



people's panel
making your voice count



People's Panel March 2022 Analysis Report

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For permission requests, contact the publisher, at the address below:

Customer Insight
Economic Development and Regeneration
Hull City Council
The Guildhall
Alfred Gelder Street
Hull
HU1 2AA

Or by email panel@hullcc.gov.uk

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Introduction and Methodology

Introduction

This survey was conducted between January and February 2022.

Questions covered the following topics:

- Happiness and Wellbeing
- Personal and Household Finances
- Living with COVID
- One Man's Meat

The People's Panel includes residents of both Hull and the East Riding. The latter often work, shop and use the entertainment facilities in Hull, as well as access some services such as healthcare.

Methodology

This survey was open to People's Panel members, and non-members, across Hull and East Riding, over a six-week period between late February and early April 2022.

As usual, an electronic version of the survey was emailed to over 3,800 online People's Panel members. A non-member version of the survey was also made available through the Hull City Council website and promoted on social media. Limited paper surveys were also distributed to resident addresses with a freepost reply envelope using a knock and drop methodology.

Response Rate

Method	Count	%
Member (All Online)	1074	83%
Non Member	220	17%
Total	1294	

Local Authority Residence	Count	%
Hull	1073	83%
East Riding	192	15%
Not Hull or East Riding	7	<1%
No Postcode Provided	22	2%
Total	1294	

Responses came via the following channels

Hull City Council Insight Team	1181
Commissioned Research Agency Activity	67
Hull City Council Internal Communications	43
Hull Food Partnership	2
City Safe	1

1,073 responses came from residents with a Hull postcode.

There are an estimated 206,892 residents of Hull aged 16 +.

This means that any figures reported for Hull have a confidence interval of 2.98% at a 99% confidence level (e.g. we are 99% certain that the actual result falls within +/-2.98 percentage points of the reported figure). This is within both corporate and industry standards.

Demographics and Weighting

The demographics of respondents from Hull are given below.

Survey responses from Hull are weighted to be demographically representative of the whole Hull population. Responses are weighted based on age, gender, ethnicity and LLTI (impairment or illness). Total weights are capped at 4.0 to avoid individual's responses carrying too much weight in the analysis.

Total		Sample (1073)		Hull Pop	Weighted Sample
Gender	Male (inc FTM)	477	44.6%	50.5%	47.7%
	Female (inc MTF)	590	55.1%	49.5%	51.2%
	Other / non-binary	3	0.3%	-	1.0%
LLTI (impairment or illness)	Yes	387	36.3%	23.3%	23.9%
	No	680	63.7%	76.7%	76.1%
Age group	16-34	101	9.5%	35.7%	32.2%
	35-44	97	9.1%	15.4%	16.7%
	45-54	206	19.4%	15.2%	15.6%
	55-64	273	25.7%	14.7%	15.8%
	65-74	295	27.8%	10.9%	11.4%
	75+	89	8.4%	8.2%	8.3%
Ethnic group	White British	1018	95.6%	90.2%	91.7%
	BAME (Black, Asian and Minority Ethnicities inc. White Other)	47	4.4%	9.8%	8.3%

Responses are not weighted geographically, and ward level results are not produced. Ward level results are not produced because to do so requires a sample of approx. 1000 *per ward*, for confidence intervals to be meaningful at ward level.

Average Score Analysis:

A number of the questions in this panel survey asked respondents to state how much they disagree / agree with a statement, or how dissatisfied / satisfied they are with certain things.

This report includes, as standard, the proportion of respondents who disagree / agree or who are dissatisfied / satisfied. However, it also provides an "Average Score" measure for each aspect of these questions.

This is done by assigning a numerical value to each response category (see below) and then calculating an average value across all respondents.

Strongly Disagree	Very Dissatisfied	-2
Disagree	Dissatisfied	-1
Neither	Neither	0
Agree	Satisfied	+1
Strongly Agree	Very Satisfied	+2

Negative Average Scores suggest that respondents are more likely to disagree / be dissatisfied; with values closer to -2 suggesting they disagree more strongly / are more dissatisfied.

Conversely, positive Average Scores suggest that respondents are more likely to agree / be satisfied; with values closer to +2 suggesting they agree more strongly / are more satisfied.

Executive Summary

Happiness and Wellbeing

Respondents are significantly more likely to rate different aspects of their health and wellbeing positively rather than negatively.

The notable exception is feelings of stress / anxiety; where slightly more respondents say they do feel stressed or anxious (35%) than say they do not (31%).

Compared to the beginning of the pandemic; levels of unhappiness (23%) remain high and above pre pandemic levels. However, levels of loneliness (19%) and stress / anxiety (35%) have dropped significantly to below pre-pandemic level.

