

Barclays Current Account Three Star Fairbanking Mark Research

The Fairbanking Foundation awards marks to products which can demonstrate that they act in customers' best interests, and improve customers' financial wellbeing.

In order to qualify for this award, Barclays must be able to demonstrate that customers have experienced a tangible positive impact on their financial wellbeing from using their Current Account features. To demonstrate this, a survey was conducted to gauge feedback from customers holding the product.

A representative sample of customers were sent a link to an online questionnaire, and asked to complete a set of pre-defined questions. The Current Account key features that were tested were:

- Alerts
- Overdrafts
- Money Tools
- Barclays Financial Assistance

Finally, customers were asked about their awareness of the budget planning tool, as well as how they found using it.

This document summarises the outputs from the research.

Technical note

- 773 completed interviews (between 25th March and 20th April 2015).
- The survey was conducted online and was approximately 10 minutes in length.
- All respondents were holders of a Barclays Current Account.

SATISFACTION WITH BARCLAYS CURRENT ACCOUNT

S2. Overall how satisfied or dissatisfied are you with your Barclays Current Account?

Asked to all holding a Barclays current account, single response

Very satisfied	293	38%
Fairly satisfied	288	37%
Neither satisfied nor dissatisfied	103	13%
Fairly dissatisfied	47	6%
Very dissatisfied	41	5%
Don't know	1	-
Total	N=293	100%

75% Satisfied

S3. Please can you tell us more about why you say that?

Asked to all holding a Barclays current account, open ended

Very/fairly satisfied

"It does everything I need to run my finances, pay my bills and move money between my savings and current ac, on a daily basis"

"Getting an account with other banking companies was hard and for some reason impossible but when I went to Barclays it was instant and easy, I have no overdraft so i go no option of going over and its simple and easy to keep up to date with everything through the Barclays mobile apps"

"The staff in the Allerton road branch are so helpful, friendly and welcoming, nothing is a bother to the, they will help you with all your needs, I also love the mobile banking it's amazing I know where I am with my money all the time, best bank so far."

I have used my Barclays account for around 10 years and have never had any plans to change. Their constant innovations have continually improved the service provided by the bank. For example, I lost my debit card whilst travelling in Thailand and this was cancelled without issue and a replacement waiting for me when I returned to the UK. I adopted the online banking and banking app reasonably quickly after their respective introductions, and am more than happy with the direct dial facility on the app and the ability to amend and set up my accounts without needing to visit a branch regularly. Having said that, I have always been happy with the staff who are more than helpful at my local branch in Hexham."

"Mostly very good but it should be possible to easily configure SMS account alerts in a more fine grained manner."

"Service is excellent."

"I never had problems with my account and when I need some information regarding internet services (etc), the staff are always very nice and helpful."

“Been banking with Barclays for 25 years never had any cause for concern very happy with products used and offered. Suits my needs perfectly.”

“They look after you, make sure you are up to date on any changes, make sure are getting good deals, look after you and your spending.”

Very dissatisfied

“Recent changes to overdraft charges have resulted in huge increase in amounts payable which has contributed to me exceeding the limit ongoing into emergency borrowing so even more money is charged!! Also recent changes to eligibility to premier a/c”

“Charges are on a 2-tier level for overdraft. The account has a basic overdraft, and then a reserve on top, with different level of charges applied to both - would be much easier/helpful to have one overdraft with one set of transparent charges. It also a huge inconvenience that local branch has closed”

“Branch is shut too often and counter staff have been replaced by machines! If I come into a branch I want to be served by a person not a computer screen - I can do that at home!”

“They charge me now for overdraft before it was interest free up to £250 they just suddenly changed that I’m even thinking not to bank with Barclays anymore”

OBTAINING ACCOUNT BALANCES / TRANSACTIONS
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Q1. Were you aware that you could obtain the balance of your Barclays Current Account at any time?

