This is Appendix A to the Financial Lives 2020 report: It is important to see footnotes and other notes at the bottom of the sheet

Product holdings Base: All UK adults	Wave		Gender (Feb 2020)^		Age (Feb 2020)							Ethnicity (Feb 2020)^					
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other
Unweighted base	12,865	16,190	7,681	8,307	1,256	3,084	2,991	2,718	2,555	2,358	1,228	14,631	1,164	191	667	233	73
Weighted row %			49%	51%	11%	18%	16%	18%	15%	13%	10%	88%	12%	3%	6%	2%	1%
Gross weighted base (millions)	51.1	52.4	25.6	26.8	5.7	9.2	8.5	9.3	7.9	6.7	5.1	46.3	6.1	1.5	3.3	1.0	41%
Retail banking and savings																	
Any day-to-day account	97%	98%	98%	98%	95%	97%	98%	99%	98%	99%	99%	98%	96%	98%	95%	97%	99%
			49%	51%	11%	17%	16%	18%	15%	13%	10%	89%	11%	3%	6%	2%	1%
	49.6	51.3	25.2	26.3	5.4	8.9	8.4	9.2	7.8	6.6	5.0	45.6	5.9	1.5	3.1	1.0	31%
Any savings account	72%	77%	77%	78%	63%	74%	75%	78%	84%	84%	82%	79%	67%	70%	65%	70%	62%
			48%	52%	9%	17%	16%	18%	16%	14%	10%	90%	10%	3%	5%	2%	1%
	36.5	40.5	19.7	21.0	3.6	6.8	6.4	7.2	6.6	5.6	4.1	36.6	4.1	1.0	2.1	0.7	20%
Current account	96%	97%	97%	97%	92%	96%	97%	97%	97%	99%	98%	97%	94%	97%	91%	93%	98%
			49%	51%	10%	17%	16%	18%	15%	13%	10%	89%	11%	3%	6%	2%	1%
	49.1	50.6	24.9	25.9	5.3	8.8	8.3	9.0	7.7	6.6	5.0	45.1	5.7	1.4	3.0	0.9	31%
Savings account (bank, building society or NS&I)	59%	65%	65%	65%	48%	62%	63%	69%	72%	71%	65%	66%	56%	57%	54%	60%	53%
			49%	51%	8%	17%	16%	19%	17%	14%	10%	90%	10%	3%	5%	2%	1%
	30.4	33.9	16.6	17.5	2.7	5.7	5.4	6.4	5.7	4.7	3.3	30.7	3.5	0.8	1.7	0.6	20%
Cash ISA	37%	36%	35%	37%	14%	29%	34%	36%	46%	49%	42%	37%	28%	27%	28%	32%	15%
			48%	52%	4%	14%	16%	18%	19%	17%	11%	91%	9%	2%	5%	2%	0%
	19.0	18.8	8.9	9.9	0.8	2.7	2.9	3.4	3.6	3.3	2.1	17.2	1.7	0.4	0.9	0.3	10%
Premium bonds	21%	26%	27%	25%	8%	11%	18%	27%	39%	42%	41%	27%	13%	6%	15%	19%	6%
			51%	49%	3%	8%	11%	19%	23%	21%	15%	94%	6%	1%	4%	1%	0%
	10.6	13.5	6.9	6.6	0.5	1.0	1.5	2.5	3.0	2.8	2.1	12.7	0.8	0.1	0.5	0.2	0%
NS&I bond	7%	7%	7%	7%	3%	2%	6%	6%	8%	15%	15%	8%	4%	4%	5%	5%	1%
			49%	51%	5%	6%	13%	15%	16%	26%	20%	93%	7%	2%	4%	1%	0%
	3.3	3.8	1.8	1.9	0.2	0.2	0.5	0.6	0.6	1.0	0.7	3.6	0.3	0.1	0.2	0.1	0%
Help to buy ISA (new to 2020 survey)		5%	4%	5%	21%	10%	3%	0%	0%	0%	0%	4%	7%	10%	6%	9%	6%
	-		45%	55%	49%	38%	10%	2%	0%	0%	0%	82%	18%	6%	8%	4%	1%
		2.5	1.1	1.3	1.2	0.9	0.3	0.0	0.0	0.0	0.0	2.0	0.4	0.2	0.2	0.1	0%
E-money alternative account	1%	4%	5%	3%	6%	7%	5%	4%	2%	1%	0%	3%	7%	5%	7%	8%	12%
			66%	34%	17%	34%	21%	17%	8%	3%	0%	79%	21%	4%	11%	4%	2%
	0.7	2.0	1.3	0.7	0.3	0.7	0.4	0.3	0.2	0.1	0.0	1.5	0.4	0.1	0.2	0.1	0%
Credit union savings account	2%	3%	3%	4%	2%	4%	4%	4%	4%	3%	2%	3%	4%	6%	2%	4%	7%
			46%	54%	6%	19%	20%	22%	19%	9%	5%	87%	13%	5%	4%	2%	1%
	1.2	1.8	0.8	1.0	0.1	0.3	0.4	0.4	0.3	0.2	0.1	1.5	0.2	0.1	0.1	0.0	0%
Post Office card account	3%	2%	2%	3%	2%	1%	2%	2%	2%	3%	5%	2%	3%	3%	3%	1%	6%
			39%	61%	8%	11%	14%	14%	12%	16%	24%	84%	16%	4%	9%	1%	2%
	1.3	1.1	0.4	0.7	0.1	0.1	0.2	0.2	0.1	0.2	0.3	0.9	0.2	0.0	0.1	0.0	0%
Lifetime ISA (held as cash/ don't know if held in cash or invested) (new to 2020 survey)		1%	1%	1%	4%	2%	1%	0%	0%	0%		1%	1%	0%	1%	3%	
	-		57%	43%	44%	39%	14%	1%	0%	1%	-	87%	13%	1%	6%	7%	-
		0.5	0.3	0.2	0.2	0.2	0.1	0.0	0.0	0.0		0.4	0.1	0.0	0.0	0.0	
Unbanked (no current account)	3%	2%	2%	2%	5%	3%	2%	2%	2%	1%	2%	2%	4%	1%	6%	5%	1%
			48%	52%	23%	22%	13%	16%	13%	5%	8%	78%	22%	2%	15%	4%	0%
	1.3	1.2	0.5	0.6	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.9	0.3	0.0	0.2	0.0	0%
Unbanked+ (no day-to-day account)	2%	1%	1%	1%	3%	2%	1%	1%	1%	0%	1%	1%	2%	1%	3%	1%	1%
			47%	53%	22%	28%	13%	13%	13%	5%	7%	79%	21%	3%	16%	1%	1%
	0.8	0.7	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.5	0.1	0.0	0.1	0.0	0%

Product holdings Base: All UK adults	Employment status (Feb 2020)							Housing tenure (Feb 2020)^				Digitally excluded (Feb 2020)		Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)		Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)
	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Sheltered/ Comes with job / Other)	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Unweighted base	8,622	1,080	615	3,843	12,347	313	1,625	4,892	5,694	4,001	1,333	887	15,303	7,004	9,186	3,246	12,944	872	15,318	2,582	13,608	3,201	12,989	2,127	13,860	1,096
Weighted row %	54%	7%	4%	23%	77%	2%	10%	33%	35%	23%	10%	9%	91%	46%	54%	20%	80%	6%	94%	20%	80%	20%	80%	14%	86%	
Gross weighted base (millions)	28.3	3.4	2.1	12.2	40.2	0.9	5.3	16.8	17.8	11.6	5.2	4.7	47.7	24.0	28.3	10.5	41.8	3.0	49.4	10.4	42.0	10.7	41.7	7.2	45.2	3.8
Retail banking and savings																										
Any day-to-day account	99%	99%	90%	99%	98%	100%	95%	100%	99%	97%	95%	94%	98%	97%	99%	99%	98%	98%	98%	95%	99%	97%	98%	96%	99%	95%
	54%	7%	4%	24%	76%	2%	10%	33%	35%	22%	10%	9%	91%	45%	55%	20%	80%	6%	94%	19%	81%	20%	80%	13%	87%	
	27.9	3.4	1.9	12.1	39.2	0.9	5.1	16.8	17.6	11.2	5.0	4.4	46.9	23.3	28.0	10.4	40.9	3.0	48.3	9.8	41.5	10.3	40.9	7.0	44.6	3.6
Any savings account	80%	79%	46%	84%	75%	96%	60%	89%	83%	62%	63%	58%	79%	69%	84%	77%	77%	62%	78%	61%	82%	61%	82%	60%	81%	53%
	56%	7%	2%	25%	75%	2%	8%	37%	37%	18%	8%	7%	93%	41%	59%	20%	80%	5%	95%	15%	85%	16%	84%	11%	89%	
	22.5	2.7	1.0	10.3	30.3	0.9	3.2	14.9	14.8	7.2	3.3	2.7	37.8	16.7	23.9	8.1	32.4	1.9	38.7	6.3	34.3	6.5	34.0	4.3	36.5	2.0
Current account	97%	99%	87%	98%	96%	99%	92%	99%	99%	94%	93%	90%	97%	95%	98%	98%	96%	95%	97%	92%	98%	93%	97%	93%	98%	92%
	54%	7%	4%	24%	76%	2%	10%	33%	35%	22%	10%	8%	92%	45%	55%	20%	80%	6%	94%	19%	81%	20%	80%	13%	87%	
	27.5	3.4	1.8	12.0	38.6	0.9	4.9	16.6	17.5	11.0	4.9	4.2	46.4	22.8	27.8	10.3	40.3	2.9	47.7	9.5	41.1	10.0	40.6	6.8	44.1	3.5
Savings account (bank, building society or NS&I)	67%	67%	38%	70%	63%	85%	48%	75%	71%	50%	49%	42%	67%	56%	72%	64%	65%	48%	66%	45%	70%	48%	69%	47%	68%	43%
	56%	7%	2%	25%	75%	2%	8%	38%	38%	17%	8%	6%	94%	40%	60%	20%	80%	4%	96%	14%	86%	15%	85%	10%	90%	
	18.9	2.3	0.8	8.5	25.4	0.8	2.5	12.6	12.7	5.8	2.6	1.9	31.9	13.4	20.5	6.8	27.1	1.5	32.4	4.6	29.2	5.1	28.8	3.4	30.8	1.6
Cash ISA	35%	38%	15%	47%	33%	54%	19%	52%	39%	17%	21%	26%	37%	29%	42%	34%	36%	21%	37%	24%	39%	20%	40%	19%	39%	12%
	53%	7%	2%	30%	70%	3%	5%	47%	37%	11%	6%	6%	94%	37%	63%	19%	81%	3%	97%	13%	87%	11%	89%	7%	93%	
	9.9	1.3	0.3	5.7	13.1	0.5	1.0	8.7	6.9	2.0	1.1	1.2	17.6	6.9	11.9	3.6	15.2	0.6	18.2	2.5	16.3	2.1	16.7	1.3	17.6	0.5
Premium bonds	21%	29%	10%	42%	21%	50%	12%	44%	24%	9%	12%	15%	27%	20%	31%	24%	26%	17%	26%	15%	28%	12%	29%	10%	28%	6%
	45%	7%	1%	38%	62%	3%	5%	55%	32%	8%	5%	5%	95%	35%	65%	19%	81%	4%	96%	12%	88%	10%	90%	5%	95%	
	6.1	1.0	0.2	5.1	8.4	0.5	0.6	7.4	4.3	1.0	0.6	0.7	12.8	4.7	8.7	2.5	11.0	0.5	13.0	1.6	11.9	1.3	12.2	0.7	12.8	0.2
NS&I bond	5%	7%	3%	15%	5%	14%	4%	14%	5%	3%	3%	4%	8%	6%	9%	6%	8%	3%	8%	4%	8%	4%	8%	3%	8%	3%
	37%	6%	2%	46%	54%	3%	5%	61%	25%	9%	5%	4%	96%	35%	65%	17%	83%	3%	97%	12%	88%	12%	88%	6%	94%	
	1.4	0.2	0.1	1.8	2.1	0.1	0.2	2.3	1.0	0.3	0.2	0.2	3.7	1.3	2.5	0.7	3.2	0.1	3.7	0.5	3.4	0.5	3.4	0.2	3.6	0.1
Help to buy ISA (new to 2020 survey)	6%	2%	4%	0%	6%	0%	10%	0%	1%	13%	15%	0%	5%	4%	5%	5%	5%	2%	5%	3%	5%	5%	5%	6%	5%	6%
	72%	3%	3%	0%	100%	0%	22%	1%	8%	60%	32%	1%	99%	41%	59%	20%	80%	3%	97%	14%	86%	23%	77%	17%	83%	
	1.8	0.1	0.1	0.0	2.5	0.0	0.5	0.0	0.2	1.5	0.8	0.0	2.5	1.0	1.5	0.5	2.0	0.1	2.4	0.4	2.1	0.6	1.9	0.4	2.0	0.2
E-money alternative account	5%	5%	3%	1%	5%	2%	5%	2%	4%	6%	4%	1%	4%	3%	5%	3%	4%	2%	4%	2%	4%	4%	4%	4%	4%	6%
	69%	9%	3%	4%	96%	1%	13%	14%	38%	36%	11%	1%	99%	35%	65%	17%	83%	3%	97%	9%	91%	21%	79%	16%	84%	
	1.4	0.2	0.1	0.1	1.9	0.0	0.3	0.3	0.8	0.7	0.2	0.0	2.0	0.7	1.3	0.3	1.7	0.1	1.9	0.2	1.8	0.4	1.6	0.3	1.7	0.2
Credit union savings account	4%	3%	4%	2%	4%	5%	4%	3%	3%	5%	3%	3%	4%	4%	3%	5%	3%	6%	3%	4%	3%	6%	3%	7%	3%	7%
	60%	6%	4%	15%	85%	2%	12%	30%	32%	31%	8%	7%	93%	58%	42%	26%	74%	10%	90%	21%	79%	35%	65%	27%	73%	
	1.1	0.1	0.1	0.3	1.6	0.0	0.2	0.5	0.6	0.6	0.1	0.1	1.7	1.1	0.8	0.5	1.4	0.2	1.6	0.4	1.4	0.6	1.2	0.5	1.3	0.3
Post Office card account	1%	2%	3%	4%	2%	1%	3%	3%	1%	2%	3%	6%	2%	3%	1%	3%	2%	6%	2%	4%	2%	3%	2%	3%	2%	4%
	31%	7%	5%	39%	61%	1%	15%	43%	18%	26%	14%	24%	76%	67%	33%	24%	76%	16%	84%	38%	62%	27%	73%	18%	82%	
	0.4	0.1	0.1	0.5	0.7	0.0	0.2	0.5	0.2	0.3	0.2	0.3	0.9	0.8	0.4	0.3	0.9	0.2	1.0	0.4	0.7	0.3	0.8	0.2	0.9	0.1
Lifetime ISA (held as cash/ don't know if held in cash or invested) (new to 2020 survey)	1%	1%	0%	0%	1%		1%	0%	0%	2%	3%	0%	1%	0%	1%	1%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%
	76%	5%	2%	1%	99%	-	15%	5%	14%	49%	32%	1%	99%	24%	76%	13%	87%	2%	98%	9%	91%	8%	92%	5%	95%	
	0.4	0.0	0.0	0.0	0.5		0.1	0.0	0.1	0.2	0.1	0.0	0.5	0.1	0.4	0.1	0.4	0.0	0.5	0.0	0.4	0.0	0.4	0.0	0.4	0.0
Unbanked (no current account)	2%	1%	11%	1%	3%	1%	6%	1%	1%	4%	6%	7%	2%	4%	1%	2%	2%	4%	2%	6%	1%	5%	2%	5%	2%	7%
	39%	2%	18%	14%	86%	1%	24%	14%	15%	45%	26%	25%	75%	72%	28%	16%	84%	10%	90%	49%	51%	47%	53%	33%	67%	
	0.5	0.0	0.2	0.2	1.0	0.0	0.3	0.2	0.2	0.5	0.3	0.3	0.9	0.9	0.3	0.2	1.0	0.1	1.1	0.6	0.6	0.6	0.6	0.4	0.8	0.2
Unbanked+ (no day-to-day account)	1%	1%	9%	1%	2%		3%	0%	0%	2%	4%	3%	1%	2%	1%	1%	1%	1%	1%	3%	1%	3%	1%	3%	1%	4%
	33%	3%	26%	13%	87%	-	23%	8%	12%	44%	35%	22%	78%	65%	35%	15%	85%	6%	94%	46%	54%	42%	58%	33%	67%	
	0.2	0.0	0.2	0.1	0.6		0.2	0.1	0.1	0.3	0.2	0.2	0.5	0.5	0.2	0.1	0.6	0.0	0.7	0.3	0.4	0.3	0.4	0.2	0.4	0.1

Product holdings Base: All UK adults	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)		Nations and English regions (Feb 2020)														Rural-urban (Feb 2020)		
	<£15k	£15k – <£30k	£30k – <£50k	£50k+	1 (Most deprived)	10 (Least deprived)	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Unweighted base	1,915	2,799	3,040	4,494	1,145	2,019	15,421	1,456	821	769	13,144	1,736	629	1,394	1,264	1,232	1,588	1,465	2,267	1,569	3,557	12,497	136
Weighted row %	17%	23%	24%	35%			97%	8%	5%	3%	84%	11%	4%	8%	9%	7%	9%	13%	14%	9%	20%	80%	1%
Gross weighted base (millions)	9.0	12.3	12.8	18.3	4.9	5.1	50.9	4.4	2.5	1.4	44.0	5.7	2.2	4.3	4.6	3.8	4.9	6.7	7.3	4.6	10.2	41.7	0.5
Retail banking and savings																							
Any day-to-day account	96%	99%	99%	99%	96%	99%	98%	97%	98%	99%	98%	98%	97%	96%	98%	98%	98%	98%	98%	98%	99%	98%	98%
	17%	23%	25%	35%			97%	8%	5%	3%	84%	11%	4%	8%	9%	7%	9%	13%	14%	9%	20%	79%	1%
	8.6	12.1	12.7	18.2	4.7	5.0	49.9	4.3	2.5	1.4	43.1	5.5	2.1	4.1	4.5	3.8	4.8	6.6	7.1	4.5	10.1	40.7	0.5
Any savings account	61%	78%	85%	87%	58%	89%	77%	72%	77%	75%	78%	74%	70%	75%	75%	80%	81%	77%	83%	82%	83%	76%	67%
	13%	23%	26%	38%			97%	8%	5%	3%	85%	10%	4%	8%	8%	8%	10%	13%	15%	9%	21%	78%	1%
	5.4	9.6	10.8	15.9	2.9	4.5	39.5	3.2	2.0	1.1	34.3	4.2	1.5	3.2	3.4	3.1	4.0	5.2	6.0	3.7	8.5	31.7	0.3
Current account	93%	97%	99%	99%	93%	99%	97%	96%	97%	97%	97%	97%	94%	95%	96%	97%	97%	96%	98%	98%	99%	96%	98%
	16%	23%	25%	36%			97%	8%	5%	3%	84%	11%	4%	8%	9%	7%	9%	13%	14%	9%	20%	79%	1%
	8.4	11.9	12.7	18.2	4.5	5.0	49.2	4.3	2.5	1.4	42.5	5.5	2.0	4.1	4.4	3.7	4.8	6.5	7.1	4.5	10.1	40.0	0.5
Savings account (bank, building society or NS&I)	47%	64%	72%	76%	49%	77%	65%	59%	64%	53%	66%	61%	60%	65%	63%	68%	69%	63%	72%	67%	70%	64%	56%
	12%	22%	26%	40%			98%	8%	5%	2%	85%	10%	4%	8%	8%	8%	10%	12%	15%	9%	21%	78%	1%
	4.2	7.8	9.2	13.9	2.4	3.9	33.1	2.6	1.6	0.8	28.9	3.5	1.3	2.8	2.9	2.6	3.4	4.2	5.2	3.1	7.1	26.5	0.3
Cash ISA	23%	35%	40%	42%	20%	46%	36%	35%	36%	29%	36%	34%	29%	32%	37%	35%	39%	36%	41%	36%	40%	35%	27%
	11%	22%	27%	40%			98%	8%	5%	2%	85%	10%	3%	7%	9%	7%	10%	13%	16%	9%	22%	78%	1%
	2.2	4.3	5.1	7.8	1.0	2.4	18.4	1.6	0.9	0.4	15.9	1.9	0.6	1.4	1.7	1.3	1.9	2.4	3.0	1.6	4.1	14.6	0.1
Premium bonds	18%	24%	29%	31%	9%	41%	26%	18%	27%	14%	27%	22%	18%	22%	23%	25%	33%	25%	33%	34%	35%	24%	17%
	11%	21%	27%	41%			98%	6%	5%	2%	88%	9%	3%	7%	8%	7%	12%	12%	18%	11%	26%	73%	1%
	1.6	3.0	3.8	5.7	0.4	2.1	13.3	0.8	0.7	0.2	11.8	1.2	0.4	0.9	1.1	1.0	1.6	1.7	2.4	1.5	3.6	9.8	0.1
NS&I bond	5%	6%	8%	8%	3%	13%	7%	6%	8%	3%	8%	7%	4%	6%	5%	7%	11%	9%	9%	7%	10%	7%	6%
	11%	21%	28%	40%			99%	7%	5%	1%	87%	10%	2%	7%	6%	7%	13%	15%	18%	8%	27%	72%	1%
	0.4	0.8	1.1	1.6	0.1	0.7	3.8	0.3	0.2	0.0	3.3	0.4	0.1	0.3	0.2	0.3	0.5	0.6	0.7	0.3	1.0	2.8	0.0
Help to buy ISA (new to 2020 survey)	4%	4%	4%	5%	5%	4%	5%	5%	3%	6%	5%	5%	4%	5%	4%	6%	3%	6%	4%	5%	3%	5%	5%
	15%	24%	25%	37%			97%	9%	3%	3%	84%	12%	3%	8%	7%	9%	7%	16%	12%	9%	13%	86%	1%
	0.3	0.5	0.5	0.8	0.2	0.2	2.4	0.2	0.1	0.1	2.1	0.3	0.1	0.2	0.2	0.2	0.2	0.4	0.3	0.2	0.3	2.1	0.0
E-money alternative account	3%	3%	4%	6%	4%	4%	4%	3%	2%	7%	4%	4%	3%	3%	3%	3%	3%	8%	3%	5%	3%	4%	2%
	12%	17%	23%	48%			95%	7%	2%	5%	86%	11%	3%	6%	8%	5%	7%	26%	10%	10%	13%	86%	1%
	0.3	0.4	0.5	1.1	0.2	0.2	1.9	0.1	0.0	0.1	1.7	0.2	0.1	0.1	0.2	0.1	0.1	0.5	0.2	0.2	0.3	1.7	0.0
Credit union savings account	4%	5%	4%	3%	6%	2%	3%	5%	4%	29%	2%	5%	2%	2%	2%	2%	2%	3%	2%	2%	4%	3%	3%
	21%	29%	24%	27%			77%	13%	5%	23%	59%	15%	3%	6%	5%	4%	4%	12%	6%	5%	22%	77%	1%
	0.4	0.5	0.4	0.5	0.3	0.1	1.4	0.2	0.1	0.4	1.1	0.3	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.4	1.4	0.0
Post Office card account	3%	2%	1%	1%	3%	2%	2%	3%	4%	4%	2%	2%	3%	2%	3%	2%	1%	2%	2%	2%	2%	2%	2%
	30%	28%	19%	23%			95%	10%	8%	5%	76%	10%	6%	7%	11%	5%	6%	10%	11%	8%	16%	83%	1%
	0.3	0.3	0.1	0.3	0.2	0.1	1.1	0.1	0.1	0.1	0.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	1.0	0.0
Lifetime ISA (held as cash/ don't know if held in cash or invested) (new to 2020 survey)	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	1%	1%	0%	1%	1%	1%	1%	2%	1%	1%	0%	1%	1%
	9%	14%	28%	50%			98%	3%	2%	2%	94%	10%	1%	8%	11%	9%	6%	32%	9%	8%	9%	90%	1%
	0.0	0.0	0.1	0.3	0.0	0.1	0.5	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.1	0.0	0.0	0.2	0.0	0.0	0.0	0.4	0.0
Unbanked (no current account)	5%	2%	1%	1%	6%	0%	2%	3%	2%	1%	2%	2%	4%	4%	2%	2%	2%	2%	2%	1%	1%	3%	1%
	47%	26%	15%	12%			98%	11%	4%	2%	83%	11%	7%	13%	9%	7%	8%	12%	10%	5%	10%	90%	1%
	0.5	0.3	0.1	0.1	0.3	0.0	1.2	0.1	0.1	0.0	1.0	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	1.1	0.0
Unbanked+ (no day-to-day account)	3%	1%	0%	0%	4%	0%	1%	2%	2%	0%	1%	2%	1%	3%	1%	1%	1%	1%	1%	1%	1%	1%	1%
	53%	21%	11%	15%			99%	12%	6%	1%	82%	14%	4%	18%	4%	6%	9%	7%	12%	7%	9%	90%	1%
	0.3	0.1	0.0	0.1	0.2	0.0	0.7	0.1	0.0	0.0	0.6	0.1	0.0	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.1	0.6	0.0