There has been a significant decrease in both the proportion of respondents who say they feel healthy (45%) and the proportion who say they feel worthwhile (46%). However, there has been no notable increase in the proportion of respondents who say they feel unhealthy (21%) or not worthwhile (16%) suggesting this shift in sentiment is to the neutral.

Personal and Household Finances

Approximately half of respondents (51%) have money left over when they have paid their bills. A similar proportion save money regularly (44%), have enough money to afford their lifestyle comfortably (42%), and are very good at managing money (42%).

Conversely, over a quarter of respondents (28%) live to a very strict budget. 17% of respondents are in debt, 17% worry about the amount of money they owe, and 16% are struggling to pay their bills.

At present, the majority of respondents (88%) are either keeping up with bills / credit commitments without any difficulties (45%) or only struggling occasionally (33%). 16% either find it a constant struggle to keep up (10%), are falling behind financially (3%) or are having real financial problems (3%). This is a similar breakdown as when this same question has been asked in surveys in 2017 and earlier.

Over half of respondents (59%) believe that their household's financial situation has got worse over the last year. Only 12% of respondents believe that their household's financial situation has got better over the last year.

Similarly, over two thirds of respondents (67%) believe that their household's financial situation is likely to get worse over the next year compared to now. Only 13% of respondents believe that their household's financial situation is likely to get better over the next year.

Both in the long term, and specifically over the next few months, respondents are most worried about their ability to cope with a financial emergency e.g. having to replace their car or boiler etc (50%) and their ability to pay their utility bills (50%). Only a quarter of respondents (25%) are not concerned about paying for anything over the next few months.

If faced with a sudden financial emergency where they needed £500 quickly; the majority of respondents state that they would use their savings (42%). This figure is consistent with the earlier result which suggests that 44% of respondents regularly save money.

Other popular responses include using a credit card (18%) and using their current account / wages (14%). 13% of respondents state that they either don't know what they would do (12%) or that they would simply ignore it (<1%).

In order to save money on everyday costs if money got tight, respondents are most likely to first:

- Put off any big purchases e.g. appliances, holidays, cars etc. (67%)
- Use the heating less (65%)
- Buy cheaper groceries e.g. cheaper / own brands (56%)
- Go out less e.g. to the pub / restaurants / concerts (52%)
- Switch off household appliances / lights when not in use (48%)

Unsurprisingly, more detailed analysis shows that those who are in receipt of universal credit or working tax credits, and / or with a household income of less than £30,000 are less likely to say they are good at managing money, that they have money left over after paying their bills, that they have enough money to afford to live comfortably and that they save regularly. They are more likely to live to a very strict budget, to be in debt and to worry about their debt, and to struggle to pay their bills.

As a result they are more likely to be struggling / falling behind with bills / credit commitments or to be in real financial difficulty; and to be worried about paying for everything in the coming months, specifically utility bills, food and their rent / mortgage.

The converse is typically true of respondents in receipt of a pension and / or with a household income in excess of £45,000.

In the case of a financial emergency necessitating £500, those on income benefits and / or with low household incomes are more likely than average to need to borrow from friends / family, to arrange a payment plan (often at high levels of interest) or to simply not know what they would do. Those with a pension and / or with higher household incomes are more likely than average to be able to use savings or money in their current account.

Similarly, in order to save money if things got tight, those on income benefits and / or with low household incomes are more likely than average to quickly need to resort to cutting down on essentials e.g. using the heating less, using less water, and cancelling / suspending / reducing any insurances. Conversely those with higher household incomes are more likely to first try to save money on everyday costs by cutting down on non-essentials e.g. putting off large purchases, going out less, changing eating habits and cancelling / reducing any subscriptions.

Living with COVID

Over two thirds of respondents (64%) agree or strongly agree that the country needs to start returning back to normal. Conversely, under a fifth of respondents (19%) disagree or strongly disagree with this statement.

Over half of respondents (57%) believe that we are between the middle and the end of the COVID pandemic. Remaining respondents are largely split between those who feel we are in the middle of the pandemic (20%), and those who think we are at the end (17%).

Around two thirds of respondents (65%) have never tested positive for COVID. That means that around a third (35%) have tested positive for COVID; including 4% of respondents who have tested positive more than once.

Nearly half of respondents (48%) are not particularly concerned about the lifting of restrictions; including 29% of respondents who are not concerned at all. Conversely, just under a third of respondents (30%) are particularly concerned about the lifting of restrictions; including 12% of respondents who are very concerned.

Following the lifting of COVID restrictions:

- Around two thirds of respondents will continue to clean / wash their hands frequently (67%) and will test if they have symptoms or come into contact with someone who tests positive (64%).
- Around half will wear a mask in public / crowded places (51%) and self-isolate if they have symptoms or have been in close contact with someone with symptoms (51%).