Asked to everyone, single response

Yes	89%	690
No	6%	44
Don't know	5%	39
Total	100%	N= 773

Q2. In the last 12 months, have you ever used any of the methods below to check:

- a) The balance of your Barclays Current Account
- b) The most recent transactions on your Barclays Current Account

Asked to everyone, multiple response

	Balance		Recent transactions	
By text message	179	26%	134	19%
In a branch	231	33%	176	26%
At an ATM	408	59%	212	31%
Via my mobile banking app	345	50%	313	45%
Via my online banking	578	84%	534	77%
By calling the telephone banking team	80	12%	75	11%
Other (please specify)	5	1%	2	-
I have never requested this	5	1%	12	2%
Don't know	1	-	1	-

Q2c. And which one have you used most frequently?

Asked to all using more than one method to check their balance or for their recent transactions

	Balance		Recent transactions	
By text message	17	3%	9	2%
In a branch	6	1%	14	3%
At an ATM	46	8%	29	7%
Via my mobile banking app	254	46%	198	46%
Via my online banking	226	41%	177	41%
By calling the telephone banking team	1	-	2	-
Other (please specify)	1	-	-	-
I have never requested this	-	-	-	-
Don't know	1	-	4	1%

Q3. And how helpful would you say that you have found the following...

Asked to all who used each method to check their balance, single response per method

	Very helpful	Fairly helpful	Fairly unhelpful	Very unhelpful	Don't know
By text message	148 83%	26 15%	1 1%	2 1%	2 1%
In a branch	181 78%	42 18%	2 1%	4 2%	2 1%
At an ATM	337 83%	64 16%	2 0%	4 1%	1 0%
Via my mobile banking app	296 86%	44 13%	1 0%	3 1%	1 0%
Via my online banking	487 84%	79 14%	3 1%	8 1%	1 0%
By calling the telephone banking team	63 79%	16 20%	- -	- -	1 1%

Q4a. You said that you found obtaining your balance [allocated balance channel] to be [corresponding rating from Q3]. Please can you tell us more about what makes you say that?

Asked to all who answered a method to check their balance, open ended

Checking Balance	Very helpful	Very unhelpful
By text message	<i>"It's easy and quick to access, plus it updates very quickly"</i>	<i>"Because I have not been told how to get it and I don't want to get it."</i>
In a branch	<i>"The new machines in the branch are very good and I find it easy to use"</i>	No unhelpful verbatims for Branch
At an ATM	<i>"It is a very easy option, and access to many ATM machines makes the process much easier"</i>	No unhelpful verbatims for ATM
Via my mobile banking app	<i>"The app is extremely useful for me and my family. This has helped manage our finances better because we are in control of the account. I have 4 accounts and need to ensure each of these are managed. The application helps me"</i>	<i>"Barclays only seem (to be) about updating Apps and what they look like online..... Forgot the basics, staff and service."</i>

	<i>complete this. The app with its updates has got better with age as well'</i>	
Via my online banking	<i>"Having used other banking systems that were very difficult to use, I like that I can check anytime, anywhere, and that the security measures in place mean that no-one else can!"</i>	<i>"Pending transactions not available, but the money has already been deducted from by balance. (HSBC have this available)."</i>
By calling the telephone banking team	<i>"It is convenient for me"</i>	No unhelpful verbatims for Branch

Q3. And how helpful would you say that you have found the following ...

Asked to all who used each method to check their recent transactions, single response per method

	Very helpful	Fairly helpful	Fairly unhelpful	Very unhelpful	Don't know
By text message	99 74%	20 15%	4 3%	1 1%	10 7%
In a branch	136 77%	31 18%	6 3%	1 1%	2 1%
At an ATM	164 77%	38 18%	5 2%	2 1%	3 1%
Via my mobile banking app	259 83%	48 15%	2 1%	3 1%	1 0%
Via my online banking	432 81%	86 16%	8 1%	7 1%	1 -
By calling the telephone banking team	56 75%	15 20%	1 1%	1 1%	2 3%

Q7a. You said that you found obtaining your most recent transactions [allocated recent transaction channel] to be [corresponding rating from Q3]. Please can you tell us more about what makes you say that?

