overdraft	1%	2%	2%	12%	2%	-	1%
Student loan	6%	8%	5%	12%	5%	3%	6%
HP agreement	4%	7%	12%	25%	8%	5%	3%
Car finance loan	13%	15%	14%	25%	12%	13%	12%
Credit union loan	*	1%	-	25%	-	1%	*
DSS/Social Fund loan	*	1%	-	-	1%	-	-
Loan from friends and family	7%	12%	17%	38%	7%	5%	5%
Mail Order Catalogue account	11%	15%	10%	-	18%	11%	8%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	3%	-	12%	3%	2%	1%
Loan from a pawnbroker/cash converter	1%	1%	5%	-	2%	-	1%
Pay day loan	1%	1%	-	-	2%	-	1%
Store card (please tick only if the balances are not repaid in full each month)	8%	9%	10%	-	10%	10%	6%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	47%	45%	38%	39%	39%	37%
Any other loans	2%	3%	5%	-	3%	1%	2%
None of these	37%	26%	31%	-	34%	35%	41%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Do you and/or your partner currently have an outstanding balance on any of the following?
(Please tick all that apply)

Base	2084	449	1096	127	408	1
Unsecured personal loan	21%	26%	19%	25%	20%	-
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	9%	7%	8%	6%	-
Authorised overdraft	23%	31%	20%	30%	21%	-
Unauthorised overdraft	1%	3%	1%	-	1%	-
Student loan	6%	8%	5%	6%	7%	-
HP agreement	4%	7%	4%	9%	1%	-
Car finance loan	13%	15%	14%	13%	9%	-
Credit union loan	*	*	*	2%	*	-
DSS/Social Fund loan	*	1%	-	1%	-	-
Loan from friends and family	7%	12%	4%	17%	8%	-
Mail Order Catalogue account	11%	14%	9%	17%	9%	-
Home Collected credit loan e.g. from Provident or Shopcheck	1%	2%	1%	6%	-	-
Loan from a pawnbroker/cash converter	1%	1%	*	2%	1%	-
Pay day loan	1%	1%	*	2%	1%	-
Store card (please tick only if the balances are not repaid in full each month)	8%	8%	7%	13%	6%	-
Credit Card (please tick only if the balances are not repaid in full each month)	40%	44%	36%	54%	40%	-
Any other loans	2%	3%	1%	3%	2%	-
None of these	37%	28%	40%	22%	41%	100%

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Do you and/or your partner currently have an outstanding balance on any of the following?
(Please tick all that apply)

Base	2084	950	627	210	235	62	300	917	668	164	35
Unsecured personal loan	21%	16%	22%	43%	21%	21%	11%	18%	31%	17%	20%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	5%	10%	8%	6%	11%	5%	7%	8%	6%	14%
Authorised overdraft	23%	18%	27%	35%	24%	24%	12%	20%	33%	21%	26%
Unauthorised overdraft	1%	1%	2%	3%	2%	-	1%	-	3%	2%	-
Student loan	6%	6%	5%	6%	8%	6%	5%	5%	8%	7%	3%
HP agreement	4%	4%	4%	11%	3%	-	4%	4%	7%	2%	-
Car finance loan	13%	13%	15%	10%	13%	8%	9%	16%	11%	13%	11%
Credit union loan	-	-	-	1%	1%	-	1%	-	-	1%	-
DSS/Social Fund loan	-	-	-	1%	-	-	-	-	-	1%	-
Loan from friends and family	7%	5%	9%	13%	8%	11%	3%	6%	11%	8%	11%
Mail Order Catalogue account	11%	8%	12%	20%	9%	10%	5%	9%	16%	7%	3%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	-	2%	6%	1%	-	-	1%	2%	2%	-
Loan from a pawnbroker/cash converter	1%	-	-	2%	2%	-	-	-	1%	1%	-
Pay day loan	1%	-	1%	2%	1%	2%	-	-	1%	1%	3%
Store card (please tick only if the balances are not repaid in full each month)	8%	6%	9%	10%	7%	3%	3%	7%	10%	10%	3%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	32%	45%	52%	46%	47%	22%	37%	52%	41%	43%
Any other loans	2%	2%	2%	3%	3%	-	2%	2%	2%	2%	-
None of these	37%	45%	31%	18%	34%	40%	56%	39%	24%	41%	46%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Do you and/or your partner currently have an outstanding balance on any of the following?
(Please tick all that apply)

Base	2084	832	810	313	66	51	7	5
Unsecured personal loan	21%	10%	23%	34%	41%	63%	-	-
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	3%	9%	12%	14%	18%	-	-
Authorised overdraft	23%	8%	27%	43%	50%	53%	-	20%
Unauthorised overdraft	1%	-	1%	2%	9%	18%	-	-
Student loan	6%	6%	6%	7%	5%	4%	-	-
HP agreement	4%	2%	6%	5%	8%	10%	-	-
Car finance loan	13%	10%	16%	13%	12%	20%	-	-
Credit union loan	-	-	1%	-	-	-	-	-
DSS/Social Fund loan	-	-	-	-	-	6%	-	-
Loan from friends and family	7%	3%	8%	13%	15%	39%	-	-
Mail Order Catalogue account	11%	4%	11%	20%	23%	39%	-	40%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	-	1%	3%	12%	12%	-	-
Loan from a pawnbroker/cash converter	1%	-	-	1%	5%	12%	-	-
Pay day loan	1%	-	-	1%	8%	6%	-	-
Store card (please tick only if the balances are not repaid in full each month)	8%	3%	9%	12%	17%	35%	-	-
Credit Card (please tick only if the balances are not repaid in full each month)	40%	18%	48%	63%	76%	78%	14%	-
Any other loans	2%	1%	3%	2%	6%	4%	-	-
None of these	37%	60%	26%	13%	6%	4%	86%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Do you and/or your partner currently have an outstanding balance on any of the following? (Please tick all that apply)

Base	2084	357	707	635	93	266	687	190
Unsecured personal loan	21%	7%	36%	22%	13%	24%	28%	14%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	2%	12%	6%	6%	9%	8%	7%
Authorised overdraft	23%	8%	41%	19%	25%	20%	27%	20%
Unauthorised overdraft	1%	-	3%	1%	-	1%	2%	3%
Student loan	6%	6%	8%	10%	4%	6%	5%	4%
HP agreement	4%	2%	6%	3%	8%	5%	6%	4%
Car finance loan	13%	10%	18%	11%	16%	16%	13%	11%
Credit union loan	-	-	1%	-	1%	-	-	1%
DSS/Social Fund loan	-	-	-	-	-	-	-	1%
Loan from friends and family	7%	1%	13%	7%	9%	7%	10%	7%
Mail Order Catalogue account	11%	4%	18%	6%	12%	11%	13%	9%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	-	2%	1%	2%	1%	2%	2%
Loan from a pawnbroker/cash converter	1%	-	1%	-	-	-	1%	1%
Pay day loan	1%	-	2%	-	-	-	1%	-
Store card (please tick only if the balances are not repaid in full each month)	8%	-	13%	7%	10%	10%	10%	5%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	12%	69%	37%	38%	44%	48%	32%
Any other loans	2%	1%	2%	1%	5%	3%	2%	3%
None of these	37%	63%	11%	39%	34%	31%	30%	42%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Do you and/or your partner currently have an outstanding balance on any of the following? (Please tick all that apply)

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Unsecured personal loan	21%	20%	20%	20%	19%	20%	15%	18%	19%	21%	19%	21%	13%	25%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	7%	9%	8%	6%	7%	4%	9%	7%	7%	5%	6%	4%	9%
Authorised overdraft	23%	22%	23%	22%	23%	23%	17%	23%	21%	22%	22%	21%	26%	26%
Unauthorised overdraft	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	13%	2%
Student loan	6%	7%	8%	7%	6%	7%	6%	7%	7%	6%	8%	6%	9%	6%
HP agreement	4%	5%	5%	5%	4%	4%	4%	5%	4%	4%	4%	5%	13%	3%
Car finance loan	13%	14%	15%	13%	12%	13%	12%	14%	14%	13%	12%	9%	-	15%
Credit union loan	*	1%	1%	*	*	1%	1%	1%	-	*	1%	*	-	*
DSS/Social Fund loan	*	*	1%	*	1%	*	*	*	1%	*	1%	*	-	*
Loan from friends and family	7%	8%	8%	8%	8%	10%	9%	8%	10%	9%	9%	7%	4%	6%
Mail Order Catalogue account	11%	10%	10%	8%	8%	10%	8%	9%	10%	10%	11%	12%	9%	14%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	-	3%
Loan from a pawnbroker/cash converter	1%	1%	1%	1%	1%	1%	*	*	1%	1%	1%	*	-	1%
Pay day loan	1%	*	-	1%	-	-	-	-	*	-	*	1%	-	1%
Store card (please tick only if the balances are not repaid in full each month)	8%	8%	7%	8%	6%	7%	4%	8%	7%	8%	9%	6%	9%	11%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	36%	39%	36%	34%	37%	31%	40%	33%	37%	38%	40%	43%	47%
Any other loans	2%	2%	1%	2%	2%	2%	1%	3%	1%	1%	4%	2%	9%	2%
None of these	37%	37%	37%	40%	44%	37%	44%	35%	42%	40%	41%	39%	39%	31%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Do you and/or your partner currently have an outstanding balance on any of the following? (Please tick all that apply)

Base	2084	113	450	181	12	228	79	5	83	23
Unsecured personal loan	21%	21%	19%	23%	25%	29%	10%	-	17%	26%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	5%	5%	12%	17%	9%	5%	-	7%	9%
Authorised overdraft	23%	24%	23%	21%	42%	26%	14%	-	28%	35%
Unauthorised overdraft	1%	-	1%	2%	-	3%	-	-	4%	-
Student loan	6%	1%	4%	3%	8%	5%	1%	-	12%	13%
HP agreement	4%	6%	3%	6%	8%	6%	1%	-	5%	-
Car finance loan	13%	15%	12%	15%	8%	15%	11%	-	8%	17%
Credit union loan	*	-	*	1%	-	*	-	-	1%	-
DSS/Social Fund loan	*	-	*	1%	-	-	-	-	-	-
Loan from friends and family	7%	6%	7%	8%	8%	6%	4%	-	13%	13%
Mail Order Catalogue account	11%	11%	8%	18%	17%	20%	3%	-	6%	4%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	-	*	2%	8%	4%	1%	-	1%	-
Loan from a pawnbroker/cash converter	1%	-	1%	1%	-	1%	-	-	-	-
Pay day loan	1%	-	1%	1%	-	1%	-	-	1%	-
Store card (please tick only if the balances are not repaid in full each month)	8%	9%	8%	8%	-	14%	1%	-	5%	9%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	38%	38%	45%	33%	53%	27%	-	36%	48%
Any other loans	2%	-	2%	1%	-	2%	1%	-	-	4%
None of these	37%	33%	39%	30%	17%	24%	58%	100%	40%	39%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Do you and/or your partner currently have an outstanding balance on any of the following?
(Please tick all that apply)

Base	2084	101	21	30	7	94	129	528
Unsecured personal loan	21%	15%	5%	27%	43%	28%	22%	21%
Secured personal loan (a secured loan is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)	7%	9%	-	10%	-	11%	5%	7%
Authorised overdraft	23%	23%	5%	17%	43%	24%	22%	24%
Unauthorised overdraft	1%	-	-	-	29%	-	2%	2%
Student loan	6%	10%	10%	13%	14%	10%	7%	7%
HP agreement	4%	2%	5%	10%	14%	3%	3%	5%
Car finance loan	13%	15%	10%	20%	43%	17%	12%	13%
Credit union loan	*	-	-	3%	-	-	2%	*
DSS/Social Fund loan	*	-	-	-	-	-	-	*
Loan from friends and family	7%	8%	-	3%	-	4%	13%	8%
Mail Order Catalogue account	11%	7%	5%	3%	-	6%	11%	10%
Home Collected credit loan e.g. from Provident or Shopcheck	1%	1%	-	-	14%	1%	-	2%
Loan from a pawnbroker/cash converter	1%	-	-	-	-	-	1%	1%
Pay day loan	1%	-	-	-	-	-	1%	1%
Store card (please tick only if the balances are not repaid in full each month)	8%	3%	5%	10%	-	6%	10%	6%
Credit Card (please tick only if the balances are not repaid in full each month)	40%	36%	48%	43%	43%	40%	37%	37%
Any other loans	2%	3%	-	-	14%	3%	3%	2%
None of these	37%	43%	43%	23%	-	30%	40%	40%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	479	42	8	198	249	1247
They would get by without any difficulty	46%	38%	50%	38%	43%	41%	49%
They would struggle from time to time	30%	39%	29%	12%	37%	40%	25%
They would constantly struggle	10%	14%	14%	25%	10%	11%	8%
Don't know	11%	9%	7%	25%	11%	8%	13%
Prefer not to say	3%	-	-	-	-	-	5%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	479	42	8	198	249	1247
I/We would get by without any difficulty	14%	11%	12%	25%	8%	13%	17%
I/We would struggle from time to time	44%	49%	40%	12%	51%	49%	41%
I/We would constantly struggle	32%	35%	48%	25%	36%	33%	30%
Don't know	8%	6%	-	38%	5%	4%	9%
Prefer not to say	2%	-	-	-	1%	1%	3%

When thinking about Wills, which statement best describes your current situation?

Base	2084	479	42	8	198	249	1247
I have made a Will and it is up to date	29%	22%	33%	38%	29%	38%	30%
I have made a will but it needs to be updated	20%	18%	14%	25%	25%	25%	20%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	37%	33%	12%	26%	25%	28%
I have not made a Will and do not intend to make one in the foreseeable future	20%	23%	19%	25%	17%	11%	20%
Don't know	2%	-	-	-	3%	1%	2%

Why have you not made a Will?

Base	1023	286	22	3	86	89	598
I have not got round to doing it yet	50%	56%	45%	67%	48%	46%	48%
I do not think it is necessary for me to have a Will given my present circumstances	15%	12%	-	-	17%	18%	16%
I do not own very much	12%	10%	27%	-	8%	16%	11%
I do not have any financial dependents	7%	-	5%	33%	-	-	12%
I cannot afford to have a Will drawn up	7%	12%	9%	-	14%	7%	5%
I do not know how to get a Will drawn up	2%	3%	-	-	3%	3%	2%
My circumstances are about to change	3%	2%	5%	-	3%	3%	2%
Other	2%	2%	9%	-	3%	3%	2%
Don't know	2%	3%	-	-	2%	3%	2%

	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	449	1096	127	408	1
They would get by without any difficulty	46%	38%	49%	46%	45%	-
They would struggle from time to time	30%	40%	34%	28%	11%	-
They would constantly struggle	10%	14%	11%	10%	3%	-
Don't know	11%	8%	6%	16%	28%	-
Prefer not to say	3%	-	1%	1%	12%	100%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	449	1096	127	408	1
I/We would get by without any difficulty	14%	12%	17%	7%	13%	-
I/We would struggle from time to time	44%	49%	48%	41%	29%	-
I/We would constantly struggle	32%	35%	30%	41%	32%	-
Don't know	8%	5%	5%	11%	19%	-
Prefer not to say	2%	-	1%	-	7%	100%

When thinking about Wills, which statement best describes your current situation?

Base	2084	449	1096	127	408	1
I have made a Will and it is up to date	29%	23%	35%	20%	21%	-
I have made a will but it needs to be updated	20%	17%	22%	28%	18%	-
I have not made a Will but intend to do so in the next 6 to 12 months	30%	37%	27%	32%	27%	100%
I have not made a Will and do not intend to make one in the foreseeable future	20%	22%	14%	19%	31%	-
Don't know	2%	-	1%	2%	3%	-

Why have you not made a Will?

Base	1023	266	451	65	237	1
I have not got round to doing it yet	50%	57%	53%	49%	37%	100%
I do not think it is necessary for me to have a Will given my present circumstances	15%	11%	16%	11%	19%	-
I do not own very much	12%	10%	11%	20%	11%	-
I do not have any financial dependents	7%	-	3%	2%	23%	-
I cannot afford to have a Will drawn up	7%	12%	6%	9%	3%	-
I do not know how to get a Will drawn up	2%	3%	3%	2%	2%	-
My circumstances are about to change	3%	2%	3%	5%	2%	-
Other	2%	3%	2%	2%	2%	-
Don't know	2%	3%	3%	2%	1%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	950	627	210	235	62	300	917	668	164	35
They would get by without any difficulty	46%	100%	-	-	-	-	94%	51%	24%	25%	11%
They would struggle from time to time	30%	-	100%	-	-	-	3%	41%	33%	8%	9%
They would constantly struggle	10%	-	-	100%	-	-	-	2%	28%	2%	3%
Don't know	11%	-	-	-	100%	-	2%	5%	13%	60%	-
Prefer not to say	3%	-	-	-	-	100%	1%	1%	2%	5%	77%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	950	627	210	235	62	300	917	668	164	35
I/We would get by without any difficulty	14%	30%	1%	-	3%	3%	100%	-	-	-	-
I/We would struggle from time to time	44%	49%	61%	8%	19%	16%	-	100%	-	-	-
I/We would constantly struggle	32%	17%	36%	90%	36%	23%	-	-	100%	-	-
Don't know	8%	4%	2%	1%	42%	15%	-	-	-	100%	-
Prefer not to say	2%	-	-	-	-	44%	-	-	-	-	100%

When thinking about Wills, which statement best describes your current situation?

Base	2084	950	627	210	235	62	300	917	668	164	35
I have made a Will and it is up to date	29%	38%	25%	17%	15%	16%	44%	32%	21%	21%	20%
I have made a will but it needs to be updated	20%	20%	25%	16%	17%	8%	21%	22%	20%	16%	9%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	26%	34%	34%	26%	44%	22%	31%	32%	24%	43%
I have not made a Will and do not intend to make one in the foreseeable future	20%	15%	15%	30%	37%	26%	12%	15%	26%	33%	26%
Don't know	2%	1%	1%	2%	5%	6%	1%	1%	1%	6%	3%

Why have you not made a Will?

Base	1023	388	309	136	147	43	101	416	388	94	24
I have not got round to doing it yet	50%	56%	51%	40%	40%	49%	62%	57%	41%	43%	54%
I do not think it is necessary for me to have a Will given my present circumstances	15%	15%	13%	17%	17%	14%	16%	14%	15%	17%	8%
I do not own very much	12%	7%	13%	16%	18%	5%	2%	10%	16%	13%	8%
I do not have any financial dependents	7%	9%	3%	1%	11%	26%	7%	4%	7%	12%	29%
I cannot afford to have a Will drawn up	7%	5%	10%	14%	4%	2%	3%	5%	12%	4%	-
I do not know how to get a Will drawn up	2%	3%	2%	2%	2%	2%	3%	2%	3%	1%	-
My circumstances are about to change	3%	2%	3%	4%	1%	2%	2%	3%	3%	-	-
Other	2%	2%	2%	2%	2%	-	2%	3%	1%	2%	-
Don't know	2%	2%	2%	3%	5%	-	3%	2%	1%	9%	-

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	832	810	313	66	51	7	5
They would get by without any difficulty	46%	66%	37%	24%	18%	14%	57%	20%
They would struggle from time to time	30%	22%	37%	35%	27%	29%	-	-
They would constantly struggle	10%	1%	11%	23%	32%	33%	-	-
Don't know	11%	8%	12%	15%	20%	18%	29%	20%
Prefer not to say	3%	3%	2%	3%	3%	6%	14%	60%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	832	810	313	66	51	7	5
I/We would get by without any difficulty	14%	29%	5%	3%	2%	-	57%	20%
I/We would struggle from time to time	44%	51%	49%	24%	14%	18%	14%	-
I/We would constantly struggle	32%	11%	36%	66%	68%	69%	-	20%
Don't know	8%	7%	8%	6%	15%	10%	29%	40%
Prefer not to say	2%	2%	1%	2%	2%	4%	-	20%

When thinking about Wills, which statement best describes your current situation?

Base	2084	832	810	313	66	51	7	5
I have made a Will and it is up to date	29%	35%	28%	22%	9%	10%	71%	-
I have made a will but it needs to be updated	20%	20%	20%	23%	15%	27%	14%	-
I have not made a Will but intend to do so in the next 6 to 12 months	30%	28%	31%	29%	33%	25%	-	20%
I have not made a Will and do not intend to make one in the foreseeable future	20%	15%	20%	25%	38%	33%	14%	20%
Don't know	2%	1%	1%	1%	5%	4%	-	60%

Why have you not made a Will?

Base	1023	360	413	170	47	30	1	2
I have not got round to doing it yet	50%	59%	50%	41%	32%	30%	-	100%
I do not think it is necessary for me to have a Will given my present circumstances	15%	16%	13%	16%	19%	20%	100%	-
I do not own very much	12%	5%	13%	18%	15%	23%	-	-
I do not have any financial dependents	7%	9%	7%	5%	6%	-	-	-
I cannot afford to have a Will drawn up	7%	2%	6%	12%	21%	27%	-	-
I do not know how to get a Will drawn up	2%	3%	3%	2%	-	-	-	-
My circumstances are about to change	3%	2%	3%	2%	2%	-	-	-
Other	2%	2%	2%	2%	2%	-	-	-
Don't know	2%	2%	4%	2%	2%	-	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	357	707	635	93	266	687	190
They would get by without any difficulty	46%	76%	38%	43%	47%	42%	38%	25%
They would struggle from time to time	30%	16%	36%	35%	30%	35%	32%	28%
They would constantly struggle	10%	1%	13%	8%	10%	14%	15%	18%
Don't know	11%	5%	11%	11%	12%	6%	13%	24%
Prefer not to say	3%	2%	2%	3%	1%	3%	2%	5%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	357	707	635	93	266	687	190
I/We would get by without any difficulty	14%	44%	7%	10%	10%	9%	8%	3%
I/We would struggle from time to time	44%	43%	45%	53%	54%	47%	41%	26%
I/We would constantly struggle	32%	5%	41%	28%	32%	39%	42%	52%
Don't know	8%	6%	7%	7%	3%	4%	8%	18%
Prefer not to say	2%	3%	1%	2%	1%	1%	1%	2%

When thinking about Wills, which statement best describes your current situation?

Base	2084	357	707	635	93	266	687	190
I have made a Will and it is up to date	29%	43%	22%	28%	30%	29%	24%	22%
I have made a will but it needs to be updated	20%	22%	20%	17%	23%	18%	20%	24%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	20%	35%	34%	35%	35%	30%	26%
I have not made a Will and do not intend to make one in the foreseeable future	20%	13%	22%	20%	12%	17%	25%	23%
Don't know	2%	1%	1%	1%	-	1%	2%	6%

Why have you not made a Will?

Base	1023	119	403	341	44	138	378	92
I have not got round to doing it yet	50%	61%	50%	52%	64%	55%	48%	37%
I do not think it is necessary for me to have a Will given my present circumstances	15%	14%	14%	14%	9%	14%	15%	16%
I do not own very much	12%	3%	12%	10%	7%	4%	16%	15%
I do not have any financial dependents	7%	8%	7%	9%	5%	7%	5%	7%
I cannot afford to have a Will drawn up	7%	3%	7%	4%	7%	10%	7%	14%
I do not know how to get a Will drawn up	2%	5%	3%	2%	-	1%	3%	2%
My circumstances are about to change	3%	2%	2%	3%	7%	4%	1%	4%
Other	2%	1%	1%	3%	2%	4%	3%	2%
Don't know	2%	3%	4%	3%	-	1%	2%	2%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
They would get by without any difficulty	46%	50%	50%	51%	50%	50%	52%	52%	53%	50%	52%	44%	52%	32%
They would struggle from time to time	30%	29%	31%	30%	30%	31%	30%	30%	31%	30%	31%	28%	22%	31%
They would constantly struggle	10%	9%	7%	7%	8%	7%	9%	7%	8%	9%	8%	14%	22%	9%
Don't know	11%	10%	9%	10%	8%	9%	7%	9%	6%	8%	8%	10%	4%	25%
Prefer not to say	3%	2%	3%	3%	4%	3%	2%	3%	2%	3%	2%	4%	-	3%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I/We would get by without any difficulty	14%	17%	17%	17%	20%	15%	22%	19%	18%	16%	17%	15%	17%	6%
I/We would struggle from time to time	44%	46%	46%	48%	46%	48%	43%	45%	46%	46%	47%	42%	22%	37%
I/We would constantly struggle	32%	30%	28%	28%	26%	29%	29%	28%	30%	31%	30%	35%	57%	34%
Don't know	8%	6%	7%	5%	6%	5%	4%	7%	5%	6%	5%	6%	4%	20%
Prefer not to say	2%	1%	2%	2%	2%	2%	2%	1%	2%	1%	1%	1%	-	3%

When thinking about Wills, which statement best describes your current situation?

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I have made a Will and it is up to date	29%	32%	30%	33%	35%	33%	36%	34%	31%	33%	35%	30%	35%	19%
I have made a will but it needs to be updated	20%	23%	21%	23%	25%	25%	18%	24%	24%	21%	23%	18%	22%	15%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	28%	32%	30%	28%	29%	31%	29%	32%	31%	27%	24%	17%	36%
I have not made a Will and do not intend to make one in the foreseeable future	20%	16%	15%	13%	12%	13%	14%	13%	12%	14%	14%	26%	22%	25%
Don't know	2%	-	1%	-	-	-	-	-	-	-	-	2%	4%	6%

Why have you not made a Will?

Base	1023	237	182	309	124	170	115	157	151	283	134	270	9	160
I have not got round to doing it yet	50%	56%	53%	57%	52%	56%	55%	56%	57%	53%	51%	46%	22%	42%
I do not think it is necessary for me to have a Will given my present circumstances	15%	13%	10%	13%	15%	11%	13%	13%	11%	12%	12%	19%	11%	12%
I do not own very much	12%	8%	14%	7%	10%	9%	9%	10%	12%	10%	10%	14%	22%	16%
I do not have any financial dependents	7%	8%	9%	6%	6%	9%	10%	7%	5%	9%	10%	7%	11%	5%
I cannot afford to have a Will drawn up	7%	6%	4%	7%	6%	5%	7%	4%	7%	6%	8%	7%	-	11%
I do not know how to get a Will drawn up	2%	2%	4%	2%	2%	2%	3%	3%	3%	3%	4%	1%	-	4%
My circumstances are about to change	3%	4%	3%	4%	3%	4%	2%	5%	2%	4%	3%	1%	11%	1%
Other	2%	2%	2%	3%	2%	2%	-	1%	2%	2%	1%	2%	22%	2%
Don't know	2%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%	-	6%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	113	450	181	12	228	79	5	83	23
They would get by without any difficulty	46%	35%	49%	40%	58%	39%	59%	100%	49%	52%
They would struggle from time to time	30%	44%	28%	34%	25%	34%	27%	-	20%	26%
They would constantly struggle	10%	12%	11%	9%	8%	14%	4%	-	14%	9%
Don't know	11%	8%	9%	14%	8%	11%	6%	-	11%	4%
Prefer not to say	3%	1%	2%	3%	-	3%	4%	-	5%	9%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	113	450	181	12	228	79	5	83	23
I/We would get by without any difficulty	14%	6%	14%	10%	17%	11%	27%	40%	23%	9%
I/We would struggle from time to time	44%	50%	49%	49%	25%	43%	52%	20%	33%	61%
I/We would constantly struggle	32%	35%	30%	31%	50%	34%	16%	20%	36%	22%
Don't know	8%	8%	6%	9%	8%	9%	4%	-	6%	4%
Prefer not to say	2%	2%	1%	1%	-	3%	1%	20%	2%	4%

When thinking about Wills, which statement best describes your current situation?

Base	2084	113	450	181	12	228	79	5	83	23
I have made a Will and it is up to date	29%	32%	32%	24%	17%	23%	41%	20%	28%	26%
I have made a will but it needs to be updated	20%	21%	23%	15%	17%	15%	37%	20%	12%	9%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	28%	30%	33%	-	29%	19%	60%	40%	48%
I have not made a Will and do not intend to make one in the foreseeable future	20%	19%	13%	23%	67%	31%	4%	-	20%	17%
Don't know	2%	-	2%	5%	-	3%	-	-	-	-

Why have you not made a Will?

Base	1023	53	193	101	8	136	18	3	50	15
I have not got round to doing it yet	50%	45%	52%	50%	50%	45%	67%	33%	54%	33%
I do not think it is necessary for me to have a Will given my present circumstances	15%	19%	17%	18%	25%	18%	-	-	8%	27%
I do not own very much	12%	11%	10%	8%	12%	14%	17%	-	18%	20%
I do not have any financial dependents	7%	6%	5%	5%	-	5%	-	33%	16%	7%
I cannot afford to have a Will drawn up	7%	15%	4%	12%	12%	9%	-	-	2%	-
I do not know how to get a Will drawn up	2%	-	3%	-	-	5%	-	33%	-	-
My circumstances are about to change	3%	2%	5%	-	-	1%	-	-	-	7%
Other	2%	-	2%	4%	-	1%	-	-	-	7%
Don't know	2%	2%	3%	4%	-	3%	17%	-	2%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

If you died prematurely, how would your partner and/or family/dependents cope financially?

Base	2084	101	21	30	7	94	129	528
They would get by without any difficulty	46%	58%	57%	47%	86%	49%	44%	42%
They would struggle from time to time	30%	22%	24%	33%	14%	20%	33%	31%
They would constantly struggle	10%	4%	10%	7%	-	10%	12%	10%
Don't know	11%	11%	10%	10%	-	15%	9%	14%
Prefer not to say	3%	5%	-	3%	-	6%	2%	3%

If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?

Base	2084	101	21	30	7	94	129	528
I/We would get by without any difficulty	14%	21%	19%	10%	29%	21%	15%	14%
I/We would struggle from time to time	44%	42%	38%	53%	43%	34%	40%	41%
I/We would constantly struggle	32%	26%	43%	23%	29%	31%	39%	34%
Don't know	8%	10%	-	10%	-	12%	5%	10%
Prefer not to say	2%	2%	-	3%	-	2%	2%	2%

When thinking about Wills, which statement best describes your current situation?

Base	2084	101	21	30	7	94	129	528
I have made a Will and it is up to date	29%	37%	48%	23%	43%	24%	19%	30%
I have made a will but it needs to be updated	20%	24%	24%	10%	14%	22%	26%	20%
I have not made a Will but intend to do so in the next 6 to 12 months	30%	29%	24%	37%	29%	24%	27%	30%
I have not made a Will and do not intend to make one in the foreseeable future	20%	11%	5%	30%	14%	27%	26%	19%
Don't know	2%	-	-	-	-	2%	1%	1%

Why have you not made a Will?

Base	1023	40	6	20	3	48	69	260
I have not got round to doing it yet	50%	65%	67%	55%	67%	44%	55%	48%
I do not think it is necessary for me to have a Will given my present circumstances	15%	10%	-	15%	-	15%	13%	13%
I do not own very much	12%	5%	-	5%	-	17%	10%	12%
I do not have any financial dependents	7%	5%	33%	15%	-	15%	1%	8%
I cannot afford to have a Will drawn up	7%	2%	-	-	33%	4%	7%	9%
I do not know how to get a Will drawn up	2%	2%	-	5%	-	2%	4%	2%
My circumstances are about to change	3%	8%	-	5%	-	2%	1%	3%
Other	2%	2%	-	-	-	2%	3%	3%
Don't know	2%	-	-	-	-	-	4%	2%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Have you ever sought financial information or advice from any of the following sources?

	Base	2084	479	42	8	198	249	1247
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?		48%	48%	29%	38%	45%	54%	48%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?		20%	22%	29%	25%	29%	24%	18%
An Accountant : Have you ever sought financial information or advice from any of the following sources?		21%	18%	29%	25%	23%	22%	21%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?		21%	20%	31%	12%	24%	24%	21%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?		15%	14%	19%	38%	17%	20%	14%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?		60%	65%	60%	62%	65%	63%	58%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?		40%	44%	36%	25%	43%	40%	40%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?		47%	47%	60%	50%	52%	51%	46%
Friends : Have you ever sought financial information or advice from any of the following sources?		37%	43%	45%	62%	39%	36%	35%
Family : Have you ever sought financial information or advice from any of the following sources?		45%	53%	57%	62%	46%	41%	42%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?		23%	27%	26%	38%	32%	24%	21%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?		9%	13%	21%	25%	13%	9%	8%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?		4%	4%	5%	12%	5%	4%	3%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?		15%	18%	21%	25%	23%	24%	12%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Have you ever sought financial information or advice from any of the following sources?

Base	2084	449	1096	127	408	7
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	48%	48%	46%	48%	100%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	22%	21%	22%	15%	100%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	19%	24%	20%	15%	-
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	20%	23%	20%	16%	-
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	14%	16%	20%	11%	-
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	65%	59%	61%	59%	-
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	44%	40%	31%	40%	-
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	49%	49%	40%	43%	100%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	42%	30%	49%	47%	100%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	53%	39%	51%	51%	-
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	27%	19%	25%	27%	-
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	12%	7%	17%	9%	-
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	5%	3%	2%	4%	-
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	16%	14%	28%	13%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Have you ever sought financial information or advice from any of the following sources?