The lifting of COVID restrictions will result in little change in the proportion of respondents who:

- self-isolate if they have symptoms or had been in close contact with someone with symptoms
- shield on behalf of someone else
- test if they have symptoms or come into contact with someone who tested positive

However there will be a significant reduction in the proportion of respondents who:

- Avoid meeting people indoors (-43 percentage points)
- Maintain a 2m or more social distance (-38 percentage points)
- Wear a mask in public / crowded places (-37 percentage points)

One Man's Meat

Respondents were most likely to say they eat their bacon sandwiches with tomato ketchup (34%), brown sauce (27%) or something else not listed (22%). A fifth of respondents (20%) said that they do not eat bacon.

The significant majority of respondents agree that a cooked breakfast should include sausage (83%), bacon (75%) and baked beans (63%). A majority of respondents also agree that a cooked breakfast should include mushrooms (57%), toast (53%) and fried egg (51%).

Whilst not in the majority, hash browns make an honorary mention as a highly selected item (43%).

Happiness and Wellbeing

Q. Thinking about how you feel at the moment, how would you describe yourself?

	1 Not At All	2	3	4	5 - Very
Happy	3%	19%	22%	47%	9%
Healthy	4%	17%	34%	38%	7%
Lonely	29%	26%	26%	14%	5%
Anxious / Stressed	10%	21%	34%	28%	7%
Worthwhile	4%	12%	38%	33%	13%
Optimistic	4%	19%	37%	31%	9%
Hopeful	2%	14%	40%	33%	11%

Focus on positive feelings:

	Jan 2020	April 2020	March 2022
Happy	65%	51%	55%
Healthy	51%	50%	45%
Not Lonely	58%	50%	55%
Not Stressed / Anxious	36%	31%	31%
Worthwhile	56%	50%	46%
Optimistic	-	-	39%
Hopeful	-	-	44%

Focus on negative feelings:

	Jan 2020	April 2020	March 2022
Unhappy	14%	23%	23%
Unhealthy	20%	20%	21%
Lonely	23%	26%	19%
Stressed / Anxious	36%	41%	35%
Not worthwhile	14%	15%	16%
Pessimistic	-	-	23%
Not hopeful	-	-	16%

- Respondents are significantly more likely to feel positively rather than negatively. The only exception is feelings of stress / anxiety, where slightly more respondents say they do feel stressed or anxious (35%) than say they do not (31%).
- Positively speaking, respondents are most likely to say they feel happy (55%) and not lonely (55%), followed by feeling worthwhile (46%), healthy (45%) and hopeful (44%).
- Negatively speaking, although not the majority, respondents are most likely to feel stressed / anxious (35%); followed by feeling pessimistic (23%) or unhappy (23%).
- Levels of unhappiness remain significantly higher than pre pandemic levels.
- The proportion of respondents who say they feel healthy has fallen significantly compared to both pre pandemic levels and levels at the beginning of the pandemic. However, there has been no notable increase in respondents who say they feel specifically unhealthy.
- Levels of loneliness have dropped significantly below both pre pandemic levels and levels at the beginning of the pandemic.
- Levels of stress / anxiety are now significantly below levels experienced at the beginning of the pandemic and in line with pre pandemic levels.
- The proportion of respondents who say they feel worthwhile has fallen significantly compared to pre pandemic levels. However, there has been no notable increase in the proportion of respondents who say they feel specifically not worthwhile.

Personal and Household Finances

Q. Which of the following best describes you at the moment?

I have money left over when I have paid my bills	51%
I save money regularly	44%
I have enough money to afford my lifestyle comfortably	42%
I am very good at managing money	42%
I live to a very strict budget	28%
I am in debt	17%
I worry about the amount of money I owe	17%
I am struggling to pay bills	16%
None of these	3%

- Approximately half of respondents (51%) have money left over when they have paid their bills.
- A similar proportion save money regularly (44%), have enough money to afford their lifestyle comfortably (42%) and are very good at managing money (42%).
- Conversely 17% of respondents are in debt, 17% worry about the amount of money they owe, and 16% are struggling to pay their bills.
- Over a quarter of respondents (28%) live to a very strict budget.

Q. Which of the following best describes how your household is managing?

Keeping up with bills / credit commitments without any difficulties	45%
Keeping up with bills / credit commitments, but it is a struggle from time to time	33%
Keeping up with bills / credit commitments, but it is a constant struggle	10%
Falling behind with some bills / credit commitments	3%
Having real financial problems, have fallen behind with many bills / credit commitments	3%
Don't have any bills / credit commitments	2%
Don't know / prefer not to say	4%

- The majority of respondents (88%) are either keeping up without any difficulties (45%) or only struggling occasionally (33%).
- 16% find it a constant struggle to keep up (10%), are falling behind financially (3%) or are having real financial problems (3%).

