Understanding the profile of those most at risk of detriment as a result of low financial capability:

Analysis of the Money Advice Service Financial Capability Survey

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> > **Appendix Tables**



		Planning ahead	Managing Bills and Payments	Budgeting	Financia Knowledge anc Numeracy
Gender	Female	63.4	72.7	70.5	73.9
	Male	63.6	73.9	67.8	80.8
Age	18-24	60.2	64.4	69.2	76.2
	25-34	58.7	70.1	68.1	75.4
	35-44	59.3	71.6	69.9	82.1
	45-54	61.5	72.9	71.1	82.8
	55-64	65.9	75.1	71.0	77.2
	65-74	71.5	82.0	68.9	82.0
	75+	71.0	77.1	65.3	55.8
Region	North-East	63.2	74.7	70.9	76.4
	North-West	61.5	70.1	71.0	75.0
	Yorkshire & Humberside	65.0	76.1	69.3	82.2
	West Midlands	63.8	72.6	66.5	73.0
	East Midlands	63.0	72.7	70.7	79.0
	East Anglia	62.1	73.2	69.4	83.1
	South-West	64.5	74.7	68.5	75.4
	South-East	65.1	75.2	68.3	77.5
	Greater London	63.2	70.7	66.8	74.3
	Wales	63.9	74.9	69.4	74.7
	Scotland	64.2	73.6	71.8	77.1
	Northern Ireland	59.8	73.2	72.8	84.0
Lives with partner	No	61.6	70.5	68.5	73.5
	Yes	65.2	75.8	69.9	80.5
Lives with children	No	65.1	74.8	68.7	77.2
	Yes	58.9	69.0	70.7	77.2
Overall		63.5	73.3	69.2	77.2

Table A2.1Mean factor scores for the four domains by key characteristics

Base is 5,079.

		Unstandardised Coefficients	Significanc p value)
Gender (base is female)	Male	-1.6	.00
Generation (base is Young People)	Working age	0.1	.82
	Older	2.0	.00
	No data	-1.7	.67
Tenure (base is owner)	Own with mortgage	-6.4	.00
	Rent privately	-8.0	.00
	Rent (social/LA)	-7.4	.00
	Live with family	-4.7	.00
	Other	-6.1	.00
Education (base is higher education)	Further education (A level)	-2.3	.00
	Secondary education (GCSE)	-3.9	.00
	No qualifications	-3.8	.00
Do you have any children? (base is no)	Yes	-1.4	.00
Household situation (base is no partner)	Live with partner	1.1	.00
Benefits	Income Support	-2.4	.00
	JSA	-3.2	.00
	Housing benefit	-1.8	.00
	Incapacity benefit	-0.5	.54
	ESA	-0.5	.54
	Pension credit	2.4	.00
	Working tax credit	-2.1	.00
	Child tax credit	-2.0	.00
	Universal credit	3.8	.38
	Carers allowance	4.4	.01
	Child benefit	-0.3	.87
	Disability living allowance	2.4	.01
	Industrial injuries benefit	5.5	.26
	State pension	-2.7	.23
	Other benefit	4.3	.14
Internet user? (base is yes)	No	0.6	.27
When it comes to managing your money you are confident (base is no)	Yes	13.3	.00
Thinking about your current finances, you feel comfortable (base is no)	Yes	8.6	.00
Money is something you discuss openly (base is no)	Yes	1.1	.00
	Yes	0.0	.95
Bank account (base is no) In your household, are you responsible for paying bills?	fes	0.0	.9.
(base is no)	Yes	0.9	.05
Someone offers you £200 now or £400 in two months (base is £200)	400	3.3	.00
In the past three years, have you experienced a large drop		0.7	.09
in your income which you did not expect? (base is no)	Yes		.05
Unexpected expense? (base is no)	Yes	0.6	.22
Have you heard of the Money Advice Service, the			
government agency set up to help people make the most of their money? (base is no)	Yes	0.9	.00
Have you contacted the Money Advice Service? (base is no)		-0.7	.31
	Yes	-0.7	.08
Received financial advice? (base is yes)	No	-1.0	
Relatively happy (base is no)	Yes		.91
Financially satisfied (base is no)	Yes	4.9	.00
Region (base is North East)	North West	0.4	.69
	Yorkshire and Humberside	2.0	.03
	West Midlands	0.9	.36
	East Midlands	0.7	.47
	Anglia	0.5	.60
	South West	2.3	.01
	South East	1.5	.09
	South East	2.2	.01

Table A3.1 Planning Ahead (including generation, excluding work status)

	Walac	2.2	.033
	Wales		
	Scotland	0.7	.432
	Northern Ireland	0.6	.653
Income (base is £25,000)	£0 - £4,499	1.5	.028
	£4,500 - £11,499	-0.4	.541
	£11,500 - £17,499	-0.8	.202
	£17,400 - £24,999	-1.2	.080
	No income data	0.8	.170
In the last 12 months have you experienced any of the	Redundancy	2.5	.006
following life events?	Retirement	-0.5	.719
	Had a baby	1.2	.230
	Separation from partner	-1.4	.154
	Bereavement	-0.5	.501
	Become a carer	0.6	.632
	Had a child leave home	-2.0	.199
	Had a child move back into home	2.6	.098
	Moved house	0.6	.312
Constant		46.1	.000

Base = 9,764; Adj R square = .359

Add Table A3.2 Planning Ahead (including work status, excluding generation)

		Unstandardised Coefficients	Significance (p value)
	N 4 - 1 -	-1.5	(p value) .00
Gender (base is female)	Male Part time	-	
Work status (base is full time)		0.8	.15
	Full time education	1.7	.02
	Home	0.1	.86
	Retired	2.8	.00
	Unemployed	1.2	.15
	Sick or disabled	2.3	.01
	Other	0.0	.97
Tenure (base is owner)	Own with mortgage	-6.1	.00
	Rent privately	-7.8	.00
	Rent (social/LA)	-7.3	.00
	Live with family	-4.7	.00
	Other	-5.9	.00
Education (base is higher education)	Further education (A level)	-2.4	.00
	Secondary education (GCSE)	-3.9	.00
	No qualifications	-3.9	.00
Do you have any children? (base is no)	Yes	-1.3	.00
Household situation (base is no partner)	Live with partner	1.1	.00
Benefits	Income Support	-2.7	.00
	JSA	-3.4	.00
	Housing benefit	-1.8	.00
	Incapacity benefit	-1.3	.16
	ESA	-1.4	.13
	Pension credit	2.1	.01
	Working tax credit	-2.0	.01
	Child tax credit	-2.0	.00
	Universal credit	3.7	.39
	Carers allowance	4.5	.00
	Child benefit	-0.3	.83
	Disability living allowance	1.9	.06
	Industrial injuries benefit	5.0	.31
	State pension	-2.6	.23
	Other benefit	4.1	.16
Internet user? (base is yes)	No	0.6	.22

When it comes to managing your money you are confident (base is no)	Yes	13.3	.000
Thinking about your current finances, you feel comfortable	105		
(base is no)	Yes	8.6	.000
Money is something you discuss openly (base is no)	Yes	1.1	.002
Bank account (base is no)	Yes	0.1	.743
In your household, are you responsible for paying bills?		1.0	.033
(base is no)	Yes	1.0	.055
Someone offers you £200 now or £400 in two months (base is £200)	£400	3.2	.000
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	0.7	.091
Unexpected expense? (base is no)	Yes	0.6	.242
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)	Yes	0.9	.008
Have you contacted the Money Advice Service? (base is no)	Yes	-0.7	.353
Received financial advice? (base is yes)	No	-1.0	.087
Relatively happy (base is no)	Yes	-0.1	.912
Financially satisfied (base is no)	Yes	4.8	.000
	fsmiss	1.6	.001
Region (base is North East)	North West	0.4	.656
	Yorkshire and Humberside	2.0	.033
	West Midlands	0.9	.340
	East Midlands	0.7	.492
	Anglia	0.5	.572
	South West	2.3	.016
	South East	1.5	.087
	London	2.2	.015
	Wales	2.3	.030
	Scotland	0.7	.432
	Northern Ireland	0.5	.675
Income (base is £25,000)	£0 - £4,499	0.8	.282
	£4,500 - £11,499	-0.8	.242
	£11,500 - £17,499	-0.9	.162
	£17,400 - £24,999	-1.2	.082
	No income data	0.5	.373
	Redundancy	2.6	.005
	Retirement	-0.9	.482
	Had a baby	1.3	.191
	Separation from partner	-1.3	.202
	Bereavment	-0.4	.571
	Become a carer	0.5	.645
	Had a child leave home	-1.9	.206
	Had a child move back into home	2.6	.099
	Moved house	0.6	.334
In the last 12 months have you experienced any of the	LEnoans no answer	-4.1	.000
following life events?	LEdk DK	-0.4	.807
Constant		45.4	.000

Base = 9,764; Adj R square = .360

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.6	.00
Generation (base is Young People)	Working age	1.4	.01
	Older	3.5	.00
	No data	-1.7	.66
Tenure (base is owner)	Own with mortgage	-1.5	.00
	Rent privately	-5.6	.00
	Rent (social/LA)	-5.7	.00
	Live with family	-3.0	.00
	Other	-4.0	.00
Education (base is higher education)	Further education (A level)	-1.1	.00
	Secondary education (GCSE)	-2.9	.00
	No qualifications	-2.6	.00
Do you have any children? (base is no)	Yes	-2.2	.00
Household situation (base is no partner)	Live with partner	0.7	.06
Benefits	Income Support	-3.4	.00
	JSA	-5.3	.00
	Housing benefit	-1.6	.00
	Incapacity benefit	0.0	.97
	ESA	-1.9	.01
	Pension credit	0.8	.29
	Working tax credit	-2.0	.00
	Child tax credit	-1.3	.05
	Universal credit	-0.2	.96
	Carers allowance	0.0	.98
	Child benefit	0.7	.64
	Disability living allowance	1.0	.31
	Industrial injuries benefit	3.0	.51
	State pension	-1.0	.63
	Other benefit	-4.1	.14
Internet user? (base is yes)	No	-1.4	.00
When it comes to managing your money you are confident (base is no)	Yes	11.2	.00
Thinking about your current finances, you feel comfortable (base is no)	Yes	7.0	.00
Money is something you discuss openly (base is no)	Yes	2.1	.00
Bank account (base is no)	Yes	0.8	.04
In your household, are you responsible for paying bills? (base is no)	Yes	18.4	0.00
Someone offers you £200 now or £400 in two months (base is £200)	400	2.8	.00
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	3.3	.00
Unexpected expense? (base is no)	Yes	-0.8	.08
Have you heard of the Money Advice Service, the government agency set up to help people make the most of		1.5	.00
their money? (base is no)	Yes		
Have you contacted the Money Advice Service? (base is no)	Yes	-2.2	.00
Received financial advice? (base is yes)	No	1.0	.05
Relatively happy (base is no)	Yes	0.8	.08
Financially satisfied (base is no)	Yes	4.3	.00
Region (base is North East)	North West	-1.7	.05
	Yorkshire and Humberside	0.7	.44
	West Midlands	-1.2	.16
	East Midlands	-0.7	.47
	Anglia	-0.6	.50
	Anglia		
	South West	0.6	.48
	-	0.6 -0.5	.48 .54

Table A3.3 Managing Bills and Payments (including generation, excluding work status)

	Wales	0.3	.762
	Scotland	-1.7	.055
	Northern Ireland	-2.1	.076
Income (base is £25,000)	£0 - £4,499	-1.4	.029
	£4,500 - £11,499	-1.4	.026
	£11,500 - £17,499	-0.3	.674
	£17,400 - £24,999	0.6	.354
	No income data	-1.6	.004
In the last 12 months have you experienced any of the	Redundancy	0.8	.344
following life events?	Retirement	-1.4	.271
	Had a baby	0.9	.339
	Separation from partner	-1.6	.106
	Bereavement	-0.1	.849
	Become a carer	0.3	.807
	Had a child leave home	-1.4	.334
	Had a child move back into home	-0.3	.857
	Moved house	0.3	.649
Constant		39.0	.000

