











Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

To what extent do you agree or disagree with the following statements? Please answer on a scale of 1 to 5, where 1 is 'strongly disagree' and 5 is 'strongly agree'

'My finances play an important role in my overall happiness'

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1 - Strongly disagree	15	13	2	14	1	2	-	2	2	6	1	2	-	-	-	1	2	12
	2%	2%	1%	2%	1%	1%	-	2%	2%	3%	3%	3%	-	-	-	2%	1%	2%
2	50	32	18	38	12	8	6	6	8	17	2	3	-	-	1	5	8	36
	5%	4%	10%	5%	12%	6%	5%	5%	6%	5%	7%	4%	-	-	7%	10%	5%	5%
3 - Neither agree nor disagree	116	86	30	107	9	16	9	14	18	43	4	12	-	1	2	5	16	92
	13%	12%	17%	13%	9%	11%	8%	12%	14%	14%	13%	16%	-	50%	13%	10%	11%	13%
4	395	322	73	353	42	65	55	52	54	123	11	31	4	-	10	23	72	290
	43%	43%	41%	43%	43%	45%	50%	44%	41%	40%	37%	42%	50%	-	67%	47%	49%	41%
5 - Strongly agree	346	293	53	312	34	53	40	43	49	120	12	25	4	1	1	15	49	280
	37%	39%	30%	38%	35%	37%	36%	37%	37%	39%	40%	34%	50%	50%	7%	31%	33%	39%
Don't know	1	1	-	1	-	-	-	-	-	1	-	-	-	-	1	-	-	-
	*	*	-	*	-	-	-	-	-	*	-	-	-	-	7%	-	-	-

'UK society is overly concerned about financial matters at the expense of things that can improve quality of life'

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1 - Strongly disagree	33	25	8	28	5	5	5	3	6	12	2	-	-	-	1	-	5	27
	4%	3%	5%	3%	5%	3%	5%	3%	5%	4%	7%	-	-	-	7%	-	3%	4%
2	159	136	23	150	9	27	22	20	25	51	6	8	-	2	1	7	25	124
	17%	18%	13%	18%	9%	19%	20%	17%	19%	16%	20%	11%	-	100%	7%	14%	17%	17%
3 - Neither agree nor disagree	268	221	47	237	31	36	38	37	34	94	4	19	6	-	5	12	53	198
	29%	30%	27%	29%	32%	25%	35%	32%	26%	30%	13%	26%	75%	-	33%	24%	36%	28%
4	317	250	67	284	33	48	28	40	46	106	13	35	1	-	5	19	40	253
	34%	33%	38%	34%	34%	33%	25%	34%	35%	34%	43%	48%	12%	-	33%	39%	27%	36%
5 - Strongly agree	143	113	30	124	19	28	17	17	20	44	5	11	1	-	3	11	24	105
	15%	15%	17%	15%	19%	19%	15%	15%	15%	14%	17%	15%	12%	-	20%	22%	16%	15%
Don't know	3	2	1	2	1	-	-	-	-	3	-	-	-	-	-	-	-	3
	*	*	1%	*	1%	-	-	-	-	1%	-	-	-	-	-	-	-	*

'Monitoring levels of happiness is just as important as monitoring financial wellbeing'

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1 - Strongly disagree	39	31	8	35	4	6	3	5	7	14	2	2	-	-	1	6	4	28
	4%	4%	5%	4%	4%	4%	3%	4%	5%	5%	7%	3%	-	-	7%	12%	3%	4%
2	81	68	13	72	9	9	9	11	10	33	3	6	-	-	-	1	12	68
	9%	9%	7%	9%	9%	6%	8%	9%	8%	11%	10%	8%	-	-	-	2%	8%	10%
3 - Neither agree nor disagree	219	180	39	201	18	28	26	29	31	77	6	18	4	-	4	5	45	165
	24%	24%	22%	24%	18%	19%	24%	25%	24%	25%	20%	25%	50%	-	27%	10%	31%	23%
4	355	290	65	322	33	62	40	50	51	109	9	32	2	2	8	16	50	279
	38%	39%	37%	39%	34%	43%	36%	43%	39%	35%	30%	44%	25%	100%	53%	33%	34%	39%
5 - Strongly agree	219	170	49	187	32	38	32	21	28	75	9	14	2	-	2	21	33	163
	24%	23%	28%	23%	33%	26%	29%	18%	21%	24%	30%	19%	25%	-	13%	43%	22%	23%
Don't know	10	8	2	8	2	1	-	1	4	2	1	1	-	-	-	-	3	7
	1%	1%	1%	1%	2%	1%	-	1%	3%	1%	3%	1%	-	-	-	-	2%	1%

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Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

'My happiness and quality of life is more important to me than financial matters'

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1 - Strongly disagree	18	14	4	13	5	3	3	3	1	5	1	2	-	-	-	2	-	16
	2%	2%	2%	2%	5%	2%	3%	3%	1%	2%	3%	3%	-	-	-	4%	-	2%
2	97	83	14	86	11	16	11	10	8	41	3	7	1	-	-	6	17	74
	11%	11%	8%	10%	11%	11%	10%	9%	6%	13%	10%	10%	12%	-	-	12%	12%	10%
3 - Neither agree nor disagree	238	198	40	219	19	33	28	42	41	71	5	15	3	2	3	8	49	176
	26%	27%	23%	27%	19%	23%	25%	36%	31%	23%	17%	21%	38%	100%	20%	16%	33%	25%
4	343	272	71	308	35	56	47	37	41	115	12	33	2	-	10	12	47	274
	37%	36%	40%	37%	36%	39%	43%	32%	31%	37%	40%	45%	25%	-	67%	24%	32%	39%
5 - Strongly agree	225	178	47	197	28	36	21	25	39	77	9	16	2	-	1	21	34	169
	24%	24%	27%	24%	29%	25%	19%	21%	30%	25%	30%	22%	25%	-	7%	43%	23%	24%
Don't know	2	2	-	2	-	-	-	-	1	1	-	-	-	-	1	-	-	1
	*	*	-	*	-	-	-	-	1%	*	-	-	-	-	7%	-	-	*

