

# Market Segmentation

## Segment Infographics

# Struggling

# 'STRUGGLING'

UK  
11.6M

UK  
22.7%

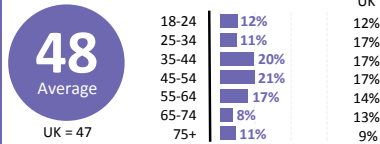


The least financially resilient and the most vulnerable group

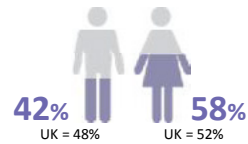
CACI

## DEMOGRAPHICS

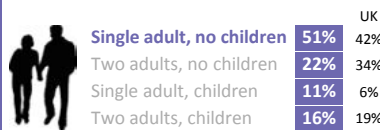
### AGE



### GENDER



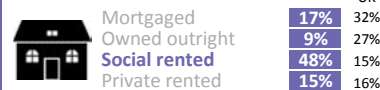
### HOUSEHOLD COMPOSITION



### CHILDREN



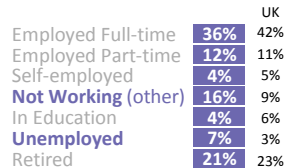
### HOUSE TENURE



### HIGHEST EDUCATION

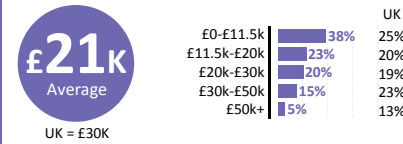


### WORKING STATUS

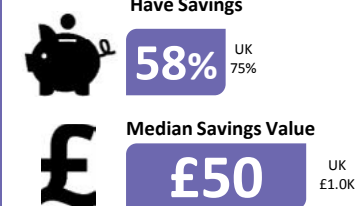


## FINANCIAL ATTRIBUTES

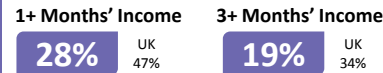
### HOUSEHOLD INCOME



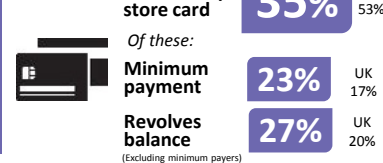
### HOUSEHOLD SAVINGS



### Savings : Income Ratio



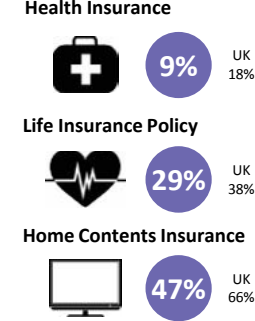
### CREDIT



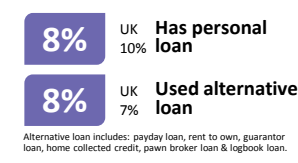
### BENEFITS



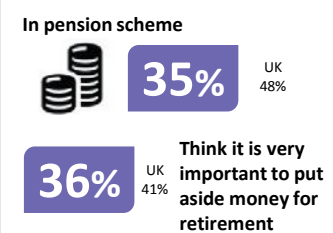
### PROTECTION



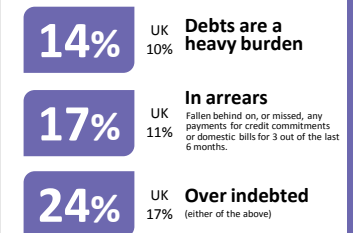
### LOANS



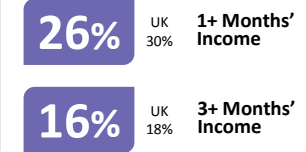
### PENSIONS (Working age people)



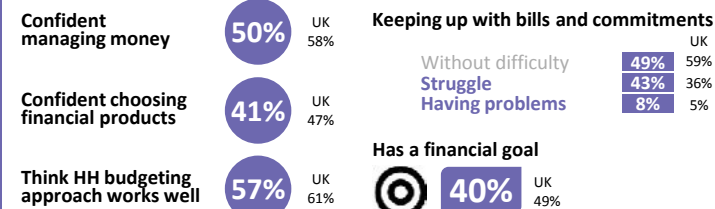
### DEBT



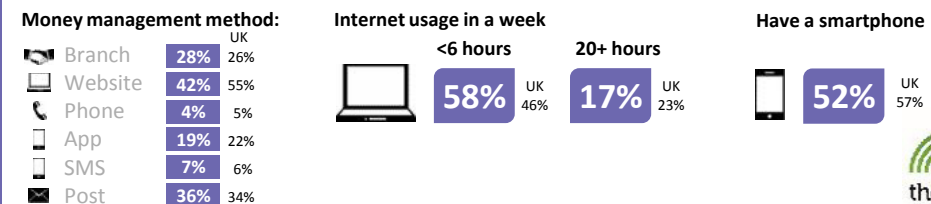
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Struggling - Over-Burdened

'STRUGGLING'

UK  
4.1M

UK  
8.0%

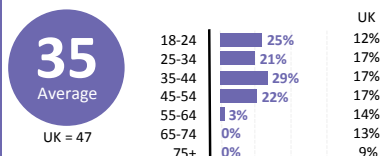


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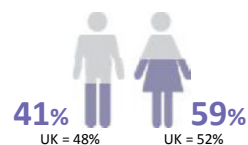
Highly vulnerable group, dependent on benefits and likely to be over-indebted

## DEMOGRAPHICS

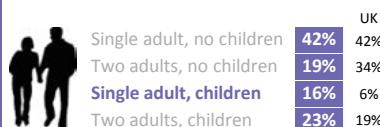
### AGE



### GENDER



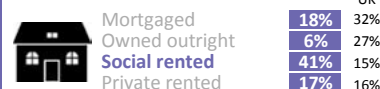
### HOUSEHOLD COMPOSITION



### CHILDREN



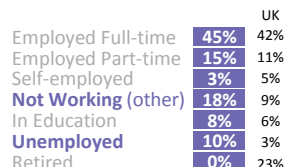
### HOUSE TENURE



### HIGHEST EDUCATION

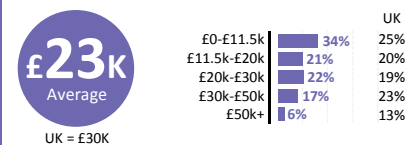


### WORKING STATUS



## FINANCIAL ATTRIBUTES

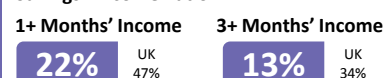
### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



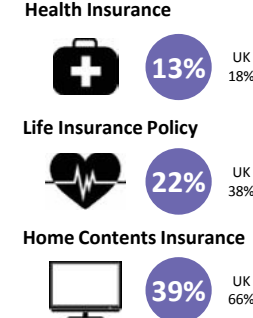
### CREDIT



### BENEFITS



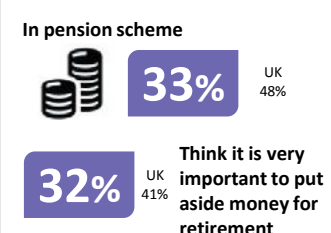
### PROTECTION



### LOANS



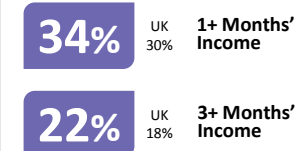
### PENSIONS (Working age people)



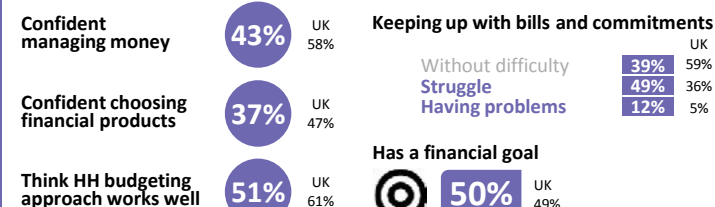
### DEBT



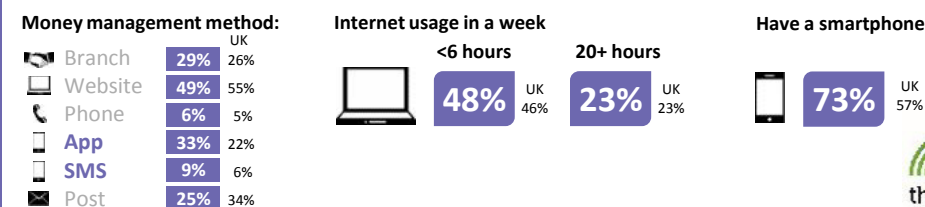
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Struggling - Younger Adults

**'STRUGGLING'**

UK  
762K

UK  
1.5%

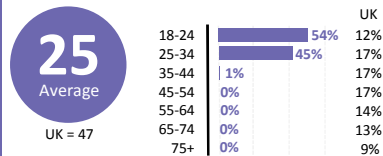


Struggling young adult group finding life difficult on low incomes. Likely to be living in social rented accommodation and have a high dependency on alternative credit. Most likely to be engaged with managing money via an app or online.

