

# Protected Characteristics and Financial Wellbeing

An overview from the Financial Wellbeing  
Survey 2021

June 2023

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## 1. Context

### MaPS and the Public Sector Equality Duty

As an arm's length body providing public services, the Money and Pensions Service (MaPS) needs to respond to the Public Sector Equality Duty (PSED) and take steps to:

- eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act
- advance equality of opportunity between people who share a protected characteristic and those who do not
- foster good relations between people who share a protected characteristic and those who do not.

For more detail, please refer to the External Objectives section of [Equality Objectives and Information: 2022/23](#).

### Evidence based decision making and PSED in customer/consumer surveys

In order to give proper consideration to the aims set out in the general duty, MaPS runs three nationally representative UK population level research surveys to understand UK consumers.

These are:

- The annual Debt Need Survey,
- the triennial Adult Financial Wellbeing Survey and
- the triennial Children and Young People's Financial Wellbeing surveys

Each survey includes questions enabling us to report on and analyse data by respondents with any of the PSED protected characteristics and a range of vulnerabilities.

Where possible, we use [harmonised survey questions](#) using Government recommended wording and answer codes. This means that our results can be compared with other surveys also using those questions and analysed in ways that are meaningful.

### Protected Characteristics

This report shows how financial wellbeing varies for the following protected characteristics:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief (including lack of belief)
- Sex
- Sexual orientation

It complements other previously published reports on [mental health](#), [gender](#), and [ethnicity](#).

## Measuring financial wellbeing

This report is based on the Adult Financial Wellbeing Survey: a nationally representative survey of adults aged 18+ living in the UK.

The latest wave was conducted through online access panels and with posted invitations in order to represent both heavier and lighter users of the internet.

The questionnaire covers the building blocks of financial wellbeing:

- Current and longer-term financial wellbeing
- Day-to-day behaviours like managing credit, active saving and keeping track of spending.
- Planning behaviours like pension saving and building resilience against expected and unexpected life events.
- Enablers and inhibitors like confidence, sense of control, financial numeracy, and engagement with money information, advice and guidance.

The [survey technical report](#) details the methodology, sampling and weighting processes.

## 2. **Headline findings**

We examined the financial wellbeing of UK adults to see the extent to which it varies for people with different protected characteristics.

We did this by using a summary measure based on nine key aspects of financial wellbeing.

For *every* protected characteristic, we found differences in financial wellbeing between the different categories within that characteristic.

Our analysis for this report did not examine intersectionality, i.e. the extent to which the interaction of several of these characteristics could increase the likelihood of lower financial wellbeing. But it is reasonable to hypothesise that this could be the case, and to identify this as a potential area for further exploration.

The table splits each protected characteristic into three categories, based on the proportions with low financial wellbeing.

From this, it is clear that lower financial wellbeing is more common among people with these characteristics:

- 18–44-year-olds
- Black or mixed ethnicity
- Female or non-binary
- Transgender
- Gay/lesbian or bisexual
- Disabled
- Separated or single
- On maternity (or partner on maternity)
- No religion

The remainder of the report examines each characteristic in more detail, and where appropriate, signposts to additional research.

**Table 1. Variations in financial wellbeing by protected characteristics**

<b>Characteristic</b>	<b>Lower financial wellbeing</b>	<b>Around average</b>	<b>Higher financial wellbeing</b>
Age	18 – 44	45-54	55+
Ethnicity	Black, Mixed	Asian, Other, White	
Gender <sup>1</sup>	Female, Non-binary		Male
Gender reassignment	Transgender	Cisgender	
Sexual orientation	Gay, Lesbian, Bisexual	Heterosexual / Straight	
Disability	Disabled		Not disabled
Marital Status	Separated, single	Divorced	Married/Civil partnership, Widowed / surviving civil partner
Pregnancy / maternity	I / my partner on maternity	I/my partner pregnant	
Religion (UK)	None		Any
Religion (GB)		Other religion	CoE/Anglican, Roman Catholic, Other Christian

<sup>1</sup> Sex, rather than gender, is a protected characteristic under the Equality Act 2010. The question used in the 2021 survey collects gender, rather than sex. As a result, this report discusses findings in terms of gender, rather than sex. Future surveys may use the Government Statistical Service harmonised standard question for sex.

