

Parental Pressures

Families renting low value houses from social landlords, with little to spare after essentials



Age



Property



Council / HA renter



Terraced



3 bedrooms

Highest Education, Work and Finances



Few qualifications



Not actively looking for work



Low household incomes

Technology and Channel Preferences



Buy after being out a while



Social media offer



TV adverts

Internet, Mobile, and Risk Attitude



Playing games



Smartphone banking weekly



Stocks and shares too risky

Banking



Minimum balance requirements



Packaged / premium account



Have 1 bank account

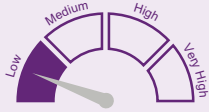
Credit



Capital One



None



Likelihood of excellent history

Budgets and Savings



Wkly/mthly budget, mostly stick to



Halifax



Total savings: Less than £250

Discretionary Incomes and Pensions



HH discretionary income: Very low



Limited pension provisions



Legal & General