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## DEMOGRAPHICS

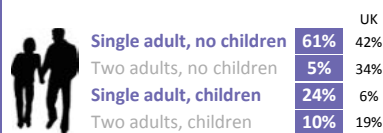
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



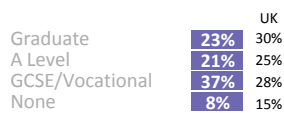
### CHILDREN



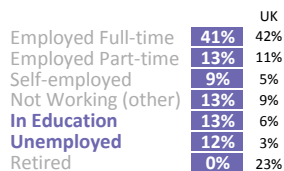
### HOUSE TENURE



### HIGHEST EDUCATION

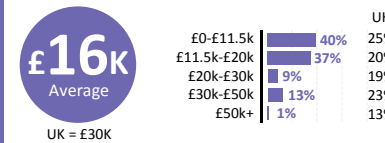


### WORKING STATUS



## FINANCIAL ATTRIBUTES

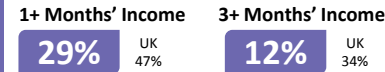
### HOUSEHOLD INCOME



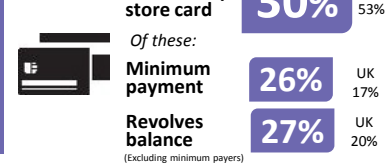
### HOUSEHOLD SAVINGS



### Savings : Income Ratio



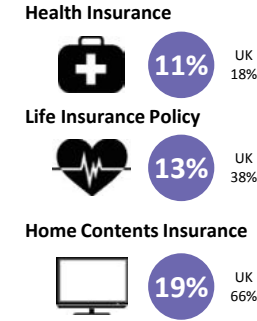
### CREDIT



### BENEFITS



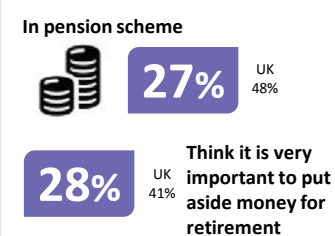
### PROTECTION



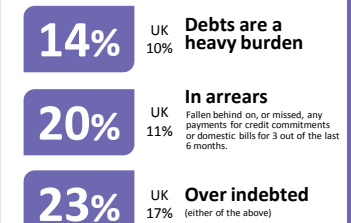
### LOANS



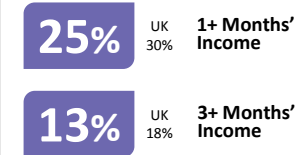
### PENSIONS (Working age people)



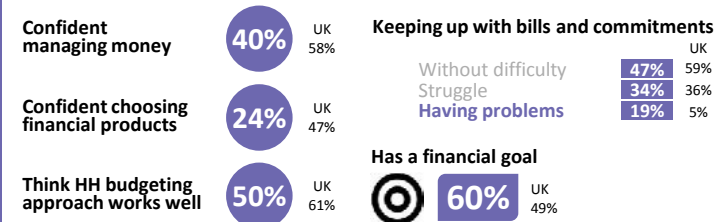
### DEBT



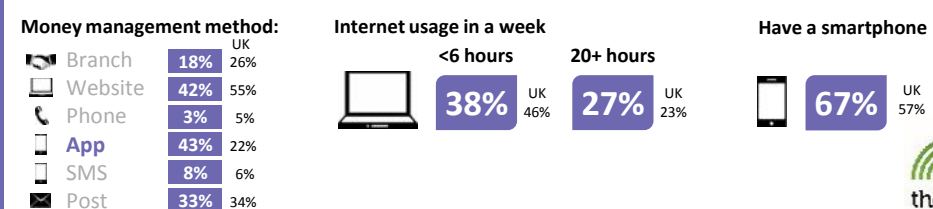
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



**the Money Advice Service**

# Struggling - Working Families

'STRUGGLING'

UK  
1.5M

UK  
3.0%

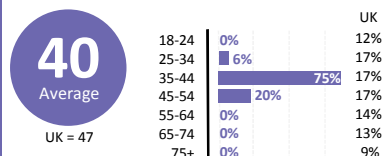


Struggling middle aged single adults and families (many of them single parents) who are finding life difficult. Little savings provision and likely to be over-indebted. Most are working, but also reliant of tax credits and child benefits.

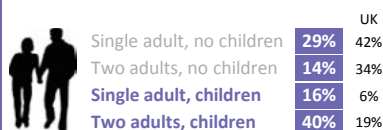
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## DEMOGRAPHICS

### AGE



### HOUSEHOLD COMPOSITION



### CHILDREN



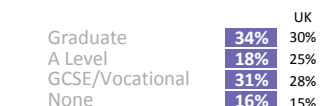
### HOUSE TENURE



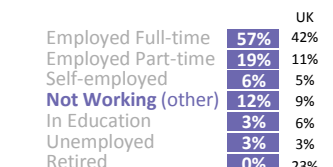
### GENDER



### HIGHEST EDUCATION

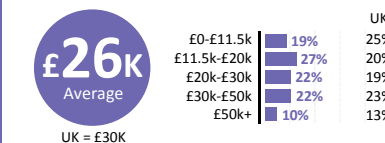


### WORKING STATUS



## FINANCIAL ATTRIBUTES

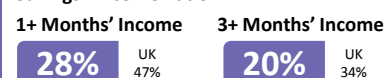
### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



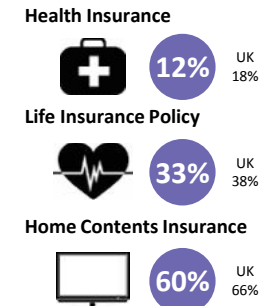
### CREDIT



### BENEFITS



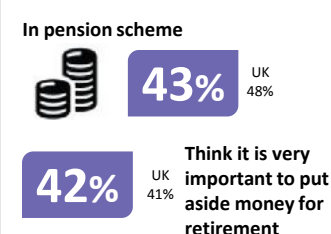
### PROTECTION



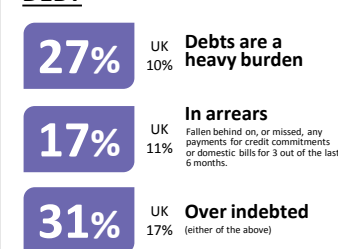
### LOANS



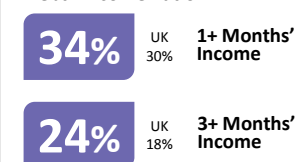
### PENSIONS (Working age people)



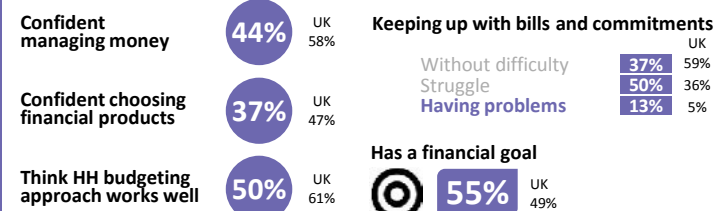
### DEBT



### Debt : Income Ratio

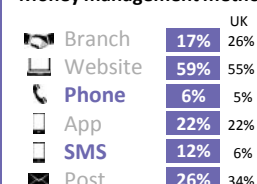


## ATTITUDES & BEHAVIOURS



## CHANNEL

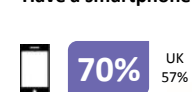
### Money management method:



### Internet usage in a week



### Have a smartphone



the Money Advice Service

# Struggling - Pre-Retired

'STRUGGLING'

UK  
3.0M

UK  
6.0%

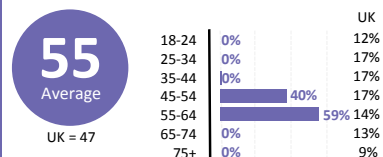


Mostly older individuals not working and on benefits, finding life difficult. Less likely to have access to credit, and less likely to be online so more reliance on branch and post channels.

