



# Lifelong Budgeters

Ageing people with limited incomes, experienced at sticking to small budgets and with few financial products



## Age

18-25 26-35 36-45 46-55 56-65 66+

### Property



Council / HA renter



Terraced



1 bedroom

### Highest Education, Work and Finances



Few qualifications



Retired



Very low household incomes

### Technology and Channel Preferences



Only replace when broken



TV adverts



Direct Mail

### Internet, Mobile, and Risk Attitude



Online banking



Never use smartphone banking



Stocks and shares too risky

### Banking



Accessibility of branch



Bank / building soc. savings account



Have 1 bank account

### Credit



Capital One



None



Likelihood of excellent history

### Budgets and Savings



Wkly/mthly budget, always stick to



Halifax



Limited savings

### Discretionary Incomes and Pensions



HH discretionary income: Low



Limited pension provisions



Prudential