Product holdings

Base: All UK adults

	Wave		Gender (Feb 2020)^		Age (Feb 2020)						Ethnicity (Feb 2020)^						Employment status (Feb 2020)							Housing tenure (Feb 2020)^				Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)		Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)		Nations and English regions (Feb 2020)												Rural-urban (Feb 2020)		
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Squat/ Comes with job/ Other)	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	<£15k	£15k – <£30k	£30k – <£60k	£60k+	1 (Most deprived)	10 (Least deprived)	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Investments (FCA-regulated)																																																								
Any investment product	29%	33%	38%	29%	13%	21%	24%	35%	45%	49%	50%	34%	27%	25%	28%	24%	28%	29%	42%	12%	51%	28%	62%	14%	54%	32%	13%	15%	18%	35%	24%	41%	32%	33%	16%	34%	16%	37%	15%	38%	13%	37%	10%	19%	30%	35%	46%	17%	53%	33%	31%	28%	24%	34%	28%	22%	30%	30%	28%	35%	39%	41%	38%	39%	32%	31%
	14.6	17.3	9.7	7.7	0.7	1.9	2.1	3.2	3.6	3.3	2.5	15.8	1.6	0.4	0.9	0.2	10%	8.1	1.4	0.2	6.2	11.1	0.6	0.7	9.1	5.8	1.6	0.8	0.8	16.5	5.7	11.6	3.4	13.9	0.5	16.8	1.7	15.6	1.6	15.7	0.9	16.6	0.4	1.8	3.6	4.4	8.5	0.8	2.7	17.0	1.4	0.7	0.4	14.9	1.6	0.5	1.3	1.4	1.1	1.7	2.6	3.0	1.7	4.0	13.1	0.2
				56%	4%	11%	12%	19%	21%	19%	15%	91%	9%	2%	5%	1%	1%	47%	8%	1%	36%	64%	3%	4%	53%	33%	9%	5%	5%	95%	33%	67%	20%	80%	3%	97%	10%	90%	9%	91%	5%	95%		9%	20%	24%	46%			98%	8%	4%	2%	86%	9%	3%	7%	8%	6%	10%	15%	17%	10%	23%	76%	1%
Shares/ equities	16%	21%	26%	17%	6%	13%	16%	23%	32%	30%	32%	22%	16%	16%	18%	12%	20%	19%	28%	7%	32%	18%	45%	7%	36%	22%	7%	7%	10%	23%	15%	27%	21%	21%	11%	22%	9%	24%	9%	25%	8%	24%	5%	11%	18%	22%	32%	10%	35%	22%	20%	18%	14%	22%	17%	15%	20%	18%	18%	24%	26%	27%	25%	26%	20%	24%
				59%	41%	3%	11%	12%	19%	23%	18%	15%	91%	9%	2%	5%	1%	1%	48%	9%	1%	55%	65%	4%	3%	54%	35%	8%	3%	4%	96%	32%	68%	20%	80%	3%	97%	9%	91%	8%	92%	5%	95%		8%	18%	24%	49%			98%	8%	4%	2%	86%	9%	3%	8%	8%	6%	10%	15%	18%	10%	24%	75%	1%
	8.3	11.2	6.7	4.6	0.3	1.2	1.4	2.1	2.5	2.0	1.6	10.3	1.0	0.2	0.6	0.1	10%	5.4	1.0	0.1	3.9	7.3	0.4	0.4	6.0	3.9	0.9	0.4	0.5	10.7	3.6	7.6	2.2	9.0	0.3	10.9	1.0	10.2	0.9	10.3	0.5	10.7	0.2	0.9	2.2	2.8	5.8	0.5	1.8	11.0	0.9	0.5	0.2	9.6	1.0	0.3	0.9	0.8	0.7	1.2	1.7	2.0	1.1	2.7	8.4	0.1
Stocks and shares ISA (or PEP)	17%	15%	19%	12%	4%	7%	9%	14%	23%	26%	28%	16%	10%	7%	12%	8%	11%	11%	18%	5%	29%	11%	36%	5%	30%	12%	4%	6%	6%	16%	9%	20%	13%	16%	5%	16%	5%	18%	4%	18%	2%	17%	1%	6%	12%	16%	24%	5%	30%	15%	14%	10%	9%	16%	11%	10%	11%	14%	11%	17%	22%	20%	18%	19%	14%	14%
				60%	40%	3%	8%	10%	16%	23%	22%	18%	92%	8%	1%	5%	1%	1%	40%	8%	1%	44%	56%	4%	3%	64%	27%	5%	4%	3%	97%	27%	73%	17%	83%	2%	98%	7%	93%	5%	95%	2%	98%		6%	17%	24%	52%			98%	8%	3%	2%	87%	8%	3%	6%	8%	5%	11%	18%	18%	10%	24%	75%	1%
	8.8	7.9	4.8	3.2	0.2	0.6	0.8	1.3	1.8	1.8	1.4	7.4	0.6	0.1	0.4	0.1	0%	3.1	0.6	0.1	3.5	4.4	0.3	0.2	5.1	2.1	0.4	0.3	0.3	7.7	2.2	5.8	1.4	6.6	0.2	7.8	0.5	7.4	0.4	7.5	0.1	7.9	0.0	0.5	1.5	2.0	4.4	0.2	1.5	7.8	0.6	0.3	0.1	6.9	0.6	0.2	0.5	0.6	0.4	0.8	1.5	1.4	0.8	1.9	6.0	0.1
Investment fund or endowment	10%	9%	12%	7%	3%	5%	5%	9%	13%	15%	17%	10%	6%	3%	7%	4%	11%	7%	12%	4%	16%	7%	25%	3%	17%	8%	3%	4%	4%	10%	7%	11%	10%	9%	5%	9%	4%	10%	3%	11%	2%	10%	2%	5%	7%	10%	15%	3%	17%	9%	9%	5%	6%	9%	7%	6%	6%	9%	8%	9%	13%	12%	9%	10%	9%	7%
				61%	39%	4%	9%	9%	18%	22%	21%	18%	92%	8%	1%	5%	1%	1%	41%	8%	2%	41%	59%	5%	3%	60%	29%	7%	5%	4%	96%	33%	67%	21%	79%	3%	97%	9%	91%	7%	93%	3%	97%		8%	15%	23%	54%			98%	9%	3%	2%	87%	8%	3%	5%	9%	6%	10%	15%	19%	8%	22%	77%	1%
	4.9	4.8	2.9	1.9	0.2	0.4	0.4	0.9	1.0	1.0	0.9	4.5	0.4	0.0	0.2	0.0	0%	1.9	0.4	0.1	2.0	2.8	0.2	0.2	2.9	1.4	0.3	0.2	0.2	4.6	1.6	3.2	1.0	3.8	0.1	4.6	0.4	4.4	0.3	4.4	0.1	4.7	0.1	0.4	0.8	1.2	2.8	0.1	0.9	4.7	0.4	0.1	0.1	4.1	0.4	0.1	0.3	0.4	0.3	0.5	0.9	0.9	0.4	1.1	3.7	0.0
Insurance bond	5%	4%	4%	4%	1%	1%	2%	3%	7%	8%	11%	4%	3%	3%	3%	3%	5%	2%	4%	2%	10%	2%	10%	1%	9%	3%	1%	1%	3%	4%	4%	4%	3%	4%	3%	4%	2%	5%	1%	5%	1%	5%	1%	2%	4%	4%	6%	1%	9%	4%	5%	3%	3%	4%	3%	4%	3%	5%	5%	5%	5%	6%	4%	5%
				50%	50%	3%	3%	8%	12%	24%	25%	25%	92%	8%	2%	4%	1%	1%	30%	7%	2%	55%	45%	4%	3%	70%	22%	5%	4%	7%	93%	34%	66%	21%	79%	3%	97%	11%	89%	7%	93%	3%	97%		9%	23%	23%	44%			98%	10%	4%	2%	84%	8%	3%	7%	7%	8%	10%	15%	16%	11%	26%	73%	1%
	2.5	2.2	1.1	1.1	0.1	0.1	0.2	0.3	0.5	0.6	0.5	2.0	0.2	0.0	0.1	0.0	0%	0.7	0.1	0.0	1.2	1.0	0.1	0.1	1.5	0.5	0.1	0.1	0.2	2.0	0.7	1.4	0.5	1.7	0.1	2.1	0.3	1.9	0.2	2.0	0.1	2.1	0.0	0.3	0.5	0.5	1.1	0.0	0.4	2.1	0.2	0.1	0.0	1.9	0.2	0.1	0.2	0.2	0.2	0.2	0.3	0.4	0.2	0.6	1.6	0.0
Corporate bond or gilt/ government bond	2%	3%	4%	2%	1%	1%	1%	2%	4%	5%	8%	3%	2%	1%	3%	1%	1%	2%	2%	1%	6%	2%	10%	1%	6%	2%	1%	1%	2%	3%	2%	4%	3%	3%	1%	3%	1%	3%	1%	3%	1%	3%	1%	1%	2%	3%	4%	1%	6%	3%	3%	2%	1%	3%	3%	1%	3%	3%	4%	3%	3%	4%	3%	1%
				61%	39%	4%	7%	8%	12%	20%	23%	27%	92%	8%	1%	6%	1%	0%	32%	6%	1%	52%	48%	6%	3%	68%	22%	8%	2%	5%	95%	29%	71%	18%	82%	1%	99%	10%	90%	10%	90%	3%	97%		10%	21%	27%	42%			99%	8%	3%	1%	88%	12%	2%	8%	9%	6%	10%	16%	17%	9%	26%	74%	0%
	1.2	1.5	0.9	0.6	0.1	0.1	0.1	0.2	0.3	0.3	0.4	1.3	0.1	0.0	0.1	0.0	0%	0.5	0.1	0.0	0.8	0.7	0.1	0.1	1.0	0.3	0.1	0.0	0.1	1.4	0.4	1.1	0.3	1.2	0.0	1.5	0.1	1.3	0.0	1.4	0.0	0.1	0.0	0.4	0.4	0.7	0.1	0.3	1.5	0.1	0.0	0.0	1.3	0.2	0.0	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.4	1.1	0.0
Structured deposit/ investment	2%	2%	2%	2%	2%	1%	1%	2%	3%	4%	4%	2%	2%	2%	3%	2%	0%	2%	3%	1%	4%	2%	6%	1%	4%	2%	1%	2%	1%	2%	1%	2%	2%	2%	1%	3%	2%	2%	1%	3%	2%	2%	2%	2%	2%	3%	3%	1%	3%	2%	2%	2%	1%	2%	2%	2%	2%	3%	3%	2%	2%	3%	3%	2%
				50%	50%	3%	10%	10%	14%	18%	23%	15%	88%	12%	2%	8%	2%	0%	58%	8%	2%	40%	60%	5%	6%	58%	22%	11%	8%	5%	95%	38%	62%	22%	78%	3%	97%	11%	89%	14%	86%	9%	91%		11%	30%	21%	38%			97%	8%	4%	3%	85%	12%	2%	9%	5%	7%	10%	11%	18%	10%	19%	80%	1%
	0.8	1.2	0.6	0.6	0.1	0.1	0.1	0.2	0.2	0.3	0.2	1.1	0.1	0.0	0.1	0.0	0%	0.5	0.1	0.0	0.5	0.7	0.1	0.1	0.7	0.3	0.1	0.1	0.1	1.2	0.4	0.8	0.3	1.0	0.0	1.2	0.1	1.0	0.1	1.1	0.1	0.2	1.0	0.1	0.3	0.4	0.3	0.1	0.2	1.2	0.1	0.0	0.0	1.0	0.1	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.2	1.0	0.0
Peer-to-peer lending [1]	-	2%	2%	1%	1%	2%	1%	2%	2%	1%	2%	1%	-	1%	2%	3%	0%	2%	2%	2%	2%	2%	2%	1%	2%	2%	1%	1%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	1%	2%	2%	1%	2%	1%	1%	2%	1%	1%	2%	1%	1%	3%	1%	2%	2%	1%	2%	0%
			0.8	0.5	0.5	0.1	0.2	0.1	0.1	0.1	0.1	0.7	0.1	-	0.1	0.0	0%	0.5	0.1	0.0	0.2	0.6	0.0	0.0	0.3	0.3	0.1	0.1	0.1	0.1	0.7	0.2	0.6	0.1	0.7	0.1	0.7	0.1	0.7	0.1	0.7	0.0	0.1	0.3	0.4	0.1			0.8	0.1	0.0	0.0	0.7	0.1	0.0	0.0	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.6	0.0
Investment-based crowdfunding [1]		1%	2%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	3%	4%	1%	2%	0%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
		0.7	0.4	0.2	0.0	0.2	0.2	0.1	0.1	0.1	0.1	0.6	0.1	0.0	0.0	0.0	0%	0.4	0.1	0.0	0.1	0.6	0.0	0.0	0.2	0.3	0.1	0.0	0.0	0.7	0.2	0.5	0.1	0.5	0.0	0.7	0.1	0.6	0.1	0.6	0.0	0.6	0.0	0.0	0.1	0.4	0.0	0.1	0.7	0.0	0.0	0.0	0.6	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.6	0.0
Innovative Finance ISA (IFISA) (new to 2020 survey)	-	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	2%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%
		0.4	0.4	0.1	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0%	0.3	0.1	0.0	0.1	0.3	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.4	0.1	0.3	0.1	0.4	0.0	0.4	0.0	0.4	0.0	0.4	0.0	0.4	0.0	0.0	0.1	0.3	0.0	0.1	0.4	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.0
Lifetime ISA (invested) (new to 2020 survey)	-	0%	1%	0%	1%	1%	0%	0%	0%	-	-	0%	1%	1%	1%	1%	-	1%	1%	0%	0%	1%	0%	0%	0%	1%	1%	0%	-	0%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%
		0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	-	0.2	0.1	0.0	0.0	0.0	-	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.1	0.1	0.0	-	0.2	0.1	0.2	0.0	0.2	0.0	0.2	0.0	0.2	0.0	0.2	0.0	0.2	-	0.0	0.0	0.0	0.3	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.2	-
Other investments (not FCA-regulated)																																																								
Any property (buy-to-let, second home, commercial, other)	7%	8%	9%	7%	1%	3%	8%	12%	11%	11%	7%	8%	7%	5%	8%	5%	9%	7%	18%	5%	9%	7%	23%	3%	11%	10%	2%	4%	2%	8%	5%	10%	8%	8%	2%	8%	2%	9%	3%	9%	3%	9%	2%	4%	5%	8%	13%	4%	13%	8%	8%	7%	9%	8%	6%	5%	7%	5%	7%	9%	9%	9%	11%	11%	7%	7%
				56%	44%	1%	6%	17%	27%	22%	17%	9%	89%	11%	2%	7%	1%	1%	46%	15%	3%	27%	73%	5%	4%	47%	42%	5%	6%	2%	98%	30%	70%	20%	80%	2%	98%	6%	94%	9%	91%	5%	95%		8%	13%	24%	55%			97%	9%	5%	3%	84%	8%	3%	7%	6%	7%	10%	15%	16%	13%	28%	72%	1%
	3.7	4.1	2.3	1.8	0.0	0.3	0.7	1.1	0.9	0.7	0.4	3.7	0.4	0.1	0.3	0.0	0%	1.9	0.6	0.1	1.1	2.9	0.2	0.1	1.9	1.7	0.2	0.2	0.1	4.0	1.2	2.9	0.8	3.3	0.1	4.0	0.2	3.8	0.4	3.7	0.2	3.8	0.1	0.4	0.5	1.1	2.4	0.2	0.7	3.9	0.3	0.2	0.1	3.4	0.3	0.1	0.3	0.2	0.3	0.4	0.6	0.6	0.5	1.1	2.9	0.0
Other 'real' investments, (eg wine, art, jewellery)	2%	5%	6%	4%	5%	4%	4%	6%	6%	7%	4%	3%	5%	6%	1%	8%	6%	4%	5%	10%	3%	4%	5%	8%	4%	5%	6%	3%	2%	5%	3%	6%	3%	6%	2%	5%	3%	6%	3%	6%	2%	6%	2%	3%	4%	5%	8%	4%	6%	5%	6%	5%	6%	4%	5%	4%	5%	6%	5%	6%	5%	6%	5%	8%
				60%	40%	10%	15%	18%	21%	19%	11%	7%	87%	13%	1%	9%	2%	1%	58%	12%	2%	18%	82%	3%	7%	35%	43%	14%	10%	3%	97%	36%	64%	23%	77%	4%	96%	8%	92%	11%	89%	7%	93%		10%	17%	23%	49%			98%	10%	5%	2%	83%	7%	4%	8%	10%	8%	7%	13%	17%	9%	22%	77%	1%
	1.1	2.7	1.6	1.1	0.3	0.4	0.5	0.6	0.5	0.3	0.2	2.3	0.3	0.0	0.2	0.1	0%	1.6	0.3	0.1	0.5	2.2	0.1	0.2	0.9	1.1	0.4	0.3	0.1	2.6	1.0	1.7	0.6	2.1	0.1	2.6	0.2	2.5	0.3	2.4	0.2	2.5	0.1	0.3	0.5	0.7	1.5	0.2	0.3	2.6	0.3	0.1	0.1	2.2	0.2	0.1	0.2	0.3	0.2	0.2	0.4	0.5	0.2	0.6	2.1	0.0
Exchange tokens or Cryptocurrencies (new to 2020 survey)	-	2%	3%	1%	3%	3%	3%	2%	1%	0%	0%	2%	4%	5%	3%	7%	-	3%	4%	1%	0%	3%	0%	2%	1%	3%	2%	2%	0%	2%	2%	2%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	2%	1%	1%	2%	3%	2%	2%	2%	1%	2%	1%	2%	2%	1%	2%	1%	2%	2%	3%	1%	2%	1%	2%	1%
				75%	27%	15%	29%	26%	19%	7%	2%	2%	75%	25%	8%	10%	7%	-	69%	13%	2%	4%	96%	0%	10%	12%	52%	25%	10%	1%	99%	36%	64%	23%	77%	2%	98%	7%	93%	17%	83%	15%	85%		8%	13%	27%	51%			99%	6%	5%	1%	89%	6%	5%	5%	7%	7%	6%	29%	12%	11%	32%	87%	0%
		1.1	0.8	0.3	0.2	0.3	0.3	0.2	0.1	0.0	0.0	0.8	0.3	0.1	0.1	0.1	-	0.7	0.1	0.0	0.0	1.0	0.0	0.0	0.1	0.5	0.3	0.1	0.0	1.0	0.4	0.7	0.2	0.8	0.0	1.0	0.1	1.0	0.2	0.9	0.2	0.9	0.1	0.1	0.1	0.3	0.7	0.1	0.1	1.1	0.1	0.0	0.0	0.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Private pensions																																																							
Any private pension provision	66%	74%	79%	70%	36%	76%	77%	82%	85%	78%	76%	77%	57%	64%	55%	60%	45%	86%	62%	30%	80%	73%	92%	24%	85%	88%	55%	45%	53%	77%	65%	-	74%	75%	46%	-	54%	-	56%	-	58%	78%	51%	48%	78%	88%	89%	54%	88%	75%	73%	73%	69%	75%	72%	72%	72%	73%	75%	78%	73%	79%	77%	80%	73%	-
				52%	48%	5%	18%	17%	20%	17%	13%	10%	91%	9%	2%	5%	2%	0%	62%	5%	2%	25%	75%	2%	3%	37%	41%	16%	6%	6%	94%	100%	-	20%	80%	100%	-	100%	-	100%	-	11%	89%		9%	22%	27%	40%			97%	8%	5%	3%	84%	10%	4%	8%	9%	7%	10%	13%	15%	9%	21%	79%	-
	33.7	38.9	20.3	18.8	2.0	6.9	6.6	7.6	6.7	5.2	3.8	35.7	3.5	0.9	1.7	0.6	20%	24.3	2.1	0.6	9.7	29.2	0.9	1.3	14.3	15.7	6.3	2.3	2.4	36.5	15.5	-	7.8	31.1	1.4	-	5.5	-	6.0	-	4.1	35.1	1.9	4.3	9.6	11.2	16.4	2.6	4.4	37.9	3.2	1.8	1.0	32.8	4.0	1.5	3.1	3.3	2.9	3.8	4.9	5.7	3.5	8.2	30.3	-

