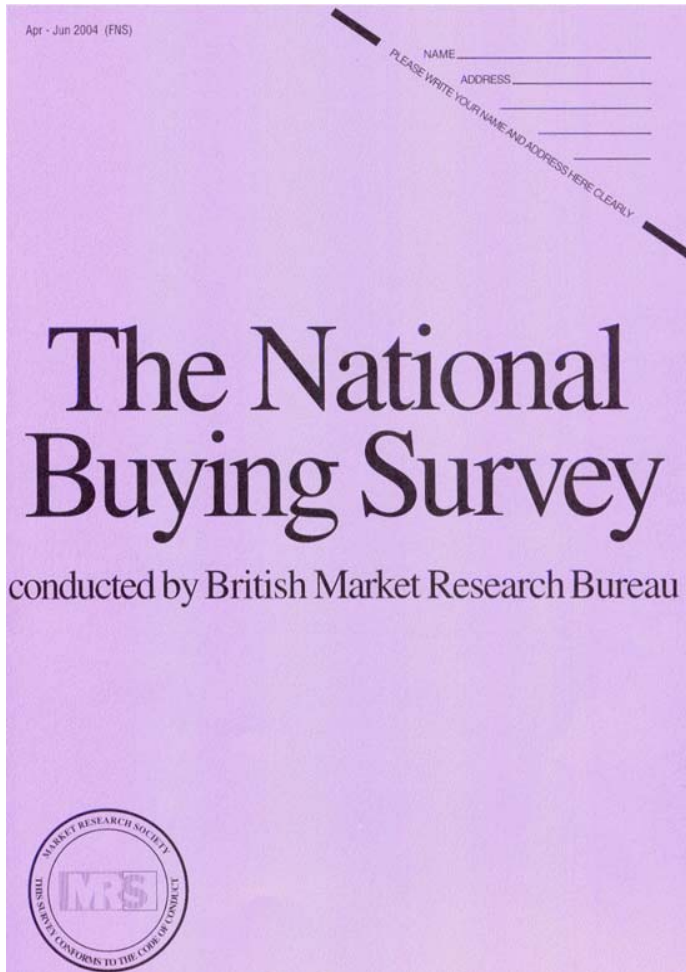


The Competition Commission (CC) commissioned analysis by British Market Research Bureau (BMRB) of their Target Group Index (TGI), which is a regular survey of customers' buying decisions. The analysis carried out provides new insight into trends in the behaviour and characteristics of home credit users over time; attitudes and behaviour associated with home credit usage; and similarities and differences between categories of home credit users. As part of its commitment to transparent conduct of the inquiry, the CC is making available the BMRB report, setting out the results of this research.

The Home Credit market
A detailed analysis of Target Group
Index (TGI) data

Prepared for the Competition
Commission



- An independent survey with 300+ clients
- Trusted source with industry currency status
- Started in 1969
- c.24,000 sample – adults aged 15+
- Data collection via self completion questionnaire
- Respondents recruited via BMRB face-to-face Access Omnibus
- Weighted to the population
- Continuous rolling fieldwork

Definition of groups and their sample sizes in 2005



- **All Adults**, N = 24,343
 - Total GB TGI sample adults 15+
- **Current users**, N = 745
 - Have you yourself used home collected credit (loan/cheque/voucher), where an agent calls to collect payment in the last 12 months? AND NOT for Goods bought at home
- **Long term users**, N = 516
 - As Current AND First used 12 months or more ago
- **New users**, N = 229
 - As Current AND First used up to 12 months ago
- **Multi-source users** N = 201
 - As Current AND use at least 2 providers of HC
- **Home credit users AND other credit facilities** used for single item >£200 N = 431
- **Home credit user AND NOT any other credit facilities** used for single item >£200 N = 314
- **Women aged 18-44, having children and C2DE AND not HC** users N = 2,041

Part One

Evolution of Home Credit Users' Demographic Profiles

Objective

- To build an understanding of the current profile of home credit users
- To compare the current profile of home credit users against the whole population of Great Britain* as a whole
- To analyse the profiles' change over time (1997-2005)
- To compare the profile of different sub groups over time (1997-2005): current, new, and long term users

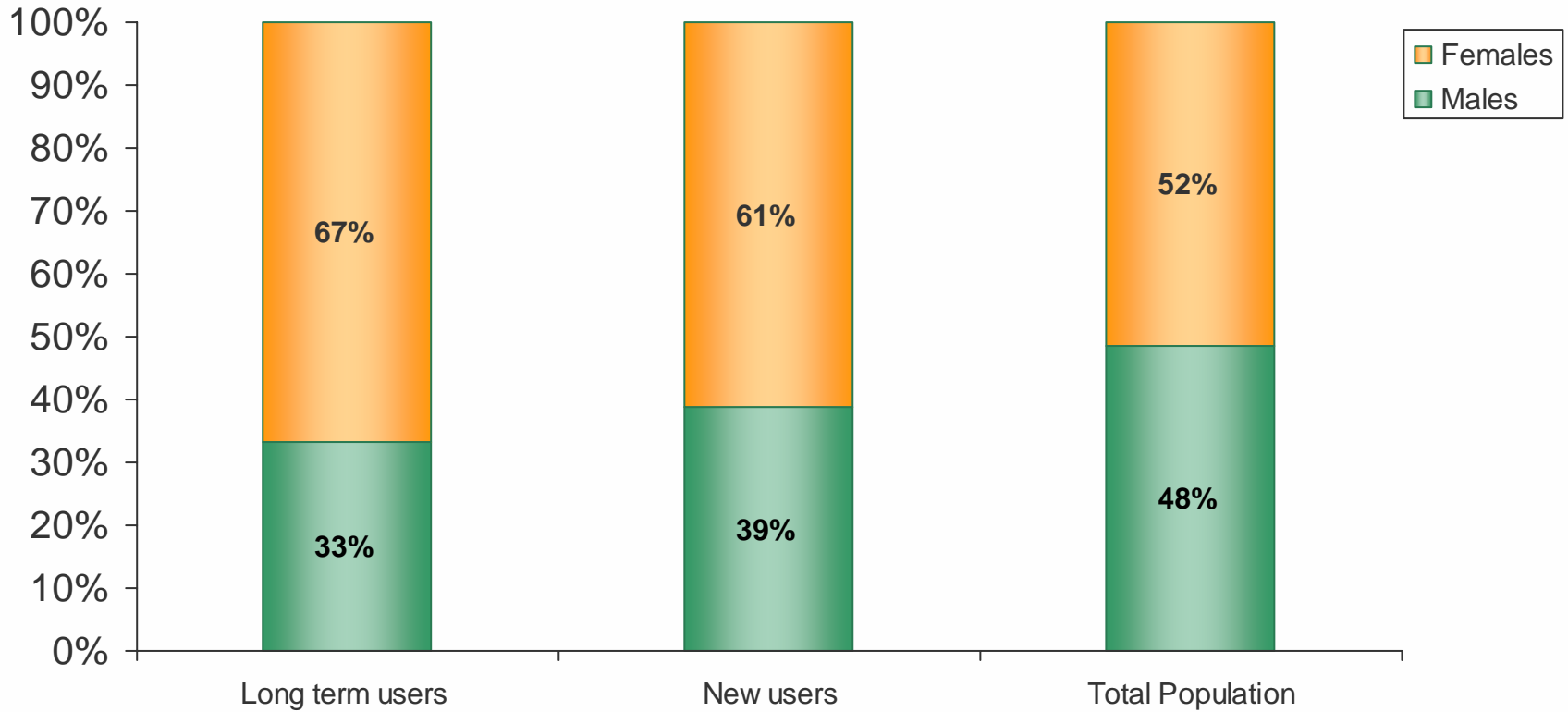
Method

- As the type of home credit was inserted in the TGI questionnaire in 1997, we have conducted a demographic comparison side by side of different groups, from 1997 to 2005.

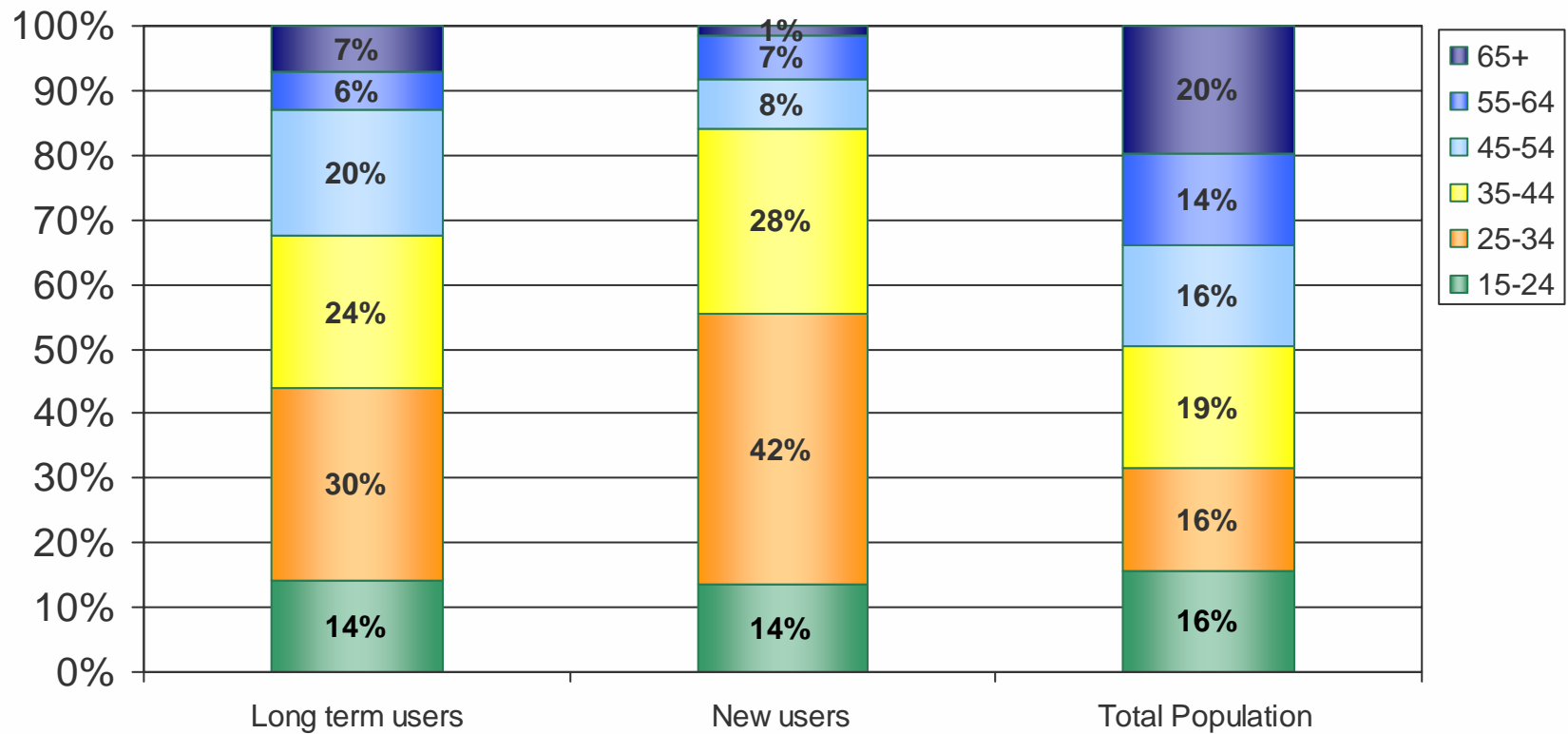
* We identify in Annex 1 that GB is a valid surrogate for UK

Profile of Home Credit Users in 2005

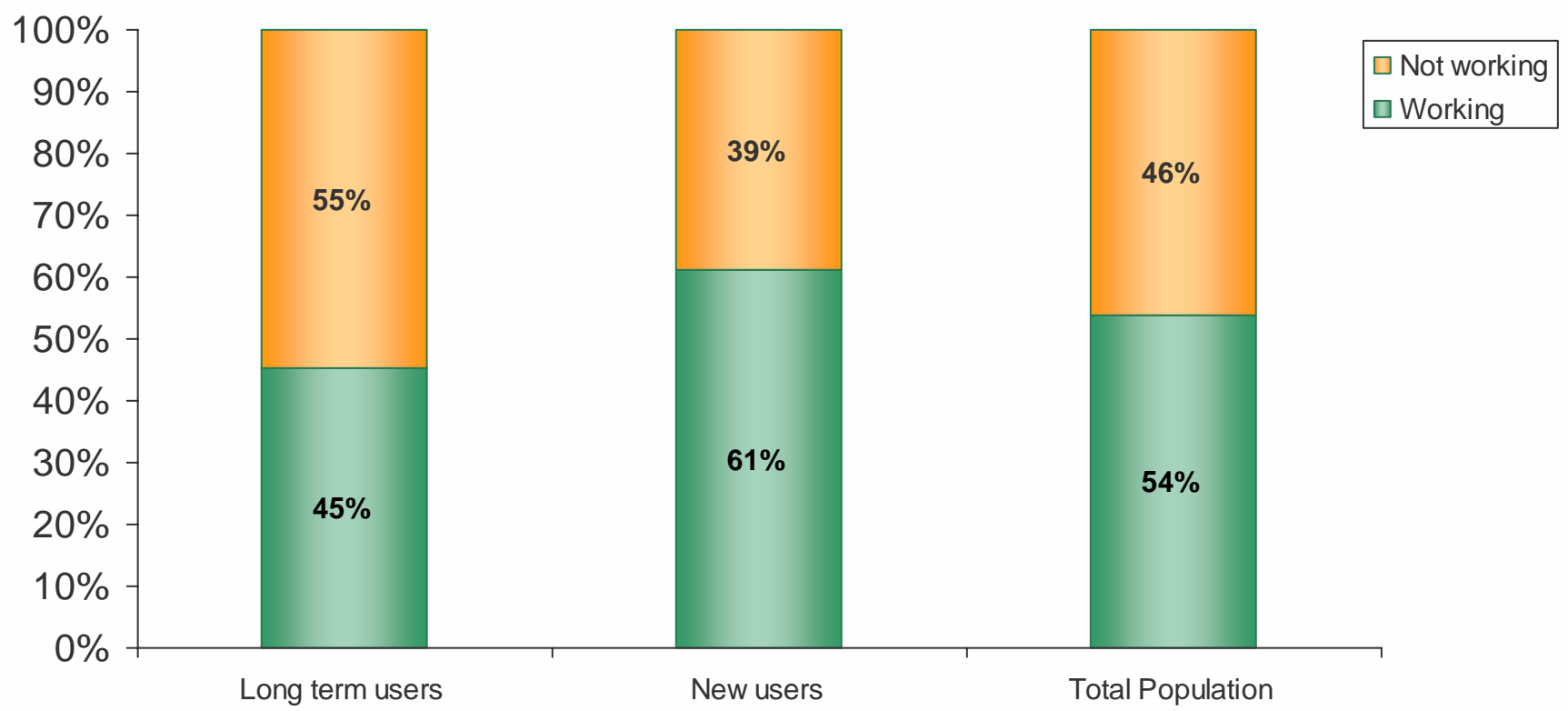
Gender Distribution



Age Distribution

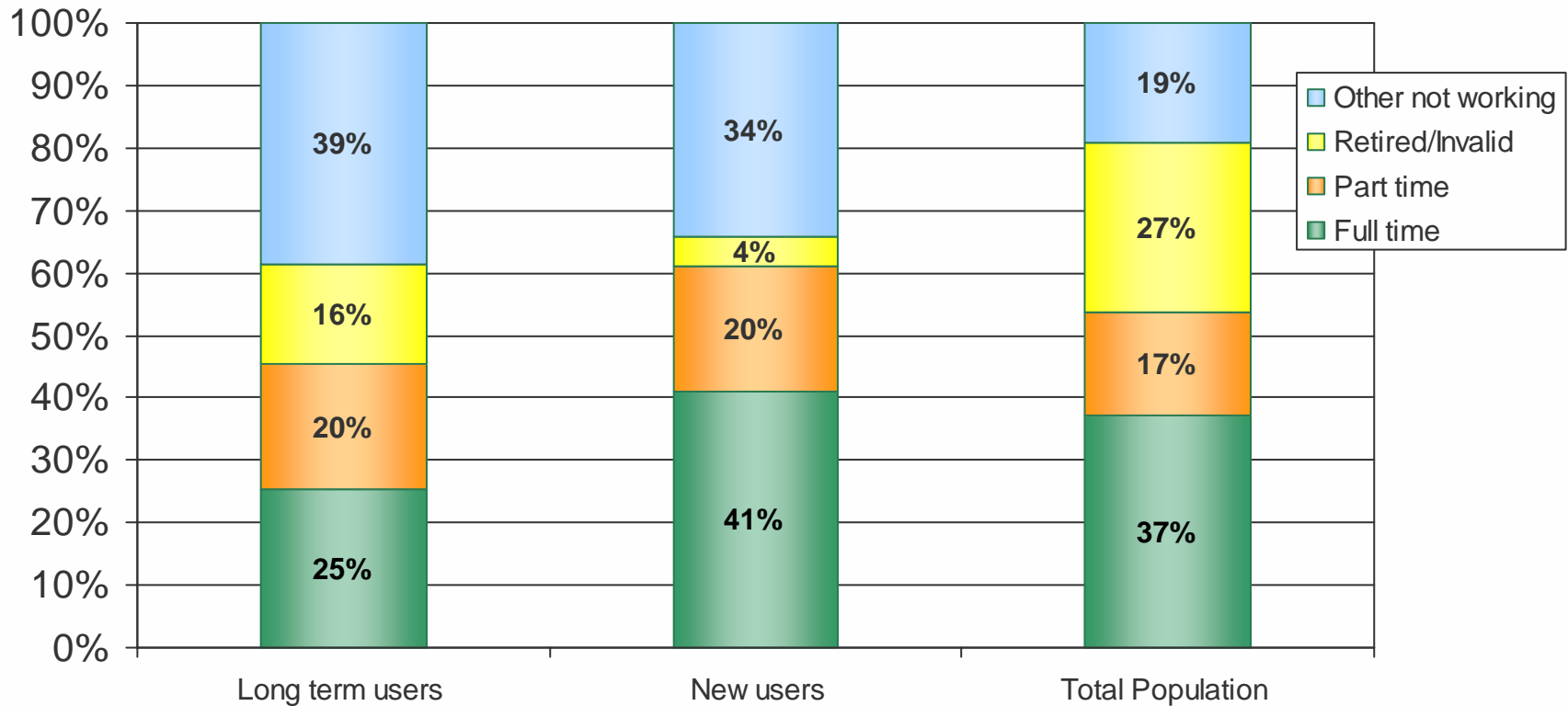


Working Status (1)