Base = 9,764; Adj R square = .463

Gender (base is female) Male -1-5 Work status (base is full time) Part time 0.7 Home 0.7 Bettired 2.6 Unemployed 0.4 Sick or disabled 1.1 Tenure (base is owner) Own with mortgage -1.3 Ret privately 5.5 -5.7 Live with family -3.3 Gender (base is owner) Own with mortgage -2.7 Do you have any children? (base is no) Yes -2.7 Do you have any children? (base is no) Yes -2.7 Bouschold situation (base is no partner) Uve with partner 0.7 Benefits JSA -5.3 Household situation (base is no partner) Uve with partner -3.6 Do you have any children? (base is no partner) Uve with partner -3.6 Benefits JSA -5.3 Housing benefit -1.6 Incagazity benefit -0.6 Incagazity benefit 0.3 -2.3 Pension credit 0.4 -3.4 Universal credit -1.8 -3.4 Other -3.3 -3.4 Disability living allowance 0.7 Internet user? (base is no) Yes -1.3 <			Unstandardised Coefficients	Significance (p value)
Full time education 0.0 Home 0.7 Retired 0.6 Gramma Control (asset is on an explored in the problem of the p	Gender (base is female)	Male	-1.5	.000
Home0.7Retired2.6Unemployed0.4Sick or disabled1.1Other0.1Tenure (base is owner)Own with mortgage1.3Rent privately5.5Rent privately5.5Rent (cical/LA)5.7Live with family3.3Other3.9Education (base is higher education)Further education (A level)1.2Secondary education (SCSE)2.9No qualifications2.7Do you have any children? (base is no partner)Live with partner0.7Income Support3.5BenefitsIncome Support3.5Advantage Call1.40.3ESA2.32.3Persion credit0.60.6Child tax credit1.80.6Child tax credit1.2Ves0.01.3When It comes to managing your money you are confident (base is no)Yes0.9Money Is something you discuss openly (base is no)Yes0.9Yes1.2Yes0.8Thinking about your current finances, you feel comfortable (base is no)Yes0.8Yes1.85.55.5Incomes (Case is no)Yes0.8		Part time	0.7	.223
Retired 26 Unemployed 0.4 Sick or disabled 1.1 Other 0.1 Tenure (base is owner) Own with mortgage 1.3 Rent privately 5.5 Rent (social/LA) 5.7 Live with family 3.3 Other 3.9 Education (base is higher education) Further education (A level) 1.2 Secondary education (CSC1) 2.9 No qualifications 2.7 Do you have any children? (base is no) Yes Household situation (base is no partner) Live with partner Housing benefit -1.6 Incapacity benefit -6.3 Benefits JSA -5.3 ESA -2.3 Pension credit -6.6 Working tax credit -1.4 Universal credit -1.4 Universal credit -2.3 ESA -2.3 Pension credit -6.6 Working tax credit -1.4 Universal credit -2.3 Disability living allowance -0.7 Industrial injuries benefit 2.9 State pension -0.9 Other benefit -2.2 No -1.3		Full time education	0.0	.95
Unemployed 0.4 Sick or disabled 1.1 Other 0.1 Tenure (base is owner) 0.0wn with mortgage 1.3 Rent privately 5.5 Rent (social/LA) 5.7 Live with family 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 Other 3.3 December		Home	0.7	.37
Sick or disabled 1.1 Other -0.1 Tenure (base is owner) Own with mortgage 1.3 Rent privately 5.5 Rent privately 5.57 Live with family -3.3 Other -3.9 Education (base is higher education) Futher education (Alevel) -1.2 Secondary education (CSE) -2.9 No qualifications -2.7 Do you have any children? (base is no) Yes -2.1 Household situation (base is no partner) Live with partner 0.7 Benefits JSA -5.3 Housing benefit -0.3 -2.3 ESA -2.3 -2.3 Pension credit -0.6 -0.3 ESA -2.3 -2.3 Pension credit -0.6 -0.3 Universal credit -1.6 -1.6 Incare sallowance 0.0 -0.1 Child tax credit -1.8 -1.4 Universal credit -1.8 -1.4 Universal credit -2.9 -2.9 No -1.3 -2.9 -2.9 Nother it credits in on -1.3 -2.9 -2.9 Other benefit -2.9 -2.9		Retired	2.6	.00
Other 0.1 Tenure (base is owner) Own with mortgage 1.3 Rent privately 5.5 Rent (social/LA) 5.7 Live with family 3.3 Other 3.9 Education (base is higher education) Further education (A level) -1.2 Secondary education (GCSE) -2.9 No qualifications -2.7 Do you have any children? (base is no) Yes -2.1 Household situation (base is no partner) Live with partner 0.7 Benefits Income Support -3.5 JSA -5.3 -5.3 Housing benefit -1.6 Incapacity benefit -0.6 Working tax credit -1.8 Child tax credit -1.8 Child tax credit -1.3 Universal credit -0.3 Cares allowance 0.0 Child benefit -0.6 Disability living allowance 0.7 Industrial injuries benefit -2.9 State pension -9.9 Other benefit -2.2 Ither out current finances, you feel comfortable Yes (base is no) Yes -1.3 When it conses to managing your money you are confidert -0.2<		Unemployed	0.4	.62
Tenure (base is owner) Tenure (base is owner) Tenure (base is owner) Tenure (base is owner) Own with mortgage Tenure (base is owner) Net privately Secondary education (SCE) Full		Sick or disabled	1.1	.22
Rent privately 5.5 Rent privately 5.5 Rent privately 5.5 Rent (social/LA) 5.7 Live with family 3.3 Other 3.9 Education (base is higher education) Further education (GCSE) 2.9 No qualifications 2.7 Do you have any children? (base is no) Yes 3.5 Benefits Income Support -3.5 JSA -5.3 Housing benefit -1.6 Incapacity benefit -1.6 Incapacity benefit -0.6 Vorking tax credit -1.8 -2.3 Pension credit 0.6 Working tax credit -1.4 Universal credit -0.4 -0.4 Universal credit 0.6 Disability living allowance 0.7 -1.4 Universal credit 0.6 Disability living allowance 0.7 -1.4 Universal credit 0.6 -2.9 -1.3 -1.4 When it comes to managing your money you are confident -0.5 -2.9 -1.3 When it comes to managing your money you are confident -1.2 -1.3		Other	-0.1	.93
Rent privately -5.5 Rent (social/LA) -5.7 Live with family -3.3 Other -3.9 Education (base is higher education) Further education (GCSE) -2.9 No qualifications -2.7 Do you have any children? (base is no) Yes -2.1 Household situation (base is no partner) Live with partner 0.7 Benefits Income Support -3.5 JSA -5.3 Housing benefit -1.6 Incapacity benefit -0.6 Working tax credit -1.8 Child tax credit -1.4 Universal credit -0.3 Carers allowance 0.0 0.0 Child benefit 0.6 Disability living allowance 0.7 1.4 Universal credit -1.4 Universal credit -1.4 Universal credit -2.9 State pension -0.9 Other benefit -4.2 Thinking about your current finances, you feel comfortable Yes 1.12 (base is no) Yes 1.2 -1 Thinking about your current finances, you feel comfortable Yes 0.9 (base is no) Yes 0.9 1.3 When it comes to managing your money you are comfident -4.2	Tenure (base is owner)	Own with mortgage	-1.3	.01
Rent (social/LA)5.7 Live with family3.3 3.9Education (base is higher education)Further education (A level)1.2 Secondary education (GCSE)2.9No qualifications2.7Do you have any children? (base is no)Yes2.1Household situation (base is no partner)Live with partner0.7BenefitsIncome Support-3.5JSA5.3-5.3Household situation (base is no partner)Live with partner0.3ESA2.3-5.3Housing benefit-1.6Incapacity benefit0.3ESA2.3Pension credit0.6Working tax credit-1.8Child tax credit-1.8Child tax credit-1.8Child tax credit-1.8Child tax credit-2.9State pension0.0Child benefit0.6Ubability living allowance0.7Industrial injuries benefit2.9State pension0.9Other benefit-4.2Thinking about your current finances, you feel comfortable (base is no)YesYes11.2Thinking about your current finances, you feel comfortable (base is no)YesMeny ti Comes to managing your money that expect? (base is no)YesYes18.5Something you discuss openly (base is no)YesYes18.5Something you about perfericed a large drop in your household, are your experienced a large drop in your household, are your experienced a large dro		00	-5.5	.00
Live with family 3.3 Other 3.9 Education (base is higher education) Further education (GCSE) 2.9 No qualifications 2.7 Do you have any children? (base is no) Yes 2.1 Household situation (base is no partner) Live with partner 0.7 Benefits 1.0 Benefits 1.0 Benefits 2.3 Housing benefit 1.16 Incapacity benefit 1.16 Incapacity benefit 0.6 Working tax credit 1.8 Child tax credit 1.8 Child tax credit 1.8 Child benefit 0.6 Working tax credit 0.6 Child benefit 0.6 Uneversity benefit 0.6 Working tax credit 0.7 Industrial injuries benefit 0.6 Working tax credit 0.6 Working tax credit 0.7 Industrial injuries benefit 0.6 Working tax credit 0.7 Industrial injuries benefit 0.6 Working tax credit 0.3 Carers allowance 0.0 Child benefit 0.6 Working tax credit 0.7 Industrial injuries benefit 0.6 Disability living allowance 0.7 Industrial injuries benefit 0.9 State pension 0.99 Other benefit 0.42 Thinking about your current finances, you feel comfortable (base is no) Yes 0.9 Money is something you discuss openly (base is no) Yes 0.9 In your household, are you responsible for paying bills? (base is no) Yes 0.9 In the past three years, have you experienced a large drop in your incurent witch you did not expect? (base is no) Yes 0.9 In the past three years, have you experienced a large drop in your incurent witch you did not expect? (base is no) Yes 0.9 In the past three years, have you experienced a large drop in your incurent witch you did not expect? (base is no) Yes 0.8 E400 2.8 In the past three years, have you experienced a large drop in your incurent witch you did not expect? (base is no) Yes 0.8 E400 2.8 In the past three years, have you experienced a large drop in your incurent witch you did not expect? (base is no) Yes 0.8 Received financial advice? (base is no) Yes 0.8 Received			-5.7	.00
Other -3.9 Education (base is higher education) Further education (A level) -1.2 Secondary education (GCSE) 2.9 No qualifications -2.7 Do you have any children? (base is no) Yes -2.1 Household situation (base is no partner) Live with partner 0.7 Benefits Income Support -3.5 JSA -5.3 -5.3 Housing benefit 1.6 -0.3 ESA -2.3 -2.4 Pension credit 0.6 Working tax credit -1.8 Child tax credit -1.4 -0.3 -2.3 Disability living allowance 0.0 -0.6 -0.6 Universal credit 0.3 -2.3 -2.3 Desability living allowance 0.0 -0.6 -0.6 -0.6 Universal credit -1.8 -1.3 -1.3 -1.3 When it comes to managing your money you are confident -2.9 -5.3 -1.3 Money is something you discuss openly (base is no) Yes -2.1				.000
Education (base is higher education) Further education (A level) -1.2 Secondary education (GCSE) -2.9 No qualifications -2.7 Do you have any children? (base is no) Yes -2.1 Household situation (base is no partner) Live with partner 0.7 Benefits Income Support -3.5 JSA -5.3 Household situation (base is no partner) Live with partner 0.7 Benefits Income Support -3.5 JSA -5.3 Housing benefit 1.6 Incapacity benefit 0.3 ESA -2.3 Pension credit 0.6 Working tax credit -1.8 Child tax credit 0.3 Carers allowance 0.0 Child benefit 0.6 Disability living allowance 0.7 Industrial injuries benefit 2.9 State pension -0.9 Other benefit -4.2 Thinking about your current finances, you feel comfortable Yes (base is no) Yes 0.9 In your household, are you responsible for paying bills? Yes Someone offers you £200 now of £400 in two months £400 (base is no) Yes <td></td> <td>-</td> <td></td> <td>.000</td>		-		.000
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(base is no)YesMoney is something you discuss openly (base is no)Yes2.1Bank account (base is no)Yes0.9In your household, are you responsible for paying bills? (base is no)Yes18.5Someone offers you £200 now or £400 in two months (base is £200)£4002.8In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)Yes3.2Unexpected expense? (base is no)Yes-0.8Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)Yes-2.2Received financial advice? (base is yes)No1.0Relatively happy (base is no)YesFinancially satisfied (base is no)Yes0.8-2.2	Thinking about your current finances, you feel comfortable		7.0	.000
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Financially satisfied (base is no) Yes 4.3 fsmiss 2.8			0.8	.08
fsmiss 2.8				.00
Tormoo				.00
	Pagion (base is North East)			.05
Yorkshire and Humberside 0.7	NERION (DASE IS NOT LITEASL)			.05

Table A3.4 Managing Bills and Payments (including work status, excluding generation)

	West Midlands	-1.3	.160
	East Midlands	-0.7	.461
	Anglia	-0.6	.516
	South West	0.6	.480
	South East	-0.5	.551
	London	-1.6	.064
	Wales	0.3	.777
	Scotland	-1.7	.057
	Northern Ireland	-2.1	.070
Income (base is £25,000)	£0 - £4,499	-1.9	.008
	£4,500 - £11,499	-1.7	.008
	£11,500 - £17,499	-0.4	.537
	£17,400 - £24,999	0.6	.380
	No income data	-1.8	.001
	Redundancy	0.9	.296
	Retirement	-1.8	.140
	Had a baby	0.8	.428
	Separation from partner	-1.5	.113
	Bereavment	-0.1	.901
	Become a carer	0.3	.824
	Had a child leave home	-1.3	.367
	Had a child move back into home	-0.3	.834
	Moved house	0.1	.806
In the last 12 months have you experienced any of the	LEnoans no answer	-5.0	.000
following life events?	LEdk DK	-5.5	.000
Constant		39.8	.000