What is your perception of the quality of life in the UK, compared to other developed countries?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
People in the UK have a better quality of life	95	74	21	84	11	16	11	10	9	36	3	8	2	-	2	6	13	74
	10%	10%	12%	10%	11%	11%	10%	9%	7%	12%	10%	11%	25%	-	13%	12%	9%	10%
People in the UK have a lower quality of life	394	324	70	347	47	62	40	47	64	135	11	31	4	1	8	27	80	278
	43%	43%	40%	42%	48%	43%	36%	40%	49%	44%	37%	42%	50%	50%	53%	55%	54%	39%
People in the UK have about the same quality of life as people in other developed countries	408	336	72	371	37	61	56	58	53	134	15	29	2	1	5	16	49	337
	44%	45%	41%	45%	38%	42%	51%	50%	40%	43%	50%	40%	25%	50%	33%	33%	33%	47%
Don't know	26	13	13	23	3	5	3	2	5	5	1	5	-	-	-	-	5	21
	3%	2%	7%	3%	3%	3%	3%	2%	4%	2%	3%	7%	-	-	-	-	3%	3%

What is your perception of general happiness in the UK, compared to other developed countries?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
People in the UK are happier than people in other developed countries	49	38	11	43	6	4	7	3	6	24	1	1	3	-	3	4	10	32
	5%	5%	6%	5%	6%	3%	6%	3%	5%	8%	3%	1%	38%	-	20%	8%	7%	5%
People in the UK are not as happy as people in other developed countries	491	400	91	435	56	82	63	66	74	148	10	45	3	-	7	33	90	361
	53%	54%	52%	53%	57%	57%	57%	56%	56%	48%	33%	62%	38%	-	47%	67%	61%	51%
People in the UK are about as happy as people in other developed countries	344	282	62	311	33	51	39	42	45	127	16	22	2	2	3	11	41	287
	37%	38%	35%	38%	34%	35%	35%	36%	34%	41%	53%	30%	25%	100%	20%	22%	28%	40%
Don't know	39	27	12	36	3	7	1	6	6	11	3	5	-	-	2	1	6	30
	4%	4%	7%	4%	3%	5%	1%	5%	5%	4%	10%	7%	-	-	13%	2%	4%	4%

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	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

What is your perception of how stressful people's lives are in the UK, compared to other developed countries?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	537	439	98	476	61	76	70	74	83	166	15	48	5	1	7	38	97	394
People in the UK are more stressed	58%	59%	56%	58%	62%	53%	64%	63%	63%	54%	50%	66%	62%	50%	47%	78%	66%	55%
People in the UK are less stressed	31	25	6	27	4	5	1	4	8	13	-	-	-	1	4	-	2	24
People in the UK are about as stressed as people in other developed countries	3%	3%	3%	3%	4%	3%	1%	3%	6%	4%	-	-	-	50%	27%	-	1%	3%
Don't know	319	258	61	293	26	54	35	37	33	125	13	20	2	-	4	11	40	264
	35%	35%	35%	36%	27%	38%	32%	32%	25%	40%	43%	27%	25%	-	27%	22%	27%	37%
	36	25	11	29	7	9	4	2	7	6	2	5	1	-	-	-	8	28
	4%	3%	6%	4%	7%	6%	4%	2%	5%	2%	7%	7%	12%	-	-	-	5%	4%

What is your perception of people's financial well-being in the UK, compared to people in other developed countries?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	81	67	14	73	8	12	12	11	13	25	2	6	-	1	6	10	16	48
People in the UK are better-off financially	9%	9%	8%	9%	8%	8%	11%	9%	10%	8%	7%	8%	-	50%	40%	20%	11%	7%
People in the UK are worse-off financially	413	337	76	369	44	62	45	46	64	149	11	33	3	-	4	17	65	327
People in the UK are about as well-off financially as people in other developed countries	45%	45%	43%	45%	45%	43%	41%	39%	49%	48%	37%	45%	38%	-	27%	35%	44%	46%
Don't know	400	322	78	357	43	64	52	57	48	126	16	32	5	1	4	22	57	316
	43%	43%	44%	43%	44%	44%	47%	49%	37%	41%	53%	44%	62%	50%	27%	45%	39%	45%
	29	21	8	26	3	6	1	3	6	10	1	2	-	-	1	-	9	19
	3%	3%	5%	3%	3%	4%	1%	3%	5%	3%	3%	3%	-	-	7%	-	6%	3%

Which of the following currencies do you have most confidence in? Please select all that apply

