

TSB Money Confidence Barometer



July 2022



Introduction from Robin Bulloch
CEO, TSB Bank

Money Confidence during a cost-of-living crisis – how has the nation responded?



It's clear that most people are now feeling the pinch - with 68% saying the rising cost of living was a concern."



A year on from launching the TSB Money Confidence Barometer, the Covid-19 crisis has been superseded by a new cost-of-living challenge, causing a severe strain on many households – both financially and mentally. And as the research by Ipsos on our behalf finds, it's those households who, during lockdown period, had no savings or took more out than they put into them, who are now the least confident about their financial outlook.

It's clear that most people are now feeling the pinch – with two-thirds (68%) saying they were concerned by their own cost-of-living*.

The report also highlights the links between personal finances and wider wellbeing. It's troubling that nearly a third of those who cited money worries said this was having a negative impact on their mental health. And that one in eight participants who are hiding secret debts from their spouse or partner are doing so because they're worried about abuse. It makes TSB's commitment as the first bank to provide Safe Spaces in all our branches for victims of domestic abuse all the more important.

* Rating 6 to 10 on a scale where 0 is "not at all concerned" and 10 is "very concerned".



Providing customers with the right guidance and support at the right time will be critical to helping them navigate the coming months. I'm determined that TSB is here to support our customers through these difficult times. In the report, we have called out five ways we're already helping customers with access to the tools and support they need now more than ever, as well as the highest possible protection against fraud, fast payment for businesses and outreach to local communities. But we want to do more: we will use the insights from this research to continue to improve and enhance the way we help our customers.

In times of uncertainty, consumer confidence often takes a big hit. However, as this report illustrates, by listening carefully to the concerns of customers and addressing the support they really need, there is an opportunity to help build their confidence and empower them to take more control of their finances as they face dealing with rising costs.

Robin Bulloch
Chief Executive Officer, TSB



Executive Summary

TSB's 2022 Money Confidence Barometer confirms that, worryingly, the cost-of-living is taking its toll on the financial outlook of the British public. It has not only put pressure on people's day-to-day ability to pay their bills, but also on their long-term savings goals and financial plans.

15%
have already fallen behind or missed payments

However, research by Ipsos on our behalf also finds that this pressure is impacting people unevenly, with some hit more than others – varying across regions, ages, genders, and relationship status. Combined with the long-lasting impact of the pandemic, the Barometer highlights a divided nation on Money Confidence.

Our research told us that, across the UK:

- The majority (67%) of Brits (aged 18–75) identify their own cost-of-living as a concern (rating 6 to 10 on a scale where 0 is “not at all concerned” and 10 is “very concerned”), with **42% of participants reducing their household expenditure** over the past 6 months to manage their household's cost of living.
 - **Just over a quarter (27%) have either personally taken out new or additional debt** in the past 6 months or expect to in the next 6 months, with a quarter of these (24%) using it to pay for household bills (e.g. rent, mortgage, council tax, electricity/gas, insurance, etc.).
 - **15% of participants** say that, in the last six months, they have fallen behind or missed payments for credit commitments or domestic bills for three or more months.
- **The biggest worry participants have about their personal finances right now is paying for energy or fuel (49%)**, while a quarter (24%) are worried about paying for household groceries.
 - Of those with personal finance worries, **31% say it is negatively impacting their mental health**, while 22% say it is negatively impacting their sleep.

The cost-of-living squeeze is also affecting some people's longer-term financial plans:

- Of those who were saving for a house deposit, **a third (32%) have stopped or decreased the amount they were saving.**
- While most are currently putting money aside for something or are paying off debts or a mortgage (84%), for **those who have taken more money out of savings or investments over the past 6 months than they have put in, half (49%) are using these funds to cover the increased cost of fixed monthly outgoings or household day-to-day living costs.**

49%

of people are using funds to cover the increased cost of fixed monthly outgoings

- **Three in ten (29%) of those who were saving for a specific purchase, such as a wedding, car or holiday, have decreased or stopped the amount they were paying into this.**
- Of those who have or will delay a large purchase in the previous/next six months, **44% will delay or cancel a holiday, while 35% hold back from making home improvements** (e.g., new kitchen, carpets, roof etc).
- **Half (52%) are very worried (25%) or fairly worried (28%) about not being able to save enough for retirement.**

52%

are worried they won't be able to save enough for retirement

Women are more likely than men to have reduced household spending over the past six months in order to manage their cost-of-living.