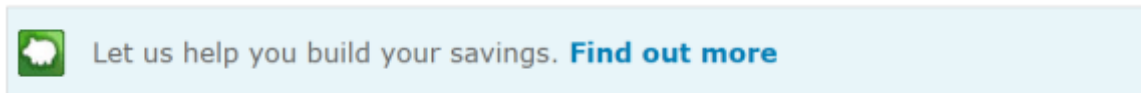
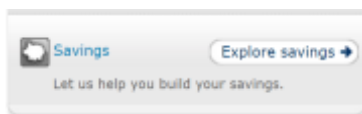
Asked to all who answered a method to checked their recent transactions, open ended

Checking Recent Transactions	Very helpful	Very unhelpful
By text message	<i>"Gives that extra security to ensure your cards hasn't been used without you knowing"</i>	
In a branch	<i>"Branches open reasonable hours and staff very helpful"</i>	

At an ATM	<i>“Easy access to ATM machines, showing the last few transactions is what I need at any time”</i>	<i>“It takes effort.”</i>
Via my mobile banking app	<i>“I can make transaction without need to go to the branch so I don’t need to wait on a queue, as I’m very busy all the time”</i>	<i>“I cannot see the amount of money left after the transaction.”</i>
Via my online banking	<i>“Right level of detail readily available when you want it without travelling or making a call.”</i>	<i>“It takes a very very long time for transactions made to even show up on the online banking system.”</i>
By calling the telephone banking team	<i>“It is convenient for me.”</i>	<i>No unhelpful verbatims for telephone banking</i>

PROMPTING THE CUSTOMER TO SAVE

Q8. Please can you tell us have you seen either of these messages in the last 3 months?
 Asked to all identified in the sample as having seen savings prompts, single answer. Each saving prompt screenshot showed to customers identified in the sample as having seen it.



Yes	35	38%
No	31	33%
Don't know	27	29%
Total	N= 93	100%

Q9. And still thinking about this message, how helpful would you say you found this message?

Asked to all who have seen saving prompts (answering yes at Q8), single answer

Very helpful	4	11%
Fairly helpful	11	31%
Fairly unhelpful	5	14%
Very unhelpful	3	9%
Don't know	12	34%
Total	N= 35	100%

43% Helpful

Q9a. Please can you tell us more about what makes you say that?

Asked to all who have seen saving prompts (answering yes at Q8), open ended

Very/Fairly helpful

"I could see the savings options available and the interest rates offered - to compare with other providers."

"I'm not in a position to save but having info is useful for future."

"I am not looking to change my savings arrangements at present but it is useful to know this is available."

"If you have some money to invest, the pointer may help you consider buying a Barclays product."

Very/Fairly unhelpful

"I'm aware of the low interest rates that banks can offer at the moment, so I don't really find messages like this helpful."

"I really don't have any money to save."

"Because I am quite capable of doing this by myself without an overtly promotional message form Barclays."