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	348	287	61	314	34	48	40	48	48	120	12	29	3	1	5	27	47	268
British pound	38%	38%	35%	38%	35%	33%	36%	41%	37%	39%	40%	40%	38%	50%	33%	55%	32%	38%
US dollar	393	342	51	361	32	58	53	57	51	130	8	31	5	1	3	23	64	302
Canadian dollar	43%	46%	29%	44%	33%	40%	48%	49%	39%	42%	27%	42%	62%	50%	20%	47%	44%	43%
Euro	154	136	18	137	17	22	20	22	15	54	5	16	-	-	1	9	22	122
Japanese yen	17%	18%	10%	17%	17%	15%	18%	19%	11%	17%	17%	22%	-	-	7%	18%	15%	17%
Chinese renminbi	125	107	18	117	8	20	14	13	20	37	6	12	3	-	-	6	19	100
Australian dollar	14%	14%	10%	14%	8%	14%	13%	11%	15%	12%	20%	16%	38%	-	-	12%	13%	14%
New Zealand dollar	75	62	13	68	7	16	9	13	10	18	2	7	-	1	3	2	13	56
South African rand	8%	8%	7%	8%	7%	11%	8%	11%	8%	6%	7%	10%	-	50%	20%	4%	9%	8%
Other	238	208	30	212	26	44	35	28	25	83	4	17	2	-	2	10	35	191
None of these	26%	28%	17%	26%	27%	31%	32%	24%	19%	27%	13%	23%	25%	-	13%	20%	24%	27%
Don't know	237	212	25	218	19	25	31	35	35	83	6	21	1	1	4	12	36	184
	26%	28%	14%	26%	19%	17%	28%	30%	27%	27%	20%	29%	12%	50%	27%	24%	24%	26%
	90	77	13	80	10	13	15	13	9	35	1	4	-	-	1	8	13	68
	10%	10%	7%	10%	10%	9%	14%	11%	7%	11%	3%	5%	-	-	7%	16%	9%	10%
	11	11	-	10	1	-	-	2	1	4	1	3	-	-	-	1	3	7
	1%	1%	-	1%	1%	-	-	2%	1%	1%	3%	4%	-	-	-	2%	2%	1%
	62	53	9	58	4	7	12	3	14	22	1	3	-	-	1	3	8	50
	7%	7%	5%	7%	4%	5%	11%	3%	11%	7%	3%	4%	-	-	7%	6%	5%	7%
	74	50	24	66	8	16	5	9	12	24	1	6	1	-	1	2	12	59
	8%	7%	14%	8%	8%	11%	5%	8%	9%	8%	3%	8%	12%	-	7%	4%	8%	8%
	68	36	32	56	12	19	5	7	8	21	3	5	-	-	-	4	18	46
	7%	5%	18%	7%	12%	13%	5%	6%	6%	7%	10%	7%	-	-	-	8%	12%	6%



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	Gender		Social grade		Region								Age				
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Thinking now about investments, please consider the following, selecting all that apply.

Which financial markets do you think have the highest potential rewards?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
UK	102	90	12	87	15	16	13	13	19	29	2	10	-	1	1	10	17	73
	11%	12%	7%	11%	15%	11%	12%	11%	15%	9%	7%	14%	-	50%	7%	20%	12%	10%
US	115	102	13	102	13	18	14	17	21	31	3	11	-	-	1	13	19	82
	12%	14%	7%	12%	13%	12%	13%	15%	16%	10%	10%	15%	-	-	7%	27%	13%	12%
China	581	471	110	530	51	100	67	77	73	198	19	44	3	-	6	37	97	441
	63%	63%	62%	64%	52%	69%	61%	66%	56%	64%	63%	60%	38%	-	40%	76%	66%	62%
India	399	346	53	370	29	67	56	56	51	129	8	30	2	1	3	22	65	308
	43%	46%	30%	45%	30%	47%	51%	48%	39%	42%	27%	41%	25%	50%	20%	45%	44%	43%
Brazil	328	283	45	301	27	56	47	43	45	105	7	24	1	1	4	15	54	254
	36%	38%	26%	36%	28%	39%	43%	37%	34%	34%	23%	33%	12%	50%	27%	31%	37%	36%
Russia	105	83	22	93	12	23	12	12	14	33	-	9	2	2	2	5	24	72
	11%	11%	12%	11%	12%	16%	11%	10%	11%	11%	-	12%	25%	100%	13%	10%	16%	10%
Japan	39	32	7	34	5	6	8	4	5	9	3	3	1	-	-	3	9	27
	4%	4%	4%	4%	5%	4%	7%	3%	4%	3%	10%	4%	12%	-	-	6%	6%	4%
Eurozone	52	44	8	43	9	6	7	9	6	15	-	9	-	1	-	5	6	40
	6%	6%	5%	5%	9%	4%	6%	8%	5%	5%	-	12%	-	50%	-	10%	4%	6%
Other	21	18	3	19	2	2	3	2	5	9	-	-	-	-	-	1	7	13
	2%	2%	2%	2%	2%	1%	3%	2%	4%	3%	-	-	-	-	-	2%	5%	2%
None of these	8	6	2	6	2	-	-	1	2	2	-	2	1	-	-	-	3	5
	1%	1%	1%	1%	2%	-	-	1%	2%	1%	-	3%	12%	-	-	-	2%	1%
Don't know	101	69	32	90	11	16	15	11	13	34	5	5	2	-	4	1	12	84
	11%	9%	18%	11%	11%	11%	14%	9%	10%	11%	17%	7%	25%	-	27%	2%	8%	12%