Base = 9,764; Adj R square = .462

Generation (base is Young People) Working Age Older No data Tenure (base is owner) Own with mortgage Rent privately Rent privately Rent privately Rent privately Rent privately Rent privately Education (base is higher education) Further education (A level) Secondary education (GCSE) No qualifications Do you have any children? (base is no) Yes Household situation (base is no partner) Live with partner Benefits JSA Housing benefit Incapacity benefit Incapacity benefit Rent corial Universal credit Working Atx credit Children Carers allowance Child benefit Carers allowance Industrial injuries benefit State pension Other Ves Money is something your money you are confident Yes Manke is is no) Yes None Yes Money is something you zone reading buils? Yes Inhubring about your current finances, you feel comfortable Yes (base is no) Yes Inhubring about your current finances, you feel comfortable Yes (base is no) Yes Inhubring about your current finances, you fee	ndardised pefficients	Significanc p value)
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Rent privately Rent (social/LA) Live with family Other Education (base is higher education) Further education (A level) Secondary education (GCSE) No qualifications Do you have any children? (base is no) Yes Household situation (base is no partner) Live with partner Benefits JSA Housing benefit Incapacity benefit ESA Pension credit Working tax credit Universal credit Carers allowance Industrial injuries benefit Disability living allowance Industrial injuries benefit State pension Other Ves Money is something you discus openly (base is no) Bark accout (base is no) Yes Someone offers you E200 now or £400 in two months Base is 5200 Yes No Outher benefit Unexpected express? (base is no) Yes Someone offers you E200 now or £400 in two months	-5.4	.28
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Live with family Other Education (base is higher education) Education (base is higher education) Secondary education (GCSE) No qualifications Do you have any children? (base is no) Household situation (base is no partner) Benefits Benefits Benefits Benefits Benefits Benefits Benefits Benefits Benefits Benefit Bisability living allowance Industrial injuries benefit State pension Other benefit Bisability living allowance Industrial injuries benefit Bisability living allowance Industrial injuries benefit State pension Other benefit Bisability living allowance Industrial injuries benefit Bisability living allowance Bisability living	1.2	.09
Other Education (base is higher education) Further education (A level) Secondary education (GCSE) No qualifications Do you have any children? (base is no) Yes Household situation (base is no partner) Live with partner Benefits Income Support JSA Housing benefit Incapacity benefit ESA Pension credit Working tax credit Universal credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension When it comes to managing your money you are confident Yes Money is something you discuss openly (base is no) Yes Money is something you discuss openly (base is no) Yes Someon offers you 5200 now or £400 in two months Kase is no) Inverse to the prove of the part of the Money Advice Service, the government agercy set up to help people make the most of their money? (base is no) Yes Inverse to hand of the Money Advice Service? (base is no) Yes Someone offers you 5200 now or £400 in two months Kase is 50 Kas	2.7	.00
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Secondary education (GCSE) No qualifications Do you have any children? (base is no partner) Household situation (base is no partner) Benefits Benefits JSA Housing benefit Income Support JSA Housing benefit Incapacity benefit ESA Pension credit Working tax credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit No When it comes to managing your money you are confident (base is no) Thinking about your current finances, you feel comfortable Bank account (base is no) In your household, are you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months Sales is Sno) Yes Someone offers you 2200 now or £400 in two months Bank account (base is no) In the past three years, have you experienced a large drop in your invested to the popelme make the most of their money? (base is no) Have you carted the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Financially satisfied (base is no) Yes Financially satisfied (base is no) Yes Financially satisfied (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	-0.1	.93
No qualificationsDo you have any children? (base is no)YesHousehold situation (base is no partner)Live with partnerBenefitsIncome SupportJSAHousing benefitIncapacity benefitESAPension creditWorking tax creditUniversal creditChild tax creditUniversal creditState pensionOther benefitState pensionUber State pensionYesMoney is something your money you are confidentYes(base is no)YesYesNoMoney is something you discus openly (base is no)YesIn your household, are you responsible for paying bills?Yes(base is no)YesIn the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesHave you heard of the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (base is no)YesHave you contacted the Money Advice Service; (b	1.4	.00
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Household situation (base is no partner) Live with partner Income Support JSA Housing benefit Incapacity benefit Incapacity benefit Incapacity benefit ESA Pension credit Working tax credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When It comes to managing your money you are confident (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Bank account (base is no) Yes Someone offers you £200 now or £400 in two months (base is 200) Yes Someone offers you £200 now or £400 in two months (base is no) Yes In your household, are you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months (base is 200) Yes Have you card of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Region (base is No) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.5	.49
Benefits Income Support JSA Housing benefit Incapacity benefit ESA Pension credit Working tax credit Child tax credit Universal credit Universal credit Child benefit Creres allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) Yes Money is something you discuss openly (base is no) Yes Someone offers you 2200 now or £400 in two months (base is £200) Unexpected expense? (base is no) Yes Someone offers you 2200 now or £400 in two months (base is for of the Money Advice Service; the government agency set up to help people make the most of their money? (base is no) Yes Received financial advice? (base is no) Yes Received financial advice? (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.8	.16
Benefits Income Support JSA Housing benefit Incapacity benefit ESA Pension credit Working tax credit Child tax credit Universal credit Universal credit Child benefit Disability living alowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) Yes Money is something you discuss openly (base is no) Yes Someone offers you £200 now or £400 in two months (base is 5200) Auto are pour esponsible for paying bills? Yes Someone offers you £200 now or £400 in two months (base is no) Yes Someone which you did not expect? (base is no) Yes Money are you responsible for paying bills? Yes Money are you responsed for paying bills? Yes Region (base is no) Yes Region (base is no) Yes Region (base is no) Yes Region (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	2.1	.00
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Incapacity benefit ESA Pension credit Working tax credit Child tax credit Universal credit Universal credit Universal credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit No When it comes to managing your money you are confident base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Someone offers you £200 now or £400 in two months base is £200) No the past three years, have you experienced a large drop n your income which you did not expect? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of Have you heard of the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	1.0	.38
ESA Pension credit Working tax credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Someone offers you £200 now or £400 in two months (base is f200) 400 In the past three years, have you experienced a large drop In your income which you did not expect? (base is no) Yes Someone offers you £200 now or £400 in two months (base is f200) 400 In the past three years, have you expreienced a large drop In your income which you did not expect? (base is no) Yes Have you contacted the Money Advice Service; the government agency set up to help people make the most of their money? (base i	2.0	.00
Pension credit Working tax credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Bank account (base is no) No Bank account (base is no) No Bank account (base is no) Nes Someone offers you 2200 now or £400 in two months (base is f 200) Yes Someone offers you 2200 now or £400 in two months (base is f 200) No Unexpected expense? (base is no) Nes Unexpected expense? (base is no) Nes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Nes Received financial advice? (base is yes) No Received financial advice? (base is no) Yes Received financial advice? (base is no) Yes Reatively happy (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.1	.96
Working tax credit Child tax credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Money is something you discuss openly (base is no) Yes Someone offers you f200 now or £400 in two months (base is 200) In the past three years, have you experienced a large drop in your household, are you responsible for paying bills? (base is 200) In the past three years, have you experienced a large drop in your income which you did not expect? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service; (base is no) Yes Have you contacted the Money Advice Service; (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes North West Yorkshire and Humberside West Midlands	1.8	.07
Child bac credit Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Thinking about your current finances, you feel comfortable (base is no) Ness Money is something you discuss openly (base is no) Pess Bank account (base is no) Ness Bank account (base is no) Ness Someone offers you f200 now or £400 in two months (base is f200) Ness Someone offers you f200 now or £400 in two months (base is f200) Ness Someone offers you f200 now or £400 in two months (base is f200) Ness Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Have you contacted the Money Advice Service; (base is no) Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	1.4	.14
Universal credit Carers allowance Child benefit Disability living allowance Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Bank account (base is no) Yes Bank account (base is no) Yes Someone offers you discuss openly (base is no) Yes Someone offers you feed on the you responsible for paying bills? (base is f200) Yes Someone offers you £200 now or £400 in two months (base is f200) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is no) Yes Reatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	2.4	.01
Carers allowanceChild benefitDisability living allowanceIndustrial injuries benefitState pensionOther benefitInternet user? (base is yes)NoWhen it comes to managing your money you are confident(base is no)YesThinking about your current finances, you feel comfortable(base is no)YesBank account (base is no)YesBank account (base is no)YesSomeone offers you £200 now or £400 in two months(base is 200)400In the past three years, have you experienced a large dropIn your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is no)YesRelatively happy (base is no)YesRelatively happy (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	0.7	.42
Child benefitDisability living allowanceIndustrial injuries benefitState pensionOther benefitInternet user? (base is yes)NoWhen it comes to managing your money you are confident(base is no)YesThinking about your current finances, you feel comfortable(base is no)YesMoney is something you discuss openly (base is no)YesBank account (base is no)YesIn your household, are you responsible for paying bills?(base is fo)YesSomeone offers you £200 now or £400 in two months(base is £200)400In the past three years, have you experienced a large dropiin your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is yes)NoRelatively happy (base is no)YesFinancially satisfied (base is no)YesFinancially satisfied (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	3.6	.49
Disability living allowance Industrial injuries benefitState pension Other benefitInternet user? (base is yes)NoWhen it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)YesMoney is something you discuss openly (base is no)YesBank account (base is no)YesSomeone offers you £200 now or £400 in two months (base is f200)400In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you contacted the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesReceived financial advice? (base is yes)NoReceived financial advice? (base is yes)NoRegion (base is North East)YesRegion (base is North East)Yes	3.2	.11
Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes Bank account (base is no) Yes Someone offers you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months (base is £200) 400 In the past three years, have you experienced a large drop in your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Region (base is North East) Yorkshire and Humberside West Midlands	3.0	.11
Industrial injuries benefit State pension Other benefit Internet user? (base is yes) No When it comes to managing your money you are confident (base is no) Yes Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes Bank account (base is no) Yes Someone offers you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months (base is £200) 400 In the past three years, have you experienced a large drop in your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Region (base is North East) Yorkshire and Humberside West Midlands	1.5	.21
State pension Other benefitInternet user? (base is yes)NoWhen it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)YesMoney is something you discuss openly (base is no)YesBank account (base is no)YesIn your household, are you responsible for paying bills? (base is no)YesSomeone offers you £200 now or £400 in two months (base is £200)400In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is yes)NoRelatively happy (base is no)YesFinancially satisfied (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	0.3	.95
Other benefitInternet user? (base is yes)NoWhen it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)YesMoney is something you discuss openly (base is no)YesBank account (base is no)YesIn your household, are you responsible for paying bills? (base is no)YesSomeone offers you £200 now or £400 in two months (base is £200)400In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is yes)NoRelatively happy (base is no)YesFinancially satisfied (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	-3.4	.20
When it comes to managing your money you are confident Yes (base is no) Yes Thinking about your current finances, you feel comfortable Yes (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes In your household, are you responsible for paying bills? Yes (base is no) Yes Someone offers you £200 now or £400 in two months 400 (base is f200) 400 In the past three years, have you experienced a large drop Yes In your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	3.7	.29
When it comes to managing your money you are confident Yes (base is no) Yes Thinking about your current finances, you feel comfortable Yes (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes In your household, are you responsible for paying bills? Yes (base is no) Yes Someone offers you £200 now or £400 in two months 400 (base is f200) 400 In the past three years, have you experienced a large drop Yes In your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	-3.1	.00
Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes In your household, are you responsible for paying bills? Yes (base is no) Yes Someone offers you £200 now or £400 in two months 400 In the past three years, have you experienced a large drop 400 In the past three years, have you experienced a large drop Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the Yes government agency set up to help people make the most of Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	10.4	.00
Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes In your household, are you responsible for paying bills? Yes (base is no) Yes Someone offers you £200 now or £400 in two months Yes (base is £200) 400 In the past three years, have you experienced a large drop 400 In the past three years, have you experienced a large drop Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the Yes government agency set up to help people make the most of Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	-3.1	.00
Bank account (base is no) Yes In your household, are you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months (base is £200) 400 In the past three years, have you experienced a large drop 400 In your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the Yes government agency set up to help people make the most of Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	1.9	.00
In your household, are you responsible for paying bills? (base is no) Yes Someone offers you £200 now or £400 in two months (base is £200) 400 In the past three years, have you experienced a large drop in your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	5.4	.00
(base is no)YesSomeone offers you £200 now or £400 in two months (base is £200)400In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is yes)NoRelatively happy (base is no)YesFinancially satisfied (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	5.4	.00
(base is £200)400In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)YesUnexpected expense? (base is no)YesHave you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)YesHave you contacted the Money Advice Service? (base is no)YesReceived financial advice? (base is yes)NoRelatively happy (base is no)YesFinancially satisfied (base is no)YesRegion (base is North East)North West Yorkshire and Humberside West Midlands	3.7	.00
in your income which you did not expect? (base is no) Yes Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	1.3	.01
Unexpected expense? (base is no) Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Have you contacted the Money Advice Service? (base is no) Have you contacted the Money Advice Service? (base is no) Received financial advice? (base is yes) Relatively happy (base is no) Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	-3.2	.00
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.7	.23
government agency set up to help people make the most of Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.7	.23
their money? (base is no) Yes Have you contacted the Money Advice Service? (base is no) Yes Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	3.9	.00
Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.0	
Received financial advice? (base is yes) No Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	0.8	.34
Relatively happy (base is no) Yes Financially satisfied (base is no) Yes Region (base is North East) North West Yorkshire and Humberside West Midlands	-2.8	.00
Financially satisfied (base is no) Region (base is North East) Yes North West Yorkshire and Humberside West Midlands	1.7	.00
Region (base is North East) North West Yorkshire and Humberside West Midlands	-1.3	.04
Yorkshire and Humberside West Midlands	0.5	.63
West Midlands	-0.5	.64
	-0.5	.04
	-1.1 -0.1	.32
Anglia South Most	-0.8	.50
South West	0.1	.90
South East London	-1.3 -3.9	.21 .00

Table A3.5Budgeting (including generation, excluding work status)

	Wales	0.4	.729
	Scotland	1.9	.098
	Northern Ireland	2.3	.120
Income (base is £25,000)	£0 - £4,499	5.5	.000
	£4,500 - £11,499	4.6	.000
	£11,500 - £17,499	2.2	.005
	£17,400 - £24,999	0.8	.368
	No income data	2.4	.001
In the last 12 months have you experienced any of the	Redundancy	-2.0	.069
following life events?	Retirement	0.9	.572
	Had a baby	-2.5	.039
	Separation from partner	0.3	.808
	Bereavement	-1.5	.108
	Become a carer	-0.5	.744
	Had a child leave home	2.0	.277
	Had a child move back into home	1.3	.508
	Moved house	-0.6	.398
Constant		54.3	.000

Base = 9,764; Adj R square = .126

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-2.5	.000
Work status (base is full time)	Part time	1.2	.089
	Full time education	0.4	.649
	Home	0.9	.371
	Retired	1.4	.044
	Unemployed	0.5	.607
	Sick or disabled	4.1	.000
	Other	0.4	.835
Tenure (base is owner)	Own with mortgage	0.2	.740
	Rent privately	1.8	.011
	Rent (social/LA)	3.1	.000
	Live with family	2.5	.008
	Other	0.4	.775
Education (base is higher education)	Further education (A level)	1.4	.007
	Secondary education (GCSE)	1.8	.001
	No qualifications	0.2	.737
Do you have any children? (base is no)	Yes	1.0	.093
		2.0	.000
Household situation (base is no partner)	Live with partner Income Support	-1.3	.000
Benefits	JSA		
		1.3	.296
	Housing benefit	1.7	.021
	Incapacity benefit	-1.1	.332
	ESA	0.4	.697
	Pension credit	1.1	.260
	Working tax credit	2.5	.011
	Child tax credit	0.6	.458
	Universal credit	3.4	.516
	Carers allowance	3.1	.134
	Child benefit	2.8	.147
	Disability living allowance	0.5	.690
	Industrial injuries benefit	-0.7	.906
	State pension	-3.8	.156
	Other benefit	3.4	.340
Internet user? (base is yes)	No	-3.4	.000
When it comes to managing your money you are confident			
(base is no)	Yes	10.4	.000
Thinking about your current finances, you feel comfortable	Vec	-3.1	.000
(base is no) Money is something you discuss openly (base is no)	Yes Yes	1.9	.000
		5.5	.000
Bank account (base is no) In your household, are you responsible for paying bills?	Yes	5.5	.000
(base is no)	Yes	3.6	.000
Someone offers you £200 now or £400 in two months (base is £200)	£400	1.2	.015
In the past three years, have you experienced a large drop		-3.1	.000
in your income which you did not expect? (base is no)	Yes		
Unexpected expense? (base is no)	Yes	0.6	.281
Have you heard of the Money Advice Service, the government agency set up to help people make the most of	Vor	3.9	.000
their money? (base is no) Have you contacted the Money Advice Service? (base is no)	Yes Yes	1.0	.284
		-2.9	
Received financial advice? (base is yes)	No		.000
Relatively happy (base is no)	Yes	1.7	.005
Financially satisfied (base is no)	Yes	-1.4	.033
	fsmiss	-1.3	.030
	North West	0.6	.605
Region (base is North East)	NOITH West	0.0	

Table A3.6Budgeting (including work status, excluding generation)

Constant		52.7	.000
following life events?	LEdk DK	-4.8	.017
In the last 12 months have you experienced any of the	LEnoans no answer	-2.0	.076
	Moved house	-0.5	.533
	Had a child move back into home	1.2	.539
	Had a child leave home	2.1	.249
	Become a carer	-0.4	.759
	Bereavment	-1.5	.118
	Separation from partner	0.4	.718
	Had a baby	-2.4	.045
	Retirement	0.7	.658
	Redundancy	-1.9	.092
	No income data	2.1	.003
	£17,400 - £24,999	0.8	.371
	£11,500 - £17,499	2.1	300.
. , ,	£4,500 - £11,499	4.1	.000
Income (base is £25,000)	£0 - £4,499	5.0	.000
	Northern Ireland	2.3	.117
	Scotland	1.9	.105
	Wales	0.4	.730
	London	-3.8	.000
	South East	-1.3	.301
	South West	0.1	.45
	Anglia	-0.2	.857
	West Midlands East Midlands	-1.0 -0.2	.368 .857

Base = 9,764; Adj R square = .127

Table A3.7Financial Knowledge and Numeracy (including generation, excluding workstatus)