Product holdings

Base: All UK adults

	Wave		Gender (Feb 2020)^		Age (Feb 2020)							Ethnicity (Feb 2020)^					
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other
Any private pension (in accumulation)	51%	58%	62%	54%	35%	75%	77%	81%	65%	20%	15%	59%	53%	57%	50%	57%	43%
			52%	48%	7%	23%	22%	25%	17%	4%	3%	89%	11%	3%	5%	2%	1%
	25.9	30.2	15.8	14.5	2.0	6.9	6.6	7.5	5.1	1.3	0.8	27.1	3.3	0.9	1.6	0.6	20%
Any private pension (in decumulation)	18%	22%	24%	20%				3%	41%	70%	67%	25%	6%	10%	5%	5%	8%
			53%	47%	-	-	-	2%	28%	40%	29%	97%	3%	1%	1%	0%	0%
	9.0	11.7	6.3	5.5				0.3	3.3	4.7	3.4	11.3	0.4	0.1	0.2	0.0	0%
DC scheme (in accumulation)	37%	40%	46%	34%	26%	56%	50%	53%	46%	13%	9%	40%	36%	39%	33%	41%	32%
			56%	44%	7%	25%	21%	24%	17%	4%	2%	90%	10%	3%	5%	2%	1%
	19.0	20.8	11.7	9.1	1.5	5.1	4.3	4.9	3.6	0.9	0.4	18.8	2.2	0.6	1.1	0.4	10%
DB scheme (in accumulation)	17%	22%	20%	23%	9%	21%	30%	37%	26%	7%	7%	22%	19%	21%	19%	18%	18%
			46%	54%	5%	17%	23%	30%	18%	4%	3%	90%	10%	3%	5%	2%	1%
	8.7	11.4	5.3	6.2	0.5	2.0	2.6	3.4	2.1	0.5	0.4	10.2	1.1	0.3	0.6	0.2	10%
Decumulated a DC pension in the last 4 years (new to 2020 survey)		3%	3%	2%				0%	10%	7%	2%	3%	0%	0%	1%		1%
	-		62%	38%	-	-	-	2%	58%	34%	6%	98%	2%	0%	2%	-	0%
		1.4	0.8	0.5				0.0	0.8	0.5	0.1	1.3	0.0	0.0	0.0		0%
DB scheme (in decumulation)	10%	15%	16%	14%				2%	27%	47%	42%	16%	3%	4%	3%	3%	2%
			52%	48%	-	-	-	2%	28%	42%	28%	98%	2%	1%	1%	0%	0%
	5.2	7.6	4.0	3.7				0.2	2.1	3.2	2.1	7.4	0.2	0.1	0.1	0.0	0%
Mortgage on the property you currently live in																	
Residential mortgage or lifetime mortgage (first charge) [2]	31%	33%	35%	31%	9%	47%	60%	49%	25%	8%	6%	34%	32%	25%	36%	32%	19%
			52%	48%	3%	25%	29%	26%	12%	3%	2%	89%	11%	2%	7%	2%	0%
	15.8	17.4	8.9	8.4	0.5	4.4	5.1	4.6	2.0	0.5	0.3	15.5	1.9	0.4	1.2	0.3	10%
Residential mortgage	31%	32%	34%	31%	9%	47%	60%	49%	25%	5%	3%	33%	31%	25%	36%	31%	19%
			52%	48%	3%	26%	30%	27%	11%	2%	1%	89%	11%	2%	7%	2%	0%
	15.7	17.0	8.8	8.2	0.5	4.4	5.1	4.6	1.9	0.4	0.2	15.2	1.9	0.4	1.2	0.3	10%
Second charge mortgage	1%	2%	2%	2%	1%	1%	4%	4%	2%	0%	0%	2%	2%	2%	2%	2%	
			53%	47%	4%	12%	32%	35%	12%	3%	1%	90%	10%	3%	5%	2%	-
	0.4	1.0	0.5	0.5	0.0	0.1	0.3	0.4	0.1	0.0	0.0	0.9	0.1	0.0	0.1	0.0	
Lifetime mortgage	0%	1%	1%	1%					1%	3%	3%	1%	0%		0%	0%	
			45%	55%	-	-	-	-	17%	47%	36%	96%	4%	-	3%	1%	-
	0.1	0.4	0.2	0.2					0.1	0.2	0.1	0.4	0.0		0.0	0.0	
Mortgage on the property you do not currently live in																	
Buy-to-let mortgage	3%	3%	4%	3%	1%	2%	5%	6%	4%	2%	1%	3%	5%	4%	7%	2%	4%
			56%	44%	3%	11%	24%	33%	17%	10%	2%	81%	19%	3%	14%	1%	1%
	1.5	1.6	0.9	0.7	0.0	0.2	0.4	0.5	0.3	0.2	0.0	1.3	0.3	0.1	0.2	0.0	0%
Mortgage on second home or other property	1%	1%	1%	1%	0%	1%	2%	2%	1%	1%	1%	1%	2%	1%	3%	0%	
			51%	49%	1%	16%	23%	30%	16%	5%	8%	85%	15%	1%	13%	0%	-
	0.3	0.7	0.4	0.3	0.0	0.1	0.2	0.2	0.1	0.0	0.1	0.6	0.1	0.0	0.1	0.0	
Commercial mortgage	0%	0%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	1%	1%	1%	2%	
			56%	44%	9%	24%	23%	23%	15%	4%	2%	76%	24%	5%	11%	8%	-
	0.1	0.2	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0	0.0	
Consumer credit – now or in the last 12 months																	
Any credit/ loan	78%	85%	87%	83%	80%	89%	90%	89%	85%	81%	70%	86%	80%	76%	79%	86%	79%
			50%	50%	10%	19%	17%	19%	15%	12%	8%	89%	11%	3%	6%	2%	1%
	39.6	44.4	22.2	22.2	4.6	8.2	7.7	8.2	6.7	5.4	3.5	39.7	4.9	1.1	2.5	0.8	31%
Any credit/ loan (excl. transactors)	51%	57%	58%	57%	71%	80%	73%	64%	44%	31%	18%	57%	59%	64%	52%	77%	57%
			49%	51%	14%	24%	21%	20%	12%	7%	3%	88%	12%	3%	6%	3%	1%
	26.3	30.1	14.9	15.2	4.1	7.3	6.3	5.9	3.5	2.1	0.9	26.5	3.7	1.0	1.7	0.8	20%

	Employment status (Feb 2020)							Housing tenure (Feb 2020)^				Digitally excluded (Feb 2020)		Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)	
	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Sheltered/ Comes with job / Other)	Yes	No	Yes	No	Yes	No
Any private pension (in accumulation)	85%	55%	28%	18%	70%	45%	22%	43%	83%	49%	42%	24%	61%	50%	64%	60%	57%
	79%	6%	2%	7%	93%	1%	4%	24%	49%	19%	7%	4%	96%	40%	60%	21%	79%
	23.9	1.9	0.6	2.2	28.0	0.4	1.2	7.3	14.8	5.7	2.2	1.1	29.1	12.0	18.2	6.3	23.9
Any private pension (in decumulation)	6%	13%	4%	71%	7%	77%	3%	54%	9%	7%	4%	34%	21%	20%	24%	20%	23%
	13%	4%	1%	74%	26%	6%	1%	78%	13%	7%	2%	14%	86%	40%	60%	18%	82%
	1.6	0.4	0.1	8.7	3.0	0.7	0.2	9.0	1.5	0.8	0.2	1.6	10.1	4.7	6.9	2.1	9.5
DC scheme (in accumulation)	57%	47%	22%	11%	48%	30%	16%	29%	56%	36%	30%	16%	42%	34%	44%	42%	39%
	78%	8%	2%	6%	94%	1%	4%	24%	48%	20%	8%	4%	96%	40%	60%	22%	78%
	16.2	1.6	0.5	1.3	19.4	0.3	0.9	4.9	9.9	4.2	1.6	0.8	20.0	8.2	12.5	4.5	16.3
DB scheme (in accumulation)	33%	12%	9%	8%	26%	17%	7%	18%	33%	15%	13%	8%	23%	18%	25%	22%	22%
	82%	4%	2%	9%	91%	1%	3%	27%	52%	15%	6%	3%	97%	38%	62%	20%	80%
	9.3	0.4	0.2	1.0	10.4	0.2	0.4	3.0	5.9	1.7	0.7	0.4	11.0	4.3	7.0	2.3	9.1
Decumulated a DC pension in the last 4 years (new to 2020 survey)	1%	4%	2%	5%	2%	10%	1%	5%	2%	1%	1%	2%	3%	2%	3%	3%	3%
	30%	10%	2%	48%	52%	7%	3%	65%	24%	9%	3%	7%	93%	39%	61%	24%	76%
	0.4	0.1	0.0	0.7	0.7	0.1	0.0	0.9	0.3	0.1	0.0	0.1	1.3	0.6	0.8	0.3	1.1
DB scheme (in decumulation)	3%	6%	2%	49%	4%	59%	1%	36%	5%	3%	2%	15%	14%	12%	17%	13%	15%
	11%	3%	1%	78%	22%	7%	1%	81%	12%	5%	2%	9%	91%	37%	63%	18%	82%
	0.8	0.2	0.0	5.9	1.7	0.5	0.1	6.1	0.9	0.4	0.1	0.7	6.9	2.8	4.8	1.4	6.2
Mortgage on the property you currently live in																	
Residential mortgage or lifetime mortgage (first charge) [2]	48%	43%	15%	7%	41%	17%	15%		97%	0%	0%	7%	36%	26%	39%	32%	33%
	79%	9%	2%	5%	95%	1%	5%	-	100%	0%	0%	2%	98%	37%	63%	20%	80%
	13.7	1.5	0.3	0.9	16.5	0.2	0.8		17.3	0.0	0.0	0.3	17.0	6.4	11.0	3.4	13.9
Residential mortgage	48%	43%	15%	5%	41%	16%	15%		95%	0%	0%	7%	35%	26%	38%	32%	33%
	80%	9%	2%	4%	96%	1%	5%	-	100%	0%	0%	2%	98%	37%	63%	20%	80%
	13.7	1.5	0.3	0.6	16.4	0.1	0.8		16.9	0.0	0.0	0.3	16.7	6.2	10.8	3.4	13.6
Second charge mortgage	3%	2%	1%	0%	3%	1%	1%		6%	0%		0%	2%	2%	2%	2%	2%
	85%	5%	2%	3%	97%	1%	4%	-	99%	1%	-	0%	100%	46%	54%	25%	75%
	0.9	0.1	0.0	0.0	1.0	0.0	0.0		1.0	0.0		0.0	1.0	0.5	0.6	0.3	0.8
Lifetime mortgage	0%	0%	0%	2%	0%	2%	0%		2%			1%	1%	1%	1%	0%	1%
	13%	2%	2%	77%	23%	4%	2%	-	100%	-	-	11%	89%	41%	59%	13%	87%
	0.1	0.0	0.0	0.3	0.1	0.0	0.0		0.4			0.0	0.3	0.2	0.2	0.1	0.3
Mortgage on the property you do not currently live in																	
Buy-to-let mortgage	3%	10%	2%	2%	4%	5%	1%	2%	6%	0%	2%	0%	3%	2%	4%	3%	3%
	59%	21%	3%	12%	88%	3%	3%	25%	66%	3%	6%	1%	99%	32%	68%	22%	78%
	1.0	0.3	0.1	0.2	1.4	0.0	0.0	0.4	1.1	0.1	0.1	0.0	1.6	0.5	1.1	0.4	1.3
Mortgage on second home or other property	2%	2%	1%	1%	1%	3%	1%	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%
	63%	11%	2%	14%	86%	4%	6%	25%	41%	18%	16%	7%	93%	35%	65%	21%	79%
	0.4	0.1	0.0	0.1	0.6	0.0	0.0	0.2	0.3	0.1	0.1	0.1	0.6	0.2	0.5	0.1	0.5
Commercial mortgage	1%	1%	0%	0%	1%		0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%
	65%	21%	1%	5%	95%	-	8%	8%	64%	15%	13%	10%	90%	52%	48%	15%	85%
	0.1	0.0	0.0	0.0	0.2		0.0	0.0	0.1	0.0	0.0	0.0	0.2	0.1	0.1	0.0	0.2
Consumer credit – now or in the last 12 months																	
Any credit/ loan	91%	87%	70%	76%	87%	93%	76%	83%	93%	82%	74%	46%	88%	79%	89%	89%	84%
	58%	7%	3%	21%	79%	2%	9%	32%	38%	22%	9%	5%	95%	43%	57%	21%	79%
	25.6	3.0	1.5	9.3	35.0	0.9	4.1	13.9	16.5	9.5	3.9	2.2	42.2	19.0	25.3	9.4	35.0
Any credit/ loan (excl. transactors)	71%	61%	58%	24%	68%	38%	66%	29%	75%	72%	61%	21%	61%	60%	56%	66%	55%
	66%	7%	4%	10%	90%	1%	12%	16%	45%	28%	11%	3%	97%	48%	52%	23%	77%
	19.9	2.1	1.2	3.0	27.1	0.4	3.5	4.9	13.3	8.4	3.2	1.0	29.1	14.3	15.8	6.9	23.2

	Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	<£15k	£15k – <£30k	£30k – <£50k	£50k+	1 (Most deprived)	10 (Least deprived)
Any private pension (in accumulation)	26%	60%	36%	63%	48%	60%	53%	59%	48%	32%	57%	70%	78%	47%	59%
	3%	97%	12%	88%	17%	83%	13%	87%		9%	21%	27%	43%		
	0.8	29.4	3.8	26.5	5.2	25.1	3.8	26.6	1.8	2.8	7.0	8.9	14.3	2.3	3.0
Any private pension (in decumulation)	22%	22%	21%	22%	12%	25%	7%	25%	5%	20%	27%	24%	18%	9%	36%
	6%	94%	19%	81%	11%	89%	4%	96%		16%	29%	27%	29%		
	0.7	11.0	2.2	9.4	1.2	10.4	0.5	11.3	0.2	1.8	3.2	3.1	3.4	0.5	1.9
DC scheme (in accumulation)	16%	41%	25%	43%	32%	42%	36%	41%	33%	23%	40%	46%	54%	32%	42%
	2%	98%	12%	88%	17%	83%	12%	88%		9%	22%	26%	43%		
	0.5	20.3	2.6	18.2	3.5	17.3	2.5	18.3	1.2	2.0	5.0	5.9	9.8	1.6	2.1
DB scheme (in accumulation)	11%	22%	12%	24%	17%	23%	19%	22%	16%	10%	20%	28%	31%	16%	23%
	3%	97%	11%	89%	16%	84%	12%	88%		7%	20%	28%	45%		
	0.3	11.0	1.3	10.1	1.8	9.6	1.4	10.1	0.6	0.9	2.4	3.5	5.7	0.8	1.2
Decumulated a DC pension in the last 4 years (new to 2020 survey)	2%	3%	1%	3%	1%	3%	1%	3%	1%	3%	3%	3%	3%	1%	4%
	3%	97%	11%	89%	11%	89%	5%	95%		15%	24%	24%	37%		
	0.0	1.3	0.1	1.2	0.2	1.2	0.1	1.3	0.0	0.3	0.4	0.4	0.5	0.1	0.2
DB scheme (in decumulation)	12%	15%	11%	15%	6%	17%	3%	16%	3%	11%	17%	17%	13%	5%	25%
	5%	95%	15%	85%	9%	91%	3%	97%		12%	27%	29%	32%		
	0.4	7.2	1.1	6.5	0.7	6.9	0.2	7.5	0.1	0.9	2.2	2.3	2.4	0.3	1.3
Mortgage on the property you currently live in															
Residential mortgage or lifetime mortgage (first charge) [2]	16%	34%	17%	37%	24%	35%	26%	35%	15%	12%	28%	44%	52%	23%	34%
	3%	97%	10%	90%	15%	85%	11%	89%		5%	18%	29%	49%		
	0.5	16.9	1.7	15.6	2.6	14.8	1.9	15.6	0.6	1.1	3.5	5.7	9.6	1.1	1.7
Residential mortgage	15%	34%	16%	36%	24%	35%	26%	34%	15%	11%	28%	43%	52%	23%	34%
	3%	97%	10%	90%	15%	85%	11%	89%		5%	17%	28%	49%		
	0.5	16.5	1.7	15.3	2.5	14.5	1.9	15.3	0.6	0.9	3.4	5.5	9.4	1.1	1.7
Second charge mortgage	1%	2%	1%	2%	2%	2%	3%	2%	3%	1%	1%	3%	3%	2%	2%
	3%	97%	9%	91%	25%	75%	20%	80%		7%	10%	34%	49%		
	0.0	1.0	0.1	0.9	0.3	0.8	0.2	0.8	0.1	0.1	0.1	0.4	0.7	0.1	0.1
Lifetime mortgage	1%	1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	1%	0%	0%	1%
	7%	93%	20%	80%	16%	84%	3%	97%		21%	30%	28%	21%		
	0.0	0.4	0.1	0.3	0.1	0.3	0.0	0.4	0.0	0.1	0.1	0.1	0.1	0.0	0.0
Mortgage on the property you do not currently live in															
Buy-to-let mortgage	1%	3%	1%	4%	2%	3%	2%	3%	2%	2%	1%	3%	6%	2%	5%
	2%	98%	5%	95%	12%	88%	9%	91%		9%	10%	20%	60%		
	0.0	1.6	0.1	1.6	0.2	1.4	0.1	1.5	0.1	0.1	0.1	0.4	1.1	0.1	0.2
Mortgage on second home or other property	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	2%
	7%	93%	13%	87%	13%	87%	9%	91%		13%	12%	20%	55%		
	0.0	0.6	0.1	0.6	0.1	0.6	0.1	0.6	0.0	0.1	0.1	0.1	0.4	0.0	0.1
Commercial mortgage		0%	0%	0%	1%	0%	1%	0%	1%	0%	0%	1%	0%	0%	0%
	-	100%	23%	77%	33%	67%	30%	70%		16%	14%	33%	37%		
		0.2	0.1	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Consumer credit – now or in the last 12 months															
Any credit/ loan	72%	85%	65%	89%	82%	85%	88%	85%	88%	74%	87%	92%	93%	79%	92%
	5%	95%	15%	85%	20%	80%	14%	86%		14%	23%	26%	37%		
	2.2	42.2	6.8	37.6	8.8	35.6	6.3	38.3	3.3	6.6	10.6	11.9	17.1	3.9	4.6
Any credit/ loan (excl. transactors)	55%	58%	46%	60%	73%	53%	83%	54%	86%	53%	59%	65%	64%	67%	49%
	6%	94%	16%	84%	26%	74%	20%	80%		15%	23%	26%	36%		
	1.7	28.4	4.8	25.3	7.9	22.2	6.0	24.3	3.2	4.7	7.3	8.4	11.7	3.3	2.5

