

Life of Women Earning Below the Living Wage Poll

02/03/2018

Prepared on behalf of Living Wage Foundation



Methodology

Fieldwork Dates

28th February – 1st March 2018

Data Collection Method

The survey was conducted via online panel. Invitations to complete surveys were sent out to members of the panel. Differential response rates from different demographic groups were taken into account.

Population Sampled

Employed women aged 18+ in the United Kingdom who are paid less than the real Living Wage

Sample Size

1,007

Data Weighting

Data were weighted to the profile of UK women aged 18+ who are in full-time or part-time employment and get paid less than the Living Wage. Data were weighted by age and region. Targets for the weighted data were derived from the January – March 2016 Labour Force Survey data.

Margin of Error

Because only a sample of the full population was interviewed, all results are subject to margin of error, meaning that not all differences are statistically significant. For example, in a question where 50% (the worst case scenario as far as margin of error is concerned) gave a particular answer, with a sample of 1,007 it is 95% certain that the 'true' value will fall within the range of 3.1% from the sample result. Subsamples from the cross-breaks will be subject to higher margin of error, conclusions drawn from crossbreaks with very small sub-samples should be treated with caution.

Question presentation

All data tables shown in full below, in order and wording put to respondents, including but not limited to all tables relating to published data and all relevant tables preceding them. Tables for demographic questions might not be included but these should be clear from the cross-breaks on published tables. In all questions where the responses are a list of parties, names or statements, these will typically have been displayed to respondents in a randomising order. The only questions which would not have had randomising responses would be those in which there was a natural order to maintain – e.g. a scale from “strongly agree” to “strongly disagree”, a list of numbers from 0 to 10 or questions which had factual rather than opinion-related answers such as demographic information. “Other”, “Don't know” and “Refused” responses are not randomised.

Not all questions will have necessarily been asked to all respondents – this is because they may be follow-on questions from previous questions or only appropriate to certain demographic groups. Lower response counts should make clear where this has occurred.

Data were analysed and weighted by Survation.

For further information please contact:

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2 Mar 2018

Table 34

Q34. How much do you have in savings, including pensions, shares, stocks and bonds, but excluding property?

Base: All Respondents

	Total	Age						Region								Household Income			SEG				Parent		Age of Children				
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children	
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2	
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
I have no savings	337	45	93	74	83	41	3	34	51	96	96	277	27	27	6	199	107	29	58	111	23	146	161	176	83	66	71	-	
	33.5%	30.3%	36.9%	42.5%	37.1%	24.9%	5.4%	30.6%	32.4%	34.8%	30.5%	32.2%	43.0%	43.6%	26.6%	40.3%	33.2%	16.6%	33.1%	25.9%	35.7%	42.8%	39.6%	29.4%	41.0%	39.5%	39.1%	-	
Less than £100	96	17	40	18	14	7	-	11	18	21	30	80	8	6	1	60	23	11	19	42	6	29	46	49	29	22	20	-	
	9.5%	11.2%	15.8%	10.6%	6.2%	4.3%	-	9.8%	11.6%	7.7%	9.4%	9.3%	12.5%	10.2%	6.3%	12.1%	7.1%	6.2%	10.8%	9.9%	9.0%	8.4%	11.3%	8.2%	14.2%	13.3%	10.7%	-	
£100 - £499	104	28	34	18	15	6	3	21	20	22	34	97	5	2	-	52	36	14	28	35	7	34	47	57	28	16	15	-	
	10.3%	18.8%	13.7%	10.2%	6.8%	3.8%	5.4%	18.6%	13.0%	8.0%	10.7%	11.3%	7.9%	3.6%	-	10.6%	11.1%	7.9%	16.1%	8.2%	10.2%	10.0%	11.6%	9.5%	13.8%	9.4%	8.4%	-	
£500 - £999	68	20	17	11	15	5	-	13	9	17	23	62	5	1	1	28	24	16	14	29	8	18	23	45	10	9	11	2	
	6.8%	13.7%	6.9%	6.3%	6.6%	3.2%	-	11.5%	5.7%	6.0%	7.4%	7.2%	7.3%	2.0%	4.5%	5.6%	7.3%	9.2%	8.0%	6.7%	11.9%	5.3%	5.8%	7.5%	5.2%	5.2%	5.8%	55.9%	
£1,000 - £4,999	117	23	29	19	29	15	2	12	16	38	38	104	5	5	4	46	39	29	18	56	9	35	46	71	24	18	22	-	
	11.6%	15.5%	11.5%	11.2%	12.9%	9.2%	4.8%	10.3%	10.4%	13.8%	11.9%	12.1%	8.3%	7.2%	17.9%	9.4%	12.0%	16.7%	10.1%	13.1%	13.6%	10.3%	11.4%	11.9%	11.7%	10.8%	12.1%	-	
£5000+	214	12	25	22	52	69	33	17	33	54	81	184	8	16	6	73	72	65	29	114	11	59	61	153	18	29	31	1	
	21.2%	8.0%	10.1%	12.9%	23.3%	41.7%	70.1%	14.8%	21.0%	19.3%	25.8%	21.4%	12.8%	25.1%	26.3%	14.9%	22.4%	37.6%	16.9%	26.7%	17.2%	17.2%	14.9%	25.5%	8.8%	17.3%	17.0%	44.1%	
Prefer not to say	46	3	3	6	9	18	7	4	6	19	11	39	2	5	-	24	11	7	7	27	-	13	9	38	5	4	7	-	
	4.6%	1.7%	1.3%	3.7%	4.1%	11.0%	14.3%	3.2%	3.7%	6.9%	3.4%	4.6%	2.7%	8.3%	-	4.9%	3.5%	4.2%	4.0%	6.2%	-	3.7%	2.1%	6.3%	2.3%	2.1%	3.9%	-	
Don't know	25	1	9	5	7	3	-	1	3	10	3	17	4	-	4	11	11	3	2	14	2	8	14	11	6	4	5	-	
	2.5%	0.7%	3.8%	2.7%	3.0%	2.0%	-	1.2%	2.1%	3.5%	0.9%	2.0%	5.6%	-	18.3%	2.2%	3.3%	1.5%	1.1%	3.2%	2.4%	2.2%	3.4%	1.8%	3.0%	2.3%	2.9%	-	
SIGMA	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Survation.