		Unstandardised	Significance
Conder (bass is famala)	Mala	Coefficients 5.5	(p value) 000.
Gender (base is female)	Male	2.0	.000
Generation (base is Young People)	Working age Older	2.0	.010
	No data	-3.8	.003
Tenure (base is owner)		-3.8	.407
Tenure (base is owner)	Own with mortgage Rent privately	-3.9	.002
	Rent (social/LA)	-7.2	.000
	Live with family	0.9	.388
	Other	-8.0	.000
Education (base is higher education)	Further education (A level)	-3.4	.000
	Secondary education (GCSE)	-5.1	.000
	No qualifications	-11.1	.000
Do you have any children? (base is no)	Yes	-3.8	.000
Household situation (base is no partner)	Live with partner	1.6	.001
Benefits	Income Support	-1.7	.137
benefits	JSA	-3.1	.010
	Housing benefit	0.9	.237
	Incapacity benefit	-2.1	.060
	ESA	-2.3	.028
	Pension credit	-2.2	.038
	Working tax credit	-1.9	.062
	Child tax credit	0.2	.851
	Universal credit	-8.5	.124
	Carers allowance	-0.4	.845
	Child benefit	4.3	.032
	Disability living allowance	3.2	.012
	Industrial injuries benefit	-6.1	.327
	State pension	1.2	.663
	Other benefit	2.0	.588
Internet user? (base is yes)	No	-13.3	.000
When it comes to managing your money you are confident		4.4	.000
(base is no)	Yes		.000
Thinking about your current finances, you feel comfortable (base is no)	Yes	-0.9	.073
, , , , , , , , , , , , , , , , , , ,		0.4	.355
Money is something you discuss openly (base is no)	Yes	1.3	.015
Bank account (base is no) In your household, are you responsible for paying bills?	Yes	1.5	.015
(base is no)	Yes	3.8	.000
Someone offers you £200 now or £400 in two months			000
(base is £200)	400	6.3	.000
In the past three years, have you experienced a large drop		-1.5	.007
in your income which you did not expect? (base is no)	Yes		
Unexpected expense? (base is no)	Yes	1.4	.024
Have you heard of the Money Advice Service, the government agency set up to help people make the most of		4.8	.000
their money? (base is no)	Yes	4.0	.000
Have you contacted the Money Advice Service? (base is no)	Yes	-6.5	.000
Received financial advice? (base is yes)	No	-2.4	.001
Relatively happy (base is no)	Yes	-0.5	.425
Financially satisfied (base is no)	Yes	1.2	.072
Region (base is North East)	North West	0.4	.072
	Yorkshire and Humberside	2.5	.039
	West Midlands	-0.9	.055
	** Cat Ivinuiullua	0.5	
	Fast Midlands	2 1	085
	East Midlands Anglia	2.1 2.1	.085 .079

	South East	0.8	.451
	London	-1.6	.165
	Wales	0.5	.710
	Scotland	1.4	.242
	Northern Ireland	0.6	.685
Income (base is £25,000)	£0 - £4,499	-5.9	.000
	£4,500 - £11,499	-2.7	.002
	£11,500 - £17,499	-1.8	.033
	£17,400 - £24,999	-1.0	.250
	No income data	-5.7	.000
In the last 12 months have you experienced any of the	Redundancy	1.4	.250
following life events?	Retirement	-1.7	.302
	Had a baby	-3.9	.002
	Separation from partner	-2.0	.114
	Bereavement	1.3	.199
	Become a carer	0.4	.792
	Had a child leave home	2.4	.214
	Had a child move back into home	3.8	.058
	Moved house	-1.1	.174
Constant		74.0	.000

Base = 9,764; Adj R square = .359

Unstandardised Significance Coefficients (p value) .000 Gender (base is female) 5.7 Male Part time 0.3 .688 Work status (base is full time) Full time education 4.4 .000 Home .045 2.1 Retired 2.4 .001 Unemployed -0.4 .689 Sick or disabled 3.4 .005 Other -1.4 .479 -0.8 .236 Tenure (base is owner) Own with mortgage -3.9 .000 Rent privately -7.1 .000 Rent (social/LA) 0.0 .971 Live with family -7.6 .000 Other -3.7 Education (base is higher education) Further education (A level) .000 Secondary education (GCSE) -5.1 .000 No qualifications -11.4 .000 -3.9 .000 Do you have any children? (base is no) Yes .000 1.8 Household situation (base is no partner) Live with partner Income Support -2.0 .085 Benefits ISA -2.0 .141 Housing benefit 0.8 .326 Incapacity benefit -3.1 .008 **FSA** -3.1 .009 Pension credit -2.6 .016 Working tax credit -1.6 .117 Child tax credit 0.1 .945 Universal credit -9.0 .104 Carers allowance -0.5 .805 Child benefit 4.5 .026 Disability living allowance 2.5 .057 Industrial injuries benefit -6.7 .288 State pension 1.1 .699 Other benefit 1.4 .712 Internet user? (base is yes) -13.0 .000 No When it comes to managing your money you are confident 4.5 .000 (base is no) Yes Thinking about your current finances, you feel comfortable -0.9 .056 (base is no) Yes Money is something you discuss openly (base is no) Yes 0.3 .437 1.4 .007 Bank account (base is no) Yes In your household, are you responsible for paying bills? 4.2 .000 (base is no) Yes Someone offers you £200 now or £400 in two months 6.2 .000 (base is £200) £400 In the past three years, have you experienced a large drop -1.7 .002 in your income which you did not expect? (base is no) Yes 1.4 .025 Unexpected expense? (base is no) Yes Have you heard of the Money Advice Service, the 4.8 .000 government agency set up to help people make the most of their money? (base is no) Yes -6.6 .000 Have you contacted the Money Advice Service? (base is no) Yes -2.3 .001 Received financial advice? (base is yes) No -0.6 .365 Relatively happy (base is no) Yes Financially satisfied (base is no) 1.1 .111 Yes .028 1.3 fsmiss 0.5 .688 Region (base is North East) North West

Table A3.8Financial Knowledge and Numeracy (including work status, excluding
generation)

	Bereavment Become a carer	1.3 0.5	.178 .755
	Separation from partner	-1.8	.162
	Had a baby	-4.1	.001
	Retirement	-2.0	.220
	Redundancy	1.8	.132
	No income data	-6.2	.000
	£17,400 - £24,999	-1.1	.231
	£11,500 - £17,499	-2.0	.017
· · · ·	£4,500 - £11,499	-3.3	.000
Income (base is £25,000)	£0 - £4,499	-7.5	.000
	Northern Ireland	0.8	.592
	Scotland	1.3	.272
	Wales	0.6	.672
	London	-1.5	.178
	South East	0.9	.902
	South West	-0.1	.902
	Anglia	2.1	.069
	East Midlands	-0.8	.525
	Yorkshire and Humberside West Midlands	2.5 -0.8	.038 .525

Base = 9,764; Adj R square = .356

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-4.0	.00
Work status (base is full time)	Part time	-0.7	.79
	Full time education	1.3	.54
	Raising family/at home	-5.0	.27
	Unemployed	-1.0	.75
	Other	1.7	.70
Tenure (base is owner)	Own with mortgage	-5.1	.30
	Rent privately	-6.9	.13
	Rent (social/LA)	-6.7	.15
	Live with family	-2.3	.59
	Other	-3.0	.56
Education (base is higher education)	Further education (A level)	-3.9	.01
	Secondary education (GCSE)	-6.3	.01
	No qualifications	-10.8	.00
Do you have any children? (base is no)	Yes	0.1	.98
Household situation (base is no partner)	Live with partner	-3.2	.17
Live with parents?	Yes	0.0	.99
Do you have a physical or mental impairment that has a `substantial' and `long term' negative effect on your ability to do normal daily activities? `	Yes	5.4	.07
Benefits (base is none)	Income Support	-4.6	.27
	JSA	-1.8	.59
	Housing benefit	3.1	.40
	Incapacity benefit	-7.8	.29
	ESA	-8.6	.06
	Pension credit	-2.1	.78
	Working tax credit	-2.4	.60
	Child tax credit	-1.5	.71
	Carers allowance	12.5	.52
	Disability living allowance	-6.0	.52
	Industrial injuries benefit	2.2	.82
	Other benefit	10.5	.50
Payday loan?	Yes	-16.5	.02
Internet user? (base is yes)	No	1.0	.02
When it comes to managing your money you are confident	NO	1.0	.75
(base is no) Thinking about your current finances, you feel comfortable	Yes	12.4	.00
(base is no)	Yes	4.8	.00
Money is something you discuss openly (base is no)	Yes	1.4	.37
Bank account (base is no)	Yes	-0.2	.95
In your household, are you responsible for paying bills? (base is	163		
no) Someone offers you £200 now or £400 in two months (base is	Yes	3.6	.05
£200)	£400	6.5	.00
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	-0.7	.73
Unexpected expense? (base is no)	Yes	1.5	.52
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)	Yes	2.7	.07
Have you contacted the Money Advice Service? (base is no)	Yes	-3.7	.22
Relatively happy (base is no)	Yes	1.0	.49
		7.2	.00
Financially satisfied (base is no)	Yes		
Advice from (base is other)	Friends	-1.6	.32
Advice from (base is other)	Devente		
Advice from (base is other)	Parents	-0.8	.71
Advice from (base is other)	Parents Bank No advice	-0.8 1.4 -1.2	.40 .68

Table A3.9 Planning Ahead (Younger People)

	Yorkshire and Humberside	4.8	.274
	West Midlands	-0.4	.928
	East Midlands	5.1	.271
	Anglia	0.8	.860
	South West	1.5	.730
	South East	4.4	.291
	London	3.3	.427
	Wales	5.5	.283
	Scotland	1.5	.738
	Northern Ireland	9.3	.130
Income (base is £25,000)	£0 - £4,499	-1.3	.731
	£4,500 - £11,499	-2.1	.542
	£11,500 - £17,499	-0.4	.898
	£17,400 - £24,999	-2.1	.582
	No income data	1.7	.634
In the last 12 months have you experienced any of the following life events?	Redundancy	3.2	.474
	Had a baby	3.7	.385
	Separation from partner	-0.8	.801
	Bereavment	0.3	.934
	Become a carer	-10.4	.094
	Had a child leave home	0.2	.987
	Had a child move back into home	-4.7	.619
	Moved house	0.8	.701
	LEnoans no answer	-0.9	.845
	LEdk DK	-5.8	.375
Constant		45.0	.000

Base = 1,107; Adj R square = .313

Retired, certain benefits and whether received financial advice would not compute in models

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.5	.14
Work status (base is full time)	Part time	-1.2	.48
	Full time education	1.4	.36
	Raising family/at home	-4.6	.15
	Unemployed	0.9	.67
	Other	0.1	.97
Tenure (base is owner)	Own with mortgage	-1.6	.64
	Rent privately	-3.2	.32
	Rent (social/LA)	-5.6	.08
	Live with family	-2.5	.40
	Other	-0.5	.89
Education (base is higher education)	Further education (A level)	-2.6	.02
	Secondary education (GCSE)	-6.2	.00
	No qualifications	-4.5	.03
Do you have any children? (base is no)	Yes	-4.0	.07
Household situation (base is no partner)	Live with partner Yes		.11
Live with parents? Do you have a physical or mental impairment that has a	Yes	-0.1	.970
'substantial' and `long term' negative effect on your ability to do normal daily activities? `	Tes	-0.9	.68
Benefits (base is none)	Income Support	-2.7	.35
	JSA	1.0	.66
	Housing benefit	4.5	.08
	Incapacity benefit	-4.3	.41
	ESA	0.2	.96
	Pension credit	4.7	.39
	Working tax credit	-3.1	.36
	Child tax credit	4.1	.15
	Carers allowance	-41.0	.00
	Disability living allowance	3.5	.64
	Industrial injuries benefit	-9.1	.17
	Other benefit	6.9	.53
Payday loan?	Yes	-27.8	.00
Internet user? (base is yes)	No	-1.2	.65
When it comes to managing your money you are confident (base is no)	Yes	7.3	.00
Thinking about your current finances, you feel comfortable	Voc	2.1	.07
(base is no) Money is something you discuss openly (base is no)	Yes	1.1	.32
Money is something you discuss openly (base is no) Bank account (base is no)	Yes	1.1	.32
In your household, are you responsible for paying bills? (base is	Yes		
no)	Yes	17.2	.00
Someone offers you £200 now or £400 in two months (base is £200)	£400	2.2	.13
In the past three years, have you experienced a large drop in		2.6	.09
your income which you did not expect? (base is no)	Yes		
Unexpected expense? (base is no)	Yes	-2.7	.10
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money?		0.5	.67
(base is no)	Yes	0.5	.07
Have you contacted the Money Advice Service? (base is no)	Yes	-6.3	.00
Relatively happy (base is no)	Yes	2.5	.02
Financially satisfied (base is no)	Yes	4.7	.00
Advice from (base is other)	Friends	-1.3	.26
	Parents	-0.6	.69
	Bank	-0.6	.57
	No advice	-2.4	.26
Region (base is North East)			.20

Table A3.10 Managing Bills and Payments (Younger People)

	Yorkshire and Humberside	2.0	.523
	West Midlands	-3.7	.240
	East Midlands	2.8	.388
	Anglia	-1.4	.640
	South West	-2.6	.416
	South East	-2.5	.399
	London	0.3	.925
	Wales	6.2	.083
	Scotland	1.1	.725
	Northern Ireland	4.0	.357
Income (base is £25,000)	£0 - £4,499	-2.6	.320
	£4,500 - £11,499	-0.3	.901
	£11,500 - £17,499	-0.5	.838
	£17,400 - £24,999	3.0	.266
	No income data	-0.6	.795
In the last 12 months have you experienced any of the following life events?	Redundancy	3.0	.332
	Had a baby	4.9	.100
	Separation from partner	2.9	.194
	Bereavment	-4.1	.132
	Become a carer	-9.8	.025
	Had a child leave home	-8.1	.323
	Had a child move back into home	6.0	.367
	Moved house	-0.6	.677
	LEnoans no answer	-2.2	.493
	LEdk DK	-1.8	.690
Constant		45.2	.000

Base = 1,107; Adj R square = .539

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	.6	.73
Work status (base is full time)	Part time	-2.0	.48
	Full time education	2	.93
	Raising family/at home	-1.0	.85
	Unemployed	2.3	.50
	Other	.8	.86
Tenure (base is owner)	Own with mortgage	-8.6	.11
	Rent privately	-13.4	.00
	Rent (social/LA)	-11.7	.02
	Live with family	-10.7	.02
	Other	-15.1	.01
Education (base is higher education)	Further education (A level)	5	.77
	Secondary education (GCSE)	.7	.79
	No qualifications	-5.5	.09
Do you have any children? (base is no)	Yes	5.2	.14
Household situation (base is no partner)	Live with partner	6.6	.01
Live with parents?	Yes	.5	.82
Do you have a physical or mental impairment that has a	Yes		
`substantial' and `long term' negative effect on your ability to do normal daily activities? `		5.1	.13
Benefits (base is none)	Income Support	2.7	.56
	JSA	1.6	.67
	Housing benefit	1.1	.77
	Incapacity benefit	-4.4	.60
	ESA	6	.91
	Pension credit	-9.2	.29
	Working tax credit	1.1	.83
	Child tax credit	-1.1	.80
	Carers allowance	24.8	.25
	Disability living allowance	-10.8	.37
	Industrial injuries benefit	-2.2	.83
	Other benefit	11.6	.51
Payday loan?	Yes	-5.8	.48
Internet user? (base is yes)	No	3.0	.48
When it comes to managing your money you are confident	NO	5.0	.40
(base is no) Thinking about your current finances, you feel comfortable	Yes	10.8	.00
(base is no)	Yes	-3.2	.09
Money is something you discuss openly (base is no)	Yes	2.6	.14
Bank account (base is no)	Yes	11.0	.00
In your household, are you responsible for paying bills? (base is	163	11.0	.00
no)	Yes	3.5	.09
Someone offers you £200 now or £400 in two months (base is £200)	£400	4.2	.07
In the past three years, have you experienced a large drop in		-1.4	.56
your income which you did not expect? (base is no)	Yes		
Unexpected expense? (base is no)	Yes	2.7	.30
Have you heard of the Money Advice Service, the government			
agency set up to help people make the most of their money?	Voc	5.0	.00
(base is no)	Yes	4	
Have you contacted the Money Advice Service? (base is no)	Yes	1	.98
Relatively happy (base is no)	Yes	4.0	.02
Financially satisfied (base is no)	Yes	1.3	.48
Advice from (base is other)	Friends	-2.4	.17
	Parents	.4	.86
	Bank	1.3	.45
	No advice	-3.7	.27
Region (base is North East)	North West	1.0	