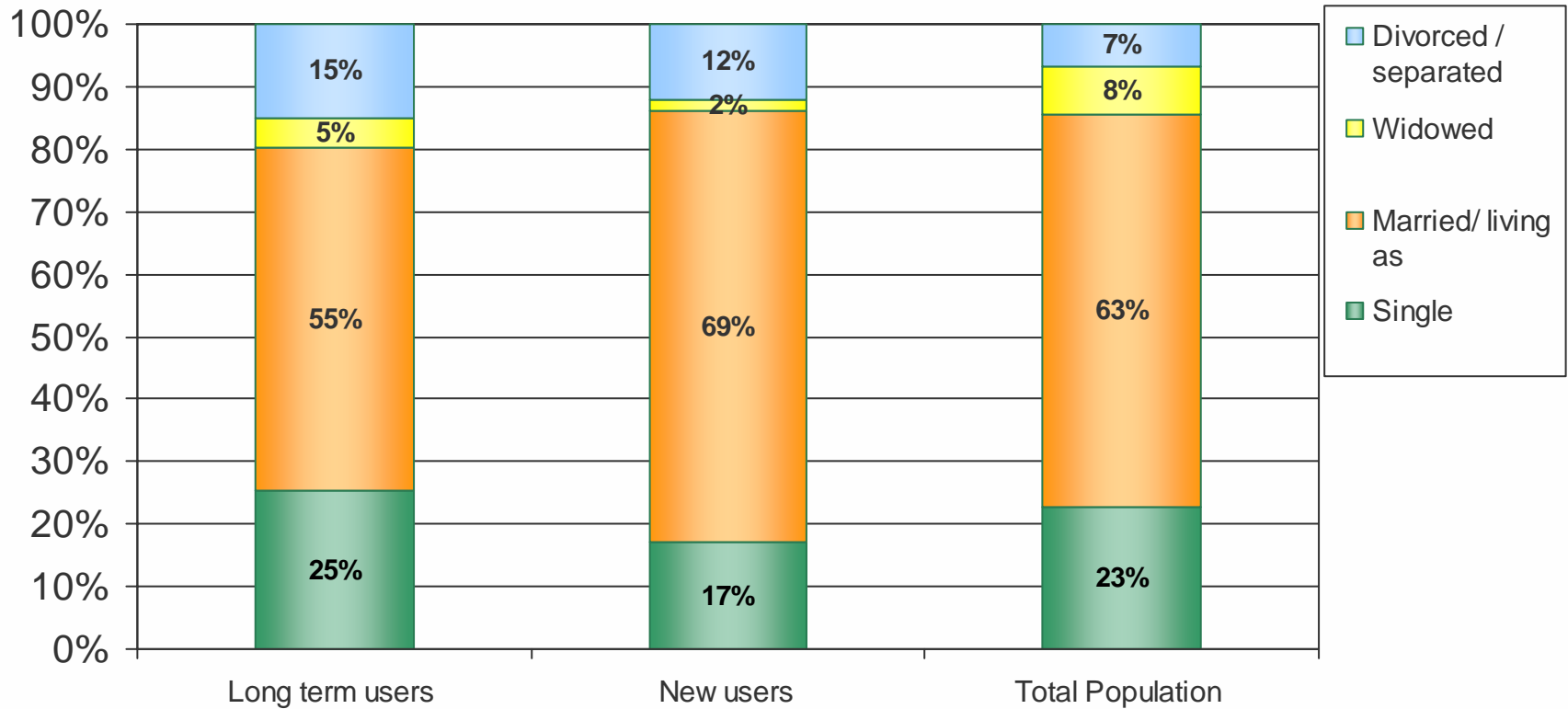


Base: All Adults

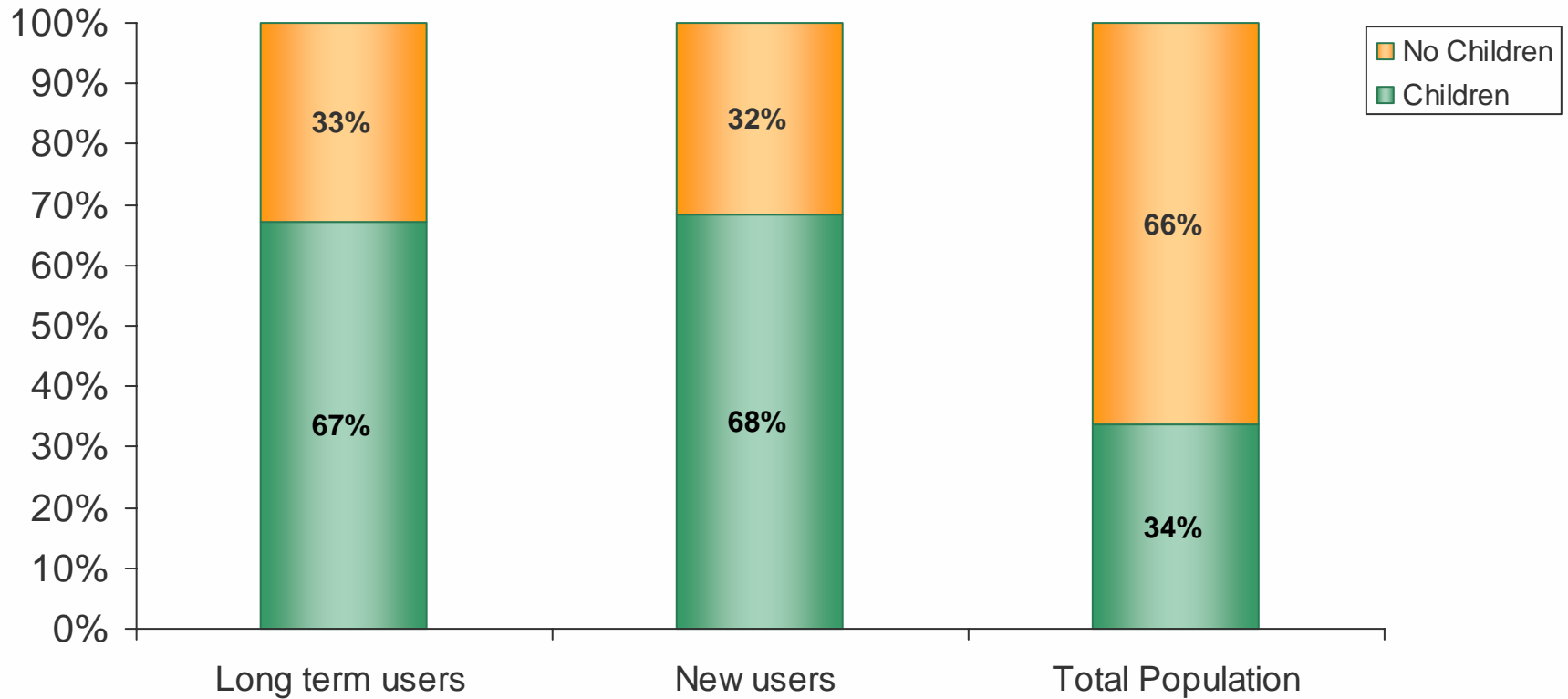
Working Status (2)



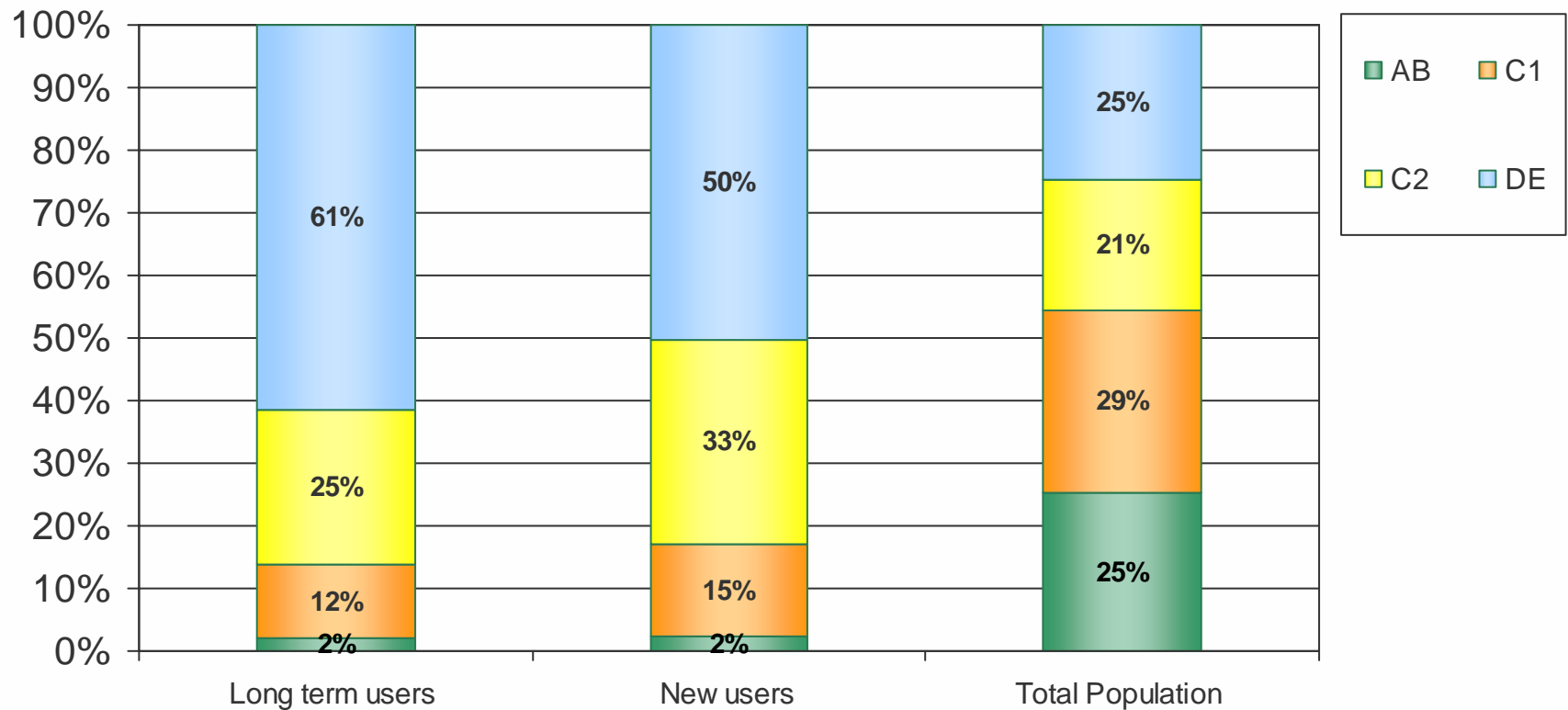
Marital Status



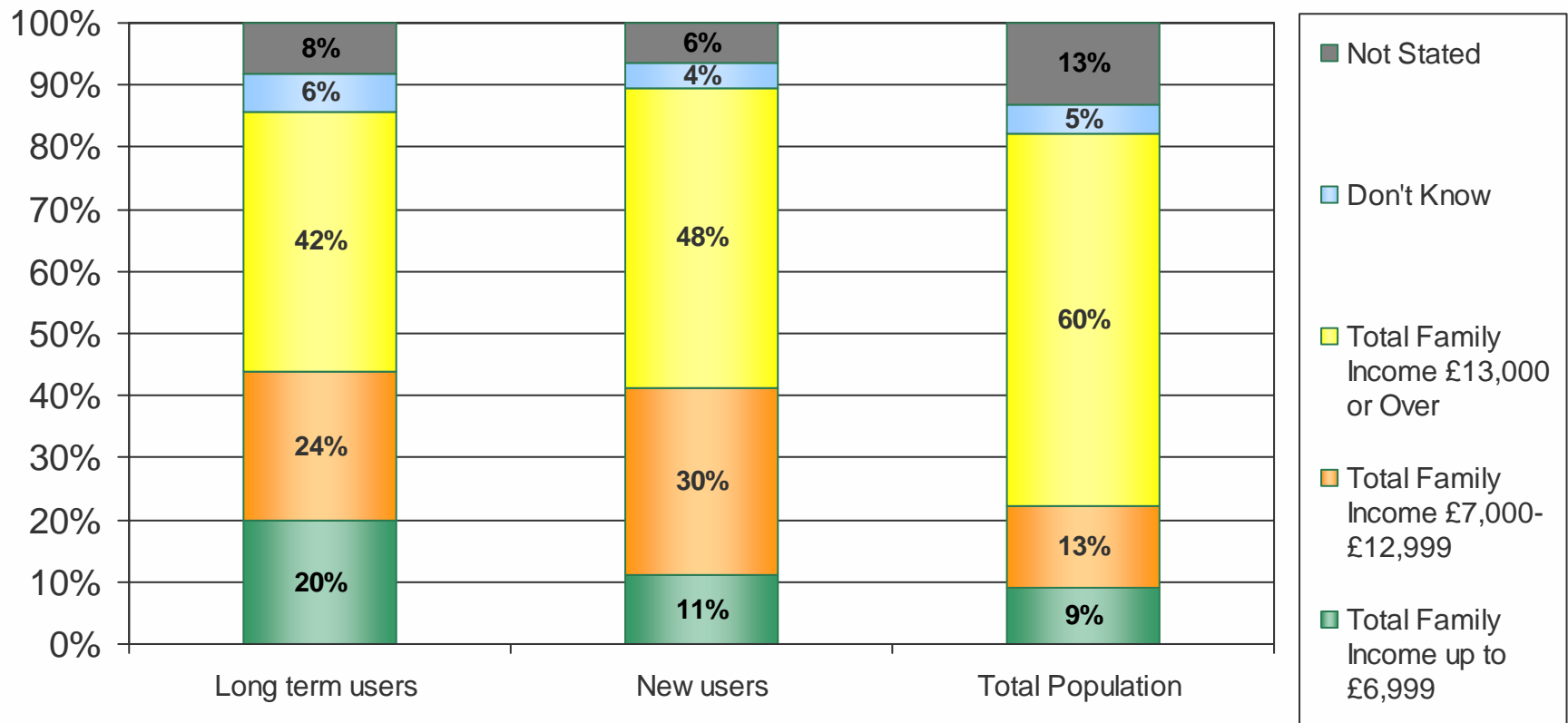
Presence of Children



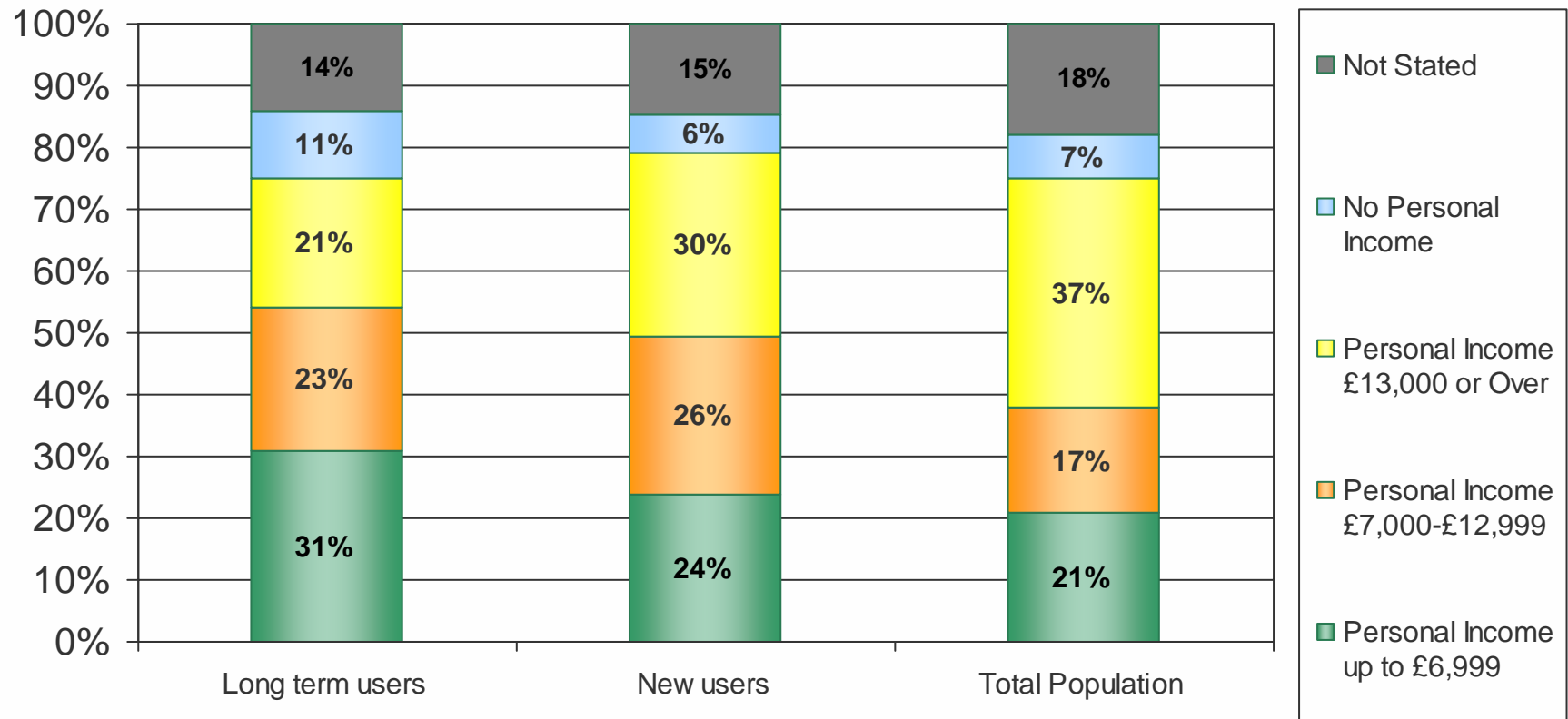
Socio Economic Grades



Family Income



Personal Income

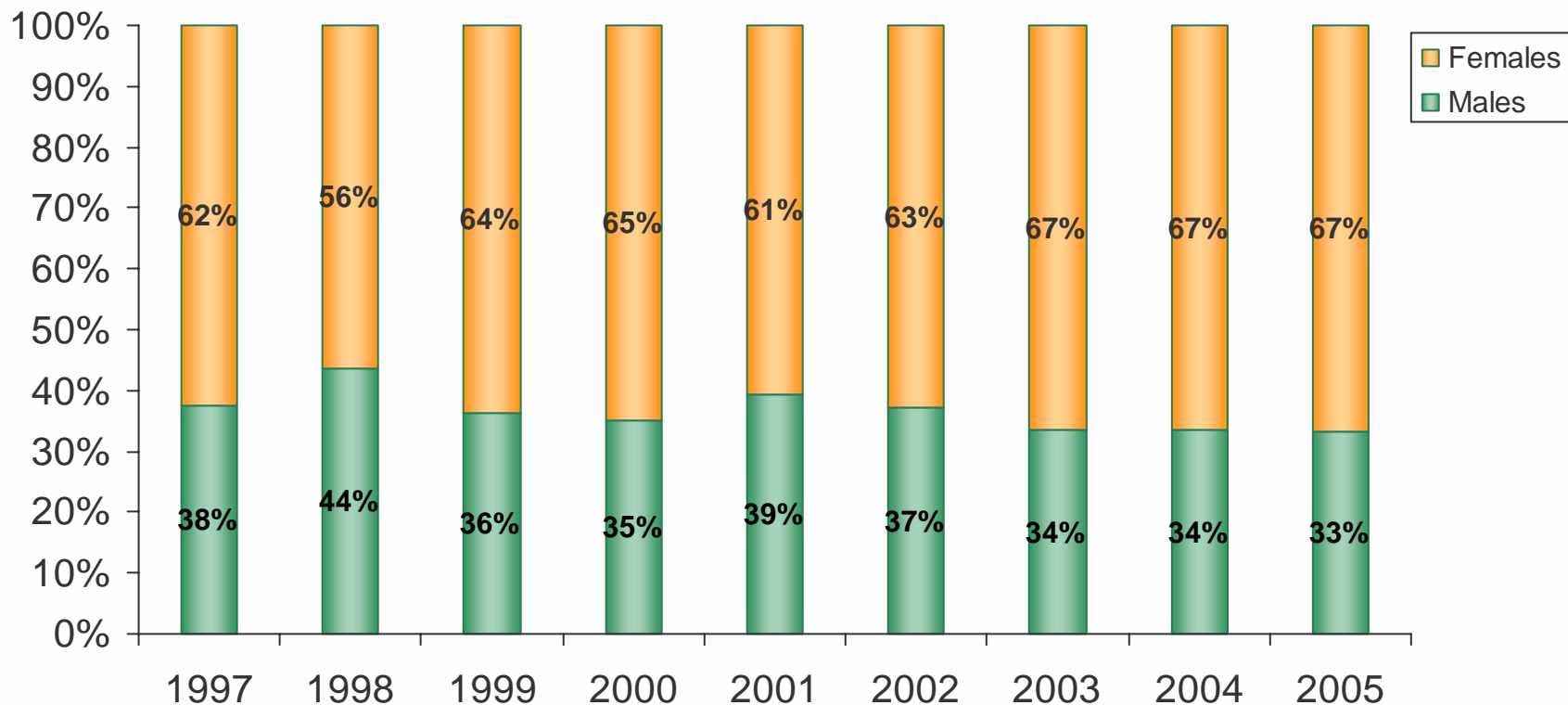


Profile of **Long-Term** Home Credit Users Over Time

Gender Distribution of Long-Term HC Users Over Time



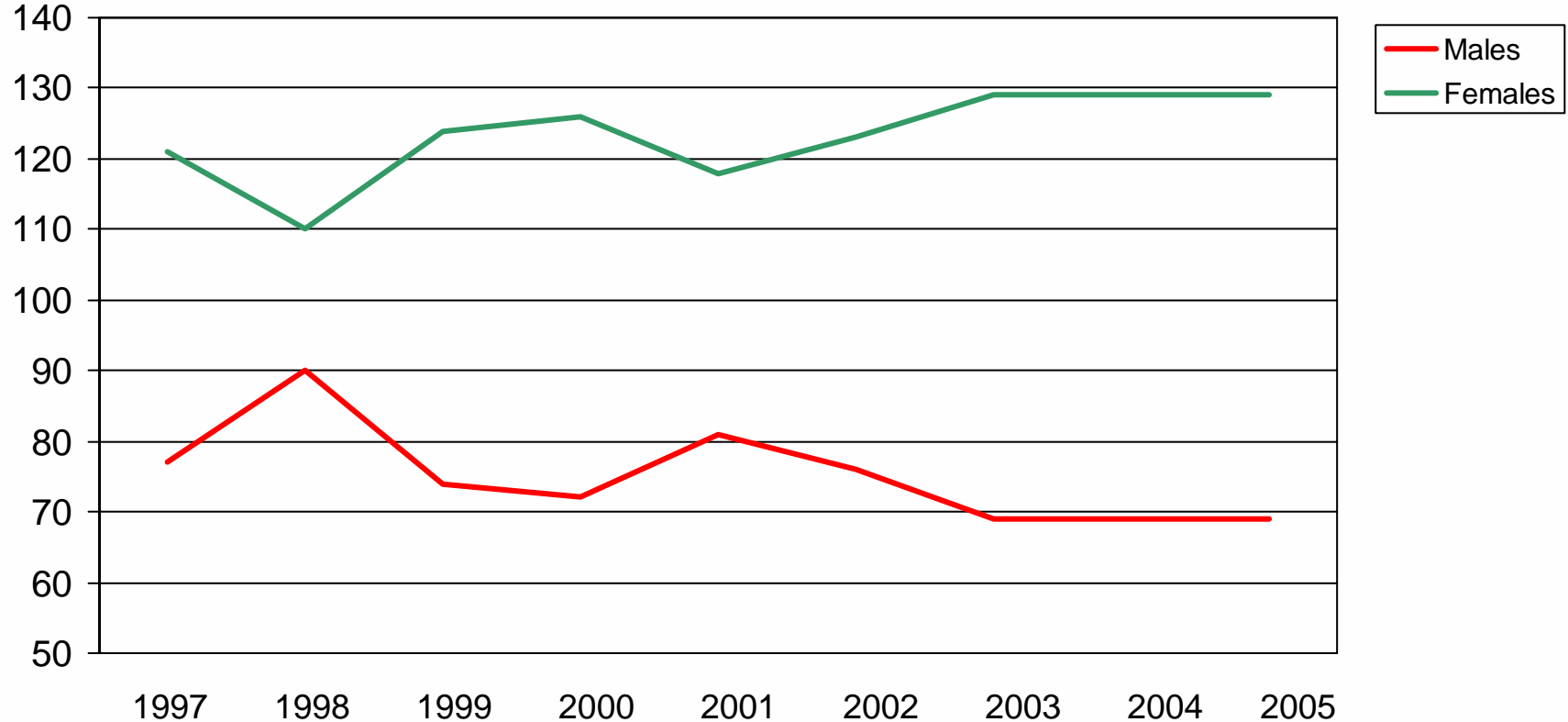
Proportion of males and females 1997-2005