To cut down on expenses, women are more likely than men to be taking action such as:

Turning off lights when not needed



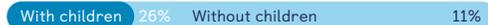
Turning the heating off or down



Switching off appliances when not in use



Parents/Guardians with children in their household they are responsible for, are more than twice as likely as those without children to have personally taken out new or additional debt over the past 6 months.



They are three times as likely to expect to take out new or additional debt in the next three months.



Millennials are more likely than other generations to have fallen behind on, or missed, payments for credit commitments or domestic bills for any 3 or more months, with a quarter (27%) falling behind.



Londoners and those in Northern Ireland are most likely to have taken out new or additional debt over the past 6 months.



While Londoners are most likely to expect to do so in the next 6 months (21%) compared to the rest of the UK.



29%

of those who were saving for a specific purchase have decreased or stopped the amount they were paying into this



The TSB Money Confidence Barometer

This year, to reflect the impact of the cost-of-living crisis in how people perceive their financial future, we have updated the Money Confidence Barometer metrics to track people's confidence in their overall financial outlook – assessing how they think and feel about their short and long-term financial plans.

Our research found that people's confidence levels are lower when considering the long-term, such as saving for a comfortable retirement or putting money aside for the future for things like holidays, new cars, or home improvements. Compared to the more short-term scenarios we put to participants, such as paying for day-to-day living costs, the results highlight that many people worry about an uncertain future.

In these difficult times, we're focused on supporting our customers to help them stay on top of their finances and grow their money confidence. More detail on the steps we're taking as a bank can be found at the end of this report.



This set of measures score the nation's money confidence as 6.2

We asked participants to score their confidence in their financial outlook out of ten where 0 is “not at all confident” and 10 is “very confident”:

Money Confidence Barometer 2022



Where the nation stands on Money Confidence

Our research highlights the sheer scale and impact the cost-of-living crisis is having on the nation's Money Confidence. Identified as a key concern by most respondents (67%), the cost-of-living squeeze has seen 42% of people resort to reducing their households spending in the past 6 months.



Net positive/negative Money Confidence ratings across the UK*



* These figures were calculated by subtracting the percentages with low confidence from the percentages with high confidence to achieve a net positive or negative score.

Money Confidence – a divided nation

While it can be easy to assume the crisis affects everyone in the same way, the truth is everyone’s experience is different.

One of the key divisions our research highlighted was the legacy impact of the pandemic on household finances. Over the past two years we’ve seen the Covid-19 crisis deepen divides across society, creating a tale of two halves between those who saved from reduced costs and those who experienced job losses and mounting debt.

The cost-of-living crisis has put a spotlight on this divide. Our research found that **over half of those who were net lockdown savers (put more money into savings than took out) had high money confidence (57%) – five times as many as those with no savings (12%).**

Our research also highlighted multiple other divisions in Money Confidence across society:

Men are more likely than women to have high Money Confidence



Married couples/ living as married are more likely to have high Money Confidence compared to single participants



Money Confidence rises with age
% who said they had high Money Confidence



Levels of Money Confidence vary depending on where you live in the UK – for example, there are more participants in Northern Ireland and Wales with low confidence than high confidence.

Money Confidence is correlated with home ownership – over half of participants who own their home outright have high confidence compared to only a fifth who rent privately or from a housing association/local authority.

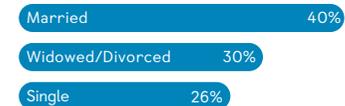


We also found

Those without children are more likely to have high confidence than parents/guardians with children under 18 in their home.



Married people or those living as married are more likely to have high confidence, than people who are widowed or divorced/separated or people who are single.