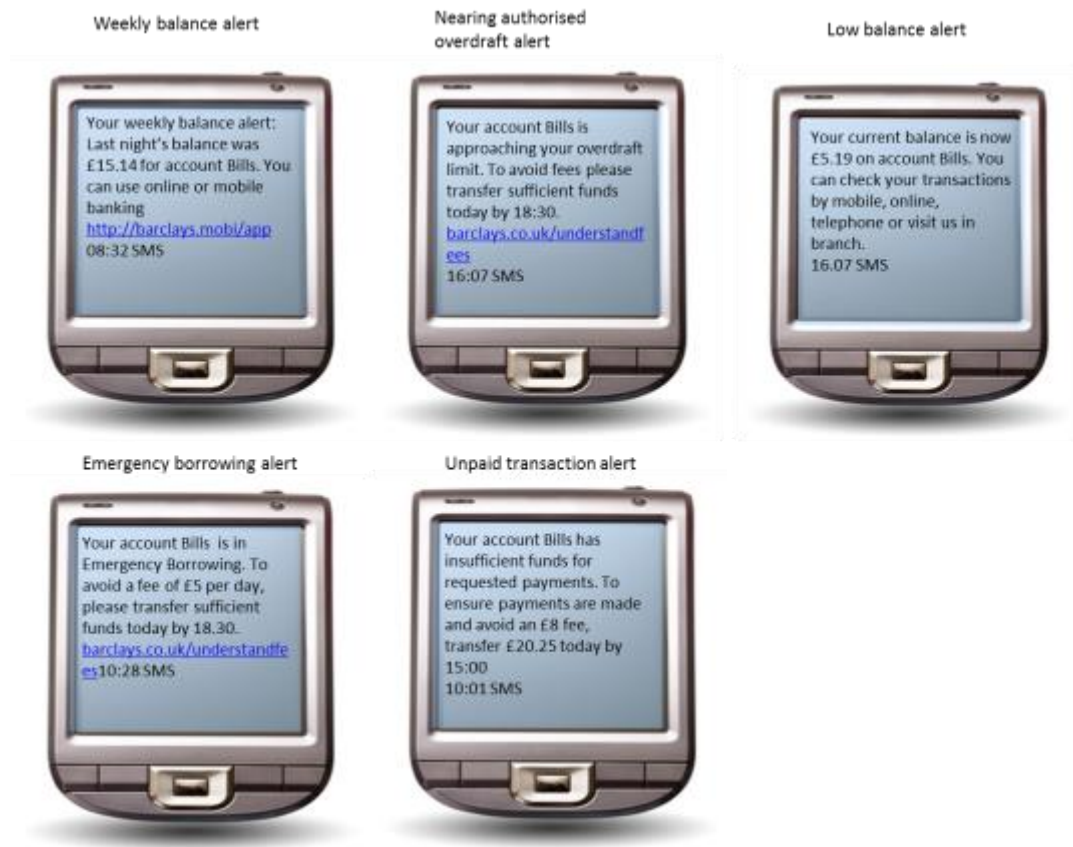
"Your interest rates are terrible...what would be the point?"

ALL RECEIVING ALERTS

Q11. Please can you tell us which, if any, of the following alerts you have received in the past 3 months?

Asked to all identified in the sample as having received alerts, multiple answer

Screenshots of each type of alert showed to respondents identified in the sample as having received alerts



Weekly balance alert	139	44%
Low balance alert	119	38%
Nearing Authorised Overdraft Limit alert	89	28%
Emergency borrowing alert	72	23%
Unpaid transaction alert	28	9%
Don't know	14	4%
None of the above	47	15%
Total	N= 508	

Q11a. Please can you tell us, how did you find out about the alerts that Barclays offers to help you manage your money?

Asked to all receiving alerts at Q11, multiple response

I was told about them in a branch	75	30%
I received a message when I was logged in to my online banking	65	26%
They were set up when I opened the account	64	25%
I read about it on the Barclays website	41	16%
I was told about them when I called telephone banking	11	4%
Other (specify)	12	5%
Don't know	23	9%
Total	N=291	

Intro showed: Thinking about your low balance alert

Q11b. If you did not keep the default amount, what made you choose a different amount?

Asked to all receiving a low balance alert at Q11, open ended

"I like to make sure I keep track on my spending and always good to know when I am near a low balance".

"I made it to have a safe margin for expected bills plus a bit extra."

"Personal circumstances."

"It's the amount I find acceptable to have in my account without going over drawn easily".

Q11c. Thinking about the amount set for the low balance alert, we asked customers how effective this has been in helping them manage their finances.

Asked to all receiving a low balance alert at Q11, open ended

"Very, all my bills go out on 1st of the month and it brings my attention to my bank account".

"It's very helpful as I don't check my balance regularly".

"It's useful when the message arrives. I'm not convinced it's always sent"

"Not really using this to manage".

Q12. And thinking about the alerts you have received, how helpful would you say you found these?

Asked to all receiving alerts, single response per alert type received

Alert type	Very helpful	Fairly helpful	Fairly unhelpful	Very unhelpful	Don't know	
Weekly Balance Alert (N=139)	84 60%	43 31%	7 5%	1 1%	4 3%	91% helpful
Nearing Authorised Overdraft Limit Alert (N=89)	64 72%	20 22%	2 2%	1 1%	2 2%	94% helpful
Low Balance Alert (N=119)	78 66%	28 24%	5 4%	3 3%	5 4%	90% helpful
Emergency Borrowing Alert (N=72)	49 68%	15 21%	4 6%	1 1%	3 4%	89% helpful
Unpaid transaction alert (N=28)	25 89%	2 7%	-	1 4%	-	96% helpful

Q12a. You said that receiving a [alerts selected at Q11] was [corresponding rating from Q12]. Please can you tell us more about what makes you say that?