Index: Gender Distribution of Long-Term HC Users Over Time



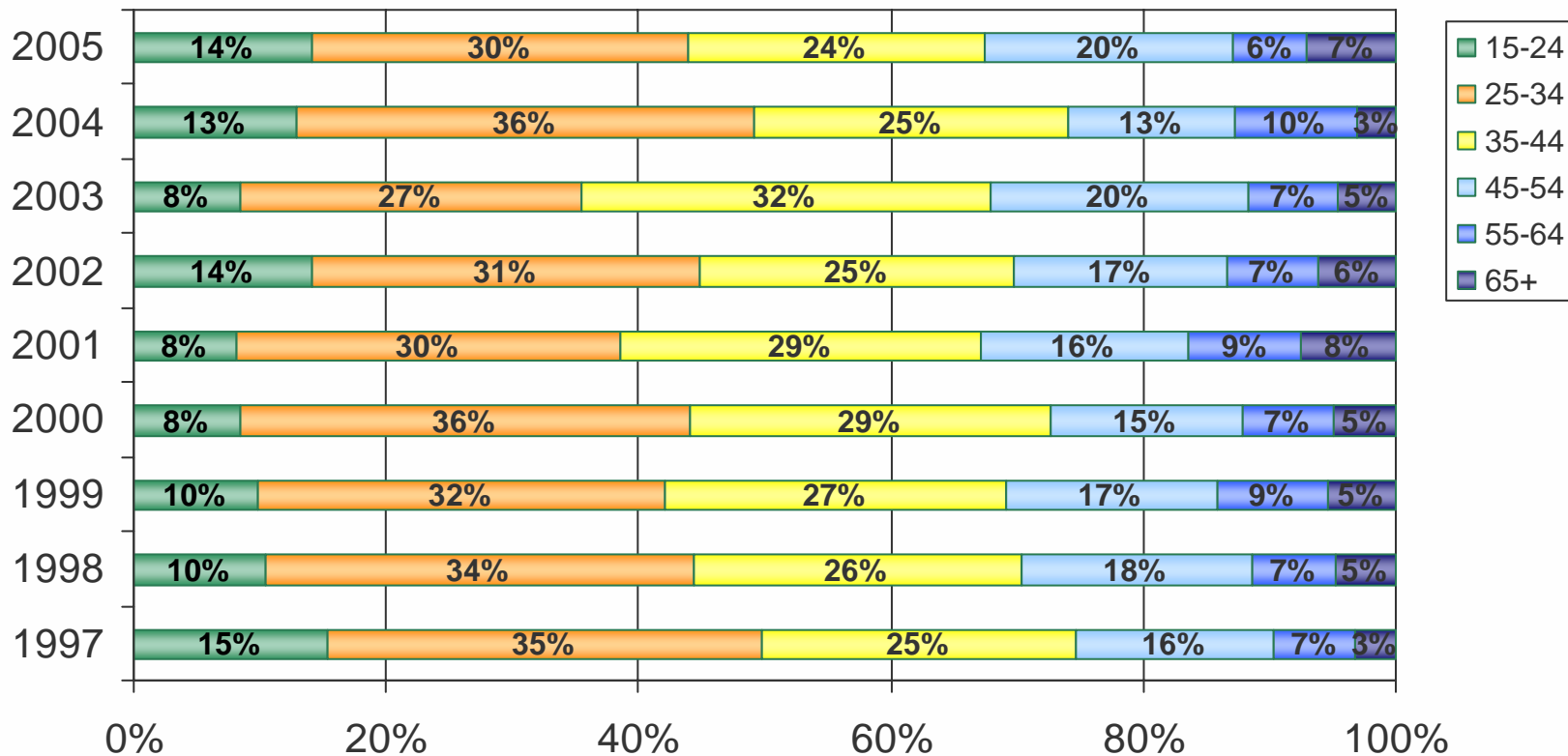
Males and females 1997-2005
Indices compared to total population



Age Distribution of Long-Term HC Users Over Time



Percentage of age groups 1997-2005



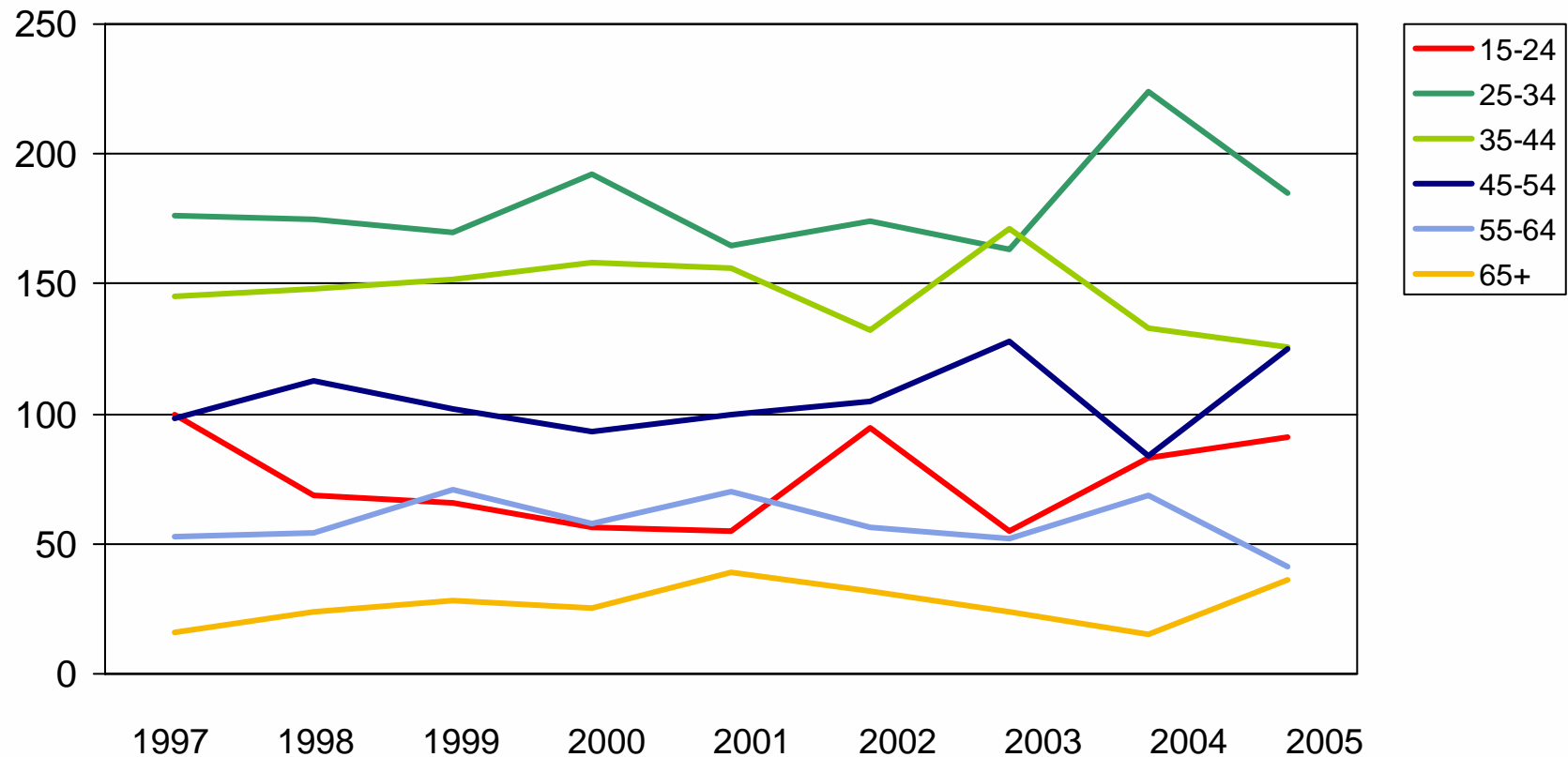
Base: All Adults Have used HC more than 12 months ago and have used loans, checks or vouchers AND not goods bought at home

Source: BMRB – TGI 1998-2005

Index: Age Distribution of Long-Term HC Users Over Time



Age groups 1997-2005
Indices compared to total population



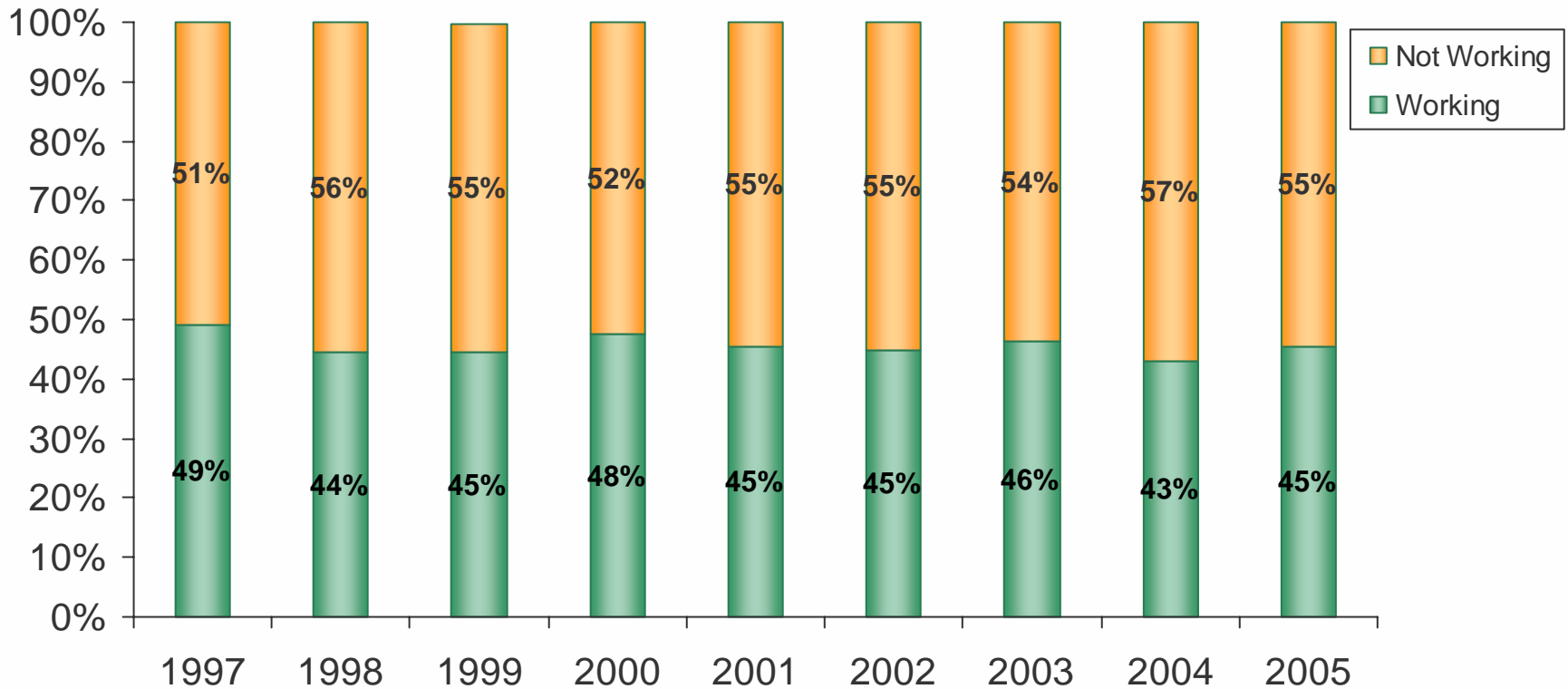
Base: All Adults Have used HC more than 12 months ago and have used loans, cheques or vouchers 20 AND not goods bought at home

Source: BMRB - TGI 1998-2005

Working Status Of Long-Term HC Users Over Time (1)



Working Status 1997-2005



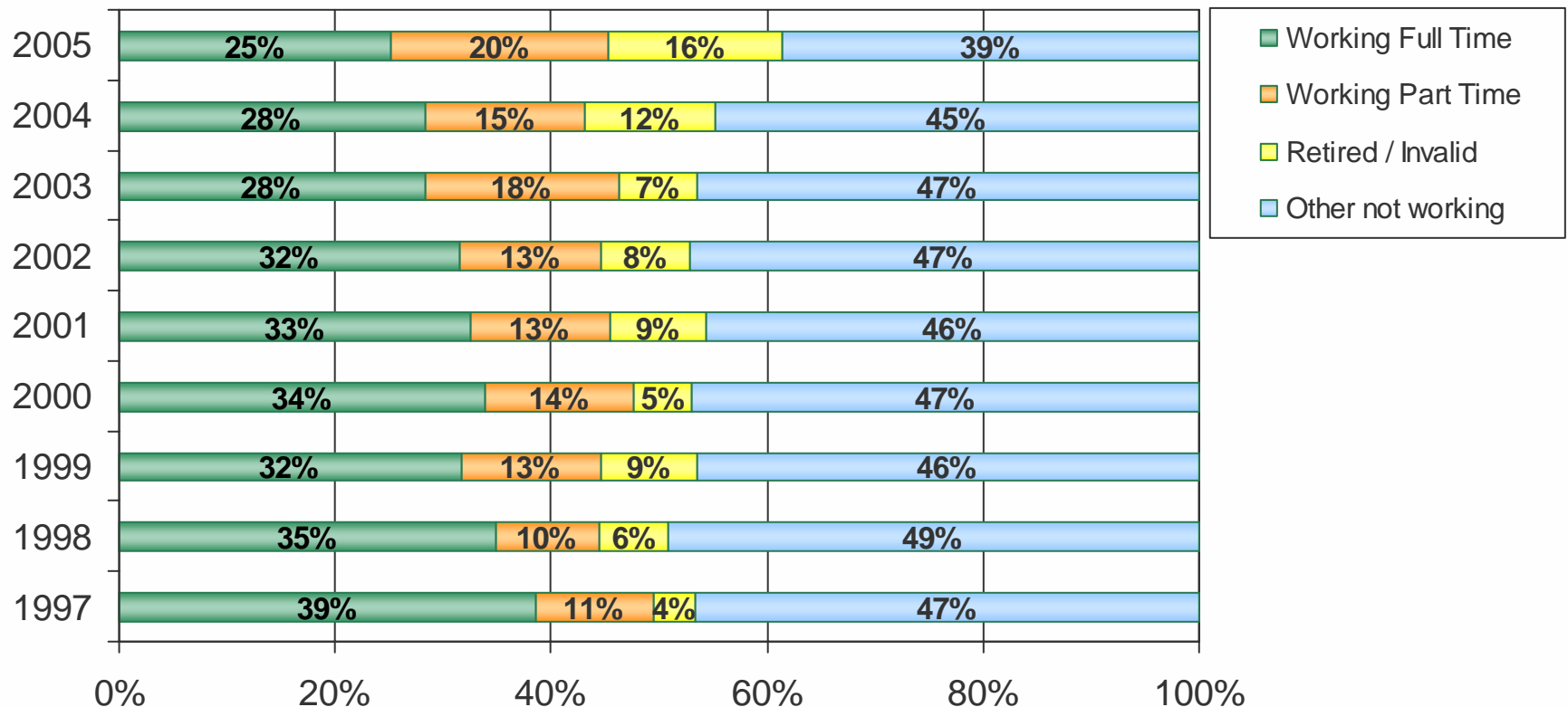
Base: All Adults Have used HC more than 12 months ago and have used loans, cheques or vouchers 21 AND not goods bought at home

Source: BMRB – TGI 1998-2005

Working Status Of Long-Term HC Users Over Time (2)



Detailed Working Status 1997-2005



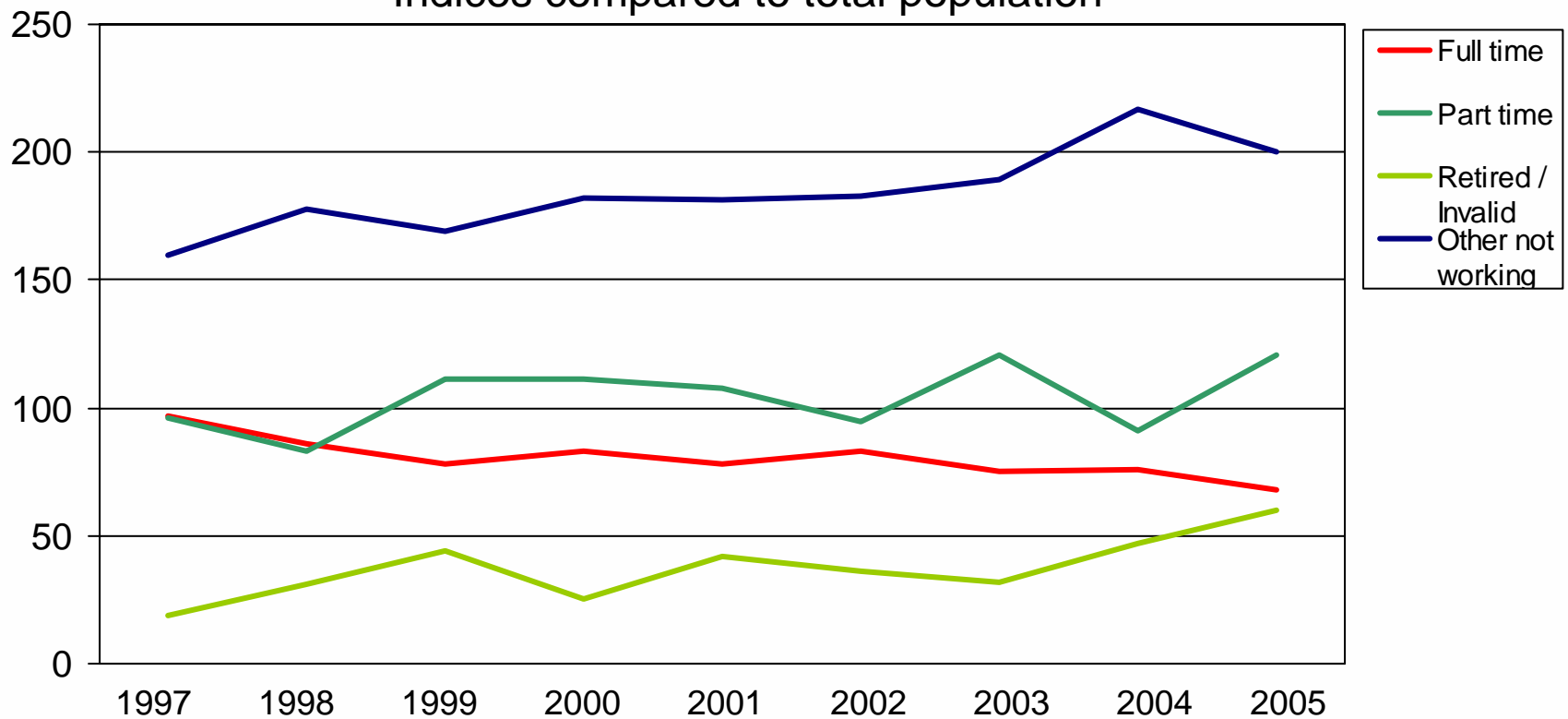
Base: All Adults Have used HC more than 12 months ago and have used loans, checks or vouchers AND not goods bought at home 22

Source: BMRB – TGI 1998-2005

Index: Working Status of Long-Term HC Users Over Time



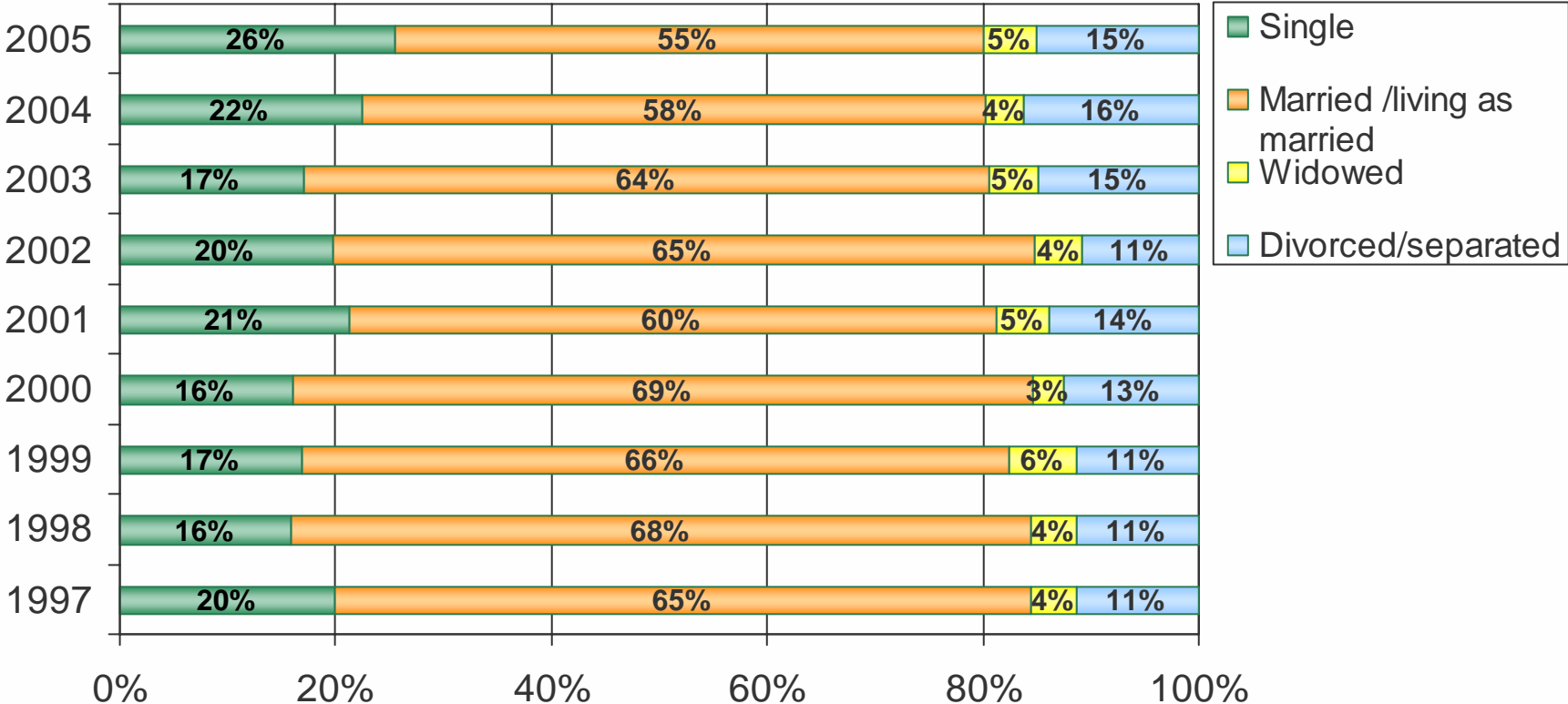
Working 1997-2005
Indices compared to total population



