

Managing Money Study

CATI Fieldwork : 13th-15th January 2012

Absolutes/col percents

Table 1

Q1. Which of the following best describes how you are currently managing on your income?

Base: All respondents

	Gender			Age I						Age II		Social Grade				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87
NET: Comfortable/ Getting by	847 84%	419 85%	428 84%	90 75%	139 87%	152 79%	140 82%	137 91%	189 90%	589 82%	258 90%	248 92%	240 83%	172 82%	186 80%	207 81%	225 85%	215 85%	124 86%	76 87%
Living comfortably	(4) 34%	189 39%	155 30%	36 30%	53 33%	67 35%	55 32%	61 40%	73 35%	239 33%	106 37%	131 48%	98 34%	70 33%	46 20%	97 38%	89 34%	79 31%	49 34%	31 36%
Getting by	(3) 50%	229 47%	273 53%	54 45%	86 54%	84 44%	85 50%	76 51%	116 55%	351 49%	151 53%	117 43%	142 49%	103 49%	140 61%	110 43%	136 51%	136 54%	75 52%	44 51%
Finding it quite difficult	(2) 10%	52 11%	52 10%	21 17%	20 12%	28 15%	17 10%	6 4%	11 5%	90 13%	14 5%	18 7%	36 12%	28 13%	21 9%	28 11%	27 10%	24 9%	17 11%	8 10%
Really struggling to cope	(1) 4%	17 4%	27 5%	8 7%	1 *	11 6%	11 6%	6 4%	8 4%	32 4%	13 4%	1 *	13 5%	11 5%	19 8%	16 6%	9 3%	12 5%	4 3%	3 4%
NET: Difficult/ Struggling	148 15%	69 14%	79 15%	29 24%	21 13%	39 21%	28 16%	12 8%	19 9%	121 17%	27 9%	19 7%	49 17%	38 18%	41 18%	44 17%	35 13%	36 14%	21 14%	11 13%
None of these	9 1%	4 1%	5 1%	1 1%	1 *	- -	3 2%	2 1%	2 1%	5 1%	3 1%	3 1%	1 *	- -	4 2%	3 1%	4 2%	1 *	- -	- -
Mean	3.15	3.21	3.10	2.99	3.20	3.09	3.09	3.29	3.22	3.12	3.23	3.41	3.12	3.10	2.94	3.14	3.17	3.13	3.16	3.19
Standard deviation	0.78	0.77	0.78	0.87	0.66	0.85	0.83	0.72	0.72	0.79	0.74	0.64	0.80	0.81	0.80	0.86	0.74	0.76	0.74	0.75
Standard error	0.02	0.04	0.03	0.12	0.05	0.06	0.06	0.06	0.05	0.03	0.04	0.03	0.05	0.07	0.05	0.05	0.05	0.05	0.06	0.08

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Q1. Which of the following best describes how you are currently managing on your income?

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scot-land	Eng-land	Scot-land	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Comfortable/ Getting by	847 84%	37 83%	80 91%	69 89%	76 81%	106 82%	101 80%	82 90%	42 79%	79 85%	97 83%	76 87%	729 85%	76 87%	42 79%
Living comfortably	(4) 345 34%	12 27%	33 37%	24 31%	31 33%	50 38%	47 37%	26 29%	22 42%	33 36%	34 29%	31 36%	291 34%	31 36%	22 42%
Getting by	(3) 502 50%	25 56%	47 54%	45 58%	45 48%	56 44%	54 43%	56 61%	20 37%	46 49%	63 54%	44 51%	438 51%	44 51%	20 37%
Finding it quite difficult	(2) 103 10%	4 8%	6 7%	6 8%	11 12%	13 10%	15 12%	8 9%	9 16%	9 10%	14 12%	8 10%	87 10%	8 10%	9 16%
Really struggling to cope	(1) 44 4%	3 7%	2 3%	2 3%	4 4%	9 7%	7 6%	1 2%	3 5%	3 3%	6 5%	3 4%	38 4%	3 4%	3 5%
NET: Difficult/ Struggling	148 15%	7 15%	8 9%	9 11%	15 16%	22 17%	22 18%	9 10%	11 21%	12 12%	20 17%	11 13%	125 14%	11 13%	11 21%
None of these	9 1%	1 2%	- -	- -	2 2%	1 1%	2 2%	- -	- -	2 2%	- -	- -	9 1%	- -	- -
Mean	3.15	3.04	3.25	3.17	3.13	3.15	3.14	3.17	3.15	3.21	3.07	3.19	3.15	3.19	3.15
Standard deviation	0.78	0.82	0.70	0.69	0.79	0.87	0.85	0.64	0.88	0.74	0.79	0.75	0.77	0.75	0.88
Standard error	0.02	0.12	0.08	0.08	0.08	0.07	0.08	0.07	0.12	0.08	0.07	0.08	0.03	0.08	0.12