Table A3.11 Budgeting (Younger People)

	Yorkshire and Humberside	4.6	.353
	West Midlands	-5.4	.281
	East Midlands	8	.879
	Anglia	.0	.999
	South West	-4.2	.404
	South East	2	.966
	London	-6.1	.198
	Wales	-2.3	.683
	Scotland	1.3	.795
	Northern Ireland	-2.5	.716
Income (base is £25,000)	£0 - £4,499	7.6	.069
	£4,500 - £11,499	6.7	.081
	£11,500 - £17,499	2.5	.518
	£17,400 - £24,999	1	.981
	No income data	5.8	.147
In the last 12 months have you experienced any of the following life events?	Redundancy	.7	.883
	Had a baby	-6.3	.180
	Separation from partner	4.7	.193
	Bereavment	-1.6	.701
	Become a carer	-2.3	.737
	Had a child leave home	25.8	.049
	Had a child move back into home	-10.6	.316
	Moved house	3.3	.133
	LEnoans no answer	5.2	.302
	LEdk DK	-2.6	.722
Constant		48.6	.000

Base = 1,107; Adj R square = .286

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	8.6	.00
Work status (base is full time)	Part time	3.3	.27
	Full time education	7.7	.00
	Raising family/at home	-12.5	.02
	Unemployed	-2.1	.59
	Other	-9.6	30.
Tenure (base is owner)	Own with mortgage	-3.5	.56
	Rent privately	2.3	.68
	Rent (social/LA)	-5.8	.3:
	Live with family	-0.6	.90
	Other	-6.1	.34
Education (base is higher education)	Further education (A level)	-5.4	.00
	Secondary education (GCSE)	-8.5	.00
	No qualifications	-2.6	.4
Do you have any children? (base is no)	Yes	1.5	.68
Household situation (base is no partner)	Live with partner	0.4	.88
Live with parents?	Yes	3.1	.24
Do you have a physical or mental impairment that has a	Yes		
`substantial' and `long term' negative effect on your ability to do normal daily activities? `		-0.4	.9:
Benefits (base is none)	Income Support	-2.1	.6
	JSA	2.6	.5
	Housing benefit	9.1	.0
	Incapacity benefit	-5.0	.5
	ESA	-0.1	.9
	Pension credit	-8.2	.3
	Working tax credit	-3.1	.5
	Child tax credit	1.4	.7
	Carers allowance	-67.8	.0
	Disability living allowance	23.2	.0
	Industrial injuries benefit	-3.5	.7
	Other benefit	12.3	.5
Payday loan?	Yes	-6.3	.4
Internet user? (base is yes)	No	-8.0	.0
When it comes to managing your money you are confident			
(base is no)	Yes	3.8	.0
Thinking about your current finances, you feel comfortable		-3.1	.14
(base is no)	Yes	-3.1	.1.
Money is something you discuss openly (base is no)	Yes	1.6	.4
Bank account (base is no)	Yes	8.6	.0
In your household, are you responsible for paying bills? (base is		0.2	.9
no) Someone offers you £200 now or £400 in two months (base is	Yes		
£200)	£400	2.7	.2
In the past three years, have you experienced a large drop in	2.00		
your income which you did not expect? (base is no)	Yes	-0.4	.8
Unexpected expense? (base is no)	Yes	4.2	.1
Have you heard of the Money Advice Service, the government			
agency set up to help people make the most of their money?		6.5	.0
(base is no)	Yes		
Have you contacted the Money Advice Service? (base is no)	Yes	-10.6	.0
Relatively happy (base is no)	Yes	-1.6	.3
Financially satisfied (base is no)	Yes	1.3	.5
Advice from (base is other)	Friends	-2.4	.2
· ·	Parents	-2.7	.3
		3.5	.0
	Bank	5.5	.0
	Bank No advice	-6.5	.0

Table A3.12 Financial Knowledge and Numeracy (Younger People)

	Yorkshire and Humberside	7.7	.155
	West Midlands	-2.0	.718
	East Midlands	-0.5	.924
	Anglia	5.5	.299
	South West	4.5	.412
	South East	0.5	.925
	London	0.1	.990
	Wales	6.1	.334
	Scotland	6.7	.230
	Northern Ireland	4.6	.543
Income (base is £25,000)	£0 - £4,499	3.1	.503
	£4,500 - £11,499	1.7	.686
	£11,500 - £17,499	1.7	.684
	£17,400 - £24,999	9.0	.054
	No income data	-0.7	.880
In the last 12 months have you experienced any of the following		1.6	.768
life events?	Redundancy		
	Had a baby	-6.5	.210
	Separation from partner	0.1	.970
	Bereavment	-9.6	.043
	Become a carer	-8.8	.246
	Had a child leave home	30.9	.032
	Had a child move back into home	-12.9	.268
	Moved house	0.4	.856
	LEnoans no answer	-7.2	.192
	LEdk DK	-36.8	.000
Constant		56.8	.000

Base = 1,107; Adj R square = .167

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.8	.00
Age (base is 25-34)	35-54	1.1	.03
	55-64	2.2	.00
Nork status (base is full time)	Part time	0.3	.6
	Full time education	-0.6	.6
	Raising family/at home	1.3	.1
	Unemployed	2.0	.0
	Other	4.0	.0
Fenure (base is owner)	Own with mortgage	-5.9	.0
	Rent privately	-7.0	.0
	Rent (social/LA)	-7.5	.0
	Live with family	-5.4	.0
	Other	-6.4	.0
Education (base is higher education)	Further education (A level)	-1.7	.0
	Secondary education (GCSE)	-3.0	.0
	No qualifications	-4.1	.0
Do you have any children? (base is no)	Yes	-0.7	.2
Household situation (base is no partner)		0.9	.(
Tousenoid situation (base is no partner) Do you have a physical or mental impairment that has a	Live with partner Yes	0.9	.0
substantial' and `long term' negative effect on your ability to do normal daily activities? `	163	1.3	.0
Benefits (base is none)	Income Support	-2.0	.0
	JSA	-2.3	.0
	Housing benefit	-1.6	.0
	Incapacity benefit	-2.4	.0
	ESA	-0.8	.4
	Pension credit	2.6	.1
	Working tax credit	-0.8	.2
	Child tax credit	-1.0	.1
	Universal credit	8.1	.0
	Carers allowance	3.7	.0
	Child benefit	1.4	.3
	Disability living allowance	1.4	.2
	Industrial injuries benefit	3.4	.5
	State pension		
	Other benefits	3.7	.6
		3.8	.3
nternet user? (base is yes)	No	-0.7	
When it comes to managing your money you are confident base is no)	Yes	11.2	.0
Thinking about your current finances, you feel comfortable	163		
base is no)	Yes	8.0	.0
Money is something you discuss openly (base is no)	Yes	1.1	.0
Bank account (base is no)	Yes	-0.7	.1
n your household, are you responsible for paying bills? (base is no)	Yes	0.6	.3
Someone offers you £200 now or £400 in two months (base is £200)	£400	3.0	.(
n the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	0.5	.3
Jnexpected expense? (base is no)	Yes	0.7	.2
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? base is no)	Yes	1.0	.0
Have you contacted the Money Advice Service? (base is no)	Yes	-0.3	.7
	No	-1.6	
Received financial advice? (base is yes)			
	Yes	-0.4	.4

Table A3.13 Planning Ahead (Working Age)

Used to pay into a pension scheme (base is no)	Yes	-0.7	.458
Other sources of retirement income (base is none)	State pension	0.2	.637
	Savings and investments	10.6	.000
	Property	-0.3	.643
	Inheritance	-0.5	.343
	Earnings	0.2	.718
	Other plans	2.9	.003
Use of credit (base is none)	Bank or building society loan	-5.8	.000
	Payday loan	-7.1	.000
	Other loan	-6.5	.000
	Mortgage	0.6	.445
	Student loan	-1.3	.079
	Informal loan	-7.4	.000
	Hire purchase	-4.3	.000
	Mail order	-5.4	.000
	Credit or store card	-2.5	.000
Region (base is North East)	North West	0.1	.905
	Yorkshire and Humberside	1.5	.186
	West Midlands	1.6	.175
	East Midlands	0.7	.545
	Anglia	0.8	.512
	South West	3.0	.010
	South East	1.8	.104
	London	2.8	.009
	Wales	1.2	.383
	Scotland	0.5	.663
	Northern Ireland	1.8	.179
Income (base is £25,000)	£0 - £4,499	0.7	.423
	£4,500 - £11,499	0.3	.686
	£11,500 - £17,499	0.7	.357
	£17,400 - £24,999	0.0	.978
	No income data	0.9	.168
	Redundancy	2.1	.025
	Retired	2.0	.321
	Had a baby	2.2	.041
	Separation from partner	-0.4	.705
	Bereavment	-2.8	.002
	Become a carer	0.7	.616
	Child left	-2.2	.144
	Had a child move back into home	1.9	.283
	Moved house	-0.3	.682
Constant		46.7	.000

Base = 5,941; Adj R square = .468

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.4	.00
Age (base is 25-34)	35-54	-0.3	.54
	55-64	0.0	.9
Work status (base is full time)	Part time	1.2	.0
	Full time education	-1.2	.2
	Raising family/at home	1.9	.0:
	Unemployed	1.9	.0
	Other	4.6	.0
Tenure (base is owner)	Own with mortgage	-3.5	.0
	Rent privately	-6.1	.0
	Rent (social/LA)	-6.2	.0
	Live with family	-3.9	.0
	Other	-4.5	.0
Education (base is higher education)	Further education (A level)	0.0	.9
	Secondary education (GCSE)	-2.1	.0
	No qualifications	-2.2	.0
Do you have any children? (base is no)	Yes	-1.6	.0
Household situation (base is no partner)	Live with partner	0.7	.1
Do you have a physical or mental impairment that has a `substantial' and `long term' negative effect on your ability to do normal daily activities? `	Yes	-1.0	.1
Benefits (base is none)	Income Support	-2.3	.0
	JSA	-5.8	.0
	Housing benefit	-1.9	.0
	Incapacity benefit	-1.3	.2
	ESA	-1.1	.2
	Pension credit	0.2	.9
	Working tax credit	-1.1	.1
	Child tax credit	-1.0	.1
	Universal credit	2.2	.6
	Carers allowance	-0.2	.9
	Child benefit	1.0	.5
	Disability living allowance	1.7	.1
	Industrial injuries benefit	7.4	.2
	State pension	-6.3	.4
	Other benefits	-5.4	.1
Internet user? (base is yes)	No	-2.9	.0
When it comes to managing your money you are confident	110		
(base is no)	Yes	10.8	.0
Thinking about your current finances, you feel comfortable (base is no)	Yes	6.9	.0
Money is something you discuss openly (base is no)	Yes	2.3	.0
Bank account (base is no)	Yes	0.7	.1
In your household, are you responsible for paying bills? (base is no)	Yes	15.6	.(
Someone offers you £200 now or £400 in two months (base is £200) In the past three years, have you experienced a large drop in	£400	3.1	.0
your income which you did not expect? (base is no)	Yes	3.5	.C
Jnexpected expense? (base is no) Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money?	Yes	-1.1 1.6	
(base is no)	Yes	1.0	
Have you contacted the Money Advice Service? (base is no)	Yes	-1.4	.0
Received financial advice? (base is yes)	No	0.7	.3
Relatively happy (base is no)	Yes	1.1	.1
Financially satisfied (base is no)	Yes	2.8	.0

Table A3.14 Managing Bills and Payments (Working Age)

Used to pay into a pension scheme (base is no)	Yes	1.8	.072
Other sources of retirement income (base is none)	State pension	1.2	.009
	Savings and investments	4.3	.000
	Property	-0.6	.317
	Inheritance	0.1	.848
	Earnings	-0.2	.786
	Other plans	0.6	.571
Use of credit (base is none)	Bank or building society loan	-1.0	.114
	Payday loan	-12.1	.000
	Other loan	-5.0	.000
	Mortgage	1.9	.023
	Student loan	2.1	.008
	Informal loan	-4.3	.000
	Hire purchase	0.9	.312
	Mail order	-3.4	.000
	Credit or store card	0.8	.069
Region (base is North East)	North West	-0.2	.837
	Yorkshire and Humberside	1.7	.148
	West Midlands	0.3	.787
	East Midlands	-0.5	.710
	Anglia	0.4	.726
	South West	1.6	.190
	South East	0.5	.648
	London	0.2	.890
	Wales	0.0	.993
	Scotland	-0.9	.437
	Northern Ireland	-1.7	.231
Income (base is £25,000)	£0 - £4,499	-0.9	.365
	£4,500 - £11,499	-0.6	.493
	£11,500 - £17,499	0.9	.256
	£17,400 - £24,999	0.8	.278
	No income data	-0.9	.198
	Redundancy	0.7	.465
	Retired	-0.7	.740
	Had a baby	0.0	.968
	Separation from partner	-0.8	.481
	Bereavment	-1.0	.273
	Become a carer	1.3	.321
	Child left	-1.6	.321
	Had a child move back into home	-0.6	.717
	Moved house	-0.3	.644
Constant		37.4	.000

Base = 5,941; Adj R square = .466

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-2.7	.00
Age (base is 25-34)	35-54	1.1	.07
	55-64	2.2	.03
Work status (base is full time)	Part time	1.5	.05
	Full time education	0.5	.73
	Raising family/at home	1.7	.11
	Unemployed	0.9	.43
	Other	4.0	.00
Tenure (base is owner)	Own with mortgage	1.1	.30
	Rent privately	2.9	.00
	Rent (social/LA)	3.6	.0
	Live with family	1.0	.48
	Other	1.6	.32
Education (base is higher education)	Further education (A level)	1.6	.0.
	Secondary education (GCSE)	1.6	.0:
	No gualifications	-0.1	.8
Do you have any children? (base is no)	Yes	0.8	.2
Household situation (base is no partner)	Live with partner	2.0	.0
Do you have a physical or mental impairment that has a	Yes		
substantial' and `long term' negative effect on your ability to do normal daily activities? `		1.5	.00
Benefits (base is none)	Income Support	-1.8	.1
	JSA	1.4	.3
	Housing benefit	0.7	.4
	Incapacity benefit	-1.9	.1
	ESA	-0.1	.9
	Pension credit	0.9	.6
	Working tax credit	2.6	.0
	Child tax credit	1.2	.13
	Universal credit	1.2	.8
	Carers allowance	2.7	.3
	Child benefit	3.7	.0
	Disability living allowance	0.2	.8
	Industrial injuries benefit	0.5	.9
	State pension	-22.9	.0
	Other benefits	4.4	.3
nternet user? (base is yes)	No	-3.3	.0
When it comes to managing your money you are confident			
(base is no)	Yes	10.3	.0
Thinking about your current finances, you feel comfortable (base is no)	Yes	-3.1	.0
Money is something you discuss openly (base is no)	Yes	2.0	.0
Bank account (base is no)	Yes	5.2	.0
n your household, are you responsible for paying bills? (base is no)	Yes	3.7	.0
Someone offers you £200 now or £400 in two months (base is £200)	£400	1.1	.0
n the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	-3.0	.0
Unexpected expense? (base is no)	Yes	0.8	.3
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)	Yes	4.1	.0
		1.4	.1
Have you contacted the Money Advice Service? (base is no) Received financial advice? (base is yes)	Yes No	-1.6	.0
Neceived IIIIdiicidi duvice? (Dase Is Ves)			
	M	~ ~	
Relatively happy (base is no) Financially satisfied (base is no)	Yes Yes	-1.5	0. 0.