Marital Status of Long-term HC Users Over Time



Marital Status 1997-2005



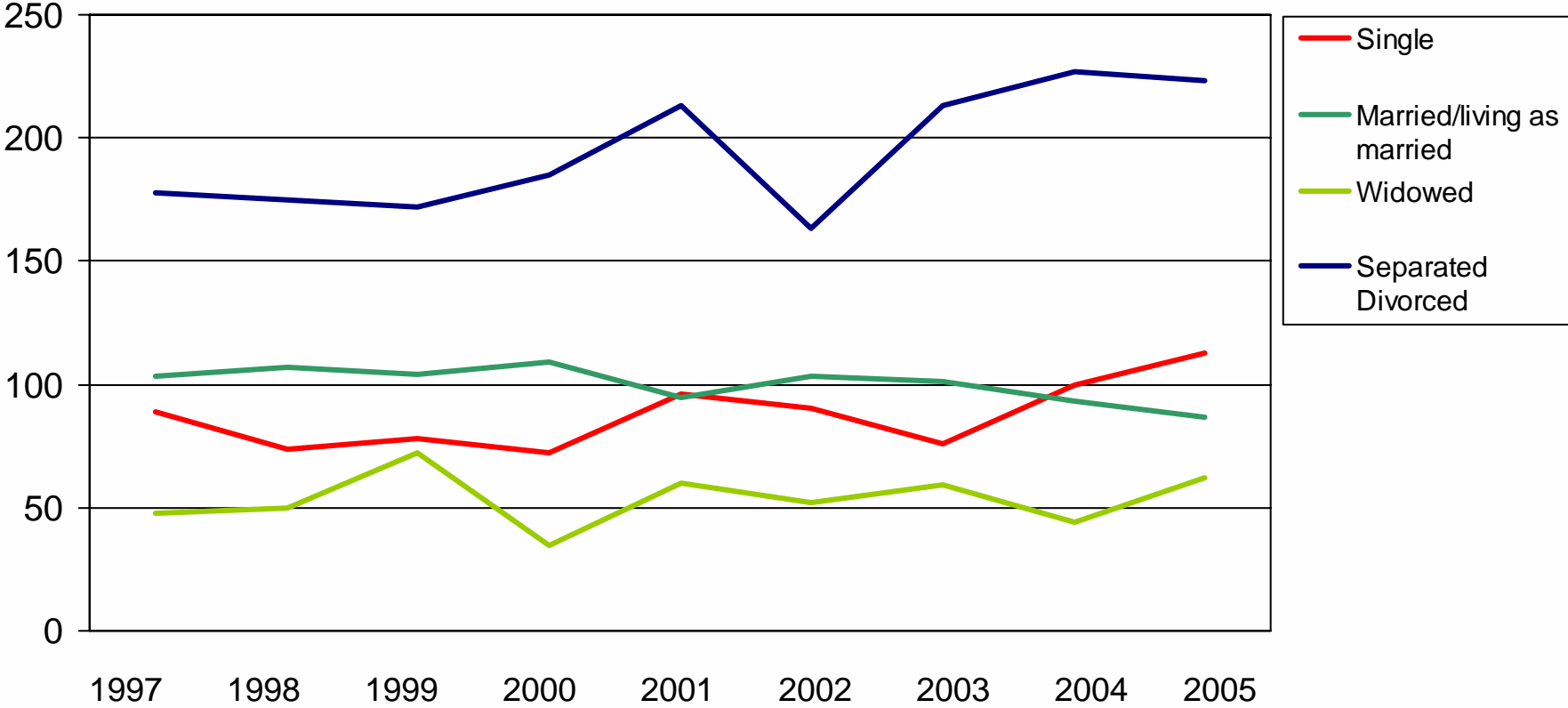
Base: All Adults Have used HC more than 12 months ago and have used loans, cheques or vouchers 24 AND not goods bought at home

Source: BMRB – TGI 1998-2005

Index: Marital Status of Long-term HC Users Over Time



Marital Status 1997-2005
Indices compared to total population

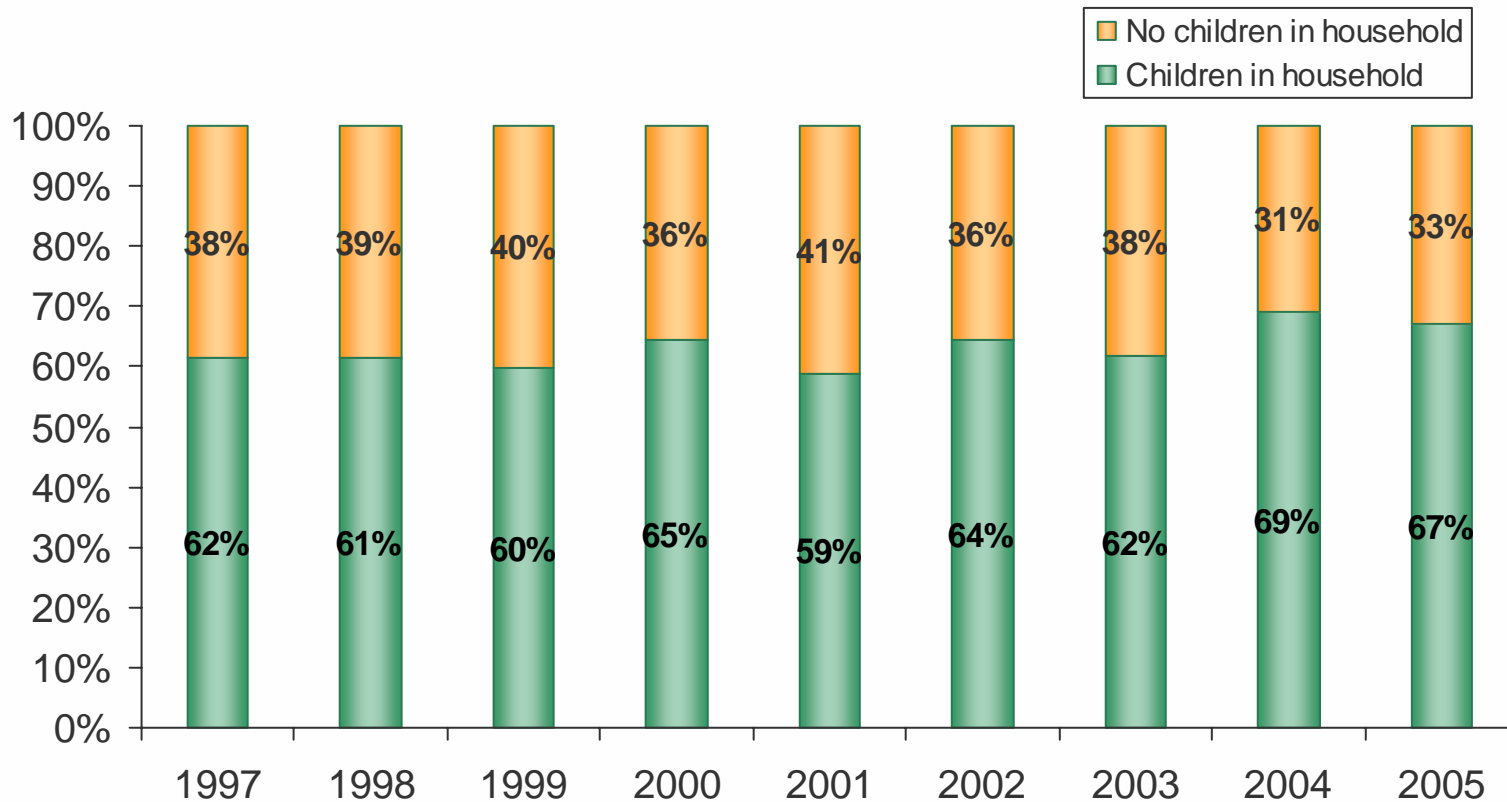


Base: All Adults Have used HC more than 12 months ago and have used loans, cheques or vouchers 25 AND not goods bought at home
Source: BMRB – TGI 1998-2005

Long-Term HC Users and the Presence of Children Over Time



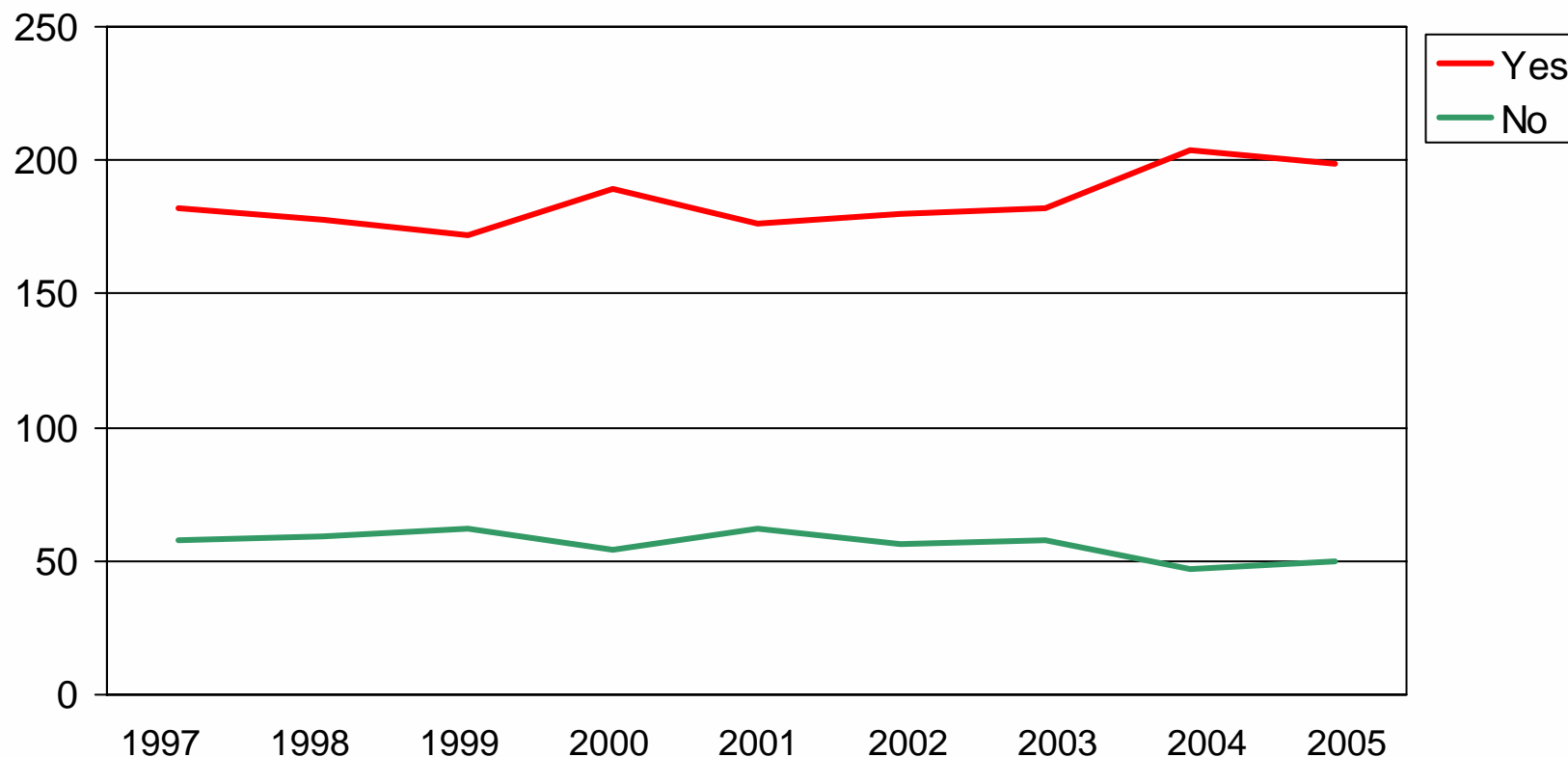
Presence of children 1997-2005



Index: Long-Term HC Users and the Presence of Children Over Time



Presence of children 1997-2005
Indices compared to total population



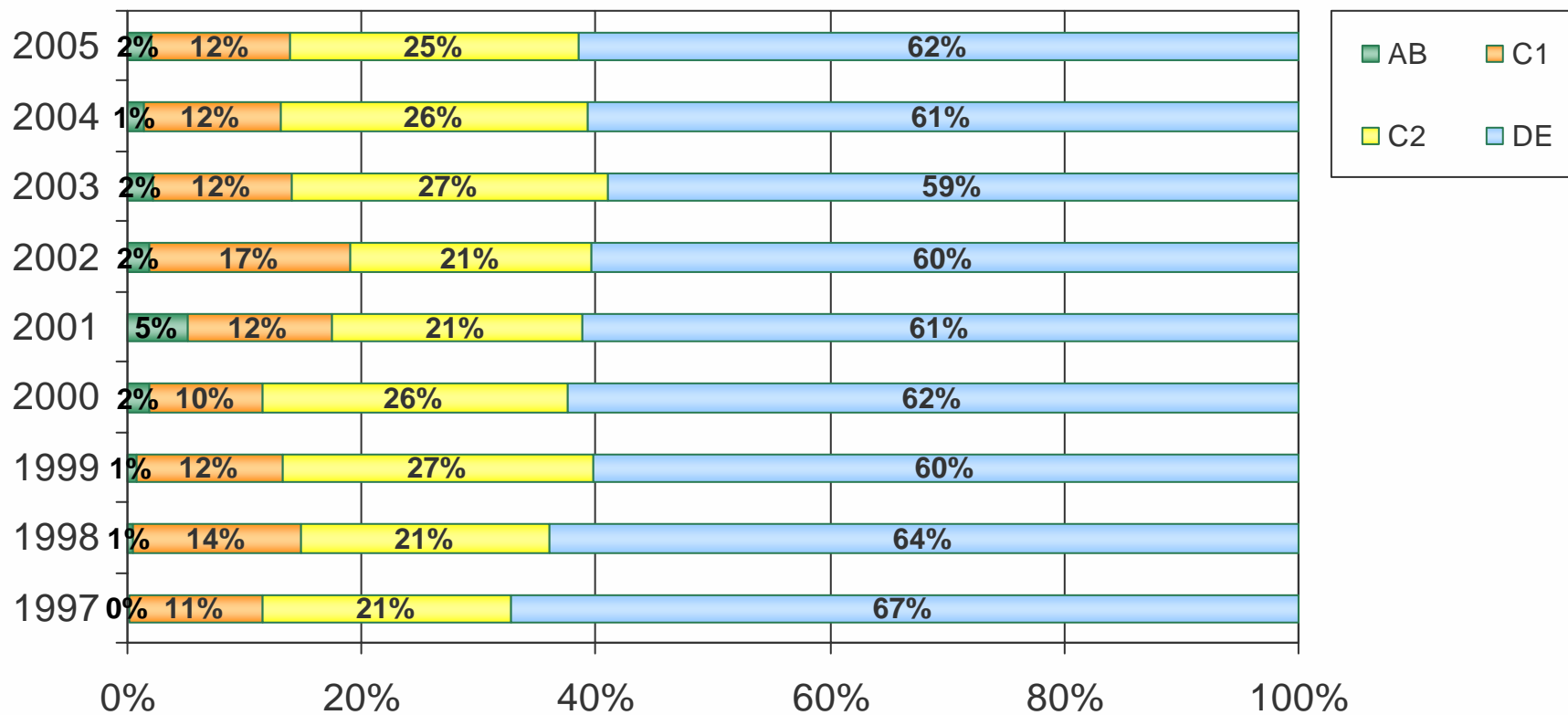
Base: All Adults Have used HC more than 12 months ago and have used loans, cheques or vouchers 27 AND not goods bought at home

Source: BMRB – TGI 1998-2005

Socio Economic Grades of Long Term HC Users Over Time



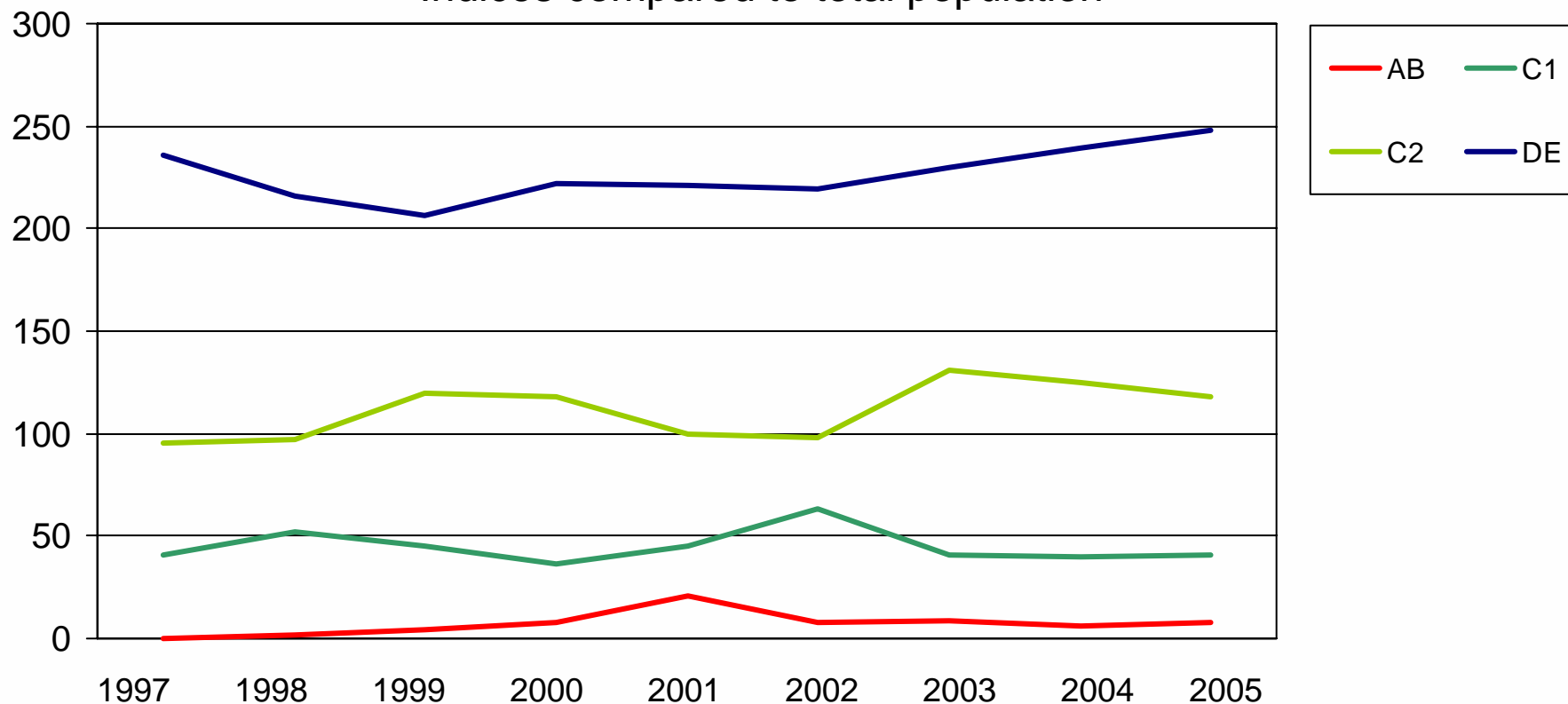
Socio Economic Grades 1997-2005



Index: Socio Economic Grades of Long Term HC Users Over Time



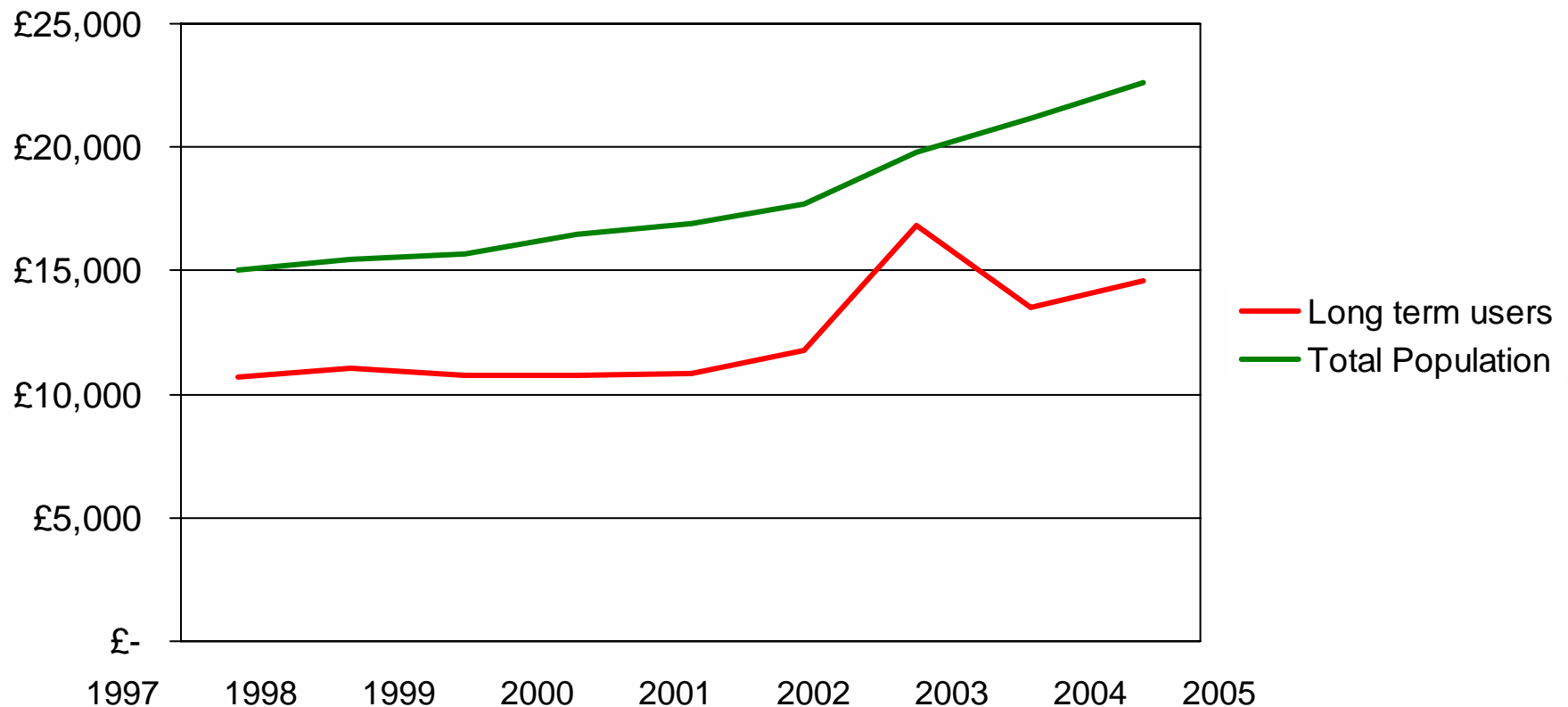
Social Grades 1997-2005
Indices compared to total population