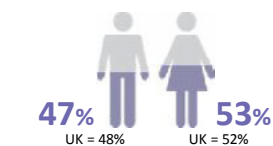
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## DEMOGRAPHICS

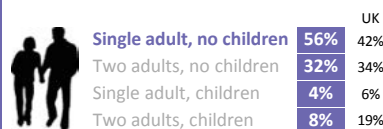
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



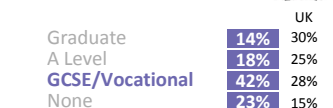
### CHILDREN



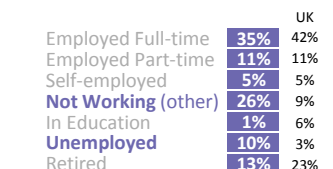
### HOUSE TENURE



### HIGHEST EDUCATION

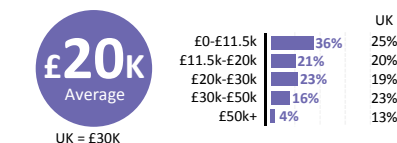


### WORKING STATUS



## FINANCIAL ATTRIBUTES

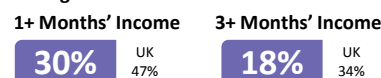
### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



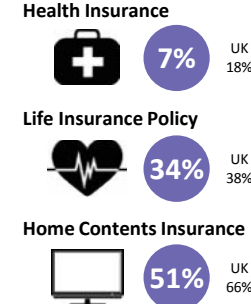
### CREDIT



### BENEFITS



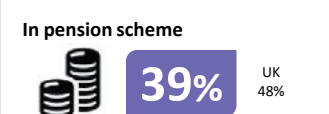
### PROTECTION



### LOANS



### PENSIONS (Working age people)



**41%** UK 41%

Think it is very important to put aside money for retirement

### DEBT

**14%** UK 10%

Debts are a heavy burden

**17%** UK 11%

In arrears  
Fallen behind on, or missed, any payments for credit commitments or domestic bills for 3 out of the last 6 months.

**25%** UK 17%

Over indebted  
(either of the above)

### Debt : Income Ratio

**23%** UK 30%

1+ Months' Income

**12%** UK 18%

3+ Months' Income

## ATTITUDES & BEHAVIOURS

**55%** UK 58%

Confident managing money

**44%** UK 47%

Confident choosing financial products

**63%** UK 61%

Think HH budgeting approach works well

**48%** UK 59%

Keeping up with bills and commitments  
Without difficulty

**49%** UK 36%

Struggle

**3%** UK 5%

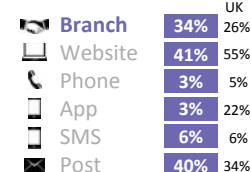
Having problems

Has a financial goal

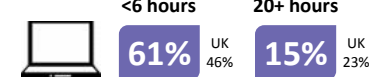
**35%** UK 49%

## CHANNEL

### Money management method:



### Internet usage in a week



### Have a smartphone



the Money Advice Service



# Struggling - Retired

'STRUGGLING'

UK  
2.2M

UK  
4.2%

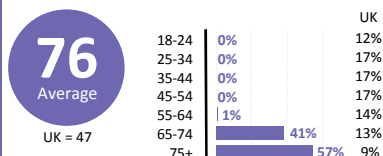


Older retirees in social rented accommodation. They are just about getting by but with very low levels of savings. However, they are not credit users and debt levels are low so are more confident about their ability to keep up without difficulty.

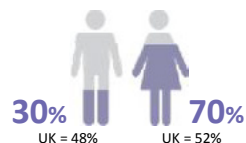
CACI

## DEMOGRAPHICS

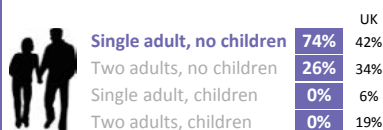
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



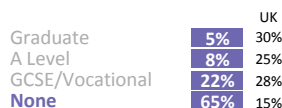
### CHILDREN



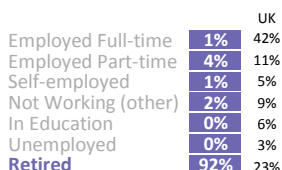
### HOUSE TENURE



### HIGHEST EDUCATION

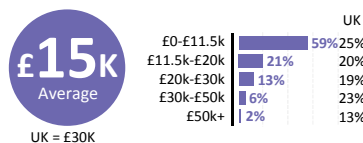


### WORKING STATUS

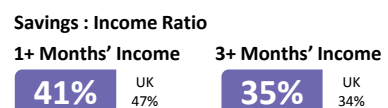
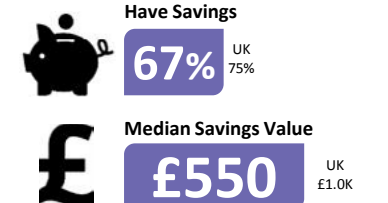


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



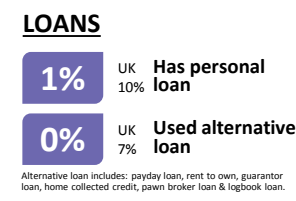
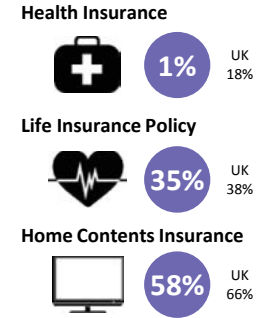
### HOUSEHOLD SAVINGS



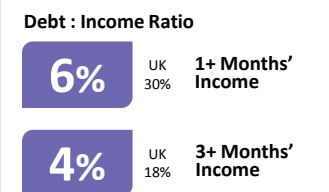
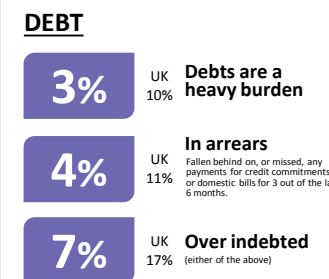
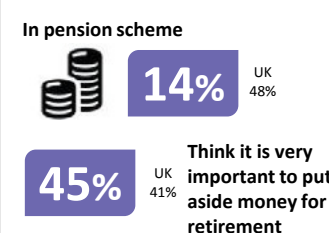
### BENEFITS



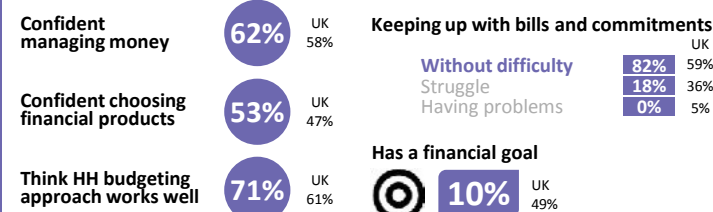
### PROTECTION



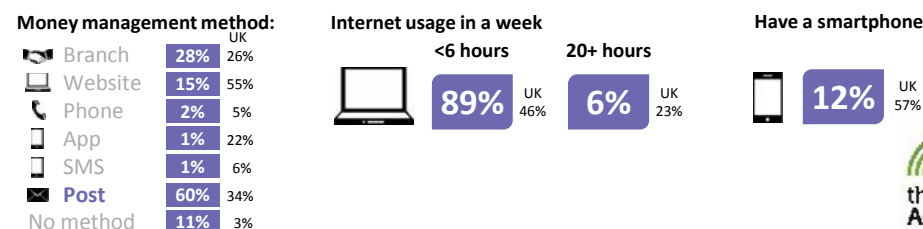
### PENSIONS (Working age people)



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service



**Squeezed**

# 'SQUEEZED'

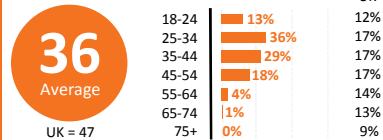


Have financial commitments and relatively low provision for coping with unexpected income shocks

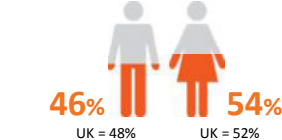
CACI

## DEMOGRAPHICS

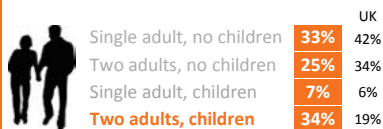
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



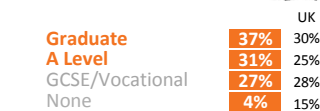
### CHILDREN



### HOUSE TENURE



### HIGHEST EDUCATION

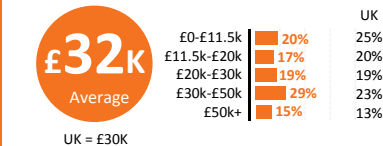


### WORKING STATUS

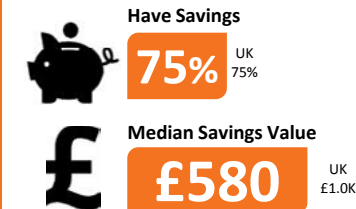


## FINANCIAL ATTRIBUTES

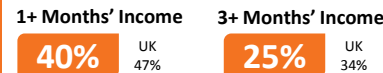
### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