Life of Women Earning Below the Living Wage Poll
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2 Mar 2018

Table 35

Q35. What is your current level of personal debt, including things such as credit cards, overdrafts and loans, but excluding mortgages?

Base: All Respondents

	Total	Age						Region								Household Income			SEG				Parent		Age of Children				
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children	
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2	
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
I have no debt	449	78	78	67	105	88	35	42	70	138	148	398	18	25	8	222	137	78	65	215	23	145	140	309	62	53	68	1	
	44.6%	52.4%	31.2%	38.4%	47.0%	53.0%	73.1%	37.7%	44.7%	49.7%	47.0%	46.3%	28.9%	40.5%	35.0%	44.9%	42.5%	44.7%	37.5%	50.3%	35.2%	42.7%	34.3%	51.6%	30.9%	31.9%	37.3%	44.1%	
Less than £500	132	22	39	22	25	17	8	20	15	32	41	108	13	6	5	74	35	20	37	41	11	44	61	72	32	20	27	-	
	13.1%	15.2%	15.5%	12.6%	11.0%	10.3%	16.2%	18.0%	9.5%	11.5%	13.2%	12.6%	20.6%	10.0%	21.1%	15.1%	10.9%	11.4%	21.0%	9.5%	16.8%	13.0%	14.9%	11.9%	15.7%	12.1%	15.0%	-	
£500 - £999	80	18	17	16	12	13	3	10	17	16	24	66	9	5	-	32	34	13	14	35	10	21	34	47	16	20	14	-	
	8.0%	12.5%	6.9%	9.5%	5.6%	8.0%	5.4%	8.7%	10.6%	5.8%	7.6%	7.7%	14.7%	7.9%	-	6.5%	10.7%	7.5%	8.1%	8.2%	16.1%	6.2%	8.3%	7.8%	7.9%	11.9%	7.8%	-	
£1,000 - £4,999	165	17	54	29	32	31	3	20	28	39	49	135	11	14	4	85	50	30	27	64	11	63	78	86	43	32	29	2	
	16.4%	11.2%	21.6%	16.5%	14.4%	18.8%	5.4%	17.9%	17.7%	14.1%	15.4%	15.7%	17.5%	22.7%	18.8%	17.3%	15.3%	17.3%	15.6%	15.0%	16.9%	18.4%	19.2%	14.4%	21.4%	19.3%	16.0%	55.9%	
£5,000 - £9,999	82	7	32	14	23	5	-	7	15	24	21	67	7	4	3	41	26	14	14	33	5	30	46	36	22	18	20	-	
	8.1%	4.7%	12.8%	8.1%	10.4%	3.3%	-	6.7%	9.3%	8.8%	6.6%	7.8%	11.4%	6.6%	15.3%	8.4%	8.1%	8.3%	8.1%	7.7%	8.2%	8.7%	11.3%	5.9%	10.9%	10.9%	11.0%	-	
£10,00 - £24,999	52	4	17	16	13	2	-	6	7	16	16	44	1	5	1	15	26	10	10	25	2	15	35	17	19	17	15	-	
	5.1%	2.4%	6.9%	9.0%	5.8%	1.4%	-	5.0%	4.5%	5.7%	5.0%	5.1%	1.2%	8.7%	5.8%	3.0%	8.0%	5.7%	5.5%	5.8%	2.9%	4.5%	8.5%	2.8%	9.4%	10.3%	8.1%	-	
£25,000 - £49,999	11	-	1	2	7	1	-	2	-	3	4	9	1	-	-	5	3	2	1	2	-	7	5	6	3	1	2	-	
	1.0%	-	0.3%	1.2%	3.0%	0.6%	-	1.7%	-	1.0%	1.4%	1.1%	2.2%	-	-	1.1%	1.0%	1.2%	0.8%	0.6%	-	1.9%	1.1%	1.0%	1.7%	0.5%	1.3%	-	
£50,000+	3	1	1	1	-	-	-	1	1	-	1	3	-	-	-	1	2	-	-	1	1	1	-	3	-	-	-	-	
	0.3%	0.8%	0.5%	0.4%	-	-	-	1.2%	0.4%	-	0.4%	0.4%	-	-	-	0.3%	0.6%	-	-	0.3%	1.0%	0.4%	-	0.5%	-	-	-	-	
Prefer not to say	19	-	4	4	4	6	-	2	4	4	8	17	1	-	-	8	6	4	4	8	-	6	5	13	2	4	4	-	
	1.9%	-	1.6%	2.5%	1.9%	3.7%	-	1.7%	2.3%	1.4%	2.5%	2.0%	2.3%	-	-	1.6%	2.0%	2.6%	2.5%	1.9%	-	1.8%	1.3%	2.2%	1.1%	2.2%	2.2%	-	
Don't know	15	1	7	3	2	2	-	2	2	5	3	11	1	2	1	9	3	3	1	4	2	8	4	11	2	2	2	-	
	1.5%	0.9%	2.7%	1.7%	1.0%	1.0%	-	1.5%	1.0%	1.8%	0.8%	1.3%	1.1%	3.6%	4.0%	1.8%	1.0%	1.5%	0.8%	0.8%	2.9%	2.3%	1.0%	1.8%	1.1%	0.9%	1.4%	-	
SIGMA	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Table 36
Q36. How often, if at all, do you worry about your financial situation?