Average Household Income Long Term HC Users Over Time



Average Household Income 1997-2005

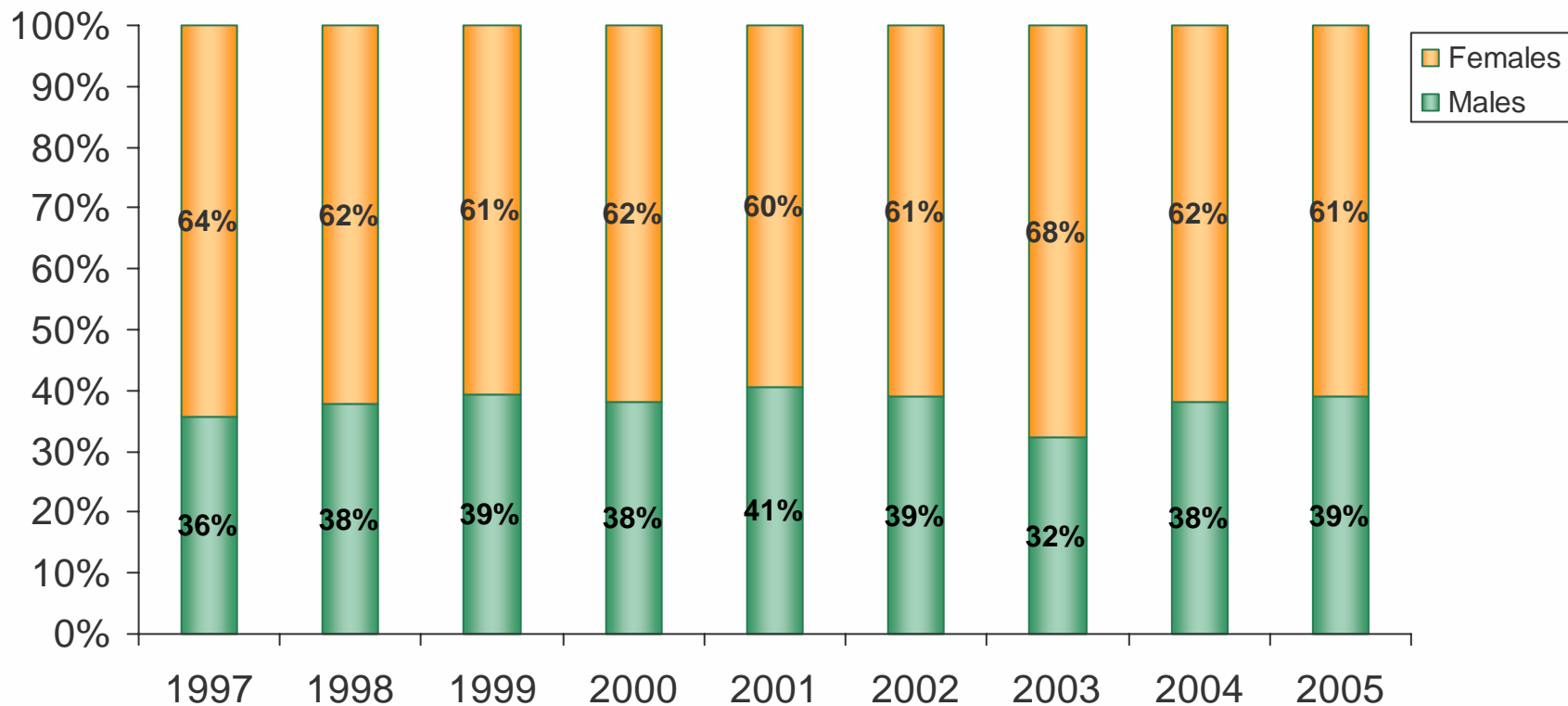


Profile of **New** Home Credit Users Over Time

Gender Distribution of New HC Users Over Time



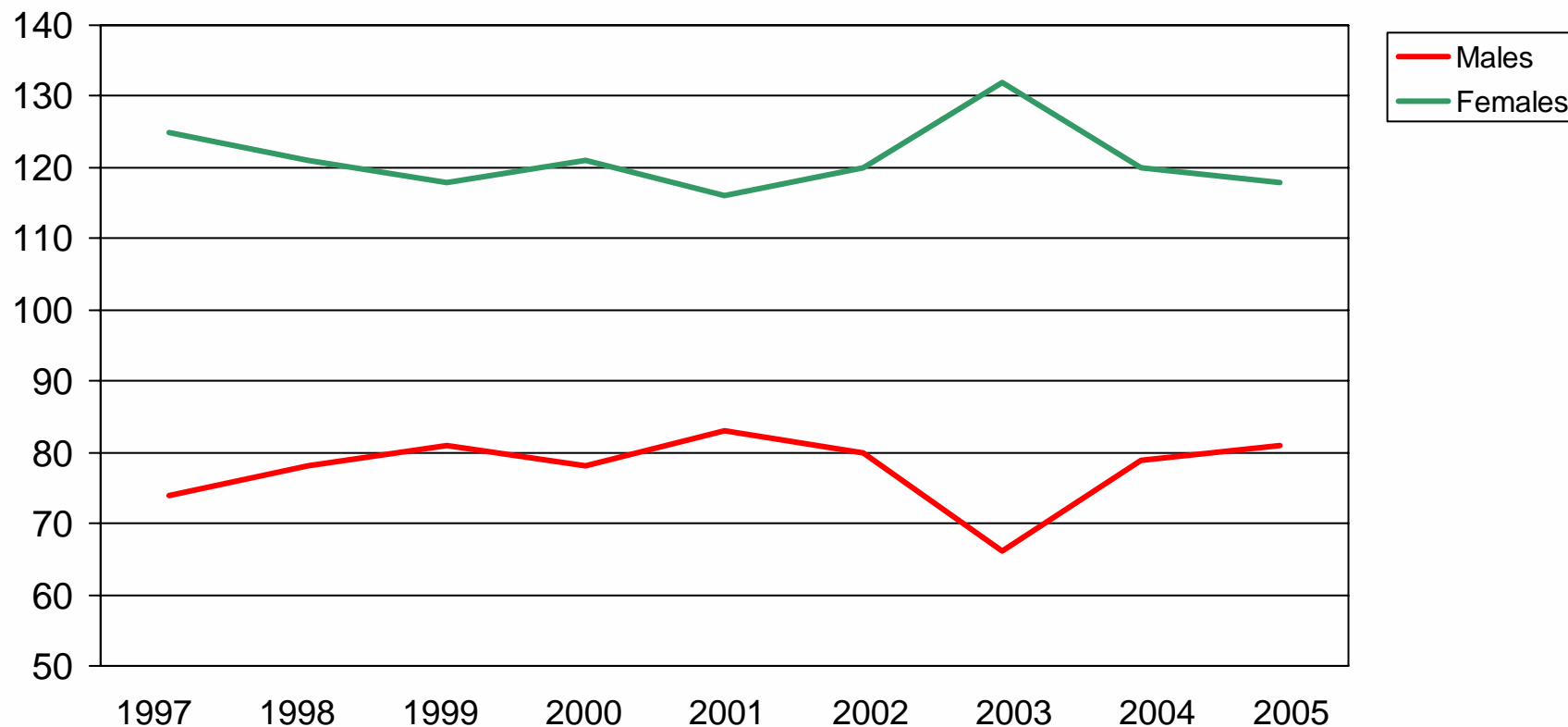
Proportion of males and females 1997-2005



Index: Gender Distribution of New HC Users Over Time



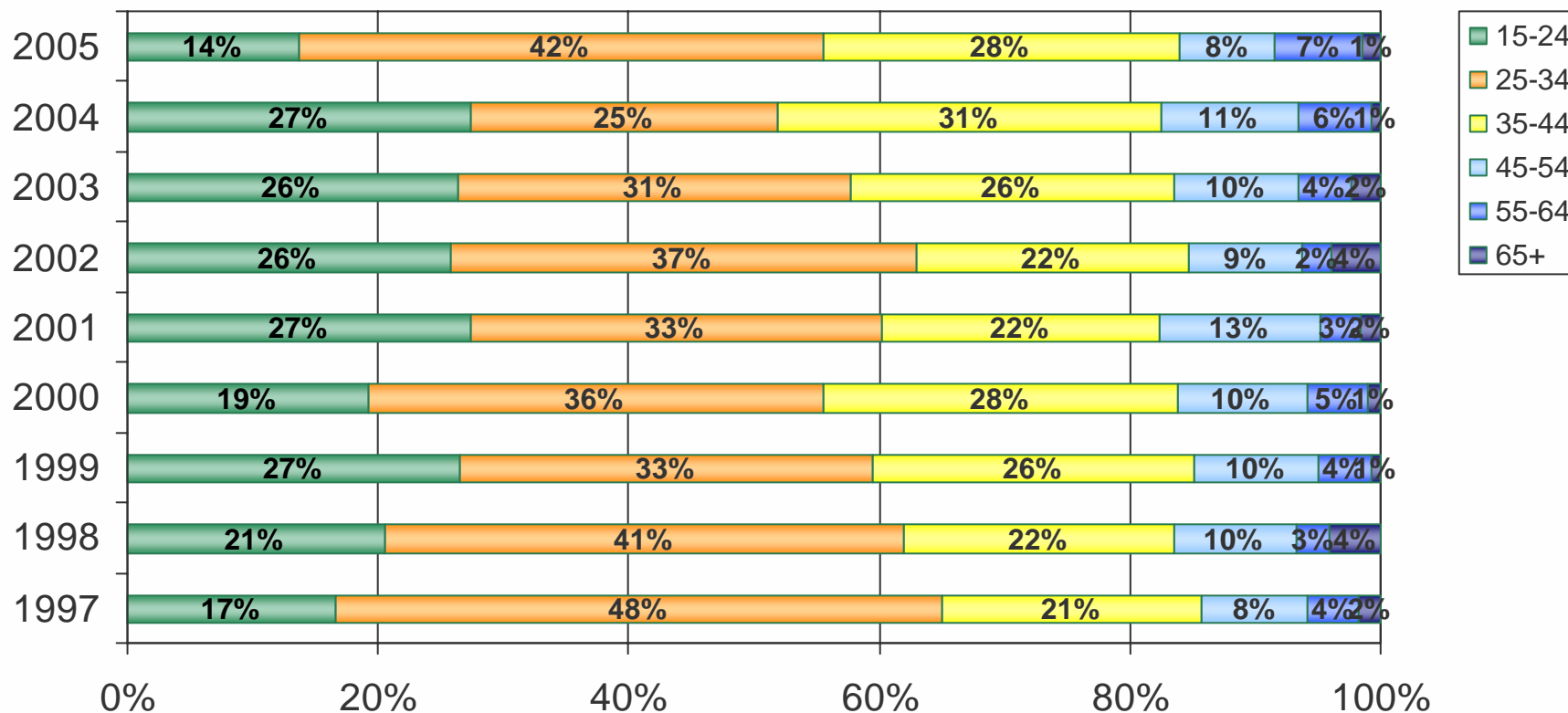
Males and females 1997-2005
Indices compared to total population



Age Distribution of New HC Users Over Time



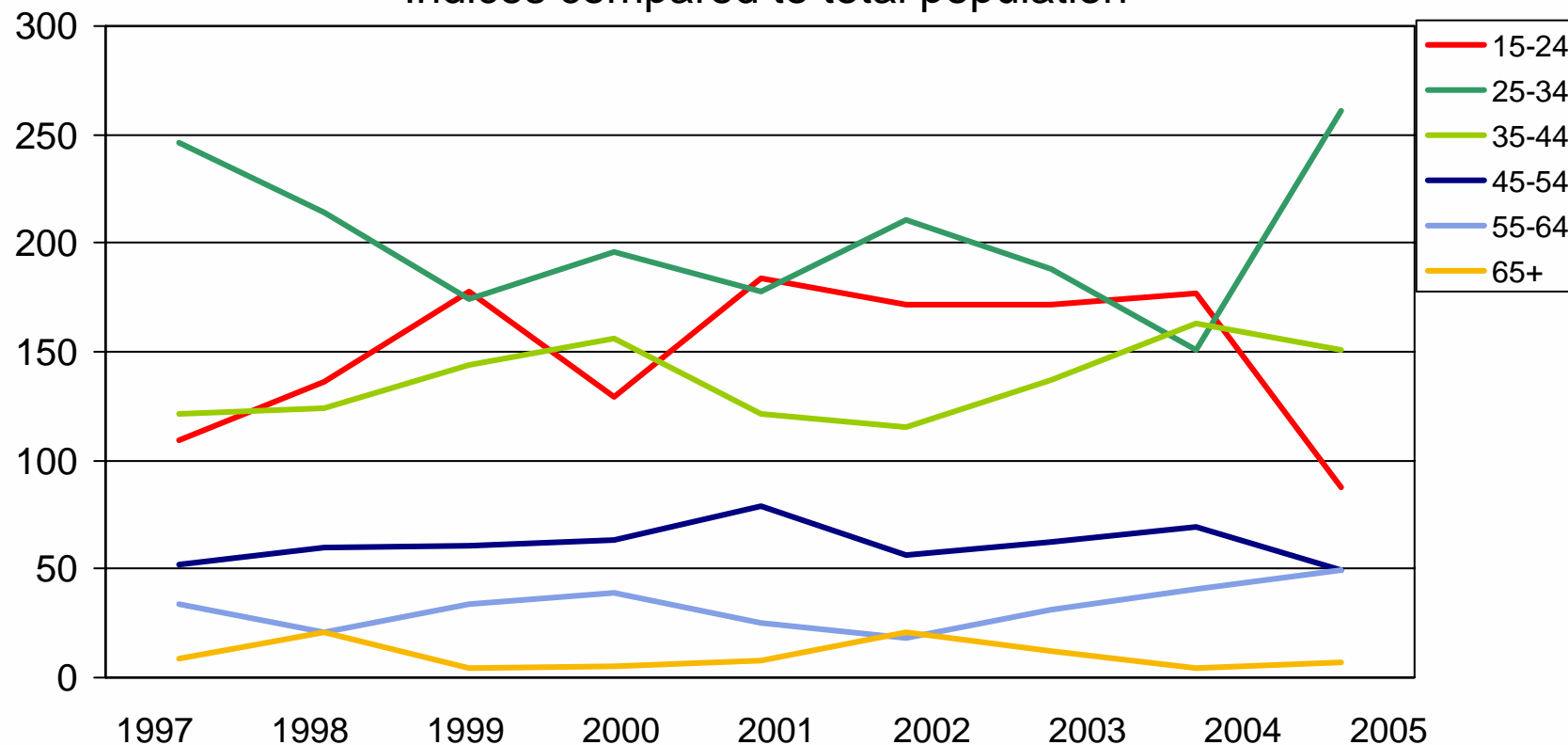
Percentage of age groups 1997-2005



Index: Age Distribution of New HC Users Over Time



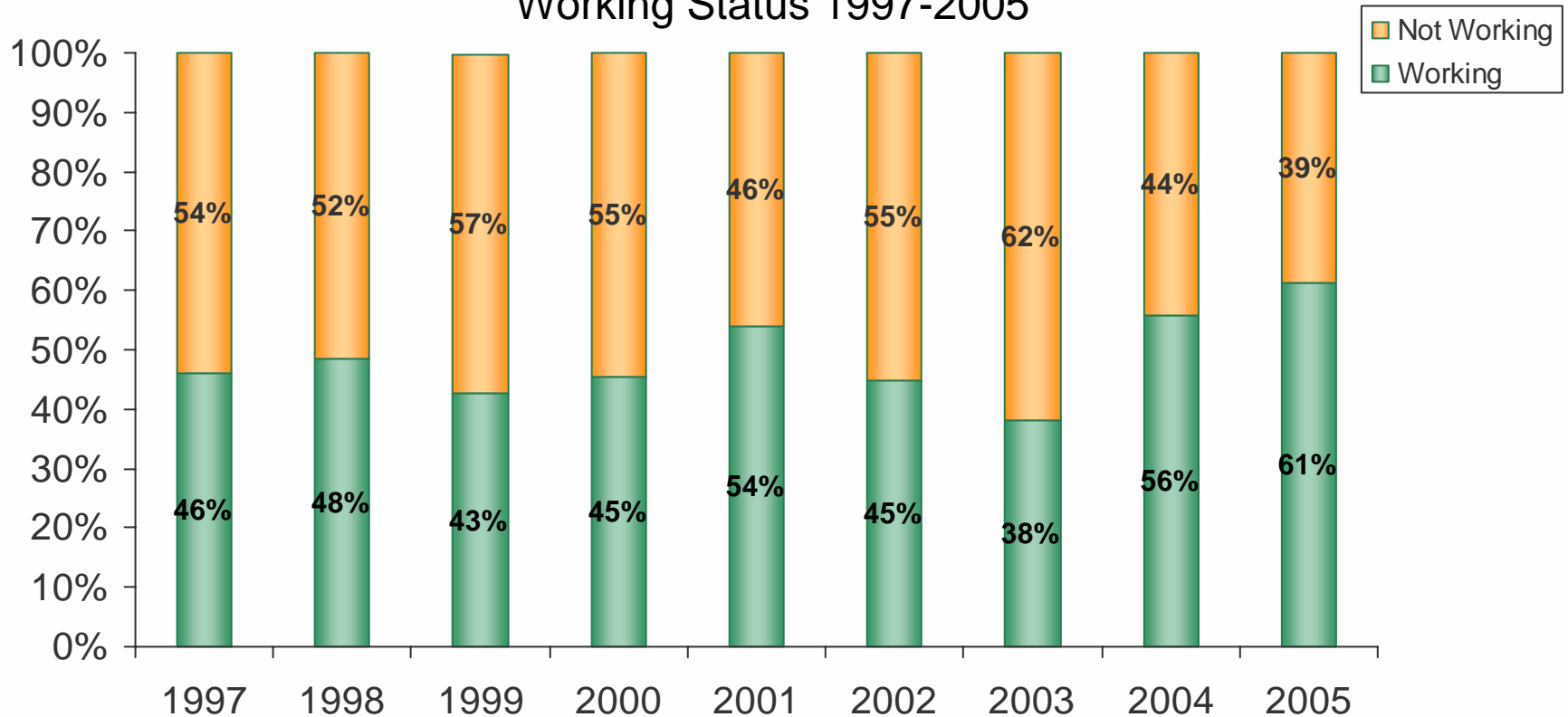
Age groups 1997-2005
Indices compared to total population



Working Status Of New HC Users Over Time (1)



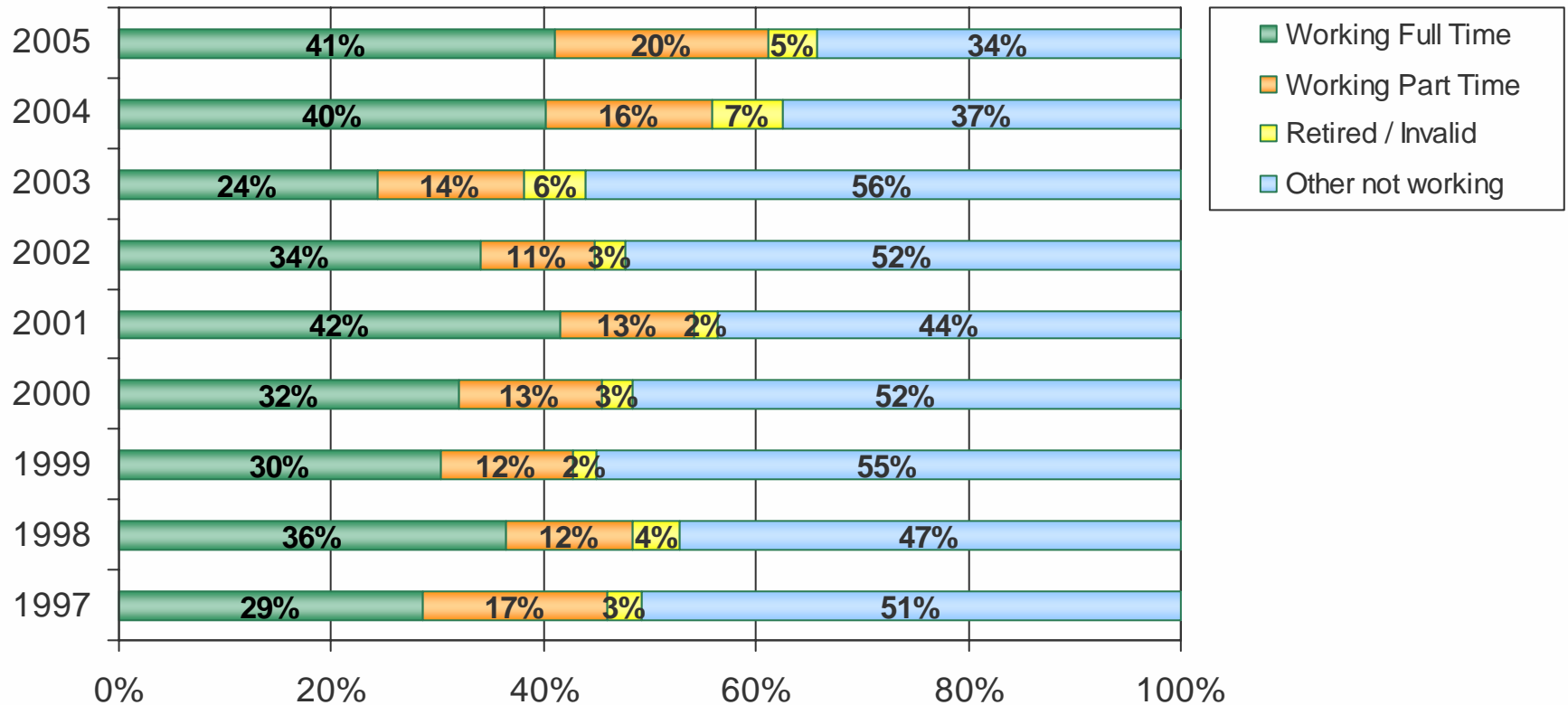
Working Status 1997-2005



Working Status Of New HC Users Over Time (2)