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Table 2

Q2. Compared to this time last year do you find it easier or more difficult to afford your regular monthly outgoings on your income?

Base: All respondents

	Gender			Age I						Age II		Social Grade				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87
NET: Easier this year	101 10%	41 8%	61 12%	32 27%	31 19%	17 9%	9 6%	7 4%	6 3%	94 13%	8 3%	33 12%	43 15%	14 7%	11 5%	24 10%	29 11%	27 11%	15 10%	7 8%
Far easier this year	(5) 3%	13 3%	15 3%	8 7%	8 5%	7 4%	2 1%	1 1%	1 1%	27 4%	1 *	13 5%	13 4%	- -	2 1%	7 3%	7 3%	5 2%	5 4%	3 4%
A little easier this year	(4) 7%	28 6%	46 9%	24 20%	22 14%	10 5%	8 4%	6 4%	4 2%	67 9%	6 2%	20 7%	30 10%	14 7%	9 4%	18 7%	21 8%	22 9%	10 7%	3 4%
There's no difference from last year	(3) 35%	193 39%	155 30%	27 23%	52 33%	68 36%	57 34%	50 33%	93 44%	229 32%	118 41%	100 37%	88 30%	79 38%	81 35%	85 33%	100 38%	87 35%	43 30%	32 37%
A little more difficult this year	(2) 38%	184 37%	201 39%	51 42%	51 32%	65 34%	65 38%	65 43%	88 42%	264 37%	120 42%	105 39%	116 40%	78 37%	86 37%	108 42%	91 34%	93 37%	60 41%	33 38%
Far more difficult this year	(1) 17%	74 15%	95 19%	10 8%	27 17%	40 21%	39 23%	29 19%	24 11%	128 18%	41 14%	33 12%	44 15%	39 18%	54 23%	37 15%	45 17%	45 18%	27 19%	15 18%
NET: More difficult this year	554 55%	258 52%	296 58%	61 51%	78 48%	105 55%	104 61%	94 63%	112 53%	392 55%	161 56%	138 51%	160 55%	117 56%	139 60%	145 57%	136 51%	138 55%	87 60%	48 55%
Mean	2.41	2.43	2.38	2.75	2.59	2.37	2.23	2.23	2.39	2.44	2.33	2.54	2.49	2.33	2.22	2.40	2.45	2.40	2.35	2.38
Standard deviation	0.95	0.91	0.98	1.09	1.08	0.99	0.89	0.83	0.74	1.01	0.76	0.97	1.01	0.85	0.87	0.91	0.96	0.95	0.98	0.95
Standard error	0.03	0.04	0.04	0.15	0.08	0.07	0.07	0.07	0.05	0.04	0.04	0.05	0.07	0.07	0.05	0.06	0.06	0.06	0.08	0.10

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Table 2

Q2. Compared to this time last year do you find it easier or more difficult to afford your regular monthly outgoings on your income?

