



## Key themes reveal a cautious and price-sensitive population with little sign of overt indulgence, even if comfortably off

Key themes emerge from our nationally representative survey, around the areas of:

- Patterns in **spending behaviour**
- Past and future **financial self-perception** (*Am I better/worse off than before? Will I be better/worse off in future*)
- Differences with respect to age and perceptions about the future



9 years after the financial crisis, **disciplined spending and saving** behaviour is now ingrained into people's lives, regardless of outlook and standards of living.



**Good gets better, bad gets worse:** those feeling financially better off than before think they will be better off next year; those feeling worse off think they will fare worse in future.



**Price comparison** has become the norm, and the shift to **own-brand** products and away from branded products continues.



**Millennials have a more positive outlook but have big worries:** the younger you are, the more optimistic you are. Millennials are more likely to spend more when income rises, but they want to save more than others.



**Brexiters are more optimistic:** people's perceptions of their future well-being hinge on their position on the merits of Brexit itself.



The move towards **wellbeing and fitness** away from luxury is also gaining traction.



Those who are struggling financially are more likely to **change their spending** in response to income going up or down.