

YouGov / NFU Mutual Survey Results

Sample Size: 2100

Fieldwork: 4th - 7th December 2009

	Total	Gender		Age					Social Grade		Region							
	Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
Unweighted Base	2100	1086	1014	215	464	401	350	670	1122	978	460	301	192	287	533	96	180	51
All UK adults	2100	1010	1090	252	371	382	348	748	1155	945	502	336	195	260	466	103	178	59

Are you cutting back on any personal finance products in order to save money?

Yes, I am	36%	36%	37%	32%	34%	37%	44%	36%	35%	38%	39%	37%	35%	36%	34%	35%	36%	43%
No, I am not	64%	64%	63%	68%	66%	63%	56%	64%	65%	62%	61%	63%	65%	64%	66%	65%	64%	57%

In which of the following ways are you cutting back on personal finance products in order to save money? [Please tick all that apply]

	Unweighted Base																	
All UK adults who are cutting back on any personal finance products to save money	716	375	341	54	146	144	150	222	359	357	172	108	66	90	166	32	63	19
	766	364	402	80	124	141	153	269	409	357	198	124	68	94	157	36	65	25
Switched car insurance to third party	5%	5%	5%	10%	4%	4%	6%	4%	3%	7%	8%	7%	2%	5%	2%	3%	3%	5%
Reduced/ stopped life insurance	13%	16%	10%	4%	12%	13%	17%	13%	10%	16%	12%	13%	14%	6%	14%	20%	20%	4%
Reduced/ stopped buildings insurance	5%	6%	4%	3%	2%	6%	4%	8%	5%	6%	8%	3%	4%	3%	8%	4%	3%	-
Reduced/ stopped contents insurance	9%	12%	6%	3%	6%	10%	10%	10%	9%	8%	8%	10%	2%	7%	12%	5%	14%	-
Reduced/ stopped pension payments	18%	22%	14%	14%	15%	28%	19%	15%	23%	12%	18%	21%	9%	13%	23%	24%	17%	8%
Taking a mortgage holiday (e.g. where your lender allows you a month off from paying)	5%	4%	5%	9%	9%	5%	6%	1%	5%	4%	3%	8%	4%	5%	5%	9%	4%	-
Reduced/ stopped regular saving	45%	42%	47%	14%	41%	54%	46%	51%	49%	40%	44%	47%	50%	41%	48%	36%	49%	28%
Trying to cut down my expenses (e.g. heating, fuel and general spending)	72%	71%	73%	55%	64%	73%	74%	79%	72%	72%	75%	78%	65%	60%	72%	71%	70%	81%
Cancelled my credit card	21%	21%	20%	24%	24%	22%	22%	17%	20%	22%	17%	22%	24%	22%	22%	30%	16%	20%
Changed my saving and investment pattern in order to have more liquid cash	19%	24%	15%	13%	16%	19%	22%	21%	20%	18%	18%	20%	18%	21%	22%	17%	21%	11%
Cancelled my insurance (e.g. pet/ health/ gadget)	15%	14%	15%	12%	13%	19%	19%	11%	13%	16%	13%	18%	15%	15%	14%	12%	14%	22%
Other	9%	8%	9%	16%	13%	7%	8%	6%	8%	9%	7%	8%	9%	7%	11%	10%	10%	9%

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	Total	Working Status						Marital Status					Children in Household			
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	0	1	2	3+
Unweighted Base	2100	1069	276	121	356	66	212	996	291	170	57	553	1488	290	206	57
All UK adults	2100	1019	284	121	394	66	216	1017	269	178	74	528	1475	308	200	57

Are you cutting back on any personal finance products in order to save money?

Yes, I am	36%	38%	41%	20%	32%	44%	40%	38%	36%	41%	27%	35%	36%	40%	36%	30%
No, I am not	64%	62%	59%	80%	68%	56%	60%	62%	64%	59%	73%	65%	64%	60%	64%	70%

In which of the following ways are you cutting back on personal finance products in order to save money? [Please tick all that apply]

	Unweighted Base	716	374	103	24	105	27	83	354	93	65	17	176	489	113	70	19
All UK adults who are cutting back on any personal finance products to save money		766	386	115	24	126	29	86	383	97	72	20	184	526	124	72	17
Switched car insurance to third party	5%	5%	5%	7%	3%	11%	4%	5%	2%	6%	12%	6%	4%	10%	8%	-	
Reduced/ stopped life insurance	13%	14%	10%	5%	9%	17%	18%	16%	8%	13%	1%	11%	14%	13%	9%	11%	
Reduced/ stopped buildings insurance	5%	6%	3%	-	6%	1%	5%	7%	3%	2%	-	4%	6%	4%	6%	-	
Reduced/ stopped contents insurance	9%	11%	6%	-	7%	10%	6%	10%	6%	14%	7%	6%	10%	7%	5%	1%	
Reduced/ stopped pension payments	18%	23%	15%	9%	4%	25%	21%	20%	17%	22%	-	15%	18%	15%	23%	24%	
Taking a mortgage holiday (e.g. where your lender allows you a month off from paying)	5%	7%	6%	-	1%	-	3%	6%	6%	6%	-	2%	4%	2%	9%	19%	
Reduced/ stopped regular saving	45%	44%	44%	12%	46%	58%	52%	47%	48%	58%	31%	37%	46%	46%	37%	45%	
Trying to cut down my expenses (e.g. heating, fuel and general spending)	72%	72%	69%	28%	77%	69%	80%	75%	68%	88%	77%	61%	72%	74%	74%	63%	
Cancelled my credit card	21%	25%	19%	31%	13%	10%	16%	22%	20%	15%	19%	21%	18%	33%	29%	10%	
Changed my saving and investment pattern in order to have more liquid cash	19%	19%	22%	8%	23%	20%	17%	20%	24%	16%	30%	17%	19%	20%	24%	-	
Cancelled my insurance (e.g. pet/ health/ gadget)	15%	15%	18%	5%	11%	14%	16%	17%	14%	14%	4%	12%	14%	17%	14%	19%	
Other	9%	7%	5%	37%	11%	12%	10%	8%	7%	1%	8%	14%	8%	8%	8%	16%	

	Total	Gender		Age					Social Grade		Region							
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Have you switched any financial services providers as a result of the recession?

Yes, I have	13%	14%	12%	7%	15%	14%	16%	12%	15%	11%	14%	14%	15%	12%	12%	15%	11%	13%
No, I have not	87%	86%	88%	93%	85%	86%	84%	88%	85%	89%	86%	86%	85%	88%	88%	85%	89%	87%

All figures, unless otherwise stated, are from YouGov Plc.

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Unweighted Base	2100	1069	276	121	356	66	212	996	291	170	57	553	1488	290	206	57
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Have you switched any financial services providers as a result of the recession?

Yes, I have	13%	14%	16%	6%	13%	13%	11%	15%	14%	13%	9%	9%	12%	16%	15%	16%
No, I have not	87%	86%	84%	94%	87%	87%	89%	85%	86%	87%	91%	91%	88%	84%	85%	84%

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