Asked to all receiving alerts, open ended per alert type received

Alert type	Very helpful	Very unhelpful
Weekly Balance Alert	"I don't need to check every time my account balance online."	"They are annoying."
Nearing Authorised Overdraft Limit Alert	"So I know how much I am spending."	"I always know what my balance is so getting alert doesn't help, asking me to transfer money is pointless as Barclays can see all the accounts I have and they know I don't have funds to transfer".
Low Balance Alert	"It's so I know where I am with my money; I have a lot of direct debits coming out so I need to know that I have the money available in my account to avoid charges".	"Late or not receive it at all"
Emergency Borrowing Alert	"It lets me know how much I got left in my account. And also if I need to put some money in there to cover any direct debits in there coming out on the day."	"Well no one wants to know that do they"
Unpaid transaction alert	"I know exactly my balance"	

Q12b. And can you tell us, what, if anything did you do as a result of the last alert you received?

Asked to all receiving alerts, multiple response per alert type

	I paid money into my Barclays current account	I applied for / extended an overdraft	I borrowed money from family or friends to pay into my account	I borrowed money from elsewhere to pay into my Barclays current account	I used my savings to pay money into my account	Other	I did not take any action as a result
Weekly balance N=139	52 37%	- -	8 6%	8 6%	19 14%	11 8%	63 45%
Nearing authorised overdraft limit N=89	48 54%	1 1%	11 12%	10 11%	20 22%	8 9%	17 19%
Low balance N=119	61 51%	2 2%	8 7%	5 4%	25 21%	10 8%	33 28%
Emergency borrowing N=72	32 44%	1 1%	13 18%	8 11%	17 24%	11 15%	16 22%
Unpaid transaction N=28	19 68%	- -	7 25%	5 18%	6 21%	4 14%	3 11%

Q12c. You said that receiving the alert did not encourage you to take any actions. Please can you tell us more about the reasons for that?

Asked to all who answered 'didn't do anything' for any alert received, open ended

"I have it set above an amount that would mean I would need to transfer or borrow money so it acts a reminder but little else".

"It was for information only."

"Near end of month, so waited for pay day."

"I don't always have the means to do something about it."

"No action taken - just no further spending until funds credited at future date."

"Not always necessary at the time of receiving the text, but allows me to plan ahead."

OVERDRAFTS

Q19. Please can you tell us, do you have an overdraft facility on your Barclays Current Account?

Single response, question asked to all identified as having an overdraft.

Yes	192	88%
No	11	5%
Don't know	14	6%
Total	N= 217	100%

Q19b. Please can you tell us, which of the following applies to how you typically use your overdraft facility on your Barclays Current Account?

Single response, question asked to all responding yes at Q19.

I never use my overdraft	56	29%
I have used my overdraft accidentally once or twice	27	14%
I occasionally use my overdraft but generally I am in credit	42	22%
I regularly use my overdraft but generally I am in credit for a certain period each month	33	17%
I am always using my overdraft and I usually have a negative balance on my account	33	17%
Don't know	-	-
Total	N= 192	100%

Q19c. Please can you tell us, overall how satisfied or dissatisfied are you with the overdraft facility provided by Barclays on your current account?

Single response, question asked to all responding yes at Q19.

Very satisfied	78	41%
Fairly satisfied	56	29%
Fairly unsatisfied	16	8%
Very unsatisfied	19	10%
Don't know	23	12%
Total	N= 192	100%

70% Satisfied

Q24b. Which of the following typically applies to how you manage your overdraft?

Multiple response, question asked to all saying yes at Q19.

I never use my overdraft	68	35%
I actively manage my overdraft to minimise the charges I pay	42	22%
I would like to reduce my overdraft but am not financially able to do so	38	20%
I have used my savings to reduce my overdraft	15	8%
Managing my overdraft is not a priority for me	13	7%
Other (please specify)	18	9%
Don't know	8	4%
Refused	4	2%
Total	N=192	100%

Q24c. Please can you tell us in which ways, if any, do you manage your overdraft? These could be ways which are provided by Barclays, for example alerts to tell you when you are using your overdraft, or other methods of your own.