## 3. Financial wellbeing and protected characteristics

### 3.1. Protected characteristics

This part of the report examines the extent to which financial wellbeing varies for the following protected characteristics:

- *Age*
- *Disability*
- *Gender reassignment*
- *Marriage and civil partnership*
- *Pregnancy and maternity*
- *Ethnicity*
- *Religion or belief (including lack of belief)*
- *Sex*
- *Sexual orientation*

Where possible, the 2021 survey used the Government Statistical Service (GSS) harmonised questions for each protected characteristic.

Using harmonised questions means that survey results are more easily comparable with other data sources, including census data. In addition, it means that the questions we used have been extensively tested.

These characteristics were asked using GSS harmonised questions: disability, gender reassignment, marriage and civil partnership, ethnicity, sexual orientation.

No standardised question(s) existed for pregnancy and maternity. As a result, a new question was created for the 2021 survey.

To maintain comparability with the 2018 data, gender, rather than sex, was asked using a non-harmonised question used in the 2018 survey.

To maintain comparability with the 2018 data, religion was asked using the Understanding Society religion questions.

### 3.2. Measuring financial wellbeing

MaPS has developed a set of nine multiple choice questions to measure a person's financial wellbeing. These are built around the five national goals in the UK Strategy for Financial Wellbeing.

MaPS split the UK population into roughly three equal groups of financial wellbeing: low (31%), medium (35%) and high (34%). These splits were calculated by grading all respondents to our financial wellbeing survey scores out of 100, based on criteria within the survey.

These characteristics are measured in the Adult Financial Wellbeing Survey and the results can be used to determine which demographic groups fare better or worse than average on the key financial wellbeing measures. These measures are as follows:

#### 'Confident, resilient, empowered'

- **B3**. Confidence in managing money
- **OEQF13**. Ability to last three months or more without borrowing if lost main source of income
- **B2**. Satisfaction with overall financial circumstances

#### 'Credit counts'

- **NORB10**. Use credit for everyday expenses and bills
- **J1**. Struggling or falling behind on credit commitments and bills

#### 'Nation of savers'

- **G3**. Save every month or most months
- **I9**. Couldn't pay an unexpected bill of £300 from spare money

#### 'Future focus'

- **WASOU**. Understand enough to make decisions about retirement
- **D5C**. Do not have a plan for finances in retirement

### 3.3. Gender<sup>2</sup>

This section summarises the key findings from our report on [Gender and Financial Wellbeing](#).

#### The financial wellbeing gender gap

Women are faring less well than men on almost all key financial wellbeing measures.

The biggest gaps relate to pensions and retirement planning. Women are:

- less likely to say they understand enough about pensions to make decisions about saving for retirement – 59% of women say this, compared with 43% of men.
- less likely to have a plan for their finances in retirement – 60% of women say they don't have a plan, compared with 44% of men.

This is perhaps in part due to fewer women being in full-time employment compared to men and often on lower personal incomes. Women may also be in multiple lower paid jobs which fall below the threshold for automatic enrolment.

The gap between women's and men's financial wellbeing tends to be smaller for medium and shorter term financial issues.

Women tend to be:

- less confident in managing their money, especially young women
- less satisfied with their financial circumstances, especially single mothers
- having more difficulty in keeping up with bills and credit commitments, especially the 55+ and retired age groups
- struggling to pay an unexpected bill, particularly single mothers
- at risk from significant life events such as illness or loss of employment due to lower levels of personal savings

It is clear that, for many women, when compared to men, particular challenges related to financial wellbeing remain.

#### Non-binary identities and financial wellbeing

To collect information on gender, we asked the following question:

*Which of the following describes how you think of yourself?*

1. *Male*
2. *Female*
3. *In another way*
4. *Prefer not to say*

Among the whole UK adult population, we found 31% had low financial wellbeing.<sup>3</sup>

Low financial wellbeing was more common among women (36%) than among men (26%).