How TSB can support you if you're worried about making ends meet

- We offer a range of borrowing options to help you with spending and paying off debt. Our **arranged overdrafts** can help you to cope with unexpected circumstances and our **personal loans** can help smooth the cost of larger purchases over time. We also offer **interest-free credit card balance transfers**.
- Our **Money Worries** page guides you to support – from day-to-day money tips through to managing life's bigger challenges. If you're struggling with debt, we'll always look at the best options to help you – be it breathing room with a repayment holiday or combining your debts into a single, more cost-effective option.
- If you're in a **vulnerable situation** you can speak to us on our **direct line for vulnerable customers** and we'll tailor our support to your personal, individual needs, whatever they may be.

Personal Loans our lowest rate: 3.5% APR representative for loans £7,500 and £25,000 for 1-5 years.

Credit Cards Representative 21.9% APR variable.

Our overdraft rates will be a standard rate of 39.9% APR Representative (variable).

Lending is subject to status and actual rate offered will depend on our assessment of your personal circumstances. The maximum APR we offer is 39.9%.

For Spend & Save you will be charged 39.9% APR Representative (variable). This is based on an assumed Arranged Overdraft of £1,200 without an interest free amount. On our Spend & Save Plus account you will be charged 40.1% APR Representative (variable). This is based on an assumed Arranged Overdraft of £1,200 and includes the effect of the interest-free amount and monthly maintaining the account fee. Arranged overdrafts are subject to application and approval. Overdrafts are repayable on demand.

TSB Money Confidence Barometer July 2022



Our most common money worries

In the current economic climate, it's no surprise that people report several financial concerns. **Half (49%) told us they're worried about rising fuel and energy costs – higher than any other worry identified.** Paying for household groceries is the next biggest issue that worried them most about their finances right now (24%), followed by a lack of sufficient savings (21%). Relatively few reported no worries about their personal finances (15%).

Participants also reported concerns when considering the rising living costs over the next 12 months. When we asked how worried people would be if living costs continued to rise over the next 12 months, **half (50%) said they were very or fairly worried about not being able to afford to pay essential household bills due to the increase in the cost of living, while 45% are worried about going into debt.** 54% are worried about not being able to do the things those in their household planned to do in the longer term and in the next 12 months due to the increase in the cost of living.

These issues affected some sections of society more than others. For example, across these scenarios, we found that:

- Women are more likely to be worried than men.
- Those living in Greater London, Northern Ireland or Wales tend to be most worried compared to the rest of the UK
- Parents are more likely to be worried than those without children

The impact of money worries

Money worries can take a significant toll on our health and wellbeing. For example, our research found that for those who are worried about their personal finances, **31% said these worries are negatively impacting their mental health**, particularly participants in Northern Ireland (47%) and Scotland (37%). **More than a fifth say it is negatively impacting their sleep (22%)** and 18% say it is negatively impacting on how they see themselves.

31%

For those who are worried about their personal finances, 31% said these worries are negatively impacting their mental health

How people are adapting to cope

People across the UK are making lifestyle changes – both big and small – to cope with an ever more uncertain economic climate. As our research shows, people are taking a range of approaches, including reducing their spending, changing how they spend, taking on more debt, or dipping into their savings to cope with the cost-of-living burden.

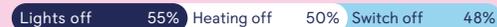


Cuts to household spending

Our findings show that people's most likely response over the last 6 months to managing their household's cost-of-living is to reduce their household spending (42%), with 28% saying they've taken no action to manage their cost of living. In this time, almost half (47%) of women have reduced household spending, compared to just over a third (36%) of men.

Our research found that to cut down on expenses over the last 6 months participants are most likely to have or started:

Turning off lights when not needed, turn heating off or down, or switch off appliances when not in use.



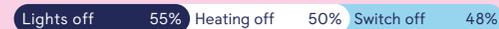
Driving less or not at all, cutting down on daily treats like chocolate and crisps (34%), or switching to cheaper supermarkets or grocery products (37%).



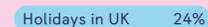
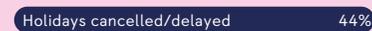
In each of these categories, women are consistently more likely to be taking these actions than men.