Base: All Respondents

	Total	Age						Region								Household Income			SEG				Parent		Age of Children			
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3
Often	330 32.7%	57 38.4%	100 40.0%	64 37.0%	65 29.1%	41 24.9%	3 5.4%	34 30.0%	56 35.5%	95 34.4%	99 31.3%	283 32.9%	17 27.9%	23 37.0%	6 27.9%	191 38.7%	103 32.0%	31 17.7%	59 33.7%	123 28.8%	17 26.4%	131 38.4%	149 36.5%	181 30.2%	80 39.4%	60 35.9%	63 34.4%	-
Sometimes	425 42.2%	62 41.8%	112 44.5%	79 45.4%	86 38.7%	71 42.8%	16 33.9%	58 52.0%	61 38.9%	106 38.3%	135 43.0%	360 41.9%	28 44.2%	24 39.0%	13 58.3%	200 40.6%	139 43.2%	81 46.3%	85 48.7%	167 39.0%	36 55.5%	138 40.4%	180 44.2%	245 40.9%	90 44.6%	73 43.9%	83 45.6%	2 55.9%
Rarely	194 19.3%	19 12.6%	32 12.6%	23 13.1%	57 25.5%	45 27.3%	19 40.3%	18 16.4%	32 20.4%	57 20.7%	60 19.2%	168 19.5%	12 18.8%	11 17.8%	3 13.8%	76 15.4%	64 19.7%	50 28.8%	24 13.8%	113 26.4%	9 14.5%	48 14.0%	61 14.9%	133 22.2%	24 12.0%	23 13.6%	31 16.9%	1 44.1%
Never	52 5.1%	8 5.6%	5 1.9%	6 3.4%	15 6.6%	8 5.0%	10 20.3%	2 1.5%	6 3.7%	17 6.1%	20 6.2%	44 5.1%	5 8.0%	3 4.2%	-	22 4.4%	16 5.0%	13 7.2%	6 3.4%	22 5.2%	2 3.6%	21 6.2%	15 3.8%	36 6.0%	7 3.2%	10 6.2%	5 2.7%	-
Don't know	7 0.7%	2 1.5%	2 1.0%	2 1.2%	-	-	-	-	2 1.5%	2 0.6%	1 0.3%	5 0.6%	1 1.1%	1 2.0%	-	4 0.8%	1 0.2%	-	1 0.4%	3 0.6%	-	3 1.0%	2 0.5%	4 0.7%	2 0.8%	1 0.4%	1 0.4%	-
SIGMA	1007 100.0%	148 100.0%	251 100.0%	173 100.0%	223 100.0%	165 100.0%	47 100.0%	112 100.0%	156 100.0%	277 100.0%	314 100.0%	860 100.0%	62 100.0%	62 100.0%	22 100.0%	493 100.0%	323 100.0%	174 100.0%	174 100.0%	428 100.0%	64 100.0%	341 100.0%	407 100.0%	600 100.0%	202 100.0%	167 100.0%	182 100.0%	3 100.0%

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Table 38
Q38. How much of your monthly income do you spend on each of the following?
Paying back any debts
Base: All Respondents