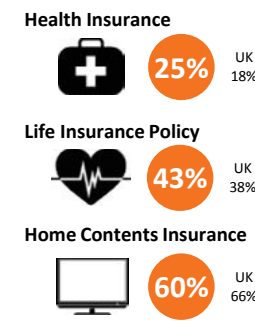
### CREDIT



### BENEFITS



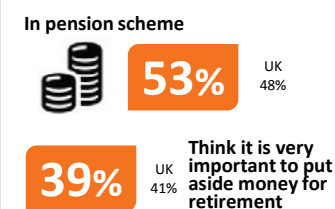
### PROTECTION



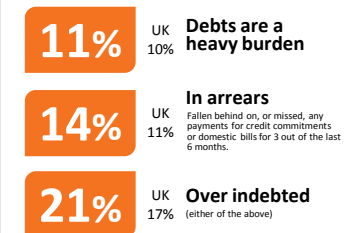
### LOANS



### PENSIONS (Working age people)



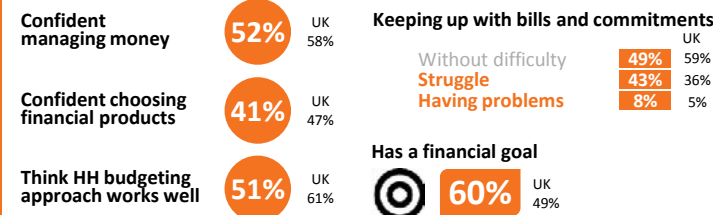
### DEBT



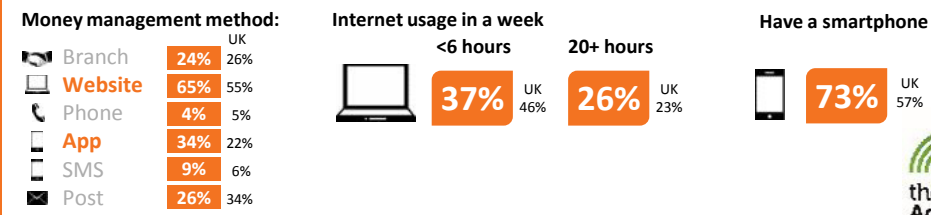
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Squeezed - Younger Adults

'SQUEEZED'

UK  
3.6M

UK  
7.1%

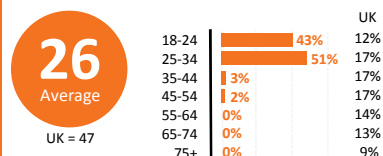


Singles and couples who are students and young workers. Credit dependent and use payday loans to fund their lifestyle – this leads to a high level of over-indebtedness. Likely to have some savings, but not enough to fund an income gap.

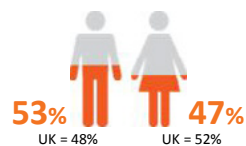
CACI

## DEMOGRAPHICS

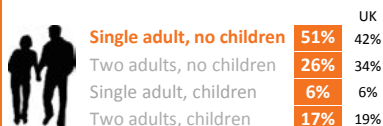
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



### CHILDREN



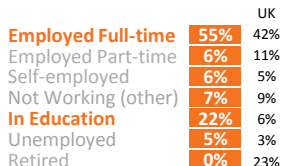
### HOUSE TENURE



### HIGHEST EDUCATION

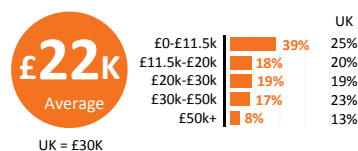


### WORKING STATUS

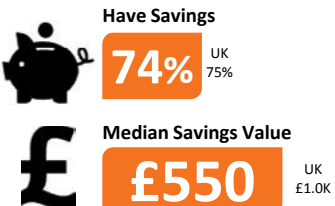


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



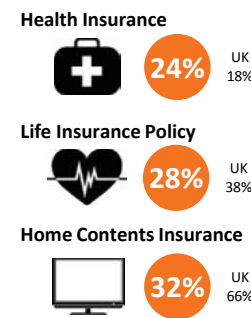
### CREDIT



### BENEFITS



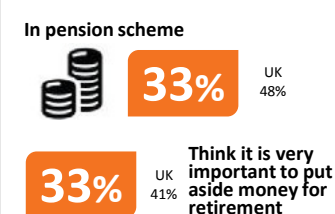
### PROTECTION



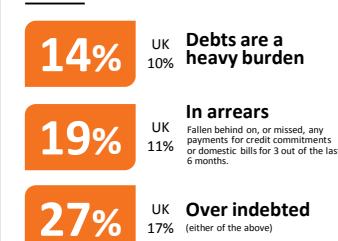
### LOANS



### PENSIONS (Working age people)



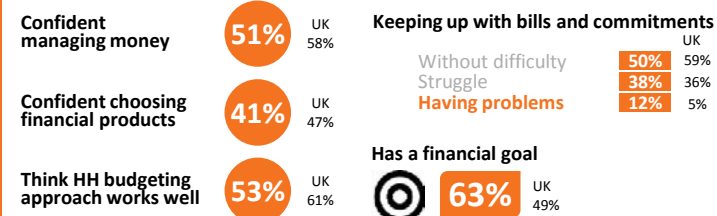
### DEBT



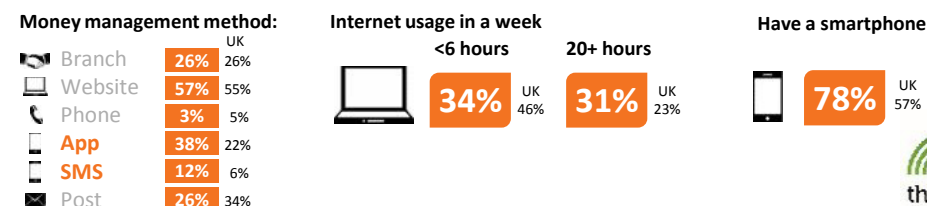
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Squeezed - Younger Families and Couples

'SQUEEZED'

UK  
2.6M

UK  
5.2%

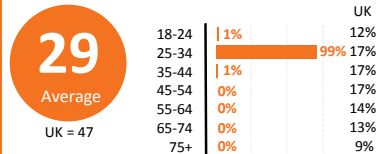


Young (25-34) singles and couples, many with young children – credit dependent and more likely to revolve balance and use payday loans, struggling with payments from time to time. Paying into a pension scheme, but have low levels of savings.

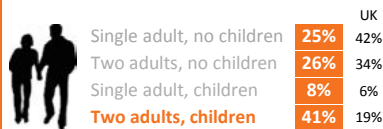
CACI

## DEMOGRAPHICS

### AGE



### HOUSEHOLD COMPOSITION



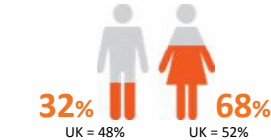
### CHILDREN



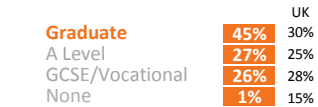
### HOUSE TENURE



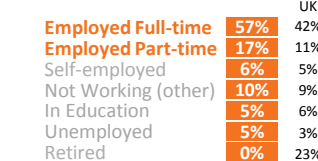
### GENDER



### HIGHEST EDUCATION

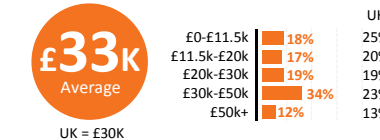


### WORKING STATUS

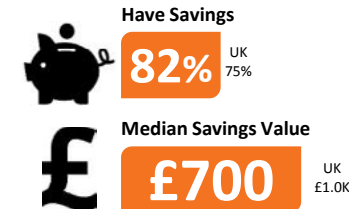


## FINANCIAL ATTRIBUTES

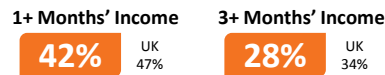
### HOUSEHOLD INCOME



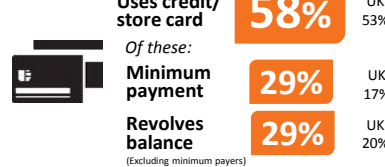
### HOUSEHOLD SAVINGS



### Savings : Income Ratio



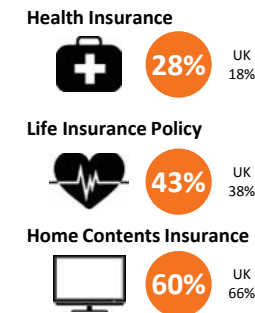
### CREDIT



### BENEFITS



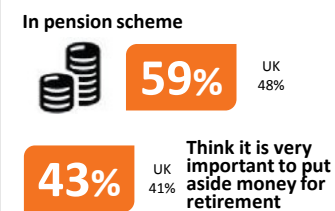
### PROTECTION



### LOANS



### PENSIONS (Working age people)



### DEBT



### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS

**48%**  
Confident managing money  
UK 58%

**33%**  
Confident choosing financial products  
UK 47%

**44%**  
Think HH budgeting approach works well  
UK 61%

**42%**  
Keeping up with bills and commitments Without difficulty  
UK 59%

**49%**  
Struggle  
UK 36%

**9%**  
Having problems  
UK 5%

**67%**  
Has a financial goal  
UK 49%

## CHANNEL

**23%**  
Money management method: Branch  
UK 26%

**67%**  
Website  
UK 55%

**3%**  
Phone  
UK 5%

**46%**  
App  
UK 22%

**7%**  
SMS  
UK 6%

**19%**  
Post  
UK 34%

**37%**  
Internet usage in a week <6 hours  
UK 46%

**23%**  
20+ hours  
UK 23%

**74%**  
Have a smartphone  
UK 57%

the Money Advice Service

# Older Squeezed

'SQUEEZED'

UK  
6.4M

UK  
12.6%

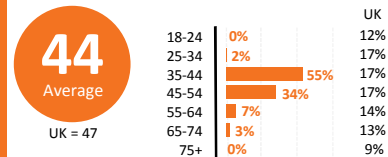


Established working families with higher than average earnings with a mortgage. Heavy use of revolving credit and struggle from time to time. However they are in control of the future with life assurance and pension ownership.