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scot-land	Eng-land	Scot-land	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Easier this year	101 10%	5 11%	12 13%	10 13%	8 9%	12 10%	12 9%	9 10%	6 11%	10 11%	10 9%	7 8%	89 10%	7 8%	6 11%
Far easier this year	(5) 3%	- -	4 5%	4 5%	2 2%	2 2%	4 4%	2 2%	4 7%	1 2%	1 1%	3 4%	21 2%	3 4%	4 7%
A little easier this year	(4) 7%	5 11%	7 8%	6 7%	7 7%	10 8%	7 6%	8 8%	2 4%	9 10%	9 8%	3 4%	68 8%	3 4%	2 4%
There's no difference from last year	(3) 35%	8 19%	35 40%	28 36%	38 40%	38 30%	47 37%	27 29%	16 30%	35 38%	44 37%	32 37%	299 35%	32 37%	16 30%
A little more difficult this year	(2) 38%	17 38%	33 37%	27 35%	34 36%	63 49%	45 35%	43 46%	17 32%	29 31%	43 37%	33 38%	334 39%	33 38%	17 32%
Far more difficult this year	(1) 17%	15 32%	9 10%	13 17%	14 14%	15 12%	23 18%	13 14%	14 26%	18 20%	21 18%	15 18%	140 16%	15 18%	14 26%
NET: More difficult this year	554 55%	32 70%	42 47%	40 52%	48 51%	78 61%	67 53%	56 61%	31 59%	47 51%	64 54%	48 55%	474 55%	48 55%	31 59%
Mean	2.41	2.09	2.61	2.49	2.45	2.39	2.42	2.37	2.33	2.42	2.37	2.38	2.42	2.38	2.33
Standard deviation	0.95	0.99	0.96	1.03	0.90	0.86	0.97	0.90	1.13	0.97	0.89	0.95	0.93	0.95	1.13
Standard error	0.03	0.15	0.10	0.12	0.09	0.07	0.09	0.09	0.16	0.10	0.08	0.10	0.03	0.10	0.16

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Table 7

Q3. To what extent do you agree or disagree with each of the following statements:

-I can only just afford to buy the basics

Base: All respondents

	Gender		Age I					Age II			Social Grade				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87
NET: Agree	324 32%	138 28%	185 36%	34 28%	52 32%	70 37%	53 31%	43 28%	72 34%	228 32%	96 33%	42 16%	79 27%	77 36%	126 55%	72 28%	78 29%	89 36%	51 35%	34 39%
Agree strongly (5)	189 19%	84 17%	105 21%	17 14%	28 18%	47 25%	34 20%	24 16%	40 19%	137 19%	52 18%	20 7%	48 16%	39 19%	82 36%	42 16%	50 19%	56 22%	24 16%	18 20%
Agree slightly (4)	134 13%	54 11%	80 16%	17 14%	24 15%	24 12%	19 11%	19 12%	32 15%	90 13%	44 15%	22 8%	31 11%	37 18%	44 19%	30 12%	28 11%	33 13%	27 19%	16 18%
Neither/ nor (3)	88 9%	38 8%	49 10%	19 16%	15 9%	9 5%	14 8%	11 7%	19 9%	63 9%	25 9%	23 9%	22 8%	19 9%	24 10%	25 10%	30 11%	21 8%	7 5%	5 5%
Disagree slightly (2)	279 28%	147 30%	132 26%	33 27%	49 30%	45 24%	45 27%	39 26%	69 33%	191 27%	88 31%	77 28%	89 31%	66 31%	48 21%	63 25%	77 29%	67 26%	49 34%	24 27%
Disagree strongly (1)	312 31%	168 34%	145 28%	34 29%	45 28%	66 35%	59 34%	58 39%	50 24%	234 33%	79 27%	129 48%	101 35%	49 23%	33 14%	95 37%	80 30%	75 30%	38 26%	25 29%
NET: Disagree	592 59%	315 64%	277 54%	67 56%	93 58%	111 58%	104 61%	97 64%	119 57%	425 59%	167 58%	205 76%	190 65%	115 55%	81 35%	158 62%	157 59%	141 56%	87 60%	49 56%
Mean	2.61	2.47	2.74	2.57	2.64	2.68	2.56	2.41	2.73	2.59	2.66	2.00	2.44	2.77	3.41	2.45	2.59	2.72	2.65	2.74
Standard deviation	1.50	1.48	1.52	1.40	1.47	1.63	1.54	1.49	1.46	1.52	1.47	1.25	1.47	1.46	1.50	1.49	1.48	1.55	1.46	1.54
Standard error	0.05	0.07	0.07	0.19	0.11	0.12	0.11	0.12	0.09	0.06	0.08	0.07	0.10	0.12	0.09	0.09	0.09	0.10	0.12	0.16