Low financial wellbeing was much more common among people who answered "in another way": 68% of people with non-binary identities had low financial wellbeing.<sup>4</sup>

<sup>2</sup> Sex, rather than gender, is a protected characteristic under the Equality Act 2010. The question used in the 2021 survey collects gender, rather than sex. As a result, this report discusses findings in terms of gender, rather than sex. Future surveys may use the Government Statistical Service harmonised standard question for sex.

<sup>3</sup> Measured using our nine key questions described earlier in the report

<sup>4</sup> Although this is based on a relatively small base of 42 people, this is a statistically significant difference from the UK average.

### 3.4. Gender reassignment

To collect information on gender reassignment, we asked the following question:

*A1b - Is the gender you identify with the same as your sex registered at birth?*

1. *Yes*
2. *No*
3. *Prefer not to say*

Among cisgender people (who said “Yes” to this question), 30% have low financial wellbeing.

Among transgender or non-binary people (who said “no” to this question), 59% have low financial wellbeing.<sup>5</sup>

The largest differences between the two groups are for measures of *confidence* and *satisfaction*.

Transgender or non-binary people are less than half as likely to feel confident managing their money (24%) compared to cisgender people (55%), and only 22% feel satisfied with their financial circumstances compared to 34% of cisgender people.

The only measure in which differences are not significant between the different gender reassignment groups is saving regularly, where transgender and cis people show a similar likelihood of saving (81%, 78% respectively).

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<sup>5</sup> This is based on a relatively small base of 138 people, this is a statistically significant difference from the UK average.



### 3.5. Sexual orientation

To collect information on sexual orientation, we asked the following question:

*Which of the following options best describes how you think of yourself?*

1. *Heterosexual or straight*
2. *Gay or lesbian*
3. *Bisexual*
4. *In some other way*
5. *Prefer not to say*

We found that half of bisexual people (50%) have low financial wellbeing.

Similarly, (51%) of people who answered “in some other way” have low financial wellbeing.

This compares to:

- 40% of gay or lesbian people who have low financial wellbeing.
- 29% of heterosexual or straight people who have low financial wellbeing.

**Table 2. Sexual orientation and low financial wellbeing**

<b>Sexual orientation</b>	<b>% with “low financial wellbeing”</b>
In some other way	51%
Bisexual	50%
Gay or lesbian	40%
<b>UK average</b>	<b>31%</b>
Heterosexual or straight	29%

On most measures of financial wellbeing, those who are gay, lesbian or bisexual perform consistently less well. These differences are particularly prevalent amongst those who define themselves as bisexual.

Gay or lesbian and bisexual people are more likely to:

- borrow for the everyday (23%; 27% respectively) compared to straight people (16%).
- struggle with bills (64% gay or lesbian; 75% bisexual; 50% straight)
- lack financial confidence (61% gay or lesbian; 67% bisexual; 43% straight)
- struggle surviving for three months without their main source of income (78% gay or lesbian; 81% bisexual; 65% straight).

In many of these measures, bisexual people’s financial wellbeing not only compare worse against the heterosexual population, but also amongst the gay/lesbian population. This distinction becomes more defined when examining retirement decisions and understanding.

Bisexual people are less likely to say they understand enough to make decisions about retirement (40% understand enough) compared to gay or lesbian (50%) and straight (48%) people. They also are less likely to have done a fair or great amount to plan for their retirement finances (66%) compared to gay or lesbian (53%) and straight (51%) people.

Saving money is the only area in which there are no significant differences between heterosexual people and the gay or lesbian and bisexual population. The proportions of people who say they “never save money” are similar across all three groups: 81% straight; 81% gay or lesbian; 78% bisexual.

Sexual orientation is also aligned with age, but not all the differences seen are due to a younger profile. There are clear differences amongst those aged 18–34 who are bisexual, gay or lesbian versus those aged 18–34 who are not.

### 3.6. Ethnicity

Financial wellbeing varies noticeably between different ethnic groups. As the table shows, Black and mixed ethnic background adults are especially likely to have low financial wellbeing.