As well as reducing their total spending, because of the rising cost-of-living participants are being increasingly careful about how they spend their money:

A higher proportion of participants told us they need to be very careful with their money all the time now than they did a year ago.



Previously planned holidays either in the UK or abroad over the last or next six months are the most likely expenditure to be cancelled or delayed, followed by home improvements.



However, these trends haven't stopped people from struggling to pay for the essentials.

Half (52%) are feeling financially burdened with keeping up bill repayments and credit commitments, with millennials and Gen X being the most likely to find this a heavy burden (17% and 14% respectively)

Of those worried about their household's ability to pay for the essentials, **23% will be looking for additional work or employment opportunities** to be able to make these payments and 17% will be asking friends or family for financial help.

How TSB can help you manage your money



- Visit: tsb.co.uk/help/support/managing-money or check our app to discover practical guidance on how to keep track of your hard-earned money. Our Spend & Save Account helps you stay in control of your money and save through saving pots and the auto balance feature.
- **Our Money Confidence Experts are here to help** – you can chat to us at a time that suits you – by video call, over the phone, online, in branch or at our pop-up banking hubs.

52%

feel financially burdened with keeping up bill repayments & credit commitments





24%

of people who've taken out debt or plan to in the next 6 months are using it to pay household bills

A nation of spenders or savers?

During the pandemic we became a nation of savers. However, as the cost-of-living crisis bites, some people have been dipping into their savings or borrowing to afford day-to-day costs.

Most participants told us they are putting money aside for something or are paying off debts or a mortgage 84%¹. However, a higher proportion of participants have taken more money out of their savings over the past six months than they put in during lockdown – 22% vs 17%. **Of those who have taken more money out of savings than they put over the past 6 months, half (49%) did so to cover the increased cost of fixed monthly outgoings or household day-to-day living costs, such as rent, bills, groceries and transport.**

Our research also found that **just over a quarter (27%) have personally either taken out new or additional debt in the past 6 months or expect to in the next 6 months.** Meanwhile around one in five (22%) expect to be taking more money out of savings and investments over the next 6 months.

A quarter (24%) of those who have taken out or plan to take out new or additional debt in the next 6 months, are using it to pay for household bills, such as rent, electricity and insurance, while one in five (22%) are using it to pay for groceries, and a similar proportion (20%) are using it to pay off other debt.

1. Paying into a pension, Paying off a mortgage (for yourself or someone else), Saving for a specific purchase such as a wedding, car or holiday, Putting money aside for an emergency or unforeseeable event, Paying off debts (other than a mortgage), Saving for a deposit on a house or flat, Putting money into other long-term savings or investments, Paying into a life insurance policy, Saving money for a rainy day

Mortgages and the long-term prospects of home ownership

Our Barometer shows that those with high money confidence are much more likely to own their own home, with 53% of outright homeowners having high confidence about their financial outlook, compared to just 21% of those who rent privately or 18% of those in rented housing association / local authority properties.

However, the cost-of-living crisis has impacted people's resilience to changes to their circumstances. For example, 1 in 4 participants (25%) would struggle to pay their monthly rent or mortgage if payments increased by less than £100 (6% are already struggling to pay at the current amount and a further 19% would struggle with an increase of less than £100).

- **The nation's "breaking point", where over half (52%) would be struggling, is an increase in rent or mortgage payments of less than £400 per month**

- This is more **acute for younger generations**, with 70% of 18–24-year-olds and 25–34-year olds saying they would struggle with a monthly increase of less than £400 (who are also most likely to be making these payments)

The cost-of-living crisis has also had a knock-on effect on savings for a home. Our research showed that:

- **Of those saving for a deposit on a house or flat, 32% of participants have either stopped or are decreasing savings for a deposit on a house or flat**, while 37% of participants who rent or live rent free don't expect to buy their own home in the future
- **Of those currently renting or in rent free accommodation**, 81% of millennials expect to buy their own place in the future. In fact, half of millennials (50%) expect to buy their own home in the future within the next 5 years

How TSB can help with home ownership

Whether you're stepping up, moving on or staying put, when it comes to finding competitive rates and a mortgage deal that's right for you, TSB is here to help.