	Mar 2012	Jun 2014	Jun 2015	Jun 2017	Lockdown Survey Apr 2020	Mar 2022
Keeping up with bills / credit commitments without any difficulties	37%	39%	42%	48%	72%	45%
Keeping up with bills / credit commitments, but it is a struggle from time to time	36%	37%	35%	34%	17%	33%
Keeping up with bills / credit commitments, but it is a constant struggle	17%	15%	9%	7%	6%	10%
Falling behind with some bills / credit commitments	3%	3%	4%	3%	3%	3%
Having real financial problems, have fallen behind with many bills / credit commitments	2%	3%	2%	2%	0%	3%
Don't have any bills / credit commitments	2%	2%	3%	3%	2%	2%

- Respondents appear to have answered this question much more in keeping with responses to the same question in 2017 and earlier.
- However, there are now more respondents who are keeping up without difficulties and less respondents who are finding it a constant struggle than in 2014 and earlier.
- These latest results suggest that the figures from the COVID lockdown survey in April 2020 represented an unprecedented non-usual picture of household finances in Hull.

Q. How do you think your household's financial situation has changed in the last year?

Got worse	59%
No change	29%
Got better	12%

- Over half of respondents (59%) believe that their household's financial situation has got worse over the last year.
- Only 12% of respondents believe that their household's financial situation has got better over the last year.

Q. And thinking ahead to this time next year, how do you think your financial situation will have changed compared to now?

Got worse	67%
No change	20%
Got better	13%

- Over two thirds of respondents (67%) believe that their household's financial situation is likely to get worse over the next year compared to now.
- Only 13% of respondents believe that their household's financial situation is likely to get better over the next year.

Q. To what extent are you worried about your ability to pay / buy the following?

N/A Removed

	1 Not At All	2	3	4	5 - Very	Average Worry Score
Financial emergency	20%	17%	18%	14%	31%	3.21
Your utility bills	26%	19%	20%	18%	19%	2.86
Your travel	29%	24%	20%	15%	12%	2.58
Your council tax	36%	20%	19%	13%	12%	2.43
Food	38%	19%	17%	14%	12%	2.42
Non-food essentials	37%	22%	18%	11%	13%	2.40
Your current debts	38%	20%	21%	12%	9%	2.33
Your rent / mortgage	47%	22%	16%	8%	6%	2.03

- Respondents are most worried about their ability to cope with a financial emergency e.g. having to replace their car or boiler etc (45% of respondents worry a large amount).
- This is followed by worry about paying their utility bills (37% of respondents worry a large amount).
- Respondents are least worried about paying their rent / mortgage; nearly half are not worried about this at all (47%).

Q. Thinking about the next few months, which of the following are you most concerned about being able to pay for?

Financial emergency	50%
Your utility bills	50%
None – not concerned	25%
Food	18%
Council tax	17%
Your rent / mortgage	13%
Non-food essentials	12%
Your current debts	11%
Other	4%

As with the previous question:

- Over the next three months, respondents are most concerned about being able to cope with a financial emergency e.g. having to replace their car or boiler etc (50%) and paying their utility bills (50%).
- Respondents are least concerned about repaying / servicing their current debts (11%), buying non-food essentials (e.g. clothes and toiletries) (12%) and paying their rent / mortgage (13%).
- A quarter of respondents (25%) are not concerned about having to pay for any of the things listed in the next few months.

Q. Imagine your household had a sudden financial emergency and you needed £500 quickly- for example, your car needed repairing, or an unexpected bill arrived. What would you do?

Use savings	42%
Use a credit card	18%
Use current account / wages	14%
Don't know	12%
Borrow from friends / family	8%
Arrange a payment plan	4%
Other	1%
Get a short-term loan	1%
Get another type of loan	1%
Ignore it	0%

- The majority of respondents state that they would use their savings (42%). This figure is consistent with the earlier result which suggests that 44% of respondents regularly save money.
- The other most popular responses include using a credit card (18%) and using their current account / wages (14%).
- 13% of respondents state that they either don't know what they would do (12%) or that they would simply ignore it (<1%).
- Only 2% of respondents state they would take out any kind of loan to access the funds.

Q. Thinking about ways that you can save money on your everyday costs, which of the following are you most likely to do first, if money gets tight?