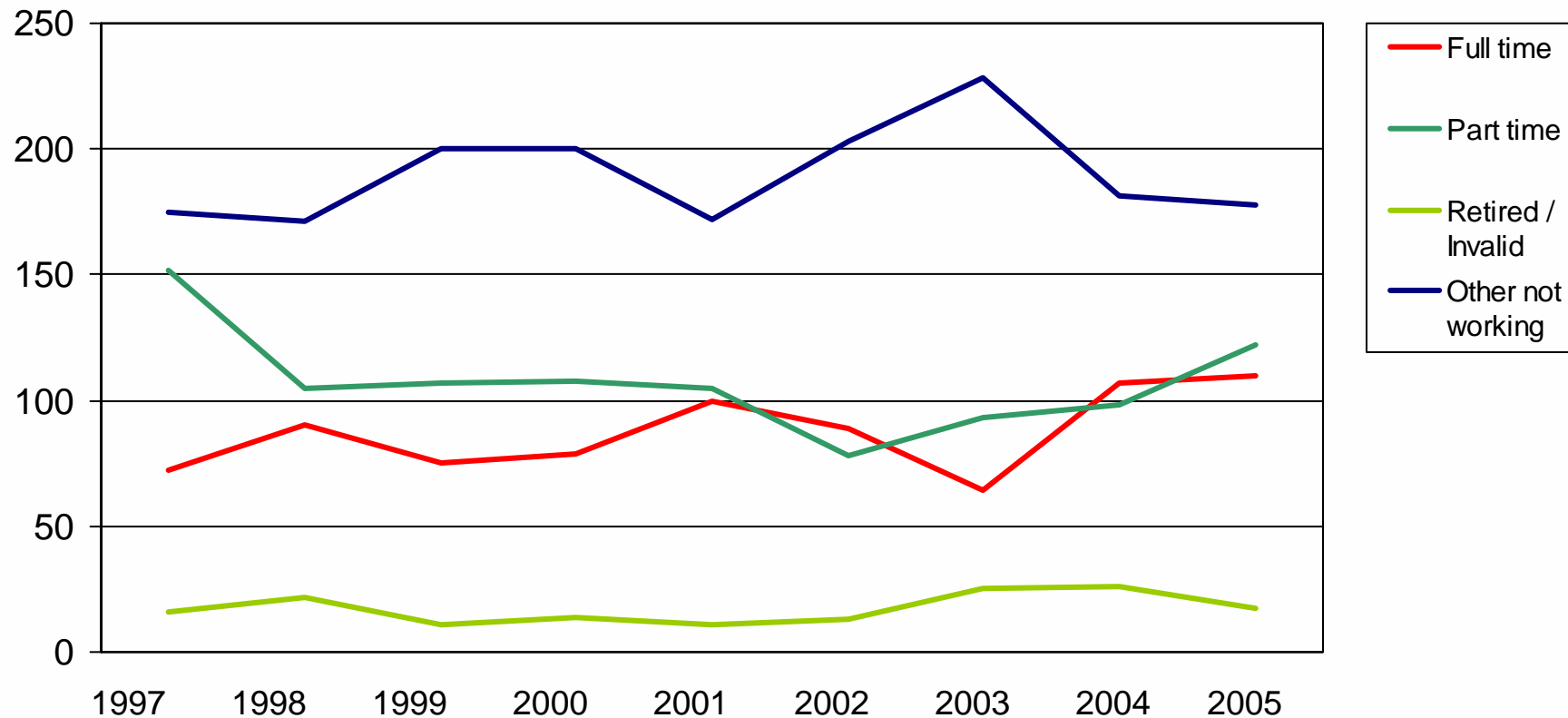
Detailed Working Status 1997 - 2005



Index: Working Status of New HC Users Over Time



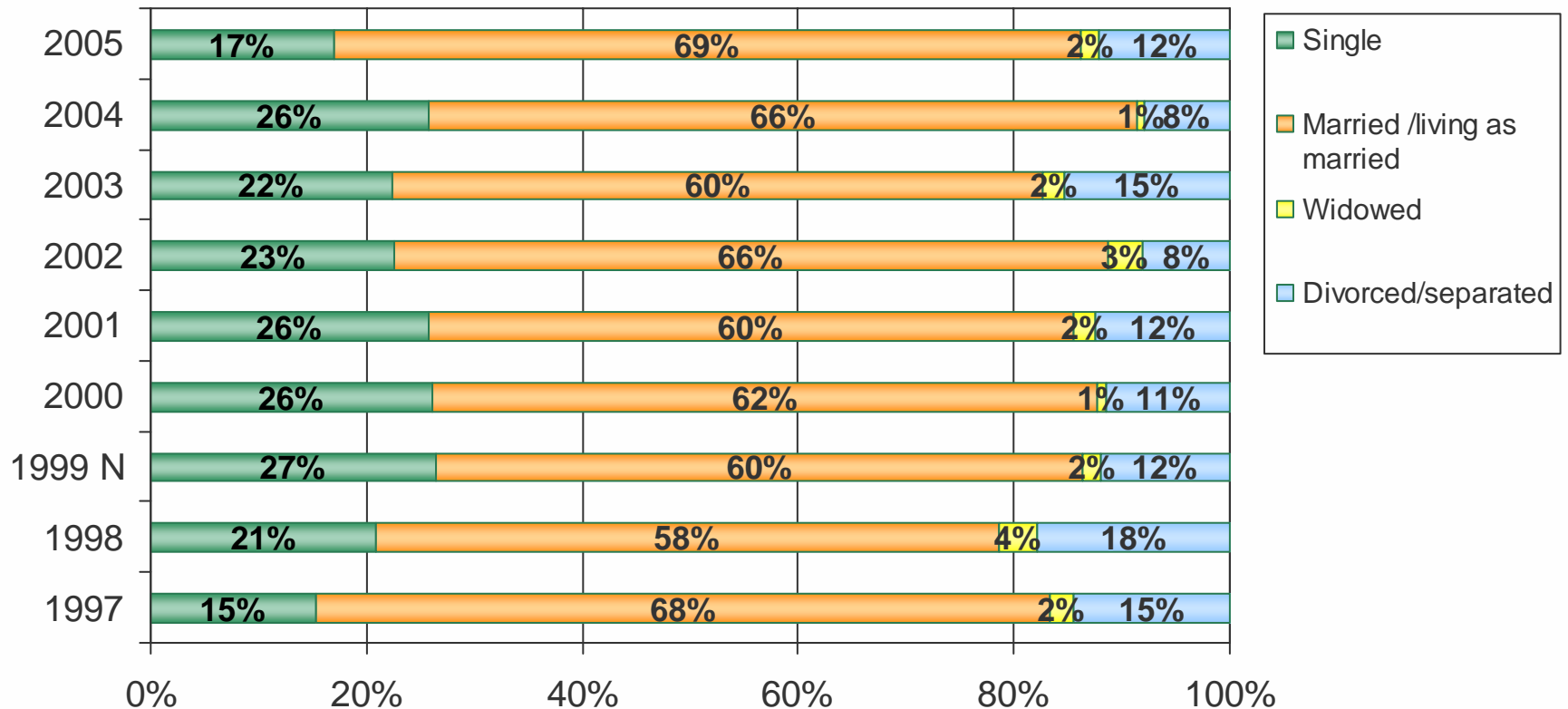
Working 1997-2005
Indices compared to total population



Marital Status of New HC Users Over Time



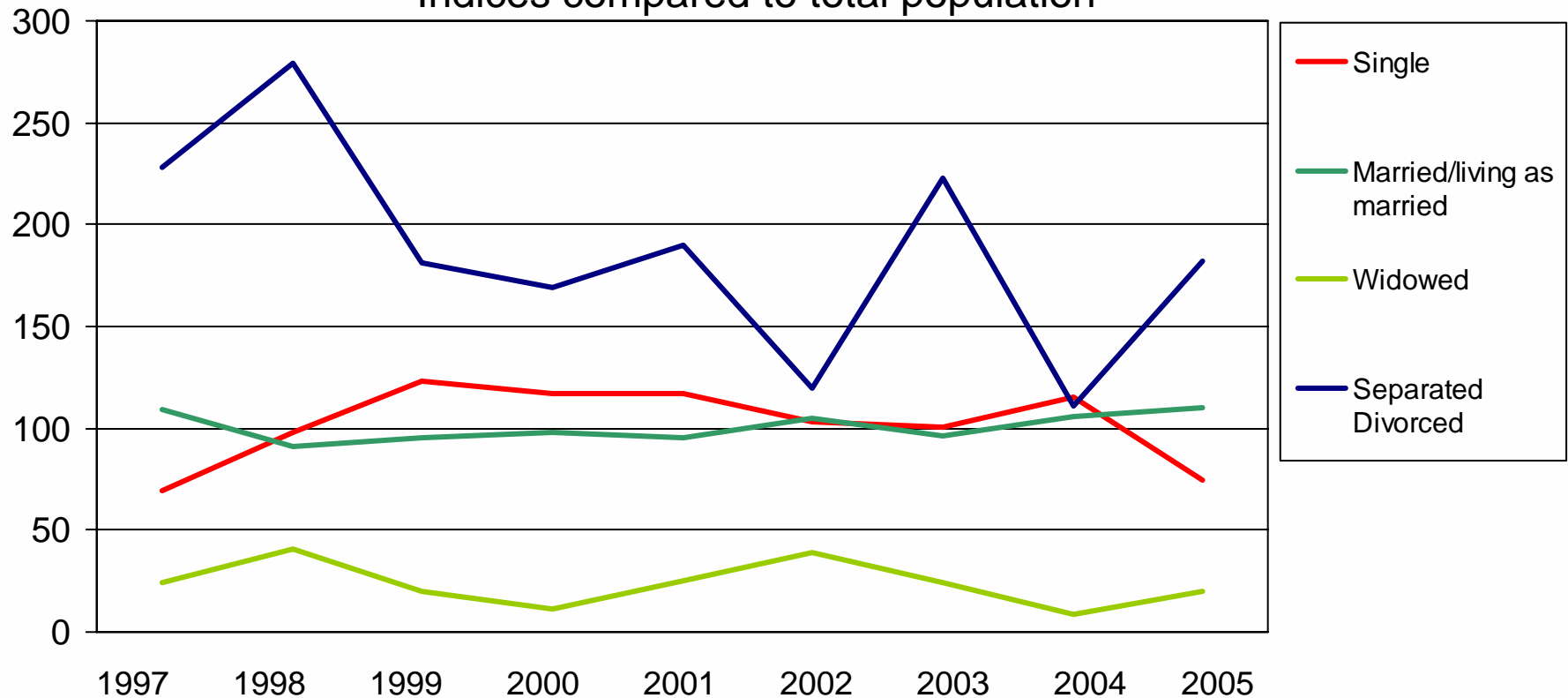
Marital Status 1997-2005



Index: Marital Status of New HC Users Over Time



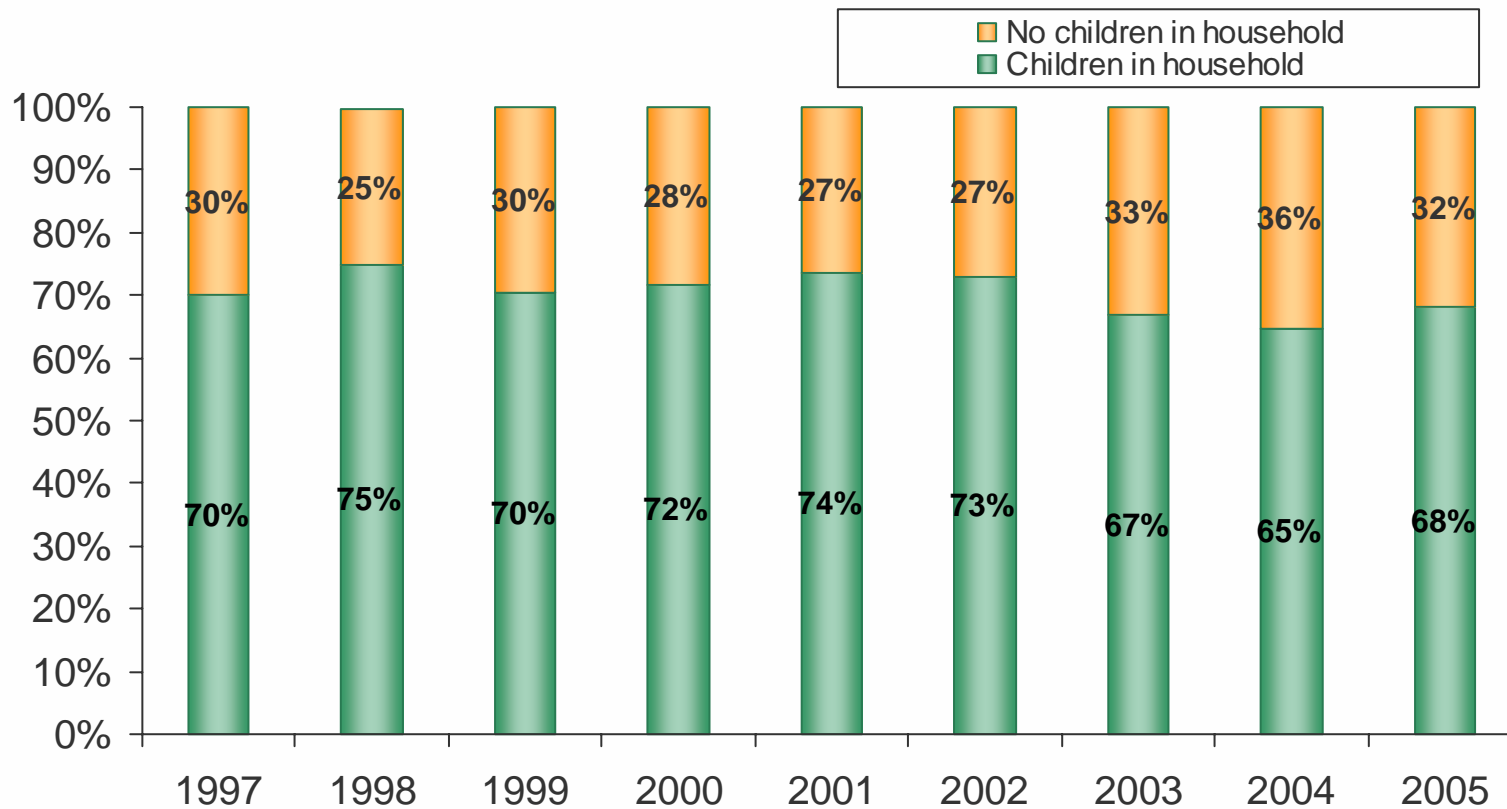
Marital Status 1997-2005
Indices compared to total population



New HC Users and the Presence of Children Over Time



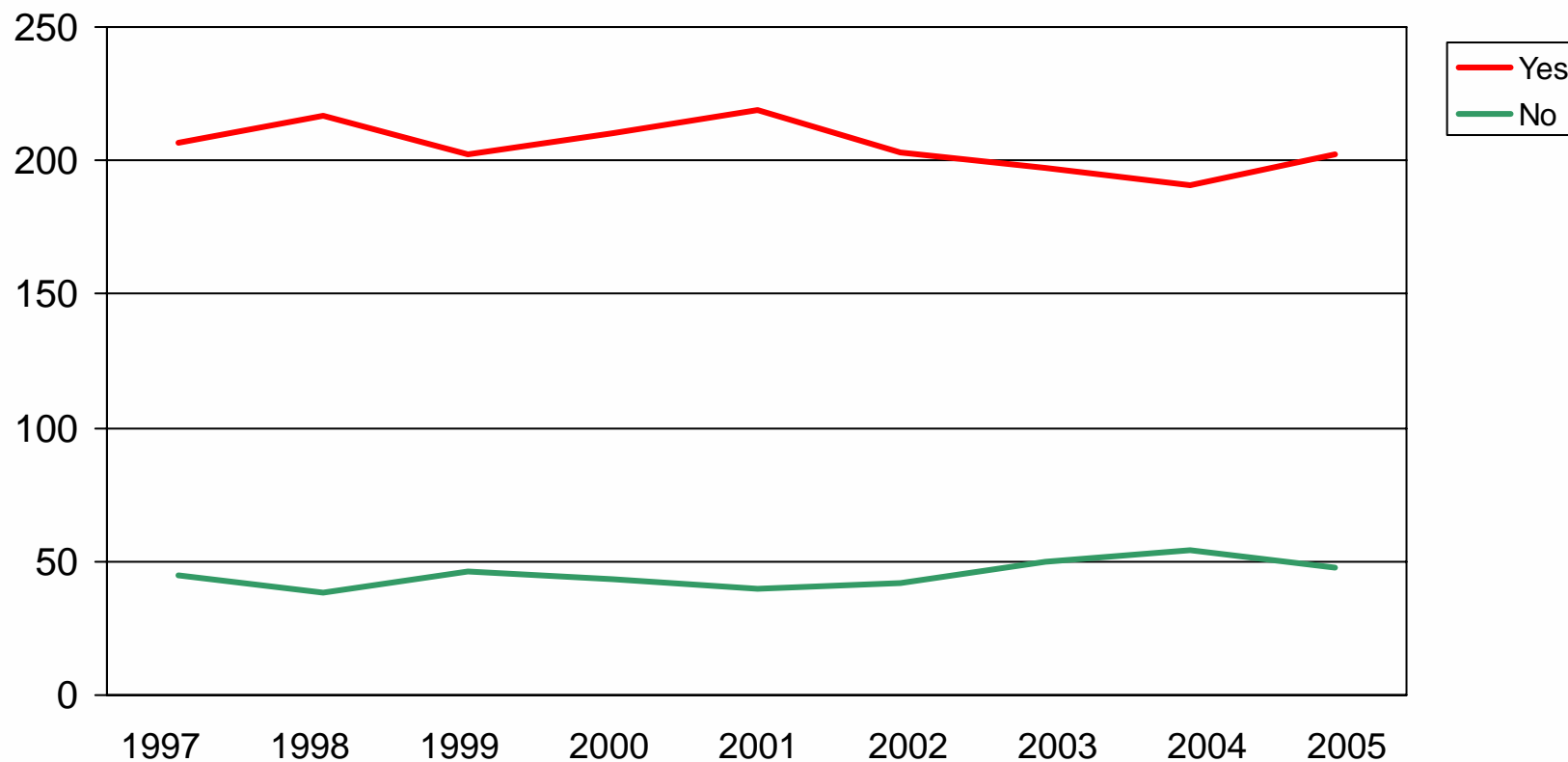
Presence of children 1997-2005



Index: New HC Users and the Presence of Children Over Time



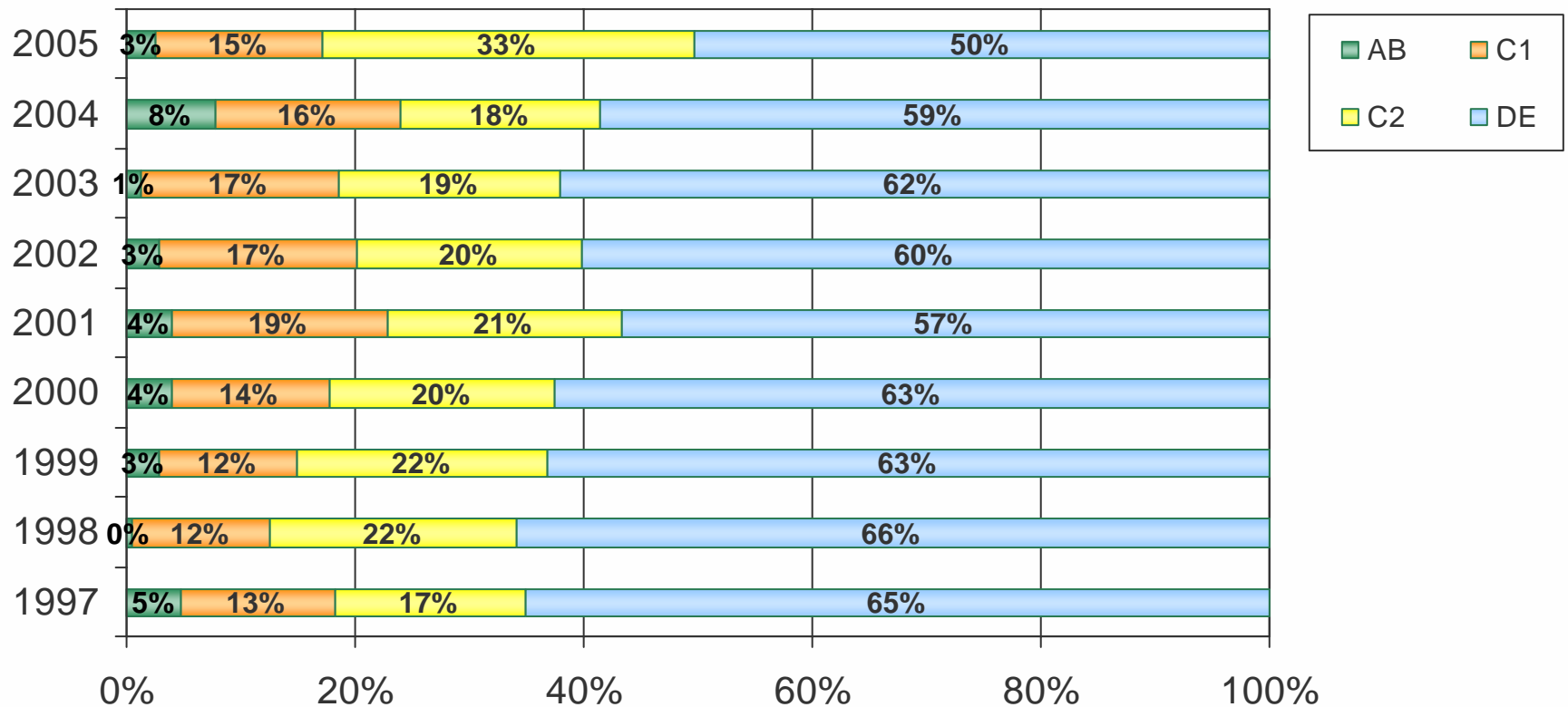
Presence of children 1997-2005
Indices compared to total population