Our competitive rates mean you can now borrow up to 95% of the property value or the purchase price (whichever is lower) with a TSB mortgage. You'll only need to contribute a minimum 5% deposit

Your home may be repossessed if you do not keep up repayments on your mortgage.

85%

of millennials expect to own their own place in the future



Helping people be Money Confident in the face of the cost-of-living crisis

It is clear there are actions people find helpful in boosting their confidence during an uncertain time such as the current cost-of-living crisis.



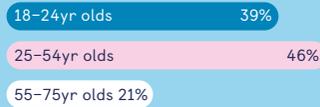


It helps to talk

The importance of financial openness was a key learning from our research. More than a third of participants (35%) agreed that talking about their finances with others helps them to make better financial decisions. A third (33%) also said it would make them feel more confident in their financial decisions.

- This resonated strongly with young participants, with 39% of 18–24-year-olds and 46% of 25–34-year-olds **agreeing that talking about their finances with others would make them feel more confident in their financial decisions**. Half (47%) of both age groups agree that it would help them make better financial decisions.

Talking about their finances with others helps them to make better financial decisions.

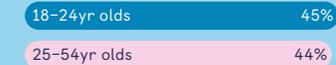


- This trend was less apparent as participants became older – only 21% of 55–75-year-olds agreed that talking about their finances would help them feel more confident in their financial decisions.

On the other hand, we also found that a high proportion of participants find it **awkward (37%) or depressing (36%) talking about their finances**.

- Again, this resonated more strongly with younger participants – 45% of 18–24-year-olds and 44% of 25–34-year-olds agreed that discussing their finances was awkward, while more than two fifths (42%) of 18–24-year-olds found it depress

Talking about their finances with others helps them to make better financial decisions.



35%
of people agreed that talking about their finances with others helps them to make better financial decisions

People are looking for advice

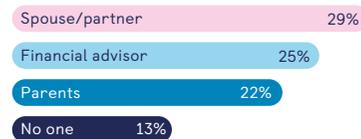
The value of good financial advice shone through our research. Of those who said they have worries about their finances right now, many said that good advice would have a positive impact:

- **Three in ten (30%) of this group said they would feel more confident** in managing their finances.
- **Slightly fewer (28%) said it would improve their mental health.**
- A fifth (21%) said that it would help them feel more confident doing the things that matter most to them.
- Another fifth (19%) from this group said it would improve their sleep.
- **Over a third of these who are renters in either private (34%) or housing association property (36%) said it would improve their mental health.**

If seeking financial advice, **three in ten (29%) would go to their spouse or partner while a quarter would go either to an independent financial advisor (25%) or their bank (25%).** Parents or guardians are also a popular choice, with more than a fifth (22%) choosing this. Almost a third (31%) of 35-44-year-olds would rely on their parent(s) or guardian for financial advice.