Put off any big purchases	67%
Use the heating less	65%
Buy cheaper groceries	56%
Go out less	52%
Switch off household appliances / lights	48%
Change eating habits	27%
Cancel / reduce streaming services	22%
Use car / van / motorbike less	14%
Walk or cycle more	14%
Use less water	13%
Cancel / reduce memberships	11%
Cancel / reduce subscriptions	9%
Cancel / reduce mobile contract	7%
Cancel / reduce your internet service	6%
Cancel / suspend / reduce insurances	6%
Other	4%

In order to save money on everyday costs, respondents are most likely to first:

- Put off any big purchases e.g. appliances, holidays, cars etc. (67%)
- Use the heating less (65%)
- Buy cheaper groceries e.g. cheaper / own brands (56%)
- Go out less e.g. to the pub / restaurants / concerts (52%)
- Switch off household appliances / lights when not in use (48%)

Around a quarter would also:

- Change their eating habits e.g. cook from scratch more, buy less takeaways (27%)
- Cancel / reduce their streaming services e.g. Netflix, Spotify (22%)

Finances by Household Income and Benefits

Q. Which of the following benefits do you receive?

Universal Credit	7%
Pension Credit	1%
Working Tax Credit	2%
Pension	23%
None of These	68%

Q. What is your households total income before tax?

Under £15,000	19%
£15,000 - £29,999	35%
£30,000 - £44,999	21%
£45,000 - £69,999	20%
Over £70,000	5%

Q. Which of the following best describes you at the moment?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
I have money left over when I have paid my bills	51%	11%	44%	25%	59%	53%
I save money regularly	44%	16%	51%	13%	49%	46%
I have enough money to afford my lifestyle comfortably	42%	2%	39%	1%	59%	41%
I am very good at managing money	42%	24%	77%	10%	54%	40%
I live to a very strict budget	28%	48%	44%	30%	25%	27%
I am in debt	17%	43%	6%	45%	3%	19%
I worry about the amount of money I owe	17%	44%	6%	30%	6%	17%
I am struggling to pay bills	16%	57%	10%	43%	9%	14%
None of these	3%	7%	10%	3%	4%	2%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
I have money left over when I have paid my bills	51%	22%	47%	57%	69%	71%
I save money regularly	44%	22%	39%	46%	66%	64%
I have enough money to afford my lifestyle comfortably	42%	19%	38%	39%	57%	79%
I am very good at managing money	42%	33%	39%	39%	45%	59%
I live to a very strict budget	28%	52%	29%	21%	16%	23%
I am in debt	17%	19%	19%	22%	14%	6%
I worry about the amount of money I owe	17%	17%	23%	17%	11%	8%
I am struggling to pay bills	16%	38%	18%	10%	8%	4%
None of these	3%	4%	3%	3%	1%	7%

- Respondents who are in receipt of universal credit, working tax credits and / or have a household income less than £15,000 are less likely than average to have money left over after paying their bills, to save money regularly, to have enough money to afford to life their lifestyle comfortably and to say they are very good at managing money.
- They are more likely than average to live to a strict budget, be in debt and be struggling to pay their bills.
- The opposite is typically true of those respondents in receipt of a pension, and / or those with a household income in excess of £45,000.

Q. Which of the following best describes how your household is managing?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Keeping up with bills / credit commitments without any difficulties	45%	3%	55%	4%	59%	45%
Keeping up with bills / credit commitments, but it is a struggle from time to time	33%	38%	17%	64%	27%	35%
Keeping up with bills / credit commitments, but it is a constant struggle	10%	20%	10%	17%	7%	10%
Falling behind with some bills / credit commitments	3%	10%	0%	4%	1%	3%
Having real financial problems, have fallen behind with many bills / credit commitments	3%	26%	0%	2%	1%	2%
Don't have any bills / credit commitments	2%	0%	10%	1%	4%	2%
Don't know / prefer not to say	4%	2%	7%	7%	2%	4%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Keeping up with bills / credit commitments without any difficulties	45%	24%	35%	48%	62%	76%
Keeping up with bills / credit commitments, but it is a struggle from time to time	33%	35%	39%	33%	30%	16%
Keeping up with bills / credit commitments, but it is a constant struggle	10%	18%	13%	9%	4%	0%
Falling behind with some bills / credit commitments	3%	6%	3%	3%	0%	0%
Having real financial problems, have fallen behind with many bills / credit commitments	3%	10%	4%	1%	0%	0%
Don't have any bills / credit commitments	2%	1%	2%	2%	3%	8%
Don't know / prefer not to say	4%	7%	3%	3%	1%	0%

- Respondents who are in receipt of universal credit, working tax credits and / or have a household income less than £30,000 are less likely than average to say they are keeping up with bills/ credit commitments without any difficulties.
- In particular, those on universal credit or with a household income less than £15,000 are more likely than average to state they find it a constant struggle, they are falling behind or they are having real financial problems.
- Conversely, those respondents in receipt of a pension, and / or those with a household income in excess of £45,000, are more likely than average to say they are keeping up with bills/ credit commitments without any difficulties.