Open ended, question asked to all saying yes at Q19 and responding either “I actively manage my overdraft to minimise the charges I pay” or “I would like to reduce my overdraft but am not financially able to do so” at Q24b.

“Text messages to say I am overdrawn are useful and allows me to avoid charges.”

“I manage all overdrafts in one account by transferring balances etc.”

“Check online and get text alerts.”

Q24d. Please can you tell us, which of the following applies to how you typically use the emergency borrowing facility on your Barclays Current Account?

Single response, question asked to all using emergency borrowing.

I never use my emergency borrowing facility	42	45%
I have used my emergency borrowing facility accidentally once or twice	15	16%
I occasionally use my emergency borrowing facility but generally don't need to	15	16%
I regularly use my emergency borrowing facility for a certain period each month	9	10%
I am always using my emergency borrowing facility and am rarely out of emergency borrowing	5	5%
Don't know	7	7%
Refused	1	1%
Total	N=94	100%

Q25. Now thinking specifically about your emergency borrowing facility, please can you tell us how helpful you have found having this facility?

Single response, question asked to all using emergency borrowing.

Very helpful	28	30%
Fairly helpful	17	18%
Fairly unhelpful	5	5%
Very unhelpful	4	4%
Don't know	40	43%
Refused	-	-
Total	N=94	100%

45% Helpful

Q25a. Now thinking specifically about your emergency borrowing facility, which of the following typically applies to how your emergency borrowing charges impact you, if at all?
Multiple response, question asked to all using emergency borrowing.

I never use my emergency borrowing	35	37%
I like the fact that the emergency borrowing facility is there if I need it	20	21%
I would like to reduce how often I use my emergency borrowing but am not financially able to do so	16	17%
I actively manage my emergency borrowing so as to minimise the charges I pay	9	10%
Managing my emergency borrowing is not a priority for me	5	5%
I have used my savings to reduce my emergency borrowing	3	3%
Other (please specify)	4	4%
Don't know	10	11%
Refused	3	3%
Total	N=94	100%

Q26. In the past 3 months, would you say the amount you have used your Emergency Borrowing has increased, decreased, or stayed the same?
Single response, question asked to all using emergency borrowing.

Increased	8	9%
Stayed the same	25	27%
Decreased	7	7%
Not applicable	38	40%
Don't know	11	12%
Refused	5	5%
Total	N=94	100%

Q26a. You said that in the past 3 months the amount you have used your Emergency Borrowing has increased. Please could you tell us why that is?
Open ended question, asked to all using emergency borrowing and saying increased at Q26.

“Unexpected costs that I have had to cover (e.g. car repairs)”

“Due to decrease in net earnings.”

“My working patterns, and hence my income has changed.”

“I had time off working.”

“Cost of living increases.”

MONEY TOOLS

Q28. Please can you tell us, have you ever used the Money Tools service when you have logged into your online banking?

Asked to all identified in the sample as being registered for money tools

Money tools screenshot shown to everyone identified in the sample as being registered for money tools



Yes	69	63%
No	36	33%
Don't know	5	5%
Total	N=110	100%

Q28b. You said you have not recently used the Money Tools service on your Barclays Current Account. Please can you tell us the reasons for this?

Asked to all who said no at Q28, open ended

"Not considered helpful to my circumstances."

"Forgot about the tool."

"I use my own personal tracking sheets at home, though for a more casual budget planner these would have been useful."

"The categories are not allocated well and it takes a while to sort them out, haven't had the time to look further."

"I view the graphs but I try and keep a running total myself although it is useful to ensure that I am on track with spending and income throughout the year."

Q29. Overall, how satisfied are you with the Money Tools service?

Asked to all using money tools (saying yes at Q28), single response

Very satisfied	32	46%
Fairly satisfied	23	33%
Fairly unsatisfied	7	10%
Very unsatisfied	1	1%
Don't know	4	6%
Refused	2	3%
Total	N=69	100%

79% Satisfied

Q30. How helpful have you found the following features of Money Tools?