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Table 7

Q3. To what extent do you agree or disagree with each of the following statements:

-I can only just afford to buy the basics

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scotland	England	Scotland	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Agree	324 32%	18 41%	34 38%	23 30%	30 32%	33 26%	39 31%	25 27%	26 49%	25 27%	37 32%	34 39%	264 31%	34 39%	26 49%
Agree strongly	(5) 189 19%	10 21%	18 21%	15 20%	19 20%	17 13%	25 20%	13 14%	11 20%	15 17%	28 24%	18 20%	161 19%	18 20%	11 20%
Agree slightly	(4) 134 13%	9 19%	16 18%	8 10%	11 11%	16 12%	14 11%	12 13%	16 29%	10 10%	9 8%	16 18%	103 12%	16 18%	16 29%
Neither/ nor	(3) 88 9%	5 10%	3 3%	10 13%	15 15%	16 12%	9 7%	6 7%	1 2%	6 6%	13 11%	5 5%	82 9%	5 5%	1 2%
Disagree slightly	(2) 279 28%	11 25%	24 28%	25 32%	25 26%	41 32%	22 17%	40 44%	9 17%	28 30%	31 26%	24 27%	247 29%	24 27%	9 17%
Disagree strongly	(1) 312 31%	11 24%	27 31%	20 26%	25 27%	39 30%	56 44%	21 23%	17 32%	35 37%	36 31%	25 29%	270 31%	25 29%	17 32%
NET: Disagree	592 59%	22 49%	52 59%	45 57%	50 53%	80 62%	78 62%	61 67%	26 49%	62 67%	67 57%	49 56%	517 60%	49 56%	26 49%
Mean	2.61	2.89	2.69	2.67	2.72	2.46	2.45	2.52	2.88	2.39	2.67	2.74	2.58	2.74	2.88
Standard deviation	1.50	1.52	1.57	1.47	1.48	1.38	1.60	1.35	1.61	1.48	1.56	1.54	1.49	1.54	1.61
Standard error	0.05	0.23	0.17	0.17	0.15	0.12	0.14	0.14	0.23	0.15	0.14	0.16	0.05	0.16	0.23

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Table 9

Q3b. Thinking about heating your home, have you done any of the following in the last 12 months?

Base: All respondents

	Gender		Age I							Age II		Social Grade				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87
NET: Any mention	773	366	407	91	131	136	141	115	158	557	216	194	225	168	186	178	216	207	108	64
	77%	75%	79%	76%	82%	71%	83%	76%	75%	78%	75%	72%	78%	80%	81%	70%	82%	82%	75%	73%
I have taken measures to insulate my home	480	232	248	35	77	79	95	81	112	328	152	127	134	109	110	86	133	146	70	45
	48%	47%	48%	29%	48%	41%	56%	54%	53%	46%	53%	47%	46%	52%	48%	34%	50%	58%	48%	51%
I have turned down the heating to reduce bills even though I was not warm enough	468	215	253	58	83	84	84	69	89	343	124	106	132	106	124	115	133	116	70	34
	47%	44%	49%	49%	52%	44%	49%	46%	42%	48%	43%	39%	45%	50%	54%	45%	50%	46%	48%	39%
I have switched energy supplier to reduce my bills	252	140	112	17	50	57	44	32	51	186	67	71	77	42	62	51	75	76	33	17
	25%	28%	22%	15%	31%	30%	26%	22%	24%	26%	23%	26%	27%	20%	27%	20%	28%	30%	23%	19%
I have gone to bed when I wasn't tired to keep warm and save heating costs	192	72	120	21	49	35	41	17	29	151	41	27	44	44	77	50	47	49	24	22
	19%	15%	23%	18%	30%	19%	24%	11%	14%	21%	14%	10%	15%	21%	34%	20%	18%	19%	17%	25%
I have lived in just one room to save heating costs / to contain the heat (i.e. to heat only one room).	154	64	91	21	33	32	23	21	25	117	37	24	41	37	52	34	39	44	19	18
	15%	13%	18%	18%	21%	17%	14%	14%	12%	16%	13%	9%	14%	18%	23%	13%	15%	18%	13%	21%
None of these	230	125	105	29	29	54	30	36	52	158	72	77	65	43	45	77	49	45	36	23
	23%	25%	21%	24%	18%	29%	17%	24%	25%	22%	25%	28%	22%	20%	19%	30%	18%	18%	25%	27%
Mean mentions	1.5	1.5	1.6	1.3	1.8	1.5	1.7	1.5	1.5	1.6	1.5	1.3	1.5	1.6	1.8	1.3	1.6	1.7	1.5	1.6

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Table 9

Q3b. Thinking about heating your home, have you done any of the following in the last 12 months?