Base	2084	950	627	210	235	62	300	917	668	164	35
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	50%	47%	43%	45%	52%	47%	50%	46%	41%	49%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	23%	20%	15%	17%	15%	20%	23%	19%	14%	14%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	25%	20%	11%	12%	16%	25%	22%	19%	12%	9%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	25%	20%	13%	14%	18%	23%	25%	16%	15%	11%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	19%	14%	10%	7%	10%	21%	17%	12%	8%	3%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	63%	62%	57%	51%	48%	59%	63%	60%	53%	37%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	44%	40%	33%	36%	32%	43%	42%	40%	30%	40%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	54%	48%	35%	37%	29%	48%	53%	42%	40%	40%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	36%	36%	36%	42%	42%	35%	36%	38%	41%	29%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	45%	44%	41%	48%	48%	39%	47%	46%	43%	37%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	23%	20%	22%	26%	27%	23%	22%	23%	24%	23%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	6%	9%	22%	13%	10%	3%	6%	17%	8%	17%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	3%	3%	6%	6%	3%	2%	3%	6%	4%	6%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	11%	17%	27%	17%	11%	7%	14%	21%	12%	14%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Have you ever sought financial information or advice from any of the following sources?

	Base	2084	832	810	313	66	51	7	5
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?		48%	48%	48%	49%	41%	39%	43%	40%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?		20%	20%	22%	16%	26%	16%	-	20%
An Accountant : Have you ever sought financial information or advice from any of the following sources?		21%	21%	21%	20%	17%	20%	29%	20%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?		21%	25%	20%	15%	18%	6%	14%	20%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?		15%	17%	15%	12%	11%	6%	29%	-
A price comparison website : Have you ever sought financial information or advice from any of the following sources?		60%	62%	62%	53%	50%	59%	71%	20%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?		40%	46%	39%	31%	33%	39%	57%	-
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?		47%	51%	47%	41%	44%	39%	71%	20%
Friends : Have you ever sought financial information or advice from any of the following sources?		37%	35%	39%	39%	33%	43%	29%	20%
Family : Have you ever sought financial information or advice from any of the following sources?		45%	43%	47%	46%	44%	51%	43%	20%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?		23%	22%	22%	24%	21%	25%	43%	-
A debt adviser : Have you ever sought financial information or advice from any of the following sources?		9%	2%	8%	18%	26%	67%	-	-
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?		4%	2%	3%	7%	11%	14%	14%	-
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?		15%	9%	15%	23%	30%	47%	29%	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Have you ever sought financial information or advice from any of the following sources?

Base	2084	357	707	635	93	266	687	190
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	47%	49%	52%	57%	51%	47%	44%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	19%	22%	22%	30%	23%	20%	17%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	23%	20%	20%	32%	25%	17%	18%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	24%	19%	22%	43%	24%	17%	14%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	19%	13%	16%	27%	19%	13%	11%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	59%	65%	69%	75%	65%	59%	46%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	44%	40%	47%	49%	50%	39%	33%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	50%	46%	52%	72%	53%	43%	41%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	32%	40%	44%	48%	41%	37%	34%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	41%	49%	51%	52%	50%	43%	39%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	22%	23%	26%	26%	24%	23%	18%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	3%	15%	8%	12%	8%	13%	11%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	2%	5%	3%	5%	3%	4%	5%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	8%	18%	15%	18%	16%	17%	19%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Have you ever sought financial information or advice from any of the following sources?

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	57%	55%	57%	57%	61%	57%	60%	58%	56%	55%	36%	35%	41%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	26%	23%	24%	29%	26%	26%	26%	27%	25%	25%	14%	26%	14%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	27%	23%	27%	27%	27%	28%	28%	30%	26%	26%	16%	30%	9%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	29%	27%	28%	35%	32%	33%	33%	33%	30%	28%	12%	30%	8%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	20%	18%	19%	19%	20%	21%	21%	20%	18%	20%	11%	22%	8%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	67%	68%	69%	70%	69%	62%	65%	67%	68%	62%	55%	57%	43%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	43%	43%	46%	49%	48%	39%	42%	43%	42%	39%	37%	35%	28%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	65%	68%	67%	69%	65%	67%	72%	64%	64%	68%	26%	48%	22%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	45%	43%	42%	46%	46%	46%	43%	43%	42%	42%	29%	52%	28%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	51%	50%	51%	53%	52%	51%	51%	52%	50%	50%	36%	48%	40%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	26%	28%	25%	29%	29%	30%	25%	29%	23%	27%	16%	39%	22%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	9%	8%	7%	6%	11%	5%	8%	6%	8%	7%	9%	13%	12%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	4%	3%	3%	4%	3%	4%	4%	4%	3%	4%	4%	4%	6%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	17%	14%	12%	15%	16%	14%	14%	14%	15%	15%	17%	17%	11%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Have you ever sought financial information or advice from any of the following sources?

Base	2084	113	450	181	12	228	79	5	83	23
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	44%	50%	48%	33%	40%	44%	20%	53%	48%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	18%	21%	15%	25%	19%	23%	-	16%	9%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	24%	24%	14%	17%	13%	35%	-	19%	17%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	18%	23%	15%	17%	14%	34%	-	25%	35%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	14%	18%	11%	8%	15%	27%	20%	11%	4%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	58%	64%	55%	42%	57%	56%	100%	72%	83%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	37%	41%	30%	25%	26%	49%	60%	52%	30%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	43%	46%	37%	33%	38%	58%	40%	46%	52%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	32%	37%	30%	33%	42%	28%	20%	51%	35%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	44%	42%	42%	42%	46%	34%	-	52%	57%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	23%	20%	20%	17%	27%	11%	20%	31%	13%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	6%	10%	10%	17%	15%	4%	-	7%	9%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	5%	3%	4%	8%	6%	1%	-	2%	4%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	14%	15%	19%	17%	20%	5%	20%	16%	13%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Have you ever sought financial information or advice from any of the following sources?

Base	2084	101	21	30	7	94	129	528
Bank manager/ a representative of a bank : Have you ever sought financial information or advice from any of the following sources?	48%	57%	52%	53%	71%	48%	47%	48%
A representative of an insurance company : Have you ever sought financial information or advice from any of the following sources?	20%	27%	33%	23%	57%	18%	22%	22%
An Accountant : Have you ever sought financial information or advice from any of the following sources?	21%	34%	10%	23%	29%	21%	16%	20%
A Financial Planning Professional : Have you ever sought financial information or advice from any of the following sources?	21%	32%	24%	20%	14%	26%	16%	19%
A Solicitor : Have you ever sought financial information or advice from any of the following sources?	15%	19%	24%	17%	29%	16%	12%	13%
A price comparison website : Have you ever sought financial information or advice from any of the following sources?	60%	67%	57%	63%	71%	53%	69%	56%
A website supplying financial data : Have you ever sought financial information or advice from any of the following sources?	40%	57%	24%	57%	29%	38%	48%	43%
An Independent Financial Adviser : Have you ever sought financial information or advice from any of the following sources?	47%	62%	52%	47%	86%	47%	47%	52%
Friends : Have you ever sought financial information or advice from any of the following sources?	37%	41%	19%	33%	14%	34%	40%	38%
Family : Have you ever sought financial information or advice from any of the following sources?	45%	48%	24%	47%	57%	44%	60%	46%
Work colleagues : Have you ever sought financial information or advice from any of the following sources?	23%	26%	19%	27%	29%	20%	25%	23%
A debt adviser : Have you ever sought financial information or advice from any of the following sources?	9%	5%	-	17%	14%	12%	9%	8%
An Insolvency Practitioner : Have you ever sought financial information or advice from any of the following sources?	4%	3%	-	7%	14%	1%	5%	3%
Citizen's Advice Bureau : Have you ever sought financial information or advice from any of the following sources?	15%	12%	10%	20%	-	12%	12%	16%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	230	12	3	90	134	596
Within the last 6 months	19%	20%	25%	-	20%	22%	19%
6-12 months ago	18%	18%	33%	67%	14%	19%	18%
1-2 years ago	21%	23%	17%	-	21%	16%	22%
More than two years ago	39%	37%	17%	33%	44%	40%	40%
Don't know	1%	2%	8%	-	-	3%	1%

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	424	106	12	2	58	60	228
Within the last 6 months	10%	10%	8%	8%	50%	12%	10%	10%
6-12 months ago	8%	15%	8%	-	-	5%	2%	7%
1-2 years ago	14%	13%	17%	-	-	9%	5%	17%
More than two years ago	63%	57%	58%	50%	71%	78%	78%	61%
Don't know	4%	5%	8%	-	3%	5%	4%	4%

An Accountant : When did you last seek financial information or advice from...

	Base	431	88	12	2	46	56	261
Within the last 6 months	30%	33%	33%	33%	50%	37%	38%	27%
6-12 months ago	18%	17%	42%	50%	15%	14%	18%	18%
1-2 years ago	12%	14%	-	-	13%	7%	13%	13%
More than two years ago	38%	32%	25%	-	35%	38%	41%	41%
Don't know	2%	5%	-	-	-	4%	1%	1%

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	94	13	1	47	60	257
Within the last 6 months	12%	7%	31%	31%	100%	11%	10%	13%
6-12 months ago	13%	15%	-	-	-	15%	12%	13%
1-2 years ago	16%	21%	31%	-	-	11%	12%	16%
More than two years ago	54%	53%	38%	-	-	60%	63%	54%
Don't know	4%	3%	-	-	-	4%	3%	4%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	216	525	58	195	1
Within the last 6 months	19%	19%	20%	21%	19%	-
6-12 months ago	18%	19%	19%	19%	15%	100%
1-2 years ago	21%	23%	19%	22%	26%	-
More than two years ago	39%	37%	42%	36%	37%	-
Don't know	1%	2%	1%	2%	3%	-

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	99	232	28	62	1
Within the last 6 months	10%	11%	9%	11%	11%	-
6-12 months ago	8%	13%	4%	14%	15%	-
1-2 years ago	14%	15%	13%	-	21%	-
More than two years ago	63%	56%	70%	75%	48%	-
Don't know	4%	5%	3%	-	5%	100%

An Accountant : When did you last seek financial information or advice from...

	Base	431	86	260	25	60	-
Within the last 6 months	30%	36%	30%	30%	28%	27%	-
6-12 months ago	18%	21%	17%	16%	18%	-	
1-2 years ago	12%	13%	14%	4%	7%	-	
More than two years ago	38%	26%	39%	52%	45%	-	
Don't know	2%	5%	-	-	3%	-	

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	90	249	26	65	-
Within the last 6 months	12%	9%	12%	12%	19%	15%	-
6-12 months ago	13%	16%	13%	15%	9%	-	
1-2 years ago	16%	20%	14%	8%	22%	-	
More than two years ago	54%	52%	56%	54%	51%	-	
Don't know	4%	3%	4%	4%	3%	-	

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	995	471	296	90	106	32	141	463	306	68	17
Within the last 6 months	19%	19%	21%	17%	21%	17%	16%	19%	23%	15%	18%	24%
6-12 months ago	18%	18%	17%	20%	14%	19%	28%	21%	16%	21%	16%	18%
1-2 years ago	21%	21%	19%	24%	24%	24%	19%	22%	22%	22%	-	-
More than two years ago	39%	39%	41%	38%	38%	40%	38%	36%	38%	42%	40%	59%
Don't know	1%	1%	2%	1%	2%	1%	-	1%	1%	1%	4%	-

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	424	217	126	32	40	9	60	211	125	23	5
Within the last 6 months	10%	10%	11%	6%	9%	15%	22%	12%	9%	10%	13%	-
6-12 months ago	8%	8%	6%	13%	9%	10%	-	8%	7%	10%	17%	-
1-2 years ago	14%	14%	14%	15%	6%	20%	11%	22%	15%	9%	13%	40%
More than two years ago	63%	63%	66%	60%	72%	52%	56%	55%	66%	66%	52%	40%
Don't know	4%	4%	4%	5%	3%	2%	11%	3%	4%	4%	4%	20%

An Accountant : When did you last seek financial information or advice from...

	Base	431	242	127	23	29	10	76	206	127	19	3
Within the last 6 months	30%	30%	34%	26%	30%	24%	20%	41%	31%	24%	32%	-
6-12 months ago	18%	18%	17%	17%	30%	17%	10%	16%	18%	18%	16%	-
1-2 years ago	12%	12%	12%	13%	13%	14%	10%	14%	10%	13%	21%	33%
More than two years ago	38%	38%	36%	41%	26%	45%	60%	28%	39%	43%	32%	67%
Don't know	2%	2%	2%	2%	-	-	-	1%	1%	2%	-	-

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	233	127	27	33	11	69	227	107	24	4
Within the last 6 months	12%	12%	15%	12%	4%	3%	9%	22%	13%	5%	8%	25%
6-12 months ago	13%	13%	14%	13%	4%	16%	18%	19%	11%	13%	17%	-
1-2 years ago	16%	16%	15%	17%	30%	12%	9%	13%	14%	24%	12%	25%
More than two years ago	54%	54%	52%	54%	63%	64%	55%	43%	58%	54%	58%	25%
Don't know	4%	4%	4%	4%	-	3%	9%	3%	4%	4%	4%	25%

	Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?						
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	403	387	153	27	20	3	2
Within the last 6 months	19%	19%	19%	22%	19%	15%	-	50%
6-12 months ago	18%	16%	19%	22%	26%	20%	33%	-
1-2 years ago	21%	20%	23%	22%	19%	15%	33%	50%
More than two years ago	39%	43%	39%	34%	37%	30%	33%	-
Don't know	1%	2%	1%	-	-	20%	-	-

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	424	168	181	49	17	8	-	1
Within the last 6 months	10%	8%	11%	12%	6%	12%	-	-	-
6-12 months ago	8%	7%	10%	8%	12%	-	-	-	-
1-2 years ago	14%	14%	15%	8%	29%	-	-	-	-
More than two years ago	63%	68%	59%	69%	53%	50%	-	100%	-
Don't know	4%	2%	6%	2%	-	38%	-	-	-

An Accountant : When did you last seek financial information or advice from...

	Base	431	176	169	62	11	10	2	1
Within the last 6 months	30%	34%	30%	24%	27%	30%	-	-	-
6-12 months ago	18%	14%	22%	19%	-	10%	50%	100%	-
1-2 years ago	12%	11%	12%	15%	9%	10%	50%	-	-
More than two years ago	38%	40%	34%	40%	64%	40%	-	-	-
Don't know	2%	2%	1%	2%	-	10%	-	-	-

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	204	162	48	12	3	1	1
Within the last 6 months	12%	14%	10%	12%	17%	-	-	-	-
6-12 months ago	13%	13%	14%	12%	8%	33%	-	-	-
1-2 years ago	16%	13%	21%	17%	17%	-	-	-	-
More than two years ago	54%	58%	50%	56%	42%	33%	-	100%	-
Don't know	4%	2%	5%	2%	17%	33%	100%	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	995	167	347	328	53	136	321	84
Within the last 6 months		19%	18%	20%	21%	23%	22%	18%	17%
6-12 months ago		18%	17%	20%	17%	26%	17%	17%	18%
1-2 years ago		21%	17%	23%	23%	30%	19%	22%	18%
More than two years ago		39%	46%	35%	39%	21%	40%	41%	46%
Don't know		1%	2%	2%	1%	-	1%	2%	1%

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	424	68	153	141	28	62	135	32
Within the last 6 months		10%	9%	11%	11%	11%	11%	9%	12%
6-12 months ago		8%	6%	12%	8%	4%	11%	10%	9%
1-2 years ago		14%	21%	15%	16%	11%	10%	10%	9%
More than two years ago		63%	60%	57%	64%	71%	66%	66%	69%
Don't know		4%	4%	5%	2%	4%	2%	5%	-

An Accountant : When did you last seek financial information or advice from...

	Base	431	83	140	129	30	67	120	34
Within the last 6 months		30%	40%	29%	29%	37%	30%	27%	21%
6-12 months ago		18%	13%	19%	18%	20%	16%	19%	29%
1-2 years ago		12%	10%	13%	16%	10%	13%	8%	12%
More than two years ago		38%	36%	39%	35%	33%	36%	44%	35%
Don't know		2%	1%	1%	2%	-	4%	2%	3%

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	86	131	137	40	65	120	27
Within the last 6 months		12%	19%	10%	9%	18%	12%	8%	-
6-12 months ago		13%	15%	13%	13%	10%	12%	11%	11%
1-2 years ago		16%	12%	20%	17%	22%	25%	21%	19%
More than two years ago		54%	51%	53%	57%	48%	48%	53%	67%
Don't know		4%	3%	4%	4%	2%	3%	7%	4%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

	Base	995	304	211	406	178	249	145	223	197	349	180	194	8	107
Within the last 6 months	19%	19%	24%	27%	22%	22%	27%	24%	25%	27%	22%	27%	13%	38%	21%
6-12 months ago	18%	18%	20%	14%	18%	20%	20%	20%	21%	21%	18%	19%	15%	25%	15%
1-2 years ago	21%	21%	18%	18%	22%	22%	19%	22%	21%	18%	21%	20%	23%	12%	17%
More than two years ago	39%	39%	37%	40%	37%	34%	33%	33%	32%	32%	38%	34%	47%	25%	44%
Don't know	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	-	4%

A representative of an insurance company : When did you last seek financial information or advice from...

	Base	424	137	88	172	92	106	66	96	90	156	82	78	6	36
Within the last 6 months	10%	10%	13%	16%	10%	9%	9%	12%	11%	18%	11%	13%	5%	-	6%
6-12 months ago	8%	8%	11%	9%	6%	12%	9%	6%	12%	7%	9%	11%	5%	17%	8%
1-2 years ago	14%	14%	15%	11%	15%	11%	19%	18%	11%	17%	13%	13%	14%	-	14%
More than two years ago	63%	63%	58%	62%	66%	66%	58%	62%	60%	57%	63%	57%	72%	83%	56%
Don't know	4%	4%	3%	1%	3%	2%	4%	2%	4%	2%	4%	5%	4%	-	17%

An Accountant : When did you last seek financial information or advice from...

	Base	431	144	86	192	85	111	71	105	100	160	86	86	7	24
Within the last 6 months	30%	30%	31%	42%	34%	33%	28%	38%	38%	36%	30%	33%	27%	29%	33%
6-12 months ago	18%	18%	22%	14%	18%	18%	19%	18%	19%	19%	17%	19%	15%	29%	12%
1-2 years ago	12%	12%	12%	16%	14%	11%	14%	20%	15%	13%	12%	15%	10%	-	21%
More than two years ago	38%	38%	35%	28%	33%	38%	38%	24%	27%	31%	41%	33%	45%	43%	29%
Don't know	2%	2%	1%	-	2%	1%	1%	-	1%	1%	1%	1%	2%	-	4%

A Financial Planning Professional : When did you last seek financial information or advice from...

	Base	431	156	101	199	110	130	83	122	111	186	92	65	7	20
Within the last 6 months	12%	12%	19%	18%	17%	19%	18%	22%	20%	13%	14%	26%	5%	-	-
6-12 months ago	13%	13%	15%	10%	14%	15%	16%	12%	11%	11%	15%	10%	3%	-	15%
1-2 years ago	16%	16%	19%	18%	17%	16%	17%	19%	17%	23%	16%	14%	15%	14%	10%
More than two years ago	54%	54%	45%	50%	50%	47%	45%	45%	47%	49%	51%	45%	74%	86%	60%
Don't know	4%	4%	2%	5%	4%	3%	4%	2%	5%	5%	4%	5%	3%	-	15%

Newspaper Readership										
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent	

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

Base	995	50	223	86	4	92	35	1	44	11
Within the last 6 months	19%	18%	22%	16%	25%	20%	17%	-	18%	27%
6-12 months ago	18%	22%	16%	17%	50%	23%	20%	-	9%	18%
1-2 years ago	21%	16%	22%	23%	-	16%	20%	-	23%	45%
More than two years ago	39%	44%	37%	42%	25%	38%	43%	100%	50%	9%
Don't know	1%	-	2%	1%	-	3%	-	-	-	-

A representative of an insurance company : When did you last seek financial information or advice from...

Base	424	20	93	27	3	43	18	-	13	2
Within the last 6 months	10%	5%	10%	15%	-	9%	6%	-	23%	-
6-12 months ago	8%	20%	10%	7%	33%	16%	6%	-	-	50%
1-2 years ago	14%	35%	15%	15%	-	12%	11%	-	15%	50%
More than two years ago	63%	40%	61%	59%	67%	58%	67%	-	62%	-
Don't know	4%	-	4%	4%	-	5%	11%	-	-	-

An Accountant : When did you last seek financial information or advice from...

Base	431	27	110	25	2	30	28	-	16	4
Within the last 6 months	30%	48%	21%	16%	-	40%	39%	-	25%	25%
6-12 months ago	18%	7%	20%	24%	-	20%	7%	-	25%	25%
1-2 years ago	12%	15%	15%	8%	-	13%	18%	-	19%	25%
More than two years ago	38%	30%	44%	44%	100%	20%	36%	-	31%	25%
Don't know	2%	-	1%	8%	-	7%	-	-	-	-

A Financial Planning Professional : When did you last seek financial information or advice from...

Base	431	20	103	27	2	32	27	-	21	8
Within the last 6 months	12%	10%	15%	19%	-	12%	11%	-	14%	50%
6-12 months ago	13%	35%	11%	7%	-	16%	19%	-	10%	12%
1-2 years ago	16%	5%	21%	11%	-	12%	15%	-	19%	12%
More than two years ago	54%	50%	50%	56%	100%	50%	48%	-	57%	25%
Don't know	4%	-	4%	7%	-	9%	7%	-	-	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Bank manager/ a representative of a bank : When did you last seek financial information or advice from...

Base	995	58	11	16	5	45	61	253
Within the last 6 months	19%	26%	27%	-	40%	18%	18%	18%
6-12 months ago	18%	14%	18%	25%	20%	33%	15%	18%
1-2 years ago	21%	22%	9%	25%	20%	24%	25%	21%
More than two years ago	39%	36%	45%	50%	20%	24%	43%	41%
Don't know	1%	2%	-	-	-	-	-	2%

A representative of an insurance company : When did you last seek financial information or advice from...

Base	424	27	7	7	4	17	28	115
Within the last 6 months	10%	7%	-	14%	25%	12%	7%	10%
6-12 months ago	8%	-	14%	-	-	18%	-	6%
1-2 years ago	14%	22%	14%	29%	-	35%	11%	6%
More than two years ago	63%	63%	71%	57%	75%	29%	79%	74%
Don't know	4%	7%	-	-	-	6%	4%	3%

An Accountant : When did you last seek financial information or advice from...

Base	431	34	2	7	2	20	21	103
Within the last 6 months	30%	41%	-	57%	50%	35%	24%	31%
6-12 months ago	18%	12%	-	14%	-	30%	29%	16%
1-2 years ago	12%	6%	-	-	-	5%	14%	12%
More than two years ago	38%	41%	100%	29%	50%	30%	33%	40%
Don't know	2%	-	-	-	-	-	-	2%

A Financial Planning Professional : When did you last seek financial information or advice from...

Base	431	32	5	6	1	24	21	102
Within the last 6 months	12%	9%	-	-	100%	8%	-	10%
6-12 months ago	13%	6%	20%	-	-	33%	14%	10%
1-2 years ago	16%	16%	20%	33%	-	4%	29%	17%
More than two years ago	54%	66%	60%	67%	-	54%	52%	60%
Don't know	4%	3%	-	-	-	-	5%	4%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

A Solicitor : When did you last seek financial information or advice from...

	Base	314	69	8	3	34	49	176
Within the last 6 months	14%	9%	25%	33%	18%	6%	15%	
6-12 months ago	9%	10%	50%	67%	9%	14%	6%	
1-2 years ago	18%	13%	-	-	9%	14%	23%	
More than two years ago	55%	62%	25%	-	62%	61%	53%	
Don't know	4%	6%	-	-	3%	4%	3%	

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	312	25	5	129	158	720
Within the last 6 months	59%	65%	60%	80%	61%	64%	57%	
6-12 months ago	23%	22%	24%	-	25%	18%	24%	
1-2 years ago	10%	5%	12%	-	9%	11%	12%	
More than two years ago	6%	6%	4%	20%	2%	6%	6%	
Don't know	2%	2%	-	-	2%	1%	2%	

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	209	15	2	86	100	498
Within the last 6 months	55%	56%	87%	100%	51%	56%	54%	
6-12 months ago	23%	22%	7%	-	24%	26%	24%	
1-2 years ago	10%	8%	7%	-	12%	11%	11%	
More than two years ago	8%	10%	-	-	7%	7%	8%	
Don't know	3%	4%	-	-	6%	-	3%	

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	226	25	4	102	126	578
Within the last 6 months	19%	11%	20%	-	21%	20%	21%	
6-12 months ago	13%	12%	8%	50%	12%	13%	14%	
1-2 years ago	18%	22%	8%	-	17%	13%	18%	
More than two years ago	49%	54%	64%	50%	51%	51%	46%	
Don't know	1%	2%	-	-	-	3%	1%	

Friends : When did you last seek financial information or advice from...

	Base	772	205	19	5	78	89	437
Within the last 6 months	38%	43%	42%	20%	41%	31%	36%	
6-12 months ago	24%	20%	32%	60%	31%	30%	25%	
1-2 years ago	16%	15%	16%	-	13%	13%	17%	
More than two years ago	16%	16%	11%	20%	12%	20%	16%	
Don't know	5%	5%	-	-	4%	4%	6%	

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

A Solicitor : When did you last seek financial information or advice from...

	Base	314	63	180	26	45	-
Within the last 6 months	14%	14%	8%	16%	15%	13%	-
6-12 months ago	9%	9%	16%	7%	19%	4%	-
1-2 years ago	18%	18%	13%	21%	8%	22%	-
More than two years ago	55%	55%	57%	54%	58%	53%	-
Don't know	4%	4%	6%	2%	-	7%	-

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	291	643	77	241	-
Within the last 6 months	59%	59%	66%	59%	53%	54%	-
6-12 months ago	23%	23%	22%	22%	27%	25%	-
1-2 years ago	10%	10%	5%	12%	10%	11%	-
More than two years ago	6%	6%	5%	6%	8%	7%	-
Don't know	2%	2%	2%	1%	1%	3%	-

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	199	439	40	165	-
Within the last 6 months	55%	55%	57%	54%	52%	55%	-
6-12 months ago	23%	23%	22%	25%	25%	22%	-
1-2 years ago	10%	10%	8%	11%	12%	11%	-
More than two years ago	8%	8%	9%	8%	10%	8%	-
Don't know	3%	3%	5%	2%	-	4%	-

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	222	535	51	174	1
Within the last 6 months	19%	19%	11%	22%	14%	18%	-
6-12 months ago	13%	13%	12%	14%	14%	13%	-
1-2 years ago	18%	18%	22%	15%	16%	21%	-
More than two years ago	49%	49%	53%	48%	55%	47%	-
Don't know	1%	1%	2%	1%	2%	1%	100%

Friends : When did you last seek financial information or advice from...

	Base	772	188	330	62	190	1
Within the last 6 months	38%	38%	41%	33%	44%	41%	-
6-12 months ago	24%	24%	21%	27%	29%	23%	-
1-2 years ago	16%	16%	16%	18%	11%	14%	100%
More than two years ago	16%	16%	16%	17%	15%	15%	-
Don't know	5%	5%	6%	5%	2%	7%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

A Solicitor : When did you last seek financial information or advice from...

	Base	314	183	89	20	16	6	64	153	83	13	1
Within the last 6 months	14%	16%	11%	15%	-	-	-	22%	12%	12%	-	-
6-12 months ago	9%	7%	12%	10%	25%	-	-	9%	10%	7%	8%	-
1-2 years ago	18%	21%	15%	15%	12%	33%	-	27%	16%	18%	8%	100%
More than two years ago	55%	54%	56%	55%	62%	67%	-	41%	58%	59%	69%	-
Don't know	4%	3%	6%	5%	-	-	-	2%	3%	4%	15%	-

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	594	390	120	120	30	177	579	398	87	13
Within the last 6 months	59%	56%	63%	57%	62%	63%	-	60%	58%	62%	55%	54%
6-12 months ago	23%	24%	23%	22%	18%	27%	-	24%	26%	19%	24%	31%
1-2 years ago	10%	11%	9%	12%	8%	3%	-	8%	9%	12%	8%	8%
More than two years ago	6%	7%	4%	6%	8%	7%	-	5%	6%	5%	8%	8%
Don't know	2%	2%	1%	3%	2%	-	-	3%	1%	2%	5%	-

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	420	250	69	85	20	128	388	264	50	14
Within the last 6 months	55%	58%	54%	48%	53%	45%	-	61%	55%	53%	54%	50%
6-12 months ago	23%	21%	28%	23%	19%	30%	-	23%	25%	23%	18%	21%
1-2 years ago	10%	10%	8%	19%	12%	5%	-	7%	10%	12%	12%	14%
More than two years ago	8%	9%	8%	7%	7%	5%	-	6%	9%	9%	6%	7%
Don't know	3%	2%	2%	3%	9%	15%	-	3%	2%	3%	10%	7%

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	509	299	73	86	18	143	483	280	65	14
Within the last 6 months	19%	20%	19%	11%	14%	11%	-	26%	18%	17%	9%	21%
6-12 months ago	13%	14%	13%	7%	13%	22%	-	20%	13%	11%	8%	21%
1-2 years ago	18%	18%	18%	11%	23%	11%	-	15%	19%	16%	23%	14%
More than two years ago	49%	46%	49%	71%	48%	44%	-	39%	48%	54%	57%	36%
Don't know	1%	1%	1%	-	2%	11%	-	1%	1%	1%	3%	7%

Friends : When did you last seek financial information or advice from...

	Base	772	346	226	76	98	26	104	333	257	68	10
Within the last 6 months	38%	36%	36%	42%	44%	35%	-	35%	32%	44%	47%	40%
6-12 months ago	24%	23%	29%	22%	19%	27%	-	28%	27%	23%	16%	10%
1-2 years ago	16%	17%	16%	13%	10%	35%	-	17%	18%	14%	12%	40%
More than two years ago	16%	17%	15%	17%	20%	-	-	12%	18%	17%	13%	-
Don't know	5%	6%	4%	5%	6%	4%	-	8%	5%	4%	12%	10%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

A Solicitor : When did you last seek financial information or advice from...

	Base	314	140	125	37	7	3	2	-
Within the last 6 months	14%	16%	13%	11%	11%	14%	-	-	-
6-12 months ago	9%	9%	10%	11%	-	-	-	-	-
1-2 years ago	18%	19%	18%	22%	-	-	50%	-	-
More than two years ago	55%	54%	55%	54%	86%	67%	50%	-	-
Don't know	4%	3%	4%	3%	-	33%	-	-	-

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	518	500	167	33	30	5	1
Within the last 6 months	59%	59%	59%	59%	64%	53%	60%	100%	-
6-12 months ago	23%	23%	24%	22%	18%	27%	-	-	-
1-2 years ago	10%	8%	11%	11%	9%	10%	40%	-	-
More than two years ago	6%	7%	5%	7%	6%	-	-	-	-
Don't know	2%	2%	1%	1%	3%	10%	-	-	-

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	382	319	97	22	20	4	-
Within the last 6 months	55%	58%	52%	56%	55%	50%	75%	-	-
6-12 months ago	23%	25%	24%	21%	27%	15%	-	-	-
1-2 years ago	10%	8%	12%	11%	9%	5%	25%	-	-
More than two years ago	8%	7%	9%	9%	9%	10%	-	-	-
Don't know	3%	2%	3%	3%	-	20%	-	-	-

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	423	379	128	29	20	5	1
Within the last 6 months	19%	22%	15%	18%	28%	15%	20%	-	-
6-12 months ago	13%	15%	13%	10%	7%	-	20%	-	-
1-2 years ago	18%	16%	22%	15%	7%	15%	40%	100%	-
More than two years ago	49%	47%	48%	56%	59%	55%	20%	-	-
Don't know	1%	-	2%	1%	-	15%	-	-	-

Friends : When did you last seek financial information or advice from...

	Base	772	290	314	121	22	22	2	1
Within the last 6 months	38%	33%	37%	39%	64%	73%	-	-	-
6-12 months ago	24%	26%	24%	24%	23%	9%	50%	-	-
1-2 years ago	16%	18%	14%	21%	-	5%	50%	100%	-
More than two years ago	16%	17%	18%	12%	14%	5%	-	-	-
Don't know	5%	6%	6%	4%	-	9%	-	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

A Solicitor : When did you last seek financial information or advice from...