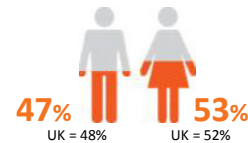
CACI

## DEMOGRAPHICS

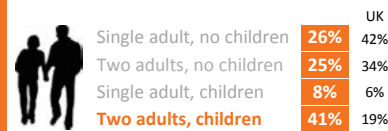
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



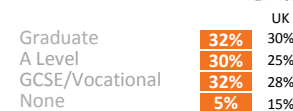
### CHILDREN



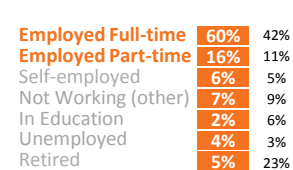
### HOUSE TENURE



### HIGHEST EDUCATION

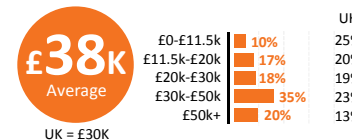


### WORKING STATUS



## FINANCIAL ATTRIBUTES

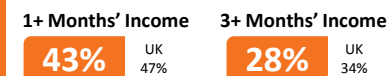
### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



### Savings : Income Ratio



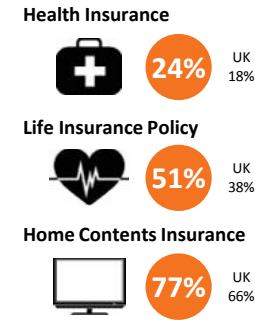
### CREDIT



### BENEFITS



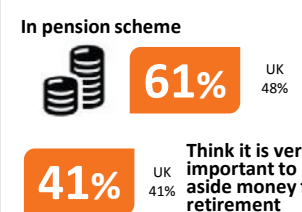
### PROTECTION



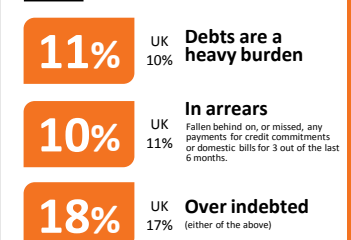
### LOANS



### PENSIONS (Working age people)



### DEBT



### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS

Confident managing money **54%** UK 58%

Confident choosing financial products **44%** UK 47%

Think HH budgeting approach works well **53%** UK 61%

Keeping up with bills and commitments **51%** UK 59%

Without difficulty **51%** UK 59%

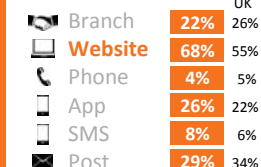
Struggle **44%** UK 36%

Having problems **5%** UK 5%

Has a financial goal **56%** UK 49%

## CHANNEL

Money management method:



Internet usage in a week



Have a smartphone **69%** UK 57%



# Cushioned

# 'CUSHIONED'

UK  
24.5M

UK  
48.2%

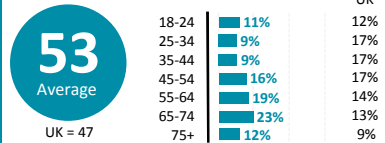


The most financially resilient group

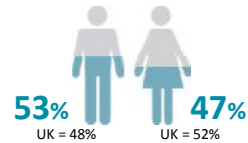
CACI

## DEMOGRAPHICS

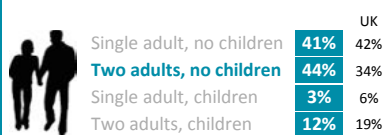
### AGE



### GENDER



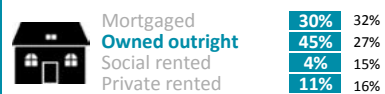
### HOUSEHOLD COMPOSITION



### CHILDREN



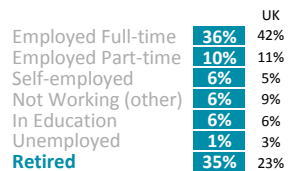
### HOUSE TENURE



### HIGHEST EDUCATION



### WORKING STATUS

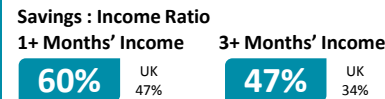
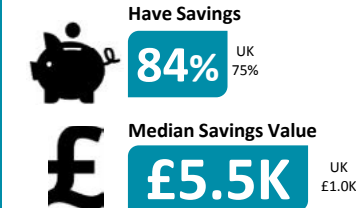


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



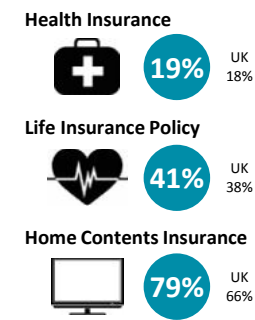
### CREDIT



### BENEFITS



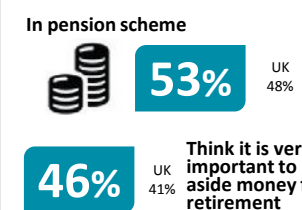
### PROTECTION



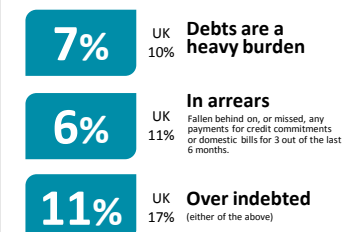
### LOANS



### PENSIONS (Working age people)



### DEBT



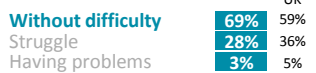
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



### Keeping up with bills and commitments

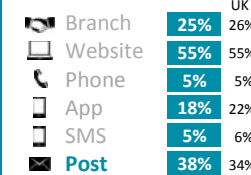


### Has a financial goal



## CHANNEL

### Money management method:



### Internet usage in a week



### Have a smartphone





# Young Adults in Affluent Homes

**'CUSHIONED'**

UK  
610K

UK  
1.2%

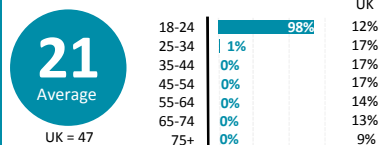


Young single students and workers living at home with well-off parents. Engaged with the 'here and now', but less so with the long term future. Most have savings of low value. Low access to mainstream credit so more tempted with payday lending. Heavy users of online and apps.

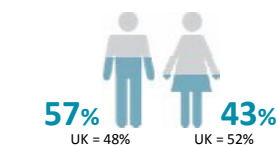
**CACI**

## DEMOGRAPHICS

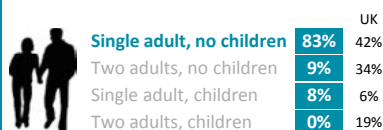
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



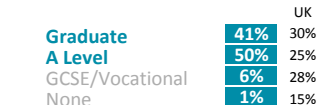
### CHILDREN



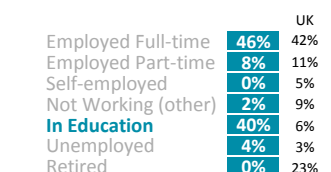
### HOUSE TENURE



### HIGHEST EDUCATION

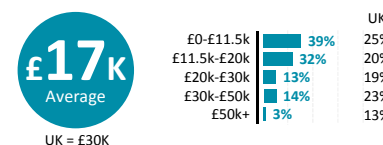


### WORKING STATUS

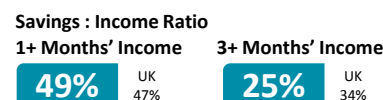
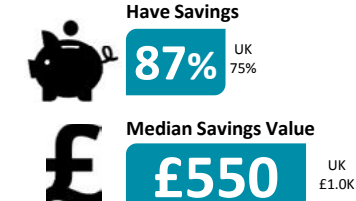