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scotland	England	Scotland	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Any mention	773	36	69	62	72	93	85	72	36	82	102	64	673	64	36
	77%	79%	78%	80%	77%	72%	68%	78%	69%	88%	86%	73%	78%	73%	69%
I have taken measures to insulate my home	480	30	46	43	39	42	44	45	25	51	70	45	411	45	25
	48%	65%	52%	55%	41%	33%	35%	49%	46%	55%	60%	51%	48%	51%	46%
I have turned down the heating to reduce bills even though I was not warm enough	468	20	37	33	50	66	50	42	28	49	58	34	406	34	28
	47%	45%	42%	43%	53%	51%	39%	46%	52%	53%	49%	39%	47%	39%	52%
I have switched energy supplier to reduce my bills	252	11	28	19	33	29	23	24	9	23	36	17	226	17	9
	25%	25%	32%	25%	35%	22%	18%	26%	17%	25%	31%	19%	26%	19%	17%
I have gone to bed when I wasn't tired to keep warm and save heating costs	192	8	16	15	16	26	24	12	12	17	25	22	158	22	12
	19%	17%	19%	19%	17%	20%	19%	13%	23%	18%	21%	25%	18%	25%	23%
I have lived in just one room to save heating costs / to contain the heat (i.e. to heat only one room).	154	9	12	12	9	21	13	11	8	18	23	18	128	18	8
	15%	20%	13%	15%	10%	16%	10%	12%	15%	19%	20%	21%	15%	21%	15%
None of these	230	9	19	15	22	36	41	20	17	11	16	23	190	23	17
	23%	21%	22%	20%	23%	28%	32%	22%	31%	12%	14%	27%	22%	27%	31%
Mean mentions	1.5	1.7	1.6	1.6	1.6	1.4	1.2	1.5	1.5	1.7	1.8	1.6	1.5	1.6	1.5

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Table 10

Q4. Now thinking about the way you shop for food, which of the following, if any, have you had to do in the last 12 months because of rising food costs?

Base: All respondents

	Gender		Age I							Age II		Social Grade				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87
NET: Any mention	867	407	460	108	147	168	149	125	170	637	230	226	259	177	205	214	228	224	125	76
	86%	83%	90%	90%	92%	88%	87%	83%	81%	89%	80%	83%	89%	84%	89%	84%	86%	89%	87%	87%
I have bought less food than I have wanted because it is too expensive	366	166	199	55	71	75	71	47	47	300	66	59	116	86	104	89	93	111	48	25
	36%	34%	39%	46%	44%	40%	42%	31%	22%	42%	23%	22%	40%	41%	45%	35%	35%	44%	33%	29%
I have cut down on food like meat and fresh produce	341	145	195	40	66	65	64	49	57	262	79	64	85	86	105	68	91	99	56	27
	34%	30%	38%	34%	41%	34%	38%	33%	27%	37%	27%	24%	29%	41%	46%	27%	34%	39%	39%	31%
I no longer buy luxury items or treats	477	224	253	46	88	100	84	69	90	352	125	110	124	109	133	110	134	125	68	41
	48%	46%	49%	38%	55%	52%	49%	46%	43%	49%	43%	41%	43%	52%	58%	43%	51%	49%	47%	47%
I have moved to cheaper brands to save money	606	268	338	68	108	125	107	79	119	448	158	139	170	144	152	140	169	163	81	53
	60%	55%	66%	57%	67%	66%	63%	53%	57%	63%	55%	51%	59%	68%	66%	55%	64%	65%	56%	61%
I shop around to find the best deal	733	351	382	95	133	146	130	95	133	555	178	188	223	153	169	191	186	194	97	65
	73%	71%	75%	79%	83%	77%	76%	63%	63%	78%	62%	69%	77%	73%	73%	75%	70%	77%	67%	75%
None of these	136	85	51	12	13	23	21	26	41	79	57	45	32	33	25	41	37	28	19	11
	14%	17%	10%	10%	8%	12%	13%	17%	19%	11%	20%	17%	11%	16%	11%	16%	14%	11%	13%	13%
Mean mentions	2.5	2.4	2.7	2.5	2.9	2.7	2.7	2.3	2.1	2.7	2.1	2.1	2.5	2.7	2.9	2.3	2.5	2.7	2.4	2.4