	Total	Age						Region							Household Income			SEG				Parent		Age of Children					
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children	
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2	
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
£0	437	71	73	65	103	89	37	36	67	133	147	383	18	25	11	213	133	78	60	215	24	138	132	305	56	52	60	1	
	43.4%	47.7%	29.0%	37.3%	46.2%	53.8%	78.4%	32.3%	43.0%	47.8%	46.7%	44.5%	29.4%	39.4%	50.3%	43.2%	41.1%	44.9%	34.3%	50.2%	37.6%	40.6%	32.4%	50.8%	27.8%	31.3%	33.2%	44.1%	
£1-50	182	26	49	32	41	29	5	24	28	44	53	149	15	15	2	102	61	17	32	64	9	76	76	106	39	32	33	-	
	18.0%	17.8%	19.7%	18.2%	18.3%	17.3%	10.8%	21.1%	18.2%	16.0%	16.9%	17.4%	23.9%	24.0%	10.8%	20.7%	18.8%	9.8%	18.5%	15.0%	14.1%	22.3%	18.7%	17.6%	19.2%	19.1%	17.9%	-	
£51-100	136	22	54	23	22	14	-	18	19	32	46	115	12	9	1	67	42	26	29	52	9	46	77	60	47	34	33	-	
	13.5%	15.0%	21.7%	13.3%	10.1%	8.6%	-	16.0%	12.2%	11.5%	14.6%	13.3%	19.0%	14.2%	4.5%	13.7%	13.1%	14.8%	16.9%	12.1%	14.7%	13.5%	18.8%	9.9%	23.0%	20.7%	17.9%	-	
£101-150	94	11	23	24	22	13	-	14	15	22	24	75	7	8	4	43	29	21	21	32	9	31	42	52	15	15	24	2	
	9.3%	7.5%	9.3%	13.9%	9.9%	8.0%	-	12.7%	9.4%	7.9%	7.7%	8.7%	11.3%	12.7%	17.8%	8.7%	9.0%	12.0%	12.2%	8.7%	14.4%	9.2%	10.3%	8.6%	7.4%	8.9%	13.1%	55.9%	
£151-200	52	4	18	8	14	5	3	7	6	16	16	45	4	3	-	28	14	10	8	23	6	16	26	26	15	12	9	-	
	5.2%	3.0%	7.2%	4.6%	6.2%	3.2%	5.4%	6.0%	3.9%	5.7%	5.2%	5.2%	6.5%	5.0%	-	5.7%	4.3%	6.0%	4.7%	5.3%	9.1%	4.6%	6.3%	5.4%	7.6%	7.3%	5.0%	-	
£201-300	45	5	15	9	8	8	-	6	7	16	7	37	3	3	2	16	19	10	13	18	2	12	22	24	13	11	7	-	
	4.5%	3.5%	6.0%	5.3%	3.7%	4.6%	-	5.8%	4.7%	5.8%	2.2%	4.3%	5.3%	4.7%	10.3%	3.2%	6.0%	5.9%	7.6%	4.1%	2.7%	3.7%	5.3%	3.9%	6.4%	6.7%	3.8%	-	
£301-400	26	3	9	3	5	2	3	3	5	8	9	24	2	-	-	11	11	4	4	7	1	13	13	13	8	1	7	-	
	2.6%	2.2%	3.7%	2.0%	2.5%	1.2%	5.4%	2.4%	3.2%	2.9%	2.8%	2.8%	2.5%	-	-	2.3%	3.3%	2.3%	2.2%	1.7%	2.3%	3.9%	3.1%	2.2%	4.2%	0.4%	4.0%	-	