Table A3.15 Budgeting (Working Age)

Used to pay into a pension scheme (base is no)	Yes	0.5	.693
Other sources of retirement income (base is none)	State pension	1.0	.059
	Savings and investments	0.9	.109
	Property	-0.5	.446
	Inheritance	-0.9	.202
	Earnings	0.3	.639
	Other plans	2.7	.032
Use of credit (base is none)	Bank or building society loan	0.4	.632
	Payday loan	2.2	.216
	Other loan	0.8	.493
	Mortgage	-0.5	.610
	Student loan	-0.6	.553
	Informal loan	-2.5	.024
	Hire purchase	-1.8	.094
	Mail order	-1.4	.107
	Credit or store card	-1.7	.002
Region (base is North East)	North West	1.3	.334
	Yorkshire and Humberside	0.0	.994
	West Midlands	0.0	.982
	East Midlands	0.4	.796
	Anglia	0.6	.674
	South West	1.9	.198
	South East	0.1	.932
	London	-2.2	.107
	Wales	1.4	.402
	Scotland	2.0	.170
	Northern Ireland	4.0	.019
Income (base is £25,000)	£0 - £4,499	2.6	.025
	£4,500 - £11,499	3.0	.003
	£11,500 - £17,499	2.2	.019
	£17,400 - £24,999	0.9	.313
	No income data	1.5	.073
	Redundancy	-2.0	.084
	Retired	-1.7	.483
	Had a baby	-2.5	.066
	Separation from partner	0.7	.625
	Bereavment	-2.0	.088
	Become a carer	-1.0	.530
	Child left	2.0	.285
	Had a child move back into home	1.4	.520
	Moved house	-0.7	.458
Constant		49.9	.000

Base = 5,941; Adj R square = .141

Gender (base is female) Male 5.4 Age (base is 25-34) 35-54 5.4 Age (base is 51) 55-64 9.4 Work status (base is full time) Part time -0.6 Full time education 2.7 Unemployed 0.8 Other 6.4 Tenure (base is owner) Own with mortgage -3.0 Rent privately -1.6 Rent privately -1.6 Rent privately -1.6 Rent (social/LA) -4.8 Education (base is higher education) Further education (GCSE) -5.1 No qualifications -2.1 Do you have any children? (base is no partner) Live with family -2.6 Nongualifications -2.1 -2.6 Substantial and long term negative effect on your ability to do -2.6 normal daily activities? -2.6 Benefits (base is none) Income Support -1.8 Issue activities? -2.3 Pension credit -0.3 Universal credit -3.3 Carers allowance -3.4 Household structure -3.3 Carers allowance -3.4 Household structure -2.6 State pension -3.3 Carers allowa			Unstandardised Coefficients	Significance (p value)
55-64 9.4 Work status (base is full time) Part time -0.6 Full time education 2.2 Raising family/at home 2.7 Unemployed 0.8 Other 6.4 Tenure (base is owner) Own with mortgage -3.0 Rent privately -1.6 Rent privately -1.6 Rent (social/LA) -4.8 Education (base is higher education) Further education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is in partner) Live with partner -0.1 Do you have a physical or mental impairment that has a Yes -2.6 'substantial' and 'long term' negative effect on your ability to do normal daily activities? -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -3.4 Child back credit -3.3 Carers allowance -3.4 Universal credit -3.3 -3.3 Carers allowance -3.4 Workit credit -3.3 <t< td=""><td>r (base is female)</td><td>Male</td><td>5.4</td><td>.0</td></t<>	r (base is female)	Male	5.4	.0
Work status (base is full time) Part time -0.6 Full time education 2.2 Raising family/at home 2.7 Unemployed 0.8 Other 6.4 Tenure (base is owner) Own with mortgage -3.0 Rent privately -1.6 Rent (social/LA) -4.8 Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GGSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have any children? (base is no your ability to do normal daily activities? -2.6 -2.6 Benefits (base is none) Income Support -1.8 -3.4 Household situation (base is none) -2.6 -2.3 Pension credit -0.3 -2.3 Pension credit -0.3 Moreing tax credit -1.4 -1.4 -3.3 Carers allowance -3.4 Universal credit	ase is 25-34)	35-54	5.4	.0
Full time education 2.2 Raising family/at home 2.7 Unemployed 0.8 Other 6.4 Tenure (base is owner) Own with mortgage 3.0 Rent privately 1.6 Rent (social/LA) 4.8 Live with family 1.6 Other 4.8 Education (base is higher education) Further education (A level) 2.8 Secondary education (GCSE) 5.1 No qualifications 1.2.1 Do you have any children? (base is no partner) Ves 3.4 Household situation (base is no partner) Ves 3.4 Benefits (base is none) Yes 3.4 Benefits (base is none) Income Support 1.8 JSA 4.1 Housing benefit 1.1 Incapacity benefit 5.2 ESA 2.3 Pension credit 0.3 Universal credit 1.3 Universal credit 1.3 Universal credit 1.3 Universal credit 1.3 Universal credit 1.3 Universal credit 3.3 State pension 8.4 Other 3.3 Carers allowance 1.3 Incomes to managing your money you are confident (base is no) Yes 3.5 Tinking about your current finances, you feel comfortable (base is no) Yes 0.1 Yes 0.1 No 0.10.7 When it comes to managing your money you are confident (base is no) Yes 0.3 State pension 2.0 Yes 0.4 Money is something you discuss openly (base is no) Yes 0.3 Bank account (base is no) Yes 0.3 State pension Credit 0.3 Ting the something you responsible for paying bills? (base is no) Yes 0.3 Bank account (base is no) Yes 0.3 State pension Credit 0.3 Bank account (base is no) Yes 0.3 State pension Credit 0.3 State pension 0.2 Yes 0.3 Bank account (base is no) Yes 0.3 Bank account (base is no) Yes 0.3 Bank account (base is no) Yes 0.3 State pension Credit 0.3 State pension 0.2 Yes 0.3 Bank account (base is no) Yes 0.3 State pension 0.2 Yes 0.3 Bank account (base is no) Yes 0.3 State pension 0.2 Yes 0.3 Bank account (base is no) Yes 0.3 State pension 0.2 Yes		55-64	9.4	.0
Raising family/at home 2.7 Unemployed 0.8 Other 6.4 Tenure (base is owner) Own with mortgage -3.0 Rent privately 1.6 Rent (social/LA) -4.8 Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a Yes -2.6 'substantial' and 'long term' negative effect on your ability to do normal daily activities? -1.8 Benefits (base is none) JSA -4.1 Housing benefit 1.1 Income Support -1.8 JSA -4.1 Housing benefit -3.3 Carers allowance -3.4 -4.0 Universal credit -3.3 -3.3 Carers allowance -3.4 -4.1 Housing benefit -5.2 -5.5 ESA -2.3 -2.6 Pension credit -3.3 Universal creasit -1.4	tatus (base is full time)	Part time		.4
Unemployed 0.8 Other 6.4 Tenure (base is owner) 0, Rent privately -1.6 Rent privately -1.6 Rent privately -1.6 Rent social/LA) -4.8 Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have any children? (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a "yes" -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a "yes" -3.4 Housing benefit 1.1 Incapacity benefit -5.2 ESA -4.1 Housing benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit -1.4 Child bancedit -3.3 Carers allowance -3.4 Child benefit -3.3 State pension 8.4 Other benefit -3.3 State pension 8.4 Other benefit -3.3 State pension 8.4 Other benefit -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes -0.3 Bank account (base is no) Yes -0.3 Bank account (base is no) Yes -0.3				.1
Other 6.4 Tenure (base is owner) Own with mortgage -3.0 Rent privately -1.6 Rent privately -1.6 Rent privately -1.6 Rent privately -1.6 Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a Yes -2.6 'substantial' and 'long term' negative effect on your ability to do normal daily activities?' -1.8 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit 1.2 -5.2 ESA -2.3 Pension credit -0.8 -3.3 -3.3 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 -3.4				.0
Tenure (base is owner) Own with mortgage -3.0 Rent privately -1.6 Rent privately -1.6 Rent (social/LA) -4.8 Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have any physical or mental impairment that has a Yes -2.6 'substantial' and 'long term' negative effect on your ability to do -2.6 -2.6 normal daily activities? Income Support -1.8 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -3.3 Carers allowance -3.4 Child tax credit -3.3 Disability living a				.5
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Live with family 1.6 Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have any schildren? (base is no partner) Live with partner -0.1 Do you have any children? (base is no partner) Live with partner -0.1 Do you have any children? (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a 'ses		Rent privately		.0
Other -4.8 Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -0.1 Do you have a physical or mental impairment that has a Yes -2.6 Do you have a physical or mental impairment that has a Yes -2.6 Do you have a physical or mental impairment that has a Yes -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child base is none) Universal credit -3.3 Carers allowance -3.4 -3.4 Child base is none -3.4 -3.3 Child banefit 4.0 -3.3 -3.4 Universal credit -3.3 -3.4 -4.1 Housing banefit -1.4 -3.3 -3.4 Child banefit 4.0 -3.3 -3.4 Child banefit -3.3 -3.3 -3.4 Internet user? (base is no) Yes -3.3 -3.3 In				.0
Education (base is higher education) Further education (A level) -2.8 Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a Yes -2.6 "substantial" and 'long term' negative effect on your ability to do normal daily activities? -2.6 -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housapole fit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 -4.1 Housapole fit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.3 Universal credit 1.3 Universal credit -3.3 -3.4 Child benefit 4.0 Disability living allowance 1.3 -3.3 Internet user? (base is no) Yes -3.5 -3.3 Thinking about your current finances, you feel comfortable Yes -0.4 -0.4 (•		.2
Secondary education (GCSE) -5.1 No qualifications -12.1 Do you have any children? (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a 'substantial' and 'long term' negative effect on your ability to do normal daily activities? ' Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit 5.2 ESA -2.3 Pension credit 0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit 3.3 Carers allowance 3.4 Child benefit -3.3 Carers allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3				.0
No qualifications -12.1 Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a 'substantial' and 'long term' negative effect on your ability to do normal daily activities? Yes -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 -1.4 Child tax credit 1.3 Universal credit -3.3 -3.3 Carers allowance -3.3 -3.4 -4.0 -1.4 Child tax credit 1.3 -1.4 -1.6 -1.2 <	ion (base is higher education)			.0
Do you have any children? (base is no) Yes -3.4 Household situation (base is no partner) Live with partner -0.1 Do you have a physical or mental impairment that has a Yes -2.6 Substantial' and 'long term' negative effect on your ability to do normal daily activities? ' -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 -3.4 -4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes<				.0
Household situation (base is no partner) Do you have a physical or mental impairment that has a 'substantial' and 'long term' negative effect on your ability to do normal daily activities? ` Benefits (base is none) Benefits (base is none) Live with partner JSA Housing benefit 1.1 Income Support JSA 4.1 Housing benefit 1.1 Incapacity benefit 5.2 ESA Pension credit 0.8 Working tax credit 1.3 Universal credit 3.3 Carers allowance 3.4 Child banefit 4.0 Disability living allowance 1.3 Industrial injuries benefit 3.3 State pension 8.4 Other benefits 3.3 Internet user? (base is yes) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) When it comes to managing your money you are confident (base is no) Yes -0.4 Woney is something you discuss openly (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9				.0
Do you have a physical or mental impairment that has a "substantial" and `long term' negative effect on your ability to do normal daily activities? ` -2.6 Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child bar credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is sou) Yes -0.4				.0
Substantial' and 'long term' negative effect on your ability to do -2.6 normal daily activities? Income Support -1.8 Benefits (base is none) JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 State pension 8.4 Other something you discuss openly (base is no) Yes -0.4 Woney is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 -0.3 Bank account (base is no) Yes 1.3 -0.3		-	-0.1	3.
Benefits (base is none) Income Support -1.8 JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident Yes -0.4 (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9	antial' and `long term' negative effect on your ability to do	Yes	-2.6	.0
JSA -4.1 Housing benefit 1.1 Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 State pension -0.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is '2.9	-	Income Support	-1.8	.1
Incapacity benefit -5.2 ESA -2.3 Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is is source is not		JSA	-4.1	.0
ESA-2.3Pension credit-0.8Working tax credit-1.4Child tax credit1.3Universal credit-3.3Carers allowance-3.4Child benefit4.0Disability living allowance1.3Industrial injuries benefit-3.3State pension8.4Other benefits-3.3Internet user? (base is yes)NoNo-10.7When it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)-0.4Yes-0.4Bank account (base is no)YesIn your household, are you responsible for paying bills? (base is2.9		Housing benefit	1.1	.2
Pension credit -0.8 Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is source is no) Yes -0.3		Incapacity benefit	-5.2	.0
Working tax credit -1.4 Child tax credit 1.3 Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Phase is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 n your household, are you responsible for paying bills? (base is 2.9		ESA	-2.3	.(
Child tax credit1.3Universal credit-3.3Carers allowance-3.4Child benefit4.0Disability living allowance1.3Industrial injuries benefit-3.3State pension8.4Other benefits-3.3Internet user? (base is yes)NoWhen it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)-0.4Kase is no)Yes-0.4Money is something you discuss openly (base is no)Yes-0.3Bank account (base is no)Yes1.3In your household, are you responsible for paying bills? (base is2.9		Pension credit	-0.8	.7
Universal credit -3.3 Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is signal for the second seco		Working tax credit	-1.4	.1
Carers allowance -3.4 Child benefit 4.0 Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is signal for paying bills? (base is signa		Child tax credit	1.3	.1
Child benefit4.0Disability living allowance1.3Industrial injuries benefit-3.3State pension8.4Other benefits-3.3Internet user? (base is yes)NoWhen it comes to managing your money you are confident (base is no)YesThinking about your current finances, you feel comfortable (base is no)-0.4Money is something you discuss openly (base is no)Yes-0.3Bank account (base is no)Yes1.3In your household, are you responsible for paying bills? (base is2.9		Universal credit	-3.3	.5
Disability living allowance 1.3 Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		Carers allowance	-3.4	.1
Industrial injuries benefit -3.3 State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is source of the second secon		Child benefit	4.0	.0
State pension 8.4 Other benefits -3.3 Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		Disability living allowance	1.3	.3
Other benefits-3.3Internet user? (base is yes)No-10.7When it comes to managing your money you are confident (base is no)Yes3.5Thinking about your current finances, you feel comfortable (base is no)Yes-0.4Money is something you discuss openly (base is no)Yes-0.3Bank account (base is no)Yes1.3In your household, are you responsible for paying bills? (base is2.9		Industrial injuries benefit	-3.3	.6
Internet user? (base is yes) No -10.7 When it comes to managing your money you are confident (base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		State pension	8.4	.3
When it comes to managing your money you are confident (base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		Other benefits	-3.3	.4
(base is no) Yes 3.5 Thinking about your current finances, you feel comfortable (base is no) Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9	et user? (base is yes)	No	-10.7	.0
Yes Thinking about your current finances, you feel comfortable (base is no) Yes Money is something you discuss openly (base is no) Yes Bank account (base is no) Yes In your household, are you responsible for paying bills? (base is 2.9	t comes to managing your money you are confident		2 5	.(
Yes -0.4 Money is something you discuss openly (base is no) Yes -0.3 Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		Yes	5.5	
Bank account (base is no) Yes 1.3 In your household, are you responsible for paying bills? (base is 2.9		Yes	-0.4	.4
In your household, are you responsible for paying bills? (base is 2.9	is something you discuss openly (base is no)	Yes	-0.3	.5
2.9		Yes	1.3	.0
		Yes	2.9	.(
Someone offers you £200 now or £400 in two months (base is £200) £400 6.0		£400	6.0	.0
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no) Yes -1.4	come which you did not expect? (base is no)			.0
Unexpected expense? (base is no) Yes 0.8		Yes	0.8	.2
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? 3.5 (base is no) Yes	set up to help people make the most of their money?	Yes	3.5	.0
Have you contacted the Money Advice Service? (base is no) Yes -4.9	•		-4 9	.(
Received financial advice? (base is yes) No -0.1				.0
				.5
Financially satisfied (base is no) Yes 0.1 Currently paying into a pension scheme (base is no/never paid Yes 7.2			0.1	3.
in) 7.5	מיז אמיווים ווונס מ אבוואטון אכוובוויב (המצב וצ ווה/ווקאבו הקוח	100	7.5	.(