	Nations and English regions (Feb 2020)														Rural-urban (Feb 2020)		
	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Any private pension (in accumulation)	58%	56%	56%	50%	58%	56%	59%	57%	60%	60%	57%	59%	59%	56%	57%	58%	51%
	98%	8%	5%	2%	85%	11%	4%	8%	9%	8%	9%	13%	14%	8%	19%	80%	1%
	29.5	2.5	1.4	0.7	25.6	3.2	1.3	2.5	2.7	2.3	2.8	4.0	4.3	2.6	5.8	24.1	0.3
Any private pension (in decumulation)	22%	25%	22%	25%	22%	20%	18%	19%	18%	21%	28%	17%	27%	26%	31%	20%	22%
	97%	9%	5%	3%	83%	10%	3%	7%	7%	7%	12%	10%	17%	10%	28%	71%	1%
	11.3	1.1	0.6	0.4	9.7	1.2	0.4	0.8	0.8	0.8	1.4	1.1	2.0	1.2	3.2	8.3	0.1
DC scheme (in accumulation)	40%	37%	36%	28%	40%	38%	36%	38%	40%	42%	40%	43%	42%	41%	39%	40%	38%
	98%	8%	4%	2%	86%	10%	4%	8%	9%	8%	9%	14%	15%	9%	19%	80%	1%
	20.4	1.7	0.9	0.4	17.8	2.2	0.8	1.6	1.8	1.6	1.9	2.9	3.1	1.9	4.0	16.6	0.2
DB scheme (in accumulation)	22%	22%	23%	24%	22%	22%	26%	23%	23%	22%	22%	20%	21%	20%	22%	22%	19%
	97%	9%	5%	3%	83%	11%	5%	9%	9%	7%	9%	12%	13%	8%	20%	79%	1%
	11.0	1.0	0.6	0.3	9.5	1.2	0.6	1.0	1.1	0.8	1.1	1.3	1.5	0.9	2.3	9.0	0.1
Decumulated a DC pension in the last 4 years (new to 2020 survey)	3%	2%	4%	2%	3%	3%	2%	2%	2%	3%	4%	2%	3%	3%	5%	2%	0%
	98%	7%	7%	2%	84%	10%	3%	8%	7%	8%	14%	10%	16%	9%	33%	67%	0%
	1.4	0.1	0.1	0.0	1.2	0.1	0.0	0.1	0.1	0.1	0.2	0.1	0.2	0.1	0.5	0.9	0.0
DB scheme (in decumulation)	14%	16%	13%	16%	14%	14%	12%	11%	12%	13%	17%	11%	19%	17%	21%	13%	17%
	97%	9%	4%	3%	83%	10%	3%	6%	8%	7%	11%	10%	18%	10%	28%	71%	1%
	7.4	0.7	0.3	0.2	6.3	0.8	0.3	0.5	0.6	0.5	0.8	0.7	1.4	0.8	2.2	5.4	0.1
Mortgage on the property you currently live in																	
Residential mortgage or lifetime mortgage (first charge) [2]	33%	29%	36%	28%	34%	35%	34%	34%	34%	33%	36%	29%	34%	34%	34%	33%	25%
	98%	7%	5%	2%	85%	11%	4%	9%	9%	7%	10%	11%	14%	9%	20%	80%	1%
	17.0	1.3	0.9	0.4	14.8	2.0	0.7	1.5	1.6	1.3	1.8	2.0	2.5	1.6	3.4	13.8	0.1
Residential mortgage	33%	28%	35%	27%	33%	34%	33%	34%	33%	32%	35%	29%	33%	34%	33%	32%	23%
	98%	7%	5%	2%	85%	11%	4%	9%	9%	7%	10%	11%	14%	9%	20%	80%	1%
	16.6	1.3	0.9	0.4	14.5	1.9	0.7	1.5	1.5	1.2	1.7	1.9	2.4	1.5	3.3	13.5	0.1
Second charge mortgage	2%	2%	4%	3%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	1%
	96%	7%	9%	4%	80%	9%	5%	10%	10%	8%	11%	9%	12%	8%	19%	80%	1%
	1.0	0.1	0.1	0.0	0.8	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.8	0.0
Lifetime mortgage	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	2%
	97%	5%	3%	3%	89%	16%	6%	7%	9%	5%	13%	8%	21%	4%	25%	72%	2%
	0.4	0.0	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.3	0.0
Mortgage on the property you do not currently live in																	
Buy-to-let mortgage	3%	3%	2%	2%	3%	3%	2%	2%	2%	3%	4%	5%	3%	3%	3%	3%	3%
	98%	7%	3%	2%	87%	9%	3%	7%	5%	6%	12%	22%	14%	10%	19%	81%	1%
	1.6	0.1	0.1	0.0	1.4	0.1	0.0	0.1	0.1	0.1	0.2	0.4	0.2	0.2	0.3	1.3	0.0
Mortgage on second home or other property	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	2%	1%	0%
	95%	6%	4%	5%	85%	10%	3%	9%	10%	6%	5%	15%	17%	10%	23%	77%	0%
	0.7	0.0	0.0	0.0	0.6	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.2	0.5	0.0
Commercial mortgage	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	1%	1%	0%	
	99%	1%	5%	1%	93%	5%	8%	7%	17%	8%	7%	10%	13%	17%	25%	75%	-
	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	
Consumer credit – now or in the last 12 months																	
Any credit/ loan	85%	84%	85%	81%	85%	84%	81%	82%	84%	86%	86%	83%	88%	86%	87%	84%	87%
	97%	8%	5%	3%	84%	11%	4%	8%	9%	7%	10%	13%	14%	9%	20%	79%	1%
	43.2	3.7	2.2	1.2	37.3	4.7	1.7	3.5	3.8	3.3	4.2	5.6	6.4	3.9	8.9	35.1	0.4
Any credit/ loan (excl. transactors)	57%	58%	61%	56%	57%	61%	65%	60%	59%	60%	53%	53%	56%	56%	54%	58%	60%
	97%	9%	5%	3%	84%	11%	5%	9%	9%	8%	9%	12%	13%	8%	18%	81%	1%
	29.3	2.6	1.5	0.8	25.2	3.4	1.4	2.6	2.7	2.3	2.6	3.5	4.1	2.5	5.5	24.3	0.3

Product holdings

Base: All UK adults

	Wave		Gender (Feb 2020)^		Age (Feb 2020)							Ethnicity (Feb 2020)^						Employment status (Feb 2020)							Housing tenure (Feb 2020)^			
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Sheltered/ Comes with job / Other)
Any credit/ loan (excl. credit not regulated by the FCA)	75%	81%	83%	80%	63%	83%	88%	88%	85%	80%	70%	82%	74%	70%	75%	76%	76%	87%	85%	63%	76%	83%	93%	63%	82%	91%	74%	64%
			50%	50%	8%	18%	18%	19%	16%	13%	8%	89%	11%	3%	6%	2%	1%	58%	7%	3%	22%	78%	2%	8%	33%	39%	21%	8%
	38.1	42.5	21.4	21.3	3.6	7.7	7.5	8.1	6.7	5.4	3.5	38.1	4.6	1.0	2.4	0.7	31%	24.7	2.9	1.3	9.3	33.2	0.9	3.4	13.8	16.2	8.7	3.3
Any credit/ loan (excl. transactors and credit not regulated by the FCA)	46%	51%	52%	51%	49%	66%	68%	62%	43%	31%	17%	51%	50%	55%	44%	60%	53%	63%	56%	48%	24%	59%	37%	49%	27%	69%	61%	46%
			50%	50%	10%	23%	22%	21%	13%	8%	3%	89%	11%	3%	5%	2%	1%	67%	7%	4%	11%	89%	1%	10%	17%	47%	27%	9%
	23.2	26.7	13.3	13.5	2.8	6.1	5.8	5.7	3.4	2.1	0.9	23.8	3.1	0.8	1.4	0.6	20%	17.9	1.9	1.0	2.9	23.8	0.3	2.6	4.6	12.3	7.1	2.4
Any retail finance [3]	25%	31%	24%	36%	25%	33%	37%	35%	30%	26%	20%	31%	30%	33%	27%	32%	34%	35%	27%	24%	23%	33%	28%	29%	25%	36%	34%	24%
			39%	61%	9%	19%	20%	20%	15%	11%	6%	89%	11%	3%	5%	2%	1%	62%	6%	3%	18%	82%	2%	10%	27%	41%	25%	8%
	12.9	16.0	6.3	9.7	1.4	3.1	3.2	3.2	2.3	1.7	1.0	14.3	1.8	0.5	0.9	0.3	10%	9.9	0.9	0.5	2.8	13.2	0.3	1.6	4.2	6.4	3.9	1.2
Any high-cost credit/ loan	10%	11%	8%	13%	12%	15%	16%	13%	7%	5%	1%	11%	11%	13%	8%	15%	19%	13%	9%	18%	3%	13%	6%	17%	3%	10%	22%	11%
			38%	62%	12%	25%	24%	21%	10%	6%	1%	88%	12%	4%	4%	3%	1%	64%	5%	7%	7%	93%	1%	16%	8%	34%	47%	11%
	5.1	5.6	2.1	3.6	0.7	1.4	1.4	1.2	0.6	0.3	0.1	5.0	0.7	0.2	0.2	0.1	10%	3.6	0.3	0.4	0.4	5.2	0.1	0.9	0.5	1.9	2.6	0.6
Credit card	62%	68%	72%	64%	35%	66%	74%	75%	76%	74%	64%	69%	59%	54%	62%	56%	60%	74%	75%	37%	70%	67%	86%	38%	77%	80%	50%	43%
			52%	48%	6%	17%	18%	20%	17%	14%	9%	90%	10%	2%	6%	2%	1%	58%	7%	2%	24%	76%	2%	6%	37%	40%	17%	6%
	31.6	35.5	18.6	17.2	2.0	6.1	6.3	7.0	6.0	4.9	3.2	32.1	3.6	0.8	2.0	0.5	20%	20.8	2.6	0.8	8.5	27.0	0.8	2.0	12.9	14.2	5.8	2.3
Credit card (revolvers only)	19%	21%	20%	22%	10%	31%	34%	28%	17%	10%	4%	22%	18%	24%	14%	24%	19%	29%	22%	16%	6%	26%	12%	17%	8%	32%	27%	15%
			47%	53%	5%	25%	26%	23%	12%	6%	2%	90%	10%	3%	4%	2%	1%	74%	7%	3%	7%	93%	1%	8%	12%	52%	29%	7%
	9.6	11.1	5.3	5.9	0.6	2.8	2.9	2.6	1.3	0.6	0.2	10.0	1.1	0.4	0.4	0.2	10%	8.2	0.7	0.3	0.8	10.3	0.1	0.9	1.3	5.8	3.1	0.8
Overdraft (i.e. overdrawn)	25%	26%	25%	26%	26%	34%	38%	34%	19%	10%	6%	26%	26%	35%	18%	35%	30%	33%	31%	25%	7%	31%	12%	29%	9%	37%	35%	23%
			48%	52%	11%	24%	24%	24%	11%	5%	2%	88%	12%	4%	4%	3%	1%	69%	8%	4%	7%	93%	1%	11%	11%	49%	30%	9%
	12.9	13.4	6.4	7.0	1.5	3.2	3.2	3.2	1.5	0.6	0.3	11.9	1.5	0.5	0.6	0.3	10%	9.3	1.1	0.5	0.9	12.6	0.1	1.5	1.5	6.5	4.0	1.2
Personal loan	12%	16%	17%	14%	9%	21%	25%	22%	12%	6%	3%	16%	13%	14%	12%	15%	11%	22%	15%	10%	4%	19%	6%	9%	6%	26%	16%	11%
			53%	47%	6%	24%	27%	25%	11%	5%	2%	90%	10%	3%	5%	2%	0%	78%	7%	3%	7%	93%	1%	6%	13%	56%	24%	7%
	6.3	8.1	4.4	3.9	0.5	2.0	2.2	2.0	0.9	0.4	0.2	7.3	0.8	0.2	0.4	0.1	0%	6.3	0.5	0.2	0.5	7.6	0.1	0.5	1.1	4.6	1.9	0.6
Store card	15%	14%	10%	18%	10%	11%	13%	17%	17%	15%	13%	14%	16%	18%	16%	16%	15%	15%	12%	9%	14%	14%	17%	11%	16%	15%	13%	9%
			34%	66%	8%	14%	16%	21%	18%	14%	9%	86%	14%	4%	7%	2%	1%	58%	6%	2%	24%	76%	2%	8%	36%	37%	20%	7%
	7.8	7.3	2.5	4.9	0.6	1.0	1.1	1.6	1.3	1.0	0.7	6.3	1.0	0.3	0.5	0.2	10%	4.2	0.4	0.2	1.7	5.6	0.2	0.6	2.6	2.6	1.5	0.5
Store card (revolvers only)	3%	3%	2%	4%	3%	5%	6%	4%	2%	1%	0%	3%	4%	7%	2%	8%	6%	5%	2%	4%	1%	4%	2%	5%	1%	4%	6%	3%
			34%	66%	11%	25%	27%	21%	10%	5%	1%	85%	15%	6%	3%	4%	1%	72%	4%	4%	4%	96%	1%	14%	10%	39%	42%	9%
	1.7	1.8	0.6	1.2	0.2	0.4	0.5	0.4	0.2	0.1	0.0	1.5	0.3	0.1	0.1	0.1	0%	1.3	0.1	0.1	0.1	1.7	0.0	0.2	0.2	0.7	0.7	0.2
Catalogue credit or shopping accounts	9%	12%	7%	18%	8%	14%	19%	16%	10%	9%	5%	13%	11%	14%	8%	13%	12%	15%	10%	13%	7%	14%	7%	16%	7%	14%	18%	10%
			27%	73%	7%	20%	25%	23%	13%	9%	4%	90%	10%	3%	4%	2%	1%	63%	5%	4%	13%	87%	1%	13%	19%	39%	33%	8%
	4.5	6.5	1.7	4.8	0.5	1.3	1.6	1.5	0.8	0.6	0.3	5.9	0.6	0.2	0.3	0.1	0%	4.1	0.4	0.3	0.9	5.6	0.1	0.8	1.3	2.5	2.1	0.5
Catalogue credit or shopping accounts (revolvers only)	5%	6%	4%	9%	5%	9%	10%	8%	5%	2%	1%	7%	5%	8%	2%	9%	3%	8%	6%	8%	2%	8%	3%	10%	1%	7%	13%	6%
			28%	72%	9%	24%	26%	23%	11%	5%	2%	91%	9%	3%	2%	3%	0%	65%	6%	5%	7%	93%	1%	16%	8%	38%	45%	9%
	2.8	3.3	0.9	2.4	0.3	0.8	0.9	0.8	0.4	0.2	0.1	3.1	0.3	0.1	0.1	0.1	0%	2.2	0.2	0.2	0.2	3.1	0.0	0.5	0.3	1.3	1.5	0.3
Motor finance	10%	13%	15%	11%	10%	18%	16%	15%	13%	9%	5%	14%	9%	12%	8%	10%	4%	18%	13%	4%	7%	15%	13%	5%	8%	20%	11%	10%
			56%	44%	8%	24%	20%	20%	15%	9%	4%	92%	8%	3%	4%	1%	0%	73%	7%	1%	13%	87%	2%	4%	21%	53%	19%	7%
	5.1	6.8	3.9	3.0	0.6	1.6	1.4	1.4	1.0	0.6	0.2	6.3	0.5	0.2	0.3	0.1	0%	5.0	0.5	0.1	0.9	5.9	0.1	0.3	1.4	3.6	1.3	0.5
Retail instalment credit	5%	10%	10%	9%	8%	15%	14%	11%	8%	5%	2%	10%	10%	7%	10%	13%	8%	13%	9%	6%	4%	11%	5%	8%	5%	15%	10%	7%
			51%	49%	9%	26%	24%	19%	12%	6%	2%	88%	12%	2%	6%	3%	1%	74%	6%	2%	9%	91%	1%	8%	17%	52%	24%	7%
	2.7	5.1	2.5	2.5	0.5	1.3	1.2	1.0	0.6	0.3	0.1	4.5	0.6	0.1	0.3	0.1	0%	3.7	0.3	0.1	0.5	4.6	0.0	0.4	0.9	2.6	1.2	0.4
Retail hire purchase (excl. rent-to-own) [4]		4%	4%	4%	5%	5%	4%	5%	3%	4%	1%	4%	4%	7%	2%	4%	9%	5%	4%	5%	2%	4%	3%	4%	3%	4%	5%	5%
	-		47%	53%	13%	22%	17%	21%	12%	12%	3%	88%	12%	5%	3%	2%	2%	61%	7%	5%	15%	85%	1%	10%	21%	37%	30%	12%
		2.1	1.0	1.1	0.3	0.5	0.3	0.4	0.3	0.2	0.1	1.8	0.2	0.1	0.1	0.0	0%	1.3	0.2	0.1	0.3	1.8	0.0	0.2	0.4	0.8	0.6	0.2
Short-term instalment loan	1%	2%	2%	2%	2%	3%	3%	2%	1%	1%	0%	2%	2%	1%	2%	5%	4%	3%	2%	3%	0%	3%	1%	3%	1%	2%	5%	2%
			50%	50%	12%	28%	27%	21%	9%	4%	0%	88%	12%	2%	5%	4%	1%	69%	5%	5%	5%	95%	1%	13%	9%	28%	52%	11%
	0.5	1.1	0.5	0.6	0.1	0.3	0.3	0.2	0.1	0.0	0.0	1.0	0.1	0.0	0.1	0.0	0%	0.8	0.1	0.1	0.1	1.0	0.0	0.1	0.1	0.3	0.6	0.1