	Base	314	69	94	99	25	51	87	21
Within the last 6 months	14%	14%	16%	12%	14%	20%	14%	10%	14%
6-12 months ago	9%	9%	7%	10%	8%	8%	12%	9%	-
1-2 years ago	18%	18%	26%	20%	22%	8%	22%	13%	24%
More than two years ago	55%	55%	49%	54%	52%	60%	51%	63%	57%
Don't know	4%	4%	1%	4%	4%	4%	2%	5%	5%

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	209	462	439	70	173	402	87
Within the last 6 months	59%	59%	60%	62%	62%	56%	65%	56%	51%
6-12 months ago	23%	23%	22%	21%	21%	21%	18%	23%	33%
1-2 years ago	10%	10%	10%	11%	11%	11%	11%	12%	7%
More than two years ago	6%	6%	7%	4%	5%	7%	4%	7%	8%
Don't know	2%	2%	2%	2%	1%	4%	2%	2%	1%

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	157	285	298	46	132	271	62
Within the last 6 months	55%	55%	56%	59%	59%	65%	56%	49%	45%
6-12 months ago	23%	23%	28%	21%	21%	20%	20%	22%	23%
1-2 years ago	10%	10%	7%	10%	9%	11%	12%	14%	16%
More than two years ago	8%	8%	7%	7%	7%	4%	8%	9%	13%
Don't know	3%	3%	2%	3%	3%	-	3%	6%	3%

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	177	322	328	67	142	296	78
Within the last 6 months	19%	19%	26%	15%	17%	28%	13%	15%	15%
6-12 months ago	13%	13%	12%	14%	14%	24%	13%	12%	6%
1-2 years ago	18%	18%	18%	20%	18%	19%	20%	17%	15%
More than two years ago	49%	49%	42%	50%	49%	28%	55%	55%	60%
Don't know	1%	1%	1%	2%	1%	-	-	1%	3%

Friends : When did you last seek financial information or advice from...

	Base	772	116	281	281	45	108	254	64
Within the last 6 months	38%	38%	28%	46%	42%	47%	42%	36%	41%
6-12 months ago	24%	24%	28%	22%	24%	29%	20%	21%	20%
1-2 years ago	16%	16%	19%	14%	16%	13%	19%	19%	17%
More than two years ago	16%	16%	21%	13%	14%	7%	15%	17%	19%
Don't know	5%	5%	4%	5%	4%	4%	5%	7%	3%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

A Solicitor : When did you last seek financial information or advice from...

	Base	314	109	70	135	60	83	53	79	69	110	66	60	5	22
Within the last 6 months	14%	15%	13%	13%	14%	8%	13%	17%	15%	14%	8%	15%	15%	40%	14%
6-12 months ago	9%	13%	14%	9%	13%	16%	9%	11%	7%	10%	14%	7%	-	5%	5%
1-2 years ago	18%	19%	19%	21%	20%	17%	23%	20%	17%	18%	21%	13%	40%	9%	9%
More than two years ago	55%	50%	51%	53%	53%	51%	47%	51%	47%	59%	47%	60%	20%	68%	68%
Don't know	4%	3%	3%	3%	5%	4%	4%	3%	4%	5%	3%	5%	-	5%	5%

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	361	259	492	218	280	157	242	225	420	205	297	13	114
Within the last 6 months	59%	61%	63%	61%	65%	64%	62%	58%	60%	60%	60%	60%	59%	69%	59%
6-12 months ago	23%	23%	20%	22%	18%	22%	20%	26%	23%	22%	23%	23%	23%	15%	21%
1-2 years ago	10%	9%	9%	11%	10%	9%	10%	10%	8%	10%	9%	8%	8%	7%	7%
More than two years ago	6%	6%	6%	5%	6%	4%	6%	5%	7%	5%	5%	7%	7%	-	9%
Don't know	2%	1%	1%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	8%	4%

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	229	163	331	153	197	99	157	147	260	129	203	8	74
Within the last 6 months	55%	58%	55%	59%	64%	55%	52%	57%	52%	59%	57%	54%	56%	75%	43%
6-12 months ago	23%	25%	23%	22%	20%	29%	27%	27%	20%	22%	22%	29%	24%	12%	20%
1-2 years ago	10%	8%	9%	10%	7%	10%	9%	10%	10%	12%	8%	9%	12%	9%	9%
More than two years ago	8%	7%	7%	6%	4%	6%	3%	6%	7%	6%	6%	5%	10%	-	14%
Don't know	3%	2%	5%	3%	5%	3%	4%	4%	4%	3%	2%	4%	1%	-	14%

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	349	259	481	216	264	170	267	218	398	222	140	11	58
Within the last 6 months	19%	34%	32%	26%	31%	32%	34%	34%	34%	29%	25%	35%	6%	27%	2%
6-12 months ago	13%	16%	15%	15%	15%	16%	15%	19%	15%	15%	14%	17%	6%	9%	9%
1-2 years ago	18%	16%	18%	18%	15%	17%	17%	19%	18%	17%	16%	16%	11%	9%	21%
More than two years ago	49%	34%	35%	40%	38%	34%	34%	28%	37%	43%	32%	32%	76%	55%	59%
Don't know	1%	1%	-	1%	1%	1%	-	-	-	-	1%	-	1%	-	10%

Friends : When did you last seek financial information or advice from...

	Base	772	239	163	303	143	187	117	159	145	259	137	156	12	75
Within the last 6 months	38%	39%	45%	37%	41%	42%	35%	38%	38%	35%	39%	45%	31%	50%	53%
6-12 months ago	24%	25%	20%	23%	24%	20%	28%	27%	24%	23%	23%	18%	28%	25%	15%
1-2 years ago	16%	15%	16%	16%	15%	14%	17%	16%	18%	15%	15%	16%	19%	-	12%
More than two years ago	16%	14%	12%	17%	12%	17%	13%	13%	17%	17%	17%	15%	18%	25%	12%
Don't know	5%	7%	8%	8%	9%	7%	7%	6%	6%	5%	6%	4%	-	8%	8%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

A Solicitor : When did you last seek financial information or advice from...

	Base	314	16	80	20	1	34	21	1	9	1
Within the last 6 months	14%	19%	12%	15%	-	6%	29%	-	22%	-	-
6-12 months ago	9%	12%	10%	15%	-	18%	5%	-	22%	-	-
1-2 years ago	18%	19%	22%	5%	-	15%	19%	100%	-	100%	-
More than two years ago	55%	50%	52%	60%	100%	59%	43%	-	56%	-	-
Don't know	4%	-	2%	5%	-	3%	5%	-	-	-	-

A price comparison website : When did you last seek financial information or advice from...

	Base	1254	65	287	99	5	129	44	5	60	19
Within the last 6 months	59%	69%	63%	56%	40%	56%	59%	60%	60%	67%	42%
6-12 months ago	23%	15%	22%	25%	60%	22%	18%	-	-	18%	26%
1-2 years ago	10%	5%	8%	12%	-	12%	16%	40%	-	12%	26%
More than two years ago	6%	9%	6%	6%	-	9%	7%	-	-	2%	5%
Don't know	2%	2%	1%	1%	-	1%	-	-	-	2%	-

A website supplying financial data : When did you last seek financial information or advice from...

	Base	844	42	185	55	3	60	39	3	43	7
Within the last 6 months	55%	64%	57%	53%	-	57%	54%	67%	67%	60%	14%
6-12 months ago	23%	12%	21%	18%	100%	25%	26%	-	-	19%	57%
1-2 years ago	10%	5%	9%	9%	-	7%	13%	33%	-	9%	14%
More than two years ago	8%	14%	10%	13%	-	8%	8%	-	-	5%	14%
Don't know	3%	5%	3%	7%	-	3%	-	-	-	7%	-

An Independent Financial Adviser : When did you last seek financial information or advice from...

	Base	985	49	208	67	4	87	46	2	38	12
Within the last 6 months	19%	22%	18%	18%	25%	13%	33%	-	-	13%	33%
6-12 months ago	13%	22%	15%	13%	-	13%	13%	-	-	24%	25%
1-2 years ago	18%	16%	15%	16%	25%	20%	20%	-	-	16%	17%
More than two years ago	49%	39%	50%	51%	50%	53%	35%	100%	-	47%	25%
Don't know	1%	-	1%	1%	-	2%	-	-	-	-	-

Friends : When did you last seek financial information or advice from...

	Base	772	36	166	55	4	95	22	1	42	8
Within the last 6 months	38%	39%	37%	36%	-	45%	36%	100%	-	36%	12%
6-12 months ago	24%	19%	25%	13%	25%	27%	18%	-	-	26%	12%
1-2 years ago	16%	17%	14%	27%	50%	9%	18%	-	-	19%	62%
More than two years ago	16%	19%	20%	20%	25%	12%	23%	-	-	10%	12%
Don't know	5%	6%	5%	4%	-	6%	5%	-	-	10%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

A Solicitor : When did you last seek financial information or advice from...

Base	314	19	5	5	2	15	15	70
Within the last 6 months	14%	26%	20%	20%	-	7%	13%	10%
6-12 months ago	9%	-	-	-	-	13%	-	7%
1-2 years ago	18%	37%	40%	40%	-	13%	20%	13%
More than two years ago	55%	37%	40%	40%	100%	60%	60%	64%
Don't know	4%	-	-	-	-	7%	7%	6%

A price comparison website : When did you last seek financial information or advice from...

Base	1254	68	12	19	5	50	89	298
Within the last 6 months	59%	69%	67%	47%	40%	56%	53%	56%
6-12 months ago	23%	19%	33%	32%	40%	28%	27%	24%
1-2 years ago	10%	7%	-	11%	20%	12%	10%	9%
More than two years ago	6%	3%	-	11%	-	4%	4%	7%
Don't know	2%	1%	-	-	-	-	6%	3%

A website supplying financial data : When did you last seek financial information or advice from...

Base	844	58	5	17	2	36	62	227
Within the last 6 months	55%	62%	80%	41%	50%	58%	52%	52%
6-12 months ago	23%	24%	20%	24%	50%	22%	31%	25%
1-2 years ago	10%	12%	-	12%	-	14%	8%	12%
More than two years ago	8%	-	-	24%	-	6%	8%	7%
Don't know	3%	2%	-	-	-	-	2%	4%

An Independent Financial Adviser : When did you last seek financial information or advice from...

Base	985	63	11	14	6	44	61	273
Within the last 6 months	19%	25%	27%	7%	50%	16%	18%	17%
6-12 months ago	13%	6%	36%	21%	-	16%	11%	9%
1-2 years ago	18%	24%	9%	21%	17%	23%	18%	18%
More than two years ago	49%	44%	27%	50%	33%	45%	49%	54%
Don't know	1%	-	-	-	-	-	3%	2%

Friends : When did you last seek financial information or advice from...

Base	772	41	4	10	1	32	52	203
Within the last 6 months	38%	22%	75%	30%	100%	47%	46%	36%
6-12 months ago	24%	39%	-	20%	-	31%	33%	22%
1-2 years ago	16%	15%	-	10%	-	6%	13%	18%
More than two years ago	16%	24%	25%	30%	-	6%	4%	17%
Don't know	5%	-	-	10%	-	9%	4%	6%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Family : When did you last seek financial information or advice from...

	Base	935	256	24	5	92	101	529
Within the last 6 months	44%	44%	50%	38%	20%	45%	35%	42%
6-12 months ago	21%	21%	19%	38%	40%	26%	28%	21%
1-2 years ago	13%	13%	11%	8%	20%	12%	16%	14%
More than two years ago	18%	18%	16%	12%	20%	13%	13%	19%
Don't know	3%	3%	5%	4%	-	4%	4%	3%

Work colleagues : When did you last seek financial information or advice from...

	Base	469	127	11	3	64	61	256
Within the last 6 months	38%	38%	34%	36%	33%	31%	36%	40%
6-12 months ago	26%	26%	29%	36%	33%	39%	31%	21%
1-2 years ago	14%	14%	14%	-	-	11%	10%	16%
More than two years ago	17%	17%	17%	27%	33%	14%	20%	18%
Don't know	5%	5%	6%	-	-	5%	3%	5%

A debt adviser : When did you last seek financial information or advice from...

	Base	193	60	9	2	26	22	94
Within the last 6 months	23%	23%	23%	22%	50%	8%	18%	26%
6-12 months ago	18%	18%	23%	33%	50%	23%	14%	15%
1-2 years ago	20%	20%	27%	11%	-	27%	18%	16%
More than two years ago	37%	37%	23%	33%	-	35%	50%	40%
Don't know	3%	3%	3%	-	-	8%	-	3%

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	20	2	1	9	9	42
Within the last 6 months	16%	16%	15%	-	100%	11%	11%	19%
6-12 months ago	13%	13%	15%	50%	-	11%	-	14%
1-2 years ago	17%	17%	20%	50%	-	11%	-	17%
More than two years ago	51%	51%	45%	-	-	67%	78%	48%
Don't know	4%	4%	5%	-	-	-	11%	2%

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	84	9	2	45	61	149
Within the last 6 months	9%	9%	10%	11%	50%	13%	7%	8%
6-12 months ago	10%	10%	11%	22%	50%	7%	11%	9%
1-2 years ago	18%	18%	15%	33%	-	16%	15%	21%
More than two years ago	60%	60%	57%	22%	-	62%	66%	60%
Don't know	3%	3%	7%	11%	-	2%	2%	2%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Family : When did you last seek financial information or advice from...

	Base	935	238	422	65	209	-
Within the last 6 months	44%	44%	47%	39%	48%	49%	-
6-12 months ago	21%	21%	20%	24%	23%	18%	-
1-2 years ago	13%	13%	11%	15%	14%	12%	-
More than two years ago	18%	18%	17%	19%	14%	18%	-
Don't know	3%	3%	5%	3%	2%	3%	-

Work colleagues : When did you last seek financial information or advice from...

	Base	469	119	208	32	110	-
Within the last 6 months	38%	38%	33%	36%	41%	46%	-
6-12 months ago	26%	26%	29%	27%	31%	16%	-
1-2 years ago	14%	14%	14%	14%	6%	15%	-
More than two years ago	17%	17%	18%	17%	22%	16%	-
Don't know	5%	5%	6%	5%	-	6%	-

A debt adviser : When did you last seek financial information or advice from...

	Base	193	55	80	22	36	-
Within the last 6 months	23%	23%	24%	24%	23%	19%	-
6-12 months ago	18%	18%	27%	10%	14%	22%	-
1-2 years ago	20%	20%	25%	20%	18%	11%	-
More than two years ago	37%	37%	22%	44%	36%	44%	-
Don't know	3%	3%	2%	2%	9%	3%	-

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	21	35	3	17	-
Within the last 6 months	16%	16%	19%	17%	-	12%	-
6-12 months ago	13%	13%	14%	11%	33%	12%	-
1-2 years ago	17%	17%	24%	14%	-	18%	-
More than two years ago	51%	51%	38%	54%	67%	53%	-
Don't know	4%	4%	5%	3%	-	6%	-

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	71	154	35	54	-
Within the last 6 months	9%	9%	11%	7%	14%	9%	-
6-12 months ago	10%	10%	11%	8%	14%	9%	-
1-2 years ago	18%	18%	17%	21%	9%	19%	-
More than two years ago	60%	60%	54%	62%	60%	61%	-
Don't know	3%	3%	7%	1%	3%	2%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Family : When did you last seek financial information or advice from...

	Base	935	430	276	87	112	30	116	432	304	70	13
Within the last 6 months	44%	44%	42%	42%	47%	49%	47%	45%	39%	47%	54%	46%
6-12 months ago	21%	21%	18%	28%	24%	17%	20%	19%	23%	23%	10%	31%
1-2 years ago	13%	13%	16%	12%	13%	10%	10%	16%	15%	11%	10%	8%
More than two years ago	18%	18%	20%	16%	9%	22%	17%	16%	20%	16%	20%	8%
Don't know	3%	3%	3%	3%	7%	2%	7%	4%	3%	3%	6%	8%

Work colleagues : When did you last seek financial information or advice from...

	Base	469	216	127	47	62	17	70	199	153	39	8
Within the last 6 months	38%	38%	36%	34%	47%	44%	53%	30%	33%	42%	59%	50%
6-12 months ago	26%	26%	26%	33%	19%	19%	6%	33%	29%	25%	5%	-
1-2 years ago	14%	14%	14%	12%	17%	11%	24%	16%	13%	13%	15%	25%
More than two years ago	17%	17%	20%	17%	9%	18%	12%	16%	22%	13%	13%	25%
Don't know	5%	5%	4%	4%	9%	8%	6%	6%	4%	7%	8%	-

A debt adviser : When did you last seek financial information or advice from...

	Base	193	53	57	47	30	6	9	52	113	13	6
Within the last 6 months	23%	23%	19%	25%	26%	23%	17%	-	15%	27%	38%	17%
6-12 months ago	18%	18%	21%	18%	9%	20%	50%	33%	21%	13%	15%	50%
1-2 years ago	20%	20%	9%	18%	28%	27%	33%	11%	19%	20%	23%	17%
More than two years ago	37%	37%	49%	37%	34%	27%	-	56%	42%	36%	23%	-
Don't know	3%	3%	2%	4%	4%	3%	-	-	2%	4%	-	17%

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	30	18	13	14	2	5	24	39	7	2
Within the last 6 months	16%	16%	17%	17%	15%	14%	-	20%	8%	23%	-	-
6-12 months ago	13%	13%	10%	17%	15%	14%	-	40%	17%	8%	14%	-
1-2 years ago	17%	17%	13%	17%	15%	29%	-	-	25%	15%	14%	-
More than two years ago	51%	51%	57%	50%	54%	36%	50%	40%	50%	51%	57%	50%
Don't know	4%	4%	3%	-	-	7%	50%	-	-	3%	14%	50%

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	104	107	57	39	7	22	129	138	20	5
Within the last 6 months	9%	9%	6%	7%	16%	13%	29%	14%	8%	9%	10%	20%
6-12 months ago	10%	10%	7%	9%	14%	15%	-	9%	10%	8%	20%	20%
1-2 years ago	18%	18%	17%	22%	16%	15%	-	18%	16%	22%	10%	-
More than two years ago	60%	60%	67%	58%	53%	54%	71%	59%	64%	57%	55%	60%
Don't know	3%	3%	3%	4%	2%	3%	-	-	3%	3%	5%	-

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Family : When did you last seek financial information or advice from...

Base	935	356	377	143	29	26	3	1
Within the last 6 months	44%	42%	44%	42%	66%	58%	33%	-
6-12 months ago	21%	21%	21%	24%	21%	23%	33%	100%
1-2 years ago	13%	14%	13%	14%	7%	4%	33%	-
More than two years ago	18%	20%	18%	17%	7%	4%	-	-
Don't know	3%	3%	4%	3%	-	12%	-	-

Work colleagues : When did you last seek financial information or advice from...

Base	469	187	178	74	14	13	3	-
Within the last 6 months	38%	38%	33%	43%	57%	62%	-	-
6-12 months ago	26%	26%	25%	30%	21%	8%	-	-
1-2 years ago	14%	13%	17%	5%	21%	15%	33%	-
More than two years ago	17%	20%	17%	16%	-	-	33%	-
Don't know	5%	2%	7%	5%	-	15%	33%	-

A debt adviser : When did you last seek financial information or advice from...

Base	193	20	65	57	17	34	-	-
Within the last 6 months	23%	5%	23%	19%	12%	44%	-	-
6-12 months ago	18%	15%	11%	23%	12%	26%	-	-
1-2 years ago	20%	20%	15%	23%	35%	15%	-	-
More than two years ago	37%	60%	49%	32%	29%	12%	-	-
Don't know	3%	-	2%	4%	12%	3%	-	-

An Insolvency Practitioner : When did you last seek financial information or advice from...

Base	77	18	23	21	7	7	1	-
Within the last 6 months	16%	17%	13%	24%	14%	-	-	-
6-12 months ago	13%	11%	17%	10%	14%	-	-	-
1-2 years ago	17%	6%	22%	14%	43%	14%	-	-
More than two years ago	51%	67%	48%	52%	29%	43%	-	-
Don't know	4%	-	-	-	-	29%	100%	-

Citizen's Advice Bureau : When did you last seek financial information or advice from...

Base	314	74	121	73	20	24	2	-
Within the last 6 months	9%	7%	4%	11%	20%	29%	-	-
6-12 months ago	10%	8%	10%	12%	10%	8%	-	-
1-2 years ago	18%	14%	19%	25%	15%	8%	50%	-
More than two years ago	60%	69%	64%	52%	55%	42%	50%	-
Don't know	3%	3%	3%	-	-	12%	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Family : When did you last seek financial information or advice from...

	Base	935	145	343	327	46	133	294	74
Within the last 6 months	44%		37%	48%	50%	48%	47%	43%	51%
6-12 months ago	21%		23%	22%	18%	31%	26%	21%	16%
1-2 years ago	13%		14%	12%	13%	8%	14%	14%	12%
More than two years ago	18%		24%	14%	16%	12%	13%	16%	18%
Don't know	3%		1%	3%	3%	-	2%	6%	3%

Work colleagues : When did you last seek financial information or advice from...

	Base	469	80	162	165	24	65	155	35
Within the last 6 months	38%		32%	48%	44%	46%	45%	34%	34%
6-12 months ago	26%		24%	27%	28%	21%	23%	27%	17%
1-2 years ago	14%		15%	10%	13%	12%	15%	17%	17%
More than two years ago	17%		25%	11%	13%	17%	14%	17%	20%
Don't know	5%		4%	4%	2%	4%	3%	6%	11%

A debt adviser : When did you last seek financial information or advice from...

	Base	193	9	108	51	11	21	88	20
Within the last 6 months	23%		-	30%	22%	27%	14%	27%	20%
6-12 months ago	18%		22%	20%	14%	18%	14%	16%	10%
1-2 years ago	20%		22%	19%	22%	18%	38%	18%	25%
More than two years ago	37%		56%	30%	39%	36%	33%	35%	45%
Don't know	3%		-	2%	4%	-	-	3%	-

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	8	32	19	5	7	29	9
Within the last 6 months	16%		12%	25%	16%	20%	29%	17%	-
6-12 months ago	13%		25%	16%	5%	40%	-	14%	-
1-2 years ago	17%		-	25%	21%	20%	14%	17%	22%
More than two years ago	51%		62%	34%	53%	20%	57%	45%	78%
Don't know	4%		-	-	5%	-	-	7%	-

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	30	129	98	17	42	120	36
Within the last 6 months	9%		3%	14%	9%	-	12%	8%	11%
6-12 months ago	10%		7%	13%	11%	18%	7%	10%	8%
1-2 years ago	18%		20%	16%	13%	18%	19%	20%	17%
More than two years ago	60%		70%	55%	63%	65%	60%	58%	58%
Don't know	3%		-	2%	3%	-	2%	3%	6%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Family : When did you last seek financial information or advice from...

	Base	935	276	191	365	166	213	130	189	175	307	165	197	11	106
Within the last 6 months	44%	44%	41%	41%	43%	44%	44%	40%	43%	42%	40%	41%	44%	55%	51%
6-12 months ago	21%	21%	22%	23%	21%	21%	20%	25%	21%	19%	26%	21%	21%	18%	16%
1-2 years ago	13%	13%	14%	12%	15%	13%	17%	13%	15%	14%	13%	18%	10%	-	13%
More than two years ago	18%	18%	19%	20%	18%	17%	15%	19%	18%	21%	18%	18%	21%	27%	16%
Don't know	3%	3%	4%	4%	4%	5%	4%	3%	3%	4%	2%	3%	4%	-	4%

Work colleagues : When did you last seek financial information or advice from...

	Base	469	141	106	176	91	117	76	94	99	145	88	89	9	58
Within the last 6 months	38%	38%	46%	41%	35%	34%	40%	37%	43%	28%	39%	42%	29%	44%	50%
6-12 months ago	26%	26%	20%	23%	24%	26%	23%	33%	23%	30%	21%	23%	31%	22%	16%
1-2 years ago	14%	14%	11%	10%	14%	12%	11%	8%	12%	13%	12%	9%	19%	11%	14%
More than two years ago	17%	17%	18%	21%	20%	20%	20%	17%	17%	23%	24%	20%	15%	22%	14%
Don't know	5%	5%	5%	6%	7%	8%	6%	5%	5%	5%	4%	6%	6%	-	7%

A debt adviser : When did you last seek financial information or advice from...

	Base	193	46	31	50	18	43	13	28	20	51	22	48	3	32
Within the last 6 months	23%	23%	20%	26%	30%	26%	14%	23%	21%	35%	29%	18%	23%	-	28%
6-12 months ago	18%	18%	20%	16%	16%	11%	14%	15%	14%	5%	10%	18%	15%	33%	16%
1-2 years ago	20%	20%	24%	10%	18%	22%	23%	38%	18%	20%	20%	32%	10%	33%	16%
More than two years ago	37%	37%	33%	42%	34%	39%	44%	15%	43%	40%	37%	27%	48%	33%	38%
Don't know	3%	3%	4%	6%	2%	-	5%	8%	4%	-	4%	5%	4%	-	3%

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	19	13	24	14	13	9	15	13	20	12	20	1	16
Within the last 6 months	16%	16%	21%	23%	25%	29%	23%	44%	27%	31%	30%	33%	5%	-	12%
6-12 months ago	13%	13%	21%	8%	12%	-	8%	22%	20%	8%	20%	8%	5%	-	12%
1-2 years ago	17%	17%	11%	8%	12%	21%	15%	-	20%	-	15%	17%	15%	-	19%
More than two years ago	51%	51%	47%	62%	50%	50%	54%	33%	33%	62%	35%	42%	70%	100%	44%
Don't know	4%	4%	-	-	-	-	-	-	-	-	-	-	5%	-	12%

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	91	53	89	47	66	35	52	48	92	50	91	4	29
Within the last 6 months	9%	9%	9%	8%	7%	2%	6%	3%	6%	6%	5%	10%	12%	-	14%
6-12 months ago	10%	10%	7%	6%	9%	9%	6%	9%	10%	6%	8%	6%	10%	-	10%
1-2 years ago	18%	18%	21%	17%	15%	15%	15%	17%	17%	8%	13%	14%	18%	25%	17%
More than two years ago	60%	60%	59%	64%	67%	72%	68%	69%	65%	77%	72%	70%	58%	75%	59%
Don't know	3%	3%	4%	6%	2%	2%	5%	3%	2%	2%	2%	-	2%	-	-

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Family : When did you last seek financial information or advice from...

	Base	935	50	187	76	5	104	27	-	43	13
Within the last 6 months	44%	44%	38%	42%	41%	40%	51%	44%	-	40%	54%
6-12 months ago	21%	21%	22%	20%	17%	40%	24%	11%	-	16%	31%
1-2 years ago	13%	13%	18%	15%	13%	-	7%	15%	-	26%	8%
More than two years ago	18%	18%	18%	20%	24%	20%	15%	30%	-	16%	8%
Don't know	3%	3%	4%	2%	5%	-	3%	-	-	2%	-

Work colleagues : When did you last seek financial information or advice from...

	Base	469	26	89	37	2	62	9	1	26	3
Within the last 6 months	38%	38%	46%	35%	38%	-	42%	33%	-	42%	-
6-12 months ago	26%	26%	19%	27%	19%	-	35%	-	-	23%	67%
1-2 years ago	14%	14%	4%	9%	22%	50%	10%	33%	100%	19%	33%
More than two years ago	17%	17%	27%	22%	19%	50%	11%	33%	-	12%	-
Don't know	5%	5%	4%	7%	3%	-	2%	-	-	4%	-

A debt adviser : When did you last seek financial information or advice from...

	Base	193	7	45	19	2	35	3	-	6	2
Within the last 6 months	23%	23%	29%	29%	16%	-	23%	-	-	17%	-
6-12 months ago	18%	18%	14%	11%	16%	50%	26%	33%	-	-	50%
1-2 years ago	20%	20%	14%	22%	5%	-	23%	-	-	33%	50%
More than two years ago	37%	37%	43%	33%	58%	50%	29%	67%	-	50%	-
Don't know	3%	3%	-	4%	5%	-	-	-	-	-	-

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	6	15	7	1	14	1	-	2	1
Within the last 6 months	16%	16%	33%	20%	14%	-	29%	-	-	-	-
6-12 months ago	13%	13%	33%	20%	-	-	14%	-	-	-	100%
1-2 years ago	17%	17%	-	13%	14%	-	21%	-	-	-	-
More than two years ago	51%	51%	33%	47%	57%	100%	36%	100%	-	100%	-
Don't know	4%	4%	-	-	14%	-	-	-	-	-	-

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	16	67	35	2	45	4	1	13	3
Within the last 6 months	9%	9%	6%	7%	3%	50%	16%	-	-	15%	-
6-12 months ago	10%	10%	12%	16%	6%	-	7%	-	-	15%	33%
1-2 years ago	18%	18%	31%	15%	23%	-	27%	-	-	8%	-
More than two years ago	60%	60%	44%	60%	63%	50%	51%	100%	100%	62%	67%
Don't know	3%	3%	6%	1%	6%	-	-	-	-	-	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Family : When did you last seek financial information or advice from...

	Base	935	48	5	14	4	41	77	241
Within the last 6 months	44%	44%	46%	40%	21%	50%	49%	43%	44%
6-12 months ago	21%	21%	31%	40%	36%	25%	22%	29%	18%
1-2 years ago	13%	13%	15%	20%	14%	-	7%	8%	15%
More than two years ago	18%	18%	8%	-	21%	25%	20%	17%	17%
Don't know	3%	3%	-	-	7%	-	2%	4%	5%

Work colleagues : When did you last seek financial information or advice from...

	Base	469	26	4	8	2	19	32	123
Within the last 6 months	38%	38%	38%	50%	62%	50%	26%	38%	37%
6-12 months ago	26%	26%	31%	25%	12%	50%	32%	31%	22%
1-2 years ago	14%	14%	12%	-	12%	-	21%	9%	16%
More than two years ago	17%	17%	15%	25%	12%	-	21%	12%	16%
Don't know	5%	5%	4%	-	-	-	-	9%	8%

A debt adviser : When did you last seek financial information or advice from...

	Base	193	5	-	5	1	11	12	40
Within the last 6 months	23%	23%	40%	-	-	100%	27%	25%	20%
6-12 months ago	18%	18%	-	-	-	-	9%	17%	25%
1-2 years ago	20%	20%	20%	-	40%	-	27%	25%	15%
More than two years ago	37%	37%	40%	-	60%	-	27%	25%	38%
Don't know	3%	3%	-	-	-	-	9%	8%	2%

An Insolvency Practitioner : When did you last seek financial information or advice from...

	Base	77	3	-	2	1	1	7	16
Within the last 6 months	16%	16%	33%	-	-	100%	-	-	-
6-12 months ago	13%	13%	-	-	-	-	-	-	12%
1-2 years ago	17%	17%	-	-	-	-	-	43%	25%
More than two years ago	51%	51%	67%	-	100%	-	100%	43%	56%
Don't know	4%	4%	-	-	-	-	-	14%	6%

Citizen's Advice Bureau : When did you last seek financial information or advice from...