**Table 3. Ethnicity and low financial wellbeing**

<b>Ethnicity</b>	<b>% with “low financial wellbeing”</b>
Black	47%
Mixed	43%
Asian	33%
Other	31%
<b>UK average</b>	<b>31%</b>
White	30%

#### In detail

The remainder of this section summarises the key findings of our report examining ethnicity and financial wellbeing. More detail can be found in the [report](#).

The 2021 survey used the [Government Statistical Service \(GSS\) harmonised questions for ethnicity](#).

#### Age, work, income and housing

The white population has a similar demographic profile to the UK average because it is by far the largest ethnic group: 85% of the population.

Asian, Black, mixed and other populations differ from the UK average in terms of age, income housing tenure and work status.

In general, compared to the UK average, they tend to be younger, lower income, more likely to be in employment and more likely to rent their home. But there is some variation between different ethnic groups.

In interpreting the results, it is also important to remember that there can be considerable variation *within* any given ethnic group.

#### Key findings

The results of this research indicate:

- lower levels of financial wellbeing among the black and mixed ethnic populations of the UK.
- adults of Asian ethnic background have levels of financial wellbeing slightly below or similar to the UK average.
- the white population tends to be in line with the UK average, mostly because it is by far the largest ethnic group in the population.

It is noticeable that those from an ethnic minority background tend to be:

- less confident in managing their money
- less satisfied with their financial circumstances, particularly those from a Black ethnic background
- more at risk from significant life events such as illness or loss of employment due to lower levels of personal savings
- having more difficulty in keeping up with bills and credit commitments, particularly those from a Black or mixed ethnic background
- more likely to struggle to pay an unexpected bill, particularly those from a Black or mixed ethnic background.
- more likely to borrow to buy food or pay bills because money has run out, particularly those from a Black or mixed ethnic background

However, the research also shows that there are some elements of financial wellbeing where there is little apparent difference by ethnic group – such as retirement planning and regular saving.

### 3.7. Age

Financial wellbeing is generally lowest among young adults and higher for older age groups.

As the table shows:

- Low financial wellbeing is most common among young adults: 45% of 18–24-year-olds have low financial wellbeing
- Under 55s are more likely than the average to have low financial wellbeing
- People aged 55+ are less likely than the UK average to have low financial wellbeing

**Table 4. Age and low financial wellbeing**

Age	% with “low financial wellbeing”
18–24	45%
25–34	41%
35–44	38%
45–54	34%
<b>UK average</b>	<b>31%</b>
55–64	22%
65–74	21%
75+	15%

Looking in more detail at the nine questions that make up the financial wellbeing score, young people (18–24-year-olds) perform least well in eight out of the nine key measures when compared to other age groups.

The one exception to this rule is *saving regularly*.

For this, young people and older people are the most likely to save:

- only 12% of those aged 18–24 never or rarely save
- 18% of 25–34-year-olds never or rarely save
- 16% of those aged 75+ never or rarely save

By contrast, non-saving is more common among 35–64-year-olds: 23% never or rarely save money.

### 3.8. Marriage and civil partnerships

In terms of marriage and civil partnerships, UK adults split into three groups:

- single and separated (who tend to have worse financial wellbeing)
- divorced UK adults (who are similar to the UK average in terms of their financial wellbeing).
- married or widowed (who tend to have better financial wellbeing)

**Table 5. Marital status and low financial wellbeing**

Legal marital status	% with “low financial wellbeing”
Married or same-sex civil partnership	22%
Widowed or surviving partner from civil partnership	25%
<b>UK average</b>	<b>31%</b>
Divorced or dissolved civil partnership	34%
Single (and never married or registered in same-sex civil partnership)	42%
Separated (but still legally married or in civil partnership)	50%

The following table highlights some differences when it comes to individual aspects of financial wellbeing.