Q. How do you think your household's financial situation has changed in the last year?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Got worse	59%	77%	49%	48%	56%	58%
No change	29%	16%	47%	36%	38%	27%
Got better	12%	7%	4%	16%	6%	15%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Got worse	59%	68%	65%	54%	49%	59%
No change	29%	27%	27%	33%	26%	23%
Got better	12%	4%	7%	13%	25%	19%

Q. And thinking ahead to this time next year, how do you think your financial situation will have changed compared to now?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Got worse	67%	57%	63%	67%	74%	66%
No change	20%	25%	37%	28%	22%	19%
Got better	13%	18%	0%	4%	4%	16%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Got worse	67%	65%	73%	64%	65%	60%
No change	20%	25%	16%	23%	17%	18%
Got better	13%	10%	11%	13%	18%	22%

- Respondents who are in receipt of universal credit and / or have a household income less than £30,000 are more likely than average to say that their household finances have got worse over the previous year.
- Those with a household income bracket of £15,000 - £30,000 are more likely than average to say they expect their household finances to get worse over the next year.
- Respondents in receipt of a pension are more likely than average to say their household income has stayed the same over the last year but more likely than average to say they expect their household finances to get worse over the next year.
- Those with a household income between £45,000 and £70,000, are more likely than average to say that their household finances have got better over the previous year.

Q. To what extent are you worried about paying for the following the following?

Worry Score: From 1 (Not At All) to 5 (Very)

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Rent / mortgage	2.03	3.04	1.70	2.38	1.58	2.05
Current debts	2.33	3.57	2.05	3.24	1.87	2.33
Utility bills	2.86	4.19	2.77	3.83	2.51	2.82
Travel	2.58	3.17	1.95	3.42	2.21	2.62
Council tax	2.43	3.69	1.95	2.95	2.17	2.40
Non-food essentials	2.40	3.87	2.17	3.20	2.05	2.37
Food	2.42	3.86	2.24	3.00	2.05	2.40
Financial emergency	3.21	4.16	2.69	4.18	2.66	3.28

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Rent / mortgage	2.03	2.44	2.31	1.84	1.68	1.62
Current debts	2.33	2.96	2.58	2.09	1.91	1.70
Utility bills	2.86	3.53	3.21	2.60	2.30	1.98
Travel	2.58	2.96	2.89	2.33	2.29	2.02
Council tax	2.43	3.12	2.76	2.18	1.80	1.74
Non-food essentials	2.40	3.06	2.69	2.33	1.79	1.63
Food	2.42	3.04	2.71	2.31	1.84	1.70
Financial emergency	3.21	3.52	3.57	3.30	2.65	2.23

- Respondents who are in receipt of universal credit, working tax credits and / or have a household income less than £30,000 are more likely than average to worry about paying for all or most of the things listed.
- Conversely, those respondents in receipt of a pension and / or with a household income in excess of £30,000 are less likely than average to worry about paying for all or most of the things listed.

Q. Thinking about the next few months, which of the following are you most concerned about being able to pay for?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Financial emergency	50%	30%	34%	48%	41%	55%
Your utility bills	50%	64%	68%	83%	51%	47%
None – not concerned	25%	3%	22%	9%	35%	24%
Food	18%	64%	40%	13%	18%	13%
Council tax	17%	22%	10%	15%	24%	15%
Your rent / mortgage	13%	37%	0%	15%	4%	14%
Non-food essentials	12%	23%	10%	8%	3%	13%
Your current debts	11%	21%	2%	22%	3%	12%
Other	4%	5%	6%	0%	5%	3%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Financial emergency	50%	36%	59%	60%	47%	39%
Your utility bills	50%	70%	55%	43%	34%	35%
None – not concerned	25%	13%	17%	28%	34%	48%
Food	18%	38%	16%	13%	11%	9%
Council tax	17%	30%	24%	12%	5%	1%
Your rent / mortgage	13%	22%	13%	8%	12%	12%
Non-food essentials	12%	12%	14%	16%	8%	0%
Your current debts	11%	11%	14%	12%	8%	12%
Other	4%	3%	3%	4%	6%	1%

- Respondents who are in receipt of universal credit or have a household income less than £15,000 are typically more likely than average to be concerned about paying for things over the next few months; particularly utility bills, food and their rent / mortgage.
- Conversely, those respondents in receipt of a pension and / or with a household income in excess of £45,000 are typically less likely than average to be concerned about paying for things over the next few months.

Q. Imagine your household had a sudden financial emergency and you needed £500 quickly- for example, your car needed repairing, or an unexpected bill arrived. What would you do?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Use savings	42%	8%	60%	13%	55%	42%
Use a credit card	18%	12%	14%	3%	13%	21%
Use current account / wages	14%	7%	6%	11%	20%	13%
Don't know	12%	35%	0%	38%	6%	11%
Borrow from friends / family	8%	22%	9%	32%	1%	7%
Arrange a payment plan	4%	10%	10%	0%	3%	3%
Other	1%	3%	0%	2%	2%	0%
Get a short-term loan	1%	3%	0%	0%	1%	1%
Get another type of loan	1%	0%	0%	0%	0%	1%
Ignore it	0%	0%	0%	0%	0%	0%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Use savings	42%	29%	38%	45%	51%	53%
Use a credit card	18%	6%	22%	22%	22%	15%
Use current account / wages	14%	13%	9%	12%	16%	28%
Don't know	12%	30%	15%	4%	3%	0%
Borrow from friends / family	8%	10%	8%	10%	6%	0%
Arrange a payment plan	4%	8%	3%	5%	1%	0%
Other	1%	1%	1%	1%	0%	0%
Get a short-term loan	1%	1%	2%	0%	0%	4%
Get another type of loan	1%	0%	2%	0%	0%	0%
Ignore it	0%	0%	0%	0%	0%	0%