Asked to all using money tools (saying yes at Q28), single response

A) Being able to track your overall income and outgoings

Very helpful	40	58%
Fairly helpful	23	33%
Not very helpful	2	3%
Not at all helpful	3	4%
Have not used	-	-
Don't know	1	1%
Total	N=69	100%

91% Helpful

B) Being able to track your overall income and outgoings over a specific time period

Very helpful	39	57%
Fairly helpful	22	32%
Not very helpful	5	7%
Not at all helpful	1	1%
Have not used	1	1%
Don't know	1	1%
Total	N=69	100%

88% Helpful

C) Being able to look at your income and outgoings by different categories (for example Clothes, groceries and entertainment) and comparing this over time?

Very helpful	35	51%
Fairly helpful	20	29%
Not very helpful	7	10%
Not at all helpful	3	4%
Have not used	3	4%
Don't know	1	1%
Total	N=69	100%

80% Helpful

D) Being able to look at your income and outgoings by different categories (for example Clothes, groceries and entertainment) in a pie chart view?

Very helpful	33	48%
Fairly helpful	24	35%
Not very helpful	5	7%
Not at all helpful	3	4%
Have not used	3	4%
Don't know	1	1%
Total	N=69	100%

83% Helpful

E) Being able to look at your income and outgoings by different categories (for example Clothes, groceries and entertainment) in a bar chart view?

Very helpful	25	36%
Fairly helpful	24	35%
Not very helpful	6	9%
Not at all helpful	4	6%
Have not used	9	13%
Don't know	1	1%
Total	N=69	100%

71% Helpful

F) Being able to look at your income and outgoings by different categories (e.g. clothes, groceries and entertainment) in a list view?

Very helpful	32	46%
Fairly helpful	19	28%
Not very helpful	4	6%
Not at all helpful	1	1%
Have not used	11	16%
Don't know	2	3%
Total	N=69	100%

74% Helpful

Q31. And which of the views do you prefer?

Asked to all using money tools (saying yes at Q28), single response

Pie chart view	26	38%
I find them all equally useful	24	35%
Bar chart view	7	10%
List view	7	10%
I don't find any of them useful	2	3%
Don't know	2	3%
Refused	1	1%
Total	N=69	100%

Q32. In which ways, if any, has Money Tools helped you manage your day to day spending and budgeting?

Asked to all using money tools (saying yes at Q28), open ended

"Although the Money Tools do not affect my day to day spending, they are helpful with budgeting and very helpful in tracking trends in my spending throughout the course of the year. I tend to use the bar charts to track how much I have/not have managed to save in the previous 3 months; I then transfer any "spare" money into my savings accounts."

"It's helped to manage my money better and to get an understanding of where I might be spending my money".

"It has made me realise how much I'm spending by category".

"I use the useful tools on the web site with an excel spread sheet on my computer, my expenditure is planned 12 Month in advance covering all of my regular bills. I then back this up with online banking which tells me if I am ahead or behind with my planned savings. And I adjust my spending to assure I stay on track. By using this method I ensure I am never overdrawn and maintain my credit rating, and can meet my bill and achieve my saving targets. In all honesty I could not achieve any of this without my online banking account."

"It's helped me spend in cheaper shops when I'm overdrawn"

Q33 Please tell us about any additional features which you would like to see as part of Money Tools?

Asked to all using money tools (saying yes at Q28), open ended

"Ability to create customized categories."

"The ability to incorporate joint accounts into the information"

"Personal chat to someone regarding spending and ways to save and make use of money will some interest"

"Make them more explanatory"

"Being able to view two accounts income and outgoings in one chart."

"A global report like incoming vs outgoing per 3/6/12 months."

"Better categorisation of transactions wherever possible. Help to set limits perhaps, so a target of '100' on socialising for next month and the possibility to check how you are doing. If this were integrated into mobile banking it would probably be more easily checked on the go and monitored."