Socio Economic Grades of New HC Users Over Time



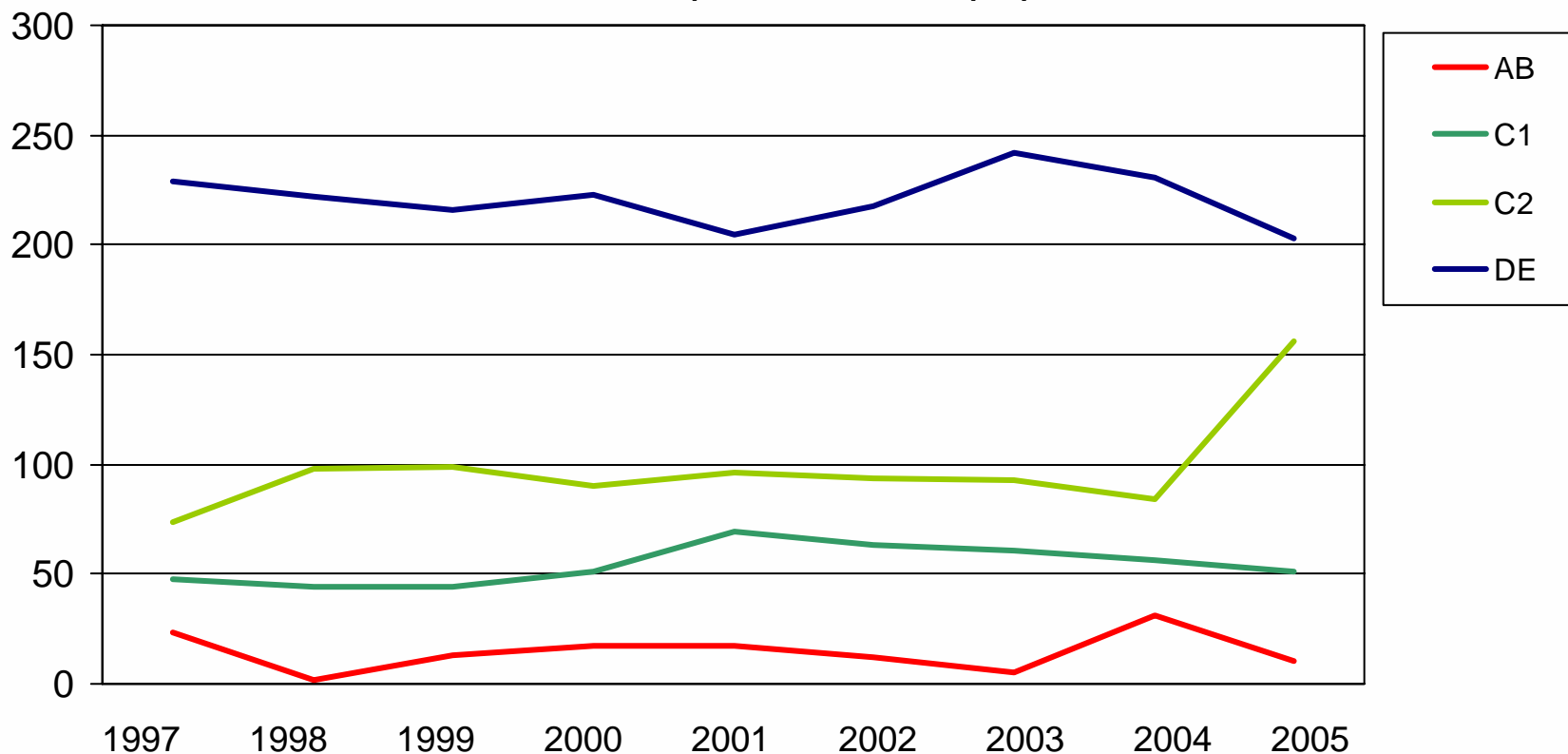
Social Grades 1997-2005



Index: Socio Economic Grades of New HC Users Over Time



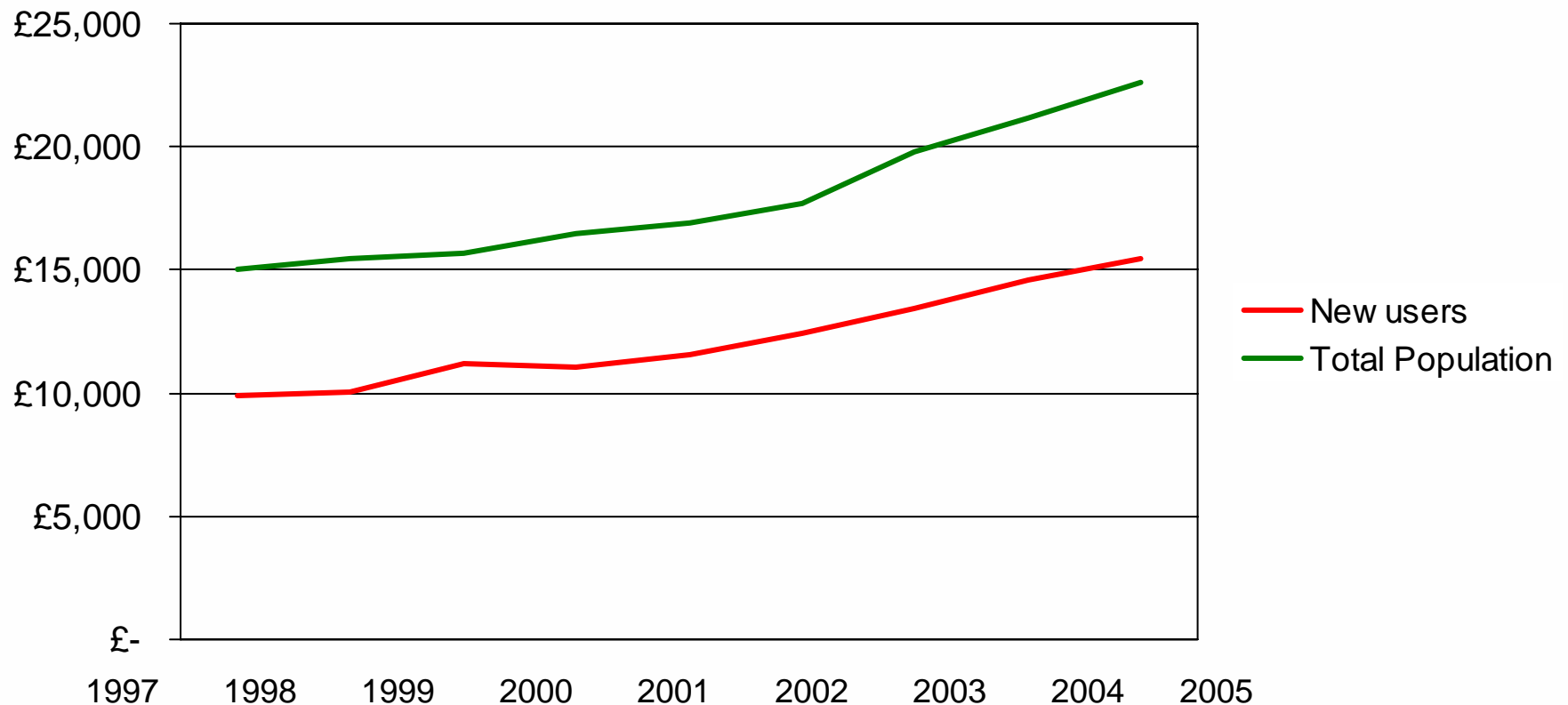
Social Grades 1997-2005
Indices compared to total population



Average Household Income New HC Users Over Time



Average Household Income 1997-2005



Part 2

Financial Portfolio of Home Credit Users

Objectives:

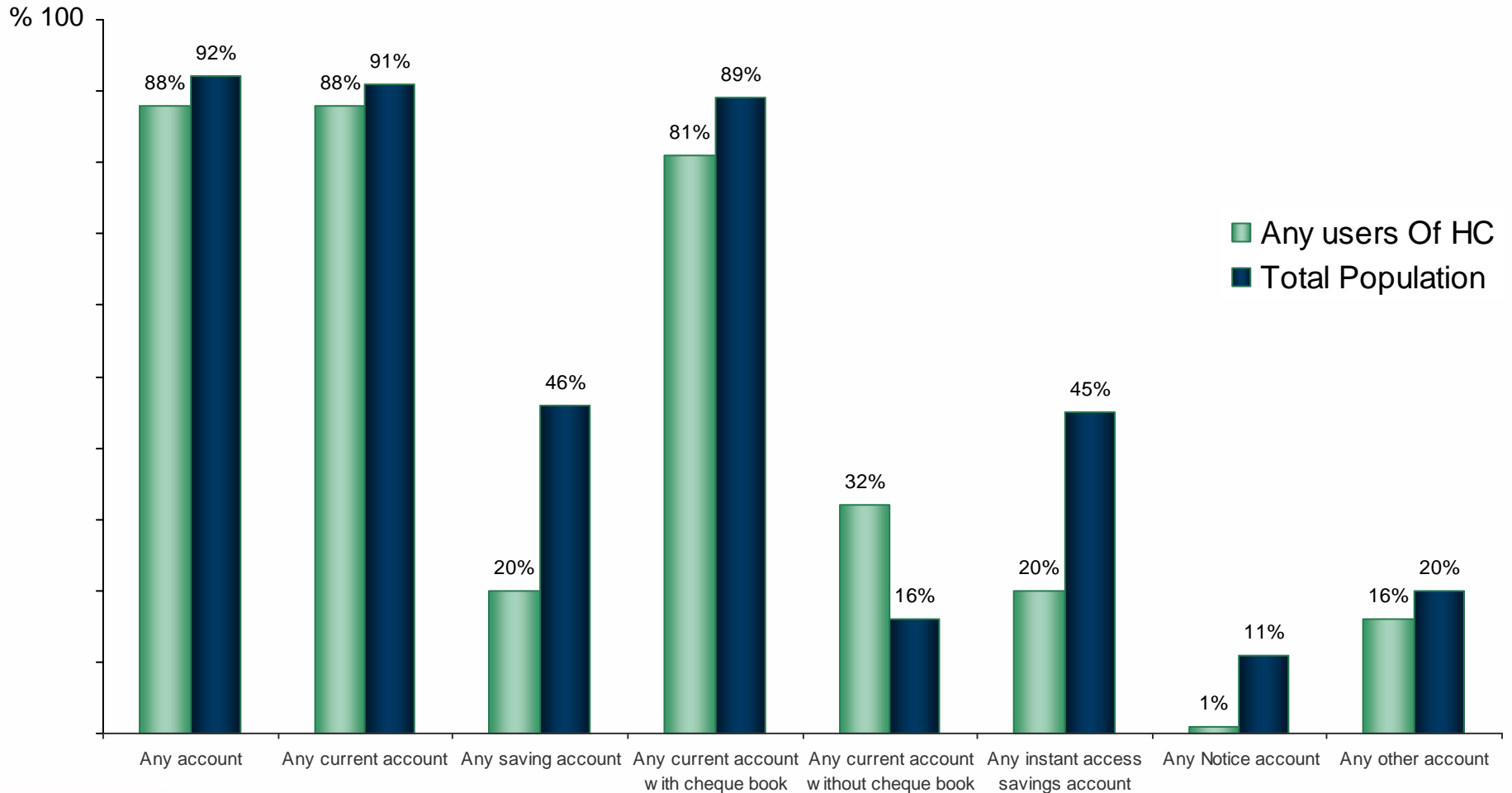
- To build an understanding of home credit users' use of financial services in 2005
- To analyse how this usage changed between 1997 and 2005

Home Credit Users' Use of Financial Services in 2005

Accounts Held



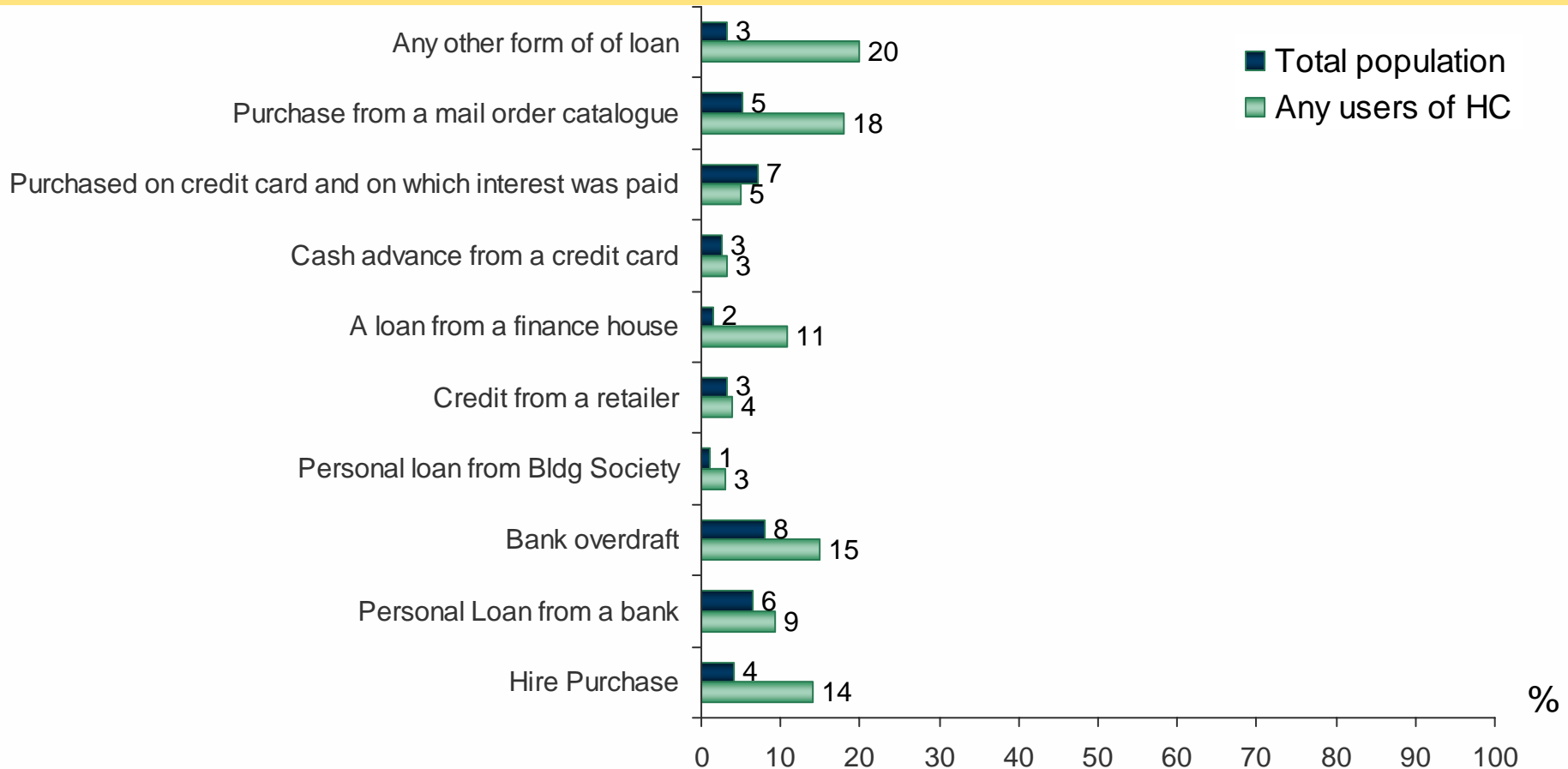
Do you have any of these accounts, either yourself or jointly with another person?



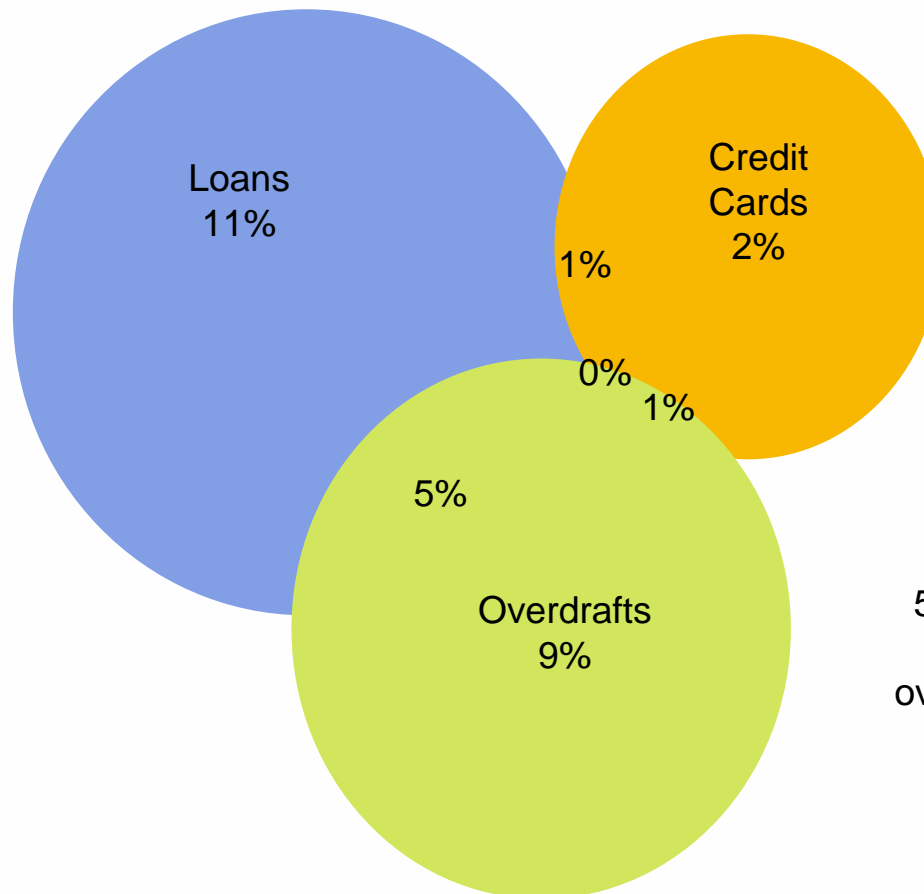
Usage of Other Sources of Credit



Which of the following forms of credit have you had in the last 12 months for a *single* item costing more than £200?



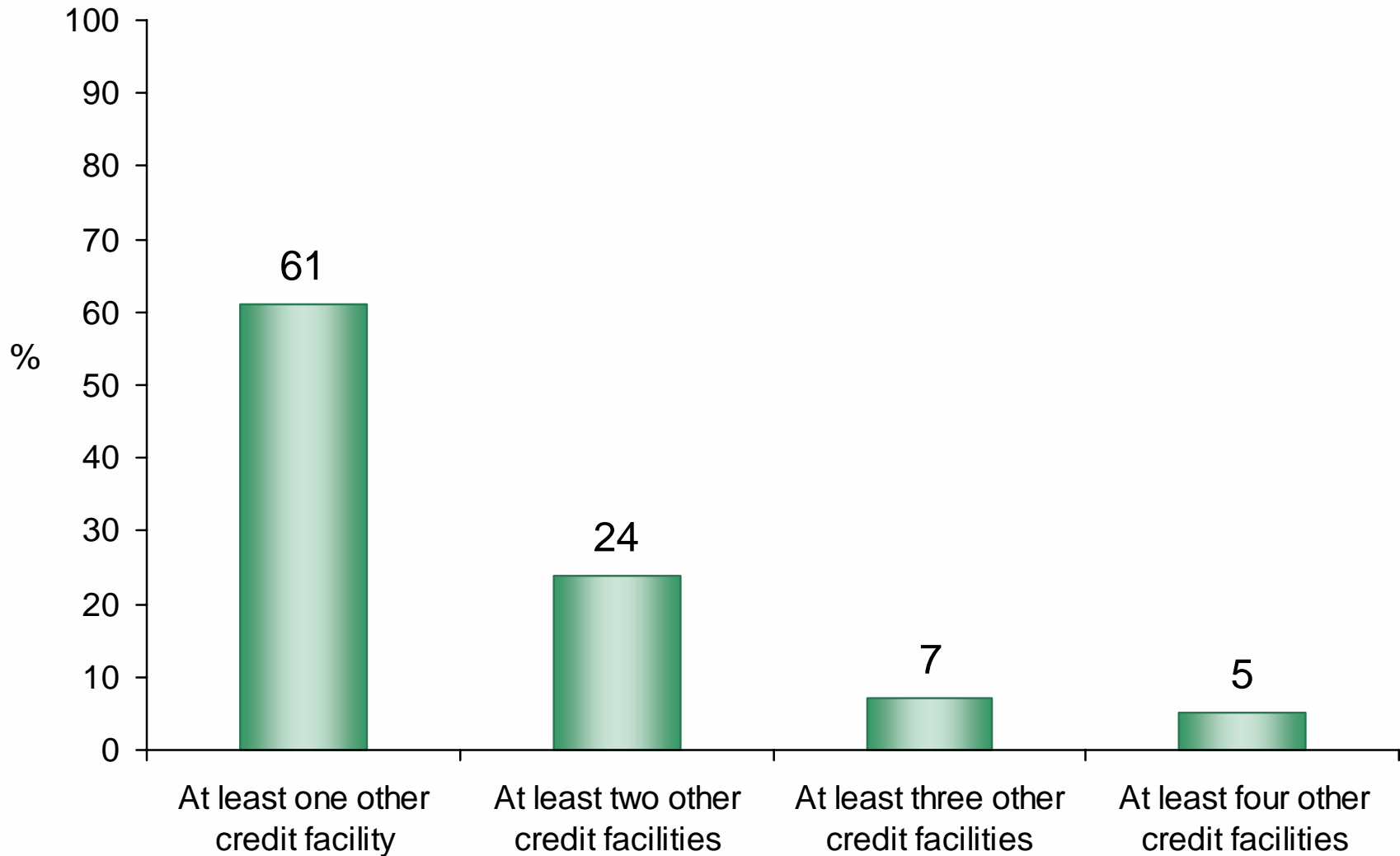
Overlap of Credit Cards, Overdrafts and Loans among HC users