£401-500	15	1	4	5	1	3	-	1	3	1	7	13	1	-	1	4	7	3	2	8	1	4	8	6	5	6	2	-	
	1.5%	0.8%	1.7%	2.8%	0.6%	1.8%	-	1.1%	2.1%	0.2%	2.3%	1.5%	1.1%	-	6.3%	0.9%	2.2%	1.8%	1.1%	1.8%	1.1%	1.3%	2.0%	1.1%	2.3%	3.6%	1.3%	-	
More than £500	20	4	5	4	5	2	-	3	5	6	5	19	1	-	-	8	7	5	4	10	3	3	12	8	4	3	7	-	
	2.0%	2.5%	1.8%	2.5%	2.4%	1.4%	-	2.7%	3.4%	2.1%	1.7%	2.3%	1.1%	-	-	1.7%	2.3%	2.7%	2.5%	2.3%	3.9%	1.0%	3.0%	1.4%	2.2%	2.1%	3.8%	-	
SIGMA	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Life of Women Earning Below the Living Wage Poll
Prepared on behalf of the Living Wage Foundation

2 Mar 2018

Table 42
Q42. If the cost of your bills went up, would you cut down on any of the following?
Amount of food you eat
Base: All Respondents

	Total	Age						Region							Household Income			SEG				Parent		Age of Children					
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children	
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2	
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
Would cut down	493	73	120	74	119	89	18	50	80	141	153	424	30	28	12	270	148	71	92	196	30	175	191	302	89	75	94	2	
	49.0%	49.6%	47.8%	42.5%	53.7%	53.6%	38.6%	45.0%	51.3%	50.8%	48.5%	49.3%	47.5%	45.1%	51.9%	54.7%	46.0%	41.0%	52.6%	45.8%	47.3%	51.4%	46.9%	50.4%	43.9%	45.3%	51.8%	55.9%	
Would not cut down	403	51	96	78	90	64	24	46	60	110	125	342	28	26	7	174	133	88	64	187	28	125	170	233	84	71	73	1	
	40.1%	34.6%	38.3%	45.0%	40.6%	38.8%	50.7%	41.5%	38.6%	39.7%	39.9%	39.8%	44.6%	41.9%	33.3%	35.4%	41.2%	50.8%	36.9%	43.6%	43.7%	36.6%	41.8%	38.9%	41.6%	42.7%	40.1%	44.1%	
Don't know	110	23	35	22	13	13	5	15	16	26	37	94	5	8	3	49	42	14	18	45	6	41	46	64	29	20	15	-	
	11.0%	15.9%	13.8%	12.6%	5.8%	7.6%	10.8%	13.6%	10.1%	9.6%	11.6%	10.9%	7.9%	13.0%	14.8%	9.9%	12.9%	8.2%	10.5%	10.6%	9.0%	12.0%	11.4%	10.7%	14.5%	12.0%	8.0%	-	
SIGMA	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Life of Women Earning Below the Living Wage Poll
Prepared on behalf of the Living Wage Foundation