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



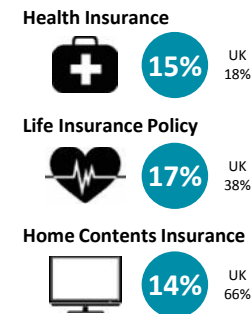
### CREDIT



### BENEFITS



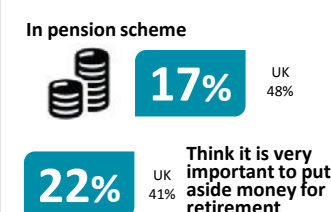
### PROTECTION



### LOANS



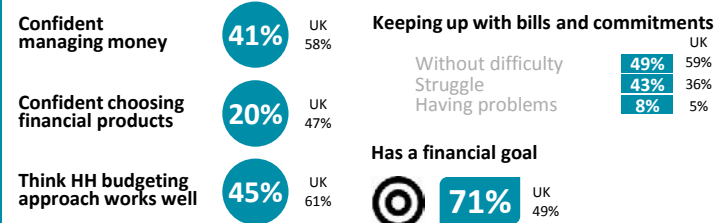
### PENSIONS (Working age people)



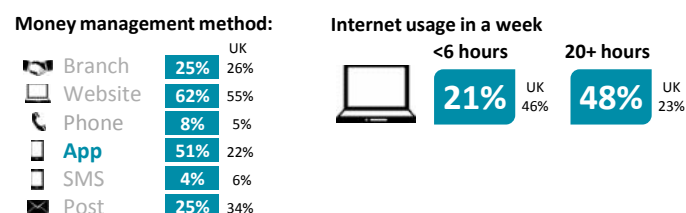
### DEBT



## ATTITUDES & BEHAVIOURS



## CHANNEL



### Have a smartphone



the Money Advice Service

# Comfortable Younger Adults

'CUSHIONED'

UK  
4.2M

UK  
8.2%

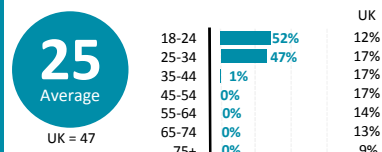


Singles and some couples under 35 years old living in privately rented accommodation. Most are employed or still in education with average earnings and savings levels. Some reliance on credit and more likely to use a payday loan. Very engaged with mobile.

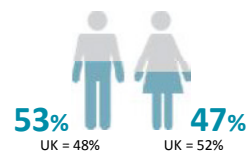
CACI

## DEMOGRAPHICS

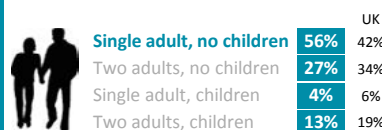
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



### CHILDREN



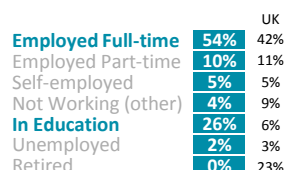
### HOUSE TENURE



### HIGHEST EDUCATION

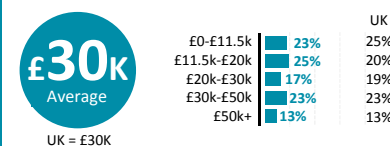


### WORKING STATUS

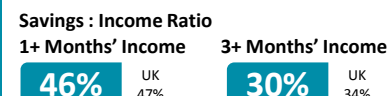
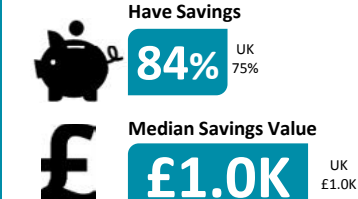


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



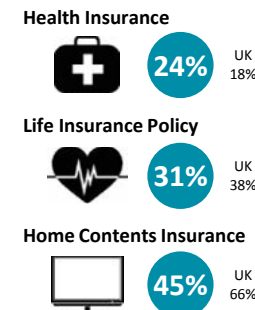
### CREDIT



### BENEFITS



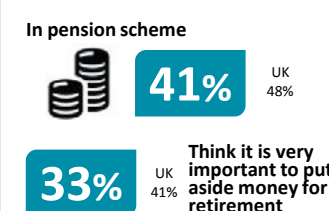
### PROTECTION



### LOANS



### PENSIONS (Working age people)



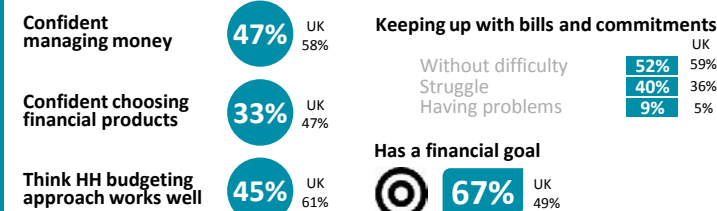
### DEBT



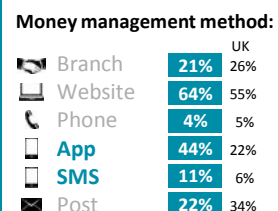
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



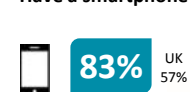
## CHANNEL



### Internet usage in a week



### Have a smartphone



the Money Advice Service

# Affluent Couples and Families

**'CUSHIONED'**

UK  
3.4M

UK  
6.7%

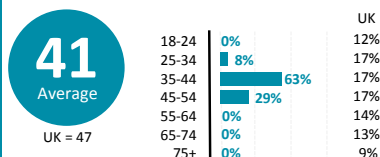


Financially sophisticated wealthy couples and families. Most use a credit card, but not to revolve. Well prepared for retirement and protection, and starting to build up a savings buffer.

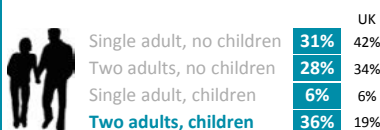
CACI

## DEMOGRAPHICS

### AGE



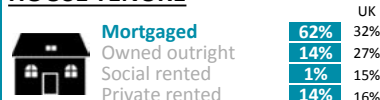
### HOUSEHOLD COMPOSITION



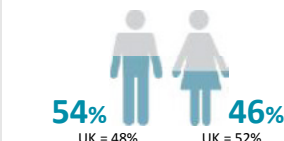
### CHILDREN



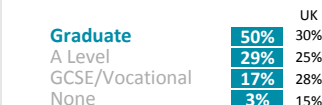
### HOUSE TENURE



### GENDER



### HIGHEST EDUCATION



### WORKING STATUS

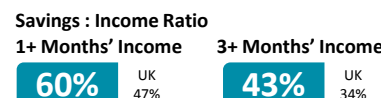
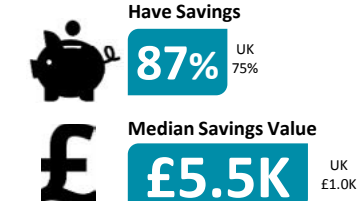


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



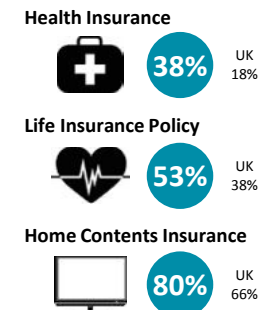
### CREDIT



### BENEFITS



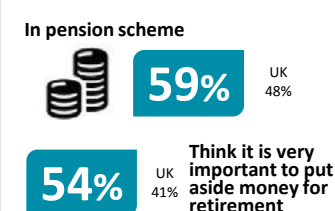
### PROTECTION



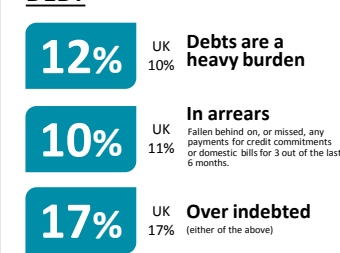
### LOANS



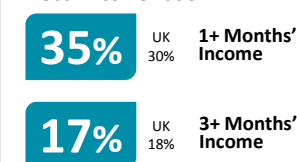
### PENSIONS (Working age people)



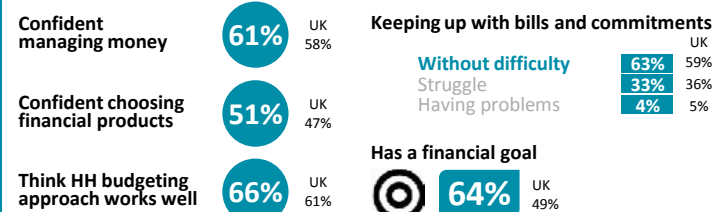
### DEBT



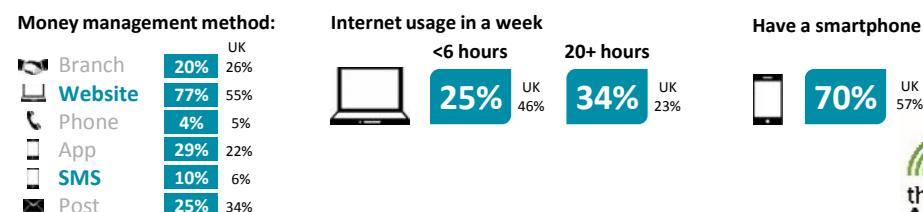
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Affluent Pre-Retired

**'CUSHIONED'**

UK  
6.7M

UK  
13.2%

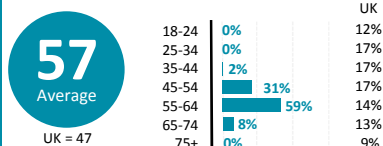


Wealthy pre-retirement empty nesters with mortgage or owned homes. Good provision for retirement and savings. Most are credit card transactors but are managing their debts and commitments well.