Which financial markets do you think currently have the highest risks?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
UK	112	91	21	104	8	16	10	15	14	43	1	11	2	-	1	11	17	83
	12%	12%	12%	13%	8%	11%	9%	13%	11%	14%	3%	15%	25%	-	7%	22%	12%	12%
US	122	96	26	112	10	18	14	14	16	44	4	10	2	-	2	10	20	90
	13%	13%	15%	14%	10%	12%	13%	12%	12%	14%	13%	14%	25%	-	13%	20%	14%	13%
China	275	240	35	247	28	45	29	38	45	94	6	17	1	1	2	18	61	193
	30%	32%	20%	30%	29%	31%	26%	32%	34%	30%	20%	23%	12%	50%	13%	37%	41%	27%
India	219	186	33	198	21	41	22	30	33	73	6	13	1	1	3	17	48	150
	24%	25%	19%	24%	21%	28%	20%	26%	25%	24%	20%	18%	12%	50%	20%	35%	33%	21%
Brazil	221	191	30	196	25	42	26	31	31	69	5	16	1	-	4	19	42	156
	24%	26%	17%	24%	26%	29%	24%	26%	24%	22%	17%	22%	12%	-	27%	39%	29%	22%
Russia	500	429	71	455	45	67	54	74	77	174	12	38	4	1	4	28	78	389
	54%	57%	40%	55%	46%	47%	49%	63%	59%	56%	40%	52%	50%	50%	27%	57%	53%	55%
Japan	113	94	19	105	8	19	13	13	17	36	3	12	-	-	1	11	19	82
	12%	13%	11%	13%	8%	13%	12%	11%	13%	12%	10%	16%	-	-	7%	22%	13%	12%
Eurozone	209	172	37	189	20	32	30	30	25	66	6	19	1	1	1	14	30	163
	23%	23%	21%	23%	20%	22%	27%	26%	19%	21%	20%	26%	12%	50%	7%	29%	20%	23%
Other	21	15	6	20	1	2	6	1	4	6	-	2	-	-	-	1	5	15
	2%	2%	3%	2%	1%	1%	5%	1%	3%	2%	-	3%	-	-	-	2%	3%	2%
None of these	6	4	2	4	2	-	-	1	1	2	-	1	1	-	-	-	3	3
	1%	1%	1%	*	2%	-	-	1%	1%	1%	-	1%	12%	-	-	-	2%	*
Don't know	91	54	37	79	12	20	12	9	12	25	4	7	2	-	4	3	11	73
	10%	7%	21%	10%	12%	14%	11%	8%	9%	8%	13%	10%	25%	-	27%	6%	7%	10%

Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Which financial markets are currently the most attractive to you from an investment perspective?

**Base: All with assets of £250,000+**

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
UK	374	319	55	336	38	67	43	49	49	127	8	30	1	1	2	23	54	294
	41%	43%	31%	41%	39%	47%	39%	42%	37%	41%	27%	41%	12%	50%	13%	47%	37%	41%
US	143	127	16	129	14	23	19	19	24	42	3	12	1	1	1	16	27	98
	15%	17%	9%	16%	14%	16%	17%	16%	18%	14%	10%	16%	12%	50%	7%	33%	18%	14%
China	255	219	36	226	29	37	40	34	39	78	7	19	1	1	3	19	48	184
	28%	29%	20%	27%	30%	26%	36%	29%	30%	25%	23%	26%	12%	50%	20%	39%	33%	26%
India	189	163	26	173	16	24	30	24	34	58	2	15	2	1	3	15	32	138
	20%	22%	15%	21%	16%	17%	27%	21%	26%	19%	7%	21%	25%	50%	20%	31%	22%	19%
Brazil	138	115	23	125	13	14	23	17	23	47	1	12	1	2	3	12	26	95
	15%	15%	13%	15%	13%	10%	21%	15%	18%	15%	3%	16%	12%	100%	20%	24%	18%	13%
Russia	51	42	9	47	4	6	11	6	6	17	1	3	1	1	2	2	14	32
	6%	6%	5%	6%	4%	4%	10%	5%	5%	5%	3%	4%	12%	50%	13%	4%	10%	5%
Japan	42	40	2	38	4	8	6	3	6	13	4	1	1	-	-	2	7	33
	5%	5%	1%	5%	4%	6%	5%	3%	5%	4%	13%	1%	12%	-	-	4%	5%	5%
Eurozone	122	111	11	111	11	14	18	16	17	42	6	9	-	-	1	8	24	89
	13%	15%	6%	13%	11%	10%	16%	14%	13%	14%	20%	12%	-	-	7%	16%	16%	13%
Other	30	29	1	28	2	3	3	3	9	11	-	1	-	-	1	4	8	17
	3%	4%	1%	3%	2%	2%	3%	3%	7%	4%	-	1%	-	-	7%	8%	5%	2%
None of these	67	47	20	61	6	14	6	7	6	21	4	9	-	-	-	3	17	47
	7%	6%	11%	7%	6%	10%	5%	6%	5%	7%	13%	12%	-	-	-	6%	12%	7%
Don't know	132	89	43	119	13	20	15	15	15	50	6	8	3	-	5	1	19	107
	14%	12%	24%	14%	13%	14%	14%	13%	11%	16%	20%	11%	38%	-	33%	2%	13%	15%

Thinking now about your current investments, have you held any stocks and shares at any point in the last six months?

**Base: All with assets of £250,000+**

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
Yes	735	607	128	659	76	106	89	89	106	254	28	58	5	2	8	36	113	576
	80%	81%	73%	80%	78%	74%	81%	76%	81%	82%	93%	79%	62%	100%	53%	73%	77%	81%
No	187	140	47	165	22	38	21	28	25	56	2	14	3	-	7	13	34	133
	20%	19%	27%	20%	22%	26%	19%	24%	19%	18%	7%	19%	38%	-	47%	27%	23%	19%
Don't know	1	-	1	1	-	-	-	-	-	-	-	1	-	-	-	-	-	1
	*	-	1%	*	-	-	-	-	-	-	-	1%	-	-	-	-	-	*

Sample Size: 1,253 UK adults with net assets of £250,000+  
Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Excluding any property investments that you may have, approximately what proportion of your investments do stocks and shares make up?