	Base	314	12	2	6	-	11	15	82
Within the last 6 months	9%	9%	8%	-	-	-	9%	7%	11%
6-12 months ago	10%	10%	17%	-	17%	-	9%	13%	5%
1-2 years ago	18%	18%	8%	50%	-	-	27%	20%	16%
More than two years ago	60%	60%	67%	50%	83%	-	45%	60%	63%
Don't know	3%	3%	-	-	-	-	9%	-	5%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	133	8	2	48	73	331
1	4%	5%	-	-	-	4%	4%
2	3%	5%	-	-	6%	5%	2%
3	3300%	600%	100%	-	200%	400%	2100%
4	6%	6%	-	-	8%	4%	6%
5	15%	14%	12%	-	4%	5%	18%
6	16%	15%	12%	-	23%	16%	16%
7	19%	20%	25%	50%	21%	21%	17%
8	19%	11%	38%	-	17%	23%	21%
9	12%	17%	12%	50%	10%	15%	9%
10	6%	6%	-	-	10%	5%	6%
Don't know	1%	1%	-	-	-	-	1%
Mean	6.40	6.30	6.80	8.00	6.70	6.60	6.30

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	38	4	-	14	8	77
1	6%	5%	-	-	7%	38%	4%
2	2%	3%	-	-	-	-	3%
3	800%	300%	-	100%	100%	200%	200%
4	3%	3%	-	-	7%	-	3%
5	16%	16%	-	-	7%	25%	17%
6	22%	26%	75%	-	29%	12%	19%
7	17%	21%	-	-	14%	-	17%
8	18%	13%	-	-	21%	12%	23%
9	8%	5%	25%	-	7%	-	9%
10	5%	8%	-	-	7%	12%	4%
Don't know	1%	-	-	-	-	-	1%
Mean	6.20	6.10	6.80	3.00	6.30	4.30	6.50

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	124	291	35	105	1
1	4%	6%	4%	-	4%	-
2	3%	4%	3%	11%	1%	-
3	3300%	700%	1300%	100%	1200%	-
4	6%	6%	5%	-	8%	-
5	15%	14%	15%	9%	17%	-
6	16%	14%	15%	20%	18%	-
7	19%	21%	16%	23%	20%	100%
8	19%	13%	24%	14%	16%	-
9	12%	17%	10%	14%	10%	-
10	6%	5%	6%	9%	6%	-
Don't know	1%	1%	1%	-	1%	-
Mean	6.40	6.30	6.50	6.60	6.10	7.00

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	36	58	6	29	-
1	6%	6%	7%	-	3%	-
2	2%	3%	2%	-	3%	-
3	800%	300%	400%	100%	-	-
4	3%	3%	3%	-	3%	-
5	16%	17%	14%	-	24%	-
6	22%	25%	22%	33%	17%	-
7	17%	22%	17%	-	14%	-
8	18%	14%	22%	-	21%	-
9	8%	8%	9%	17%	7%	-
10	5%	3%	3%	50%	3%	-
Don't know	1%	-	-	-	3%	-
Mean	6.20	6.00	6.20	7.70	6.30	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	258	171	51	57	19	84	269	160	36	7
1	4%	5%	4%	4%	5%	-	6%	2%	7%	3%	-
2	3%	1%	5%	6%	7%	-	-	3%	6%	3%	-
3	3300%	1300%	1000%	300%	600%	100%	400%	1300%	1400%	200%	-
4	6%	6%	6%	2%	9%	-	5%	6%	6%	8%	-
5	15%	14%	15%	25%	9%	5%	14%	16%	14%	17%	-
6	16%	14%	16%	16%	16%	37%	14%	14%	20%	14%	14%
7	19%	19%	16%	22%	19%	26%	17%	18%	21%	14%	43%
8	19%	21%	20%	14%	19%	11%	20%	22%	15%	22%	-
9	12%	13%	11%	10%	12%	11%	17%	12%	8%	17%	14%
10	6%	7%	7%	-	4%	5%	6%	8%	2%	3%	14%
Don't know	1%	-	1%	2%	-	5%	1%	-	1%	-	14%
Mean	6.40	6.60	6.30	5.90	6.00	6.80	6.60	6.60	5.80	6.40	7.70

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	60	42	7	18	3	24	61	34	9	2
1	6%	8%	5%	-	6%	-	8%	5%	6%	-	50%
2	2%	-	5%	-	6%	-	-	2%	6%	-	-
3	800%	500%	200%	100%	-	-	100%	300%	300%	100%	-
4	3%	-	7%	-	6%	-	-	3%	3%	11%	-
5	16%	12%	10%	71%	17%	67%	21%	8%	26%	11%	50%
6	22%	23%	26%	-	22%	-	8%	28%	26%	11%	-
7	17%	15%	24%	-	11%	33%	25%	16%	12%	22%	-
8	18%	22%	12%	29%	22%	-	17%	18%	18%	33%	-
9	8%	15%	2%	-	6%	-	21%	10%	-	-	-
10	5%	5%	10%	-	-	-	-	10%	3%	-	-
Don't know	1%	-	-	-	6%	-	-	-	-	11%	-
Mean	6.20	6.40	6.10	5.50	5.90	5.70	6.40	6.60	5.50	6.20	3.00

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	211	220	97	15	9	2	2
1	4%	4%	4%	4%	7%	11%	-	-
2	3%	-	4%	6%	-	22%	-	-
3	3300%	1200%	1400%	400%	200%	100%	-	-
4	6%	5%	5%	8%	-	22%	-	50%
5	15%	16%	13%	16%	20%	11%	-	-
6	16%	12%	17%	16%	40%	22%	50%	-
7	19%	20%	20%	16%	7%	-	-	50%
8	19%	22%	20%	15%	-	-	50%	-
9	12%	13%	11%	11%	13%	-	-	-
10	6%	7%	6%	3%	13%	-	-	-
Don't know	1%	-	-	2%	-	11%	-	-
Mean	6.40	6.60	6.40	6.00	6.10	3.70	7.00	5.50

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	47	61	14	7	1	-	-
1	6%	11%	3%	-	-	100%	-	-
2	2%	-	5%	-	-	-	-	-
3	800%	300%	400%	-	100%	-	-	-
4	3%	-	5%	7%	-	-	-	-
5	16%	13%	15%	29%	29%	-	-	-
6	22%	23%	16%	36%	43%	-	-	-
7	17%	21%	18%	7%	-	-	-	-
8	18%	13%	25%	14%	14%	-	-	-
9	8%	11%	10%	-	-	-	-	-
10	5%	6%	3%	7%	14%	-	-	-
Don't know	1%	2%	-	-	-	-	-	-
Mean	6.20	6.20	6.30	6.20	6.10	1.00	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	82	208	182	40	78	175	43
1	4%	4%	6%	3%	5%	5%	3%	5%
2	3%	-	4%	3%	-	8%	3%	5%
3	3300%	600%	1200%	1700%	200%	100%	1000%	100%
4	6%	4%	5%	5%	5%	6%	9%	5%
5	15%	20%	15%	13%	20%	6%	13%	21%
6	16%	9%	20%	17%	10%	13%	14%	19%
7	19%	18%	16%	19%	30%	22%	18%	19%
8	19%	21%	16%	22%	12%	18%	19%	23%
9	12%	17%	11%	14%	15%	15%	13%	2%
10	6%	9%	6%	4%	2%	5%	7%	2%
Don't know	1%	-	1%	1%	-	1%	1%	-
Mean	6.40	6.70	6.20	6.40	6.40	6.40	6.50	6.00

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	24	56	43	7	19	36	10
1	6%	12%	4%	5%	-	5%	-	10%
2	2%	-	2%	5%	-	-	3%	-
3	800%	-	300%	500%	-	100%	300%	-
4	3%	4%	4%	2%	-	-	3%	10%
5	16%	12%	16%	14%	14%	16%	19%	40%
6	22%	17%	29%	21%	14%	26%	25%	20%
7	17%	12%	16%	23%	14%	16%	17%	10%
8	18%	12%	20%	16%	29%	32%	25%	10%
9	8%	21%	4%	7%	-	5%	6%	-
10	5%	8%	7%	5%	14%	-	3%	-
Don't know	1%	-	-	2%	14%	-	-	-
Mean	6.20	6.50	6.30	6.00	7.30	6.40	6.30	5.20

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	184	122	238	109	155	94	140	122	204	114	90	5	54
1	4%	5%	3%	4%	4%	3%	2%	4%	2%	3%	4%	7%	20%	2%
2	3%	3%	2%	3%	2%	5%	1%	1%	3%	3%	4%	3%	-	4%
3	3300%	600%	300%	1400%	500%	900%	200%	800%	900%	900%	400%	1000%	100%	200%
4	6%	4%	10%	7%	5%	5%	4%	4%	7%	6%	5%	4%	20%	6%
5	15%	8%	15%	13%	13%	12%	18%	13%	14%	16%	11%	20%	40%	7%
6	16%	20%	11%	14%	20%	17%	12%	12%	15%	16%	18%	20%	-	11%
7	19%	17%	14%	19%	18%	19%	20%	18%	16%	17%	17%	16%	20%	30%
8	19%	20%	25%	21%	17%	21%	23%	24%	23%	22%	22%	14%	-	20%
9	12%	17%	14%	13%	15%	15%	15%	17%	11%	13%	16%	7%	-	7%
10	6%	5%	6%	5%	6%	4%	4%	6%	7%	3%	4%	8%	-	9%
Don't know	1%	1%	-	-	1%	-	-	-	-	-	1%	1%	-	4%
Mean	6.40	6.70	6.60	6.40	6.60	6.50	6.80	6.70	6.50	6.40	6.60	5.90	4.20	6.80

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	53	31	52	29	39	23	34	33	48	31	18	1	9
1	6%	6%	10%	8%	7%	8%	9%	9%	9%	4%	6%	6%	-	-
2	2%	2%	-	2%	-	3%	-	-	-	2%	-	-	-	11%
3	800%	100%	100%	200%	-	100%	100%	-	400%	300%	-	100%	-	100%
4	3%	4%	6%	6%	-	3%	4%	3%	6%	4%	3%	-	100%	-
5	16%	8%	10%	12%	10%	13%	17%	21%	9%	12%	10%	39%	-	11%
6	22%	25%	13%	25%	34%	28%	17%	15%	9%	31%	19%	28%	-	11%
7	17%	19%	13%	13%	21%	10%	17%	9%	12%	12%	13%	11%	-	22%
8	18%	17%	23%	15%	10%	18%	17%	18%	27%	17%	23%	11%	-	22%
9	8%	11%	10%	13%	10%	13%	13%	12%	12%	8%	16%	6%	-	11%
10	5%	9%	16%	6%	7%	5%	4%	15%	15%	8%	10%	-	-	-
Don't know	1%	-	-	-	-	-	-	-	-	-	-	-	-	11%
Mean	6.20	6.70	6.70	6.30	6.60	6.30	6.20	6.70	6.50	6.30	7.00	5.70	4.00	6.10

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	25	129	48	3	54	18	-	19	8
1	4%	-	4%	6%	-	2%	6%	-	11%	-
2	3%	4%	5%	2%	-	6%	-	-	5%	-
3	3300%	300%	700%	100%	-	-	200%	-	300%	200%
4	6%	-	5%	2%	-	6%	6%	-	11%	-
5	15%	32%	15%	25%	-	9%	6%	-	16%	25%
6	16%	16%	15%	19%	-	11%	11%	-	11%	25%
7	19%	20%	19%	8%	-	20%	11%	-	16%	25%
8	19%	12%	15%	15%	67%	31%	44%	-	5%	25%
9	12%	8%	15%	10%	33%	9%	17%	-	16%	-
10	6%	8%	6%	12%	-	6%	-	-	5%	-
Don't know	1%	-	-	-	-	-	-	-	5%	-
Mean	6.40	6.10	6.40	6.40	8.30	6.80	6.60	-	5.40	5.80

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	12	30	10	1	15	4	-	4	2
1	6%	-	7%	10%	-	-	25%	-	25%	-
2	2%	-	3%	-	-	-	-	-	-	50%
3	800%	-	200%	-	-	100%	-	-	100%	-
4	3%	8%	3%	10%	-	-	-	-	-	-
5	16%	25%	10%	10%	-	13%	-	-	-	50%
6	22%	25%	37%	-	100%	27%	-	-	25%	-
7	17%	17%	20%	20%	-	13%	-	-	50%	-
8	18%	17%	13%	30%	-	13%	50%	-	-	-
9	8%	-	7%	-	-	20%	25%	-	-	-
10	5%	8%	-	10%	-	13%	-	-	-	-
Don't know	1%	-	-	10%	-	-	-	-	-	-
Mean	6.20	6.40	5.80	6.40	6.00	7.10	6.50	-	4.80	3.50

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Bank manager/ a representative of a bank :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	556	33	6	7	4	31	34	137
1	4%	3%	-	-	25%	3%	6%	4%
2	3%	-	17%	-	-	6%	-	2%
3	3300%	300%	-	100%	-	300%	100%	700%
4	6%	9%	-	-	-	-	9%	8%
5	15%	9%	17%	29%	25%	13%	9%	13%
6	16%	6%	17%	-	-	23%	26%	18%
7	19%	27%	-	57%	-	19%	9%	22%
8	19%	27%	33%	-	25%	13%	29%	15%
9	12%	15%	17%	14%	-	16%	3%	10%
10	6%	3%	-	-	25%	3%	3%	7%
Don't know	1%	-	-	-	-	3%	6%	1%
Mean	6.40	6.60	6.30	6.20	6.00	6.20	6.20	6.30

A representative of an insurance company :
Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	130	5	2	3	1	10	5	26
1	6%	20%	-	-	-	-	-	8%
2	2%	-	-	-	-	-	-	4%
3	800%	300%	-	-	-	100%	-	-
4	3%	-	-	-	-	-	20%	-
5	16%	20%	50%	33%	-	40%	20%	12%
6	22%	20%	-	-	100%	40%	20%	8%
7	17%	20%	-	-	-	-	40%	19%
8	18%	-	50%	67%	-	-	-	31%
9	8%	-	-	-	-	10%	-	15%
10	5%	20%	-	-	-	10%	-	4%
Don't know	1%	-	-	-	-	-	-	-
Mean	6.20	4.80	6.50	7.00	6.00	6.00	5.80	6.80

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	55	9	2	29	31	147
1	3%	-	-	-	-	6%	3%
2	-	-	-	-	-	-	1%
3	700%	100%	-	-	100%	200%	300%
4	4%	7%	11%	-	3%	-	3%
5	10%	7%	-	-	10%	13%	11%
6	7%	7%	-	-	7%	13%	5%
7	18%	24%	33%	-	21%	16%	14%
8	22%	24%	44%	-	24%	13%	24%
9	20%	18%	11%	100%	17%	26%	20%
10	14%	11%	-	-	10%	13%	16%
Don't know	2%	2%	-	-	7%	-	3%
Mean	7.40	7.40	7.30	9.00	7.40	7.00	7.50

	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	59	153	11	30	-
1	3%	-	3%	-	10%	-
2	-	-	1%	-	-	-
3	700%	100%	400%	100%	100%	-
4	4%	8%	3%	-	-	-
5	10%	7%	10%	-	20%	-
6	7%	7%	8%	-	7%	-
7	18%	20%	16%	36%	13%	-
8	22%	27%	22%	-	20%	-
9	20%	19%	20%	36%	17%	-
10	14%	10%	16%	18%	13%	-
Don't know	2%	2%	3%	9%	-	-
Mean	7.40	7.40	7.40	7.90	6.70	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	253	147	70	17	15	4	53	119	67	13	1
1	3%	1%	3%	6%	-	50%	-	3%	4%	-	100%
2	-	1%	-	-	-	-	-	1%	-	-	-
3	700%	400%	200%	-	100%	-	100%	400%	200%	-	-
4	4%	2%	9%	-	-	-	-	6%	3%	-	-
5	10%	6%	10%	18%	40%	-	6%	9%	12%	23%	-
6	7%	5%	9%	18%	13%	-	4%	6%	12%	8%	-
7	18%	15%	24%	6%	27%	25%	17%	19%	13%	31%	-
8	22%	27%	13%	29%	13%	-	30%	21%	18%	15%	-
9	20%	24%	17%	12%	-	25%	26%	19%	19%	8%	-
10	14%	17%	13%	12%	-	-	15%	13%	18%	8%	-
Don't know	2%	2%	3%	-	7%	-	2%	3%	-	8%	-
Mean	7.40	7.80	7.00	7.00	5.90	4.50	8.10	7.20	7.30	7.00	1.00

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	99	108	35	4	4	2	1
1	3%	2%	4%	-	-	25%	-	-
2	-	-	1%	-	-	-	-	-
3	700%	400%	100%	100%	-	100%	-	-
4	4%	-	6%	3%	25%	-	-	-
5	10%	9%	9%	17%	-	-	-	-
6	7%	5%	5%	14%	25%	50%	-	-
7	18%	16%	19%	14%	25%	25%	-	100%
8	22%	27%	18%	20%	-	-	100%	-
9	20%	20%	23%	14%	25%	-	-	-
10	14%	17%	13%	14%	-	-	-	-
Don't know	2%	3%	2%	3%	-	-	-	-
Mean	7.40	7.70	7.30	7.20	6.50	4.60	8.00	7.00

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	49	83	81	20	40	61	21
1	3%	2%	4%	5%	5%	2%	2%	5%
2	-	2%	-	-	-	-	-	-
3	700%	300%	200%	100%	-	-	300%	-
4	4%	2%	6%	5%	-	5%	5%	-
5	10%	6%	13%	10%	10%	10%	11%	5%
6	7%	2%	7%	9%	5%	5%	10%	10%
7	18%	16%	13%	15%	10%	15%	16%	43%
8	22%	31%	14%	26%	40%	20%	23%	14%
9	20%	16%	23%	17%	25%	22%	15%	14%
10	14%	20%	17%	12%	5%	20%	16%	-
Don't know	2%	2%	2%	1%	-	-	2%	10%
Mean	7.40	7.50	7.30	7.20	7.50	7.70	7.20	6.90

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	89	60	123	51	66	51	75	66	91	54	43	4	16
1	3%	3%	5%	3%	6%	3%	6%	1%	3%	2%	2%	5%	25%	-
2	-	-	-	1%	2%	-	-	-	2%	-	-	-	-	-
3	700%	300%	200%	300%	100%	200%	300%	100%	200%	300%	300%	200%	-	-
4	4%	2%	5%	2%	-	2%	2%	3%	3%	5%	-	9%	-	-
5	10%	9%	10%	12%	8%	11%	10%	9%	11%	9%	6%	7%	-	12%
6	7%	8%	7%	6%	4%	6%	6%	7%	6%	8%	7%	5%	25%	12%
7	18%	16%	20%	15%	18%	21%	22%	17%	20%	19%	15%	21%	-	19%
8	22%	26%	30%	28%	31%	29%	25%	31%	23%	25%	28%	9%	-	12%
9	20%	19%	13%	20%	18%	18%	12%	19%	17%	19%	26%	23%	25%	19%
10	14%	15%	10%	13%	14%	9%	16%	13%	15%	12%	13%	16%	25%	19%
Don't know	2%	2%	-	-	-	2%	2%	-	2%	1%	4%	5%	-	6%
Mean	7.40	7.40	7.00	7.40	7.30	7.30	7.10	7.60	7.30	7.30	7.70	7.10	6.50	7.70

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	19	57	12	-	22	16	-	11	3
1	3%	-	7%	-	-	-	-	-	-	-
2	-	-	2%	-	-	-	-	-	-	-
3	700%	-	400%	-	-	-	200%	-	-	-
4	4%	-	4%	-	-	5%	-	-	9%	-
5	10%	11%	7%	25%	-	5%	6%	-	-	-
6	7%	5%	11%	-	-	18%	6%	-	9%	33%
7	18%	11%	12%	17%	-	18%	25%	-	36%	33%
8	22%	32%	18%	42%	-	18%	25%	-	18%	33%
9	20%	16%	28%	-	-	14%	25%	-	9%	-
10	14%	26%	9%	17%	-	23%	12%	-	9%	-
Don't know	2%	-	4%	-	-	-	-	-	9%	-
Mean	7.40	8.20	6.90	7.40	-	7.70	7.40	-	7.30	7.00

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

An Accountant : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	253	20	-	5	1	14	14	59
1	3%	5%	-	-	-	-	7%	2%
2	-	-	-	-	-	-	-	-
3	700%	-	-	-	-	-	-	100%
4	4%	-	-	-	-	7%	21%	2%
5	10%	10%	-	-	-	7%	21%	14%
6	7%	-	-	-	-	-	14%	3%
7	18%	10%	-	20%	-	21%	7%	24%
8	22%	15%	-	20%	-	29%	14%	22%
9	20%	45%	-	60%	-	21%	-	15%
10	14%	10%	-	-	100%	14%	7%	17%
Don't know	2%	5%	-	-	-	-	7%	2%
Mean	7.40	7.90	-	8.40	10.00	7.80	5.60	7.50

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	40	7	1	15	19	103
1	1%	-	-	-	-	11%	-
2	2%	-	-	-	-	-	4%
3	900%	100%	100%	-	200%	100%	500%
4	4%	2%	-	-	-	-	5%
5	12%	18%	-	-	20%	11%	12%
6	16%	15%	29%	-	7%	32%	14%
7	20%	18%	43%	100%	20%	5%	21%
8	21%	15%	14%	-	13%	21%	23%
9	15%	22%	14%	-	33%	5%	14%
10	8%	10%	-	-	-	11%	7%
Don't know	1%	-	-	-	7%	5%	1%
Mean	6.80	7.20	6.60	7.00	6.80	6.30	6.80

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	22	6	3	12	17	73
1	6%	-	-	33%	8%	6%	5%
2	2%	5%	-	-	-	6%	-
3	400%	-	-	-	-	-	400%
4	4%	5%	-	-	-	6%	4%
5	8%	9%	-	-	8%	6%	8%
6	8%	23%	-	-	17%	12%	3%
7	14%	14%	17%	-	17%	12%	15%
8	33%	27%	50%	67%	42%	35%	33%
9	16%	9%	33%	-	-	18%	18%
10	10%	9%	-	-	8%	-	12%
Don't know	1%	-	-	-	-	-	1%
Mean	7.00	7.00	8.20	5.70	6.80	6.60	7.20

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	39	92	9	30	-
1	1%	-	2%	-	-	-
2	2%	-	3%	-	3%	-
3	900%	100%	600%	200%	-	-
4	4%	3%	1%	-	13%	-
5	12%	15%	11%	11%	10%	-
6	16%	13%	17%	33%	10%	-
7	20%	18%	22%	22%	17%	-
8	21%	18%	25%	-	20%	-
9	15%	23%	12%	22%	13%	-
10	8%	10%	4%	11%	13%	-
Don't know	1%	-	2%	-	-	-
Mean	6.80	7.30	6.70	6.50	7.00	-

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	23	74	11	18	-
1	6%	-	8%	9%	-	-
2	2%	4%	1%	-	-	-
3	400%	-	400%	-	-	-
4	4%	4%	1%	9%	11%	-
5	8%	9%	7%	-	17%	-
6	8%	22%	4%	9%	6%	-
7	14%	13%	18%	9%	6%	-
8	33%	35%	35%	27%	22%	-
9	16%	9%	18%	18%	17%	-
10	10%	4%	7%	18%	22%	-
Don't know	1%	-	1%	-	-	-
Mean	7.00	6.90	6.90	7.30	7.50	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	99	50	9	9	4	37	84	40	8	2
1	1%	2%	-	-	-	-	3%	1%	-	-	-
2	2%	1%	6%	-	-	-	3%	2%	2%	-	-
3	900%	300%	300%	100%	200%	-	-	300%	500%	100%	-
4	4%	3%	2%	11%	11%	-	-	5%	5%	-	-
5	12%	12%	12%	22%	11%	-	8%	12%	18%	12%	-
6	16%	14%	14%	33%	22%	25%	19%	17%	12%	12%	-
7	20%	17%	26%	11%	22%	25%	14%	17%	30%	38%	-
8	21%	25%	20%	11%	-	-	30%	21%	12%	25%	-
9	15%	19%	12%	-	11%	-	22%	14%	12%	12%	-
10	8%	6%	6%	-	22%	50%	3%	10%	5%	-	100%
Don't know	1%	-	2%	11%	-	-	-	1%	2%	-	-
Mean	6.80	7.00	6.70	5.60	6.40	8.20	7.20	6.90	6.30	6.70	10.00

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	77	33	8	6	2	36	57	30	2	1
1	6%	4%	6%	25%	-	-	3%	5%	7%	50%	-
2	2%	-	6%	-	-	-	-	2%	3%	-	-
3	400%	300%	100%	-	-	-	100%	200%	100%	-	-
4	4%	3%	6%	-	-	50%	3%	5%	3%	-	-
5	8%	6%	9%	12%	17%	-	6%	9%	10%	-	-
6	8%	6%	12%	12%	-	-	3%	9%	13%	-	-
7	14%	10%	21%	25%	-	50%	11%	18%	13%	-	-
8	33%	40%	18%	12%	50%	-	53%	30%	13%	-	100%
9	16%	18%	12%	12%	17%	-	17%	14%	17%	50%	-
10	10%	10%	9%	-	17%	-	6%	9%	17%	-	-
Don't know	1%	1%	-	-	-	-	-	-	3%	-	-
Mean	7.00	7.40	6.40	5.50	8.00	5.50	7.50	6.90	6.80	5.00	8.00

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	79	68	18	5	1	-	-
1	1%	1%	1%	-	-	-	-	-
2	2%	4%	1%	-	-	-	-	-
3	900%	200%	500%	200%	-	-	-	-
4	4%	3%	4%	-	20%	-	-	-
5	12%	11%	15%	6%	20%	-	-	-
6	16%	16%	13%	28%	-	-	-	-
7	20%	13%	28%	22%	20%	-	-	-
8	21%	29%	13%	22%	-	-	-	-
9	15%	18%	13%	6%	20%	100%	-	-
10	8%	5%	9%	11%	20%	-	-	-
Don't know	1%	-	1%	6%	-	-	-	-
Mean	6.80	7.00	6.70	6.80	7.00	9.00	-	-

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	59	50	15	1	-	1	-
1	6%	5%	6%	7%	-	-	-	-
2	2%	-	2%	7%	-	-	-	-
3	400%	200%	100%	100%	-	-	-	-
4	4%	-	6%	7%	100%	-	-	-
5	8%	10%	4%	13%	-	-	-	-
6	8%	8%	8%	7%	-	-	-	-
7	14%	15%	12%	20%	-	-	-	-
8	33%	42%	28%	7%	-	-	100%	-
9	16%	14%	22%	7%	-	-	-	-
10	10%	5%	12%	20%	-	-	-	-
Don't know	1%	-	-	7%	-	-	-	-
Mean	7.00	7.10	7.20	6.30	4.00	-	8.00	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	38	54	52	20	29	46	8
1	1%	3%	2%	2%	-	-	-	-
2	2%	5%	-	2%	-	-	2%	-
3	900%	100%	200%	200%	-	300%	200%	-
4	4%	-	2%	8%	-	-	7%	25%
5	12%	13%	17%	8%	15%	21%	13%	-
6	16%	13%	19%	21%	10%	7%	7%	12%
7	20%	11%	15%	21%	10%	31%	28%	25%
8	21%	29%	17%	21%	35%	21%	24%	-
9	15%	21%	17%	12%	15%	14%	11%	12%
10	8%	5%	11%	4%	15%	3%	9%	25%
Don't know	1%	-	2%	2%	-	3%	-	-
Mean	6.80	6.90	7.00	6.60	7.70	6.70	6.90	7.10

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	33	38	42	9	23	27	8
1	6%	6%	5%	7%	-	4%	-	25%
2	2%	3%	-	-	-	4%	-	-
3	400%	100%	100%	200%	-	100%	100%	-
4	4%	3%	5%	5%	-	4%	4%	-
5	8%	6%	11%	10%	11%	4%	11%	-
6	8%	3%	11%	10%	11%	9%	15%	12%
7	14%	18%	11%	14%	-	26%	15%	-
8	33%	45%	24%	33%	33%	22%	22%	12%
9	16%	12%	16%	12%	33%	9%	15%	38%
10	10%	3%	18%	10%	11%	17%	19%	-
Don't know	1%	-	-	-	-	-	-	12%
Mean	7.00	6.90	7.20	6.80	8.00	7.00	7.40	6.10

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	80	45	88	54	65	43	57	50	79	45	15	1	4
1	1%	1%	2%	2%	2%	2%	2%	2%	2%	1%	2%	-	-	-
2	2%	-	4%	1%	4%	2%	2%	2%	2%	3%	4%	13%	-	-
3	900%	300%	100%	500%	100%	200%	100%	200%	200%	400%	100%	-	-	100%
4	4%	-	2%	3%	4%	3%	2%	-	2%	-	-	13%	-	-
5	12%	11%	11%	11%	11%	11%	7%	9%	16%	10%	7%	40%	-	-
6	16%	11%	9%	9%	11%	18%	14%	12%	6%	15%	7%	-	-	25%
7	20%	14%	18%	20%	19%	15%	23%	18%	20%	20%	22%	20%	-	25%
8	21%	26%	24%	22%	20%	22%	19%	25%	22%	20%	18%	7%	-	25%
9	15%	22%	20%	19%	20%	17%	23%	21%	18%	22%	27%	7%	-	-
10	8%	12%	9%	11%	9%	11%	7%	12%	12%	9%	13%	-	-	-
Don't know	1%	1%	-	-	-	-	-	-	-	-	-	-	100%	25%
Mean	6.80	7.50	7.10	7.10	7.10	7.10	7.20	7.40	7.10	7.10	7.50	5.30	-	6.00

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	51	32	56	23	38	26	37	26	37	33	21	4	6
1	6%	6%	6%	4%	4%	3%	8%	5%	4%	5%	6%	14%	25%	-
2	2%	2%	3%	2%	-	-	-	3%	4%	-	-	-	-	17%
3	400%	-	-	300%	200%	-	-	-	100%	300%	-	-	-	-
4	4%	4%	3%	7%	4%	5%	4%	5%	-	-	3%	-	25%	-
5	8%	4%	-	5%	4%	5%	4%	5%	4%	5%	-	14%	25%	17%
6	8%	4%	6%	9%	13%	8%	4%	-	8%	3%	6%	5%	-	-
7	14%	14%	9%	16%	22%	11%	12%	11%	19%	22%	21%	5%	-	-
8	33%	33%	34%	25%	35%	37%	46%	32%	35%	30%	30%	38%	-	33%
9	16%	25%	25%	23%	9%	26%	15%	30%	23%	24%	21%	5%	-	17%
10	10%	6%	9%	7%	4%	3%	4%	5%	-	8%	9%	19%	25%	17%
Don't know	1%	2%	3%	2%	4%	3%	4%	3%	4%	3%	3%	-	-	-
Mean	7.00	7.30	7.50	7.00	6.70	7.50	7.20	7.40	7.10	7.20	7.50	6.90	5.00	7.00

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	9	45	10	-	13	11	-	9	6
1	1%	-	2%	-	-	-	-	-	-	-
2	2%	-	-	-	-	-	18%	-	-	-
3	900%	100%	300%	-	-	-	100%	-	-	-
4	4%	11%	4%	-	-	-	-	11%	-	
5	12%	11%	7%	20%	-	23%	9%	-	17%	
6	16%	22%	16%	10%	-	8%	-	22%	33%	
7	20%	33%	24%	40%	-	15%	18%	22%	-	
8	21%	22%	22%	10%	-	15%	36%	22%	33%	
9	15%	-	18%	10%	-	23%	18%	11%	-	
10	8%	-	7%	10%	-	15%	-	11%	17%	
Don't know	1%	-	-	-	-	-	-	-	-	
Mean	6.80	6.10	7.00	7.10	-	7.50	6.30	7.20	7.20	

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	8	35	7	-	13	11	1	4	1
1	6%	-	11%	-	-	-	-	-	25%	-
2	2%	-	-	-	-	8%	-	-	-	-
3	400%	-	100%	-	-	-	-	-	-	-
4	4%	-	6%	-	-	8%	-	-	25%	100%
5	8%	-	3%	29%	-	8%	9%	-	-	-
6	8%	-	11%	-	-	8%	9%	-	25%	-
7	14%	25%	17%	14%	-	8%	9%	-	-	-
8	33%	50%	29%	14%	-	46%	55%	100%	25%	-
9	16%	-	9%	43%	-	8%	9%	-	-	-
10	10%	25%	14%	-	-	8%	9%	-	-	-
Don't know	1%	-	-	-	-	-	-	-	-	-
Mean	7.00	8.20	6.80	7.40	-	7.00	7.70	8.00	4.80	4.00

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

A Financial Planning Professional : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	171	10	1	2	1	10	9	35
1	1%	10%	-	-	-	-	-	-
2	2%	-	-	-	-	-	-	6%
3	900%	-	100%	-	-	100%	-	200%
4	4%	10%	-	-	-	-	-	3%
5	12%	10%	100%	50%	-	10%	11%	14%
6	16%	20%	-	-	-	10%	33%	17%
7	20%	10%	-	50%	-	20%	-	17%
8	21%	20%	-	-	-	30%	22%	17%
9	15%	10%	-	-	100%	20%	22%	14%
10	8%	10%	-	-	-	10%	-	9%
Don't know	1%	-	-	-	-	-	11%	3%
Mean	6.80	6.40	4.00	6.00	9.00	7.30	7.10	6.70

A Solicitor : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	126	11	3	3	-	5	4	20
1	6%	-	-	-	-	-	25%	5%
2	2%	-	-	-	-	20%	-	-
3	400%	100%	-	-	-	-	100%	100%
4	4%	-	-	-	-	-	-	-
5	8%	9%	67%	-	-	-	-	10%
6	8%	9%	-	-	-	20%	-	5%
7	14%	27%	-	33%	-	-	-	15%
8	33%	27%	33%	33%	-	-	25%	30%
9	16%	9%	-	33%	-	60%	25%	30%
10	10%	18%	-	-	-	-	-	5%
Don't know	1%	-	-	-	-	-	25%	-
Mean	7.00	7.30	6.00	8.00	-	7.00	5.20	7.30

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	279	23	4	119	142	651
1	1%	1%	-	-	1%	2%	1%
2	2%	1%	-	-	-	1%	2%
3	2800%	700%	100%	-	400%	500%	1300%
4	4%	5%	-	-	-	4%	3%
5	11%	9%	9%	25%	9%	11%	12%
6	12%	11%	-	-	15%	13%	12%
7	23%	22%	26%	-	22%	21%	24%
8	24%	27%	30%	-	22%	24%	24%
9	13%	16%	30%	25%	20%	11%	11%
10	9%	8%	4%	50%	10%	13%	8%
Don't know	1%	1%	-	-	1%	1%	1%
Mean	7.10	7.20	7.70	8.50	7.40	7.00	7.00