Table A3.16 Financial Knowledge and Numeracy (Working Age)

Used to pay into a pension scheme (base is no/never paid in)	Yes	9.0	.000
Other sources of retirement income (base is none)	State pension	2.2	.000
	Savings and investments	1.7	.004
	Property	0.0	.967
	Inheritance	1.8	.010
	Earnings	0.4	.570
	Other plans	-1.2	.322
Use of credit (base is none)	Bank or building society loan	-0.7	.331
	Payday loan	-2.4	.184
	Other loan	-0.8	.506
	Mortgage	3.8	.000
	Student loan	2.2	.021
	Informal loan	2.2	.049
	Hire purchase	-0.2	.856
	Mail order	-1.6	.071
	Credit or store card	3.8	.000
Region (base is North East)	North West	2.1	.144
	Yorkshire and Humberside	2.7	.069
	West Midlands	0.1	.951
	East Midlands	2.1	.173
	Anglia	3.1	.034
	South West	1.0	.484
	South East	2.9	.037
	London	-0.5	.708
	Wales	0.8	.612
	Scotland	3.2	.031
	Northern Ireland	2.6	.136
Income (base is £25,000)	£0 - £4,499	-3.9	.001
	£4,500 - £11,499	-1.9	.067
	£11,500 - £17,499	-1.3	.165
	£17,400 - £24,999	-0.3	.774
	No income data	-4.5	.000
	Redundancy	0.4	.722
	Retired	0.5	.829
	Had a baby	-0.7	.593
	Separation from partner	-2.3	.111
	Bereavment	0.2	.863
	Become a carer	-0.1	.934
	Child left	0.1	.943
	Had a child move back into home	4.3	.050
	Moved house	-0.6	.495
Constant		60.6	.000

Base = 5,941; Adj R square = .371

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.1	.04
Tenure (base is owner)	Own with mortgage	-6.6	.00
	Rent privately	-5.2	.00
	Rent (social/LA)	-3.1	.00
	Live with family	6.7	.38
	Other	-4.8	.01
Education (base is higher education)	Further education (A level)	-1.3	.11
	Secondary education (GCSE)	-1.5	.07
	No qualifications	-1.8	.02
Do you have any children? (base is no)	Yes	2.8	.24
Household situation (base is no partner)	Live with partner	2.0	.00
Benefits	Income Support	1.5	.55
	JSA	2.7	.79
	Housing benefit	-1.6	.12
	Incapacity benefit	0.1	.97
	ESA	-25.5	80.
	Pension credit	-0.2	.84
	Working tax credit	-4.7	.59
	Child tax credit	1.8	.79
	Universal credit	5.4	.56
	Carers allowance	4.6	.06
	Disability living allowance	0.7	.69
	Industrial injuries benefit	5.0	.49
	State pension	-3.2	.12
	Other benefit	6.8	.24
Internet user? (base is yes)	No	0.7	.33
When it comes to managing your money you are confident (base is no)	Yes	8.2	.00
Thinking about your current finances, you feel comfortable		5.4	.00
(base is no)	Yes	-0.5	.38
Money is something you discuss openly (base is no)	Yes		
Bank account (base is no)	Yes	0.2	.78
In your household, are you responsible for paying bills? (base is no)	Yes	1.9	.02
Someone offers you £200 now or £400 in two months (base is £200)	£400	1.0	.09
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	-1.0	.30
Unexpected expense? (base is no)	Yes	1.7	.03
Have you heard of the Money Advice Service, the government			100
agency set up to help people make the most of their money? (base is no)	Yes	0.5	.36
Have you contacted the Money Advice Service? (base is no)	Yes	1.0	.64
· · · · · · · · · · · · · · · · · · ·	No	-0.7	.39
Received financial advice? (base is yes)		2.3	.00
Relatively happy (base is no)	Yes		
Financially satisfied (base is no)	Yes	4.9	.00
	fsmiss	4.3	.00
Pension (not including state pension)	Receives or partner receives pension	0.2	.79
State pension only	Yes	0.3	.75
Savings and investments to provide for retirement	Yes	3.0	.00
Region (base is North East)	North West	-1.2	.41
,	Yorkshire and Humberside	1.4	.35
	West Midlands	-2.2	.13
	East Midlands	-3.2	.03
			.43
	Anglia	-1./	
	Anglia South West	-1.2 -1.2	.43

Table A3.17 Planning Ahead (Older People)

	London	-3.8	.013
	Wales	2.1	.189
	Scotland	-1.1	.473
	Northern Ireland	-5.6	.157
Income (base is £25,000)	£0 - £4,499	-1.1	.419
	£4,500 - £11,499	-1.8	.166
	£11,500 - £17,499	-1.9	.136
	£17,400 - £24,999	-1.9	.206
	No income data	-1.6	.163
In the last 12 months have you experienced any of the following life events?	Redundancy	-1.4	.803
	Had a baby	2.2	.882
	Separation from partner	1.8	.790
	Bereavment	4.4	.002
	Become a carer	-0.1	.958
	Had a child leave home	-6.5	.388
	Had a child move back into home	5.8	.071
	Moved house	2.3	.197
	LEnoans no answer	-3.1	.024
	LEdk DK	4.0	.139
Constant		57.7	.000

Base = 2,696; Adj R square = .204

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-1.7	.003
Tenure (base is owner)	Own with mortgage	-2.5	.032
	Rent privately	-3.1	.019
	Rent (social/LA)	-2.4	.00
	Live with family	-11.4	.135
	Other	-5.0	.010
Education (base is higher education)	Further education (A level)	-0.7	.400
	Secondary education (GCSE)	-1.0	.212
	No qualifications	-1.4	.08
Do you have any children? (base is no)	Yes	3.0	.21
Household situation (base is no partner)	Live with partner	0.1	.839
Benefits	Income Support	-5.7	.024
	JSA	-10.4	.30
	Housing benefit	1.1	.30
	Incapacity benefit	3.4	.03
	ESA	8.3	.56
	Pension credit	-1.4	.12
	Working tax credit	-1.4	.87
	Child tax credit	9.1	.18
	Universal credit	6.1	.51
	Carers allowance	0.5	.82
	Disability living allowance	-0.3	.86
	Industrial injuries benefit	-7.6	.29
	State pension	-1.4	.51
	Other benefit	-1.5	.78
Internet user? (base is yes)	No	-0.6	.45
When it comes to managing your money you are confident (base is no)	Yes	8.8	.00
Thinking about your current finances, you feel comfortable (base is no)	Yes	6.2	.00
Money is something you discuss openly (base is no)	Yes	1.3	.02
Bank account (base is no)	Yes	-0.5	.47
In your household, are you responsible for paying bills? (base is no)	Yes	23.5	.00
Someone offers you £200 now or £400 in two months (base is £200)	£400	1.3	.03
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	0.1	.89
Unexpected expense? (base is no)	Yes	-0.3	.74
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money? (base is no)	Yes	1.1	.06
Have you contacted the Money Advice Service? (base is no)	Yes	-0.2	.91
Received financial advice? (base is yes)	No	2.2	.01
		1.5	.08
Relatively happy (base is no)	Yes	5.7	.00
Financially satisfied (base is no)	Yes		
	fsmiss Receives or partner receives	4.7	.00
Pension (not including state pension)	pension	1.6	.05
State pension only	Yes	2.0	.03
Savings and investments to provide for retirement	Yes	2.2	.00
Region (base is North East)	North West	-3.4	.01
	Yorkshire and Humberside	-0.7	.63
	West Midlands	-3.2	.03
	East Midlands	-2.4	.11
	Anglia	-1.8	.23
	South West	-1.0	.50
	South East	-2.2	.114

Table A3.18 Managing Bills and Payments (Older People)

	London	-5.7	.000
	Wales	-0.5	.755
	Scotland	-4.6	.002
	Northern Ireland	-2.8	.482
Income (base is £25,000)	£0 - £4,499	-1.3	.338
	£4,500 - £11,499	-1.9	.136
	£11,500 - £17,499	-0.5	.701
	£17,400 - £24,999	0.9	.537
	No income data	-1.8	.107
In the last 12 months have you experienced any of the following life events?	Redundancy	1.2	.827
	Had a baby	2.6	.864
	Separation from partner	-5.0	.464
	Bereavment	1.4	.295
	Become a carer	-1.3	.617
	Had a child leave home	-0.6	.932
	Had a child move back into home	-3.9	.225
	Moved house	-0.5	.768
	LEnoans no answer	-2.8	.042
	LEdk DK	0.7	.803
Constant		45.6	.000

Base = 2,696; Adj R square = .410

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	-3.4	.00
Tenure (base is owner)	Own with mortgage	-0.5	.77
	Rent privately	1.1	.59
	Rent (social/LA)	1.5	.21
	Live with family	4.2	.71
	Other	0.3	.91
Education (base is higher education)	Further education (A level)	-0.4	.77
	Secondary education (GCSE)	0.5	.66
	No qualifications	-0.4	.74
Do you have any children? (base is no)	Yes	2.9	.41
Household situation (base is no partner)	Live with partner	2.8	.00
Benefits	Income Support	-4.4	.24
	JSA	-3.6	.81
	Housing benefit	3.1	.04
	Incapacity benefit	-0.3	.91
	ESA	-16.5	.45
	Pension credit	0.4	.79
	Working tax credit	-1.0	.94
	Child tax credit	-28.2	.00
	Universal credit	-0.5	.96
	Carers allowance	2.2	.54
	Disability living allowance	-0.5	.84
	Industrial injuries benefit	-4.1	.71
	State pension	-2.0	.52
	Other benefit	-11.2	.19
Internet user? (base is yes)	No	-3.9	.00
When it comes to managing your money you are confident (base is no)	Yes	8.1	.00
Thinking about your current finances, you feel comfortable (base is no)	Yes	-3.9	.00
Money is something you discuss openly (base is no)	Yes	1.4	.10
Bank account (base is no)	Yes	4.1	.00
In your household, are you responsible for paying bills? (base is	105		
no)	Yes	5.4	.00
Someone offers you £200 now or £400 in two months (base is £200)	£400	0.8	.38
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	-4.6	.00
Unexpected expense? (base is no)	Yes	1.2	.35
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money?	Vac	3.2	.00
(base is no)	Yes Yes	0.9	.79
Have you contacted the Money Advice Service? (base is no) Received financial advice? (base is yes)		-5.1	.00
· · · ·	No		
Relatively happy (base is no)	Yes	1.4	.26
Financially satisfied (base is no)	Yes	-2.0	.15
	fsmiss Receives or partner receives	-3.4	.03
Pension (not including state pension)	pension		
State pension only	Yes	4.5	.00
Savings and investments to provide for retirement	Yes	-2.7	.00
Region (base is North East)	North West	0.0	.99
	Yorkshire and Humberside	-1.4	.55
	West Midlands	-1.9	.40
	East Midlands	-1.2	.59
	Anglia	-2.2	.32
	South West	-0.4	.84
		-2.5	.23

Table A3.19 Budgeting (Older People)

	London	-6.6	.004
	Wales	0.2	.924
	Scotland	2.4	.279
	Northern Ireland	-5.9	.326
Income (base is £25,000)	£0 - £4,499	5.5	.006
	£4,500 - £11,499	3.9	.044
	£11,500 - £17,499	1.8	.345
	£17,400 - £24,999	-0.5	.821
	No income data	0.8	.636
In the last 12 months have you experienced any of the following life events?	Redundancy	-9.7	.254
	Had a baby	1.5	.949
	Separation from partner	9.9	.341
	Bereavment	0.3	.886
	Become a carer	3.9	.325
	Had a child leave home	-9.6	.398
	Had a child move back into home	2.7	.577
	Moved house	1.1	.678
	LEnoans no answer	0.9	.650
	LEdk DK	3.7	.370
Constant		61.8	.000