Base: All who have held stocks and shares in the last six months

	735	607	128	659	76	106	89	89	106	254	28	58	5	2	8	36	113	576
91-100%	22	21	1	17	5	-	2	4	6	9	-	1	-	-	1	2	4	15
	3%	3%	1%	3%	7%	-	2%	4%	6%	4%	-	2%	-	-	12%	6%	4%	3%
81-90%	33	29	4	29	4	7	1	4	2	15	1	3	-	-	-	1	6	26
	4%	5%	3%	4%	5%	7%	1%	4%	2%	6%	4%	5%	-	-	-	3%	5%	5%
71-80%	44	39	5	42	2	9	5	3	3	18	1	4	1	-	-	2	4	38
	6%	6%	4%	6%	3%	8%	6%	3%	3%	7%	4%	7%	20%	-	-	6%	4%	7%
61-70%	51	44	7	48	3	6	10	6	7	14	1	7	-	-	-	2	10	39
	7%	7%	5%	7%	4%	6%	11%	7%	7%	6%	4%	12%	-	-	-	6%	9%	7%
51-60%	59	58	1	55	4	11	6	7	11	16	1	7	-	1	1	1	5	51
	8%	10%	1%	8%	5%	10%	7%	8%	10%	6%	4%	12%	-	50%	12%	3%	4%	9%
41-50%	61	46	15	56	5	6	11	8	10	20	1	5	-	-	1	5	5	50
	8%	8%	12%	8%	7%	6%	12%	9%	9%	8%	4%	9%	-	-	12%	14%	4%	9%
Don't know	9	6	3	9	-	2	1	1	3	2	-	-	-	1	-	-	2	6
	1%	1%	2%	1%	-	2%	1%	1%	3%	1%	-	-	-	50%	-	-	2%	1%
31-40%	80	64	16	67	13	5	11	13	10	29	4	8	-	-	1	4	13	62
	11%	11%	12%	10%	17%	5%	12%	15%	9%	11%	14%	14%	-	-	12%	11%	12%	11%
21-30%	87	68	19	78	9	14	7	10	12	32	6	6	-	-	2	6	13	66
	12%	11%	15%	12%	12%	13%	8%	11%	11%	13%	21%	10%	-	-	25%	17%	12%	11%
11-20%	131	109	22	120	11	24	14	15	22	46	7	3	-	-	1	4	23	103
	18%	18%	17%	18%	14%	23%	16%	17%	21%	18%	25%	5%	-	-	12%	11%	20%	18%
1-10%	158	123	35	138	20	22	21	18	20	53	6	14	4	-	1	9	28	120
	21%	20%	27%	21%	26%	21%	24%	20%	19%	21%	21%	24%	80%	-	12%	25%	25%	21%
I do not spend any time doing this	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sample Size: 1,253 UK adults with net assets of £250,000+  
Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Thinking about the time you take to make decisions about your investments, including all research and deliberation, approximately what proportion of this time do you spend selecting individual investments like specific stocks and shares?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
91-100%	15	15	-	13	2	1	2	2	1	5	1	3	-	-	-	-	1	14
	2%	2%	-	2%	2%	1%	2%	2%	1%	2%	3%	4%	-	-	-	-	1%	2%
81-90%	19	17	2	17	2	4	2	2	4	6	-	1	-	-	-	1	6	12
	2%	2%	1%	2%	2%	3%	2%	2%	3%	2%	-	1%	-	-	-	2%	4%	2%
71-80%	29	25	4	27	2	6	5	2	4	9	-	3	-	-	-	-	6	23
	3%	3%	2%	3%	2%	4%	5%	2%	3%	3%	-	4%	-	-	-	-	4%	3%
61-70%	28	25	3	24	4	1	7	3	1	14	1	1	-	-	-	3	3	22
	3%	3%	2%	3%	4%	1%	6%	3%	1%	5%	3%	1%	-	-	-	6%	2%	3%
51-60%	27	25	2	24	3	2	4	2	7	12	-	-	-	-	2	5	4	16
	3%	3%	1%	3%	3%	1%	4%	2%	5%	4%	-	-	-	-	13%	10%	3%	2%
41-50%	34	24	10	32	2	5	1	5	8	10	1	3	1	-	4	5	7	18
	4%	3%	6%	4%	2%	3%	1%	4%	6%	3%	3%	4%	12%	-	27%	10%	5%	3%
Don't know	31	26	5	26	5	5	2	3	4	16	-	1	-	-	1	-	3	27
	3%	3%	3%	3%	5%	3%	2%	3%	3%	5%	-	1%	-	-	7%	-	2%	4%
31-40%	35	29	6	29	6	3	3	5	6	12	4	2	-	-	1	2	7	25
	4%	4%	3%	4%	6%	2%	3%	4%	5%	4%	13%	3%	-	-	7%	4%	5%	4%
21-30%	58	49	9	49	9	10	4	5	12	20	2	5	-	1	2	3	7	45
	6%	7%	5%	6%	9%	7%	4%	4%	9%	6%	7%	7%	-	50%	13%	6%	5%	6%
11-20%	72	62	10	65	7	11	6	12	10	21	3	8	1	-	-	3	11	58
	8%	8%	6%	8%	7%	8%	5%	10%	8%	7%	10%	11%	12%	-	-	6%	7%	8%
1-10%	219	189	30	201	18	32	25	29	33	69	12	17	2	-	2	11	43	163
	24%	25%	17%	24%	18%	22%	23%	25%	25%	22%	40%	23%	25%	-	13%	22%	29%	23%
I do not spend any time doing this	252	196	56	224	28	44	40	34	29	78	3	21	3	-	2	9	42	199
	27%	26%	32%	27%	29%	31%	36%	29%	22%	25%	10%	29%	38%	-	13%	18%	29%	28%
Someone does this for me	104	65	39	94	10	20	9	13	12	38	3	8	1	1	1	7	7	88
	11%	9%	22%	11%	10%	14%	8%	11%	9%	12%	10%	11%	12%	50%	7%	14%	5%	12%

Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Similarly, thinking about the time you take to make decisions about your investments, including all research and deliberation, approximately what proportion of this time do you spend selecting \_asset classes like equities, government bonds, commodities?\_

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
91-100%	8	8	-	7	1	2	2	1	-	1	1	1	-	-	-	-	3	5
	1%	1%	-	1%	1%	1%	2%	1%	-	*	3%	1%	-	-	-	-	2%	1%
81-90%	12	11	1	12	-	2	-	-	2	6	-	2	-	-	-	2	3	7
	1%	1%	1%	1%	-	1%	-	-	2%	2%	-	3%	-	-	-	4%	2%	1%
71-80%	13	11	2	9	4	1	4	1	3	2	1	1	-	-	-	-	5	8
	1%	1%	1%	1%	4%	1%	4%	1%	2%	1%	3%	1%	-	-	-	-	3%	1%
61-70%	11	8	3	8	3	-	2	3	3	3	-	-	-	1	1	-	1	8
	1%	1%	2%	1%	3%	-	2%	3%	2%	1%	-	-	-	50%	7%	-	1%	1%
51-60%	14	10	4	14	-	1	1	1	5	5	-	1	-	-	1	2	3	8
	2%	1%	2%	2%	-	1%	1%	1%	4%	2%	-	1%	-	-	7%	4%	2%	1%
41-50%	30	22	8	28	2	3	2	5	6	10	-	4	-	-	4	3	4	19
	3%	3%	5%	3%	2%	2%	2%	4%	5%	3%	-	5%	-	-	27%	6%	3%	3%
Don't know	41	36	5	35	6	7	2	4	7	17	2	2	-	-	1	1	7	32
	4%	5%	3%	4%	6%	5%	2%	3%	5%	5%	7%	3%	-	-	7%	2%	5%	5%
31-40%	29	29	-	27	2	5	3	3	7	9	1	1	-	-	-	6	5	18
	3%	4%	-	3%	2%	3%	3%	3%	5%	3%	3%	1%	-	-	-	12%	3%	3%
21-30%	57	49	8	52	5	8	10	4	9	15	4	7	-	-	2	2	8	45
	6%	7%	5%	6%	5%	6%	9%	3%	7%	5%	13%	10%	-	-	13%	4%	5%	6%
11-20%	93	79	14	85	8	11	8	16	19	31	2	6	-	-	2	6	18	67
	10%	11%	8%	10%	8%	8%	7%	14%	15%	10%	7%	8%	-	-	13%	12%	12%	9%
1-10%	201	171	30	185	16	27	27	20	26	74	8	16	3	-	1	8	34	158
	22%	23%	17%	22%	16%	19%	25%	17%	20%	24%	27%	22%	38%	-	7%	16%	23%	22%
I do not spend any time doing this	266	210	56	231	35	45	31	41	30	89	5	21	4	-	2	8	46	210
	29%	28%	32%	28%	36%	31%	28%	35%	23%	29%	17%	29%	50%	-	13%	16%	31%	30%
Someone does this for me	148	103	45	132	16	32	18	18	14	48	6	11	1	1	1	11	10	125
	16%	14%	26%	16%	16%	22%	16%	15%	11%	15%	20%	15%	12%	50%	7%	22%	7%	18%

Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Which of the following asset classes are you currently invested in?

	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
<b>Base: All with assets of £250,000+</b>	923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
Cash	580	485	95	531	49	83	66	84	81	198	19	45	4	-	8	31	93	448
	63%	65%	54%	64%	50%	58%	60%	72%	62%	64%	63%	62%	50%	-	53%	63%	63%	63%
Savings accounts including Cash ISAs	771	620	151	695	76	124	92	98	105	257	30	61	4	1	9	38	106	617
	84%	83%	86%	84%	78%	86%	84%	84%	80%	83%	100%	84%	50%	50%	60%	78%	72%	87%
Equity linked products (e.g. Equity ISAs, Unit trust, investment trust, long term savings plan)	641	528	113	584	57	101	84	83	81	212	23	54	3	1	4	30	84	522
	69%	71%	64%	71%	58%	70%	76%	71%	62%	68%	77%	74%	38%	50%	27%	61%	57%	74%
Collectables (e.g. Wine, vintage cars, stamps, antiques, art)	153	126	27	134	19	21	13	23	23	59	5	9	-	1	1	11	23	117
	17%	17%	15%	16%	19%	15%	12%	20%	18%	19%	17%	12%	-	50%	7%	22%	16%	16%
Government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	160	132	28	144	16	17	21	22	33	45	5	15	2	2	3	9	23	123
	17%	18%	16%	17%	16%	12%	19%	19%	25%	15%	17%	21%	25%	100%	20%	18%	16%	17%
Stocks and shares	212	176	36	196	16	43	26	26	27	62	5	22	1	1	3	6	23	179
	23%	24%	20%	24%	16%	30%	24%	22%	21%	20%	17%	30%	12%	50%	20%	12%	16%	25%
Property	671	552	119	605	66	91	85	78	97	240	23	52	5	1	9	32	104	525
	73%	74%	68%	73%	67%	63%	77%	67%	74%	77%	77%	71%	62%	50%	60%	65%	71%	74%
Foreign currency	438	354	84	387	51	56	48	57	73	152	12	35	5	-	7	31	75	325
	47%	47%	48%	47%	52%	39%	44%	49%	56%	49%	40%	48%	62%	-	47%	63%	51%	46%
Natural resources (e.g. oil, coal, cotton, wheat)	59	47	12	53	6	9	10	7	10	18	-	4	1	1	2	4	8	44
	6%	6%	7%	6%	6%	6%	9%	6%	8%	6%	-	5%	12%	50%	13%	8%	5%	6%
Precious metals (e.g. gold, silver, platinum)	47	38	9	44	3	4	4	8	11	10	1	9	-	1	-	4	6	36
	5%	5%	5%	5%	3%	3%	4%	7%	8%	3%	3%	12%	-	50%	-	8%	4%	5%
Other	68	56	12	59	9	10	7	7	16	20	1	7	-	-	-	6	12	50
	7%	7%	7%	7%	9%	7%	6%	6%	12%	6%	3%	10%	-	-	-	12%	8%	7%
None of these	19	17	2	18	1	2	4	-	3	5	1	4	-	-	-	-	5	14
	2%	2%	1%	2%	1%	1%	4%	-	2%	2%	3%	5%	-	-	-	-	3%	2%
Don't know	4	3	1	3	1	1	-	-	-	1	-	1	1	-	-	1	1	2
	*	*	1%	*	1%	1%	-	-	-	*	-	12%	12%	-	-	2%	1%	*