Single and separated people are more likely to:

- struggle with bills
- be unable to cope with loss of income for three months
- dissatisfied with their finances
- lack confidence managing their money

**Table 6. Single and separated in detail**

	Single	Separated	All UK adults
Struggle with bills	60%	76%	50%
Unable to cope with loss of income for three months	44%	40%	57%
Dissatisfied with finances	77%	82%	66%
Not confident managing money	57%	60%	45%

By contrast, those who are divorced:

- show low satisfaction with their finances (71% dissatisfied)
- are the group least likely to save regularly (71%)

But divorced people are also:

- less likely borrow for the everyday (9% than average)
- less likely than average struggle with bills (47% than average).

### 3.9. Pregnancy and maternity

Looking at our overall measure of financial wellbeing:

- maternity is linked to lower levels of financial wellbeing.
- pregnancy appears to have similar levels of financial wellbeing to the UK average.

**Table 7. Pregnancy, maternity and low financial wellbeing**

Which, if any, of the following apply to you?	% with “low financial wellbeing”
I am/my partner is currently on maternity leave	39%
<b>UK average</b>	31%
Neither of these	30%
I am/my partner is currently pregnant	29%

However, focusing only on the summary score risks missing notable variations in borrowing for the everyday and struggling with bills.

Unlike many of the other characteristics discussed in this report, when we look at individual aspects of financial wellbeing, there is a much less consistent picture.

The following table highlights this.

Pregnancy and maternity appear to be linked to lower financial wellbeing in terms of:

- borrowing for the everyday
- struggling with bills and commitments
- being less able to survive loss of main income

Pregnancy appears linked to higher rates of regular saving. By contrast, maternity does not.

Maternity is linked to lower levels of satisfaction with financial circumstances, but pregnancy is not.

**Table 8. Pregnancy, maternity and financial wellbeing - detail**

	Which, if any, of the following apply to you/your partner?		
	Maternity	Pregnancy	Neither of these
Often borrow to pay bills/buy food	41%	53%	14%
Struggle with bills/commitments	79%	73%	47%
Survive loss of main income for three months	39%	28%	57%
Save regularly	58%	72%	60%
Satisfied with financial circumstances	24%	41%	34%

Further research could potentially examine how pregnancy and maternity interact with other characteristics such as gender, age or other factors, including other protected characteristics.

### 3.10. Disability

#### Measuring disability under the Equality Act 2010 (GB) and Disability Discrimination Act 1995 (Northern Ireland)

Disability was measured using two standardised questions:

- Long lasting health conditions and illness
- Activity restriction

Based on these, someone is considered to be disabled if:

1. They say they have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more
2. That any or all of their condition(s) or illness(es) reduce their ability to carry-out day-to-day activities

#### Medical and social definitions of disability

The definition described above (and used in this report) is based on a medical model of disability.

However, the devolved administrations' approaches to disability make use of the social model of disability.

The social model helps us recognise barriers that make life harder for disabled people. Removing these barriers creates equality and offers disabled people more independence, choice and control.

In the absence of a standardised question for the social model, we did not collect this information.

#### Disability and financial wellbeing

As the table shows, low financial wellbeing is more common among disabled people.

**Table 9. Disability and low financial wellbeing**

Disability or long term health condition	% with "low financial wellbeing"
Yes	40%
No	26%

People with a disability or limiting long term condition have less good financial outcomes than average, with those who have such conditions showing lower performance on all nine key measures compared to those without. For example:

- Borrowing for the everyday is significantly more common for those with limiting conditions (22%) than without (14%).
- Under half of those with conditions would be able to survive three months without their main source of income (45%) compared to nearly two thirds (60%) of those with no condition.

### Nature of impairment

We also asked about the ways in which the disability/long term condition impacted everyday life.

This highlights that some types of conditions are especially linked to low financial wellbeing.