Base = 2,696; Adj R square = .096

		Unstandardised Coefficients	Significance (p value)
Gender (base is female)	Male	4.8	.000
Tenure (base is owner)	Own with mortgage	-0.7	.67
	Rent privately	1.1	.58
	Rent (social/LA)	-5.2	.00
	Live with family	8.5	.46
	Other	-5.6	.05
Education (base is higher education)	Further education (A level)	-4.5	.00
	Secondary education (GCSE)	-4.4	.00
	No qualifications	-10.7	.00
Do you have any children? (base is no)	Yes	-1.6	.65
Household situation (base is no partner)	Live with partner	5.4	.00
Benefits	Income Support	1.4	.71
	JSA	-18.1	.23
	Housing benefit	0.8	.60
	Incapacity benefit	-0.3	.91
	ESA	-33.5	.12
	Pension credit	-2.6	.06
	Working tax credit	26.7	.04
	Child tax credit	1.6	.87
	Universal credit	-9.3	.50
	Carers allowance	3.6	.33
	Disability living allowance	4.7	.07
	Industrial injuries benefit	-14.3	.19
	State pension	0.6	.85
	Other benefit	-4.7	.58
Internet user? (base is yes)	No	-14.1	.00
When it comes to managing your money you are confident (base is no)	Yes	5.6	.00
Thinking about your current finances, you feel comfortable (base is no)	Yes	-1.5	.15
Money is something you discuss openly (base is no)	Yes	-0.1	.86
Bank account (base is no)	Yes	1.5	.12
In your household, are you responsible for paying bills? (base is		4.8	.00
no)	Yes	4.0	.00
Someone offers you £200 now or £400 in two months (base is £200)	£400	5.5	.00
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	Yes	0.5	.70
Unexpected expense? (base is no)	Yes	1.6	.19
Have you heard of the Money Advice Service, the government agency set up to help people make the most of their money?		3.7	.00
(base is no)	Yes		
Have you contacted the Money Advice Service? (base is no)	Yes	-0.7	.82
Received financial advice? (base is yes)	No	-4.0	.00
Relatively happy (base is no)	Yes	0.4	.74
Financially satisfied (base is no)	Yes	1.8	.19
	fsmiss	1.9	.25
Pension (not including state pension)	Receives or partner receives pension	7.5	.00
State pension only	Yes	5.7	.00
Savings and investments to provide for retirement	Yes	4.1	.00
Region (base is North East)	North West	-3.3	.13
<u> </u>	Yorkshire and Humberside	0.8	.74
	West Midlands	-3.3	.15
	East Midlands	0.8	.71
	Anglia	-2.3	.31
	South West	-5.3	.01
		-4.0	.05
	South East	-4.0	.0

Table A3.20 Financial Knowledge and Numeracy (Older People)

	London	-5.1	.025
	Wales	-3.2	.184
	Scotland	-4.4	.046
	Northern Ireland	-4.5	.448
Income (base is £25,000)	£0 - £4,499	-8.5	.000
	£4,500 - £11,499	-2.2	.262
	£11,500 - £17,499	0.8	.675
	£17,400 - £24,999	-3.6	.108
	No income data	-6.9	.000
the last 12 months have you experienced any of the following fe events?	Redundancy	6.4	.454
	Had a baby	20.1	.379
	Separation from partner	10.0	.337
	Bereavment	6.5	.002
	Become a carer	-0.8	.835
	Had a child leave home	0.8	.945
	Had a child move back into home	2.4	.615
	Moved house	-0.1	.973
	LEnoans no answer	-11.1	.000
	LEdk DK	-7.0	.089
Constant		66.3	.000

Base = 2,696; Adj R square = .453

Table A3.21 Planning Ahead – Working Parents

Predictor variable	Full population - significant?	Working age people living with children - significant?
Gender (base is female)	Yes	No
Age (base is 18-24)	Yes	No
Tenure (base is owner)	Yes	Yes
Education (base is higher education)	Yes	Yes
Do you have any children? (base is no)	Yes	N/A
Household situation (base is alone/not with partner)	Yes	Yes
When it comes to managing your money you are confident (base is no)	Yes	Yes
Thinking about your current finances, you feel comfortable (base is no)	Yes	Yes
Money is something you discuss openly (base is no)	Yes	No
Bank account (base is no)	No	No
In your household, are you responsible for paying bills? (base is no)	No	No
Someone offers you £200 now or £400 in two months (base is £200)	Yes	Yes
In the past three years, have you experienced a large drop in your income which you did not expect? (base is no)	No	No
Have you heard of the Money Advice Service, the government agency set up to		
help people make the most of their money? (base is no)	No	No
Have you contacted the Money Advice Service? (base is no)	No	No
Region (base is North East)	No	Yes
Work status	Yes	Borderline

Table A3.22 Managing Bills and Payments – Working Parents

Predictor variable	Full population - significant?	Working age people living with children - significant?
Gender (base is female)	Yes	Yes
Age (base is 18-24)	Yes	No
Tenure (base is owner)	Yes	Yes
Education (base is higher education)	Yes	Yes
Do you have any children? (base is no)	Yes	N/A
Household situation (base is alone/not with partner)	No	No
When it comes to managing your money you are confident (base is no)	Yes	Yes
Thinking about your current finances, you feel comfortable (base is no)	Yes	Yes
Money is something you discuss openly (base is no)	Yes	No
Bank account (base is no)	Yes	No
In your household, are you responsible for paying bills? (base is no)	Yes	Yes
Someone offers you £200 now or £400 in two months (base is £200)	Yes	Yes
In the past three years, have you experienced a large drop in your income		
which you did not expect? (base is no)	Yes	No
Have you heard of the Money Advice Service, the government agency set up to		
help people make the most of their money? (base is no)	Yes	Yes
Have you contacted the Money Advice Service? (base is no)	No	No
Region (base is North East)	Yes (only NW)	No
Work status	Yes	No

Table A3.23Budgeting – Working Parents

Predictor variable	Full population - significant?	Working age people living with children - significant?
Gender (base is female)	Yes	No
Age (base is 18-24)	No	No
Tenure (base is owner)	Yes	Yes
Education (base is higher education)	Yes (only slightly)	No
Do you have any children? (base is no)	Yes	N/A
Household situation (base is alone/not with partner)	Yes	Yes
When it comes to managing your money you are confident (base is no)	Yes	Yes
Thinking about your current finances, you feel comfortable (base is no)	Yes	Yes
Money is something you discuss openly (base is no)	Yes	No
Bank account (base is no)	Yes	Yes
In your household, are you responsible for paying bills? (base is no)	Yes	Yes
Someone offers you £200 now or £400 in two months (base is £200) In the past three years, have you experienced a large drop in your income	Yes	Yes
which you did not expect? (base is no) Have you heard of the Money Advice Service, the government agency set up to	Yes	Yes
help people make the most of their money? (base is no)	Yes	No
Have you contacted the Money Advice Service? (base is no)	No	Yes
Region (base is North East)	Yes	No
Work status	Yes	No

Table A3.24 Financial Knowledge and Numeracy – Working Parents

Predictor variable	Full population - significant?	Working age people living with children - significant?
Gender (base is female)	Yes	Yes
Age (base is 18-24)	Yes	Yes
Tenure (base is owner)	Yes	Yes
Education (base is higher education)	Yes	Yes
Do you have any children? (base is no)	Yes	N/A
Household situation (base is alone/not with partner)	Yes	No
When it comes to managing your money you are confident (base is no)	Yes	Yes
Thinking about your current finances, you feel comfortable (base is no)	No	Yes
Money is something you discuss openly (base is no)	No	No
Bank account (base is no)	Yes	No
In your household, are you responsible for paying bills? (base is no)	Yes	Yes
Someone offers you £200 now or £400 in two months (base is £200) In the past three years, have you experienced a large drop in your income	Yes	Yes
which you did not expect? (base is no) Have you heard of the Money Advice Service, the government agency set up to	Yes (borderline)	No
help people make the most of their money? (base is no)	Yes	Yes
Have you contacted the Money Advice Service? (base is no)	Yes	No
Region (base is North East)	Borderline	No
Work status	Yes	No

		Below- Average All Round	Below- average planners	Below- average budgeters	Below- average financial knowledge and numeracy	Good all rounders	Total
Gender	Male	48	50	56	36	50	49
	Female	52	50	44	64	50	51
Age	18-24	18	15	7	14	9	12
	25-34	23	19	15	18	14	17
	35-44	19	23	15	10	16	17
	45-54	13	23	10	12	10	18
	55-64	8	8	8	8	10	9
	65-74	8	10	25	14	24	17
	75+	8	2	13	22	8	10
Work Status	Full time	32	37	37	22	34	33
Work Status	Part time	9	13	9	11	10	10
	Full time education	9	9	5	6	6	7
	At home	8	7	3	6	5	6
	Retired	18	15	40	38	37	31
	Unemployed	14	9	3	10	3	7
	Long term sick/disabled	8	9	3	7	4	6
	Other	2	2	<1	2	1	1
Housing tenure	Own outright	13	11	42	28	39	29
	Own with a mortgage	19	28	29	13	28	25
	Rent from a private landlord	21	23	13	15	20 14	17
	Rent from a local authority or housing association	28	23	9	31	11	19
	Live with family	12	13	6	8	6	8
	Other/don't know/ refused	7	2	2	5	2	3
Education	Degree or equivalent	21	35	47	20	43	36
	Further education	25	29	21	21	25	24
	GCSE level	24	25	18	22	19	21
	No qualifications	30	11	14	37	12	19
Children in the	No	70	69	82	76	79	76
household?	Yes	30	31	18	24	21	24
Live with partner	No	57	50	42	56	40	47
	Yes	43	50	58	44	60	53
When it comes to	You are confident	47	69	90	84	97	81
managing your	You lack confidence	53	31	10	16	3	19
money						5	
Thinking about your	Comfortable	31	25	73	57	69	53
current finances, you feel	Concerned	69	75	27	43	31	47
Money is something	You discuss openly with friends/family	54	61	70	65	77	67
	You are uncomfortable talking about	46	39	30	35	23	33
Do you have a bank account in your name	No	31	17	26	19	22	22
only?	Yes	69	83	74	81	78	78
In your household, are	Yes - I pay all or some of the bills	63	75	89	73	93	81
you responsible for paying bills?	No - I am not personally responsible for paying any bills; someone else does it	37	25	11	27	7	19
In the past three years,	Yes	25	37	15	22	20	24
have you experienced	No	66	62	84	71	78	73
a large drop in your income which you did	Prefer not to say	9	2	84 1	71	1	3
not expect? Someone offers you	You take the £400 in two months	63					80
Someone Oners you		63	83	87	66	87	80

Table A4.1 Descriptive analysis of the drivers of cluster membership (column %)

£200 now or £400 in two months.	You take the £200 now	37	17	13	34	13	20
Have you heard of the	Yes	40	63	59	46	68	58
Money Advice Service?	No	60	37	41	54	32	42
What region of the UK	North-East	4	4	4	4	4	4
do you live in?	North-West	11	13	10	13	10	11
	Yorkshire & Humberside	6	9	9	7	9	8
	West Midlands	13	8	7	10	9	9
	East Midlands	7	7	7	6	8	7
	East Anglia	8	11	10	6	10	9
	South-West	6	8	9	10	9	8
	South-East	12	12	15	15	14	14
	Greater London	18	11	15	14	11	13
	Wales	4	4	5	5	5	5
	Scotland	8	9	7	10	9	8
	Northern Ireland	2	4	2	2	3	3
Personal income	up to £4,499 including zero values	21	17	15	29	17	19
	£4,500 to £11,499	15	19	10	16	13	14
	£11,500 to £17,499	11	14	13	8	14	13
	£17,500 to £24,999	7	9	12	3	11	9
	£25,000 to £39,999	4	8	13	4	11	9
	£40,000+	3	3	7	1	5	4
	DK or prefer not to say	39	30	30	39	29	32
Unweighted Base		1,144	2,174	2,003	1,496	2,947	9,764

		Below- Average	Below-	Below-	Below- average financial knowledge	
		All Round	average planners	average budgeters	and numeracy	Good all rounders
What is your gender?	Male	12	23	23	12	30
	Female	13	23	17	21	28
Age	18-24	19	21	17	19	20
	25-34	15	24	12	17	24
	35-44	14	29	18	12	27
	45-54	12	23	10	12	31
	55-64	11	20	19	16	34
	65-74	6	12	29	13	39
	75+	10	4	25	37	23
Work Status	FT	10	25	23	10	30
Work Status	РТ	12	23	23 18	10	28
	FT education	17	28	10	14	26
	Home	18	29	11	17	24
	Retired		11	27	21	35
	Unemployed	25	27		24	14
	Long term sick/disabled	17	32	9	20	22
	Other	24	31	5	26	15
In which of these ways do you occupy	Own it outright	6	9	30	16	40
your home?	Own it with a mortgage	10	24	24	9	33
	Rent it from a private landlord	15	30	16	15	24
	Rent it from a local authority or housing association	19	26	10	28	18
	Live with your parents/grandparents/other family members	17	34	13	16	20
	other don't know refused	28	18	11	26	17
Education	Higher	7	21	27	9	35
	FE	13	26	17	14	30
	Secondary	13	26	17	17	26
	No qualifications	20	13	16	32	19
	Yes	16	28	15	17	25
Which other adults, if any, live in your household?	Wife, husband or partner you live with as a couple	10	21	22	14	33
When it comes to managing your money	You are confident	7	19	23	17	34
Thinking about your current finances, you feel Money is something	Comfortable	7	10	28	18	37
Firstly, which of the following do you	You discuss openly with friends/family A current bank account in your	10	20	21	16	33
have? In your household, are you responsible	name only Yes - I pay all or some of the bills	11	23	19	17	29
for paying bills? In the past three years, have you	Yes	10	20	22	15	33
experienced a large drop in your income which you did not expect? Please do not include any drop in income from planned ret		13	34	13	15	25
Someone offers you £200 now or £400 in two months. Have you heard of the Money Advice	You take the £400 in two months Yes	10	23	22	14	32
Service, the government agency set up to help people make the most of their money?		9	24	21	13	34
What region of the UK do you live in?	North-East	12	21	20	17	30

Table A4.2 Descriptive analysis of the drivers of cluster membership (row %)

	North-West	13	25	18	19	25
	Yorkshire & Humberside	10	23	22	14	31
	West Midlands	18	20	16	18	28
	East Midlands	12	22	21	13	32
	East Anglia	10	26	23	10	31
	South-West	9	20	21	19	30
	South-East	11	20	22	18	30
	Greater London	18	18	23	17	24
	Wales	11	20	20	17	32
	Scotland	12	23	17	19	29
	Northern Ireland	10	31	14	13	31
Income	up to £4,499 including zero values	14	19	16	25	25
	£4,500 to £11,499	13	29	14	18	26
	£11,500 to £17,499	11	24	22	11	33
	£17,500 to £24,999	10	22	26	6	36
	£25,000 to £39,999	6	21	30	7	36
	£40,000+	8	16	34	6	36
	DK or prefer not to say	15	20	19	20	26
Unweighted Base		1,144	2,174	2,003	1,496	2,947

Source: Money Advice Service Financial Capability Tracker Survey (Waves 1-3)