	Digitally excluded (Feb 2020)		Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)		Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)		Nations and English regions (Feb 2020)														Rural-urban (Feb 2020)		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	<15k	£15k – <£30k	£30k – <£50k	£50k+	1 (Most deprived)	10 (Least deprived)	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Any credit/ loan (excl. credit not regulated by the FCA)	45%	85%	76%	86%	86%	80%	69%	82%	62%	86%	77%	82%	83%	81%	85%	69%	83%	90%	91%	75%	89%	81%	81%	83%	79%	81%	80%	78%	78%	79%	82%	84%	79%	85%	82%	84%	80%	85%
	5%	95%	43%	57%	21%	79%	5%	95%	15%	85%	20%	80%	14%	86%		14%	23%	26%	38%			97%	8%	5%	3%	84%	11%	4%	8%	9%	7%	10%	13%	14%	9%	20%	79%	1%
	2.1	40.4	18.2	24.4	9.0	33.5	2.1	40.4	6.4	36.2	8.3	34.2	6.0	36.8	3.2	6.2	10.2	11.6	16.7	3.6	4.5	41.4	3.6	2.1	1.1	35.7	4.5	1.7	3.3	3.6	3.1	4.1	5.3	6.2	3.7	8.6	33.5	0.4
Any credit/ loan (excl. transactors and credit not regulated by the FCA)	19%	54%	54%	49%	60%	49%	50%	51%	41%	53%	67%	47%	77%	47%	81%	46%	54%	61%	58%	60%	44%	51%	53%	56%	51%	51%	55%	59%	53%	51%	53%	49%	44%	50%	50%	49%	51%	56%
	3%	97%	48%	52%	24%	76%	6%	94%	16%	84%	27%	73%	21%	79%		14%	23%	27%	37%			97%	9%	5%	3%	83%	12%	5%	9%	9%	8%	9%	11%	13%	8%	19%	80%	1%
	0.9	25.8	13.0	13.8	6.4	20.4	1.5	25.2	4.3	22.5	7.2	19.5	5.6	21.2	3.1	4.0	6.6	7.8	10.6	2.9	2.2	26.0	2.3	1.4	0.7	22.2	3.1	1.3	2.3	2.4	2.0	2.4	2.9	3.6	2.3	5.0	21.4	0.3
Any retail finance [3]	14%	32%	31%	30%	34%	30%	35%	30%	24%	32%	38%	29%	42%	29%	44%	29%	33%	36%	32%	34%	30%	30%	29%	35%	32%	30%	33%	36%	31%	32%	34%	34%	23%	28%	30%	30%	31%	26%
	4%	96%	47%	53%	23%	77%	7%	93%	15%	85%	25%	75%	19%	81%		15%	24%	27%	34%			97%	8%	5%	3%	84%	12%	5%	8%	9%	8%	10%	10%	13%	9%	19%	80%	1%
	0.6	15.3	7.5	8.5	3.6	12.4	1.1	14.9	2.5	13.5	4.0	12.0	3.0	13.0	1.7	2.6	4.0	4.6	5.9	1.7	1.5	15.5	1.3	0.9	0.5	13.4	1.9	0.8	1.3	1.4	1.3	1.7	1.6	2.0	1.4	3.1	12.8	0.1
Any high-cost credit/ loan	5%	11%	16%	7%	15%	10%	21%	10%	13%	10%	26%	7%	32%	7%	43%	16%	13%	11%	9%	21%	5%	11%	12%	14%	12%	10%	13%	14%	12%	11%	13%	9%	8%	8%	9%	8%	11%	4%
	4%	96%	67%	33%	29%	71%	11%	89%	25%	75%	49%	51%	41%	59%		24%	26%	24%	26%			97%	9%	6%	3%	81%	13%	6%	10%	9%	9%	8%	10%	10%	8%	15%	84%	0%
	0.2	5.4	3.7	1.9	1.6	4.0	0.6	5.0	1.4	4.2	2.8	2.8	2.3	3.3	1.6	1.5	1.6	1.5	1.6	1.0	0.2	5.4	0.5	0.4	0.2	4.6	0.7	0.3	0.5	0.5	0.5	0.5	0.6	0.6	0.4	0.9	4.7	0.0
Credit card	35%	71%	58%	76%	70%	67%	46%	69%	44%	74%	54%	71%	57%	70%	52%	46%	71%	77%	82%	52%	81%	68%	66%	67%	63%	68%	66%	63%	62%	67%	64%	73%	69%	74%	71%	74%	66%	70%
	5%	95%	40%	60%	21%	79%	4%	96%	13%	87%	16%	84%	12%	88%		11%	23%	26%	40%			97%	8%	5%	3%	84%	10%	4%	8%	9%	7%	10%	13%	15%	9%	21%	78%	1%
	1.6	33.9	14.1	21.5	7.4	28.2	1.4	34.2	4.5	31.0	5.8	29.8	4.1	31.8	1.9	4.2	8.8	9.8	15.1	2.5	4.1	34.6	2.9	1.7	0.9	30.0	3.7	1.4	2.7	3.1	2.5	3.6	4.6	5.4	3.2	7.5	27.7	0.3
Credit card (revolvers only)	5%	23%	25%	18%	29%	19%	20%	21%	17%	22%	34%	18%	40%	18%	39%	16%	26%	27%	24%	26%	16%	21%	23%	25%	21%	21%	23%	28%	22%	22%	21%	21%	15%	21%	20%	20%	21%	26%
	2%	98%	54%	46%	27%	73%	6%	94%	16%	84%	32%	68%	26%	74%		12%	26%	27%	35%			97%	9%	6%	3%	82%	12%	5%	8%	9%	7%	9%	9%	14%	8%	18%	81%	1%
	0.2	10.8	6.0	5.1	3.0	8.1	0.6	10.5	1.8	9.3	3.6	7.5	2.9	8.2	1.5	1.5	3.2	3.4	4.3	1.3	0.8	10.8	1.0	0.6	0.3	9.1	1.3	0.6	0.9	1.0	0.8	1.0	1.0	1.5	0.9	2.0	8.9	0.1
Overdraft (i.e. overdrawn)	8%	27%	31%	21%	34%	24%	27%	26%	24%	26%	43%	21%	51%	22%	54%	25%	28%	32%	30%	29%	21%	26%	24%	28%	24%	26%	25%	30%	29%	25%	27%	23%	25%	26%	24%	24%	26%	13%
	3%	97%	55%	45%	26%	74%	6%	94%	18%	82%	34%	66%	27%	73%		15%	22%	27%	37%			97%	8%	5%	3%	84%	11%	5%	9%	8%	8%	8%	13%	14%	8%	19%	81%	0%
	0.4	13.1	7.3	6.1	3.6	9.9	0.8	12.6	2.4	11.0	4.6	8.9	3.6	9.8	2.0	2.3	3.4	4.0	5.5	1.4	1.0	13.1	1.1	0.7	0.3	11.3	1.4	0.6	1.3	1.1	1.0	1.1	1.7	1.9	1.1	2.5	10.9	0.1
Personal loan	3%	17%	16%	15%	18%	15%	13%	16%	10%	17%	22%	14%	26%	14%	25%	9%	16%	22%	20%	17%	13%	16%	15%	19%	16%	15%	19%	18%	17%	16%	17%	14%	10%	14%	16%	16%	15%	12%
	2%	98%	48%	52%	23%	77%	5%	95%	13%	87%	28%	72%	23%	77%		9%	22%	30%	40%			97%	8%	6%	3%	83%	13%	5%	9%	9%	8%	8%	8%	13%	9%	21%	79%	1%
	0.2	8.0	3.9	4.2	1.9	6.2	0.4	7.8	1.0	7.1	2.3	5.8	1.8	6.4	1.0	0.8	2.0	2.8	3.6	0.8	0.6	7.9	0.7	0.5	0.2	6.8	1.1	0.4	0.7	0.7	0.7	0.7	0.7	1.0	0.7	1.7	6.4	0.1
Store card	6%	15%	14%	14%	16%	13%	11%	14%	10%	15%	16%	13%	17%	13%	16%	11%	15%	17%	14%	14%	16%	14%	14%	18%	15%	14%	14%	11%	14%	15%	15%	16%	11%	12%	14%	15%	14%	12%
	4%	96%	46%	54%	23%	77%	5%	95%	14%	86%	23%	77%	17%	83%		13%	25%	29%	33%			97%	8%	6%	3%	82%	11%	3%	8%	9%	8%	11%	10%	12%	9%	21%	78%	1%
	0.3	7.0	3.4	3.9	1.7	5.6	0.3	7.0	1.1	6.2	1.7	5.6	1.2	6.1	0.6	0.9	1.9	2.2	2.6	0.7	0.8	7.1	0.6	0.5	0.2	6.0	0.8	0.2	0.6	0.7	0.6	0.8	0.8	0.9	0.7	1.5	5.7	0.1
Store card (revolvers only)	1%	4%	5%	2%	5%	3%	5%	3%	4%	3%	8%	2%	10%	2%	11%	4%	4%	4%	3%	4%	2%	3%	3%	5%	4%	3%	3%	3%	4%	3%	4%	3%	3%	3%	4%	2%	4%	2%
	2%	98%	66%	34%	31%	69%	8%	92%	23%	77%	46%	54%	40%	60%		18%	28%	25%	29%			97%	8%	7%	3%	81%	11%	3%	10%	9%	9%	10%	11%	10%	9%	14%	85%	0%
	0.0	1.7	1.2	0.6	0.6	1.2	0.1	1.6	0.4	1.4	0.8	1.0	0.7	1.0	0.4	0.4	0.5	0.5	0.5	0.2	0.1	1.7	0.1	0.1	0.1	1.4	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	1.5	0.0
Catalogue credit or shopping accounts	5%	13%	15%	11%	15%	12%	21%	12%	11%	13%	20%	11%	23%	11%	28%	16%	15%	13%	12%	18%	10%	12%	14%	15%	15%	12%	14%	18%	13%	13%	16%	12%	9%	9%	12%	12%	13%	7%
	4%	96%	54%	46%	25%	75%	10%	90%	18%	82%	33%	67%	25%	75%		20%	25%	24%	31%			97%	9%	6%	3%	82%	12%	6%	9%	9%	9%	9%	9%	10%	8%	18%	81%	1%
	0.2	6.3	3.5	3.0	1.6	4.9	0.7	5.9	1.1	5.4	2.1	4.4	1.6	4.9	1.0	1.5	1.8	1.8	2.2	0.9	0.5	6.3	0.6	0.4	0.2	5.3	0.8	0.4	0.6	0.6	0.6	0.6	0.6	0.7	0.5	1.2	5.3	0.0
Catalogue credit or shopping accounts (revolvers only)	2%	7%	9%	4%	9%	6%	13%	6%	7%	6%	15%	4%	18%	5%	24%	9%	8%	7%	5%	12%	3%	6%	7%	9%	8%	6%	7%	9%	7%	6%	9%	6%	4%	4%	6%	6%	7%	2%
	3%	97%	67%	33%	29%	71%	12%	88%	23%	77%	48%	52%	39%	61%		22%	27%	25%	26%			96%	10%	7%	4%	80%	13%	6%	9%	8%	10%	9%	7%	10%	8%	18%	82%	0%
	0.1	3.3	2.2	1.1	1.0	2.4	0.4	3.0	0.8	2.6	1.6	1.7	1.3	2.0	0.9	0.8	0.9	0.9	0.9	0.6	0.1	3.2	0.3	0.2	0.1	2.7	0.4	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.6	2.8	0.0
Motor finance	3%	14%	12%	14%	14%	13%	6%	13%	8%	14%	13%	13%	15%	13%	15%	7%	12%	17%	18%	12%	14%	13%	18%	15%	14%	12%	14%	17%	13%	15%	15%	12%	6%	13%	11%	15%	12%	22%
	2%	98%	42%	58%	22%	78%	3%	97%	12%	88%	21%	79%	16%	84%		8%	20%	29%	43%			97%	12%	5%	3%	80%	12%	6%	8%	10%	9%	8%	6%	13%	8%	23%	76%	2%
	0.1	6.6	2.8	4.0	1.5	5.3	0.2	6.6	0.8	5.9	1.4	5.4	1.1	5.8	0.6	0.5	1.5	2.3	3.4	0.6	0.7	6.6	0.8	0.4	0.2	5.4	0.8	0.4	0.5	0.7	0.6	0.6	0.4	0.9	0.5	1.5	5.1	0.1
Retail instalment credit	3%	10%	9%	10%	10%	10%	9%	10%	6%	11%	11%	9%	13%	9%	12%	7%	10%	14%	13%	12%	9%	10%	7%	9%	7%	10%	11%	14%	8%	12%	10%	11%	8%	9%	11%	9%	10%	6%
	2%	98%	43%	57%	21%	79%	5%	95%	13%	87%	23%	77%	18%	82%		10%	20%	30%	39%			98%	6%	5%	2%	87%	13%	6%	7%	10%	8%	11%	11%	12%	10%	18%	82%	1%
	0.1	5.0	2.2	2.9	1.1	4.0	0.3	4.8	0.7	4.4	1.2	3.9	0.9	4.2	0.4	0.7	1.2	1.8	2.3	0.6	0.5	5.0	0.3	0.2	0.1	4.4	0.6	0.3	0.3	0.5	0.4	0.6	0.6	0.6	0.5	0.9	4.1	0.0
Retail hire purchase (excl. rent-to-own) [4]	2%	4%	4%	4%	5%	4%	6%	4%	4%	4%	6%	4%	6%	4%	8%	4%	4%	5%	4%	5%	4%	4%	4%	5%	3%	4%	5%	7%	4%	3%	4%	4%	4%	4%	4%	3%	4%	4%
	5%	95%	51%	49%	24%	76%	9%	91%	19%	81%	29%	71%	22%	78%		16%	23%	29%	32%			98%	8%	6%	2%	84%	13%	7%	8%	8%	8%	9%	12%	13%	8%	15%	84%	1%
	0.1	2.0	1.1	1.0	0.5	1.6	0.2	1.9	0.4	1.7	0.6	1.5	0.4	1.6	0.3	0.3	0.5	0.5	0.7	0.2	0.2	2.0	0.2	0.1	0.0	1.7	0.3	0.1	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.3	1.7	0.0
Short-term instalment loan	1%	2%	3%	1%	3%	2%	4%	2%	3%	2%	6%	1%	7%	1%	10%	3%	3%	2%	2%	5%	2%	2%	2%	2%	2%	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	1%	2%	1%
	4%	96%	73%	27%	31%	69%	12%	88%	30%	70%	55%	45%	47%	53%		20%	29%	22%	29%			97%	9%	4%	3%	84%	17%	6%	8%	9%	7%	7%	11%	11%	8%	12%	88%	0%
	0.0	1.1	0.8	0.3	0.3	0.8	0.1	1.0	0.3	0.8	0.6	0.5	0.5	0.6	0.4	0.3	0.4	0.3	0.4	0.2	0.1	1.1	0.1	0.0	0.0	0.9	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	1.0	0.0

Product holdings

Base: All UK adults

Product holdings	Wave Apr 2017	Wave Feb 2020	Gender (Feb 2020)^ Male	Gender (Feb 2020)^ Female	Age (Feb 2020) 18 to 24	Age (Feb 2020) 25 to 34	Age (Feb 2020) 35 to 44	Age (Feb 2020) 45 to 54	Age (Feb 2020) 55 to 64	Age (Feb 2020) 65 to 74	Age (Feb 2020) 75+
Retail rent-to-own [4]	-	2% 1.1	2% 49% 0.5	2% 51% 0.5	4% 23% 0.2	3% 25% 0.3	3% 20% 0.2	2% 15% 0.2	1% 7% 0.1	2% 9% 0.1	0% 1% 0.0
Payday loan	1% 0.6	2% 0.8	2% 54% 0.4	1% 46% 0.4	2% 13% 0.1	3% 38% 0.3	2% 20% 0.2	2% 19% 0.2	1% 7% 0.1	0% 2% 0.0	-
Home-collected loan	1% 0.5	1% 0.5	1% 34% 0.2	1% 66% 0.3	1% 13% 0.1	1% 20% 0.1	1% 21% 0.1	2% 32% 0.2	0% 7% 0.0	1% 8% 0.0	-
Credit union loan	1% 0.5	1% 0.5	1% 37% 0.2	1% 63% 0.3	0% 3% 0.0	2% 31% 0.1	1% 20% 0.1	1% 21% 0.1	1% 13% 0.1	1% 10% 0.0	0% 2% 0.0
Pawnbroking	1% 0.3	1% 0.3	1% 47% 0.2	1% 53% 0.2	0% 7% 0.0	0% 12% 0.0	1% 24% 0.1	2% 41% 0.1	0% 8% 0.0	0% 7% 0.0	-
Peer-to-peer loan	0% 0.2	1% 0.3	1% 56% 0.2	1% 44% 0.1	1% 18% 0.1	1% 22% 0.1	1% 22% 0.1	1% 29% 0.1	0% 4% 0.0	0% 6% 0.0	-
Logbook loan	0% 0.1	0% 0.2	0% * 0.1	0% * 0.1	0% * 0.0	1% * 0.1	0% * 0.0	0% * 0.0	*	0% * 0.0	*
Community development finance institution (CDFI) loan (new to 2020 survey)		0% 0.1	0% * 0.1	0% * 0.1	0% * 0.0	0% * 0.0	0% * 0.0	1% * 0.0	0% * 0.0	0% * 0.0	*
Other credit (not FCA regulated) – now or in the last 12 months											
Student Loans Company loan (or equivalents in devolved nations)	11% 5.8	14% 7.5	13% 45% 3.4	16% 55% 4.2	39% 30% 2.2	36% 44% 3.4	16% 18% 1.4	4% 6% 0.4	1% 1% 0.1	0% 0% 0.0	0% 0% 0.0
Loan from friends or family	7% 3.6	10% 5.1	9% 47% 2.3	10% 53% 2.6	19% 22% 1.1	17% 30% 1.5	14% 23% 1.2	10% 18% 0.9	3% 5% 0.2	1% 2% 0.1	1% 1% 0.0
Loan from an unlicensed moneylender or other informal lender [5]	0% 0.1	0% 0.2	0% 47% 0.1	0% 53% 0.1	0% 12% 0.0	0% 22% 0.0	0% 24% 0.0	1% 31% 0.1	0% 2% 0.0	0% 10% 0.0	-
General insurance											
Any general insurance	81% 41.6	88% 46.0	89% 49% 22.7	88% 51% 23.5	66% 8% 3.8	85% 17% 7.8	90% 17% 7.7	92% 19% 8.6	93% 16% 7.3	92% 13% 6.1	93% 10% 4.7
Motor insurance	61% 31.1	68% 35.7	74% 52% 18.9	64% 48% 17.2	41% 7% 2.4	64% 17% 5.9	71% 17% 6.1	77% 20% 7.1	77% 17% 6.1	72% 14% 4.8	67% 10% 3.4
Home insurance – contents and buildings combined	49% 24.8	53% 27.6	54% 50% 13.9	52% 50% 13.8	8% 2% 0.4	38% 12% 3.5	51% 16% 4.4	64% 21% 5.9	71% 20% 5.6	66% 16% 4.4	67% 12% 3.4
Home insurance – contents only	12% 6.3	14% 7.2	13% 46% 3.4	15% 54% 3.9	9% 8% 0.5	15% 19% 1.4	15% 18% 1.3	14% 19% 1.3	11% 12% 0.9	13% 12% 0.9	17% 12% 0.9
Home insurance – buildings only	6% 3.1	9% 4.5	9% 52% 2.3	8% 48% 2.1	3% 4% 0.2	9% 18% 0.8	10% 20% 0.9	9% 18% 0.8	7% 13% 0.6	9% 14% 0.6	13% 14% 0.6

Product holdings	Ethnicity (Feb 2020)^ White	Ethnicity (Feb 2020)^ NET: BAME	Ethnicity (Feb 2020)^ Black & Black British	Ethnicity (Feb 2020)^ Asian	Ethnicity (Feb 2020)^ Mixed race	Ethnicity (Feb 2020)^ Other	Employment status (Feb 2020) Employed	Employment status (Feb 2020) Self-employed	Employment status (Feb 2020) Unemployed	Employment status (Feb 2020) Retired	Employment status (Feb 2020) NET: Not retired	Employment status (Feb 2020) Semi-retired	Employment status (Feb 2020) NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)
Retail rent-to-own [4]	2% 85% 0.9	3% 15% 0.2	1% 2% 0.0	3% 10% 0.1	4% 3% 0.0	1% 0% 0%	2% 57% 0.6	2% 6% 0.1	4% 7% 0.1	1% 10% 0.1	2% 90% 1.0	2% 2% 0.0	3% 17% 0.2
Payday loan	1% 86% 0.7	2% 14% 0.1	2% 5% 0.0	1% 5% 0.0	2% 3% 0.0	5% 2% 0%	2% 73% 0.6	1% 4% 0.0	3% 8% 0.1	0% 2% 0.0	2% 98% 0.8	-	2% 12% 0.1
Home-collected loan	1% 90% 0.4	1% 10% 0.0	1% 2% 0.0	1% 4% 0.0	0% 1% 0.0	5% 4% 0%	1% 38% 0.2	1% 5% 0.0	3% 13% 0.1	0% 4% 0.0	1% 96% 0.5	-	4% 39% 0.2
Credit union loan	1% 92% 0.4	1% 8% 0.0	0% 1% 0.0	1% 4% 0.0	1% 3% 0.0	2% 1% 0%	1% 62% 0.3	0% 3% 0.0	1% 5% 0.0	0% 12% 0.1	1% 88% 0.4	1% 2% 0.0	1% 15% 0.1
Pawnbroking	1% 80% 0.3	1% 20% 0.1	1% 4% 0.0	1% 5% 0.0	2% 7% 0.0	4% 4% 0%	1% 47% 0.2	0% 4% 0.0	3% 20% 0.1	0% 5% 0.0	1% 95% 0.3	-	1% 21% 0.1
Peer-to-peer loan	1% 80% 0.2	1% 20% 0.1	1% 6% 0.0	1% 13% 0.0	0% 1% 0.0	-	1% 73% 0.2	1% 7% 0.0	1% 4% 0.0	0% 7% 0.0	1% 93% 0.3	-	0% 7% 0.0
Logbook loan	0% * 0.1	0% * 0.0	*	0% * 0.0	0% * 0.0	*	0% * 0.1	0% * 0.0	1% * 0.0	0% * 0.0	0% * 0.1	*	0% * 0.0
Community development finance institution (CDFI) loan (new to 2020 survey)	0% * 0.1	0% * 0.0	*	1% * 0.0	0% * 0.0	*	0% * 0.1	0% * 0.0	1% * 0.0	0% * 0.0	0% * 0.1	*	0% * 0.0
Other credit (not FCA regulated) – now or in the last 12 months													
Student Loans Company loan (or equivalents in devolved nations)	14% 83% 6.3	21% 17% 1.2	21% 4% 0.3	16% 7% 0.5	35% 5% 0.3	19% 1% 10%	18% 68% 5.1	11% 5% 0.4	11% 3% 0.2	1% 1% 0.1	19% 99% 7.5	2% 0% 0.0	32% 23% 1.7
Loan from friends or family	9% 84% 4.3	13% 16% 0.8	14% 4% 0.2	11% 7% 0.4	18% 4% 0.2	16% 1% 10%	12% 64% 3.3	12% 8% 0.4	20% 8% 0.4	1% 2% 0.1	12% 98% 5.0	1% 0% 0.0	16% 17% 0.9
Loan from an unlicensed moneylender or other informal lender [5]	0% 80% 0.1	1% 20% 0.0	-	1% 12% 0.0	1% 7% 0.0	1% 1% 0%	0% 50% 0.1	1% 16% 0.0	1% 8% 0.0	0% 9% 0.0	0% 91% 0.2	-	0% 13% 0.0
General insurance													
Any general insurance	90% 90% 41.6	77% 10% 4.7	73% 2% 1.1	78% 6% 2.5	77% 2% 0.8	80% 1% 31%	91% 56% 25.8	93% 7% 3.2	56% 2% 1.1	93% 25% 11.3	86% 75% 34.7	97% 2% 0.9	67% 8% 3.6
Motor insurance	71% 92% 33.0	49% 8% 3.1	38% 2% 0.6	56% 5% 1.8	46% 1% 0.5	44% 0% 20%	74% 58% 20.8	80% 8% 2.7	34% 2% 0.7	71% 24% 8.6	67% 76% 27.1	88% 2% 0.8	38% 6% 2.0
Home insurance – contents and buildings combined	56% 94% 26.1	29% 6% 1.7	26% 1% 0.4	31% 4% 1.0	28% 1% 0.3	28% 0% 10%	53% 54% 15.0	59% 7% 2.0	19% 1% 0.4	69% 31% 8.4	48% 69% 19.2	71% 2% 0.7	20% 4% 1.1
Home insurance – contents only	14% 91% 6.6	10% 9% 0.6	13% 3% 0.2	7% 3% 0.2	16% 2% 0.2	10% 0% 0%	14% 54% 3.9	14% 7% 0.5	10% 3% 0.2	14% 24% 1.7	14% 76% 5.4	11% 1% 0.1	14% 10% 0.7
Home insurance – buildings only	8% 85% 3.9	11% 15% 0.6	6% 2% 0.1	14% 10% 0.4	9% 2% 0.1	9% 1% 0%	9% 54% 2.5	13% 10% 0.4	5% 2% 0.1	10% 27% 1.2	8% 73% 3.3	11% 2% 0.1	4% 5% 0.2

Product holdings	Housing tenure (Feb 2020)^ Own outright	Housing tenure (Feb 2020)^ Mortgage [2]	Housing tenure (Feb 2020)^ Renting	Housing tenure (Feb 2020)^ Other (Rent free/ Sheltered/ Comes with job / Other)	Digitally excluded (Feb 2020) Yes	Digitally excluded (Feb 2020) No	Characteristics of vulnerability (Feb 2020) Yes	Characteristics of vulnerability (Feb 2020) No	Negative life event (Feb 2020) Yes	Negative life event (Feb 2020) No	Poor health (Feb 2020) Yes	Poor health (Feb 2020) No
Retail rent-to-own [4]	1% 9% 0.1	2% 29% 0.3	5% 49% 0.5	3% 14% 0.1	2% 7% 0.1	2% 93% 1.0	3% 61% 0.7	1% 39% 0.4	2% 23% 0.2	2% 77% 0.8	4% 11% 0.1	2% 89% 1.0
Payday loan	0% 6% 0.0	1% 13% 0.1	4% 66% 0.5	2% 15% 0.1	1% 3% 0.0	2% 97% 0.8	3% 86% 0.7	0% 14% 0.1	3% 42% 0.3	1% 58% 0.5	2% 9% 0.1	1% 91% 0.7
Home-collected loan	0% 7% 0.0	0% 13% 0.1	3% 70% 0.3	1% 9% 0.0	1% 12% 0.1	1% 88% 0.4	2% 87% 0.4	0% 13% 0.1	2% 33% 0.2	1% 67% 0.3	5% 27% 0.1	1% 73% 0.4
Credit union loan	0% 17% 0.1	1% 33% 0.1	2% 42% 0.2	1% 8% 0.0	1% 8% 0.0	1% 92% 0.4	1% 69% 0.3	0% 31% 0.1	1% 29% 0.1	1% 71% 0.3	3% 17% 0.1	1% 83% 0.4
Pawnbroking	0% 5% 0.0	0% 11% 0.0	2% 73% 0.2	1% 11% 0.0	0% 7% 0.0	1% 93% 0.3	1% 87% 0.3	0% 13% 0.0	1% 32% 0.1	1% 68% 0.2	2% 17% 0.1	1% 83% 0.3
Peer-to-peer loan	0% 10% 0.0	1% 47% 0.1	1% 27% 0.1	1% 16% 0.0	1% 7% 0.0	1% 93% 0.3	1% 51% 0.2	1% 49% 0.2	1% 18% 0.1	1% 82% 0.3	1% 7% 0.0	1% 93% 0.3
Logbook loan	0% * 0.0	0% * 0.0	0% * 0.1	1% * 0.0	0% * 0.0	0% * 0.1	0% * 0.1	0% * 0.1	0% * 0.0	0% * 0.1	0% * 0.0	0% * 0.1
Community development finance institution (CDFI) loan (new to 2020 survey)	0% * 0.0	0% * 0.0	1% * 0.1	0% * 0.0	0% * 0.0	0% * 0.1	0% * 0.1	0% * 0.1	0% * 0.0	0% * 0.1	0% * 0.0	0% * 0.1
Other credit (not FCA regulated) – now or in the last 12 months												
Student Loans Company loan (or equivalents in devolved nations)	2% 5% 0.3	17% 40% 3.0	23% 36% 2.7	27% 19% 1.4	2% 1% 0.1	16% 99% 7.5	13% 43% 3.2	15% 57% 4.3	15% 20% 1.5	14% 80% 6.0	10% 4% 0.3	15% 96% 7.2
Loan from friends or family	2% 6% 0.3	9% 33% 1.6	20% 46% 2.3	15% 15% 0.8	3% 3% 0.2	10% 97% 4.9	14% 66% 3.3	6% 34% 1.7	15% 31% 1.6	8% 69% 3.5	15% 9% 0.5	9% 91% 4.6
Loan from an unlicensed moneylender or other informal lender [5]	0% 9% 0.0	0% 42% 0.1	0% 33% 0.1	0% 16% 0.0	1% 16% 0.0	0% 84% 0.1	0% 68% 0.1	0% 32% 0.1	0% 18% 0.0	0% 82% 0.1	1% 15% 0.0	0% 85% 0.1
General insurance												
Any general insurance	96% 36% 16.2	98% 38% 17.4	72% 19% 8.4	67% 8% 3.5	72% 7% 3.3	89% 93% 42.7	82% 43% 19.8	93% 57% 26.3	89% 20% 9.4	87% 80% 36.6	76% 5% 2.3	89% 95% 43.7
Motor insurance	79% 37% 13.3	82% 41% 14.6	43% 14% 5.0	49% 7% 2.5	39% 5% 1.8	71% 95% 33.9	60% 40% 14.3	76% 60% 21.4	69% 20% 7.3	68% 80% 28.5	42% 4% 1.3	70% 96% 34.5
Home insurance – contents and buildings combined	78% 47% 13.0	76% 49% 13.6	4% 2% 0.5	8% 2% 0.4	42% 7% 2.0	54% 93% 25.7	43% 38% 10.4	61% 62% 17.2	52% 20% 5.5	53% 80% 22.2	37% 4% 1.1	54% 96% 26.5
Home insurance – contents only	10% 24% 1.7	11% 28% 2.0	27% 44% 3.1	5% 4% 0.3	13% 8% 0.6	14% 92% 6.6	15% 49% 3.5	13% 51% 3.6	14% 21% 1.5	14% 79% 5.7	18% 8% 0.5	13% 92% 6.6
Home insurance – buildings only	10% 38% 1.7	13% 51% 2.3	2% 6% 0.3	4% 4% 0.2	7% 8% 0.3	9% 92% 4.2	7% 40% 1.8	10% 60% 2.7	8% 19% 0.9	9% 81% 3.7	5% 4% 0.2	9% 96% 4.4