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	177	15	2	73	91	432
1	1%	1%	-	50%	1%	4%	1%
2	2%	2%	-	-	1%	1%	2%
3	1700%	300%	-	-	200%	200%	1200%
4	4%	4%	7%	-	1%	5%	4%
5	11%	11%	7%	-	14%	13%	11%
6	13%	12%	13%	-	8%	24%	12%
7	24%	24%	13%	-	26%	12%	25%
8	24%	26%	20%	50%	30%	22%	25%
9	12%	13%	40%	-	12%	7%	12%
10	7%	7%	-	-	5%	10%	6%
Don't know	1%	1%	-	-	-	1%	1%
Mean	7.00	7.10	7.50	4.50	7.10	6.60	6.90

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	262	586	67	212	-
1	1%	1%	1%	-	1%	-
2	2%	1%	2%	-	2%	-
3	2800%	700%	1300%	300%	500%	-
4	4%	5%	3%	1%	4%	-
5	11%	8%	13%	15%	10%	-
6	12%	10%	12%	15%	14%	-
7	23%	24%	23%	15%	26%	-
8	24%	27%	26%	21%	19%	-
9	13%	15%	11%	19%	14%	-
10	9%	8%	9%	13%	8%	-
Don't know	1%	1%	1%	-	1%	-
Mean	7.10	7.20	7.00	7.30	7.00	-

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	170	385	35	141	-
1	1%	1%	1%	-	1%	-
2	2%	2%	2%	3%	3%	-
3	1700%	300%	1000%	100%	300%	-
4	4%	4%	5%	-	3%	-
5	11%	9%	11%	23%	11%	-
6	13%	12%	14%	23%	11%	-
7	24%	24%	24%	20%	25%	-
8	24%	27%	26%	9%	21%	-
9	12%	14%	10%	14%	16%	-
10	7%	7%	7%	9%	8%	-
Don't know	1%	1%	1%	-	1%	-
Mean	7.00	7.10	6.90	6.70	7.00	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	532	359	105	106	27	161	522	360	74	12
1	1%	1%	1%	2%	1%	-	1%	-	2%	-	-
2	2%	2%	1%	1%	2%	-	2%	1%	2%	3%	-
3	2800%	1000%	1200%	400%	100%	100%	200%	1300%	1100%	200%	-
4	4%	2%	5%	5%	4%	4%	2%	4%	4%	3%	8%
5	11%	11%	12%	14%	14%	4%	9%	10%	15%	8%	-
6	12%	12%	12%	14%	13%	11%	11%	14%	9%	16%	17%
7	23%	23%	23%	26%	19%	30%	19%	24%	24%	26%	17%
8	24%	26%	25%	22%	19%	15%	28%	25%	22%	23%	17%
9	13%	13%	12%	9%	14%	19%	16%	12%	12%	12%	25%
10	9%	8%	8%	6%	13%	19%	11%	9%	8%	8%	17%
Don't know	1%	2%	-	2%	1%	-	2%	1%	1%	1%	-
Mean	7.10	7.10	7.00	6.70	7.20	7.60	7.30	7.10	6.80	7.10	7.80

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	367	219	59	71	16	113	340	225	42	12
1	1%	1%	-	2%	4%	-	2%	1%	2%	-	-
2	2%	2%	2%	2%	-	6%	3%	1%	2%	2%	-
3	1700%	800%	600%	300%	-	-	300%	700%	700%	-	-
4	4%	3%	7%	5%	3%	-	4%	4%	5%	2%	-
5	11%	11%	12%	14%	8%	12%	10%	11%	13%	10%	8%
6	13%	10%	17%	17%	10%	25%	10%	14%	14%	5%	25%
7	24%	26%	24%	19%	20%	6%	22%	24%	24%	24%	17%
8	24%	27%	22%	22%	23%	19%	32%	26%	20%	19%	17%
9	12%	13%	9%	10%	17%	31%	12%	12%	10%	21%	33%
10	7%	7%	5%	10%	14%	-	5%	7%	8%	14%	-
Don't know	1%	1%	1%	-	1%	-	2%	1%	-	2%	-
Mean	7.00	7.10	6.70	6.80	7.40	7.00	7.00	7.00	6.70	7.60	7.40

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	465	455	147	30	26	5	1
1	1%	1%	1%	1%	7%	4%	-	-
2	2%	2%	1%	1%	-	4%	-	-
3	2800%	800%	1300%	600%	-	100%	-	-
4	4%	3%	5%	3%	3%	4%	-	-
5	11%	11%	10%	16%	10%	19%	-	-
6	12%	10%	15%	10%	7%	19%	20%	-
7	23%	23%	23%	23%	37%	19%	20%	-
8	24%	27%	23%	23%	10%	19%	40%	100%
9	13%	12%	13%	13%	20%	12%	-	-
10	9%	10%	8%	8%	7%	-	20%	-
Don't know	1%	1%	1%	1%	-	-	-	-
Mean	7.10	7.20	7.00	6.90	6.90	6.20	7.80	8.00

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	339	274	81	20	14	4	-
1	1%	1%	1%	1%	5%	14%	-	-
2	2%	1%	3%	1%	-	-	-	-
3	1700%	700%	600%	400%	-	-	-	-
4	4%	4%	4%	6%	5%	7%	-	-
5	11%	11%	11%	14%	15%	14%	-	-
6	13%	10%	17%	10%	5%	36%	25%	-
7	24%	24%	24%	19%	40%	7%	25%	-
8	24%	29%	18%	30%	10%	14%	25%	-
9	12%	12%	13%	15%	10%	-	25%	-
10	7%	7%	8%	5%	10%	7%	-	-
Don't know	1%	1%	1%	-	-	-	-	-
Mean	7.00	7.10	6.90	6.90	6.80	5.60	7.50	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	185	423	407	62	157	354	78
1	1%	1%	1%	1%	2%	2%	1%	1%
2	2%	3%	*	1%	-	4%	2%	3%
3	2800%	600%	1100%	800%	-	600%	1000%	100%
4	4%	1%	3%	3%	-	4%	5%	5%
5	11%	13%	11%	10%	15%	10%	12%	17%
6	12%	10%	13%	13%	16%	10%	12%	15%
7	23%	17%	23%	27%	31%	27%	23%	17%
8	24%	32%	23%	22%	16%	19%	21%	26%
9	13%	14%	14%	14%	6%	13%	14%	12%
10	9%	8%	11%	9%	13%	9%	8%	5%
Don't know	1%	1%	1%	1%	2%	2%	1%	-
Mean	7.10	7.10	7.20	7.20	7.10	6.80	7.00	6.70

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	141	251	262	44	116	224	50
1	1%	1%	1%	-	2%	1%	1%	6%
2	2%	2%	2%	2%	-	2%	3%	2%
3	1700%	200%	700%	600%	-	100%	600%	200%
4	4%	1%	3%	4%	-	6%	6%	8%
5	11%	11%	13%	10%	16%	10%	13%	10%
6	13%	6%	12%	15%	14%	12%	12%	24%
7	24%	28%	22%	22%	30%	26%	22%	16%
8	24%	34%	20%	21%	16%	16%	20%	28%
9	12%	12%	17%	15%	14%	20%	13%	2%
10	7%	4%	10%	8%	9%	5%	8%	4%
Don't know	1%	1%	2%	2%	-	2%	2%	-
Mean	7.00	7.20	7.10	7.10	7.10	7.00	6.90	6.20

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	1	2	3	4	5	6	7	8	9	10	Don't know	Mean	
	1129	331	235	452	199	261	139	223	200	383	188	262	12	94
1	1%	1%	*	1%	1%	*	*	1%	*	1%	*	2%	-	2%
2	2%	1%	2%	2%	2%	1%	2%	*	2%	2%	2%	8%	2%	2%
3	2800%	600%	600%	800%	300%	400%	600%	400%	500%	800%	300%	800%	-	500%
4	4%	1%	2%	2%	4%	3%	1%	2%	2%	3%	4%	5%	-	7%
5	11%	10%	10%	11%	6%	11%	10%	10%	8%	8%	12%	15%	17%	9%
6	12%	12%	12%	12%	13%	15%	13%	15%	12%	12%	11%	11%	17%	9%
7	23%	25%	22%	25%	27%	28%	29%	28%	24%	25%	26%	21%	-	28%
8	24%	24%	26%	25%	24%	20%	21%	22%	25%	26%	21%	24%	8%	24%
9	13%	15%	14%	14%	12%	16%	17%	11%	18%	15%	16%	13%	8%	9%
10	9%	9%	11%	8%	11%	5%	6%	9%	8%	9%	9%	7%	17%	11%
Don't know	1%	1%	*	1%	1%	1%	1%	1%	1%	1%	-	1%	25%	-
Mean	7.10	7.20	7.30	7.10	7.30	7.10	7.10	7.10	7.30	7.30	7.20	6.90	6.80	6.80

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	1	2	3	4	5	6	7	8	9	10	Don't know	Mean	
	732	204	141	297	140	179	91	140	128	234	115	173	7	51
1	1%	1%	-	1%	-	1%	-	1%	-	-	-	2%	-	2%
2	2%	2%	4%	2%	3%	2%	5%	2%	3%	3%	2%	2%	-	2%
3	1700%	500%	200%	400%	-	100%	100%	100%	300%	400%	200%	600%	100%	300%
4	4%	2%	2%	3%	4%	3%	2%	4%	4%	5%	3%	5%	-	4%
5	11%	9%	11%	12%	9%	8%	14%	12%	10%	10%	16%	13%	14%	10%
6	13%	14%	13%	12%	12%	18%	15%	16%	12%	11%	15%	10%	-	12%
7	24%	26%	19%	23%	24%	24%	29%	26%	21%	26%	22%	24%	29%	29%
8	24%	24%	28%	25%	27%	23%	19%	24%	23%	25%	23%	25%	29%	24%
9	12%	14%	16%	14%	13%	13%	11%	9%	18%	11%	11%	11%	14%	6%
10	7%	6%	8%	7%	7%	6%	4%	7%	7%	6%	5%	8%	14%	8%
Don't know	1%	1%	-	1%	1%	2%	-	1%	2%	1%	2%	1%	4%	4%
Mean	7.00	7.00	7.10	7.10	7.20	7.10	6.70	6.90	7.10	7.10	6.90	6.80	7.10	6.70

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	57	265	92	5	111	38	5	56	18
1	1%	-	2%	-	-	1%	-	-	-	-
2	2%	2%	2%	-	-	1%	-	20%	5%	-
3	2800%	100%	300%	-	-	600%	300%	-	200%	-
4	4%	2%	3%	3%	40%	4%	8%	-	5%	-
5	11%	7%	10%	12%	-	11%	8%	-	14%	44%
6	12%	5%	12%	13%	-	7%	8%	-	7%	22%
7	23%	30%	21%	18%	20%	27%	29%	20%	18%	17%
8	24%	26%	30%	24%	-	23%	26%	40%	27%	11%
9	13%	19%	11%	17%	40%	17%	11%	20%	11%	-
10	9%	9%	9%	12%	-	8%	11%	-	7%	6%
Don't know	1%	-	*	-	-	1%	-	-	5%	-
Mean	7.10	7.50	7.10	7.50	6.60	7.10	7.00	6.80	6.80	6.20

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	32	160	43	3	52	35	3	38	6
1	1%	-	2%	-	-	-	-	-	3%	-
2	2%	-	4%	-	-	-	6%	-	11%	-
3	1700%	200%	200%	100%	-	100%	100%	-	-	-
4	4%	6%	4%	2%	33%	2%	11%	-	-	-
5	11%	9%	7%	12%	33%	12%	6%	-	13%	17%
6	13%	22%	12%	19%	-	12%	11%	-	5%	33%
7	24%	22%	26%	21%	33%	21%	29%	33%	11%	-
8	24%	31%	28%	14%	-	23%	20%	33%	34%	33%
9	12%	6%	12%	19%	-	23%	6%	-	13%	-
10	7%	3%	6%	14%	-	6%	9%	33%	8%	17%
Don't know	1%	-	-	-	-	2%	3%	-	3%	-
Mean	7.00	6.70	6.90	7.30	5.30	7.40	6.60	8.30	6.80	7.20

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

A price comparison website : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	1129	65	12	16	5	47	78	259
1	1%	2%	-	-	-	2%	-	1%
2	2%	3%	-	-	-	-	3%	2%
3	2800%	-	-	100%	-	100%	200%	900%
4	4%	3%	-	-	-	4%	6%	4%
5	11%	11%	8%	-	20%	6%	10%	14%
6	12%	17%	17%	12%	40%	23%	10%	13%
7	23%	25%	33%	25%	20%	15%	28%	24%
8	24%	18%	25%	44%	-	30%	19%	20%
9	13%	9%	17%	6%	20%	6%	13%	12%
10	9%	9%	-	12%	-	11%	9%	8%
Don't know	1%	3%	-	-	-	2%	1%	1%
Mean	7.10	6.90	7.20	7.50	6.60	7.00	7.00	6.90

A website supplying financial data : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	732	54	5	13	2	34	54	198
1	1%	2%	-	-	-	3%	-	1%
2	2%	-	-	-	-	3%	-	1%
3	1700%	300%	-	-	-	-	200%	500%
4	4%	-	-	-	-	-	6%	6%
5	11%	20%	20%	23%	-	12%	4%	14%
6	13%	19%	20%	23%	50%	12%	15%	11%
7	24%	24%	20%	23%	-	26%	28%	24%
8	24%	19%	40%	15%	-	18%	22%	26%
9	12%	9%	-	8%	-	18%	11%	12%
10	7%	7%	-	8%	50%	6%	9%	6%
Don't know	1%	-	-	-	-	3%	6%	1%
Mean	7.00	6.70	6.80	6.80	8.00	7.00	7.20	7.00

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	98	9	2	49	55	294
1	2%	3%	-	-	2%	2%	2%
2	1%	2%	-	-	-	2%	1%
3	1700%	300%	-	-	200%	300%	1100%
4	3%	3%	11%	-	2%	2%	3%
5	9%	8%	-	-	10%	11%	10%
6	9%	7%	11%	-	6%	9%	9%
7	15%	17%	-	-	8%	11%	16%
8	26%	27%	67%	50%	33%	27%	24%
9	17%	20%	-	50%	27%	20%	16%
10	16%	11%	11%	-	8%	15%	18%
Don't know	1%	1%	-	-	2%	2%	2%
Mean	7.40	7.30	7.60	8.50	7.50	7.30	7.40

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	157	17	4	66	66	327
1	1%	1%	-	-	-	2%	1%
2	1%	1%	-	25%	-	2%	2%
3	1700%	400%	-	-	-	100%	1200%
4	5%	6%	6%	-	9%	9%	4%
5	18%	18%	-	-	20%	17%	17%
6	18%	22%	18%	-	26%	23%	15%
7	25%	22%	29%	-	14%	23%	28%
8	17%	15%	29%	25%	14%	11%	19%
9	8%	6%	18%	25%	12%	12%	8%
10	5%	9%	-	25%	3%	3%	5%
Don't know	1%	2%	-	-	3%	-	1%
Mean	6.60	6.60	7.30	7.20	6.50	6.40	6.60

	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	97	264	20	89	-
1	2%	3%	1%	-	6%	-
2	1%	2%	2%	-	-	-
3	1700%	300%	1100%	200%	100%	-
4	3%	3%	3%	5%	3%	-
5	9%	8%	11%	10%	6%	-
6	9%	6%	9%	10%	8%	-
7	15%	18%	14%	-	18%	-
8	26%	29%	26%	25%	25%	-
9	17%	19%	16%	30%	18%	-
10	16%	11%	17%	20%	17%	-
Don't know	1%	1%	2%	-	-	-
Mean	7.40	7.30	7.40	7.50	7.40	-

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	144	250	50	142	-
1	1%	1%	1%	-	1%	-
2	1%	1%	1%	2%	1%	-
3	1700%	200%	700%	200%	500%	100%
4	5%	6%	4%	10%	5%	-
5	18%	19%	20%	12%	14%	-
6	18%	21%	17%	22%	15%	-
7	25%	21%	28%	22%	23%	-
8	17%	15%	17%	14%	21%	-
9	8%	6%	6%	12%	12%	-
10	5%	8%	4%	6%	6%	-
Don't know	1%	2%	2%	-	1%	-
Mean	6.60	6.60	6.50	6.60	6.80	3.00

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	258	146	19	41	8	84	237	119	24	8
1	2%	2%	3%	-	2%	12%	-	3%	2%	-	12%
2	1%	1%	1%	11%	-	-	1%	-	4%	-	-
3	1700%	1000%	300%	200%	200%	-	200%	600%	700%	200%	-
4	3%	2%	3%	16%	2%	-	1%	3%	5%	-	-
5	9%	9%	9%	16%	7%	12%	7%	8%	13%	4%	12%
6	9%	7%	12%	5%	12%	12%	11%	9%	8%	8%	-
7	15%	15%	17%	11%	15%	-	19%	16%	12%	12%	12%
8	26%	28%	23%	26%	27%	25%	21%	27%	24%	42%	25%
9	17%	17%	18%	11%	17%	38%	13%	19%	17%	17%	38%
10	16%	19%	12%	-	17%	-	26%	14%	13%	12%	-
Don't know	1%	2%	1%	5%	-	-	-	2%	2%	4%	-
Mean	7.40	7.60	7.20	5.80	7.40	6.90	7.80	7.40	6.90	7.60	7.00

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	258	180	55	71	23	83	249	197	50	8
1	1%	-	2%	-	1%	-	1%	-	1%	4%	-
2	1%	-	2%	2%	3%	-	-	1%	2%	2%	-
3	1700%	700%	300%	400%	100%	200%	-	700%	800%	100%	100%
4	5%	4%	8%	4%	4%	9%	1%	6%	7%	6%	12%
5	18%	18%	19%	15%	13%	22%	20%	20%	15%	10%	12%
6	18%	15%	19%	24%	18%	22%	12%	18%	18%	20%	38%
7	25%	26%	24%	22%	30%	13%	29%	26%	24%	20%	-
8	17%	20%	12%	18%	18%	17%	24%	12%	18%	30%	-
9	8%	9%	8%	9%	7%	4%	7%	9%	9%	2%	12%
10	5%	6%	4%	4%	6%	13%	4%	5%	6%	6%	25%
Don't know	1%	2%	1%	4%	-	-	1%	2%	2%	-	-
Mean	6.60	6.80	6.30	6.50	6.70	6.40	6.90	6.50	6.60	6.50	6.60

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	215	185	50	11	6	4	1
1	2%	1%	2%	6%	-	-	-	-
2	1%	1%	2%	2%	-	-	-	-
3	1700%	600%	500%	500%	100%	-	-	-
4	3%	-	4%	4%	18%	17%	-	-
5	9%	10%	8%	14%	9%	-	-	-
6	9%	7%	10%	4%	27%	-	-	100%
7	15%	13%	17%	12%	9%	33%	50%	-
8	26%	29%	25%	24%	-	33%	25%	-
9	17%	18%	18%	20%	-	17%	-	-
10	16%	19%	13%	10%	36%	-	25%	-
Don't know	1%	1%	1%	4%	-	-	-	-
Mean	7.40	7.70	7.30	6.70	6.80	7.20	8.00	6.00

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	220	228	99	19	18	2	1
1	1%	1%	-	1%	5%	6%	-	-
2	1%	1%	1%	1%	-	6%	-	-
3	1700%	500%	900%	200%	-	100%	-	-
4	5%	3%	5%	10%	-	17%	-	-
5	18%	20%	18%	14%	5%	22%	-	-
6	18%	19%	16%	18%	16%	28%	-	100%
7	25%	25%	25%	25%	16%	22%	50%	-
8	17%	19%	17%	14%	32%	-	50%	-
9	8%	7%	11%	8%	5%	-	-	-
10	5%	5%	5%	6%	16%	-	-	-
Don't know	1%	-	2%	2%	5%	-	-	-
Mean	6.60	6.60	6.60	6.50	7.30	5.10	7.50	6.00

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	95	149	158	47	63	126	28
1	2%	1%	3%	1%	-	3%	3%	4%
2	1%	1%	1%	1%	-	-	2%	4%
3	1700%	500%	700%	500%	100%	100%	400%	100%
4	3%	3%	4%	3%	-	2%	5%	-
5	9%	8%	11%	8%	11%	5%	10%	18%
6	9%	5%	9%	9%	4%	5%	10%	21%
7	15%	15%	11%	15%	11%	13%	15%	14%
8	26%	24%	28%	27%	30%	41%	25%	7%
9	17%	20%	17%	18%	21%	22%	17%	18%
10	16%	21%	15%	17%	23%	6%	13%	11%
Don't know	1%	1%	1%	1%	-	3%	1%	4%
Mean	7.40	7.60	7.30	7.60	8.10	7.60	7.10	6.60

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	83	226	227	38	86	187	48
1	1%	1%	1%	1%	-	2%	1%	-
2	1%	1%	2%	-	-	1%	1%	2%
3	1700%	400%	400%	400%	200%	100%	500%	200%
4	5%	2%	6%	5%	5%	6%	5%	8%
5	18%	18%	13%	17%	16%	19%	18%	21%
6	18%	14%	16%	22%	16%	16%	17%	15%
7	25%	24%	23%	25%	32%	24%	26%	27%
8	17%	22%	20%	17%	13%	22%	17%	15%
9	8%	11%	11%	6%	8%	1%	11%	2%
10	5%	4%	7%	6%	8%	7%	5%	8%
Don't know	1%	2%	1%	1%	3%	1%	1%	2%
Mean	6.60	6.60	6.80	6.60	6.70	6.50	6.60	6.40

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	225	167	282	131	169	112	193	135	220	151	24	4	16
1	2%	1%	2%	1%	2%	1%	3%	2%	1%	1%	1%	12%	-	12%
2	1%	1%	1%	2%	2%	1%	2%	1%	2%	1%	4%	4%	-	-
3	1700%	200%	-	200%	100%	200%	-	-	200%	300%	-	700%	100%	200%
4	3%	3%	1%	1%	2%	2%	2%	3%	3%	1%	1%	21%	-	-
5	9%	4%	5%	7%	4%	6%	6%	5%	7%	6%	7%	17%	-	12%
6	9%	4%	6%	8%	5%	9%	5%	5%	9%	5%	5%	12%	50%	12%
7	15%	12%	13%	13%	17%	12%	12%	9%	12%	10%	11%	8%	-	19%
8	26%	27%	22%	26%	23%	25%	23%	24%	33%	27%	21%	17%	25%	25%
9	17%	23%	21%	20%	21%	19%	19%	21%	11%	20%	23%	-	-	6%
10	16%	25%	29%	22%	24%	25%	28%	30%	22%	22%	28%	4%	-	6%
Don't know	1%	1%	1%	-	-	-	-	1%	1%	-	1%	4%	25%	6%
Mean	7.40	8.10	8.10	7.80	8.00	8.00	8.00	8.20	7.70	7.80	8.20	4.70	5.60	6.00

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	183	129	221	110	140	90	125	108	197	104	116	8	59
1	1%	-	-	-	-	1%	-	-	-	1%	-	1%	-	5%
2	1%	1%	2%	2%	1%	4%	3%	2%	1%	2%	3%	2%	-	-
3	1700%	600%	200%	800%	300%	200%	400%	400%	400%	400%	400%	500%	100%	100%
4	5%	5%	7%	5%	5%	7%	2%	4%	4%	6%	6%	6%	-	5%
5	18%	17%	19%	21%	23%	19%	20%	21%	20%	20%	14%	14%	-	15%
6	18%	16%	15%	17%	17%	17%	20%	18%	18%	18%	19%	18%	25%	22%
7	25%	30%	22%	26%	24%	29%	28%	27%	27%	25%	22%	18%	50%	22%
8	17%	17%	22%	18%	22%	13%	18%	17%	19%	16%	20%	21%	-	8%
9	8%	8%	8%	7%	5%	8%	4%	5%	6%	8%	11%	11%	12%	10%
10	5%	4%	5%	4%	5%	4%	4%	6%	5%	4%	3%	7%	12%	10%
Don't know	1%	1%	1%	-	-	-	-	2%	1%	2%	2%	3%	-	2%
Mean	6.60	6.60	6.60	6.50	6.50	6.40	6.40	6.50	6.60	6.50	6.60	6.70	6.90	6.50

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	29	95	32	2	38	30	-	20	9
1	2%	-	3%	-	-	5%	3%	-	-	-
2	1%	-	1%	3%	-	-	3%	-	-	-
3	1700%	100%	500%	-	-	100%	-	-	-	-
4	3%	3%	2%	-	50%	5%	3%	-	5%	-
5	9%	7%	12%	6%	-	5%	10%	-	10%	11%
6	9%	17%	9%	3%	-	8%	3%	-	10%	22%
7	15%	-	18%	9%	50%	18%	13%	-	5%	11%
8	26%	45%	22%	28%	-	26%	33%	-	20%	33%
9	17%	7%	21%	25%	-	16%	13%	-	30%	11%
10	16%	21%	12%	25%	-	13%	17%	-	20%	11%
Don't know	1%	-	-	-	-	3%	-	-	-	-
Mean	7.40	7.60	7.10	8.20	5.50	7.20	7.40	-	8.00	7.40

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	27	123	42	3	73	14	1	33	7
1	1%	-	2%	-	-	1%	-	-	-	-
2	1%	-	1%	-	-	-	-	-	6%	-
3	1700%	-	200%	-	-	500%	200%	-	100%	-
4	5%	19%	7%	5%	-	4%	-	-	6%	29%
5	18%	19%	21%	14%	-	15%	36%	-	18%	29%
6	18%	15%	12%	10%	67%	14%	7%	-	15%	29%
7	25%	26%	26%	21%	33%	27%	29%	-	24%	-
8	17%	19%	16%	24%	-	16%	21%	-	9%	-
9	8%	-	10%	14%	-	12%	7%	100%	12%	-
10	5%	4%	5%	12%	-	8%	-	-	-	14%
Don't know	1%	-	1%	-	-	1%	-	-	9%	-
Mean	6.60	6.20	6.60	7.40	6.30	6.80	6.10	9.00	6.20	5.70

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

An Independent Financial Adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	472	33	8	7	4	24	29	112
1	2%	-	-	-	-	4%	7%	1%
2	1%	-	-	-	-	4%	-	2%
3	1700%	200%	-	-	-	-	-	800%
4	3%	-	12%	-	-	8%	3%	2%
5	9%	21%	-	29%	-	-	7%	8%
6	9%	9%	-	-	-	4%	21%	7%
7	15%	12%	12%	43%	25%	25%	21%	15%
8	26%	12%	38%	-	-	33%	17%	29%
9	17%	21%	25%	14%	-	12%	14%	16%
10	16%	18%	12%	14%	75%	8%	10%	16%
Don't know	1%	6%	-	-	-	-	-	4%
Mean	7.40	7.30	7.90	7.10	9.20	7.10	6.90	7.40

Friends : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	587	28	3	6	1	27	47	152
1	1%	-	-	-	-	-	2%	1%
2	1%	-	-	-	-	7%	-	2%
3	1700%	300%	-	-	-	-	100%	300%
4	5%	4%	-	-	-	4%	4%	4%
5	18%	25%	33%	-	-	22%	13%	14%
6	18%	21%	33%	17%	-	7%	32%	24%
7	25%	25%	33%	33%	-	22%	23%	24%
8	17%	11%	-	50%	100%	30%	13%	18%
9	8%	4%	-	-	-	7%	2%	7%
10	5%	11%	-	-	-	-	9%	4%
Don't know	1%	-	-	-	-	-	2%	1%
Mean	6.60	6.30	6.00	7.30	8.00	6.40	6.50	6.60

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	721	196	19	4	75	79	404
1	1%	1%	-	-	-	-	1%	-
2	2%	1%	-	25%	-	-	3%	2%
3	1400%	600%	100%	-	-	100%	-	800%
4	4%	4%	-	-	-	4%	8%	4%
5	12%	11%	5%	-	-	17%	14%	11%
6	13%	13%	16%	-	-	16%	22%	12%
7	20%	17%	11%	-	-	20%	24%	22%
8	24%	24%	42%	25%	-	17%	16%	26%
9	12%	12%	16%	25%	-	17%	10%	12%
10	11%	16%	11%	25%	-	8%	3%	10%
Don't know	1%	1%	-	-	-	-	-	1%
Mean		7.10	7.30	7.60	7.20	7.10	6.50	7.10

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	352	94	8	2	51	45	194
1	1%	1%	-	-	-	-	2%	1%
2	2%	2%	-	-	-	2%	2%	2%
3	1100%	400%	-	-	-	100%	200%	400%
4	7%	3%	-	50%	-	10%	11%	6%
5	15%	15%	-	-	-	10%	11%	17%
6	21%	22%	12%	-	-	22%	29%	20%
7	21%	17%	12%	-	-	20%	18%	24%
8	20%	19%	50%	-	-	24%	18%	19%
9	9%	11%	25%	50%	-	10%	7%	8%
10	4%	9%	-	-	-	2%	2%	2%
Don't know	1%	1%	-	-	-	2%	-	1%
Mean		6.50	6.70	7.90	6.50	6.60	6.10	6.50

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	721	181	324	53	162	-
1	1%	1%	1%	-	1%	-
2	2%	2%	2%	2%	1%	-
3	1400%	400%	500%	200%	300%	-
4	4%	4%	5%	4%	4%	-
5	12%	12%	10%	15%	13%	-
6	13%	14%	14%	11%	14%	-
7	20%	15%	23%	15%	20%	-
8	24%	26%	22%	21%	27%	-
9	12%	12%	12%	15%	13%	-
10	11%	14%	10%	17%	6%	-
Don't know	1%	1%	1%	-	1%	-
Mean	7.10	7.20	7.10	7.20	7.00	-

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	352	89	158	22	83	-
1	1%	1%	1%	-	1%	-
2	2%	2%	3%	-	1%	-
3	1100%	200%	400%	300%	200%	-
4	7%	4%	8%	14%	4%	-
5	15%	13%	13%	14%	22%	-
6	21%	24%	24%	14%	16%	-
7	21%	16%	23%	14%	27%	-
8	20%	20%	20%	23%	18%	-
9	9%	10%	6%	14%	10%	-
10	4%	8%	1%	9%	2%	-
Don't know	1%	1%	1%	-	-	-
Mean	6.50	6.70	6.30	6.50	6.50	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	721	320	223	71	84	23	92	327	239	52	11
1		1%	-	1%	-	-	-	1%	-	-	2%	-
2		2%	1%	2%	4%	-	-	2%	1%	3%	-	-
3		1400%	900%	200%	200%	100%	-	100%	500%	800%	-	-
4		4%	4%	4%	4%	2%	9%	2%	5%	5%	6%	-
5		12%	11%	13%	10%	15%	-	11%	13%	11%	8%	-
6		13%	13%	13%	17%	13%	9%	11%	14%	12%	17%	18%
7		20%	19%	22%	23%	18%	17%	21%	22%	18%	19%	18%
8		24%	22%	24%	25%	25%	48%	25%	22%	26%	29%	18%
9		12%	16%	11%	7%	12%	-	18%	11%	13%	6%	18%
10		11%	11%	9%	7%	14%	13%	8%	11%	11%	13%	18%
Don't know		1%	1%	-	3%	-	4%	1%	1%	1%	-	9%
Mean		7.10	7.20	7.00	6.80	7.40	7.50	7.20	7.10	7.00	7.20	8.00

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	352	162	95	37	45	13	55	143	118	30	6
1		1%	1%	2%	3%	-	-	2%	-	2%	3%	-
2		2%	2%	4%	-	-	-	2%	1%	3%	-	-
3		1100%	200%	500%	200%	100%	100%	-	500%	500%	100%	-
4		7%	5%	11%	5%	4%	8%	2%	9%	6%	7%	-
5		15%	14%	16%	14%	18%	15%	13%	13%	14%	27%	50%
6		21%	21%	19%	30%	20%	23%	22%	24%	20%	10%	33%
7		21%	23%	17%	24%	24%	8%	22%	20%	26%	13%	-
8		20%	20%	18%	19%	22%	23%	24%	17%	19%	27%	-
9		9%	10%	7%	3%	7%	23%	13%	8%	6%	10%	17%
10		4%	4%	4%	3%	4%	-	2%	5%	3%	3%	-
Don't know		1%	1%	2%	-	-	-	-	2%	-	-	-
Mean		6.50	6.70	6.10	6.30	6.70	6.60	6.80	6.50	6.30	6.40	6.00