2 Mar 2018

Table 43
Q43. If the cost of your bills went up, would you cut down on any of the following?
Heating
Base: All Respondents

	Total	Age						Region							Household Income			SEG				Parent		Age of Children				
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3
Would cut down	413 41.0%	58 38.9%	103 40.9%	60 34.6%	103 46.2%	75 45.3%	15 32.6%	48 42.9%	66 42.3%	125 45.2%	119 37.8%	358 41.7%	26 41.0%	23 36.8%	6 28.7%	235 47.6%	124 38.3%	52 29.9%	88 50.6%	158 37.0%	24 36.8%	143 42.0%	156 38.4%	257 42.8%	68 33.8%	61 36.7%	82 44.9%	2 55.9%
Would not cut down	472 46.9%	59 40.2%	112 44.8%	92 53.4%	104 46.9%	78 47.5%	25 52.5%	42 37.6%	81 51.8%	112 40.4%	159 50.4%	393 45.8%	29 46.8%	34 55.2%	15 66.8%	213 43.2%	152 46.9%	98 56.4%	70 40.0%	216 50.4%	30 46.5%	157 46.0%	194 47.7%	278 46.3%	104 51.6%	78 46.6%	78 42.9%	1 44.1%
Don't know	122 12.1%	31 20.9%	36 14.2%	21 12.0%	15 6.9%	12 7.2%	7 14.9%	22 19.5%	9 5.9%	40 14.4%	37 11.8%	108 12.6%	8 12.2%	5 8.0%	1 4.5%	45 9.2%	48 14.8%	24 13.7%	16 9.4%	54 12.6%	11 16.6%	41 12.0%	57 14.0%	65 10.8%	29 14.6%	28 16.8%	22 12.2%	-
SIGMA	1007 100.0%	148 100.0%	251 100.0%	173 100.0%	223 100.0%	165 100.0%	47 100.0%	112 100.0%	156 100.0%	277 100.0%	314 100.0%	860 100.0%	62 100.0%	62 100.0%	22 100.0%	493 100.0%	323 100.0%	174 100.0%	174 100.0%	428 100.0%	64 100.0%	341 100.0%	407 100.0%	600 100.0%	202 100.0%	167 100.0%	182 100.0%	3 100.0%

Life of Women Earning Below the Living Wage Poll
Prepared on behalf of the Living Wage Foundation

2 Mar 2018

Table 44

Q44. If you were to lose your job, for how long could you rely on your savings?

Base: All Respondents

	Total	Age						Region								Household Income			SEG				Parent		Age of Children				
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children	
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2	
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
Less than a week	332 32.9%	47 31.7%	102 40.6%	68 39.1%	77 34.5%	39 23.4%	-	29 25.8%	54 34.8%	94 34.0%	90 28.6%	267 31.1%	28 45.0%	29 47.1%	7 30.7%	189 38.3%	110 34.1%	31 17.7%	53 30.6%	118 27.5%	23 36.3%	137 40.3%	158 38.9%	173 28.9%	83 41.2%	65 39.2%	67 36.8%	-	
1-2 weeks	135 13.5%	34 23.2%	41 16.5%	31 17.8%	23 10.3%	6 3.6%	-	29 25.9%	27 17.1%	28 10.2%	39 12.3%	123 14.3%	6 9.4%	4 7.1%	2 10.8%	75 15.1%	40 12.5%	16 9.0%	37 21.5%	50 11.7%	8 13.0%	40 11.7%	67 16.5%	68 11.4%	44 21.7%	29 17.7%	23 12.5%	-	
3 weeks - 1 month	150 14.9%	30 20.3%	46 18.2%	25 14.7%	28 12.6%	20 12.4%	-	19 17.0%	25 16.2%	48 17.2%	41 12.9%	133 15.4%	8 13.1%	4 6.1%	5 22.4%	65 13.3%	49 15.0%	32 18.6%	30 17.3%	67 15.5%	13 20.7%	40 11.7%	64 15.7%	86 14.3%	31 15.3%	24 14.5%	30 16.5%	-	
2-3 months	120 11.9%	18 12.1%	31 12.4%	19 10.9%	31 13.9%	19 11.6%	2 4.6%	17 15.1%	16 10.1%	28 10.2%	39 12.3%	100 11.6%	9 13.9%	7 10.8%	5 21.9%	48 9.6%	35 10.9%	36 20.7%	19 11.1%	62 14.6%	9 14.6%	29 8.6%	54 13.3%	66 11.0%	22 11.0%	21 12.3%	29 15.8%	2 55.9%	
Longer than 3 months	201 20.0%	12 8.1%	19 7.5%	21 12.3%	48 21.8%	68 41.0%	33 70.3%	15 13.6%	28 18.2%	53 19.3%	80 25.3%	177 20.6%	5 7.2%	17 27.3%	3 14.3%	83 16.8%	68 21.0%	49 28.1%	28 16.2%	100 23.4%	9 14.2%	64 18.8%	49 12.0%	153 25.5%	15 7.7%	20 11.8%	25 13.8%	1 44.1%	
Don't know	68 6.8%	7 4.6%	12 4.9%	9 5.2%	15 6.8%	13 8.1%	12 25.1%	3 2.6%	6 3.5%	25 9.1%	27 8.5%	60 7.0%	7 11.4%	1 1.6%	-	34 6.9%	21 6.4%	10 5.8%	6 3.3%	31 7.3%	1 1.2%	30 9.0%	15 3.6%	54 8.9%	6 3.1%	7 4.5%	8 4.6%	-	
SIGMA	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Life of Women Earning Below the Living Wage Poll
Prepared on behalf of the Living Wage Foundation