Product holdings	Low capability (Feb 2020) Yes	Low capability (Feb 2020) No	Low financial resilience (Feb 2020) Yes	Low financial resilience (Feb 2020) No	Over-indebted (Feb 2020)^ Yes	Over-indebted (Feb 2020)^ No	In financial difficulty (Feb 2020) Yes	Household income (Feb 2020)^ <£15k	Household income (Feb 2020)^ £15k – <£30k	Household income (Feb 2020)^ £30k – <£50k	Household income (Feb 2020)^ £50k+	IMD top and bottom deciles (Feb 2020) 1 (Most deprived)	IMD top and bottom deciles (Feb 2020) 10 (Least deprived)
Retail rent-to-own [4]	2% 24% 0.3	2% 76% 0.8	5% 45% 0.5	1% 55% 0.6	6% 36% 0.4	2% 64% 0.7	8% 0.3	3% 22% 0.3	3% 29% 0.3	2% 25% 0.3	1% 24% 0.3	4% 0.2	1% 0.0
Payday loan	3% 36% 0.3	1% 64% 0.5	5% 70% 0.6	1% 30% 0.2	7% 64% 0.5	1% 36% 0.3	12% 0.5	2% 21% 0.1	2% 32% 0.3	1% 22% 0.1	1% 25% 0.3	3% 0.2	0% 0.0
Home-collected loan	2% 35% 0.2	1% 65% 0.3	4% 77% 0.4	0% 23% 0.1	4% 63% 0.3	0% 37% 0.2	7% 0.3	3% 51% 0.3	1% 29% 0.1	0% 12% 0.0	0% 7% 0.0	4% 0.2	0% 0.0
Credit union loan	1% 27% 0.1	1% 73% 0.3	2% 48% 0.2	1% 52% 0.2	3% 41% 0.2	1% 59% 0.3	4% 0.1	1% 20% 0.1	1% 33% 0.1	1% 24% 0.1	1% 22% 0.1	2% 0.1	0% 0.0
Pawnbroking	1% 36% 0.1	1% 64% 0.2	2% 75% 0.3	0% 25% 0.1	3% 67% 0.2	0% 33% 0.1	5% 0.2	2% 42% 0.1	1% 27% 0.1	1% 20% 0.1	0% 11% 0.0	2% 0.1	0% 0.0
Peer-to-peer loan	1% 21% 0.1	1% 79% 0.2	1% 34% 0.1	0% 66% 0.2	1% 30% 0.1	0% 70% 0.2	1% 0.1	1% 15% 0.0	0% 15% 0.0	1% 25% 0.1	1% 44% 0.1	1% 0.0	0% 0.0
Logbook loan	0% * 0.0	0% * 0.1	1% * 0.1	0% * 0.1	1% * 0.1	0% * 0.1	1% * 0.1	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0
Community development finance institution (CDFI) loan (new to 2020 survey)	0% * 0.0	0% * 0.1	1% * 0.1	0% * 0.1	1% * 0.0	0% * 0.1	1% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0
Other credit (not FCA regulated) – now or in the last 12 months													
Student Loans Company loan (or equivalents in devolved nations)	10% 14% 1.0	16% 86% 6.5	16% 23% 1.7	14% 77% 5.8	18% 17% 1.3	14% 83% 6.2	16% 0.6	12% 14% 1.1	14% 22% 1.6	15% 26% 2.0	16% 38% 3.0	15% 0.7	10% 0.5
Loan from friends or family	13% 26% 1.3	9% 74% 3.7	23% 49% 2.5	6% 51% 2.6	30% 42% 2.1	7% 58% 2.9	35% 1.3	13% 22% 1.2	12% 27% 1.5	9% 22% 1.2	9% 29% 1.6	17% 0.8	5% 0.2
Loan from an unlicensed moneylender or other informal lender [5]	1% 35% 0.1	0% 65% 0.1	1% 46% 0.1	0% 54% 0.1	1% 42% 0.1	0% 58% 0.1	2% 0.1	1% 33% 0.0	0% 17% 0.0	0% 25% 0.0	0% 25% 0.0	0% 0.0	0% 0.0
General insurance													
Any general insurance	74% 17% 7.7	91% 83% 38.3	77% 18% 8.2	91% 82% 37.8	77% 12% 5.6	90% 88% 40.8	69% 2.6	73% 14% 6.5	92% 24% 11.2	95% 26% 12.1	95% 37% 17.4	72% 3.5	95% 4.8
Motor insurance	48% 14% 5.0	73% 86% 30.7	54% 16% 5.8	72% 84% 30.0	55% 11% 3.9	71% 89% 32.1	46% 1.7	45% 11% 4.0	70% 23% 8.5	79% 27% 10.1	80% 39% 14.7	47% 2.3	83% 4.2
Home insurance – contents and buildings combined	35% 13% 3.6	57% 87% 24.0	31% 12% 3.3	58% 88% 24.4	29% 8% 2.1	57% 92% 25.8	17% 0.6	33% 10% 3.0	51% 21% 6.3	63% 27% 8.1	66% 41% 12.0	28% 1.4	70% 3.5
Home insurance – contents only	13% 19% 1.4	14% 81% 5.8	17% 25% 1.8	13% 75% 5.4	16% 16% 1.1	14% 84% 6.1	15% 0.6	14% 17% 1.2	16% 27% 2.0	15% 26% 1.9	12% 31% 2.3	14% 0.7	13% 0.6
Home insurance – buildings only	7% 17% 0.8	9% 83% 3.8	6% 14% 0.7	9% 86% 3.9	6% 10% 0.4	9% 90% 4.1	4% 0.2	6% 12% 0.5	8% 23% 1.1	10% 28% 1.2	9% 37% 1.8	8% 0.4	9% 0.5

Product holdings	Nations and English regions (Feb 2020) Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural-urban (Feb 2020) Rural	Urban	Unallocated
Retail rent-to-own [4]	2% 99% 1.1	2% 10% 0.1	3% 7% 0.1	1% 1% 0.0	2% 81% 0.9	3% 15% 0.2	4% 8% 0.1	2% 8% 0.1	2% 10% 0.1	3% 10% 0.1	1% 5% 0.1	2% 10% 0.1	1% 9% 0.1	1% 6% 0.1	1% 13% 0.1	2% 86% 0.9	2% 1% 0.0
Payday loan	2% 95% 0.8	2% 11% 0.1	2% 5% 0.0	3% 5% 0.0	1% 79% 0.6	1% 8% 0.1	1% 4% 0.0	2% 11% 0.1	2% 10% 0.1	2% 9% 0.1	1% 7% 0.1	2% 14% 0.1	1% 8% 0.1	2% 9% 0.1	1% 15% 0.1	2% 85% 0.7	-
Home-collected loan	1% 97% 0.5	1% 9% 0.0	2% 9% 0.0	1% 3% 0.0	1% 79% 0.4	2% 20% 0.1	1% 6% 0.0	1% 12% 0.1	1% 10% 0.0	0% 4% 0.0	1% 5% 0.0	1% 8% 0.0	1% 11% 0.1	0% 4% 0.0	0% 10% 0.0	1% 90% 0.4	-
Credit union loan	1% 75% 0.3	2% 20% 0.1	1% 4% 0.0	8% 25% 0.1	1% 51% 0.2	1% 16% 0.1	1% 5% 0.0	1% 7% 0.0	0% 4% 0.0	0% 3% 0.0	0% 3% 0.0	0% 2% 0.0	0% 6% 0.0	0% 4% 0.0	1% 19% 0.1	1% 80% 0.4	1% 1% 0.0
Pawnbroking	1% 99% 0.3	1% 9% 0.0	1% 5% 0.0	0% 1% 0.0	1% 85% 0.3	1% 15% 0.1	1% 3% 0.0	1% 15% 0.1	1% 10% 0.0	0% 1% 0.0	1% 11% 0.0	1% 21% 0.1	0% 8% 0.0	0% 2% 0.0	0% 5% 0.0	1% 95% 0.3	-
Peer-to-peer loan	1% 98% 0.3	1% 13% 0.0	0% 3% 0.0	1% 2% 0.0	1% 82% 0.3	1% 10% 0.0	0% 2% 0.0	1% 18% 0.1	0% 5% 0.0	0% 5% 0.0	1% 9% 0.0	1% 17% 0.1	0% 9% 0.0	1% 8% 0.0	0% 13% 0.0	1% 87% 0.3	-
Logbook loan	0% * 0.1	1% * 0.0	1% * 0.0	0% * 0.0	0% * 0.1	0% * 0.0	0% * 0.0	1% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.1	*
Community development finance institution (CDFI) loan (new to 2020 survey)	0% * 0.1	1% * 0.0	0% * 0.0	0% * 0.0	0% * 0.1	0% * 0.0	0% * 0.0	1% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.0	0% * 0.1	*
Other credit (not FCA regulated) – now or in the last 12 months																	
Student Loans Company loan (or equivalents in devolved nations)	14% 97% 7.3	14% 8% 0.6	14% 5% 0.4	15% 3% 0.2	14% 84% 6.3	16% 12% 0.9	14% 4% 0.3	16% 9% 0.7	14% 9% 0.7	15% 8% 0.6	10% 6% 0.5	20% 18% 1.3	11% 11% 0.8	12% 7% 0.6	11% 14% 1.1	15% 85% 6.4	10% 1% 0.1
Loan from friends or family	10% 97% 4.9	9% 8% 0.4	11% 6% 0.3	9% 3% 0.1	10% 84% 4.2	10% 12% 0.6	9% 4% 0.2	12% 10% 0.5	10% 9% 0.4	12% 9% 0.4	8% 8% 0.4	8% 11% 0.6	9% 13% 0.7	9% 8% 0.4	7% 15% 0.8	10% 84% 4.3	8% 1% 0.0
Loan from an unlicensed moneylender or other informal lender [5]	0% 98% 0.2	1% 17% 0.0	1% 9% 0.0	0% 2% 0.0	0% 72% 0.1	0% 2% 0.0	1% 11% 0.0	1% 16% 0.0	0% 11% 0.0	0% 4% 0.0	0% 8% 0.0	0% 8% 0.0	0% 9% 0.0	0% 3% 0.0	0% 24% 0.0	0% 76% 0.1	-
General insurance																	
Any general insurance	88% 97% 44.7	88% 9% 3.9	89% 5% 2.3	90% 3% 1.3	88% 84% 38.6	86% 11% 4.9	87% 4% 1.9	87% 8% 3.7	88% 9% 4.0	87% 7% 3.3	92% 10% 4.5	80% 12% 5.3	92% 14% 6.7	92% 9% 4.2	94% 21% 9.6	86% 78% 35.9	94% 1% 0.5
Motor insurance	68% 97% 34.6	67% 8% 3.0	73% 5% 1.8	76% 3% 1.1	68% 83% 29.8	67% 11% 3.8	65% 4% 1.4	67% 8% 2.9	71% 9% 3.3	68% 7% 2.6	75% 10% 3.7	47% 9% 3.2	75% 15% 5.5	78% 10% 3.5	82% 23% 8.4	65% 76% 27.0	72% 1% 0.4
Home insurance – contents and buildings combined	53% 97% 26.8	54% 9% 2.4	60% 5% 1.5	57% 3% 0.8	52% 83% 22.9	53% 11% 3.0	53% 4% 1.1	53% 8% 2.3	52% 9% 2.4	55% 8% 2.1	62% 11% 3.0	33% 8% 2.2	57% 15% 4.1	59% 10% 2.7	67% 25% 6.8	49% 74% 20.5	56% 1% 0.3
Home insurance – contents only	14% 98% 7.0	15% 9% 0.7	10% 4% 0.3	12% 2% 0.2	14% 85% 6.1	11% 9% 0.6	13% 4% 0.3	11% 7% 0.5	13% 8% 0.6	11% 6% 0.4	13% 9% 0.6	17% 16% 1.2	16% 16% 1.2	15% 10% 0.7	12% 17% 1.2	14% 82% 5.9	9% 1% 0.0
Home insurance – buildings only	9% 97% 4.4	9% 9% 0.4	9% 5% 0.2	8% 3% 0.1	9% 84% 3.8	7% 9% 0.4	6% 3% 0.1	8% 8% 0.3	9% 9% 0.4	5% 4% 0.2	8% 8% 0.4	13% 20% 0.9	8% 13% 0.6	10% 10% 0.4	7% 16% 0.7	9% 83% 3.8	6% 1% 0.0

Product holdings

Base: All UK adults

	Wave		Gender (Feb 2020)^		Age (Feb 2020)							Ethnicity (Feb 2020)^					
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other
Home insurance – contents (any)	60%	66%	67%	66%	17%	52%	67%	78%	82%	79%	85%	71%	39%	38%	38%	44%	37%
			49%	51%	3%	14%	16%	21%	19%	15%	12%	93%	7%	2%	4%	1%	0%
	30.7	34.8	17.3	17.8	1.0	4.8	5.7	7.2	6.5	5.3	4.3	32.6	2.3	0.6	1.2	0.4	10%
Home insurance – buildings (any)	53%	61%	64%	60%	11%	46%	62%	72%	78%	75%	80%	65%	39%	32%	44%	37%	37%
			50%	50%	2%	13%	16%	21%	19%	16%	13%	92%	8%	1%	4%	1%	0%
	27.1	32.2	16.3	16.0	0.6	4.3	5.3	6.7	6.2	5.0	4.0	30.0	2.4	0.5	1.4	0.4	10%
Motor breakdown cover	36%	51%	55%	48%	24%	42%	50%	58%	63%	60%	57%	53%	36%	29%	39%	39%	30%
			52%	48%	5%	14%	16%	20%	19%	15%	11%	92%	8%	2%	5%	1%	0%
	18.5	26.8	14.0	12.9	1.4	3.8	4.3	5.4	5.0	4.0	2.9	24.8	2.2	0.4	1.3	0.4	10%
Multi-trip (annual) travel insurance	22%	30%	32%	28%	12%	25%	31%	35%	39%	37%	24%	31%	22%	17%	21%	30%	20%
			52%	48%	4%	15%	17%	21%	20%	16%	8%	92%	8%	2%	4%	2%	0%
	11.0	15.7	8.2	7.5	0.7	2.3	2.6	3.3	3.1	2.5	1.2	14.5	1.3	0.3	0.7	0.3	10%
Legal expenses/ protection insurance	17%	29%	32%	26%	7%	16%	26%	36%	40%	41%	34%	30%	20%	17%	21%	18%	19%
			54%	46%	3%	10%	15%	22%	21%	18%	11%	92%	8%	2%	5%	1%	0%
	8.6	15.1	8.1	7.0	0.4	1.5	2.2	3.4	3.1	2.7	1.7	14.1	1.2	0.3	0.7	0.2	10%
Single-trip travel insurance (now or in the last 12 months)	24%	26%	26%	27%	29%	30%	27%	29%	24%	21%	19%	27%	20%	18%	18%	28%	27%
			48%	52%	12%	20%	17%	20%	14%	10%	7%	91%	9%	2%	4%	2%	1%
	12.4	13.6	6.5	7.1	1.6	2.7	2.3	2.7	1.9	1.4	1.0	12.4	1.2	0.3	0.6	0.3	10%
Home emergency cover	19%	23%	24%	23%	5%	14%	22%	26%	31%	31%	35%	23%	22%	20%	23%	20%	26%
			50%	50%	2%	11%	16%	20%	20%	17%	15%	89%	11%	3%	6%	2%	1%
	9.4	12.1	6.2	6.1	0.3	1.3	1.9	2.4	2.4	2.1	1.8	10.8	1.3	0.3	0.7	0.2	10%
Mobile phone insurance	13%	16%	17%	16%	14%	19%	21%	17%	16%	13%	9%	17%	16%	23%	12%	17%	13%
			49%	51%	10%	21%	20%	19%	15%	10%	5%	89%	11%	4%	5%	2%	1%
	6.6	8.6	4.3	4.4	0.8	1.8	1.8	1.6	1.3	0.9	0.5	7.6	0.9	0.3	0.4	0.2	0%
Pet insurance	11%	15%	14%	16%	4%	17%	18%	22%	18%	10%	7%	16%	5%	2%	4%	16%	3%
			45%	55%	3%	20%	20%	26%	18%	9%	4%	96%	4%	0%	1%	2%	0%
	5.5	7.9	3.6	4.4	0.2	1.6	1.5	2.1	1.4	0.7	0.3	7.6	0.3	0.0	0.1	0.2	0%
Extended warranty	8%	12%	12%	12%	5%	9%	12%	13%	15%	16%	12%	12%	13%	15%	12%	13%	13%
			49%	51%	5%	13%	17%	20%	19%	17%	10%	87%	13%	4%	6%	2%	1%
	4.1	6.2	3.0	3.1	0.3	0.8	1.1	1.2	1.2	1.1	0.6	5.4	0.8	0.2	0.4	0.1	0%
Insurance for high value/ non-standard items not covered by another policy	3%	7%	8%	6%	2%	5%	7%	8%	9%	8%	7%	7%	6%	5%	6%	6%	10%
			54%	46%	4%	14%	17%	20%	20%	15%	10%	90%	10%	2%	6%	2%	1%
	1.5	3.6	1.9	1.6	0.1	0.5	0.6	0.7	0.7	0.5	0.3	3.2	0.4	0.1	0.2	0.1	0%
Gadget insurance	3%	6%	6%	6%	7%	6%	7%	6%	6%	6%	4%	6%	8%	13%	5%	9%	5%
			50%	50%	12%	18%	19%	17%	14%	12%	7%	85%	15%	6%	5%	3%	1%
	1.8	3.1	1.5	1.5	0.4	0.6	0.6	0.5	0.4	0.4	0.2	2.7	0.5	0.2	0.2	0.1	0%
Guaranteed Asset Protection insurance (GAP)	3%	6%	6%	5%	3%	7%	6%	7%	7%	6%	2%	6%	5%	6%	5%	4%	1%
			54%	46%	6%	21%	17%	21%	19%	13%	4%	90%	10%	3%	6%	1%	0%
	1.6	3.0	1.6	1.4	0.2	0.6	0.5	0.6	0.6	0.4	0.1	2.7	0.3	0.1	0.2	0.0	0%
Credit card protection	3%	4%	4%	3%	1%	2%	3%	4%	5%	7%	6%	4%	4%	4%	3%	6%	3%
			54%	46%	2%	9%	13%	18%	20%	24%	14%	88%	12%	3%	5%	3%	1%
	1.7	2.0	1.1	0.9	0.0	0.2	0.2	0.4	0.4	0.5	0.3	1.7	0.2	0.1	0.1	0.1	0%
ID theft insurance	1%	1%	2%	1%	1%	1%	2%	1%	2%	2%	1%	1%	1%	2%	1%	3%	4%
			51%	49%	4%	9%	19%	18%	22%	19%	9%	88%	12%	3%	4%	4%	2%
	0.5	0.8	0.4	0.4	0.0	0.1	0.1	0.1	0.2	0.1	0.1	0.7	0.1	0.0	0.0	0.0	0%
Protection insurance																	
Any protection	41%	47%	49%	46%	17%	45%	55%	60%	53%	44%	43%	48%	39%	39%	38%	45%	39%
			51%	49%	4%	17%	19%	22%	17%	12%	9%	90%	10%	2%	5%	2%	1%
	20.9	24.7	12.6	12.3	1.0	4.2	4.7	5.6	4.2	2.9	2.2	22.4	2.4	0.6	1.2	0.4	10%