Would you describe your investment portfolio as well-diversified?

	915	744	171	819	96	142	110	116	130	308	30	72	7	2	15	47	144	707
<b>Base: All with assets of £250,000+</b>	915	744	171	819	96	142	110	116	130	308	30	72	7	2	15	47	144	707
Yes	565	465	100	517	48	83	66	73	79	190	22	49	3	2	6	30	75	452
	62%	62%	58%	63%	50%	58%	60%	63%	61%	62%	73%	68%	43%	100%	40%	64%	52%	64%
No	287	233	54	250	37	49	36	34	43	95	8	18	4	-	9	15	61	202
	31%	31%	32%	31%	39%	35%	33%	29%	33%	31%	27%	25%	57%	-	60%	32%	42%	29%
Don't know	63	46	17	52	11	10	8	9	8	23	-	5	-	-	-	2	8	53
	7%	6%	10%	6%	11%	7%	7%	8%	6%	7%	-	7%	-	-	-	4%	6%	7%

Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

**You said that your investments are not well-diversified. Why do you think this?**

**Base: All who say their portfolio is not well-diversified**

	287	233	54	250	37	49	36	34	43	95	8	18	4	-	9	15	61	202
I think that one or two particular asset classes are going to significantly outperform others	48	43	5	45	3	7	6	7	12	10	1	4	1	-	-	3	11	34
	17%	18%	9%	18%	8%	14%	17%	21%	28%	11%	12%	22%	25%	-	-	20%	18%	17%
I think diversification is too time-consuming	30	23	7	26	4	6	3	3	10	1	3	1	-	-	6	2	5	17
	10%	10%	13%	10%	11%	12%	8%	9%	7%	11%	12%	17%	25%	-	67%	13%	8%	8%
I'm unsure about where else to invest	89	71	18	75	14	13	14	8	15	28	5	5	1	-	1	4	17	67
	31%	30%	33%	30%	38%	27%	39%	24%	35%	29%	62%	28%	25%	-	11%	27%	28%	33%
I think diversification will make investing more expensive for me	39	33	6	34	5	7	4	6	5	15	1	1	-	-	-	2	8	29
	14%	14%	11%	14%	14%	14%	11%	18%	12%	16%	12%	6%	-	-	-	13%	13%	14%
Other	62	50	12	53	9	12	7	9	6	23	-	4	1	-	2	1	16	43
	22%	21%	22%	21%	24%	24%	19%	26%	14%	24%	-	22%	25%	-	22%	7%	26%	21%
Don't know	19	13	6	17	2	4	2	1	2	9	-	1	-	-	-	3	4	12
	7%	6%	11%	7%	5%	8%	6%	3%	5%	9%	-	6%	-	-	-	20%	7%	6%

**Do you think the prospects for your investments are better or worse than they were one year ago?**

**Base: All with assets of £250,000+**

	915	744	171	819	96	142	110	116	130	308	30	72	7	2	15	47	144	707
Significantly better	58	53	5	52	6	9	9	7	6	19	2	6	-	1	1	5	7	44
	6%	7%	3%	6%	6%	6%	8%	6%	5%	6%	7%	8%	-	50%	7%	11%	5%	6%
Slightly better	349	295	54	317	32	55	45	40	50	120	12	23	4	-	4	15	41	289
	38%	40%	32%	39%	33%	39%	41%	34%	38%	39%	40%	32%	57%	-	27%	32%	28%	41%
About the same	280	223	57	244	36	41	32	40	35	94	10	27	1	1	6	19	48	206
	31%	30%	33%	30%	38%	29%	29%	34%	27%	31%	33%	38%	14%	50%	40%	40%	33%	29%
Slightly worse	176	136	40	160	16	32	17	20	30	57	5	14	1	-	3	7	29	137
	19%	18%	23%	20%	17%	23%	15%	17%	23%	19%	17%	19%	14%	-	20%	15%	20%	19%
Significantly worse	39	30	9	35	4	5	6	7	5	13	1	1	1	-	-	1	14	24
	4%	4%	5%	4%	4%	4%	5%	6%	4%	4%	3%	1%	14%	-	-	2%	10%	3%
Don't know	13	7	6	11	2	-	1	2	4	5	-	1	-	-	1	-	5	7
	1%	1%	4%	1%	2%	-	1%	2%	3%	2%	-	1%	-	-	7%	-	3%	1%

Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

Total	Gender		Social grade		Region								Age				
	Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54	55+

Thinking now about financial markets that operate in the Eurozone. To what extent do you agree or disagree with the following statements? Please answer on a scale of 1 to 5, where 1 is 'strongly disagree' and 5 is 'strongly agree'

'In light of Ireland's debts and similar problems in Portugal and Spain, I am worried about the state of the Eurozone economy'