- Respondents who are in receipt of universal credit, working tax credit or have a household income less than £15,000 are typically more likely than average to say they wouldn't know what to do in this situation. They are more likely than average to consider borrowing from friends / family or creating a payment plan, and less likely than average to use savings or a credit card.
- Conversely, those respondents in receipt of a pension and / or with a household income in excess of £45,000 are typically more likely than average to say they would know what to do in this situation. They are more likely than average to use savings or money in their current account / wages.

Q. Thinking about ways that you can save money on your everyday costs, which of the following are you most likely to do first, if money gets tight?

	Total	Universal Credit	Pension Credit	Tax Credit	Pension	None
Put off any big purchases	67%	48%	59%	47%	68%	69%
Use the heating less	65%	70%	78%	52%	61%	66%
Buy cheaper groceries	56%	53%	66%	73%	42%	60%
Go out less	52%	40%	16%	54%	40%	58%
Switch off household appliances / lights	48%	45%	80%	52%	57%	45%
Change eating habits	27%	25%	8%	39%	15%	31%
Cancel / reduce streaming services	22%	8%	14%	36%	16%	25%
Use car / van / motorbike less	14%	12%	11%	13%	22%	11%
Walk or cycle more	14%	15%	0%	16%	15%	14%
Use less water	13%	33%	11%	3%	15%	11%
Cancel / reduce memberships	11%	2%	14%	20%	12%	12%
Cancel / reduce subscriptions	9%	3%	14%	0%	11%	9%
Cancel / reduce mobile contract	7%	6%	0%	3%	4%	8%
Cancel / reduce your internet service	6%	8%	21%	23%	6%	5%
Cancel / suspend / reduce insurances	6%	19%	23%	5%	6%	5%
Other	4%	8%	0%	0%	5%	3%

	Total	< £15,000	£15,000 - £29,999	£30,000 - £44,999	£45,000 - £69,999	Over £70,000
Put off any big purchases	67%	55%	63%	70%	80%	77%
Use the heating less	65%	75%	67%	63%	61%	60%
Buy cheaper groceries	56%	54%	55%	55%	61%	48%
Go out less	52%	38%	49%	53%	69%	67%
Switch off household appliances / lights	48%	49%	59%	46%	34%	31%
Change eating habits	27%	23%	23%	30%	37%	18%
Cancel / reduce streaming services	22%	18%	26%	24%	20%	14%
Use car / van / motorbike less	14%	12%	15%	14%	11%	7%
Walk or cycle more	14%	17%	14%	12%	12%	15%
Use less water	13%	21%	14%	11%	5%	20%
Cancel / reduce memberships	11%	7%	11%	14%	14%	14%
Cancel / reduce subscriptions	9%	6%	6%	12%	11%	20%
Cancel / reduce mobile contract	7%	6%	6%	8%	6%	12%
Cancel / reduce your internet service	6%	9%	7%	4%	2%	3%
Cancel / suspend / reduce insurances	6%	12%	8%	3%	4%	0%
Other	4%	6%	4%	4%	1%	4%

- Respondents with the lowest incomes and / or in receipt of low-income benefits are more likely to try to save money on everyday costs by cutting down on essentials e.g. using the heating less, using less water, and cancelling / suspending / reducing any insurances.
- Conversely, those respondents in receipt of a higher household income are more likely to try to save money on everyday costs by cutting down on non-essentials e.g. putting off large purchases, going out less, changing eating habits and cancelling / reducing any subscriptions.
- Interesting, those in receipt of a pension sit somewhere between; being less likely to change their eating habits, buy cheaper groceries or go out less, but more likely to switch off appliances / lights and to use the car less.

Living with COVID

Q. How much do you agree that the country needs to start returning back to normal (pre-pandemic)?

Strongly disagree	5%
Disagree	14%
Neither disagree nor agree	18%
Agree	33%
Strongly agree	31%

- Over two thirds of respondents (64%) agree or strongly agree that the country needs to start returning back to normal.
- Conversely, under a fifth of respondents (19%) disagree or strongly disagree with this statement.