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	721	270	285	113	27	22	3	1
Base	721	270	285	113	27	22	3	1
1	1%	1%	-	1%	4%	-	-	-
2	2%	1%	2%	3%	4%	5%	-	-
3	1400%	400%	800%	200%	-	-	-	-
4	4%	4%	4%	4%	4%	9%	-	-
5	12%	13%	11%	10%	4%	23%	-	-
6	13%	12%	12%	16%	22%	27%	33%	-
7	20%	20%	21%	19%	19%	14%	33%	100%
8	24%	23%	29%	19%	26%	9%	33%	-
9	12%	14%	13%	12%	4%	-	-	-
10	11%	11%	9%	14%	11%	9%	-	-
Don't know	1%	1%	-	2%	4%	5%	-	-
Mean	7.10	7.20	7.10	7.10	6.80	6.10	7.00	7.00

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	352	142	128	57	14	10	1	-
Base	352	142	128	57	14	10	1	-
1	1%	1%	2%	-	7%	-	-	-
2	2%	3%	-	5%	-	-	-	-
3	1100%	300%	600%	100%	-	100%	-	-
4	7%	3%	9%	11%	7%	10%	-	-
5	15%	18%	12%	12%	7%	30%	-	-
6	21%	19%	23%	18%	30%	40%	-	-
7	21%	21%	20%	26%	21%	10%	-	-
8	20%	20%	20%	18%	14%	10%	100%	-
9	9%	11%	9%	7%	-	-	-	-
10	4%	4%	4%	4%	7%	-	-	-
Don't know	1%	1%	2%	-	-	-	-	-
Mean	6.50	6.60	6.50	6.40	6.20	5.50	8.00	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	721	106	280	262	41	111	222	58
1		1%	1%	1%	1%	-	2%	-	-
2		2%	1%	3%	3%	-	2%	-	2%
3		1400%	300%	400%	400%	100%	300%	700%	100%
4		4%	2%	2%	4%	-	5%	6%	7%
5		12%	9%	9%	10%	24%	13%	13%	16%
6		13%	9%	16%	17%	5%	13%	15%	2%
7		20%	21%	20%	22%	22%	22%	18%	19%
8		24%	27%	27%	24%	27%	24%	22%	24%
9		12%	20%	11%	10%	7%	10%	13%	12%
10		11%	8%	10%	10%	10%	8%	11%	19%
Don't know		1%	1%	1%	-	5%	2%	-	-
Mean		7.10	7.40	7.10	7.00	7.10	6.80	7.00	7.40

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	352	56	132	138	19	52	115	23
1		1%	2%	2%	1%	-	-	1%	4%
2		2%	2%	2%	2%	-	6%	1%	-
3		1100%	100%	500%	200%	-	200%	500%	100%
4		7%	-	5%	7%	11%	10%	8%	9%
5		15%	16%	11%	12%	32%	8%	16%	22%
6		21%	23%	21%	22%	11%	17%	19%	17%
7		21%	14%	23%	25%	21%	23%	27%	26%
8		20%	23%	25%	19%	5%	27%	18%	17%
9		9%	16%	6%	6%	11%	4%	9%	4%
10		4%	2%	5%	5%	11%	6%	2%	-
Don't know		1%	2%	2%	1%	-	-	-	-
Mean		6.50	6.80	6.60	6.60	6.50	6.50	6.40	6.00

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	721	206	142	281	126	167	96	146	126	240	127	146	8	84
1	1%	-	-	-	-	-	1%	-	-	-	-	-	1%	-	2%
2	2%	-	-	-	-	2%	4%	2%	3%	1%	1%	2%	1%	-	-
3	1400%	500%	200%	700%	400%	400%	500%	300%	300%	500%	400%	400%	200%	-	100%
4	4%	3%	4%	4%	5%	4%	3%	2%	2%	3%	4%	6%	6%	-	4%
5	12%	11%	12%	13%	13%	15%	15%	13%	13%	10%	15%	11%	8%	-	12%
6	13%	13%	12%	15%	17%	17%	14%	10%	10%	16%	13%	13%	10%	25%	15%
7	20%	20%	27%	21%	28%	19%	21%	21%	21%	25%	20%	20%	16%	38%	20%
8	24%	28%	21%	26%	19%	24%	24%	27%	27%	21%	25%	24%	23%	12%	14%
9	12%	13%	11%	11%	10%	9%	15%	12%	10%	10%	12%	16%	12%	25%	14%
10	11%	9%	9%	9%	7%	7%	6%	10%	12%	8%	6%	6%	16%	-	17%
Don't know	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	2%	1%	1%	-	1%
Mean	7.10	7.10	7.00	7.00	6.80	6.70	6.90	7.20	7.10	7.00	7.00	7.40	7.40	7.20	

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	352	106	75	124	63	83	57	72	68	102	63	66	7	45
1	1%	-	-	-	1%	-	2%	-	-	-	1%	2%	-	14%	2%
2	2%	-	-	1%	2%	2%	-	4%	1%	3%	3%	-	-	14%	2%
3	1100%	300%	300%	400%	300%	400%	200%	100%	300%	200%	200%	200%	500%	-	100%
4	7%	8%	5%	6%	6%	8%	5%	6%	10%	5%	5%	10%	6%	-	7%
5	15%	18%	16%	21%	21%	12%	23%	22%	18%	16%	16%	19%	15%	-	13%
6	21%	19%	20%	19%	24%	24%	25%	19%	19%	21%	21%	17%	21%	14%	27%
7	21%	22%	17%	22%	14%	25%	16%	17%	21%	25%	17%	17%	18%	57%	18%
8	20%	25%	25%	24%	27%	19%	18%	18%	19%	20%	22%	22%	26%	-	9%
9	9%	7%	8%	4%	5%	7%	7%	8%	6%	6%	13%	9%	9%	-	16%
10	4%	2%	7%	1%	2%	4%	4%	8%	4%	3%	-	3%	3%	-	4%
Don't know	1%	1%	-	-	-	-	-	-	-	1%	-	2%	2%	-	2%
Mean	6.50	6.60	6.70	6.30	6.30	6.40	6.30	6.70	6.30	6.50	6.40	6.60	5.30	6.50	

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	721	39	142	53	4	82	18	-	33	12
1	1%	-	1%	-	-	1%	-	-	-	-
2	2%	-	2%	-	-	1%	-	-	9%	-
3	1400%	-	300%	100%	-	300%	100%	-	200%	-
4	4%	21%	4%	2%	-	5%	-	-	6%	-
5	12%	21%	13%	13%	-	6%	11%	-	9%	25%
6	13%	13%	13%	9%	-	17%	6%	-	24%	-
7	20%	18%	17%	19%	25%	16%	22%	-	27%	8%
8	24%	10%	23%	26%	50%	21%	33%	-	9%	42%
9	12%	13%	15%	15%	25%	20%	11%	-	3%	17%
10	11%	5%	14%	15%	-	12%	17%	-	3%	8%
Don't know	1%	-	-	-	-	1%	-	-	9%	-
Mean	7.10	6.40	7.20	7.50	8.00	7.20	7.50	-	5.90	7.50

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	352	18	62	28	1	51	4	1	22	3
1	1%	-	-	-	-	-	-	-	-	-
2	2%	-	-	4%	-	6%	-	-	-	-
3	1100%	-	100%	100%	-	300%	200%	-	-	-
4	7%	11%	8%	4%	-	6%	-	-	14%	33%
5	15%	11%	10%	25%	-	12%	50%	100%	14%	67%
6	21%	28%	24%	14%	-	24%	25%	-	14%	-
7	21%	17%	21%	14%	100%	22%	-	-	45%	-
8	20%	22%	26%	18%	-	16%	25%	-	9%	-
9	9%	11%	10%	14%	-	10%	-	-	5%	-
10	4%	-	2%	7%	-	6%	-	-	-	-
Don't know	1%	-	-	-	-	-	-	-	-	-
Mean	6.50	6.60	6.80	6.60	7.00	6.40	5.00	5.00	6.40	4.70

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Family : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	721	44	5	10	3	32	61	183
1	1%	-	-	-	-	-	2%	1%
2	2%	2%	-	-	-	3%	-	2%
3	1400%	-	-	-	-	-	-	400%
4	4%	2%	-	10%	-	9%	2%	3%
5	12%	16%	40%	-	-	6%	13%	10%
6	13%	20%	20%	20%	67%	9%	15%	11%
7	20%	25%	20%	-	33%	12%	21%	26%
8	24%	16%	-	70%	-	38%	28%	26%
9	12%	9%	20%	-	-	16%	8%	10%
10	11%	7%	-	-	-	6%	10%	11%
Don't know	1%	2%	-	-	-	-	2%	1%
Mean	7.10	6.80	6.40	7.20	6.30	7.20	7.20	7.20

Work colleagues : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	352	20	3	6	2	15	24	92
1	1%	-	-	-	-	-	4%	3%
2	2%	-	-	-	-	13%	-	1%
3	1100%	100%	-	100%	-	-	100%	100%
4	7%	5%	-	17%	-	7%	8%	3%
5	15%	20%	33%	17%	-	13%	8%	15%
6	21%	30%	-	-	50%	7%	21%	24%
7	21%	15%	33%	33%	-	7%	25%	22%
8	20%	20%	-	33%	50%	40%	25%	15%
9	9%	5%	33%	-	-	13%	-	9%
10	4%	5%	-	-	-	-	4%	5%
Don't know	1%	-	-	-	-	-	4%	2%
Mean	6.50	6.40	7.00	6.00	7.00	6.50	6.30	6.50

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	43	5	2	12	10	52
1	3%	2%	-	50%	-	10%	2%
2	1%	-	-	-	-	-	2%
3	600%	100%	100%	-	300%	100%	100%
4	5%	5%	20%	-	8%	10%	2%
5	6%	12%	-	-	8%	10%	4%
6	8%	9%	-	-	8%	-	8%
7	12%	12%	-	-	8%	10%	13%
8	24%	21%	20%	50%	33%	40%	21%
9	16%	16%	40%	-	17%	10%	15%
10	24%	23%	20%	-	17%	10%	29%
Don't know	2%	-	-	-	-	-	4%
Mean	7.50	7.50	7.20	4.50	6.70	6.50	7.90

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	10	2	1	2	1	21
1	3%	10%	-	-	-	-	-
2	3%	-	-	-	-	-	5%
3	100%	-	-	-	100%	-	-
4	3%	-	-	-	-	-	5%
5	6%	10%	-	-	-	-	5%
6	18%	30%	-	-	-	-	14%
7	21%	20%	-	-	-	-	24%
8	9%	10%	50%	-	-	-	10%
9	24%	10%	50%	-	50%	-	24%
10	12%	10%	-	100%	50%	100%	10%
Don't know	3%	-	-	-	-	-	5%
Mean	7.10	6.50	8.50	10.00	7.30	10.00	7.20

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	41	41	9	19	-
1	3%	5%	-	-	5%	-
2	1%	-	2%	-	-	-
3	600%	100%	200%	300%	-	-
4	5%	5%	5%	11%	-	-
5	6%	10%	2%	11%	5%	-
6	8%	10%	7%	11%	5%	-
7	12%	12%	15%	-	11%	-
8	24%	22%	27%	22%	21%	-
9	16%	17%	15%	11%	21%	-
10	24%	20%	24%	33%	26%	-
Don't know	2%	-	2%	-	5%	-
Mean	7.50	7.30	7.70	6.60	8.00	-

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	12	15	-	7	-
1	3%	8%	-	-	-	-
2	3%	-	7%	-	-	-
3	100%	-	-	100%	-	-
4	3%	-	-	-	14%	-
5	6%	8%	7%	-	-	-
6	18%	25%	13%	-	14%	-
7	21%	17%	27%	-	14%	-
8	9%	8%	-	-	29%	-
9	24%	17%	40%	-	-	-
10	12%	17%	7%	-	14%	-
Don't know	3%	-	-	-	14%	-
Mean	7.10	7.00	7.40	3.00	7.20	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	25	32	27	20	6	4	28	65	8	5
1	3%	-	3%	4%	5%	-	-	4%	2%	12%	-
2	1%	-	-	4%	-	-	-	-	2%	-	-
3	600%	100%	200%	200%	100%	-	-	100%	300%	200%	-
4	5%	4%	6%	4%	5%	-	-	4%	5%	12%	-
5	6%	4%	9%	-	10%	17%	-	7%	5%	12%	20%
6	8%	4%	12%	11%	5%	-	-	11%	9%	-	-
7	12%	8%	9%	15%	10%	33%	25%	4%	14%	-	40%
8	24%	32%	19%	30%	15%	17%	50%	21%	25%	25%	-
9	16%	28%	12%	19%	10%	-	25%	14%	20%	-	-
10	24%	20%	25%	15%	40%	17%	-	32%	20%	38%	20%
Don't know	2%	-	3%	-	-	17%	-	4%	-	-	20%
Mean	7.50	8.00	7.20	7.20	7.60	7.40	8.00	7.80	7.50	6.20	7.20

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	12	9	6	7	-	3	12	18	1	-
1	3%	-	11%	-	-	-	-	8%	-	-	-
2	3%	8%	-	-	-	-	-	8%	-	-	-
3	100%	-	-	-	100%	-	-	-	-	100%	-
4	3%	8%	-	-	-	-	-	8%	-	-	-
5	6%	-	-	17%	14%	-	-	-	11%	-	-
6	18%	-	33%	17%	29%	-	-	8%	22%	100%	-
7	21%	17%	33%	17%	14%	-	-	17%	28%	-	-
8	9%	8%	-	-	29%	-	67%	-	6%	-	-
9	24%	33%	22%	33%	-	-	-	42%	17%	-	-
10	12%	17%	-	17%	14%	-	33%	-	17%	-	-
Don't know	3%	8%	-	-	-	-	-	8%	-	-	-
Mean	7.10	7.60	6.40	7.70	6.60	-	8.70	6.50	7.40	4.50	-

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	8	31	36	9	26	-	-
1	3%	-	3%	-	-	8%	-	-
2	1%	-	-	-	-	4%	-	-
3	600%	-	100%	100%	100%	300%	-	-
4	5%	-	3%	-	11%	12%	-	-
5	6%	-	13%	8%	-	-	-	-
6	8%	25%	3%	8%	22%	4%	-	-
7	12%	12%	3%	22%	11%	8%	-	-
8	24%	38%	19%	31%	22%	15%	-	-
9	16%	12%	19%	19%	11%	12%	-	-
10	24%	12%	32%	11%	22%	35%	-	-
Don't know	2%	-	3%	-	-	4%	-	-
Mean	7.50	7.80	7.80	7.60	7.10	6.90	-	-

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	6	12	9	5	2	-	-
1	3%	-	8%	-	-	-	-	-
2	3%	17%	-	-	-	-	-	-
3	100%	-	-	100%	-	-	-	-
4	3%	17%	-	-	-	-	-	-
5	6%	-	8%	11%	-	-	-	-
6	18%	-	8%	11%	60%	50%	-	-
7	21%	17%	25%	22%	-	50%	-	-
8	9%	17%	8%	11%	-	-	-	-
9	24%	17%	25%	33%	20%	-	-	-
10	12%	17%	8%	11%	20%	-	-	-
Don't know	3%	-	8%	-	-	-	-	-
Mean	7.10	6.70	7.10	7.30	7.40	6.50	-	-

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	4	69	29	6	14	51	11
1	3%	-	3%	-	-	-	4%	9%
2	1%	-	-	-	-	-	2%	-
3	600%	-	500%	-	100%	-	300%	-
4	5%	-	3%	3%	-	7%	4%	18%
5	6%	-	4%	7%	-	14%	10%	9%
6	8%	25%	4%	-	17%	14%	10%	-
7	12%	-	13%	14%	-	7%	6%	18%
8	24%	50%	22%	41%	50%	29%	31%	9%
9	16%	-	22%	14%	17%	7%	12%	18%
10	24%	25%	28%	17%	17%	21%	20%	18%
Don't know	2%	-	1%	3%	-	-	2%	-
Mean	7.50	8.00	7.80	8.00	7.40	7.40	7.20	6.70

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	3	20	8	4	3	14	2
1	3%	-	5%	-	-	-	7%	-
2	3%	33%	-	-	-	-	-	-
3	100%	-	100%	-	-	-	-	-
4	3%	-	-	-	-	-	-	50%
5	6%	-	5%	12%	25%	-	7%	-
6	18%	-	20%	12%	25%	-	21%	-
7	21%	-	20%	50%	-	67%	21%	-
8	9%	-	10%	-	25%	-	7%	-
9	24%	33%	25%	25%	25%	33%	21%	50%
10	12%	33%	10%	-	-	-	14%	-
Don't know	3%	-	5%	-	-	-	-	-
Mean	7.10	7.00	7.10	7.10	7.00	7.70	7.10	6.50

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	28	16	31	11	21	10	14	12	30	15	22	2	18
1	3%	-	-	3%	-	-	-	-	8%	3%	-	5%	-	6%
2	1%	-	-	-	-	-	-	-	-	-	-	5%	-	-
3	600%	100%	-	100%	-	100%	-	100%	-	-	-	100%	-	100%
4	5%	4%	6%	6%	-	5%	-	-	8%	-	7%	9%	-	6%
5	6%	4%	6%	3%	-	-	-	-	8%	3%	7%	5%	-	11%
6	8%	4%	-	6%	-	5%	-	14%	-	7%	-	9%	-	11%
7	12%	18%	12%	13%	18%	5%	10%	14%	8%	17%	13%	14%	-	6%
8	24%	32%	6%	16%	55%	43%	50%	29%	8%	17%	27%	23%	50%	6%
9	16%	25%	25%	23%	18%	19%	20%	21%	25%	17%	20%	14%	-	22%
10	24%	14%	44%	29%	9%	24%	20%	21%	33%	37%	27%	18%	50%	22%
Don't know	2%	-	-	-	-	-	-	-	-	-	-	-	-	11%
Mean	7.50	7.90	8.60	7.80	8.20	8.10	8.50	7.90	7.70	8.30	8.10	6.90	9.00	7.10

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	10	5	12	7	6	6	10	5	13	7	5	-	6
1	3%	-	-	8%	-	-	-	-	20%	8%	-	-	-	-
2	3%	10%	20%	8%	-	-	17%	10%	-	8%	14%	-	-	-
3	100%	-	-	-	-	-	-	-	-	-	-	-	-	100%
4	3%	-	-	-	14%	-	-	-	-	-	-	-	-	-
5	6%	10%	20%	17%	14%	17%	17%	10%	20%	15%	-	-	-	-
6	18%	10%	20%	8%	14%	-	-	10%	-	15%	-	20%	-	50%
7	21%	10%	-	8%	14%	-	17%	10%	20%	8%	43%	20%	-	33%
8	9%	10%	-	8%	-	17%	17%	10%	-	15%	-	-	-	-
9	24%	30%	-	25%	14%	33%	-	40%	20%	15%	14%	20%	-	17%
10	12%	10%	40%	8%	29%	17%	33%	10%	20%	8%	29%	40%	-	-
Don't know	3%	10%	-	8%	-	17%	-	-	-	8%	-	-	-	-
Mean	7.10	7.20	6.60	6.50	7.30	8.20	7.00	7.40	6.40	6.30	7.40	8.40	-	6.30

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	3	27	7	1	25	1	-	3	2
1	3%	-	7%	-	-	-	-	-	33%	-
2	1%	33%	-	-	-	-	-	-	-	-
3	600%	100%	100%	-	-	-	-	-	-	-
4	5%	-	4%	-	-	-	-	-	-	-
5	6%	-	7%	14%	-	12%	-	-	-	-
6	8%	-	-	29%	-	16%	-	-	-	-
7	12%	-	15%	14%	-	8%	100%	-	67%	-
8	24%	33%	22%	14%	-	16%	-	-	-	50%
9	16%	33%	15%	14%	100%	24%	-	-	-	-
10	24%	-	30%	14%	-	24%	-	-	-	50%
Don't know	2%	-	-	-	-	-	-	-	-	-
Mean	7.50	5.50	7.50	7.30	9.00	8.00	7.00	-	5.00	9.00

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	3	8	2	-	9	-	-	-	1
1	3%	-	12%	-	-	-	-	-	-	-
2	3%	-	12%	-	-	-	-	-	-	-
3	100%	100%	-	-	-	-	-	-	-	-
4	3%	-	12%	-	-	-	-	-	-	-
5	6%	-	-	50%	-	-	-	-	-	-
6	18%	-	-	-	-	22%	-	-	-	-
7	21%	67%	12%	50%	-	22%	-	-	-	-
8	9%	33%	12%	-	-	11%	-	-	-	-
9	24%	-	25%	-	-	44%	-	-	-	-
10	12%	-	12%	-	-	-	-	-	-	-
Don't know	3%	-	-	-	-	-	-	-	-	100%
Mean	7.10	6.20	6.20	6.00	-	7.80	-	-	-	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

A debt adviser : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	110	3	-	2	1	7	8	20
1	3%	-	-	-	-	-	-	-
2	1%	-	-	-	-	-	-	-
3	600%	-	-	-	-	-	-	400%
4	5%	-	-	50%	-	14%	-	10%
5	6%	-	-	-	-	-	12%	-
6	8%	-	-	-	-	-	12%	10%
7	12%	-	-	-	-	-	-	15%
8	24%	33%	-	-	-	86%	38%	15%
9	16%	-	-	-	100%	-	12%	15%
10	24%	67%	-	50%	-	-	-	35%
Don't know	2%	-	-	-	-	-	25%	-
Mean	7.50	9.30	-	7.00	9.00	7.40	7.30	7.20

An Insolvency Practitioner : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	34	1	-	-	1	-	3	6
1	3%	-	-	-	-	-	-	-
2	3%	-	-	-	-	-	-	-
3	100%	-	-	-	-	-	-	-
4	3%	-	-	-	-	-	-	-
5	6%	100%	-	-	-	-	-	-
6	18%	-	-	-	-	-	67%	33%
7	21%	-	-	-	-	-	-	17%
8	9%	-	-	-	-	-	-	-
9	24%	-	-	-	-	-	33%	17%
10	12%	-	-	-	100%	-	-	33%
Don't know	3%	-	-	-	-	-	-	-
Mean	7.10	5.00	-	-	10.00	-	7.00	8.00

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	115	30	6	2	14	19	56
1	3%	-	-	50%	7%	5%	2%
2	3%	3%	-	50%	-	-	4%
3	200%	-	-	-	200%	100%	-
4	3%	7%	-	-	7%	-	2%
5	10%	7%	17%	-	14%	5%	11%
6	8%	17%	-	-	7%	16%	4%
7	18%	7%	-	-	14%	16%	25%
8	18%	20%	50%	-	7%	11%	21%
9	17%	17%	17%	-	21%	16%	16%
10	19%	20%	17%	-	21%	32%	16%
Don't know	1%	3%	-	-	-	-	-
Mean	7.40	7.50	8.00	1.50	6.60	7.60	7.40

Which of the following statements best applies to you?

	2084	479	42	8	198	249	1247
I usually make my own financial planning decisions	72%	74%	62%	75%	73%	74%	70%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	10%	21%	-	11%	12%	12%
I usually speak to my bank manager to help me make financial planning decisions	3%	2%	2%	-	2%	4%	3%
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	*	-	12%	-	*	1%
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	*	2%	12%	1%	1%	1%
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	10%	5%	-	11%	6%	8%
None of the above	4%	3%	7%	-	3%	3%	5%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	115	28	55	12	20	-
1	3%	4%	2%	8%	-	-
2	3%	4%	-	8%	10%	-
3	200%	-	100%	100%	-	-
4	3%	7%	2%	-	-	-
5	10%	11%	13%	-	5%	-
6	8%	18%	7%	-	-	-
7	18%	7%	24%	-	30%	-
8	18%	18%	13%	17%	35%	-
9	17%	11%	24%	25%	5%	-
10	19%	18%	16%	42%	15%	-
Don't know	1%	4%	-	-	-	-
Mean	7.40	6.90	7.50	7.60	7.30	-

Which of the following statements best applies to you?

	2084	449	1096	127	408	1
I usually make my own financial planning decisions	72%	74%	70%	74%	73%	100%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	11%	13%	8%	8%	-
I usually speak to my bank manager to help me make financial planning decisions	3%	2%	3%	2%	3%	-
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	-	1%	1%	1%	-
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	-	1%	2%	1%	-
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	9%	8%	9%	8%	-
None of the above	4%	3%	4%	4%	7%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	Base	115	31	40	25	17	2	9	42	54	8	2
1	3%	3%	-	-	4%	6%	-	-	-	4%	12%	-
2	3%	-	2%	2%	4%	6%	50%	-	-	4%	12%	50%
3	200%	-	100%	100%	100%	-	-	-	100%	100%	-	-
4	3%	-	2%	2%	4%	6%	-	-	5%	-	12%	-
5	10%	10%	12%	12%	12%	-	-	-	7%	15%	-	-
6	8%	3%	10%	10%	12%	6%	-	-	5%	13%	-	-
7	18%	16%	20%	20%	20%	12%	50%	11%	26%	17%	-	-
8	18%	16%	18%	16%	16%	29%	-	33%	17%	17%	25%	-
9	17%	26%	18%	12%	12%	12%	-	22%	24%	13%	12%	-
10	19%	26%	18%	12%	12%	24%	-	33%	17%	17%	25%	50%
Don't know	1%	-	-	4%	-	-	-	-	-	2%	-	-
Mean	7.40	8.00	7.40	6.70	7.40	4.50		8.80	7.70	7.00	6.50	6.00

Which of the following statements best applies to you?

	Base	2084	950	627	210	235	62	300	917	668	164	35
I usually make my own financial planning decisions	72%	71%	73%	75%	69%	74%		72%	72%	73%	68%	71%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	15%	11%	4%	6%	5%		16%	13%	8%	7%	9%
I usually speak to my bank manager to help me make financial planning decisions	3%	3%	3%	3%	2%	5%		3%	3%	2%	2%	9%
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	1%	*	*	1%	2%		1%	1%	*	1%	3%
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	2%	1%	-	-	-		1%	2%	*	-	-
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	7%	8%	11%	10%	8%		5%	8%	11%	9%	3%
None of the above	4%	2%	4%	6%	12%	6%		1%	3%	6%	13%	6%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	115	21	39	35	9	10	1	-
1	3%	5%	-	3%	-	10%	-	-
2	3%	-	5%	6%	-	-	-	-
3	200%	-	100%	-	-	100%	-	-
4	3%	-	3%	6%	-	-	-	-
5	10%	10%	13%	11%	-	-	-	-
6	8%	-	8%	17%	-	-	-	-
7	18%	29%	15%	14%	22%	20%	-	-
8	18%	10%	28%	14%	22%	-	100%	-
9	17%	19%	13%	14%	33%	30%	-	-
10	19%	29%	15%	11%	22%	40%	-	-
Don't know	1%	-	-	3%	-	-	-	-
Mean	7.40	7.90	7.20	6.70	8.60	7.70	8.00	-

Which of the following statements best applies to you?

Base	2084	832	810	313	66	51	7	5
I usually make my own financial planning decisions	72%	73%	73%	71%	67%	55%	29%	20%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	14%	10%	9%	8%	6%	29%	20%
I usually speak to my bank manager to help me make financial planning decisions	3%	2%	3%	4%	2%	-	-	-
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	1%	1%	1%	2%	-	-	-
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	1%	1%	1%	-	-	-	-
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	6%	8%	11%	9%	20%	29%	-
None of the above	4%	2%	4%	5%	14%	20%	14%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	115	9	53	32	6	16	44	13
1	3%	-	-	-	-	6%	-	15%
2	3%	-	4%	6%	17%	6%	2%	-
3	200%	-	200%	100%	-	-	200%	-
4	3%	-	2%	-	-	-	5%	-
5	10%	-	2%	19%	-	6%	16%	8%
6	8%	-	9%	12%	-	12%	14%	-
7	18%	22%	13%	12%	33%	12%	14%	23%
8	18%	22%	23%	19%	17%	25%	20%	15%
9	17%	22%	25%	16%	17%	19%	16%	23%
10	19%	33%	21%	12%	17%	12%	14%	15%
Don't know	1%	-	2%	3%	-	-	-	-
Mean	7.40	8.70	7.80	6.90	7.20	7.10	7.00	7.00

Which of the following statements best applies to you?

Base	2084	357	707	635	93	266	687	190
I usually make my own financial planning decisions	72%	75%	73%	75%	47%	72%	72%	67%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	15%	9%	9%	37%	13%	9%	9%
I usually speak to my bank manager to help me make financial planning decisions	3%	2%	2%	2%	5%	3%	3%	3%
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	1%	1%	*	2%	1%	1%	-
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	*	1%	1%	3%	2%	1%	-
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	6%	9%	9%	4%	7%	8%	9%
None of the above	4%	1%	5%	3%	1%	2%	5%	12%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

	115	33	16	25	12	18	10	17	10	24	15	36	1	12
1	3%	3%	-	-	-	-	-	-	-	-	7%	6%	-	-
2	3%	3%	6%	8%	-	-	10%	6%	-	8%	-	-	-	-
3	200%	-	-	200%	-	-	-	-	-	-	-	-	-	-
4	3%	3%	6%	4%	8%	6%	10%	6%	10%	-	7%	3%	-	8%
5	10%	6%	-	12%	8%	-	-	6%	-	4%	-	14%	-	8%
6	8%	3%	-	4%	8%	-	20%	-	10%	8%	7%	8%	100%	8%
7	18%	21%	19%	20%	8%	11%	20%	6%	20%	12%	13%	17%	-	17%
8	18%	27%	19%	20%	33%	39%	30%	29%	30%	42%	27%	14%	-	8%
9	17%	15%	19%	12%	25%	17%	-	6%	-	4%	13%	25%	-	17%
10	19%	18%	31%	20%	8%	28%	10%	41%	30%	21%	27%	11%	-	33%
Don't know	1%	-	-	-	-	-	-	-	-	-	-	3%	-	-
Mean	7.40	7.50	8.00	6.90	7.60	8.40	6.60	8.10	7.80	7.50	7.70	7.20	6.00	7.90

Which of the following statements best applies to you?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
I usually make my own financial planning decisions	72%	53%	57%	64%	61%	56%	55%	50%	59%	61%	54%	84%	78%	74%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	29%	29%	22%	27%	29%	29%	35%	25%	22%	31%	-	-	2%
I usually speak to my bank manager to help me make financial planning decisions	3%	4%	3%	3%	4%	4%	4%	4%	4%	3%	3%	1%	-	2%
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%	-	-	-
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%	1%	-	2%
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	9%	8%	8%	5%	8%	7%	6%	8%	7%	8%	9%	13%	8%
None of the above	4%	3%	2%	2%	1%	2%	2%	1%	2%	3%	2%	5%	9%	13%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	115	8	26	11	1	22	-	-	5	1
1	3%	-	4%	-	-	-	-	-	20%	-
2	3%	12%	-	-	-	5%	-	-	20%	-
3	200%	-	-	-	-	-	-	-	-	-
4	3%	-	4%	-	-	5%	-	-	-	-
5	10%	-	12%	18%	-	5%	-	-	-	-
6	8%	12%	8%	-	-	-	-	-	20%	-
7	18%	25%	23%	-	-	23%	-	-	-	-
8	18%	38%	4%	27%	-	23%	-	-	20%	100%
9	17%	-	27%	27%	100%	9%	-	-	-	-
10	19%	12%	19%	27%	-	32%	-	-	-	-
Don't know	1%	-	-	-	-	-	-	-	20%	-
Mean	7.40	7.00	7.50	8.30	9.00	7.90	-	-	4.20	8.00

Which of the following statements best applies to you?

Base	2084	113	450	181	12	228	79	5	83	23
I usually make my own financial planning decisions	72%	72%	73%	69%	75%	66%	72%	100%	73%	61%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	16%	10%	10%	-	10%	18%	-	11%	26%
I usually speak to my bank manager to help me make financial planning decisions	3%	2%	3%	3%	8%	5%	-	-	2%	-
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	-	1%	1%	-	1%	1%	-	1%	4%
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	3%	2%	1%	-	1%	1%	-	-	-
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	4%	7%	7%	-	11%	6%	-	7%	9%
None of the above	4%	4%	4%	9%	17%	6%	1%	-	5%	-

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Citizen's Advice Bureau : Thinking of each source of financial advice and information you have used in the last two years, how would you rate the usefulness of the advice on a scale from 1-10? (Where 1 is Least Useful and 10 is Most Useful)

Base	115	4	1	1	-	4	6	25
1	3%	25%	-	-	-	-	-	-
2	3%	25%	-	-	-	-	-	-
3	200%	-	-	-	-	100%	-	100%
4	3%	-	-	-	-	-	17%	-
5	10%	-	100%	-	-	-	33%	8%
6	8%	-	-	-	-	50%	17%	8%
7	18%	25%	-	-	-	-	17%	24%
8	18%	25%	-	-	-	-	17%	20%
9	17%	-	-	100%	-	25%	-	20%
10	19%	-	-	-	-	25%	-	20%
Don't know	1%	-	-	-	-	-	-	-
Mean	7.40	4.50	5.00	9.00	-	6.80	5.80	7.80

Which of the following statements best applies to you?