	Employment status (Feb 2020)							Housing tenure (Feb 2020)^				Digitally excluded (Feb 2020)		Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)		Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)
	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Sheltered/ Comes with job / Other)	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Home insurance – contents (any)	67%	73%	30%	83%	61%	83%	34%	88%	88%	31%	13%	55%	68%	58%	74%	66%	67%	55%	67%	49%	71%	47%	71%	45%	71%	32%
	54%	7%	2%	29%	71%	2%	5%	43%	45%	10%	2%	7%	93%	40%	60%	20%	80%	5%	95%	14%	86%	15%	85%	9%	91%	
	18.9	2.5	0.6	10.2	24.6	0.8	1.8	14.8	15.6	3.6	0.7	2.6	32.3	14.0	20.9	7.0	27.8	1.7	33.2	5.0	29.8	5.1	29.7	3.2	32.0	1.2
Home insurance – buildings (any)	62%	71%	24%	79%	56%	82%	25%	88%	89%	7%	12%	49%	63%	51%	70%	60%	62%	42%	63%	43%	66%	37%	68%	35%	66%	21%
	54%	8%	2%	30%	70%	2%	4%	46%	50%	2%	2%	7%	93%	38%	62%	20%	80%	4%	96%	14%	86%	12%	88%	8%	92%	
	17.5	2.4	0.5	9.6	22.5	0.8	1.3	14.8	15.9	0.8	0.6	2.3	29.9	12.2	20.0	6.3	25.8	1.3	30.9	4.4	27.8	3.9	28.2	2.5	29.9	0.8
Motor breakdown cover	53%	60%	23%	60%	48%	73%	24%	65%	62%	27%	29%	26%	54%	43%	58%	53%	51%	31%	52%	32%	56%	36%	55%	37%	54%	28%
	56%	8%	2%	27%	73%	3%	5%	41%	41%	12%	6%	4%	96%	39%	61%	21%	79%	3%	97%	12%	88%	14%	86%	10%	90%	
	14.9	2.1	0.5	7.3	19.5	0.7	1.3	10.9	11.0	3.2	1.5	1.2	25.6	10.3	16.4	5.6	21.2	0.9	25.8	3.3	23.5	3.9	22.9	2.6	24.4	1.1
Multi-trip (annual) travel insurance	32%	38%	12%	33%	29%	55%	12%	39%	38%	13%	16%	8%	32%	21%	38%	28%	30%	9%	31%	13%	34%	14%	34%	13%	33%	7%
	58%	8%	2%	25%	75%	3%	4%	42%	43%	9%	5%	2%	98%	32%	68%	19%	81%	2%	98%	8%	92%	10%	90%	6%	94%	
	9.0	1.3	0.2	4.0	11.7	0.5	0.6	6.5	6.8	1.5	0.9	0.4	15.3	4.9	10.7	3.0	12.7	0.3	15.4	1.3	14.4	1.5	14.2	0.9	15.0	0.3
Legal expenses/ protection insurance	28%	34%	10%	38%	26%	52%	11%	42%	36%	9%	9%	11%	31%	22%	35%	30%	29%	17%	29%	13%	33%	15%	32%	15%	31%	10%
	53%	8%	1%	31%	69%	3%	4%	48%	42%	7%	3%	3%	97%	35%	65%	21%	79%	4%	96%	9%	91%	11%	89%	7%	93%	
	8.0	1.1	0.2	4.7	10.4	0.5	0.6	7.1	6.4	1.0	0.5	0.5	14.6	5.3	9.8	3.1	11.9	0.5	14.6	1.4	13.7	1.6	13.5	1.1	14.2	0.4
Single-trip travel insurance (now or in the last 12 months)	31%	29%	14%	20%	28%	22%	18%	24%	32%	21%	25%	9%	28%	22%	30%	27%	26%	15%	27%	16%	28%	18%	28%	19%	27%	14%
	64%	7%	2%	18%	82%	2%	7%	30%	42%	18%	10%	3%	97%	38%	62%	21%	79%	3%	97%	12%	88%	14%	86%	10%	90%	
	8.7	1.0	0.3	2.5	11.1	0.2	0.9	4.0	5.7	2.4	1.3	0.4	13.2	5.2	8.4	2.8	10.8	0.5	13.1	1.6	12.0	2.0	11.6	1.4	12.3	0.5
Home emergency cover	22%	21%	9%	33%	20%	33%	9%	34%	31%	3%	6%	21%	23%	20%	26%	24%	23%	16%	24%	17%	25%	14%	25%	14%	25%	10%
	52%	6%	2%	34%	66%	3%	4%	48%	46%	3%	3%	8%	92%	39%	61%	20%	80%	4%	96%	15%	85%	13%	87%	9%	91%	
	6.3	0.7	0.2	4.1	8.1	0.3	0.5	5.8	5.6	0.4	0.3	1.0	11.2	4.7	7.4	2.5	9.7	0.5	11.6	1.8	10.4	1.5	10.6	1.0	11.2	0.4
Mobile phone insurance	20%	19%	9%	11%	18%	22%	12%	13%	21%	15%	15%	4%	18%	15%	18%	18%	16%	12%	17%	10%	18%	15%	17%	17%	16%	17%
	65%	7%	2%	16%	84%	2%	7%	26%	44%	20%	9%	2%	98%	41%	59%	22%	78%	4%	96%	12%	88%	19%	81%	14%	86%	
	5.6	0.6	0.2	1.4	7.2	0.2	0.6	2.2	3.8	1.7	0.8	0.2	8.4	3.5	5.1	1.9	6.7	0.4	8.2	1.0	7.6	1.7	6.9	1.2	7.4	0.6
Pet insurance	18%	20%	7%	10%	17%	16%	10%	13%	24%	8%	7%	6%	16%	13%	17%	16%	15%	13%	15%	9%	17%	13%	15%	15%	15%	11%
	66%	9%	2%	15%	85%	2%	7%	28%	56%	12%	5%	3%	97%	40%	60%	21%	79%	5%	95%	12%	88%	18%	82%	14%	86%	
	5.2	0.7	0.1	1.2	6.7	0.2	0.5	2.2	4.3	0.9	0.4	0.3	7.6	3.2	4.7	1.7	6.2	0.4	7.5	0.9	7.0	1.4	6.4	1.1	6.9	0.4
Extended warranty	12%	11%	7%	14%	11%	11%	10%	14%	14%	9%	5%	6%	12%	11%	13%	14%	11%	12%	12%	8%	13%	9%	13%	8%	13%	8%
	53%	6%	2%	28%	72%	2%	9%	38%	40%	18%	5%	4%	96%	42%	58%	24%	76%	6%	94%	13%	87%	15%	85%	9%	91%	
	3.3	0.4	0.1	1.7	4.5	0.1	0.5	2.4	2.5	1.1	0.3	0.3	5.9	2.6	3.6	1.5	4.7	0.4	5.8	0.8	5.4	0.9	5.3	0.6	5.7	0.3
Insurance for high value/ non-standard items not covered by another policy	7%	9%	2%	8%	7%	9%	3%	9%	9%	3%	2%	2%	7%	5%	8%	7%	7%	5%	7%	3%	8%	4%	8%	3%	7%	3%
	57%	9%	1%	26%	74%	2%	5%	41%	47%	9%	3%	3%	97%	34%	66%	19%	81%	4%	96%	8%	92%	11%	89%	7%	93%	
	2.0	0.3	0.0	0.9	2.7	0.1	0.2	1.5	1.7	0.3	0.1	0.1	3.5	1.2	2.4	0.7	2.9	0.1	3.4	0.3	3.3	0.4	3.2	0.2	3.3	0.1
Gadget insurance	6%	6%	5%	5%	6%	5%	7%	6%	7%	6%	3%	2%	6%	6%	6%	7%	6%	6%	6%	4%	6%	6%	6%	7%	6%	6%
	56%	7%	3%	20%	80%	2%	12%	30%	41%	22%	6%	3%	97%	45%	55%	25%	75%	6%	94%	13%	87%	21%	79%	16%	84%	
	1.8	0.2	0.1	0.6	2.5	0.1	0.4	0.9	1.3	0.7	0.2	0.1	3.0	1.4	1.7	0.8	2.4	0.2	2.9	0.4	2.7	0.7	2.5	0.5	2.6	0.2
Guaranteed Asset Protection insurance (GAP)	7%	7%	2%	5%	6%	7%	2%	5%	8%	3%	4%	2%	6%	5%	7%	6%	6%	3%	6%	3%	6%	4%	6%	4%	6%	4%
	66%	7%	2%	19%	81%	2%	4%	30%	50%	13%	7%	3%	97%	37%	63%	20%	80%	3%	97%	9%	91%	13%	87%	10%	90%	
	2.0	0.2	0.0	0.6	2.4	0.1	0.1	0.9	1.5	0.4	0.2	0.1	2.9	1.1	1.9	0.6	2.4	0.1	2.9	0.3	2.7	0.4	2.6	0.3	2.7	0.2
Credit card protection	3%	5%	1%	6%	3%	8%	1%	6%	4%	2%	1%	2%	4%	3%	4%	4%	4%	3%	4%	2%	4%	2%	4%	2%	4%	2%
	45%	8%	1%	38%	62%	4%	3%	52%	34%	12%	2%	6%	94%	38%	62%	21%	79%	5%	95%	10%	90%	11%	89%	7%	93%	
	0.9	0.2	0.0	0.8	1.2	0.1	0.1	1.0	0.7	0.2	0.0	0.1	1.9	0.7	1.2	0.4	1.6	0.1	1.9	0.2	1.8	0.2	1.8	0.1	1.8	0.1
ID theft insurance	1%	2%	0%	2%	1%	2%	1%	2%	2%	1%	1%	1%	2%	1%	2%	2%	1%	1%	1%	1%	2%	1%	2%	1%	2%	1%
	53%	8%	1%	33%	67%	2%	4%	45%	37%	14%	5%	5%	95%	42%	58%	24%	76%	3%	97%	12%	88%	14%	86%	8%	92%	
	0.4	0.1	0.0	0.2	0.5	0.0	0.0	0.3	0.3	0.1	0.0	0.0	0.7	0.3	0.4	0.2	0.6	0.0	0.7	0.1	0.7	0.1	0.6	0.1	0.7	0.0
Protection insurance																										
Any protection	55%	52%	21%	43%	48%	43%	24%	46%	71%	27%	22%	32%	49%	41%	52%	48%	47%	34%	48%	32%	51%	35%	50%	34%	50%	24%
	63%	7%	2%	21%	79%	2%	5%	31%	52%	13%	5%	6%	94%	40%	60%	21%	79%	4%	96%	13%	87%	15%	85%	10%	90%	
	15.5	1.8	0.4	5.3	19.4	0.4	1.3	7.7	12.7	3.1	1.1	1.5	23.2	9.9	14.8	5.1	19.6	1.0	23.7	3.3	21.4	3.8	20.9	2.4	22.6	0.9

	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)		Nations and English regions (Feb 2020)														Rural-urban (Feb 2020)		
	<£15k	£15k – <£30k	£30k – <£50k	£50k+	1 (Most deprived)	10 (Least deprived)	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Home insurance – contents (any)	47%	68%	78%	78%	42%	83%	66%	68%	70%	69%	66%	64%	66%	64%	65%	66%	75%	50%	73%	74%	79%	63%	66%
	11%	23%	27%	39%			97%	9%	5%	3%	83%	10%	4%	8%	9%	7%	11%	10%	15%	10%	23%	76%	1%
	4.2	8.4	10.0	14.3	2.1	4.2	33.8	3.0	1.8	1.0	29.0	3.6	1.4	2.8	3.0	2.5	3.7	3.3	5.3	3.4	8.1	26.4	0.3
Home insurance – buildings (any)	39%	60%	73%	75%	36%	79%	61%	62%	68%	65%	61%	60%	59%	61%	61%	60%	70%	46%	65%	69%	74%	58%	62%
	10%	22%	28%	41%			97%	9%	5%	3%	83%	11%	4%	8%	9%	7%	11%	10%	15%	10%	24%	75%	1%
	3.5	7.3	9.3	13.7	1.8	4.0	31.2	2.8	1.7	0.9	26.7	3.4	1.3	2.6	2.8	2.3	3.4	3.1	4.7	3.1	7.6	24.3	0.3
Motor breakdown cover	30%	52%	62%	61%	31%	68%	52%	46%	54%	37%	52%	49%	41%	49%	55%	52%	59%	35%	62%	62%	63%	48%	45%
	10%	23%	28%	40%			98%	8%	5%	2%	85%	10%	3%	8%	9%	7%	11%	9%	17%	11%	24%	75%	1%
	2.7	6.3	7.9	11.3	1.5	3.5	26.2	2.1	1.4	0.5	22.8	2.8	0.9	2.1	2.5	2.0	2.9	2.4	4.5	2.8	6.4	20.1	0.2
Multi-trip (annual) travel insurance	13%	24%	33%	47%	13%	43%	30%	27%	28%	26%	30%	28%	24%	28%	27%	28%	33%	32%	35%	31%	34%	29%	28%
	7%	18%	25%	51%			98%	8%	4%	2%	85%	10%	3%	8%	8%	7%	10%	14%	16%	9%	22%	77%	1%
	1.1	3.0	4.2	8.6	0.6	2.2	15.3	1.2	0.7	0.4	13.4	1.6	0.5	1.2	1.2	1.1	1.6	2.2	2.5	1.4	3.4	12.1	0.1
Legal expenses/ protection insurance	15%	28%	35%	38%	15%	39%	29%	27%	30%	22%	29%	26%	22%	28%	32%	31%	34%	22%	34%	31%	36%	27%	33%
	8%	21%	27%	43%			98%	8%	5%	2%	85%	10%	3%	8%	10%	8%	11%	10%	16%	9%	24%	75%	1%
	1.3	3.5	4.4	7.0	0.7	2.0	14.8	1.2	0.8	0.3	12.8	1.5	0.5	1.2	1.5	1.2	1.7	1.5	2.5	1.4	3.7	11.3	0.2
Single-trip travel insurance (now or in the last 12 months)	16%	26%	30%	31%	22%	29%	26%	25%	27%	28%	26%	25%	27%	28%	26%	26%	24%	24%	26%	29%	25%	26%	31%
	10%	22%	27%	41%			97%	8%	5%	3%	84%	10%	4%	9%	9%	7%	9%	12%	14%	10%	19%	80%	1%
	1.5	3.2	3.8	5.8	1.1	1.5	13.2	1.1	0.7	0.4	11.4	1.4	0.6	1.2	1.2	1.0	1.2	1.6	1.9	1.3	2.6	10.9	0.2
Home emergency cover	14%	22%	26%	28%	15%	29%	24%	27%	25%	10%	23%	23%	20%	22%	24%	22%	26%	20%	26%	23%	22%	23%	29%
	10%	22%	27%	41%			99%	10%	5%	1%	84%	11%	4%	8%	9%	7%	11%	11%	16%	8%	18%	81%	1%
	1.3	2.7	3.4	5.1	0.7	1.5	12.0	1.2	0.6	0.1	10.2	1.3	0.4	1.0	1.1	0.8	1.3	1.3	1.9	1.0	2.2	9.8	0.1
Mobile phone insurance	10%	15%	19%	21%	16%	18%	17%	17%	19%	10%	16%	15%	17%	15%	17%	16%	16%	16%	18%	17%	17%	16%	12%
	9%	20%	27%	43%			98%	9%	6%	2%	84%	10%	4%	8%	9%	7%	9%	13%	15%	9%	20%	80%	1%
	0.8	1.9	2.4	3.9	0.8	0.9	8.5	0.8	0.5	0.1	7.2	0.9	0.4	0.7	0.8	0.6	0.8	1.1	1.3	0.8	1.7	6.8	0.1
Pet insurance	9%	13%	20%	21%	11%	15%	15%	16%	19%	11%	15%	16%	15%	13%	14%	16%	17%	8%	17%	18%	20%	14%	22%
	9%	18%	29%	44%			98%	9%	6%	2%	83%	12%	4%	7%	8%	8%	11%	6%	16%	11%	26%	73%	1%
	0.8	1.6	2.6	3.8	0.5	0.8	7.7	0.7	0.5	0.2	6.5	0.9	0.3	0.5	0.6	0.6	0.9	0.5	1.3	0.8	2.0	5.7	0.1
Extended warranty	8%	12%	14%	14%	12%	13%	12%	12%	13%	8%	12%	10%	11%	10%	13%	11%	12%	12%	14%	12%	12%	12%	10%
	11%	23%	27%	40%			98%	9%	5%	2%	84%	9%	4%	7%	10%	7%	9%	13%	16%	9%	20%	79%	1%
	0.7	1.5	1.8	2.6	0.6	0.6	6.1	0.5	0.3	0.1	5.2	0.6	0.2	0.4	0.6	0.4	0.6	0.8	1.0	0.5	1.3	4.9	0.1
Insurance for high value/ non-standard items not covered by another policy	3%	5%	7%	10%	3%	9%	7%	7%	5%	6%	7%	7%	4%	7%	7%	6%	8%	8%	7%	7%	9%	6%	6%
	8%	16%	25%	52%			98%	9%	3%	2%	85%	10%	2%	8%	9%	7%	11%	15%	13%	8%	26%	73%	1%
	0.3	0.5	0.9	1.9	0.2	0.5	3.5	0.3	0.1	0.1	3.0	0.4	0.1	0.3	0.3	0.2	0.4	0.5	0.5	0.3	0.9	2.6	0.0
Gadget insurance	5%	6%	6%	7%	6%	6%	6%	5%	7%	5%	6%	7%	6%	5%	8%	5%	6%	7%	6%	5%	6%	6%	5%
	15%	22%	24%	40%			98%	7%	6%	2%	84%	12%	4%	7%	11%	6%	9%	15%	13%	7%	18%	81%	1%
	0.4	0.7	0.8	1.3	0.3	0.3	3.1	0.2	0.2	0.1	2.6	0.4	0.1	0.2	0.4	0.2	0.3	0.5	0.4	0.2	0.6	2.5	0.0
Guaranteed Asset Protection insurance (GAP)	2%	5%	7%	8%	3%	6%	6%	6%	7%	5%	6%	5%	6%	6%	7%	6%	7%	4%	6%	5%	7%	5%	8%
	6%	20%	30%	45%			98%	8%	6%	2%	84%	10%	4%	8%	10%	8%	11%	9%	15%	8%	25%	74%	1%
	0.1	0.7	0.9	1.3	0.2	0.3	2.9	0.2	0.2	0.1	2.5	0.3	0.1	0.3	0.3	0.2	0.3	0.3	0.5	0.2	0.7	2.2	0.0
Credit card protection	2%	3%	5%	5%	2%	6%	4%	5%	4%	2%	4%	3%	2%	3%	4%	3%	4%	4%	5%	4%	4%	4%	1%
	7%	21%	30%	42%			98%	10%	6%	2%	82%	10%	3%	6%	8%	6%	11%	12%	17%	9%	22%	78%	0%
	0.1	0.4	0.5	0.8	0.1	0.3	1.9	0.2	0.1	0.0	1.6	0.2	0.1	0.1	0.2	0.1	0.2	0.2	0.3	0.2	0.4	1.5	0.0
ID theft insurance	1%	1%	1%	2%	2%	2%	1%	2%	1%	1%	1%	2%	1%	2%	2%	1%	2%	1%	1%	1%	2%	1%	
	9%	21%	25%	45%			98%	10%	4%	2%	83%	12%	3%	9%	12%	6%	12%	11%	11%	7%	26%	74%	-
	0.1	0.1	0.1	0.3	0.1	0.1	0.7	0.1	0.0	0.0	0.6	0.1	0.0	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.2	0.6	
Protection insurance																							
Any protection	28%	43%	54%	64%	31%	53%	47%	46%	47%	48%	47%	42%	45%	48%	50%	47%	50%	44%	51%	48%	51%	46%	45%
	10%	20%	26%	45%			97%	8%	5%	3%	84%	10%	4%	8%	9%	7%	10%	12%	15%	9%	21%	78%	1%
	2.6	5.3	6.9	11.7	1.5	2.7	24.0	2.0	1.2	0.7	20.8	2.4	1.0	2.0	2.3	1.8	2.5	3.0	3.7	2.2	5.2	19.3	0.2