Base: All with assets of £250,000+		923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1	Strongly disagree	17	16	1	15	2	4	-	3	2	5	-	3	-	-	-	2	1	14
		2%	2%	1%	2%	2%	3%	-	3%	2%	2%	-	4%	-	-	-	4%	1%	2%
2		82	68	14	73	9	14	10	9	11	25	3	9	1	-	-	9	14	59
		9%	9%	8%	9%	9%	10%	9%	8%	8%	10%	10%	12%	12%	-	-	18%	10%	8%
3	Neither agree nor disagree	104	79	25	90	14	15	8	17	17	31	2	13	1	-	2	3	14	85
		11%	11%	14%	11%	14%	10%	7%	15%	13%	10%	7%	18%	12%	-	13%	6%	10%	12%
4		397	313	84	362	35	69	46	43	61	137	15	24	2	1	12	16	58	310
		43%	42%	48%	44%	36%	48%	42%	37%	47%	44%	50%	33%	25%	50%	80%	33%	39%	44%
5	Strongly agree	300	256	44	266	34	40	42	43	35	108	9	20	3	1	1	18	56	224
		33%	34%	25%	32%	35%	28%	38%	37%	27%	35%	30%	27%	38%	50%	7%	37%	38%	32%
	Don't know	18	10	8	16	2	1	4	1	5	3	1	2	1	-	-	1	2	15
		2%	1%	5%	2%	2%	1%	4%	1%	4%	1%	3%	3%	12%	-	-	2%	1%	2%
	Not applicable	5	5	-	3	2	1	-	1	-	1	-	2	-	-	-	-	2	3
		1%	1%	-	*	2%	1%	-	1%	-	*	-	3%	-	-	-	-	1%	*

'My investments have suffered as a result of Eurozone debt problems'

Base: All with assets of £250,000+		923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710
1	Strongly disagree	76	66	10	72	4	18	9	11	9	20	2	6	1	-	2	3	14	57
		8%	9%	6%	9%	4%	12%	8%	9%	7%	6%	7%	8%	12%	-	13%	6%	10%	8%
2		200	160	40	181	19	30	28	24	32	72	4	9	1	-	2	15	24	159
		22%	21%	23%	22%	19%	21%	25%	21%	24%	23%	13%	12%	12%	-	13%	31%	16%	22%
3	Neither agree nor disagree	282	233	49	252	30	41	29	38	42	92	11	28	1	1	3	12	47	219
		31%	31%	28%	31%	31%	28%	26%	32%	32%	30%	37%	38%	12%	50%	20%	24%	32%	31%
4		184	151	33	171	13	23	20	24	31	64	7	14	1	-	8	8	32	136
		20%	20%	19%	21%	13%	16%	18%	21%	24%	21%	23%	19%	12%	-	53%	16%	22%	19%
5	Strongly agree	59	51	8	44	15	12	8	6	6	18	1	7	1	-	-	5	10	44
		6%	7%	5%	5%	15%	8%	7%	5%	5%	6%	3%	10%	12%	-	-	10%	7%	6%
	Don't know	67	41	26	56	11	11	9	7	7	25	4	2	2	1	-	4	7	55
		7%	5%	15%	7%	11%	8%	8%	6%	5%	8%	13%	3%	25%	50%	-	8%	5%	8%
	Not applicable	55	45	10	49	6	9	7	7	4	19	1	7	1	-	-	2	13	40
		6%	6%	6%	6%	6%	6%	6%	6%	3%	6%	3%	10%	12%	-	-	4%	9%	6%



Sample Size: 1,253 UK adults with net assets of £250,000+

Fieldwork: 16th-21st February 2011

	Total	Gender		Social grade		Region							Age				
		Male	Female	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	18-24	25-34	35-44	45-54

'I expect my investments to suffer as a result of Eurozone debt problems'

		923	747	176	825	98	144	110	117	131	310	30	73	8	2	15	49	147	710	
<b>Base: All with assets of £250,000+</b>																				
1	Strongly disagree	59	51	8	56	3	14	5	8	5	19	-	7	1	-	2	1	10	46	
		6%	7%	5%	7%	3%	10%	5%	7%	4%	6%	-	10%	12%	-	13%	2%	7%	6%	
2		198	168	30	180	18	29	30	26	28	67	9	8	1	-	2	10	32	154	
		21%	22%	17%	22%	18%	20%	27%	22%	21%	22%	30%	11%	12%	-	13%	20%	22%	22%	
3	Neither agree nor disagree	281	227	54	254	27	41	30	44	42	91	6	26	1	-	3	16	41	221	
		30%	30%	31%	31%	28%	28%	27%	38%	32%	29%	20%	36%	12%	-	20%	33%	28%	31%	
4		214	179	35	193	21	28	26	19	37	77	9	16	2	-	8	14	34	158	
		23%	24%	20%	23%	21%	19%	24%	16%	28%	25%	30%	22%	25%	-	53%	29%	23%	22%	
5	Strongly agree	59	47	12	46	13	11	6	7	8	18	2	6	1	1	-	3	10	45	
		6%	6%	7%	6%	13%	8%	5%	6%	6%	6%	7%	8%	12%	50%	-	6%	7%	6%	
	Don't know	63	37	26	53	10	13	6	7	7	22	3	4	1	1	-	3	8	51	
		7%	5%	15%	6%	10%	9%	5%	6%	5%	7%	10%	5%	12%	50%	-	6%	5%	7%	
	Not applicable	49	38	11	43	6	8	7	6	4	16	1	6	1	-	-	2	12	35	
		5%	5%	6%	5%	6%	6%	6%	5%	3%	5%	3%	8%	12%	-	-	4%	8%	5%	