Base	2084	101	21	30	7	94	129	528
I usually make my own financial planning decisions	72%	71%	57%	80%	29%	76%	75%	73%
I usually speak to an Independent Financial Adviser to help me make financial planning decisions	11%	13%	24%	10%	29%	13%	10%	10%
I usually speak to my bank manager to help me make financial planning decisions	3%	4%	10%	-	-	2%	1%	2%
I usually speak to a Certified Financial Planner professional to help me make financial planning decisions	1%	-	-	-	-	1%	-	-
I usually speak to an Accountant or a Solicitor to help me make financial planning decisions	1%	2%	-	-	14%	-	-	1%
I usually speak to friends, family or work colleagues to help me make financial planning decisions	8%	7%	10%	3%	29%	6%	12%	10%
None of the above	4%	3%	-	7%	-	2%	2%	4%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

Base	2084	479	42	8	198	249	1247
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	25%	31%	12%	25%	24%	27%
They save me money by getting me the best value products that suit my needs	18%	19%	19%	12%	21%	20%	18%
They can research the entire market and recommend the most appropriate investment products for me	34%	33%	31%	-	37%	33%	35%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	16%	12%	25%	18%	14%	15%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	19%	26%	12%	20%	22%	19%
They give me confidence in making investment decisions	12%	10%	14%	25%	13%	12%	13%
They are a trusted source of opinion and advice	18%	16%	17%	12%	16%	16%	19%
They help to save me time when making my investment decisions	16%	15%	17%	-	20%	16%	16%
They unravel the complexity of the financial world for me	30%	28%	36%	12%	29%	33%	30%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	14%	12%	12%	14%	16%	17%
I can't think of any benefits	26%	24%	21%	25%	28%	27%	27%
Other	1%	1%	-	-	2%	2%	1%
Don't know	13%	14%	7%	-	11%	10%	13%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	479	42	8	198	249	1247
Very likely	7%	5%	10%	12%	7%	8%	9%
Likely	10%	10%	21%	25%	9%	7%	11%
Neither likely nor Unlikely	17%	19%	12%	-	15%	20%	16%
Unlikely	21%	22%	26%	38%	23%	24%	20%
Very unlikely	41%	41%	26%	25%	43%	40%	42%
Don't know	3%	4%	5%	-	4%	2%	3%
Net Likely	18%	14%	31%	38%	16%	14%	20%
Net Unlikely	62%	63%	52%	62%	66%	63%	62%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	479	42	8	198	249	1247
Very likely	1%	1%	7%	12%	2%	1%	1%
Likely	4%	3%	10%	12%	2%	2%	4%
Neither likely nor Unlikely	18%	19%	17%	-	15%	21%	18%
Unlikely	25%	25%	36%	50%	28%	28%	25%
Very unlikely	48%	46%	26%	25%	51%	46%	49%
Don't know	3%	5%	5%	-	3%	2%	3%
Net Likely	5%	5%	17%	25%	4%	3%	6%
Net Unlikely	73%	71%	62%	75%	78%	74%	73%

	Marital and children status combined				
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

	2084	449	1096	127	408	1
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	24%	26%	30%	25%	-
They save me money by getting me the best value products that suit my needs	18%	19%	18%	20%	19%	-
They can research the entire market and recommend the most appropriate investment products for me	34%	35%	35%	28%	36%	-
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	16%	14%	11%	17%	-
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	18%	20%	20%	20%	-
They give me confidence in making investment decisions	12%	11%	13%	9%	12%	-
They are a trusted source of opinion and advice	18%	16%	20%	15%	15%	-
They help to save me time when making my investment decisions	16%	15%	18%	17%	14%	-
They unravel the complexity of the financial world for me	30%	28%	31%	30%	30%	-
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	14%	17%	15%	14%	-
I can't think of any benefits	26%	24%	27%	24%	25%	100%
Other	1%	1%	1%	1%	2%	-
Don't know	13%	14%	11%	15%	15%	-

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	449	1096	127	408	1
Very likely	7%	5%	10%	4%	5%	-
Likely	10%	11%	10%	8%	12%	-
Neither likely nor Unlikely	17%	19%	17%	16%	16%	-
Unlikely	21%	22%	20%	25%	23%	-
Very unlikely	41%	39%	42%	43%	41%	100%
Don't know	3%	4%	3%	4%	3%	-
Net Likely	18%	16%	20%	12%	17%	-
Net Unlikely	62%	61%	61%	69%	64%	100%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	449	1096	127	408	1
Very likely	1%	2%	2%	2%	1%	-
Likely	4%	4%	4%	3%	3%	-
Neither likely nor Unlikely	18%	19%	18%	18%	17%	-
Unlikely	25%	27%	24%	26%	28%	-
Very unlikely	48%	44%	50%	47%	47%	100%
Don't know	3%	5%	3%	4%	4%	-
Net Likely	5%	5%	6%	5%	4%	-
Net Unlikely	73%	71%	74%	73%	75%	100%

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

Base	2084	950	627	210	235	62	300	917	668	164	35
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	28%	24%	24%	23%	18%	31%	27%	24%	19%	20%
They save me money by getting me the best value products that suit my needs	18%	20%	19%	12%	15%	18%	21%	19%	16%	16%	23%
They can research the entire market and recommend the most appropriate investment products for me	34%	39%	34%	22%	29%	34%	40%	38%	30%	23%	37%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	17%	15%	11%	10%	19%	21%	16%	12%	11%	20%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	21%	20%	14%	16%	23%	21%	21%	18%	12%	20%
They give me confidence in making investment decisions	12%	14%	12%	10%	8%	10%	18%	12%	11%	6%	14%
They are a trusted source of opinion and advice	18%	20%	18%	13%	14%	16%	24%	18%	16%	15%	11%
They help to save me time when making my investment decisions	16%	19%	17%	12%	9%	13%	20%	17%	15%	11%	17%
They unravel the complexity of the financial world for me	30%	32%	30%	26%	21%	31%	32%	31%	29%	22%	20%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	18%	16%	12%	11%	10%	19%	17%	15%	10%	9%
I can't think of any benefits	26%	25%	25%	36%	23%	32%	28%	25%	28%	20%	23%
Other	1%	1%	1%	2%	-	-	1%	1%	2%	1%	-
Don't know	13%	9%	13%	11%	29%	13%	6%	11%	13%	32%	20%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	7%	10%	6%	4%	6%	5%	12%	8%	6%	4%	9%
Likely	10%	11%	13%	4%	7%	10%	11%	12%	10%	4%	9%
Neither likely nor Unlikely	17%	16%	20%	12%	18%	6%	13%	21%	14%	18%	11%
Unlikely	21%	23%	19%	22%	18%	18%	23%	21%	19%	23%	14%
Very unlikely	41%	39%	39%	53%	43%	53%	40%	37%	48%	41%	43%
Don't know	3%	2%	2%	5%	8%	8%	2%	2%	3%	10%	14%
Net Likely	18%	20%	20%	8%	13%	15%	23%	19%	16%	8%	17%
Net Unlikely	62%	61%	58%	75%	61%	71%	63%	58%	67%	65%	57%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	1%	1%	2%	1%	2%	2%	2%	2%	1%	-	3%
Likely	4%	4%	5%	1%	3%	2%	4%	5%	3%	1%	-
Neither likely nor Unlikely	18%	19%	20%	11%	17%	11%	15%	21%	16%	16%	17%
Unlikely	25%	27%	26%	23%	21%	16%	27%	27%	23%	25%	9%
Very unlikely	48%	47%	44%	59%	48%	61%	49%	42%	54%	48%	57%
Don't know	3%	2%	2%	5%	9%	8%	2%	2%	3%	10%	14%
Net Likely	5%	5%	6%	2%	6%	3%	6%	7%	4%	1%	3%
Net Unlikely	73%	73%	71%	81%	69%	77%	77%	69%	77%	73%	66%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

	2084	832	810	313	66	51	7	5
Base								
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	28%	25%	24%	21%	24%	14%	-
They save me money by getting me the best value products that suit my needs	18%	19%	19%	15%	18%	12%	-	-
They can research the entire market and recommend the most appropriate investment products for me	34%	39%	36%	26%	20%	18%	29%	20%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	17%	15%	12%	11%	8%	14%	20%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	20%	21%	16%	17%	18%	14%	-
They give me confidence in making investment decisions	12%	15%	11%	9%	11%	4%	14%	-
They are a trusted source of opinion and advice	18%	20%	18%	13%	20%	8%	14%	-
They help to save me time when making my investment decisions	16%	19%	16%	13%	9%	6%	-	20%
They unravel the complexity of the financial world for me	30%	31%	33%	23%	23%	10%	-	20%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	18%	15%	13%	21%	6%	14%	-
I can't think of any benefits	26%	26%	25%	29%	29%	24%	14%	-
Other	1%	1%	-	2%	3%	2%	-	-
Don't know	13%	10%	12%	17%	21%	25%	29%	80%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base								
Very likely	7%	10%	6%	6%	8%	2%	14%	-
Likely	10%	10%	12%	8%	6%	2%	14%	-
Neither likely nor Unlikely	17%	16%	19%	17%	11%	12%	14%	20%
Unlikely	21%	22%	22%	20%	14%	8%	29%	20%
Very unlikely	41%	39%	38%	47%	50%	73%	29%	20%
Don't know	3%	3%	3%	3%	12%	4%	-	40%
Net Likely	18%	20%	18%	13%	14%	4%	29%	-
Net Unlikely	62%	61%	60%	67%	64%	80%	57%	40%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base								
Very likely	1%	1%	2%	1%	2%	-	-	-
Likely	4%	4%	4%	3%	-	2%	-	-
Neither likely nor Unlikely	18%	17%	20%	18%	11%	12%	29%	20%
Unlikely	25%	26%	27%	23%	20%	12%	29%	20%
Very unlikely	48%	48%	44%	52%	56%	73%	43%	20%
Don't know	3%	3%	3%	3%	12%	2%	-	40%
Net Likely	5%	5%	6%	4%	2%	2%	-	-
Net Unlikely	73%	74%	70%	76%	76%	84%	71%	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

	2084	357	707	635	93	266	687	190
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	26%	26%	30%	56%	29%	25%	22%
They save me money by getting me the best value products that suit my needs	18%	19%	19%	22%	35%	20%	18%	12%
They can research the entire market and recommend the most appropriate investment products for me	34%	37%	32%	40%	62%	43%	31%	25%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	18%	12%	19%	26%	20%	14%	12%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	20%	21%	24%	39%	21%	16%	15%
They give me confidence in making investment decisions	12%	15%	11%	14%	32%	15%	11%	8%
They are a trusted source of opinion and advice	18%	21%	20%	19%	49%	22%	16%	12%
They help to save me time when making my investment decisions	16%	20%	15%	18%	26%	19%	16%	11%
They unravel the complexity of the financial world for me	30%	26%	31%	35%	58%	38%	29%	23%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	17%	16%	18%	33%	16%	14%	15%
I can't think of any benefits	26%	32%	22%	19%	3%	23%	28%	29%
Other	1%	1%	1%	1%	-	2%	1%	1%
Don't know	13%	10%	13%	12%	4%	8%	13%	24%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Very likely	7%	10%	7%	7%	29%	8%	5%	5%
Likely	10%	8%	11%	14%	25%	11%	10%	6%
Neither likely nor Unlikely	17%	15%	18%	18%	18%	17%	16%	17%
Unlikely	21%	21%	24%	22%	18%	19%	19%	13%
Very unlikely	41%	43%	38%	35%	6%	45%	46%	52%
Don't know	3%	3%	2%	3%	3%	1%	4%	7%
Net Likely	18%	18%	17%	21%	54%	18%	15%	11%
Net Unlikely	62%	64%	62%	58%	25%	64%	65%	65%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Very likely	1%	1%	1%	1%	4%	2%	2%	1%
Likely	4%	4%	4%	5%	10%	3%	3%	3%
Neither likely nor Unlikely	18%	17%	20%	19%	32%	18%	16%	16%
Unlikely	25%	22%	29%	29%	34%	21%	23%	16%
Very unlikely	48%	52%	44%	42%	15%	55%	51%	58%
Don't know	3%	3%	3%	3%	4%	1%	4%	7%
Net Likely	5%	6%	5%	6%	14%	4%	5%	3%
Net Unlikely	73%	75%	73%	71%	49%	76%	75%	74%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	100%	59%	48%	56%	63%	66%	64%	55%	50%	69%	-	9%	-
They save me money by getting me the best value products that suit my needs	18%	42%	100%	38%	46%	43%	49%	47%	44%	38%	51%	-	-	-
They can research the entire market and recommend the most appropriate investment products for me	34%	65%	72%	100%	75%	66%	70%	65%	70%	63%	67%	-	9%	-
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	32%	38%	33%	100%	37%	44%	33%	41%	32%	38%	-	4%	-
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	48%	45%	38%	48%	100%	53%	45%	45%	40%	54%	-	4%	-
They give me confidence in making investment decisions	12%	32%	33%	25%	36%	33%	100%	39%	36%	27%	41%	-	4%	-
They are a trusted source of opinion and advice	18%	44%	46%	34%	40%	41%	57%	100%	42%	37%	55%	-	-	-
They help to save me time when making my investment decisions	16%	35%	39%	33%	45%	37%	47%	38%	100%	34%	42%	-	4%	-
They unravel the complexity of the financial world for me	30%	58%	61%	54%	63%	61%	65%	62%	62%	100%	68%	-	4%	-
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	42%	44%	31%	39%	43%	52%	49%	41%	36%	100%	-	4%	-
I can't think of any benefits	26%	-	-	-	-	-	-	-	-	-	-	100%	-	-
Other	1%	-	-	-	-	-	-	-	-	-	-	-	100%	-
Don't know	13%	-	-	-	-	-	-	-	-	-	-	-	-	100%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very likely	7%	21%	21%	15%	20%	20%	24%	27%	18%	14%	24%	-	4%	1%
Likely	10%	19%	17%	17%	16%	17%	16%	20%	17%	16%	17%	1%	13%	3%
Neither likely nor Unlikely	17%	18%	19%	18%	20%	18%	22%	15%	21%	21%	19%	8%	9%	18%
Unlikely	21%	18%	19%	21%	18%	23%	20%	20%	18%	20%	19%	17%	13%	20%
Very unlikely	41%	23%	23%	26%	24%	21%	18%	16%	23%	27%	20%	72%	61%	45%
Don't know	3%	2%	2%	2%	2%	1%	1%	2%	2%	2%	2%	1%	-	12%
Net Likely	18%	40%	37%	33%	36%	37%	40%	47%	35%	31%	41%	2%	17%	4%
Net Unlikely	62%	41%	42%	47%	42%	44%	38%	36%	41%	47%	38%	89%	74%	65%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very likely	1%	3%	2%	2%	3%	2%	4%	4%	2%	2%	3%	1%	-	1%
Likely	4%	7%	7%	6%	6%	7%	8%	7%	5%	6%	8%	1%	-	1%
Neither likely nor Unlikely	18%	24%	24%	22%	24%	24%	26%	24%	26%	22%	22%	7%	9%	18%
Unlikely	25%	28%	30%	29%	28%	31%	28%	28%	28%	29%	32%	17%	17%	21%
Very unlikely	48%	36%	35%	39%	37%	33%	32%	35%	35%	39%	32%	73%	74%	47%
Don't know	3%	2%	2%	3%	3%	2%	2%	2%	4%	3%	3%	1%	-	12%
Net Likely	5%	10%	9%	8%	9%	10%	12%	11%	7%	8%	11%	1%	-	2%
Net Unlikely	73%	64%	65%	68%	64%	65%	60%	63%	63%	67%	64%	91%	91%	68%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

Base	2084	113	450	181	12	228	79	5	83	23
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	27%	27%	23%	17%	21%	28%	-	29%	26%
They save me money by getting me the best value products that suit my needs	18%	21%	17%	14%	17%	16%	20%	-	19%	13%
They can research the entire market and recommend the most appropriate investment products for me	34%	32%	33%	24%	33%	28%	46%	40%	46%	52%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	16%	13%	11%	8%	12%	22%	20%	17%	26%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	19%	21%	14%	17%	17%	20%	-	29%	30%
They give me confidence in making investment decisions	12%	15%	13%	7%	25%	7%	9%	20%	20%	13%
They are a trusted source of opinion and advice	18%	22%	17%	18%	25%	17%	23%	-	17%	22%
They help to save me time when making my investment decisions	16%	12%	16%	13%	17%	12%	20%	-	29%	22%
They unravel the complexity of the financial world for me	30%	30%	33%	24%	25%	24%	25%	20%	31%	39%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	14%	17%	13%	33%	12%	20%	-	18%	17%
I can't think of any benefits	26%	27%	25%	33%	25%	21%	27%	40%	31%	13%
Other	1%	-	1%	-	-	-	1%	-	2%	-
Don't know	13%	12%	12%	20%	25%	20%	6%	-	6%	13%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	113	450	181	12	228	79	5	83	23
Very likely	7%	11%	9%	6%	-	4%	13%	-	8%	22%
Likely	10%	10%	10%	9%	-	9%	14%	-	8%	13%
Neither likely nor Unlikely	17%	19%	19%	19%	33%	18%	15%	-	13%	9%
Unlikely	21%	23%	18%	17%	17%	23%	25%	20%	24%	35%
Very unlikely	41%	36%	41%	41%	50%	43%	32%	80%	42%	22%
Don't know	3%	2%	2%	7%	-	3%	1%	-	4%	-
Net Likely	18%	20%	20%	15%	-	13%	27%	-	17%	35%
Net Unlikely	62%	59%	59%	59%	67%	66%	57%	100%	66%	57%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	113	450	181	12	228	79	5	83	23
Very likely	1%	2%	2%	2%	-	3%	-	-	1%	9%
Likely	4%	5%	5%	2%	-	5%	4%	-	2%	4%
Neither likely nor Unlikely	18%	27%	21%	19%	33%	16%	20%	-	12%	22%
Unlikely	25%	24%	23%	24%	17%	25%	35%	20%	31%	35%
Very unlikely	48%	42%	46%	46%	50%	48%	38%	80%	49%	30%
Don't know	3%	1%	2%	7%	-	4%	3%	-	4%	-
Net Likely	5%	7%	7%	4%	-	7%	4%	-	4%	13%
Net Unlikely	73%	65%	70%	70%	67%	73%	73%	100%	81%	65%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser

Base	2084	101	21	30	7	94	129	528
They understand my financial situation and come up with a long term plan that best suits my needs.	26%	28%	43%	23%	43%	28%	26%	25%
They save me money by getting me the best value products that suit my needs	18%	24%	10%	27%	43%	21%	18%	19%
They can research the entire market and recommend the most appropriate investment products for me	34%	46%	38%	27%	57%	38%	33%	36%
They are able to easily spot new and emerging investment opportunities that suit my needs	15%	19%	10%	17%	14%	15%	18%	16%
They help me to establish my financial priorities and goals and put plans in place to achieve them	20%	23%	29%	13%	29%	21%	21%	18%
They give me confidence in making investment decisions	12%	15%	10%	13%	14%	11%	12%	14%
They are a trusted source of opinion and advice	18%	23%	38%	17%	43%	18%	12%	17%
They help to save me time when making my investment decisions	16%	18%	24%	17%	14%	13%	19%	17%
They unravel the complexity of the financial world for me	30%	31%	38%	27%	14%	28%	35%	30%
They give me peace of mind that my financial affairs are in order and are being regularly monitored	16%	14%	24%	7%	29%	15%	13%	18%
I can't think of any benefits	26%	23%	24%	30%	29%	31%	24%	26%
Other	1%	2%	-	-	-	-	2%	2%
Don't know	13%	7%	14%	7%	14%	10%	12%	12%

An Independent Financial Adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	101	21	30	7	94	129	528
Very likely	7%	11%	19%	10%	43%	4%	5%	6%
Likely	10%	15%	10%	3%	14%	11%	8%	11%
Neither likely nor Unlikely	17%	16%	19%	13%	14%	18%	12%	15%
Unlikely	21%	22%	24%	23%	-	24%	24%	20%
Very unlikely	41%	34%	29%	40%	29%	37%	49%	44%
Don't know	3%	3%	-	10%	-	5%	2%	3%
Net Likely	18%	26%	29%	13%	57%	15%	12%	17%
Net Unlikely	62%	55%	52%	63%	29%	62%	73%	65%

A Financial Planning Professional : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	101	21	30	7	94	129	528
Very likely	1%	1%	-	-	-	1%	-	1%
Likely	4%	7%	-	3%	-	4%	2%	3%
Neither likely nor Unlikely	18%	18%	29%	17%	29%	15%	7%	17%
Unlikely	25%	25%	33%	23%	14%	30%	33%	23%
Very unlikely	48%	46%	38%	47%	57%	46%	54%	52%
Don't know	3%	4%	-	10%	-	4%	4%	4%
Net Likely	5%	8%	-	3%	-	5%	2%	4%
Net Unlikely	73%	70%	71%	70%	71%	76%	87%	75%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Very likely	3%	3%	2%	-	4%	2%	3%
Likely	11%	13%	10%	38%	10%	9%	11%
Neither likely nor Unlikely	20%	21%	26%	12%	14%	21%	20%
Unlikely	24%	22%	31%	38%	28%	26%	23%
Very unlikely	39%	39%	26%	12%	42%	38%	40%
Don't know	3%	3%	5%	-	3%	3%	3%
Net Likely	14%	15%	12%	38%	14%	12%	14%
Net Unlikely	63%	61%	57%	50%	70%	64%	63%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Very likely	1%	1%	-	12%	3%	-	1%
Likely	2%	3%	10%	12%	1%	1%	2%
Neither likely nor Unlikely	15%	18%	14%	25%	12%	13%	15%
Unlikely	27%	25%	36%	38%	29%	33%	26%
Very unlikely	53%	50%	33%	12%	52%	52%	54%
Don't know	3%	4%	7%	-	3%	1%	2%
Net Likely	3%	4%	10%	25%	4%	2%	3%
Net Unlikely	79%	75%	69%	50%	81%	84%	80%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base	2084	479	42	8	198	249	1247
Very likely	3%	4%	-	-	5%	3%	3%
Likely	6%	7%	24%	25%	10%	6%	5%
Neither likely nor Unlikely	14%	16%	14%	25%	11%	13%	13%
Unlikely	25%	23%	29%	38%	21%	28%	25%
Very unlikely	50%	47%	26%	12%	51%	49%	51%
Don't know	2%	3%	7%	-	3%	1%	2%
Net Likely	9%	11%	24%	25%	15%	9%	8%
Net Unlikely	74%	70%	55%	50%	72%	77%	76%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Very likely	3%	2%	3%	2%	3%	-
Likely	11%	14%	11%	9%	10%	-
Neither likely nor Unlikely	20%	20%	20%	20%	20%	100%
Unlikely	24%	23%	23%	27%	25%	-
Very unlikely	39%	38%	41%	35%	38%	-
Don't know	3%	3%	2%	6%	3%	-
Net Likely	14%	16%	14%	12%	13%	-
Net Unlikely	63%	61%	64%	62%	64%	-

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Very likely	1%	1%	1%	1%	-	-
Likely	2%	3%	2%	2%	3%	-
Neither likely nor Unlikely	15%	18%	15%	12%	12%	-
Unlikely	27%	26%	26%	33%	28%	-
Very unlikely	53%	49%	54%	48%	54%	100%
Don't know	3%	4%	2%	4%	2%	-
Net Likely	3%	4%	3%	3%	3%	-
Net Unlikely	79%	74%	80%	81%	82%	100%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	449	1096	127	408	1
Base	2084	449	1096	127	408	1
Very likely	3%	5%	4%	3%	1%	-
Likely	6%	8%	6%	5%	3%	-
Neither likely nor Unlikely	14%	16%	14%	12%	12%	100%
Unlikely	25%	23%	24%	31%	27%	-
Very unlikely	50%	45%	50%	45%	55%	-
Don't know	2%	3%	2%	4%	2%	-
Net Likely	9%	13%	10%	8%	4%	-
Net Unlikely	74%	68%	74%	76%	82%	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	3%	3%	3%	1%	3%	5%	3%	4%	2%	1%	6%
Likely	11%	11%	12%	10%	9%	10%	12%	11%	12%	7%	9%
Neither likely nor Unlikely	20%	19%	20%	20%	24%	11%	18%	21%	18%	24%	14%
Unlikely	24%	26%	25%	17%	19%	23%	24%	26%	21%	24%	20%
Very unlikely	39%	38%	38%	47%	38%	42%	42%	35%	45%	35%	40%
Don't know	3%	2%	2%	5%	7%	10%	2%	2%	3%	8%	11%
Net Likely	14%	14%	15%	10%	12%	15%	15%	15%	13%	9%	14%
Net Unlikely	63%	65%	63%	64%	57%	65%	66%	61%	66%	59%	60%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	1%	1%	1%	1%	1%	-	1%	1%	1%	-	-
Likely	2%	3%	2%	-	2%	3%	2%	3%	2%	-	-
Neither likely nor Unlikely	15%	14%	18%	12%	15%	3%	10%	19%	13%	13%	11%
Unlikely	27%	29%	26%	21%	22%	27%	30%	28%	24%	26%	23%
Very unlikely	53%	51%	51%	60%	53%	60%	55%	48%	58%	52%	57%
Don't know	3%	2%	2%	4%	6%	6%	2%	2%	2%	8%	9%
Net Likely	3%	3%	3%	1%	3%	3%	3%	4%	3%	-	-
Net Unlikely	79%	80%	77%	82%	75%	87%	85%	75%	82%	79%	80%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	950	627	210	235	62	300	917	668	164	35
Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	3%	5%	3%	2%	2%	-	6%	4%	3%	-	-
Likely	6%	7%	6%	4%	4%	6%	7%	7%	5%	6%	3%
Neither likely nor Unlikely	14%	14%	16%	11%	13%	3%	10%	17%	12%	6%	9%
Unlikely	25%	25%	26%	19%	24%	24%	26%	27%	22%	24%	17%
Very unlikely	50%	48%	48%	59%	51%	60%	49%	45%	56%	48%	63%
Don't know	2%	1%	1%	5%	6%	6%	2%	1%	2%	8%	9%
Net Likely	9%	11%	9%	6%	6%	6%	13%	10%	7%	6%	3%
Net Unlikely	74%	73%	74%	78%	75%	84%	75%	72%	78%	71%	80%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base								
Very likely	3%	3%	3%	3%	2%	-	-	-
Likely	11%	11%	12%	11%	9%	6%	-	-
Neither likely nor Unlikely	20%	19%	21%	20%	21%	25%	29%	-
Unlikely	24%	25%	26%	20%	18%	8%	14%	40%
Very unlikely	39%	41%	36%	42%	39%	57%	57%	20%
Don't know	3%	2%	3%	3%	11%	4%	-	40%
Net Likely	14%	14%	15%	14%	11%	6%	-	-
Net Unlikely	63%	65%	61%	63%	58%	65%	71%	60%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base								
Very likely	1%	1%	1%	1%	-	-	-	-
Likely	2%	2%	3%	3%	2%	-	-	-
Neither likely nor Unlikely	15%	13%	18%	14%	15%	12%	14%	20%
Unlikely	27%	27%	29%	25%	17%	10%	29%	20%
Very unlikely	53%	55%	47%	56%	55%	76%	57%	20%
Don't know	3%	2%	2%	2%	12%	2%	-	40%
Net Likely	3%	2%	4%	4%	2%	-	-	-
Net Unlikely	79%	82%	76%	80%	71%	86%	86%	40%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base								
Very likely	3%	4%	3%	4%	-	-	-	-
Likely	6%	6%	6%	5%	2%	10%	-	20%
Neither likely nor Unlikely	14%	11%	17%	15%	6%	12%	43%	-
Unlikely	25%	25%	26%	23%	24%	14%	14%	20%
Very unlikely	50%	52%	45%	51%	56%	63%	43%	20%
Don't know	2%	2%	2%	2%	12%	2%	-	40%
Net Likely	9%	10%	9%	9%	2%	10%	-	20%
Net Unlikely	74%	77%	72%	74%	80%	76%	57%	40%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	3%	2%	3%	4%	5%	2%	2%	2%
Likely	11%	9%	13%	13%	22%	11%	11%	9%
Neither likely nor Unlikely	20%	21%	22%	21%	20%	20%	20%	19%
Unlikely	24%	21%	26%	25%	34%	22%	21%	17%
Very unlikely	39%	45%	35%	34%	16%	45%	42%	45%
Don't know	3%	2%	2%	2%	2%	1%	4%	8%
Net Likely	14%	11%	15%	17%	27%	13%	13%	11%
Net Unlikely	63%	66%	61%	60%	51%	67%	63%	62%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	1%	1%	1%	1%	1%	1%	1%	1%
Likely	2%	2%	3%	3%	2%	4%	2%	1%
Neither likely nor Unlikely	15%	14%	17%	16%	18%	15%	15%	14%
Unlikely	27%	24%	29%	30%	40%	22%	25%	20%
Very unlikely	53%	58%	48%	48%	37%	58%	54%	58%
Don't know	3%	2%	2%	2%	2%	1%	3%	6%
Net Likely	3%	3%	4%	3%	3%	5%	3%	2%
Net Unlikely	79%	82%	78%	78%	76%	80%	79%	78%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	3%	4%	4%	4%	6%	6%	3%	1%
Likely	6%	6%	5%	7%	8%	8%	5%	6%
Neither likely nor Unlikely	14%	13%	15%	14%	13%	13%	13%	13%
Unlikely	25%	20%	29%	28%	45%	21%	23%	18%
Very unlikely	50%	54%	46%	46%	26%	52%	53%	55%
Don't know	2%	2%	2%	2%	2%	-	3%	6%
Net Likely	9%	10%	9%	11%	14%	14%	8%	7%
Net Unlikely	74%	75%	75%	73%	71%	73%	76%	74%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very likely	3%	4%	3%	4%	4%	4%	4%	5%	4%	4%	5%	2%	-	3%
Likely	11%	14%	14%	12%	14%	16%	14%	14%	16%	12%	12%	7%	4%	8%
Neither likely nor Unlikely	20%	22%	19%	20%	20%	22%	23%	21%	19%	20%	21%	16%	4%	21%
Unlikely	24%	26%	28%	28%	27%	27%	25%	27%	28%	28%	30%	18%	26%	20%
Very unlikely	39%	32%	33%	35%	33%	30%	29%	31%	31%	35%	30%	56%	65%	36%
Don't know	3%	2%	2%	1%	2%	1%	2%	1%	2%	2%	2%	1%	-	12%
Net Likely	14%	18%	18%	16%	18%	21%	22%	19%	20%	16%	17%	9%	4%	10%
Net Unlikely	63%	58%	61%	63%	60%	57%	54%	58%	59%	63%	60%	74%	91%	56%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very likely	1%	1%	1%	1%	1%	1%	2%	2%	2%	1%	2%	-	-	1%
Likely	2%	3%	2%	3%	4%	4%	4%	3%	5%	3%	3%	1%	-	1%
Neither likely nor Unlikely	15%	16%	17%	16%	16%	16%	19%	17%	18%	15%	16%	9%	9%	18%
Unlikely	27%	32%	34%	32%	33%	34%	31%	31%	28%	31%	34%	17%	26%	22%
Very unlikely	53%	46%	44%	48%	44%	43%	43%	45%	49%	49%	43%	72%	65%	47%
Don't know	3%	1%	2%	1%	2%	1%	1%	1%	2%	1%	2%	1%	-	11%
Net Likely	3%	4%	4%	3%	5%	6%	6%	6%	7%	4%	5%	1%	-	2%
Net Unlikely	79%	78%	78%	80%	77%	77%	73%	76%	73%	80%	77%	89%	91%	69%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Very likely	3%	4%	4%	4%	5%	4%	5%	5%	6%	3%	4%	3%	4%	2%
Likely	6%	8%	6%	9%	7%	8%	9%	8%	9%	8%	8%	4%	4%	2%
Neither likely nor Unlikely	14%	15%	14%	14%	13%	13%	15%	14%	15%	14%	16%	10%	-	16%
Unlikely	25%	27%	30%	27%	28%	31%	30%	28%	28%	28%	30%	17%	30%	21%
Very unlikely	50%	45%	44%	46%	45%	43%	40%	43%	41%	46%	41%	65%	61%	47%
Don't know	2%	1%	2%	1%	2%	1%	1%	1%	1%	1%	2%	1%	-	11%
Net Likely	9%	12%	10%	12%	12%	12%	15%	13%	15%	11%	12%	7%	9%	5%
Net Unlikely	74%	72%	74%	73%	73%	74%	69%	71%	68%	74%	70%	83%	91%	68%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	113	450	181	12	228	79	5	83	23
Base										
Very likely	3%	2%	4%	1%	-	4%	4%	-	1%	4%
Likely	11%	13%	12%	12%	-	14%	8%	-	11%	9%
Neither likely nor Unlikely	20%	25%	20%	26%	50%	18%	13%	-	20%	22%
Unlikely	24%	19%	25%	22%	-	20%	34%	20%	25%	39%
Very unlikely	39%	40%	36%	33%	50%	41%	41%	80%	39%	26%
Don't know	3%	1%	2%	6%	-	4%	1%	-	4%	-
Net Likely	14%	15%	16%	13%	-	18%	11%	-	12%	13%
Net Unlikely	63%	59%	61%	55%	50%	61%	75%	100%	64%	65%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	113	450	181	12	228	79	5	83	23
Base										
Very likely	1%	-	2%	1%	-	3%	-	-	-	-
Likely	2%	5%	3%	3%	-	3%	1%	-	2%	-
Neither likely nor Unlikely	15%	21%	16%	18%	42%	17%	15%	-	13%	9%
Unlikely	27%	19%	27%	25%	8%	24%	33%	20%	22%	52%
Very unlikely	53%	54%	50%	48%	50%	51%	49%	80%	60%	39%
Don't know	3%	1%	2%	6%	-	3%	1%	-	2%	-
Net Likely	3%	5%	5%	3%	-	5%	1%	-	2%	-
Net Unlikely	79%	73%	78%	73%	58%	75%	82%	100%	82%	91%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	113	450	181	12	228	79	5	83	23
Base										
Very likely	3%	1%	4%	2%	8%	4%	6%	-	4%	-
Likely	6%	9%	6%	4%	-	4%	8%	-	6%	4%
Neither likely nor Unlikely	14%	19%	17%	16%	25%	13%	19%	-	12%	4%
Unlikely	25%	19%	26%	23%	17%	26%	22%	20%	27%	52%
Very unlikely	50%	50%	45%	50%	50%	49%	44%	80%	49%	39%
Don't know	2%	1%	2%	6%	-	3%	1%	-	2%	-
Net Likely	9%	10%	10%	6%	8%	9%	14%	-	10%	4%
Net Unlikely	74%	70%	71%	73%	67%	75%	66%	100%	76%	91%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Bank manager/ a representative of a bank :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	101	21	30	7	94	129	528
Base								
Very likely	3%	6%	5%	3%	-	4%	-	2%
Likely	11%	17%	5%	10%	-	14%	9%	9%
Neither likely nor Unlikely	20%	18%	29%	10%	29%	23%	16%	19%
Unlikely	24%	23%	24%	23%	43%	24%	29%	23%
Very unlikely	39%	36%	38%	43%	29%	32%	44%	44%
Don't know	3%	1%	-	10%	-	2%	3%	3%
Net Likely	14%	23%	10%	13%	-	18%	9%	11%
Net Unlikely	63%	58%	62%	67%	71%	56%	73%	67%