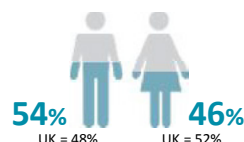
CACI

## DEMOGRAPHICS

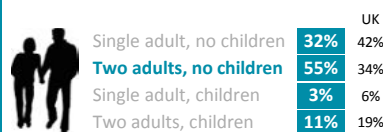
### AGE



### GENDER



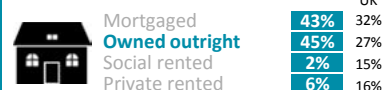
### HOUSEHOLD COMPOSITION



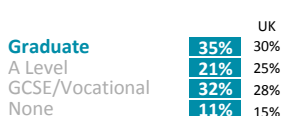
### CHILDREN



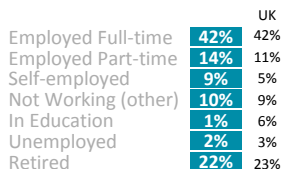
### HOUSE TENURE



### HIGHEST EDUCATION

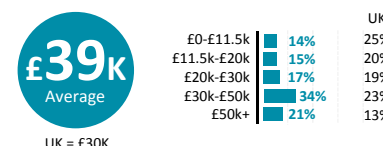


### WORKING STATUS

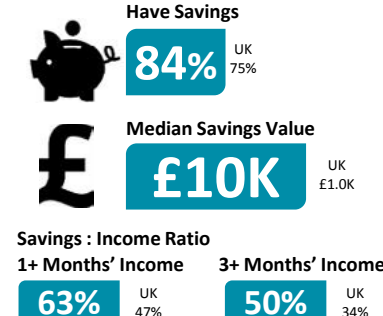


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



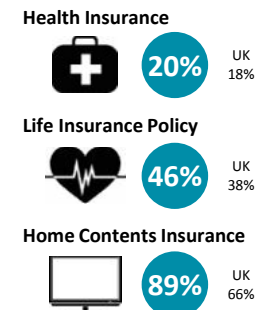
### CREDIT



### BENEFITS



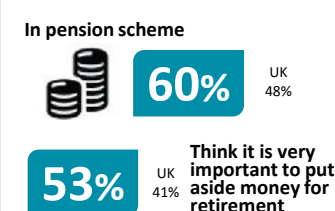
### PROTECTION



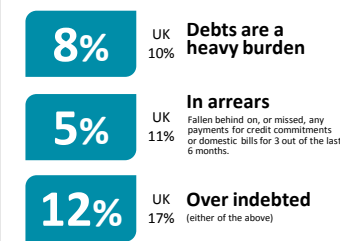
### LOANS



### PENSIONS (Working age people)



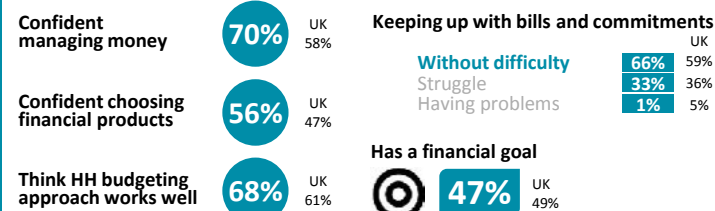
### DEBT



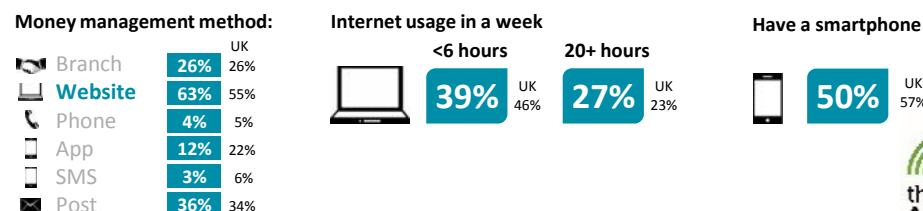
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Comfortable Pre-Retired

'CUSHIONED'

UK  
1.4M

UK  
2.8%

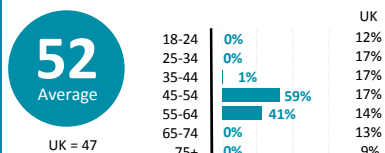


Pre-retirement singles and couples who are in employment and live in a mortgaged or privately rented home. Comfortable levels of income and savings. Heavy use of credit cards (likely to revolve) and personal loans, but no problems in keeping up with their commitments.

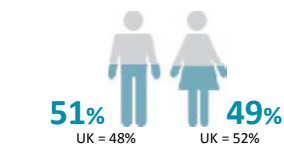
CACI

## DEMOGRAPHICS

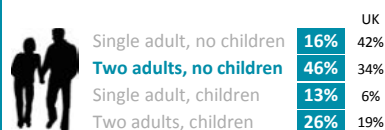
### AGE



### GENDER



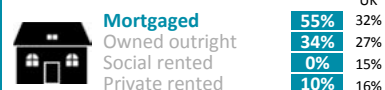
### HOUSEHOLD COMPOSITION



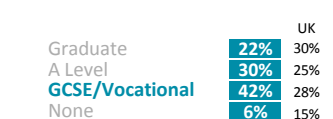
### CHILDREN



### HOUSE TENURE



### HIGHEST EDUCATION

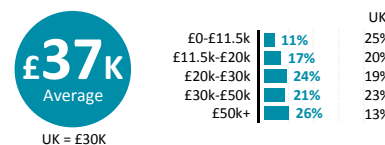


### WORKING STATUS

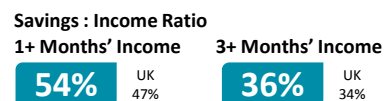


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



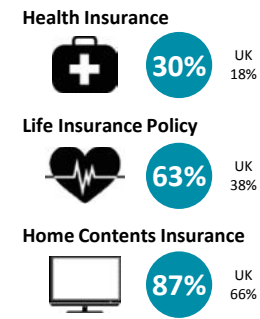
### CREDIT



### BENEFITS



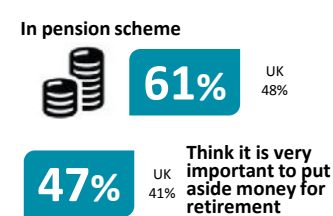
### PROTECTION



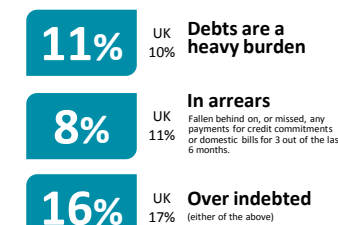
### LOANS



### PENSIONS (Working age people)



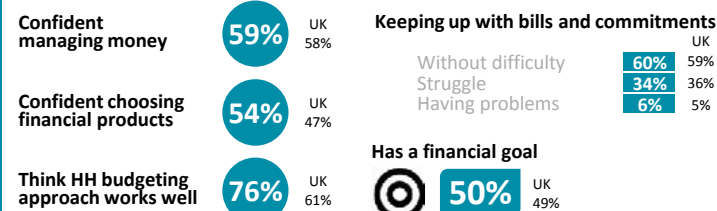
### DEBT



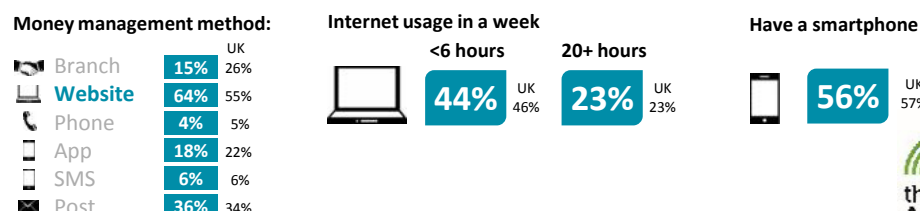
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service



# Comfortable Retired

'CUSHIONED'

UK  
3.8M

UK  
7.4%

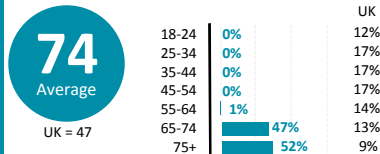


Downsized retirees living comfortably without the need for credit. Confident in managing their money and budgeting, but reliant on offline channels.