Q. Thinking about COVID and the pandemic, where in the pandemic do you think we are?

Still in the beginning	1%
Between the beginning and the middle	5%
The middle	20%
Between the middle and the end	57%
The end	17%

- Over half of respondents (57%) believe that we are between the middle and the end of the COVID pandemic.
- Remaining respondents are largely split between those who feel we are in the middle of the pandemic (20%), and those who think we are at the end (17%).

Q. Have you ever tested positive for COVID?

Yes, more than once	4%
Yes, once	31%
No, I have not	65%

- Around two thirds of respondents (65%) have never tested positive for COVID.
- That means that around a third (35%) have tested positive for COVID; including 4% of respondents who have tested positive more than once.

Q. How concerned are you about the lifting of all the final COVID restrictions (not having to self-isolate, not having to wear a mask, not having to have a test etc.)?

1 – Not at all concerned	29%
2	18%
3	22%
4	18%
5 – Very concerned	12%

- Nearly half of respondents (48%) are not particularly concerned about the lifting of restrictions; including 29% of respondents who are not concerned at all.
- Conversely, just under a third of respondents (30%) are particularly concerned about the lifting of restrictions; including 12% of respondents who are very concerned.

Q. Thinking about last year, which of the following were you regularly doing?

Q. Now that the final COVID restrictions have been lifted, which of the following are you likely to do, particularly when at work / college / school, or in crowded places, such as on public transport or in a pub / restaurant?

	Last Year	Continue To Do	Difference
Wear a mask in public / crowded places	88%	51%	-37%
Wash your hands for 20 seconds or more, frequently including using hand sanitiser	81%	67%	-14%
Maintain a 2m or more distance	73%	35%	-38%
Test if you have symptoms, or come into contact with someone who has tested positive	72%	64%	-8%
Not meet people indoors	49%	6%	-43%
Self-isolate if you have symptoms, or have been in close contact with someone with symptoms	48%	51%	3%
Make sure that windows are open when you meet people indoors	28%	25%	-3%
Shielding yourself	20%	7%	-13%
Shielding on behalf of someone else	11%	4%	-7%
None of these	5%	11%	6%

This time last year:

- The significant majority of respondents were wearing a mask in public / crowded places (88%) and cleaning / washing their hands frequently (81%).
- Around three quarters were maintaining a 2m or more social distance (73%) and testing if they had symptoms or came into contact with someone who tested positive (72%).
- Around half were not meeting people indoors (49%) and self-isolating if they had symptoms or had been in close contact with someone with symptoms (48%).

Following the lifting of COVID restrictions:

- Around two thirds of respondents will continue to clean / wash their hands frequently (67%) and will test if they have symptoms or come into contact with someone who tests positive (64%).
- Around half will wear a mask in public / crowded places (51%) and self-isolate if they have symptoms or have been in close contact with someone with symptoms (51%).

The lifting of COVID restrictions will result in little change in the proportion of respondents who:

- self-isolate if they have symptoms or had been in close contact with someone with symptoms
- shield on behalf of someone else
- test if they have symptoms or come into contact with someone who tested positive

However there will be a significant reduction in the proportion of respondents who:

- avoid meeting people indoors (-43 percentage points)
- maintain a 2m or more social distance (-38 percentage points)
- wear a mask in public / crowded places (-37 percentage points)

Interestingly there will also be a reduction, albeit not huge, in the proportion of respondents who clean / wash their hands frequently (-14 percentage points).

One Man's Meat

Q. Cookery writer Felicity Cloake, recently announced that she eats her bacon sandwiches with marmalade. How do you eat yours?

With tomato ketchup	34%
With brown sauce	27%
With something else	22%
Don't eat bacon	20%
With tomatoes	13%
With mustard	3%
With marmalade	1%

- Respondents were most likely to say they eat their bacon sandwiches with tomato ketchup (34%), brown sauce (27%) or something else not listed (22%).
- In fact marmalade was the least popular answer; with only 1% of responses.
- A fifth of respondents (20%) said that they do not eat bacon.

Q. Which should be in your full cooked breakfast (or full English, Irish, Scottish or Welsh breakfast)?

Sausage	83%
Bacon	75%
Baked beans	63%
Mushrooms	57%
Toast	53%
Fried egg	51%
Hash browns	43%
Grilled / fried fresh tomatoes	29%
Black pudding	27%
Tinned tomatoes	23%
Scrambled egg	22%
Poached egg	17%
Fried bread	13%
Something else	5%
Bubble and squeak	2%
White pudding	0%

- The significant majority of respondents agree that a cooked breakfast should include sausage (83%), bacon (75%) and baked beans (63%).
- A majority of respondents also agree that a cooked breakfast should include mushrooms (57%), toast (53%) and fried egg (51%).
- Whilst not in the majority, hash browns make an honorary mention as a highly selected item (43%).
- Respondents were least likely to agree that neither bubble and squeak (2%) nor white pudding (<1%) belong in a cooked breakfast,