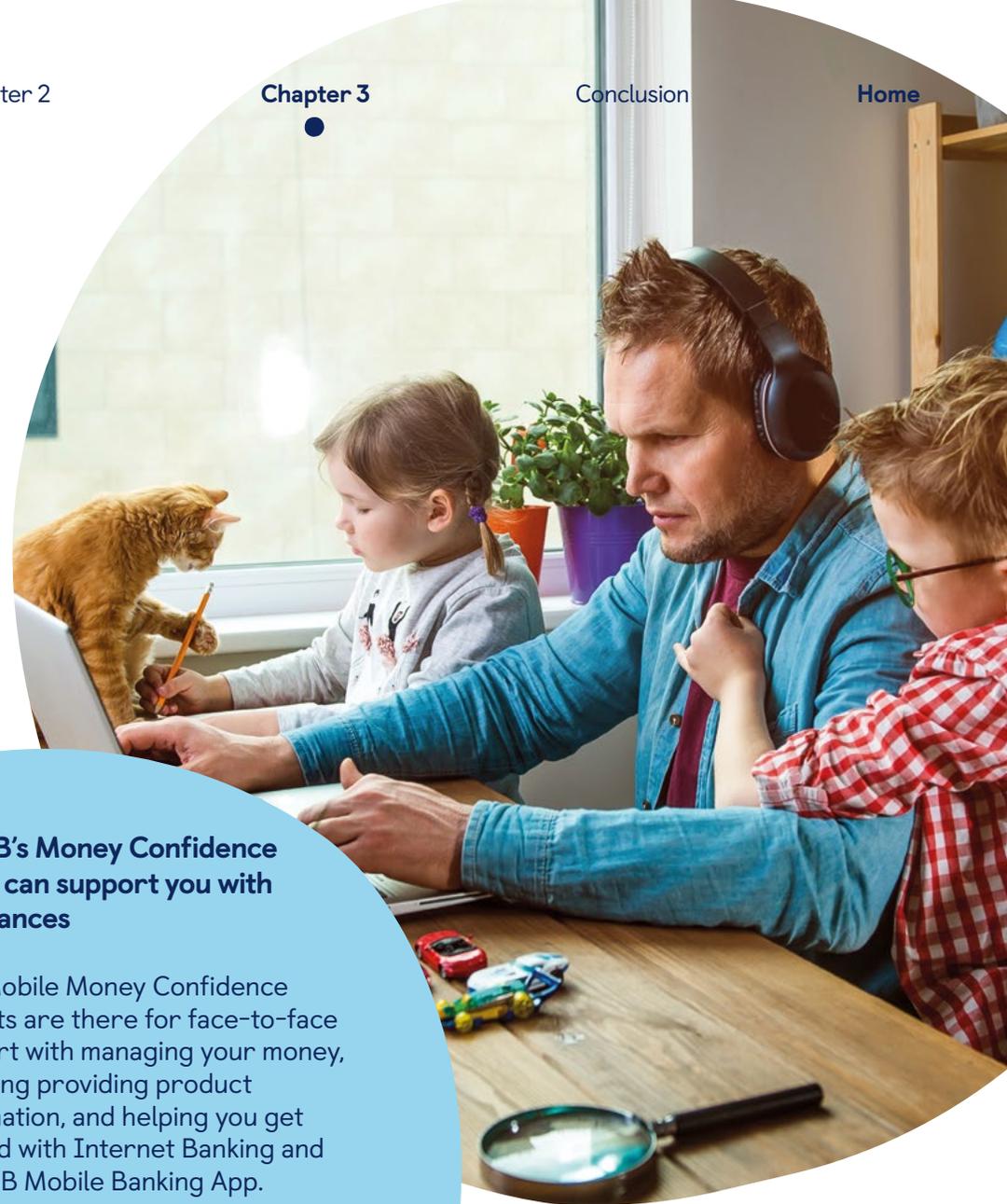
A small group of participants (13%) said they wouldn't go to anyone for advice, a view predominantly held by older participants (20% of 55-75-year-olds). Across the UK, we found **participants in Yorkshire and Humberside are the least likely** to want to seek out financial advice, while those in **Greater London are the most likely.**

When seeking financial advice, participants said they are most likely to go to their:



How TSB's Money Confidence Experts can support you with your finances

- Our Mobile Money Confidence Experts are there for face-to-face support with managing your money, including providing product information, and helping you get started with Internet Banking and the TSB Mobile Banking App.
- If our Mobile Money Confidence Experts are not able to help you on the day, they will be able to offer guidance on which service you need and how to use it.



Secret debt and secret savings

Our research this year delved into some of the more unusual spending habits amongst Brits. While the majority of participants (81%) said they didn't keep financial secrets from their spouse or partner, around 15% of those married/living together did reveal they have savings which they keep secret or hidden from their spouse or partner, while 12% admitted having debts which they keep secret or hidden from their spouse or partner. Of these:

- **Men are more likely than women to have secret savings** – 16% vs 13%
- **Parents are more than twice as likely** as those without children to have secret debt (20% vs 6%) or savings (21% vs 10%)
- The likelihood of **those on the highest annual household incomes (£55k+) having secret savings is almost double** those on lowest income (up to £19k) – 20% vs 13%