2 Mar 2018

Table 45
Q45. When thinking about your financial situation, do you think it will be better, worse, or roughly the same as currently
A year from now
Base: All Respondents

	Total	Age						Region								Household Income			SEG				Parent		Age of Children			
		18-24	25-34	35-44	45-54	55-64	65+	London	Midlands	North	South	England	Scotland	Wales	NI	0 - £19,999	£20,000 - £39,999	£40,000+	AB	C1	C2	DE	Yes	No	0 to 5	6 to 10	11 to 17	No children
Unweighted Total	1007	132	289	226	188	153	19	74	182	302	300	858	74	55	20	484	333	173	170	420	65	352	458	549	234	195	201	2
Weighted Total	1007	148	251	173	223	165	47	112	156	277	314	860	62	62	22	493	323	174	174	428	64	341	407	600	202	167	182	3
Better than currently	338 33.6%	91 61.5%	114 45.6%	62 36.0%	42 19.1%	18 11.1%	10 20.3%	40 35.6%	53 33.8%	102 36.8%	97 30.8%	292 33.9%	22 35.6%	21 34.1%	3 13.1%	153 31.0%	113 34.9%	60 34.4%	71 40.7%	125 29.3%	29 45.2%	113 33.1%	147 36.1%	191 31.9%	91 45.1%	64 38.4%	51 28.1%	-
Worse than currently	194 19.3%	23 15.6%	47 18.8%	29 16.9%	40 17.9%	41 24.6%	14 29.8%	26 23.1%	29 18.7%	44 15.7%	64 20.3%	163 18.9%	14 23.1%	15 24.1%	2 10.4%	118 23.9%	49 15.2%	27 15.3%	41 23.7%	77 18.0%	15 22.9%	61 18.0%	82 20.2%	112 18.6%	39 19.5%	32 19.0%	42 23.3%	-
Stay roughly the same as currently	475 47.1%	34 22.9%	89 35.6%	82 47.1%	140 63.0%	106 64.2%	24 49.9%	46 41.3%	74 47.5%	131 47.4%	154 48.9%	406 47.2%	26 41.3%	26 41.8%	17 76.6%	222 45.1%	161 50.0%	87 50.3%	62 35.6%	226 52.7%	20 31.9%	167 48.9%	178 43.7%	297 49.5%	71 35.4%	71 42.5%	89 48.7%	3
SIGMA	1007 100.0%	148 100.0%	251 100.0%	173 100.0%	223 100.0%	165 100.0%	47 100.0%	112 100.0%	156 100.0%	277 100.0%	314 100.0%	860 100.0%	62 100.0%	62 100.0%	22 100.0%	493 100.0%	323 100.0%	174 100.0%	174 100.0%	428 100.0%	64 100.0%	341 100.0%	407 100.0%	600 100.0%	202 100.0%	167 100.0%	182 100.0%	3 100.0%

Survation.