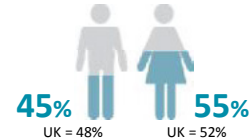
CACI

## DEMOGRAPHICS

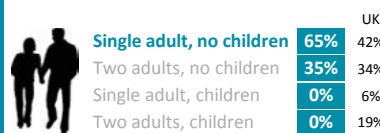
### AGE



### GENDER



### HOUSEHOLD COMPOSITION



### CHILDREN



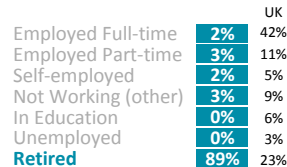
### HOUSE TENURE



### HIGHEST EDUCATION

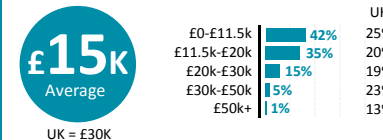


### WORKING STATUS

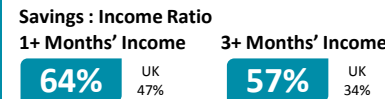
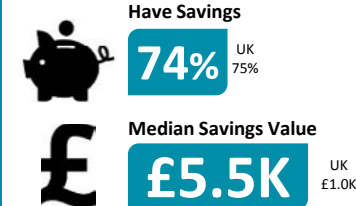


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



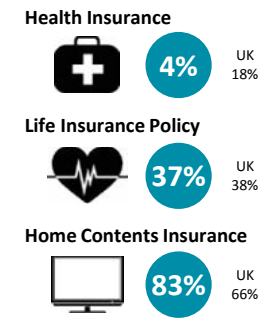
### CREDIT



### BENEFITS



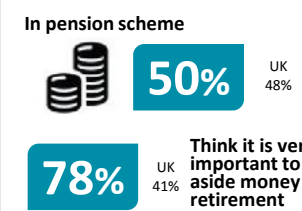
### PROTECTION



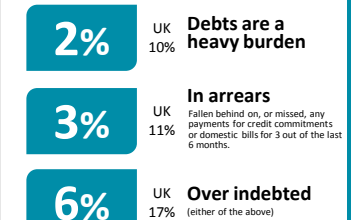
### LOANS



### PENSIONS (Working age people)



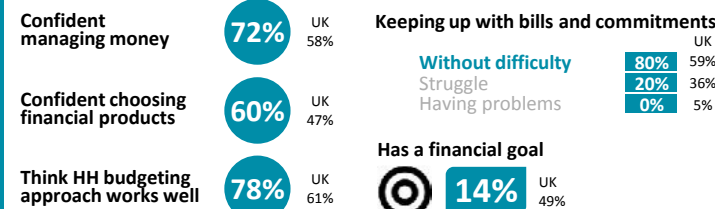
### DEBT



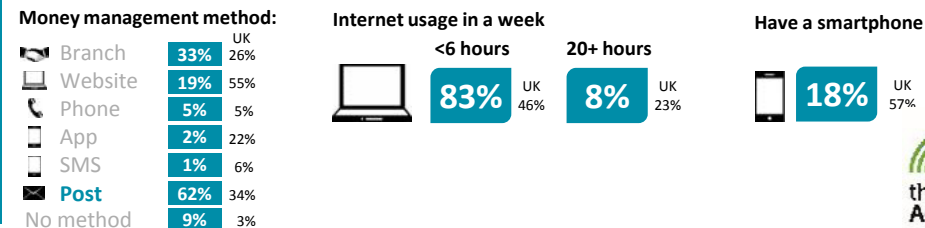
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service

# Affluent Retired

'CUSHIONED'

UK  
4.5M

UK  
8.8%

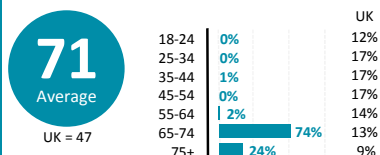


Affluent retirees with high levels savings and keeping up without difficulty

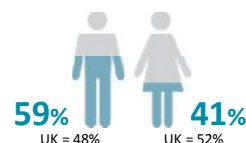
CACI

## DEMOGRAPHICS

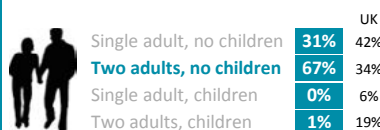
### AGE



### GENDER



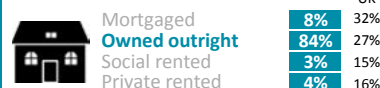
### HOUSEHOLD COMPOSITION



### CHILDREN



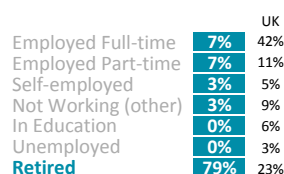
### HOUSE TENURE



### HIGHEST EDUCATION

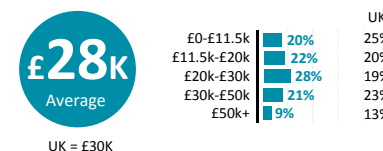


### WORKING STATUS

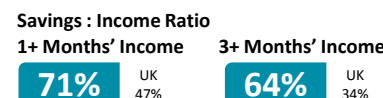
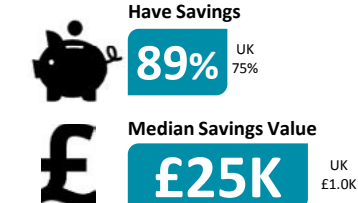


## FINANCIAL ATTRIBUTES

### HOUSEHOLD INCOME



### HOUSEHOLD SAVINGS



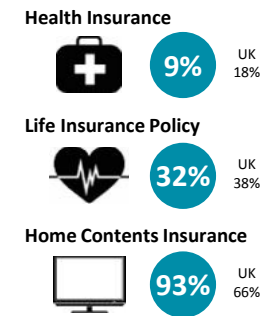
### CREDIT



### BENEFITS



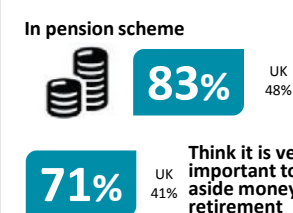
### PROTECTION



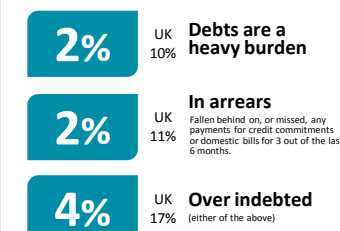
### LOANS



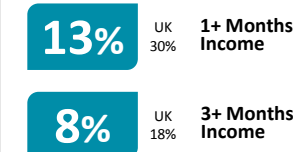
### PENSIONS (Working age people)



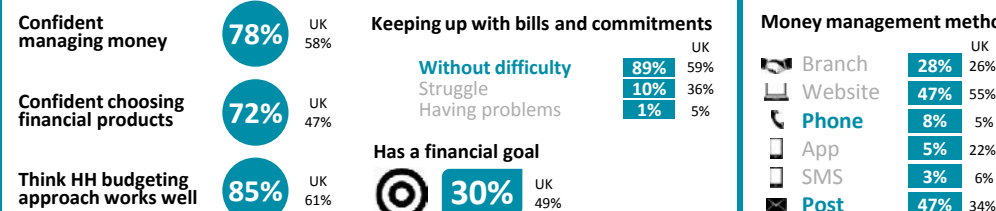
### DEBT



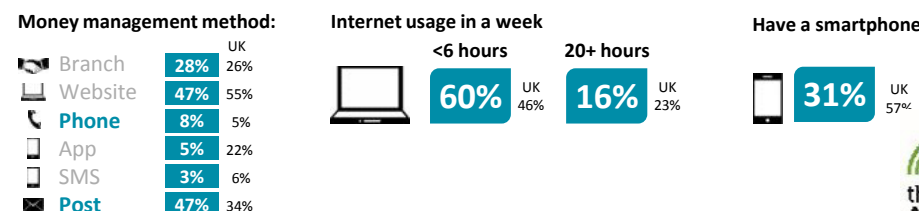
### Debt : Income Ratio



## ATTITUDES & BEHAVIOURS



## CHANNEL



the Money Advice Service





**Money Advice Service**

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July 2016

For more information on our  
Insight and Evaluation work, go to:  
[www.moneyadvice.org.uk/  
en/corporate/research](http://www.moneyadvice.org.uk/en/corporate/research)