Parents are almost twice as likely as non-parents to have secret debt or savings

Parents 21%

Non-parents 10%

- **Participants in Greater London were twice as likely to have secret debts** (24% vs 12% national average) or savings (28% vs 15% national average) than anywhere else in the country

The most common reason for those with savings kept secret or hidden from a spouse or partner is to **maintain financial independence (45%)**. Three in ten (30%) say they are saving to buy a surprise (e.g., holiday, new car, gift, engagement ring), a more common explanation amongst men, while **29% said they keep them secret because they believe their spouse or partner is not careful with money (e.g., gambling, drinking, addition, impulse shopping)**.

Participants with debt kept secret or hidden from a spouse or partner report a wide range of reasons for doing so. The most common were **not wanting to worry or burden their partners (27%)** and because they know their partner would be angry if they knew about the debt (27%), while a further quarter keep it secret to avoid being embarrassed (25%).

Men are more likely than women to have secret finances

Men 16%

Women 13%

The likelihood of those on the highest incomes (£55k+) having secret debt or savings is almost double than those on lower incomes (up to £19k)

Parents 20%

Non-parents 13%



How TSB can support if you're a victim of domestic abuse

We know that 95% of victims of domestic abuse are also victims of economic abuse – that's why we've made all of our branches a [Safe Space](#) to seek help and all of our branch team have had specialist training to respond to disclosures of domestic abuse.

People in Greater London were twice as likely to have secret debts or savings than anywhere else in the country – 28% vs national average of 14%

London 28%

National avg. 14%

Five ways we're helping customers with the rising cost of living

The better we understand our customers, the better we can support them – whether that's through the products or services we offer or the support TSB colleagues provide every day to customers in branch, over the phone, online and on video calls. On the next page are the five ways we're supporting Brits with their Money Confidence.



1

Access to tools and support to help customers make the most of their money

- A. **Our Money Confidence Experts are here to help** – you can chat to us at a range of times – including arranging a face-to-face video call to discuss how we can best support your financial wellbeing. You can also reach us on the phone, in branch or at our pop-up banking hubs.*
- B. **Our Spend & Save Account helps you stay in control of your money and save** through the savings pots and auto balancer features.
- C. **Our partnership with ApTap** helps provide a smarter way to manage your bills and save you money by comparing different deals.
- D. If you want help to make sure you're on the right mortgage product for you then speak to one of our **Mortgage Experts**. You can arrange a **mortgage appointment via video, phone or face-to-face at a range of times** – including evenings and weekends.

2

Helping customers know where to turn for support if they're worried about making ends meet

- A. **We offer a range of borrowing options to help you with spending and paying off debt.** Our **arranged overdrafts** can help you to cope with unexpected circumstances and our **personal loans can help smooth the cost of larger purchases over time.** We also offer **interest free credit card balance transfers.**
- B. Our **Money Worries page guides you to support** – from day to day money tips through to managing life's bigger challenges, including support from debt management charities. If you're struggling with debt, we can look at the best options to help you – be it breathing room with a repayment holiday or combining your debts into a single, more cost-effective option.
- C. If you're in a **vulnerable situation** you can speak to us on our **direct line for vulnerable customers** and we can tailor our support to your personal, individual needs, whatever they may be.

3

Protecting customers from the added cost of being the victim of fraud

- A. **We offer you more fraud protection than any other bank through our Fraud Refund Guarantee.**** If you're an innocent victim of fraud on your TSB account, we'll refund every penny. Our reimbursement rate is 97%, compared to the 42% industry average.
- B. And to help you feel more confident about spotting scammers, you can speak to one of our colleagues about attending a **local fraud workshop or digital fitness class** in one of our branches across the UK.
- C. Fraud is the UK's number one crime, and most of it's taking place on social media and online search platforms. **We'll continue to call for more cross-sector action** to tackle the root causes of fraud to protect customers.