A representative of an insurance company :
Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	101	21	30	7	94	129	528
Base								
Very likely	1%	1%	5%	3%	-	-	-	-
Likely	2%	1%	-	-	-	2%	1%	2%
Neither likely nor Unlikely	15%	13%	29%	10%	29%	16%	9%	13%
Unlikely	27%	30%	24%	33%	29%	34%	31%	26%
Very unlikely	53%	53%	43%	43%	43%	45%	57%	57%
Don't know	3%	2%	-	10%	-	3%	2%	2%
Net Likely	3%	2%	5%	3%	-	2%	1%	2%
Net Unlikely	79%	83%	67%	77%	71%	79%	88%	83%

An Accountant : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	101	21	30	7	94	129	528
Base								
Very likely	3%	7%	-	7%	14%	2%	1%	3%
Likely	6%	8%	-	10%	-	5%	4%	7%
Neither likely nor Unlikely	14%	12%	29%	3%	14%	13%	10%	11%
Unlikely	25%	23%	19%	30%	29%	31%	30%	22%
Very unlikely	50%	49%	52%	43%	43%	46%	53%	55%
Don't know	2%	2%	-	7%	-	3%	2%	2%
Net Likely	9%	15%	-	17%	14%	7%	5%	10%
Net Unlikely	74%	71%	71%	73%	71%	77%	83%	77%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base							
Very likely	1%	1%	-	12%	3%	-	1%
Likely	3%	3%	7%	-	3%	4%	3%
Neither likely nor Unlikely	15%	17%	26%	12%	9%	13%	15%
Unlikely	25%	24%	26%	50%	26%	29%	25%
Very unlikely	52%	51%	33%	25%	56%	52%	53%
Don't know	3%	4%	7%	-	3%	2%	3%
Net Likely	5%	5%	7%	12%	6%	4%	5%
Net Unlikely	78%	75%	60%	75%	82%	81%	78%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base							
Very likely	2%	3%	2%	12%	3%	-	1%
Likely	3%	5%	7%	12%	4%	2%	3%
Neither likely nor Unlikely	11%	14%	14%	12%	7%	11%	10%
Unlikely	21%	22%	29%	38%	21%	22%	20%
Very unlikely	61%	54%	40%	25%	63%	63%	63%
Don't know	3%	3%	7%	-	4%	2%	2%
Net Likely	5%	7%	10%	25%	7%	2%	4%
Net Unlikely	82%	76%	69%	62%	83%	85%	83%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	479	42	8	198	249	1247
Base							
Very likely	1%	2%	2%	-	2%	-	1%
Likely	1%	2%	7%	25%	1%	1%	1%
Neither likely nor Unlikely	9%	11%	12%	-	8%	9%	9%
Unlikely	20%	22%	24%	38%	20%	20%	20%
Very unlikely	66%	60%	48%	25%	68%	68%	68%
Don't know	3%	3%	7%	12%	2%	2%	2%
Net Likely	2%	4%	10%	25%	3%	1%	2%
Net Unlikely	86%	82%	71%	62%	87%	88%	87%

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	449	1096	127	408	1
Very likely	1%	2%	1%	2%	1%	-
Likely	3%	3%	3%	5%	2%	-
Neither likely nor Unlikely	15%	17%	15%	13%	13%	100%
Unlikely	25%	25%	25%	31%	26%	-
Very unlikely	52%	50%	53%	46%	55%	-
Don't know	3%	4%	2%	4%	3%	-
Net Likely	5%	5%	5%	6%	3%	-
Net Unlikely	78%	75%	78%	77%	81%	-

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	449	1096	127	408	1
Very likely	2%	3%	1%	2%	1%	-
Likely	3%	5%	2%	4%	4%	-
Neither likely nor Unlikely	11%	13%	10%	12%	10%	-
Unlikely	21%	22%	20%	28%	20%	-
Very unlikely	61%	54%	65%	50%	62%	100%
Don't know	3%	3%	2%	5%	3%	-
Net Likely	5%	8%	3%	6%	5%	-
Net Unlikely	82%	76%	84%	78%	82%	100%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	449	1096	127	408	1
Very likely	1%	2%	1%	2%	-	-
Likely	1%	2%	1%	1%	1%	-
Neither likely nor Unlikely	9%	11%	9%	8%	9%	-
Unlikely	20%	22%	19%	28%	19%	-
Very unlikely	66%	59%	68%	57%	67%	100%
Don't know	3%	3%	2%	4%	3%	-
Net Likely	2%	4%	2%	2%	1%	-
Net Unlikely	86%	81%	88%	86%	87%	100%

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	1%	2%	1%	-	1%	-	3%	1%	1%	-	-
Likely	3%	4%	2%	3%	3%	2%	6%	3%	3%	1%	-
Neither likely nor Unlikely	15%	15%	17%	11%	14%	5%	12%	18%	12%	15%	6%
Unlikely	25%	26%	27%	18%	23%	29%	25%	27%	23%	23%	29%
Very unlikely	52%	51%	51%	62%	52%	58%	53%	48%	58%	51%	57%
Don't know	3%	2%	2%	5%	7%	6%	1%	2%	3%	10%	9%
Net Likely	5%	6%	3%	3%	5%	2%	8%	5%	4%	1%	-
Net Unlikely	78%	77%	78%	80%	75%	87%	78%	75%	82%	74%	86%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	2%	1%	1%	4%	3%	2%	1%	1%	2%	2%	3%
Likely	3%	1%	3%	6%	7%	2%	1%	1%	6%	4%	6%
Neither likely nor Unlikely	11%	9%	12%	16%	10%	6%	7%	12%	11%	11%	6%
Unlikely	21%	21%	22%	16%	19%	21%	18%	23%	20%	19%	20%
Very unlikely	61%	66%	59%	53%	54%	63%	71%	61%	57%	56%	57%
Don't know	3%	1%	2%	5%	7%	6%	1%	2%	3%	8%	9%
Net Likely	5%	2%	5%	10%	10%	3%	2%	3%	8%	6%	9%
Net Unlikely	82%	87%	81%	69%	73%	84%	89%	84%	77%	75%	77%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	950	627	210	235	62	300	917	668	164	35
Very likely	1%	1%	2%	2%	1%	-	-	1%	1%	-	-
Likely	1%	1%	1%	2%	3%	-	1%	1%	2%	2%	-
Neither likely nor Unlikely	9%	8%	10%	11%	11%	5%	7%	10%	10%	9%	6%
Unlikely	20%	20%	23%	15%	18%	21%	17%	22%	20%	20%	23%
Very unlikely	66%	69%	63%	64%	61%	68%	73%	64%	65%	62%	63%
Don't know	3%	1%	2%	5%	6%	6%	1%	2%	3%	7%	9%
Net Likely	2%	2%	2%	4%	4%	-	2%	2%	3%	2%	-
Net Unlikely	86%	89%	86%	80%	79%	89%	90%	86%	85%	82%	86%

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Very likely	1%	1%	1%	2%	-	2%	-	-
Likely	3%	3%	4%	2%	5%	2%	-	-
Neither likely nor Unlikely	15%	13%	17%	14%	6%	12%	14%	-
Unlikely	25%	25%	27%	27%	21%	12%	14%	20%
Very unlikely	52%	55%	48%	54%	58%	71%	57%	40%
Don't know	3%	3%	2%	2%	11%	2%	14%	40%
Net Likely	5%	4%	5%	4%	5%	4%	-	-
Net Unlikely	78%	79%	75%	81%	79%	82%	71%	60%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Very likely	2%	-	2%	3%	2%	20%	-	-
Likely	3%	-	2%	5%	20%	25%	-	-
Neither likely nor Unlikely	11%	7%	12%	15%	17%	16%	29%	-
Unlikely	21%	18%	25%	22%	15%	4%	14%	20%
Very unlikely	61%	72%	57%	52%	39%	31%	57%	40%
Don't know	3%	2%	2%	3%	8%	4%	-	40%
Net Likely	5%	1%	4%	8%	21%	45%	-	-
Net Unlikely	82%	90%	81%	74%	55%	35%	71%	60%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	832	810	313	66	51	7	5
Base	2084	832	810	313	66	51	7	5
Very likely	1%	-	1%	1%	3%	10%	-	-
Likely	1%	-	1%	1%	3%	10%	-	-
Neither likely nor Unlikely	9%	6%	11%	11%	9%	25%	29%	-
Unlikely	20%	17%	24%	24%	20%	4%	14%	20%
Very unlikely	66%	74%	61%	60%	56%	45%	57%	40%
Don't know	3%	2%	2%	3%	9%	6%	-	40%
Net Likely	2%	1%	2%	3%	6%	20%	-	-
Net Unlikely	86%	91%	85%	84%	76%	49%	71%	60%

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	1%	1%	1%	1%	2%	3%	1%	2%
Likely	3%	4%	3%	4%	5%	5%	3%	2%
Neither likely nor Unlikely	15%	14%	15%	16%	18%	14%	15%	11%
Unlikely	25%	20%	29%	28%	39%	22%	24%	21%
Very unlikely	52%	57%	49%	49%	33%	55%	54%	58%
Don't know	3%	3%	2%	2%	2%	1%	3%	7%
Net Likely	5%	5%	5%	5%	8%	8%	4%	3%
Net Unlikely	78%	78%	78%	77%	72%	77%	78%	79%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	2%	-	3%	-	3%	1%	2%	2%
Likely	3%	-	6%	3%	4%	3%	4%	4%
Neither likely nor Unlikely	11%	8%	13%	10%	10%	11%	12%	8%
Unlikely	21%	13%	25%	23%	30%	17%	21%	15%
Very unlikely	61%	76%	50%	62%	52%	67%	58%	65%
Don't know	3%	3%	2%	2%	1%	2%	3%	6%
Net Likely	5%	-	9%	3%	8%	4%	7%	6%
Net Unlikely	82%	89%	75%	85%	82%	83%	79%	79%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	357	707	635	93	266	687	190
Base								
Very likely	1%	-	1%	-	3%	1%	2%	1%
Likely	1%	-	1%	1%	2%	1%	1%	2%
Neither likely nor Unlikely	9%	8%	11%	9%	6%	9%	10%	7%
Unlikely	20%	13%	26%	22%	28%	17%	20%	15%
Very unlikely	66%	76%	58%	66%	59%	71%	64%	68%
Don't know	3%	3%	2%	2%	1%	1%	3%	6%
Net Likely	2%	1%	3%	1%	5%	2%	3%	3%
Net Unlikely	86%	89%	84%	88%	87%	88%	84%	83%

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very likely	1%	2%	2%	2%	2%	1%	3%	2%	2%	1%	2%	1%	-	2%
Likely	3%	3%	3%	3%	3%	5%	4%	3%	4%	3%	5%	3%	9%	2%
Neither likely nor Unlikely	15%	16%	14%	14%	15%	16%	16%	16%	16%	14%	16%	10%	4%	16%
Unlikely	25%	29%	30%	29%	28%	31%	30%	29%	29%	29%	30%	17%	17%	21%
Very unlikely	52%	49%	49%	51%	50%	45%	46%	48%	46%	51%	45%	68%	70%	47%
Don't know	3%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	1%	-	12%
Net Likely	5%	4%	5%	5%	4%	6%	7%	5%	7%	5%	7%	4%	9%	3%
Net Unlikely	78%	78%	79%	80%	78%	77%	76%	78%	75%	80%	76%	85%	87%	69%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very likely	2%	2%	2%	2%	1%	1%	1%	1%	2%	2%	2%	1%	4%	3%
Likely	3%	4%	3%	2%	2%	3%	4%	3%	2%	3%	3%	1%	4%	6%
Neither likely nor Unlikely	11%	10%	9%	9%	9%	10%	11%	10%	11%	10%	10%	7%	9%	14%
Unlikely	21%	22%	24%	22%	23%	25%	25%	23%	22%	23%	25%	13%	13%	22%
Very unlikely	61%	62%	59%	64%	63%	59%	57%	62%	61%	61%	58%	76%	70%	45%
Don't know	3%	1%	2%	1%	2%	1%	2%	1%	2%	2%	2%	1%	-	11%
Net Likely	5%	5%	5%	4%	3%	4%	5%	4%	4%	5%	5%	3%	9%	8%
Net Unlikely	82%	83%	83%	86%	86%	85%	82%	85%	83%	84%	83%	89%	83%	67%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base														
Very likely	1%	1%	1%	1%	-	1%	-	2%	1%	1%	1%	1%	-	1%
Likely	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%	1%	1%	-	1%
Neither likely nor Unlikely	9%	8%	9%	8%	8%	9%	11%	8%	9%	8%	9%	6%	-	15%
Unlikely	20%	21%	23%	21%	21%	23%	24%	20%	21%	22%	24%	13%	17%	22%
Very unlikely	66%	68%	65%	69%	68%	66%	61%	66%	67%	67%	63%	73%	83%	50%
Don't know	3%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	-	11%
Net Likely	2%	3%	1%	1%	2%	2%	3%	4%	2%	2%	2%	1%	-	2%
Net Unlikely	86%	88%	88%	90%	89%	88%	85%	87%	88%	89%	87%	92%	100%	72%

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	113	450	181	12	228	79	5	83	23
Very likely	1%	1%	2%	1%	-	3%	4%	-	1%	-
Likely	3%	5%	3%	1%	-	4%	4%	-	1%	4%
Neither likely nor Unlikely	15%	21%	18%	15%	25%	15%	20%	-	13%	4%
Unlikely	25%	21%	26%	25%	17%	25%	28%	20%	25%	48%
Very unlikely	52%	50%	50%	51%	58%	49%	43%	80%	57%	43%
Don't know	3%	2%	2%	7%	-	4%	1%	-	2%	-
Net Likely	5%	6%	5%	2%	-	7%	8%	-	2%	4%
Net Unlikely	78%	71%	75%	76%	75%	74%	71%	100%	82%	91%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	113	450	181	12	228	79	5	83	23
Very likely	2%	-	3%	1%	8%	3%	-	-	1%	-
Likely	3%	4%	4%	2%	-	6%	-	-	2%	-
Neither likely nor Unlikely	11%	15%	12%	12%	25%	12%	11%	-	8%	9%
Unlikely	21%	21%	20%	22%	8%	24%	18%	20%	17%	39%
Very unlikely	61%	58%	59%	56%	58%	52%	70%	80%	70%	52%
Don't know	3%	2%	2%	7%	-	4%	1%	-	1%	-
Net Likely	5%	4%	7%	3%	8%	8%	-	-	4%	-
Net Unlikely	82%	80%	79%	78%	67%	75%	87%	100%	87%	91%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	113	450	181	12	228	79	5	83	23
Very likely	1%	-	2%	1%	-	2%	1%	-	1%	-
Likely	1%	3%	2%	1%	-	2%	-	-	-	-
Neither likely nor Unlikely	9%	15%	10%	11%	33%	11%	8%	-	7%	-
Unlikely	20%	19%	20%	22%	8%	23%	16%	20%	14%	43%
Very unlikely	66%	62%	64%	61%	58%	58%	73%	80%	76%	57%
Don't know	3%	2%	2%	6%	-	4%	1%	-	1%	-
Net Likely	2%	3%	4%	1%	-	4%	1%	-	1%	-
Net Unlikely	86%	81%	85%	82%	67%	81%	90%	100%	90%	100%

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

A Solicitor : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	101	21	30	7	94	129	528
Very likely	1%	2%	-	-	-	2%	1%	-
Likely	3%	6%	-	10%	-	-	4%	3%
Neither likely nor Unlikely	15%	14%	19%	7%	14%	13%	9%	12%
Unlikely	25%	29%	29%	27%	29%	35%	29%	21%
Very unlikely	52%	47%	52%	50%	57%	45%	57%	60%
Don't know	3%	3%	-	7%	-	5%	2%	3%
Net Likely	5%	8%	-	10%	-	2%	5%	3%
Net Unlikely	78%	75%	81%	77%	86%	80%	85%	81%

A debt adviser : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	101	21	30	7	94	129	528
Very likely	2%	-	5%	3%	-	1%	2%	1%
Likely	3%	3%	-	7%	14%	2%	2%	2%
Neither likely nor Unlikely	11%	6%	10%	7%	29%	9%	9%	10%
Unlikely	21%	22%	24%	23%	-	26%	22%	19%
Very unlikely	61%	66%	62%	53%	57%	61%	63%	65%
Don't know	3%	3%	-	7%	-	2%	2%	3%
Net Likely	5%	3%	5%	10%	14%	3%	3%	4%
Net Unlikely	82%	88%	86%	77%	57%	86%	85%	84%

An Insolvency Practitioner : Thinking about your current financial situation, how likely/unlikely are you to use any of the following sources for financial advice or information in the next 6 months.

Base	2084	101	21	30	7	94	129	528
Very likely	1%	-	5%	-	-	-	1%	1%
Likely	1%	1%	-	-	14%	-	1%	1%
Neither likely nor Unlikely	9%	5%	10%	3%	14%	7%	3%	9%
Unlikely	20%	22%	24%	23%	-	26%	25%	18%
Very unlikely	66%	70%	62%	67%	71%	65%	67%	69%
Don't know	3%	2%	-	7%	-	2%	3%	3%
Net Likely	2%	1%	5%	-	14%	-	2%	1%
Net Unlikely	86%	92%	86%	90%	71%	90%	92%	87%

Which, if any of the following apply to you? I am the parent or legal guardian of...(Please tick all that apply)						
Total	A child/ children under the age of 16 who does/do live with me	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I contribute financially	A child/ children aged under 16 who does not/do not live with me and to whose upbringing I do not contribute financially	A child/ children aged 16 to 19 who is/are currently in full time education	A child/ children aged 20 and above who is/are currently in full time education and/or living at home	None of the above

Approximately how much is your total annual household income before tax and any other deductions?

	2084	479	42	8	198	249	1247
Base							
Under £4,499	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	-	-	2%	2%	3%
£13,500 - £15,499	3%	2%	2%	25%	2%	4%	3%
£15,500 - £17,499	3%	3%	-	-	1%	2%	3%
£17,500 - £24,999	15%	12%	21%	25%	17%	13%	17%
£25,000 - £29,999	12%	13%	10%	12%	11%	10%	13%
£30,000 - £39,999	19%	19%	24%	25%	19%	20%	18%
£40,000 - £49,999	15%	16%	12%	-	13%	16%	14%
£50,000 - £74,999	18%	21%	14%	-	26%	21%	16%
£75,000 - £99,999	6%	7%	7%	12%	5%	6%	5%
£100,000 or more	3%	2%	7%	-	2%	2%	3%
Don't know	1%	1%	-	-	1%	1%	1%
Prefer not to say	4%	3%	2%	-	3%	3%	4%
Mean	42601	44887	46421	32063	43595	44066	41349

Marital and children status combined					
Total	Couple with kids under 16	Couple no kids under 16	Separated/single/divorced/widowed with kids	Separated/single/divorced/widowed with no kids	Refused

Approximately how much is your total annual household income before tax and any other deductions?

	2084	449	1096	127	408	1
Base						
Under £4,499	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	1%	4%	5%	-
£13,500 - £15,499	3%	1%	2%	11%	5%	-
£15,500 - £17,499	3%	2%	2%	6%	4%	-
£17,500 - £24,999	15%	10%	11%	28%	28%	-
£25,000 - £29,999	12%	11%	11%	18%	16%	-
£30,000 - £39,999	19%	21%	19%	15%	17%	-
£40,000 - £49,999	15%	17%	17%	6%	10%	-
£50,000 - £74,999	18%	22%	21%	7%	7%	-
£75,000 - £99,999	6%	8%	7%	2%	2%	-
£100,000 or more	3%	3%	3%	1%	1%	-
Don't know	1%	1%	1%	-	1%	-
Prefer not to say	4%	3%	4%	2%	4%	100%
Mean	42601	47017	46285	30028	31840	-

Total	If you died prematurely, how would your partner and/or family/dependents cope financially?					If your circumstances changed for the worse as a result of long term illness or incapacity, how do you think you and/or your partner/dependants would cope financially?				
	They would get by without any difficulty	They would struggle from time to time	They would constantly struggle	Don't know	Prefer not to say	I/We would get by without any difficulty	I/We would struggle from time to time	I/We would constantly struggle	Don't know	Prefer not to say

Approximately how much is your total annual household income before tax and any other deductions?

	2084	950	627	210	235	62	300	917	668	164	35
Base											
Under £4,499	-	-	-	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	2%	4%	5%	8%	1%	2%	3%	2%	9%
£13,500 - £15,499	3%	2%	2%	4%	6%	2%	1%	2%	3%	7%	3%
£15,500 - £17,499	3%	2%	3%	5%	5%	5%	1%	2%	4%	4%	3%
£17,500 - £24,999	15%	13%	12%	22%	23%	23%	11%	13%	18%	23%	26%
£25,000 - £29,999	12%	11%	13%	12%	16%	15%	11%	12%	14%	15%	9%
£30,000 - £39,999	19%	17%	22%	27%	17%	10%	15%	20%	21%	16%	6%
£40,000 - £49,999	15%	14%	20%	10%	9%	10%	14%	15%	16%	8%	6%
£50,000 - £74,999	18%	23%	16%	10%	11%	11%	27%	20%	13%	12%	17%
£75,000 - £99,999	6%	9%	4%	1%	3%	2%	9%	8%	3%	2%	9%
£100,000 or more	3%	5%	2%	-	*	2%	6%	3%	1%	1%	3%
Don't know	1%	1%	1%	-	2%	3%	1%	1%	1%	4%	3%
Prefer not to say	4%	3%	4%	3%	5%	11%	3%	4%	3%	7%	9%
Mean	42601	48248	41504	33009	33085	33991	52131	45654	36358	33432	40798

Which one of the following statements BEST describes how well you and/or your partner are keeping up with your bills and credit commitments at the moment?							
Total	I am/we are keeping up with all bills and commitments without any difficulties	I am/we are keeping up with all bills and commitments, but it is a struggle from time to time	I am/we are keeping all bills and commitments, but it is a constant struggle	I am/we are falling behind with some bills or credit commitments	I am/we are having real financial problems and have fallen behind with many bills or credit commitments	I/we don't have any bills or credit commitments	Don't know

Approximately how much is your total annual household income before tax and any other deductions?

	2084	832	810	313	66	51	7	5
Base								
Under £4,499	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	2%	4%	6%	14%	-	-
£13,500 - £15,499	3%	1%	3%	3%	8%	4%	-	-
£15,500 - £17,499	3%	1%	3%	7%	11%	4%	14%	-
£17,500 - £24,999	15%	10%	17%	19%	21%	27%	-	20%
£25,000 - £29,999	12%	11%	12%	17%	9%	12%	29%	-
£30,000 - £39,999	19%	18%	19%	22%	12%	22%	14%	-
£40,000 - £49,999	15%	15%	16%	13%	6%	6%	29%	-
£50,000 - £74,999	18%	24%	16%	10%	15%	6%	-	-
£75,000 - £99,999	6%	9%	5%	1%	2%	2%	14%	-
£100,000 or more	3%	5%	1%	2%	-	-	-	-
Don't know	1%	1%	1%	1%	2%	2%	-	20%
Prefer not to say	4%	4%	4%	3%	9%	2%	-	60%
Mean	42601	50386	39731	34124	31746	28714	40571	21250

How do you propose to improve your future financial position? (Please tick all that apply)							
Total	I am satisfied with my current financial position	Reduce debt	Save more	Get professional help	Rely on an inheritance	Hope I win the lottery	No idea

Approximately how much is your total annual household income before tax and any other deductions?

	2084	357	707	635	93	266	687	190
Base								
Under £4,499	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	2%	1%	1%	1%	2%	6%
£13,500 - £15,499	3%	2%	2%	2%	2%	2%	2%	4%
£15,500 - £17,499	3%	1%	3%	3%	1%	4%	3%	5%
£17,500 - £24,999	15%	10%	14%	13%	11%	21%	17%	19%
£25,000 - £29,999	12%	12%	12%	11%	6%	9%	14%	14%
£30,000 - £39,999	19%	16%	21%	20%	23%	20%	21%	19%
£40,000 - £49,999	15%	15%	16%	17%	18%	15%	15%	8%
£50,000 - £74,999	18%	24%	18%	20%	22%	19%	14%	9%
£75,000 - £99,999	6%	7%	6%	6%	8%	6%	4%	4%
£100,000 or more	3%	6%	3%	4%	3%	2%	2%	2%
Don't know	1%	1%	-	1%	-	1%	1%	3%
Prefer not to say	4%	5%	3%	3%	5%	2%	3%	7%
Mean	42601	49957	42932	45802	47421	41879	39616	34977

Thinking about financial advisers and financial planning, what do you think the major benefits of using a financial adviser would be? (Please tick all that apply)													
Total	They understand my financial situation and come up with a long term plan that best suits my needs.	They save me money by getting me the best value products that suit my needs	They can research the entire market and recommend the most appropriate investment products for me	They are able to easily spot new and emerging investment opportunities that suit my needs	They help me to establish my financial priorities and goals and put plans in place to achieve them	They give me confidence in making investment decisions	They are a trusted source of opinion and advice	They help to save me time when making my investment decisions	They unravel the complexity of the financial world for me	They give me peace of mind that my financial affairs are in order and are being regularly monitored	I can't think of any benefits	Other	Don't know

Approximately how much is your total annual household income before tax and any other deductions?

	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Base	2084	536	381	715	312	407	255	373	338	619	328	542	23	264
Under £4,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	1%	2%	1%	1%	1%	2%	2%	1%	2%	2%	3%	-	4%
£13,500 - £15,499	3%	3%	3%	1%	1%	1%	2%	2%	2%	2%	2%	3%	4%	4%
£15,500 - £17,499	3%	3%	3%	3%	3%	3%	4%	3%	3%	2%	3%	4%	-	3%
£17,500 - £24,999	15%	15%	14%	14%	15%	15%	13%	13%	13%	16%	16%	14%	30%	17%
£25,000 - £29,999	12%	10%	9%	10%	10%	9%	10%	9%	10%	10%	10%	16%	13%	11%
£30,000 - £39,999	19%	19%	19%	17%	19%	19%	16%	18%	16%	18%	19%	20%	13%	20%
£40,000 - £49,999	15%	14%	17%	16%	15%	14%	16%	16%	16%	17%	15%	13%	17%	13%
£50,000 - £74,999	18%	20%	22%	21%	21%	22%	22%	21%	22%	21%	18%	16%	13%	14%
£75,000 - £99,999	6%	8%	6%	8%	7%	7%	7%	8%	8%	6%	7%	4%	-	3%
£100,000 or more	3%	3%	3%	4%	4%	3%	4%	3%	4%	2%	2%	3%	-	1%
Don't know	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	-	4%	2%
Prefer not to say	4%	2%	3%	3%	4%	3%	4%	3%	4%	4%	4%	2%	4%	8%
Mean	42601	44994	45512	46829	46089	45061	46231	46191	47308	44159	43207	40414	34202	37064

Newspaper Readership									
Total	The Express	The Daily Mail / The Scottish Daily Mail	The Mirror / Daily Record	The Daily Star / The Daily Star of Scotland	The Sun	The Daily Telegraph	The Financial Times	The Guardian	The Independent

Approximately how much is your total annual household income before tax and any other deductions?

	2084	113	450	181	12	228	79	5	83	23
Base										
Under £4,499	-	-	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	3%	2%	2%	-	3%	1%	-	-	4%
£13,500 - £15,499	3%	3%	2%	6%	-	4%	3%	-	2%	-
£15,500 - £17,499	3%	4%	2%	4%	17%	4%	3%	-	1%	4%
£17,500 - £24,999	15%	15%	18%	12%	25%	16%	8%	-	11%	13%
£25,000 - £29,999	12%	12%	13%	15%	8%	15%	10%	-	10%	22%
£30,000 - £39,999	19%	24%	19%	23%	42%	21%	16%	-	10%	13%
£40,000 - £49,999	15%	12%	15%	17%	-	11%	10%	40%	12%	4%
£50,000 - £74,999	18%	22%	15%	12%	-	15%	19%	-	29%	22%
£75,000 - £99,999	6%	4%	6%	3%	-	2%	11%	20%	16%	9%
£100,000 or more	3%	-	3%	2%	-	1%	9%	40%	7%	4%
Don't know	1%	-	-	1%	-	3%	1%	-	2%	-
Prefer not to say	4%	2%	4%	5%	8%	4%	9%	-	-	4%
Mean	42601	39750	41649	38019	27205	36909	54042	85500	56472	45125

Newspaper Readership (cont)							
Total	The Times	The Scotsman	The Herald (Glasgow)	The Western Mail	Other local daily morning newspaper	Other Newspaper	None

Approximately how much is your total annual household income before tax and any other deductions?

	2084	101	21	30	7	94	129	528
Base								
Under £4,499	-	-	-	-	-	-	-	-
£4,500 - £6,499	-	-	-	-	-	-	-	-
£6,500 - £7,499	-	-	-	-	-	-	-	-
£7,500 - £9,499	-	-	-	-	-	-	-	-
£9,500 - £11,499	-	-	-	-	-	-	-	-
£11,500 - £13,499	2%	-	-	-	-	1%	1%	4%
£13,500 - £15,499	3%	2%	5%	-	-	1%	3%	2%
£15,500 - £17,499	3%	1%	-	-	-	2%	4%	3%
£17,500 - £24,999	15%	10%	5%	13%	-	17%	12%	17%
£25,000 - £29,999	12%	7%	-	10%	-	14%	10%	12%
£30,000 - £39,999	19%	13%	24%	20%	-	23%	25%	16%
£40,000 - £49,999	15%	21%	33%	3%	29%	12%	12%	17%
£50,000 - £74,999	18%	27%	24%	27%	43%	20%	19%	18%
£75,000 - £99,999	6%	7%	10%	17%	-	6%	8%	5%
£100,000 or more	3%	6%	-	3%	14%	1%	1%	2%
Don't know	1%	-	-	-	14%	1%	2%	1%
Prefer not to say	4%	7%	-	7%	-	1%	4%	4%
Mean	42601	52133	48250	53036	67083	41957	42545	41204