DEMOGRAPHICS

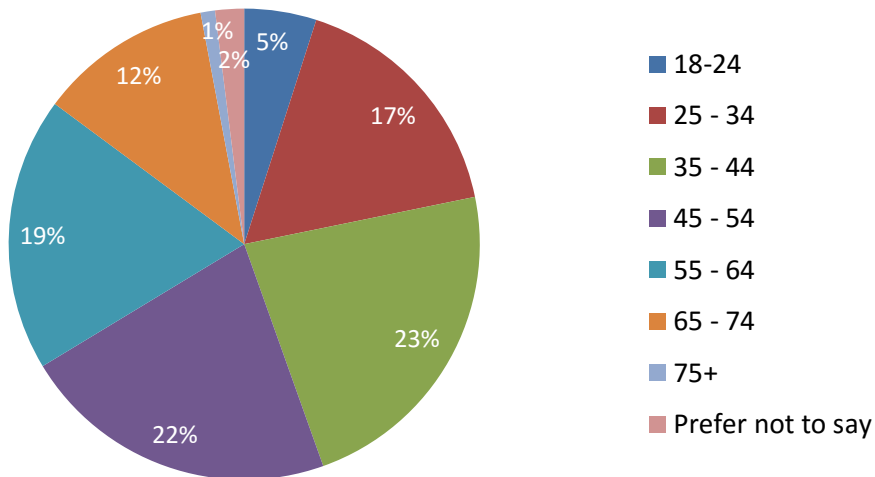
QDM1. Which of the following describes your employment status:

Asked to all, single response

Employed full-time	379	49%
Employed part-time	87	11%
Self-employed	92	12%
Unemployed but looking for a job	25	3%
Unemployed and not looking for a job / Permanently disabled / Housewife/ Househusband	36	5%
Retired	112	14%
Pupil / Student / In full- time education	12	2%
Other	16	2%
Don't know	2	-
Refused	12	2%
Total	N=773	100%

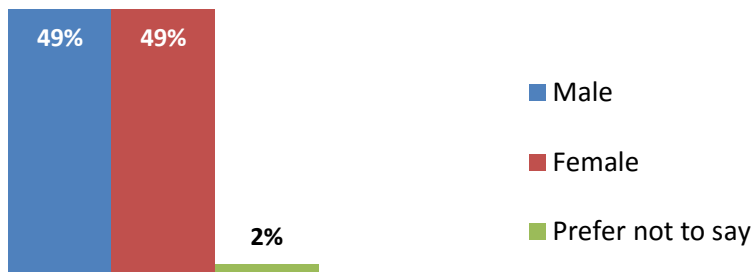
QDM2. Which age group applies to you?

Asked to all, single response



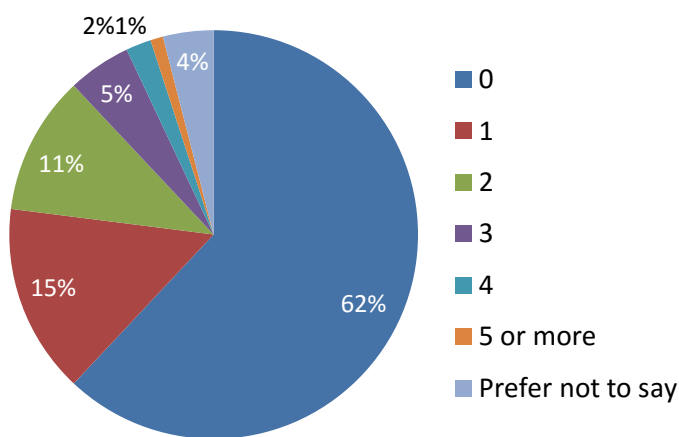
QDM3. Are you?

Asked to all, single response



QDM4. How many children under the age of 18 are living with you in your household?

Asked to all, single response



DM5. And what ages are the children in your household?

Asked to all having children, single response

1 year or younger	30	12%
2 years	38	15%
3 years	30	12%
4 years	19	7%
5 years	22	8%
6 years	24	9%
7 years	26	10%
8 years	33	13%
9 years	28	11%
10 years	29	11%
11 years	20	8%
12 years	22	8%
13 years	30	12%
14 years	24	9%
15 years	24	9%
16 years	20	8%
17 years	21	8%
Prefer not to say	16	6%
Don't know	1	-
Total	N=457	