These are conditions which impact people’s day to day life in terms of:

- Mental health
- Learning or understanding or concentrating
- Memory
- Socially or behaviourally

By contrast, some types of impairment are also linked to lower financial wellbeing. But the difference from the non-disabled population is not as large as for the conditions mentioned previously. These include conditions which impact:

- Stamina or breathing or fatigue
- Dexterity (for example lifting and carrying objects, using a keyboard)
- Mobility (for example walking short distances or climbing stairs)
- Vision (for example blindness or partial sight)
- Hearing (for example deafness or partial hearing)

**Table 10. Disability and low financial wellbeing**

Way in which disability/long term condition impacts life	% with “low financial wellbeing”
Mental health	63%
Learning or understanding or concentrating	60%
Memory	55%
Socially or behaviourally (for example associated with autism spectrum disorder (ASD) which includes Asperger’s, or attention deficit hyperactivity disorder (ADHD))	53%
Stamina or breathing or fatigue	38%
Dexterity (for example lifting and carrying objects, using a keyboard)	38%
Mobility (for example walking short distances or climbing stairs)	37%
Vision (for example blindness or partial sight)	36%
Hearing (for example deafness or partial hearing)	35%
Other (please specify)	45%
None of the above	27%

Further research could explore these variations in more detail.

### 3.11. Religion and belief

Whilst not one of the strongest indicators of financial wellbeing, religion (or lack thereof) does correlate to many of the financial wellbeing measures.

In particular, it is those with Muslim or Hindu faiths who show the lowest performance to many of the financial wellbeing measures – along with those who have no religion.

Note that some specific religions have not been reported due to small base sizes (e.g. Sikhism, Buddhism).

#### Measuring religion and belief

We collected information about religion and belief using question wording from [Understanding Society, the UK Household Longitudinal Study](#).

These religion questions are broadly comparable with the [harmonised Government Statistical Service standard](#), in that they:

- Present different lists of religions in different nations of the UK.
- Ask whether someone considers themselves as belonging to a religion.
- Use different wording and question structure in Northern Ireland.

We collected additional information from people who did not identify as having a religion about which religion, if any, they were brought up in. This additional information is not included in the analysis in this report.

#### Any religion or no religion

Initially we compared the financial wellbeing of people who belong to a particular religion, and those who do not.

As the table shows, people who say they belong to a particular religion are less likely to have low financial wellbeing than those who do not.

However, this difference is smaller than for many of the other protected characteristics.

**Table 11. Religion and low financial wellbeing**

“Do you regard yourself as belonging to any particular religion?”	% with “low financial wellbeing”
Yes	26%
No	34%



## Religion and low financial wellbeing

Within Great Britain<sup>6</sup>, the following religions are less likely than average to have low financial wellbeing:

- Church of England/Anglican
- Roman Catholic
- Other Christian

The table below shows figures for the other religions. This suggests some other possible differences, but these are not large enough to be statistically significant, so should be interpreted as being indicative only.

**Table 12. Religion detail and low financial wellbeing**

“Which religion do you regard yourself as belonging to?”	% with “low financial wellbeing”
Other*	43%
Buddhist*	42%
Sikh*	41%
Congregational/United Reform/URC*	41%
Muslim/Islam*	35%
<b>Any religion</b>	<b>34%</b>
Episcopalian*	33%
<b>Great Britain average</b>	<b>31%</b>
Free Church or Free Presbyterian Church of Scotland*	30%
Hindu*	29%
<b>No religion</b>	<b>26%</b>
Methodist*	25%
Church of Scotland*	25%
Church of England/Anglican	24%
Other Christian	23%
Roman Catholic	23%
Jewish*	21%
Baptist*	19%

\* small base – not statistically significantly different from the GB average

## Financial wellbeing in detail

Looking at individual parts of financial wellbeing reveals some statistically significant variation for different religions.

Compared to the national average, Muslim and Hindu people are:

- about twice as likely to use credit for everyday expenses
- more likely to struggle with bills/ credit commitments more likely to be dissatisfied with their financial circumstances
- less confident managing their money

**Table 13. Religion – financial wellbeing in detail**

	“Which religion do you regard yourself as belonging to?”		
	Muslim/Islam	Hindu	GB average
Often borrow to pay bills/buy food	33%	31%	17%
Struggle with bills/ commitments	68%	70%	50%
Survive loss of main income for three months	39%	28%	57%
Not confident managing money	58%	60%	45%
Dissatisfied with financial circumstances	81%	77%	66%

<sup>6</sup> This section excludes Northern Ireland because the religion question collects information in a format that is not easily compatible with the rest of the UK.