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Table 10

Q4. Now thinking about the way you shop for food, which of the following, if any, have you had to do in the last 12 months because of rising food costs?

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scotland	England	Scotland	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Any mention	867	41	77	70	75	107	107	80	45	83	106	76	746	76	45
	86%	90%	88%	89%	80%	83%	85%	87%	85%	89%	90%	87%	86%	87%	85%
I have bought less food than I have wanted because it is too expensive	366	21	37	25	35	45	44	31	18	33	52	25	323	25	18
	36%	46%	42%	32%	37%	35%	35%	33%	33%	35%	45%	29%	37%	29%	33%
I have cut down on food like meat and fresh produce	341	22	34	26	36	38	30	37	20	29	43	27	294	27	20
	34%	48%	38%	33%	38%	29%	24%	40%	37%	31%	37%	31%	34%	31%	37%
I no longer buy luxury items or treats	477	26	44	43	47	52	58	37	31	44	54	41	405	41	31
	48%	57%	50%	56%	50%	40%	46%	40%	58%	47%	46%	47%	47%	47%	58%
I have moved to cheaper brands to save money	606	31	54	56	53	73	67	54	27	60	78	53	526	53	27
	60%	68%	61%	72%	57%	57%	53%	59%	50%	64%	66%	61%	61%	61%	50%
I shop around to find the best deal	733	35	64	57	62	95	96	57	40	68	95	65	628	65	40
	73%	77%	72%	73%	65%	74%	76%	63%	75%	73%	81%	75%	73%	75%	75%
None of these	136	5	11	8	19	21	19	12	8	10	12	11	117	11	8
	14%	10%	12%	11%	20%	17%	15%	13%	15%	11%	10%	13%	14%	13%	15%
Mean mentions	2.5	3.0	2.6	2.7	2.5	2.4	2.3	2.4	2.5	2.5	2.7	2.4	2.5	2.4	2.5

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Table 11

Q5. If you were to receive an unexpected bill of £150 tomorrow which was due within a week, how easy or difficult would you find it to pay within the allotted time? Please give your answer on a scale of 1 - 5, where 1 is "no trouble at all" and 5 is "extremely difficult".