Product holdings

Base: All UK adults

Product	Wave		Gender (Feb 2020)^		Age (Feb 2020)							Ethnicity (Feb 2020)^					
	Apr 2017	Feb 2020	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	White	NET: BAME	Black & Black British	Asian	Mixed race	Other
Life insurance	28%	31%	33%	30%	6%	34%	45%	47%	33%	18%	16%	32%	23%	26%	21%	28%	18%
			51%	49%	2%	19%	24%	27%	16%	7%	5%	91%	9%	2%	4%	2%	0%
	14.4	16.3	8.4	8.0	0.4	3.2	3.8	4.4	2.6	1.2	0.8	15.0	1.4	0.4	0.7	0.3	10%
Critical illness cover	10%	14%	16%	13%	3%	21%	26%	23%	10%	2%	0%	14%	13%	14%	14%	12%	12%
			55%	45%	2%	26%	30%	29%	10%	2%	0%	89%	11%	3%	6%	2%	1%
	5.0	7.5	4.1	3.4	0.2	2.0	2.2	2.1	0.8	0.2	0.0	6.7	0.8	0.2	0.4	0.1	0%
Private medical insurance	12%	14%	16%	11%	6%	14%	17%	19%	16%	9%	9%	13%	15%	9%	15%	20%	18%
			58%	42%	5%	18%	20%	24%	17%	9%	7%	87%	13%	2%	7%	3%	1%
	5.9	7.1	4.1	2.9	0.3	1.3	1.4	1.7	1.2	0.6	0.5	6.2	0.9	0.1	0.5	0.2	10%
Personal accident insurance	6%	9%	11%	8%	3%	9%	10%	11%	11%	10%	7%	9%	10%	11%	10%	10%	5%
			58%	42%	4%	17%	18%	22%	18%	14%	7%	87%	13%	3%	7%	2%	0%
	3.1	4.9	2.8	2.0	0.2	0.8	0.9	1.1	0.9	0.7	0.3	4.3	0.6	0.2	0.3	0.1	0%
Healthcare cash plans (including dental)	6%	8%	8%	8%	3%	7%	7%	11%	10%	8%	9%	8%	7%	7%	7%	8%	12%
			50%	50%	4%	15%	15%	24%	19%	13%	11%	90%	10%	2%	5%	2%	1%
	2.9	4.2	2.1	2.1	0.2	0.6	0.6	1.0	0.8	0.5	0.5	3.8	0.4	0.1	0.2	0.1	0%
Income protection insurance	4%	6%	7%	5%	2%	9%	12%	8%	4%	0%	0%	6%	6%	5%	6%	9%	4%
			56%	44%	3%	28%	33%	26%	9%	1%	0%	88%	12%	2%	6%	3%	0%
	1.9	3.0	1.7	1.3	0.1	0.8	1.0	0.8	0.3	0.0	0.0	2.7	0.4	0.1	0.2	0.1	0%
Mortgage Protection Insurance (MPPI)	3%	4%	4%	4%	1%	4%	7%	6%	4%	0%	1%	4%	4%	6%	3%	5%	1%
			48%	52%	3%	17%	32%	29%	16%	2%	2%	88%	12%	4%	6%	2%	0%
	1.4	2.0	0.9	1.0	0.1	0.3	0.6	0.6	0.3	0.0	0.0	1.7	0.2	0.1	0.1	0.0	0%
Funeral insurance	3%	3%	3%	4%	1%	0%	1%	2%	3%	9%	12%	3%	3%	6%	2%	1%	1%
			41%	59%	3%	2%	4%	8%	16%	33%	35%	90%	10%	6%	4%	0%	0%
	1.6	1.8	0.7	1.0	0.0	0.0	0.1	0.1	0.3	0.6	0.6	1.6	0.2	0.1	0.1	0.0	0%
Unemployment/ redundancy insurance	2%	3%	3%	3%	1%	4%	6%	6%	2%	0%	0%	3%	4%	4%	2%	8%	3%
			53%	47%	5%	22%	30%	32%	11%	0%	1%	87%	13%	3%	5%	5%	1%
	1.1	1.7	0.9	0.8	0.1	0.4	0.5	0.5	0.2	0.0	0.0	1.4	0.2	0.1	0.1	0.1	0%
Over 50s insurance plan, also known as a guaranteed whole of life plan (new to 2020 survey)		3%	2%	3%				2%	6%	7%	5%	3%	1%	2%	1%	2%	
	-		39%	61%	-	-	-	12%	33%	35%	19%	95%	5%	2%	1%	1%	-
		1.3	0.5	0.8				0.2	0.4	0.5	0.3	1.2	0.1	0.0	0.0	0.0	
Long-term care insurance	0%	1%	2%	1%	1%	2%	2%	2%	1%	1%	1%	1%	3%	3%	3%	2%	3%
			54%	46%	9%	23%	26%	21%	7%	5%	9%	77%	23%	6%	13%	3%	2%
	0.2	0.7	0.4	0.3	0.1	0.2	0.2	0.2	0.1	0.0	0.1	0.5	0.2	0.0	0.1	0.0	0%
Payment Protection Insurance (PPI)	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	1%	2%	0%	3%	2%	
			55%	45%	10%	18%	21%	23%	18%	5%	5%	73%	27%	1%	21%	5%	-
	0.3	0.5	0.2	0.2	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.3	0.1	0.0	0.1	0.0	
Immediate needs annuity	0%	1%	1%	0%	1%	0%	1%	0%	1%	0%		0%	1%	0%	1%	1%	
			58%	42%	26%	16%	17%	17%	16%	8%	-	87%	13%	1%	10%	2%	-
	0.0	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0		0.2	0.0	0.0	0.0	0.0	

Product	Employment status (Feb 2020)							Housing tenure (Feb 2020)^				Digitally excluded (Feb 2020)		Characteristics of vulnerability (Feb 2020)		Negative life event (Feb 2020)		Poor health (Feb 2020)		Low capability (Feb 2020)		Low financial resilience (Feb 2020)		Over-indebted (Feb 2020)^		In financial difficulty (Feb 2020)
	Employed	Self-employed	Unemployed	Retired	NET: Not retired	Semi-retired	NET: Other (Student, Perm sick, Temp sick, Looking after home, Other employed, Other)	Own outright	Mortgage [2]	Renting	Other (Rent free/ Sheltered/ Comes with job / Other)	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Life insurance	41%	38%	12%	18%	35%	21%	13%	22%	59%	14%	9%	17%	33%	26%	35%	33%	31%	17%	32%	18%	34%	23%	33%	24%	33%	16%
	72%	8%	2%	13%	87%	1%	4%	23%	64%	10%	3%	5%	95%	39%	61%	21%	79%	3%	97%	11%	89%	15%	85%	11%	89%	
	11.7	1.3	0.3	2.2	14.2	0.2	0.7	3.8	10.5	1.6	0.5	0.8	15.6	6.3	10.0	3.4	12.9	0.5	15.8	1.8	14.5	2.4	13.9	1.7	14.8	0.6
Critical illness cover	22%	19%	5%	2%	18%	4%	5%	5%	32%	6%	4%	1%	16%	10%	17%	15%	14%	5%	15%	5%	17%	9%	16%	10%	15%	6%
	83%	9%	1%	3%	97%	0%	4%	12%	76%	9%	3%	1%	99%	34%	66%	21%	79%	2%	98%	7%	93%	13%	87%	10%	90%	
	6.2	0.6	0.1	0.2	7.3	0.0	0.3	0.9	5.6	0.7	0.2	0.1	7.4	2.5	5.0	1.6	5.9	0.1	7.3	0.5	7.0	1.0	6.5	0.7	6.8	0.2
Private medical insurance	18%	13%	3%	9%	15%	13%	5%	14%	20%	7%	7%	3%	15%	9%	17%	13%	14%	3%	14%	5%	16%	6%	15%	6%	15%	4%
	72%	6%	1%	15%	85%	2%	4%	33%	50%	11%	5%	2%	98%	31%	69%	19%	81%	1%	99%	8%	92%	9%	91%	6%	94%	
	5.1	0.4	0.1	1.1	6.0	0.1	0.3	2.3	3.5	0.8	0.4	0.1	6.9	2.2	4.9	1.3	5.7	0.1	7.0	0.5	6.5	0.6	6.4	0.4	6.7	0.1
Personal accident insurance	11%	13%	3%	8%	10%	11%	3%	10%	14%	5%	4%	2%	10%	7%	11%	9%	9%	4%	10%	3%	11%	5%	10%	5%	10%	4%
	63%	9%	1%	21%	79%	2%	4%	33%	51%	11%	5%	2%	98%	34%	66%	21%	79%	2%	98%	7%	93%	12%	88%	8%	92%	
	3.1	0.4	0.1	1.0	3.8	0.1	0.2	1.6	2.4	0.6	0.2	0.1	4.8	1.7	3.2	1.0	3.9	0.1	4.7	0.3	4.5	0.6	4.3	0.4	4.6	0.1
Healthcare cash plans (including dental)	10%	6%	1%	9%	8%	6%	3%	10%	10%	4%	4%	4%	8%	7%	9%	9%	8%	4%	8%	4%	9%	5%	9%	5%	9%	4%
	64%	5%	1%	25%	75%	1%	4%	39%	45%	11%	5%	4%	96%	38%	62%	22%	78%	3%	97%	11%	89%	14%	86%	8%	92%	
	2.7	0.2	0.0	1.1	3.1	0.1	0.2	1.6	1.9	0.5	0.2	0.2	4.0	1.6	2.6	0.9	3.3	0.1	4.1	0.5	3.7	0.6	3.6	0.3	3.8	0.1
Income protection insurance	9%	9%	2%	0%	7%	0%	1%	2%	13%	2%	1%	1%	6%	4%	7%	6%	6%	1%	6%	2%	7%	3%	6%	4%	6%	2%
	86%	10%	1%	1%	99%	0%	2%	10%	79%	9%	2%	2%	98%	34%	66%	21%	79%	1%	99%	7%	93%	12%	88%	8%	92%	
	2.6	0.3	0.0	0.0	3.0	0.0	0.1	0.3	2.4	0.3	0.1	0.1	3.0	1.0	2.0	0.6	2.4	0.0	3.0	0.2	2.8	0.4	2.6	0.3	2.8	0.1
Mortgage Protection Insurance (MPPI)	6%	5%	2%	1%	5%	2%	1%	0%	10%	0%	2%	1%	4%	3%	4%	4%	4%	2%	4%	2%	4%	3%	4%	3%	4%	1%
	82%	8%	2%	3%	97%	1%	4%	3%	91%	2%	4%	3%	97%	40%	60%	23%	77%	3%	97%	11%	89%	16%	84%	11%	89%	
	1.6	0.2	0.0	0.1	1.9	0.0	0.1	0.1	1.8	0.0	0.1	0.1	1.9	0.8	1.2	0.5	1.5	0.1	1.9	0.2	1.8	0.3	1.7	0.2	1.8	0.1
Funeral insurance	1%	2%	1%	10%	1%	4%	2%	6%	2%	3%	2%	10%	3%	4%	3%	3%	3%	9%	3%	5%	3%	3%	3%	2%	4%	2%
	19%	4%	2%	67%	33%	2%	6%	56%	16%	22%	6%	26%	74%	57%	43%	20%	80%	16%	84%	31%	69%	20%	80%	7%	93%	
	0.3	0.1	0.0	1.2	0.6	0.0	0.1	1.0	0.3	0.4	0.1	0.5	1.3	1.0	0.8	0.4	1.4	0.3	1.5	0.6	1.2	0.4	1.4	0.1	1.6	0.1
Unemployment/ redundancy insurance	5%	4%	1%	0%	4%	1%	1%	1%	8%	1%	1%	0%	3%	3%	4%	4%	3%	1%	3%	1%	4%	2%	3%	3%	3%	2%
	86%	7%	1%	1%	99%	1%	4%	10%	83%	4%	3%	1%	99%	36%	64%	23%	77%	3%	97%	7%	93%	15%	85%	13%	87%	
	1.4	0.1	0.0	0.0	1.6	0.0	0.1	0.2	1.4	0.1	0.1	0.0	1.7	0.6	1.1	0.4	1.3	0.0	1.6	0.1	1.6	0.3	1.4	0.2	1.5	0.1
Over 50s insurance plan, also known as a guaranteed whole of life plan (new to 2020 survey)	1%	1%	3%	6%	2%	3%	2%	4%	1%	4%	1%	6%	2%	3%	2%	3%	3%	6%	2%	4%	2%	3%	2%	2%	3%	3%
	29%	3%	4%	54%	46%	2%	8%	46%	18%	32%	5%	20%	80%	61%	39%	21%	79%	15%	85%	27%	73%	25%	75%	13%	87%	
	0.4	0.0	0.1	0.7	0.6	0.0	0.1	0.6	0.2	0.4	0.1	0.3	1.1	0.8	0.5	0.3	1.1	0.2	1.2	0.4	1.0	0.3	1.0	0.2	1.2	0.1
Long-term care insurance	2%	2%	1%	1%	2%	0%	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	2%	1%	2%	1%	2%
	67%	8%	2%	14%	86%	0%	10%	20%	53%	20%	6%	7%	93%	40%	60%	18%	82%	6%	94%	14%	86%	23%	77%	16%	84%	
	0.5	0.1	0.0	0.1	0.6	0.0	0.1	0.1	0.4	0.1	0.0	0.0	0.7	0.3	0.4	0.1	0.6	0.0	0.7	0.1	0.6	0.2	0.6	0.1	0.6	0.1
Payment Protection Insurance (PPI)	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	2%
	68%	9%	2%	8%	92%	2%	10%	25%	48%	18%	9%	3%	97%	51%	49%	24%	76%	7%	93%	10%	90%	30%	70%	24%	76%	
	0.3	0.0	0.0	0.0	0.4	0.0	0.0	0.1	0.2	0.1	0.0	0.0	0.4	0.2	0.2	0.1	0.3	0.0	0.4	0.0	0.4	0.1	0.3	0.1	0.3	0.1
Immediate needs annuity	1%	1%	0%	0%	1%		0%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	0%	1%	1%	1%
	71%	10%	2%	10%	90%	-	6%	16%	51%	21%	12%	1%	99%	34%	66%	15%	85%	1%	99%	10%	90%	25%	75%	16%	84%	
	0.2	0.0	0.0	0.0	0.2		0.0	0.0	0.1	0.1	0.0	0.0	0.3	0.1	0.2	0.0	0.2	0.0	0.3	0.0	0.2	0.1	0.2	0.0	0.2	0.0

Product	Household income (Feb 2020)^				IMD top and bottom deciles (Feb 2020)		Nations and English regions (Feb 2020)														Rural-urban (Feb 2020)		
	<£15k	£15k – <£30k	£30k – <£50k	£50k+	1 (Most deprived)	10 (Least deprived)	Great Britain	Scotland	Wales	Northern Ireland	England	North West	North East	Yorkshire and The Humber	West Midlands	East Midlands	East of England	London	South East	South West	Rural	Urban	Unallocated
Life insurance	15%	25%	38%	47%	21%	33%	31%	33%	31%	34%	31%	28%	34%	32%	32%	30%	34%	26%	33%	32%	34%	30%	30%
	8%	17%	27%	48%			97%	9%	5%	3%	83%	10%	5%	8%	9%	7%	10%	11%	15%	9%	21%	78%	1%
	1.3	3.1	4.8	8.6	1.0	1.7	15.8	1.5	0.8	0.5	13.6	1.6	0.7	1.4	1.5	1.2	1.7	1.7	2.4	1.4	3.5	12.7	0.1
Critical illness cover	4%	11%	18%	25%	8%	14%	14%	15%	14%	17%	14%	13%	16%	16%	16%	13%	15%	12%	14%	14%	14%	14%	14%
	4%	16%	27%	53%			97%	9%	5%	3%	83%	10%	5%	9%	10%	7%	10%	11%	14%	8%	20%	79%	1%
	0.4	1.3	2.3	4.6	0.4	0.7	7.2	0.7	0.4	0.2	6.2	0.7	0.3	0.7	0.7	0.5	0.7	0.8	1.0	0.6	1.5	5.9	0.1
Private medical insurance	3%	7%	12%	27%	5%	21%	13%	10%	10%	16%	14%	9%	6%	9%	10%	11%	17%	21%	20%	13%	15%	13%	12%
	4%	11%	20%	64%			97%	6%	4%	3%	87%	7%	2%	6%	7%	6%	12%	20%	20%	8%	22%	77%	1%
	0.3	0.8	1.5	4.8	0.3	1.1	6.8	0.5	0.3	0.2	6.1	0.5	0.1	0.4	0.5	0.4	0.8	1.4	1.4	0.6	1.6	5.5	0.1
Personal accident insurance	4%	9%	11%	14%	6%	12%	9%	8%	8%	6%	10%	8%	8%	8%	11%	9%	11%	9%	11%	9%	10%	9%	4%
	7%	21%	25%	47%			98%	8%	4%	2%	86%	10%	4%	7%	10%	7%	11%	12%	16%	9%	21%	78%	0%
	0.4	1.1	1.3	2.6	0.3	0.6	4.8	0.4	0.2	0.1	4.2	0.5	0.2	0.4	0.5	0.3	0.5	0.6	0.8	0.4	1.0	3.8	0.0
Healthcare cash plans (including dental)	4%	7%	9%	12%	4%	11%	8%	6%	7%	6%	8%	8%	4%	12%	10%	7%	8%	8%	8%	8%	8%	8%	4%
	8%	18%	27%	47%			98%	6%	4%	2%	88%	11%	2%	13%	11%	7%	9%	13%	14%	8%	20%	79%	0%
	0.4	0.8	1.2	2.2	0.2	0.5	4.1	0.2	0.2	0.1	3.7	0.5	0.1	0.5	0.5	0.3	0.4	0.5	0.6	0.3	0.8	3.3	0.0
Income protection insurance	1%	4%	7%	11%	4%	6%	6%	5%	5%	6%	6%	5%	6%	6%	6%	5%	6%	6%	6%	6%	5%	6%	3%
	3%	13%	26%	59%			97%	7%	4%	3%	86%	9%	4%	8%	10%	7%	10%	14%	14%	9%	18%	81%	1%
	0.1	0.4	0.9	2.0	0.2	0.3	2.9	0.2	0.1	0.1	2.6	0.3	0.1	0.3	0.3	0.2	0.3	0.4	0.4	0.3	0.5	2.5	0.0
Mortgage Protection Insurance (MPPI)	1%	3%	5%	6%	3%	3%	4%	4%	3%	3%	4%	4%	4%	4%	5%	4%	4%	3%	4%	4%	3%	4%	1%
	5%	18%	29%	48%			98%	9%	4%	2%	85%	12%	4%	9%	11%	7%	9%	10%	13%	9%	17%	82%	0%
	0.1	0.4	0.7	1.1	0.2	0.2	1.9	0.2	0.1	0.0	1.7	0.2	0.1	0.2	0.2	0.1	0.2	0.2	0.3	0.2	0.3	1.6	0.0
Funeral insurance	5%	4%	3%	2%	3%	3%	3%	5%	5%	2%	3%	2%	5%	3%	5%	3%	3%	2%	3%	4%	3%	3%	4%
	31%	29%	22%	19%			98%	12%	7%	2%	78%	6%	6%	8%	13%	7%	8%	9%	12%	10%	19%	80%	1%
	0.5	0.4	0.3	0.3	0.1	0.2	1.7	0.2	0.1	0.0	1.4	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2	0.2	0.3	1.4	0.0
Unemployment/ redundancy insurance	1%	3%	4%	5%	3%	3%	3%	3%	3%	4%	3%	3%	4%	4%	4%	4%	3%	3%	3%	3%	2%	3%	2%
	4%	17%	28%	51%			97%	7%	4%	3%	85%	10%	6%	11%	10%	8%	10%	11%	12%	7%	15%	85%	1%
	0.1	0.3	0.5	0.9	0.1	0.2	1.6	0.1	0.1	0.1	1.4	0.2	0.1	0.2	0.2	0.1	0.2	0.2	0.2	0.1	0.2	1.4	0.0
Over 50s insurance plan, also known as a guaranteed whole of life plan (new to 2020 survey)	4%	3%	2%	2%	2%	2%	3%	4%	4%	4%	2%	2%	2%	2%	2%	3%	3%	2%	3%	3%	3%	3%	6%
	28%	29%	20%	23%			96%	13%	7%	4%	76%	10%	3%	6%	8%	8%	9%	8%	14%	9%	19%	79%	2%
	0.4	0.4	0.3	0.3	0.1	0.1	1.3	0.2	0.1	0.1	1.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.3	1.1	0.0
Long-term care insurance	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	3%	1%	1%	1%	2%	0%
	10%	16%	20%	54%			98%	5%	3%	2%	91%	6%	3%	9%	11%	9%	10%	25%	12%	5%	13%	87%	0%
	0.1	0.1	0.1	0.4	0.0	0.1	0.7	0.0	0.0	0.0	0.7	0.0	0.0	0.1	0.1	0.1	0.1	0.2	0.1	0.0	0.1	0.6	0.0
Payment Protection Insurance (PPI)	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
	11%	31%	30%	29%			97%	8%	3%	3%	87%	23%	1%	8%	8%	8%	7%	14%	9%	10%	17%	83%	-
	0.0	0.1	0.1	0.1	0.1	0.0	0.4	0.0	0.0	0.0	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.4	
Immediate needs annuity	0%	1%	0%	1%	1%	0%	1%	0%	0%	1%	1%	0%	1%	0%	1%	0%	0%	1%	0%	0%	0%	1%	
	16%	31%	11%	42%			96%	2%	3%	4%	91%	10%	6%	7%	21%	5%	8%	20%	9%	6%	16%	84%	-
	0.0	0.1	0.0	0.1	0.0	0.0	0.3	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.2	

Footnotes

1 2017: 'Crowdfunding/peer-to-peer lending' was a single category (1% of UK adults held). 2020: 'Crowdfunding' and 'peer-to-peer lending' includes those who hold these investments not in an Innovative Finance ISA (IFISA). Those who hold these investments in an IFISA are reported separately.

2 'Mortgage' in the 'Property status (Feb 2020)' banner includes those who own their property with a mortgage, with a lifetime mortgage, with another kind or loan, or pay part rent part mortgage (shared ownership). 'Residential mortgage or lifetime mortgage (first charge)' includes those with a residential first charge mortgage or a lifetime mortgage on the property they currently live in, in their own name or in joint names. These definitions are slightly different. For this reason, there is a small difference in the results for these two populations. Specifically, 1.4% of adults own the property they currently live in with a 'mortgage' but confirm they do not have a residential first charge mortgage or a lifetime mortgage on the property they currently live in, in their own name or in joint names. These adults may include adults who own their property with a different kind of loan or a different kind of mortgage.

3 2017: The definition of 'Any retail finance' reported in our October 2017 report 'Understanding the financial lives of UK adults' and companion data tables included store cards, catalogue credit and other retail credit. This definition has now been amended to include store cards, catalogue credit, hire purchase, rent-to-own and retail instalment credit. The 2017 data in this table has been restated accordingly.

4 2017: 'Other hire purchase (other than motor finance hire purchase), Rent-to-own' was a single category (3% of UK adults held).

5 2017: The term used was: 'Loan from unregistered lender'.

Other notes

A All columns and rows shown have base sizes of at least 100 observations, with the standard exceptions: if the base size is 50-99, results are marked with square brackets [x]; if the base size is less than 50, results are not provided and a * is shown; the smaller the base (even where it is greater than 100), the greater the margin of error.

B A '^' indicates banners for which gross population estimates and row percentages have been rebased back to all UK adults by reallocating don't know and/or prefer not to say responses.

C A '-' indicates there are no observations; for the Apr 2017 column, a '–' also indicates this row was new to the 2020 survey (also noted next to the product).

D Note the definitions of some of the product groups when reporting 2017 results have been adjusted where necessary to match the 2020 survey methodology. This means that some results in 'April 2017' column may differ from the Financial Lives 2017 survey data tables we published before. Specifically, such product groupings include:

a. Retail Finance – to allow for 2020 vs. 2017 comparisons, 2017 figures in this report and Appendix combine catalogue credit, store cards, other retail credit, other hire purchase HP (other than motor finance) and rent-to-own.

b. Any general insurance – in 2017 data tables, this included 'Unemployment/redundancy insurance', 'Payment Protection Insurance (PPI)' and 'Mortgage Protection Insurance (MPPI)'. In 2020, these products were removed from 'Any general insurance' grouping.

c. Any protection – in 2017 data tables, this did not include 'Private medical insurance' or 'Healthcare cash plans (including dental)'. In 2020, we have adjusted this definition to include those items, and therefore we adjusted 2017 figures in Appendix A accordingly.