4

Making sure businesses get paid quickly

- A. We're a **member of the Prompt Payment Code** and pay 96% of our small and medium sized suppliers within seven days. We'll continue to work with the Small Business Commissioner to encourage more big businesses to step up.
- B. We're providing **all our Business Current Account customers with 3 months free access to Revenu** – an app-based financial management tool which helps you to get paid more quickly.

5

Supporting the wider community with local Money Confidence challenges

- A. We know that 95% of victims of domestic abuse are also victims of economic abuse – that's why we've made **every TSB branch a Safe Space to seek help** and all of our branch team have had specialist training to respond to disclosures of domestic abuse.
- B. We're partnering with Citizens Advice in England to provide **'Local Connections' between local Citizens Advice Offices and TSB branches** to help support the local money confidence needs of communities.
- C. We're helping to **educate the next generation about money** through our Money Confidence workshops, and will look to target these at places with the lowest money confidence and where we're best placed to be of support.

Our reimbursement rate is 97%, compared to the 42% industry average.



* Online chat available 24/7, for details of available times of other channels visit www.tsb.co.uk/contact-us;

** There are a few scenarios where you wouldn't be covered by our Fraud Refund Guarantee. For details, visit www.tsb.co.uk/fraud-prevention-centre

TSB products noted 18+ and UK resident only. 21+ for some online loans.
Subject to status and lending criteria.

To access ApTap you must be 18+ and UK resident only.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service

Technical details

- Online interviews among a nationally representative quota sample of 5,812 adults aged 18–75 in the UK conducted by Ipsos on behalf of TSB from 3rd to 7th June, 2022. Data weighted by age within gender, region, working status, social grade and education to a nationally representative profile of this audience.
- Percentages do not always add up due to rounding
- Results are based on the following sizes of subgroups:
 - Adults aged 18–75 in the UK (n=5812)
 - Males aged 18–75 in the UK (n=2829)
 - Females aged 18–75 in the UK (n=2955)
 - Marital status: Married/ Living as Married (n=3548), Single (n=1698, widowed/divorced/separated (n=566)
 - Parents/guardians (Presence of children aged 17 or under in household 1 or more) (n=2059)
 - Those without children (Presence of children aged 17 or under in household – None) (n=3753)
 - Aged 18–24 (n=2955), 25–34 (n=1075), 35–44 (n=1028), 45–54 (n=1120), 55–65 (n=1000), 66–75 (n=733), 25–54 (n=3223), 55–75 (n=1733)
 - Millennials (Gen Y) (n=2124), Gen X (n=1435)
 - Region: Greater London (n=747), Northern Ireland (n=147), Wales (n=266); Yorkshire and Humberside (n=467)
 - Tenure: Owned outright (n=2129), Privately rented (n=943), Rented from housing association/local authority (n=774),
 - Millennials (Gen Y) who rent or live rent free (n=1057)
 - Household Income per annum: £55,000+ (n=1298), Up to £19,999 (n=1221)
 - Those who say something worries them most about their finances right now (n=4810)
 - Those with debt they keep secret or hidden from spouse or partner (n=460)
 - Those saving for a deposit on a house or flat (n=610)
 - Those saving for a specific purchase such as a wedding, car or holiday (n=1103)
 - Those who put more money into savings or investments over the lockdown period than took out (n=1980)
 - Those who had no money in savings or investments over the lockdown period (n=1074)
 - Those who have taken more money out of savings or investments in past 6 months than put in (n=1355)
 - Those who have or will delay or cancel a large purchase due to increase in cost of living (n=1437)
 - Those who have taken out or expect to take out new or additional debt (past 6 months/next 6 months) (n=1664)
 - Those who would be worried about paying household bills (n=2767)
 - Those with savings they keep secret or hidden from spouse or partner (n=568)
 - Those with savings they keep secret or hidden from spouse or partner: Males (n=312), Females (n=254), Parents/Guardians (n=383), No children (n=185), Greater London (n=135, Household income £55,000+ (n=230)
 - Those with debt they keep secret or hidden from spouse or partner (n=460)
 - Those with debt they keep secret or hidden from spouse or partner: Males (n=252), Females (n=208), Parents/Guardians (n=343), No children (n=117), Greater London (n=115)