## Appendix A – question wording and sample sizes

### Age

Base: All respondents	10306
18-24	1130
25-34	1899
35-44	1772
45-54	1663
55-64	1800
65-74	1513
75+	529
80+	164
18-49	5632
50-64	2632
18-21	667
22-24	463

### Gender

A1A - Which of the following describes how you think of yourself?

Base: All respondents	10306
Male	4532
Female	5730
In another way	42
Prefer not to say	2

### Gender reassignment

A1B - Is the gender you identify with the same as your sex registered at birth?

Base: All respondents completing online	10177
Yes	10004
No	138
Prefer not to say	35

### Sexual orientation

SORIEN - Which of the following options best describes how you think of yourself?

Base: All respondents completing online	10177
Heterosexual or Straight	9041
Gay or Lesbian	395
Bisexual	430
In some other way	130
Prefer not to say	181

### Ethnicity

R1\_ALL - Ethnicity summary

Base: All respondents	10306
Asian	616
Black	238
Mixed	209
White	9024
Other	87
Not classified	132

### Disability

HEALILL - Do you have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?

Base: All respondents	10306
Yes	3349
No	6401
Don't know	259
Prefer not to say	297

REDACT - Does your condition or illness/do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?

Base: All who answer yes at previous question	3349
Yes, a lot	1104
Yes, a little	1589
Not at all	602
Don't know	37
Prefer not to say	17

IMPAI - Do any of these conditions or illnesses affect you in any of the following areas?

Base: All whose condition or illness reduces their ability a lot or a little	2694
Vision (for example blindness or partial sight)	249
Hearing (for example deafness or partial hearing)	333
Mobility (for example walking short distances or climbing stairs)	1189
Dexterity (for example lifting and carrying objects, using a keyboard)	428
Learning or understanding or concentrating	307
Memory	437
Mental health	1283
Stamina or breathing or fatigue	661
Socially or behaviourally (for example associated with autism spectrum disorder (ASD) which includes Asperger's, or attention deficit hyperactivity disorder (ADHD))	235
Other (please specify)	138
None of the above	127
Refusal	14

### Religion (UK)

REL1 - Do you regard yourself as belonging to any particular religion?

Base: All respondents completing online	10107
Yes	3924
No	5947
Prefer not to say	306

### Religion (excluding NI)

REL2BGB - Which religion do you regard yourself as belonging to?

Base: All in England, Scotland and Wales who consider they do belong to a particular religion	3414
Church of England/Anglican	1400
Roman Catholic	576
Church of Scotland	192
Free Church or Free Presbyterian Church of Scotland	65
Episcopalian	18
Methodist	97
Baptist	69
Congregational/United Reform/URC	16
Other Christian	316
Muslim/Islam	339
Hindu	64
Jewish	49
Sikh	23
Buddhist	27
Other	79
Don't Know	43
Prefer not to say	41

### Marital status

A2 - What is your legal marital status?

Base: All respondents completing online	10177
Single (and never married or registered in same-sex civil partnership)	3589
Married or same-sex civil partnership	4830
Separated (but still legally married or in civil partnership)	283
Widowed or surviving partner from civil partnership	429
Divorced or dissolved civil partnership	875
Don't know	64
Prefer not to say	107

### Maternity/pregnancy

PREMAT - Which, if any, of the following apply to you?

Base: All respondents completing online	10177
I am/my partner is currently pregnant	412
I am/my partner is currently on maternity leave	437
None of the above	9146
Prefer not to say	216

## **Appendix B – significance testing**

Significance testing has been conducted at the 95% level, meaning there is a 5% or less chance that any differences are due to chance, as opposed to genuine differences in the population.

To identify any significant changes, and key differences by particular groups of adults, this report focuses on the key statistical differences (at the 95% level) we have observed.

All differences and changes quoted in this report are significant unless they are explicitly stated to be indicative instead.

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