Base: All respondents

	Gender		Age I					Age II		Social Grade				Region							
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Under 60	60+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land	
Unweighted base	1003	471	532	55	172	196	183	161	236	688	315	360	227	138	278	265	262	247	139	90	
Weighted base	1003	491	512	120	161	191	171	150	210	715	288	271	291	211	231	255	265	252	145	87	
NET: Top Two Box	301	124	176	57	66	61	49	31	37	247	54	49	80	70	101	66	75	89	46	24	
	30%	25%	34%	47%	41%	32%	29%	21%	17%	34%	19%	18%	28%	33%	44%	26%	28%	35%	32%	28%	
Extremely difficult	(5)	181	72	109	25	43	36	38	21	18	151	30	14	48	44	75	45	46	48	27	15
		18%	15%	21%	21%	27%	19%	22%	14%	8%	21%	10%	5%	16%	21%	33%	18%	17%	19%	19%	17%
	(4)	120	52	68	32	23	25	11	10	19	96	24	35	33	27	26	21	29	41	19	9
		12%	11%	13%	26%	14%	13%	7%	7%	9%	13%	8%	13%	11%	13%	11%	8%	11%	16%	13%	11%
	(3)	242	91	151	34	35	43	32	33	66	159	83	50	77	52	63	61	67	64	36	13
		24%	19%	29%	28%	22%	22%	19%	22%	31%	22%	29%	19%	26%	25%	27%	24%	25%	25%	25%	15%
	(2)	135	77	58	11	22	30	23	18	30	97	38	49	44	21	22	36	35	27	22	15
		13%	16%	11%	10%	14%	16%	14%	12%	14%	14%	13%	18%	15%	10%	9%	14%	13%	11%	16%	17%
No trouble at all	(1)	325	199	127	18	38	57	66	68	78	213	113	122	90	67	45	92	87	72	40	35
		32%	40%	25%	15%	24%	30%	39%	45%	37%	30%	39%	45%	31%	32%	20%	36%	33%	29%	27%	40%
NET: Bottom Two Box		460	276	184	30	60	87	90	87	108	310	151	171	134	88	67	128	122	99	62	49
		46%	56%	36%	25%	38%	45%	53%	58%	51%	43%	52%	63%	46%	42%	29%	50%	46%	39%	43%	57%
Mean		2.70	2.43	2.95	3.29	3.06	2.76	2.59	2.32	2.38	2.83	2.38	2.15	2.67	2.80	3.28	2.57	2.67	2.86	2.81	2.49
Standard deviation		1.48	1.47	1.44	1.32	1.52	1.48	1.58	1.45	1.29	1.51	1.35	1.27	1.43	1.52	1.49	1.48	1.47	1.47	1.45	1.53
Standard error		0.05	0.07	0.06	0.18	0.12	0.11	0.12	0.11	0.08	0.06	0.08	0.07	0.10	0.13	0.09	0.09	0.09	0.09	0.12	0.16

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Absolutes/col percents

Table 11

Q5. If you were to receive an unexpected bill of £150 tomorrow which was due within a week, how easy or difficult would you find it to pay within the allotted time? Please give your answer on a scale of 1 - 5, where 1 is "no trouble at all" and 5 is "extremely difficult".

Base: All respondents

	Total	Region										Region Summary			
		North East	Yorks & Humb.	East Midlands	East-ern	South East	London	South West	Wales	West Midlands	North West	Scotland	England	Scotland	Wales
Unweighted base	1003	45	86	74	95	139	126	89	50	93	116	90	863	90	50
Weighted base	1003	45	88	78	94	129	126	91	53	93	118	87	863	87	53
NET: Top Two Box	301	15	23	21	32	33	32	27	20	22	50	24	257	24	20
	30%	34%	27%	27%	34%	26%	25%	29%	37%	23%	42%	28%	30%	28%	37%
Extremely difficult	(5)	181	9	11	15	22	25	20	12	10	28	15	154	15	12
		18%	20%	12%	19%	23%	19%	16%	22%	10%	23%	17%	18%	17%	22%
	(4)	120	6	12	7	11	9	12	8	12	22	9	103	9	8
		12%	14%	14%	9%	11%	7%	10%	15%	13%	19%	11%	12%	11%	15%
	(3)	242	18	19	22	24	37	24	9	21	27	13	220	13	9
		24%	39%	22%	28%	26%	29%	19%	16%	23%	23%	15%	25%	15%	16%
	(2)	135	3	16	12	11	17	15	7	12	8	15	113	15	7
		13%	6%	18%	15%	12%	13%	15%	13%	13%	7%	17%	13%	17%	13%
No trouble at all	(1)	325	9	30	23	26	41	51	18	38	33	35	273	35	18
		32%	21%	34%	29%	28%	32%	40%	33%	41%	28%	40%	32%	40%	33%
NET: Bottom Two Box	460	12	46	35	37	58	70	37	25	50	41	49	386	49	25
	46%	27%	51%	45%	40%	45%	55%	41%	47%	54%	35%	57%	45%	57%	47%
Mean	2.70	3.07	2.54	2.72	2.89	2.68	2.45	2.82	2.79	2.39	3.03	2.49	2.71	2.49	2.79
Standard deviation	1.48	1.36	1.40	1.45	1.51	1.47	1.49	1.39	1.58	1.40	1.53	1.53	1.47	1.53	1.58
Standard error	0.05	0.20	0.15	0.17	0.16	0.12	0.13	0.15	0.22	0.15	0.14	0.16	0.05	0.16	0.22