55% of HC users have not used loans, overdrafts or credit cards for a single purchase over £200

* Loan from bank, building society or finance house

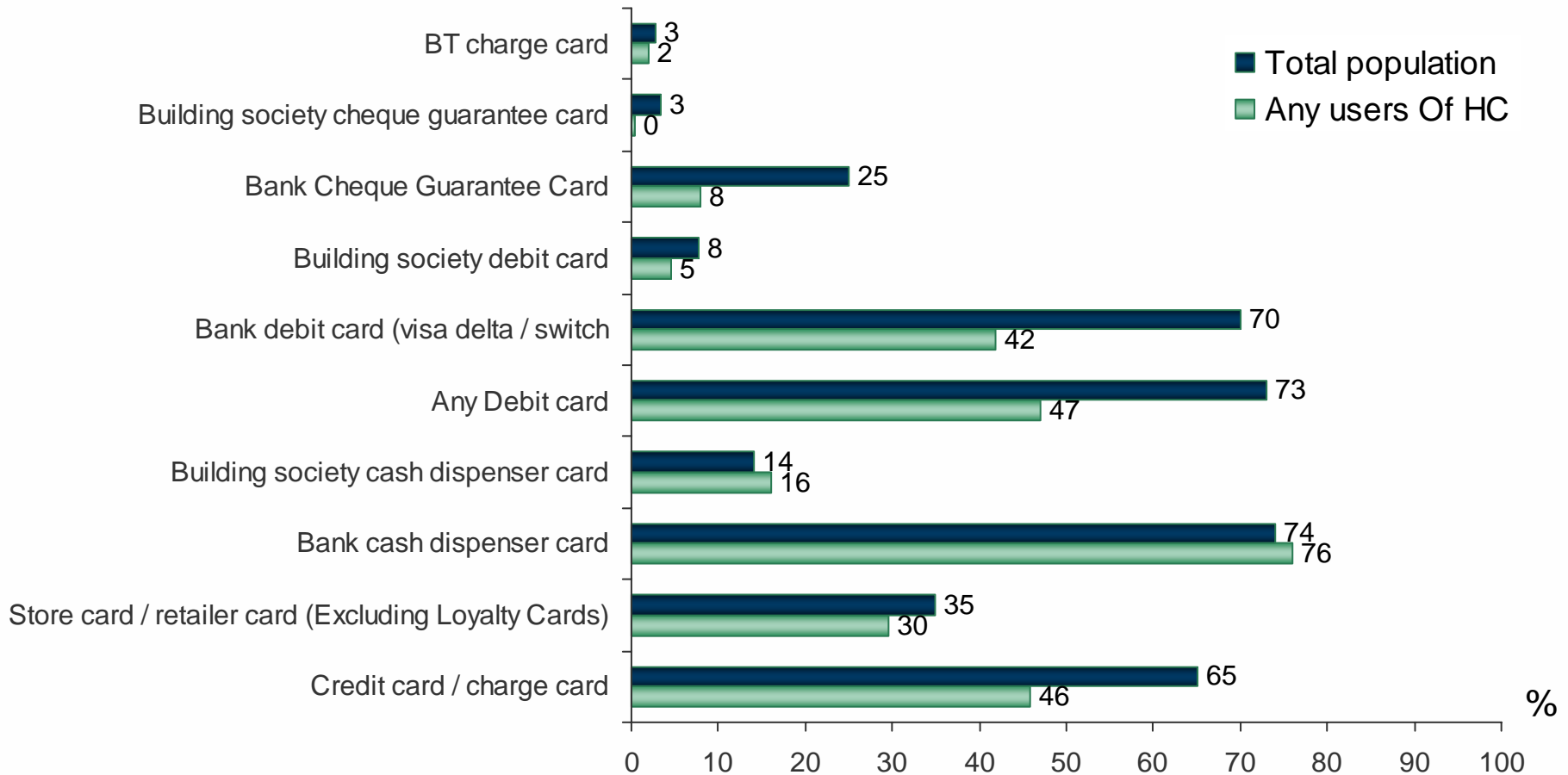
Credit facilities overlap



Usage of Plastic Cards



Do you have any of these plastic cards, either yourself or jointly with another person?

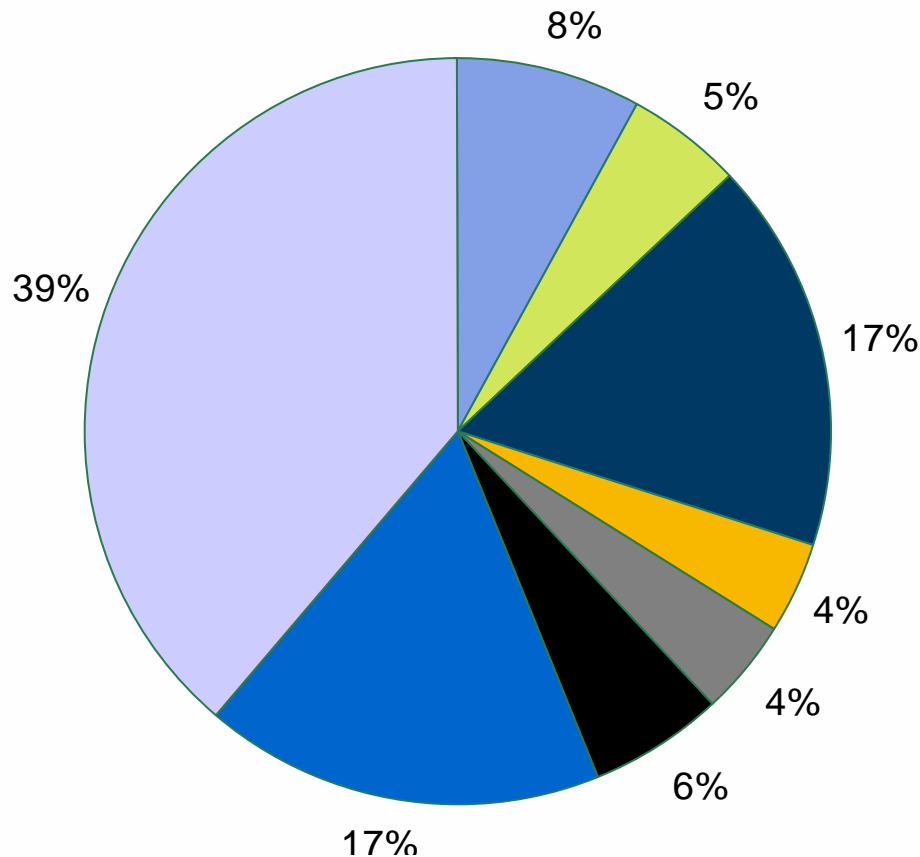


Average usage of credit card to purchase / obtain cash

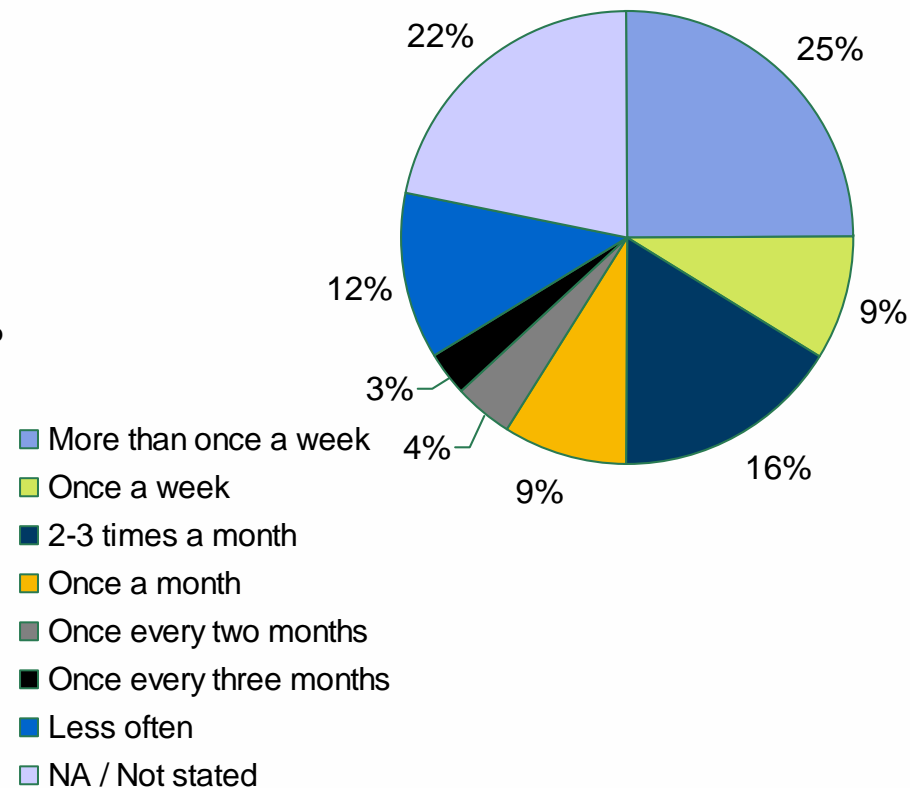


How often on average do you use your credit card to buy goods, tickets, meals, obtain cash or pay for other services?

Among any home credit users using credit card



Among any credit card owners

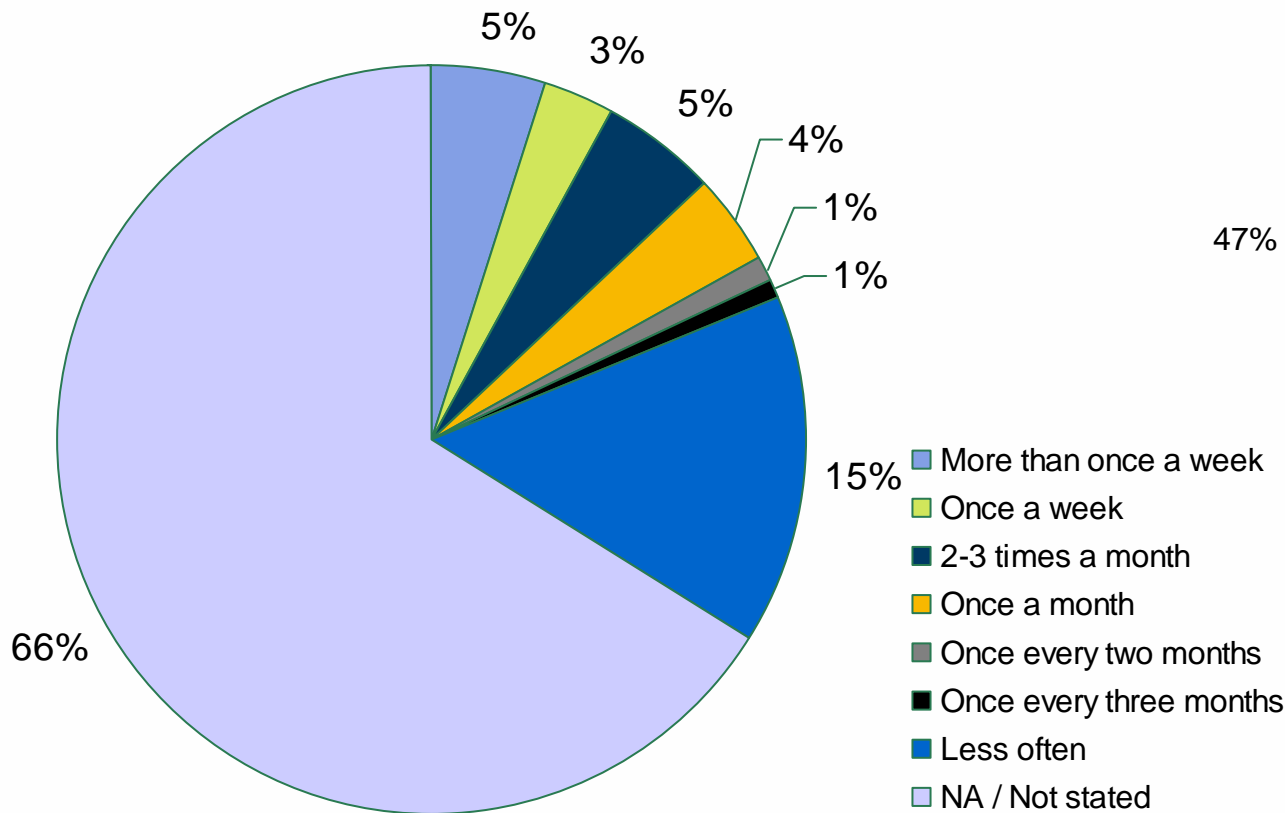


Average usage of cheque book to purchase / obtain cash

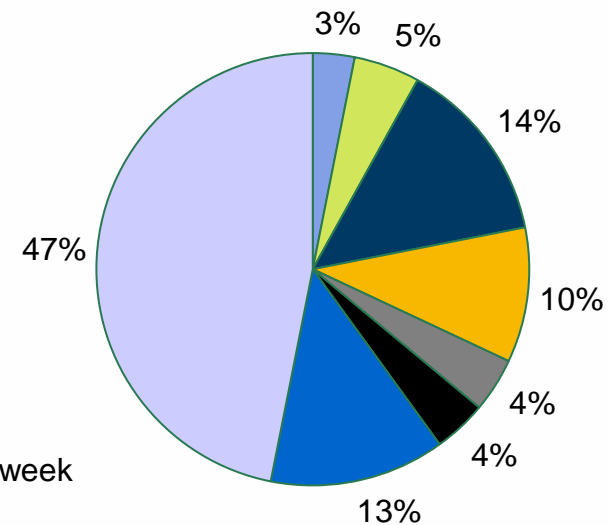


How often on average do you use your cheque book to buy goods, tickets, meals, obtain cash or pay for other services?

Among any home credit users using cheque book



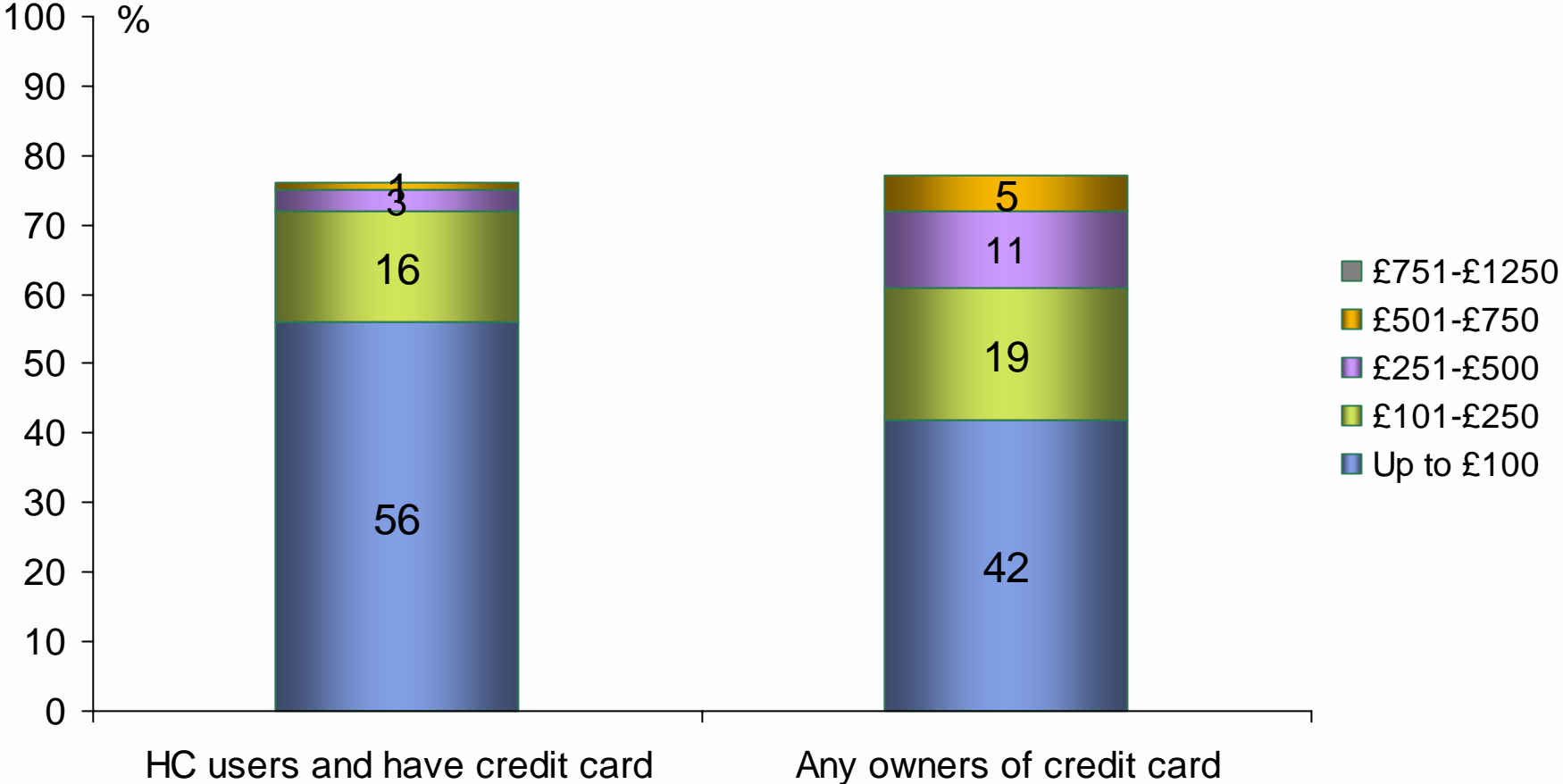
Among any cheque book owners



Average monthly spend on credit card



On average, how much do you spend on your credit card each month?



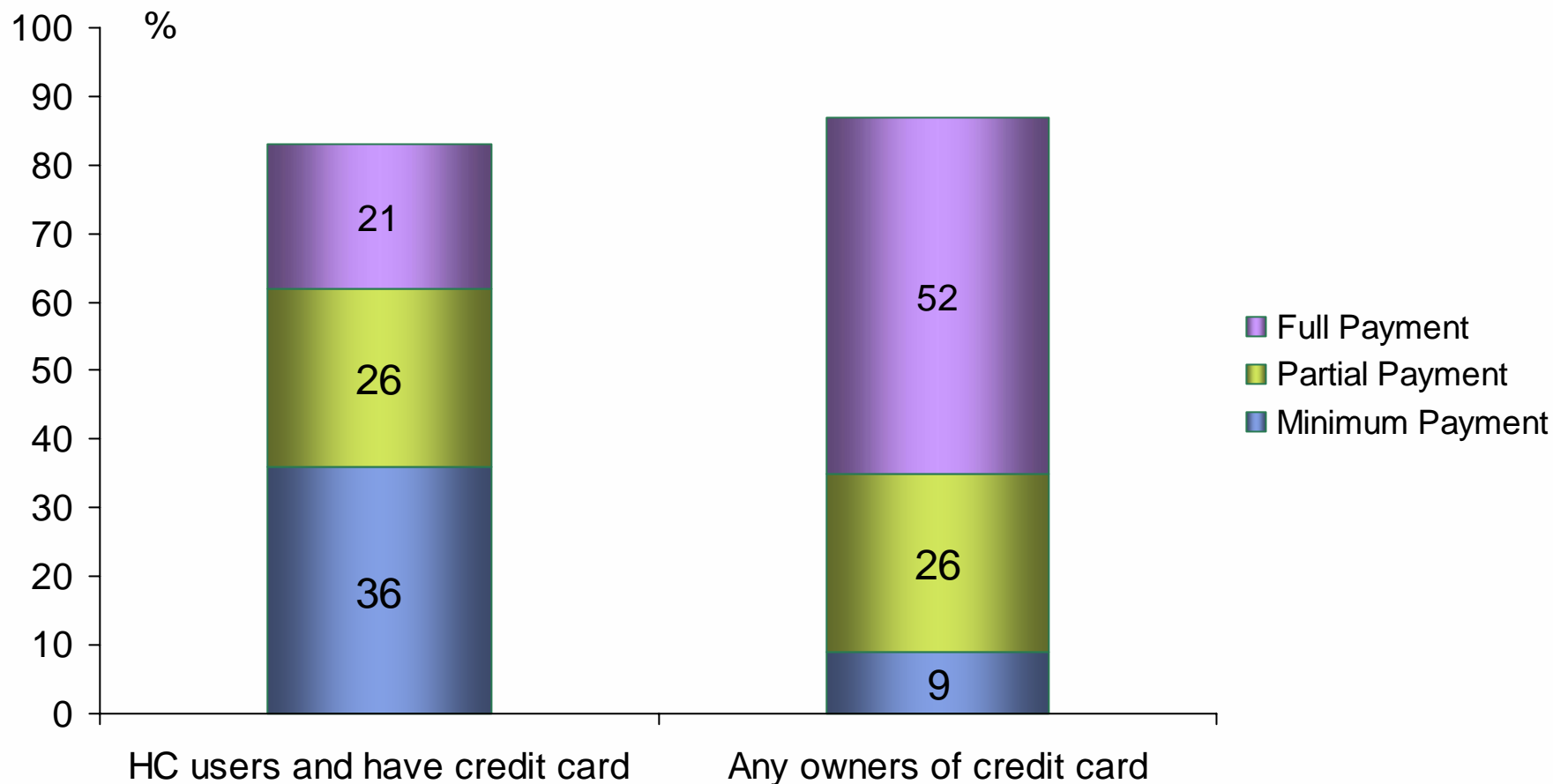
*NB – does not sum to 100% due to element not stated



How outstanding credit card balance is settled



How do you typically settle your outstanding credit card balance each month?



*NB – does not sum to 100% due to element not stated



Base: Any current users of home credit and have credit card – N = 309 57

Base: Any credit card owners – N = 15,918

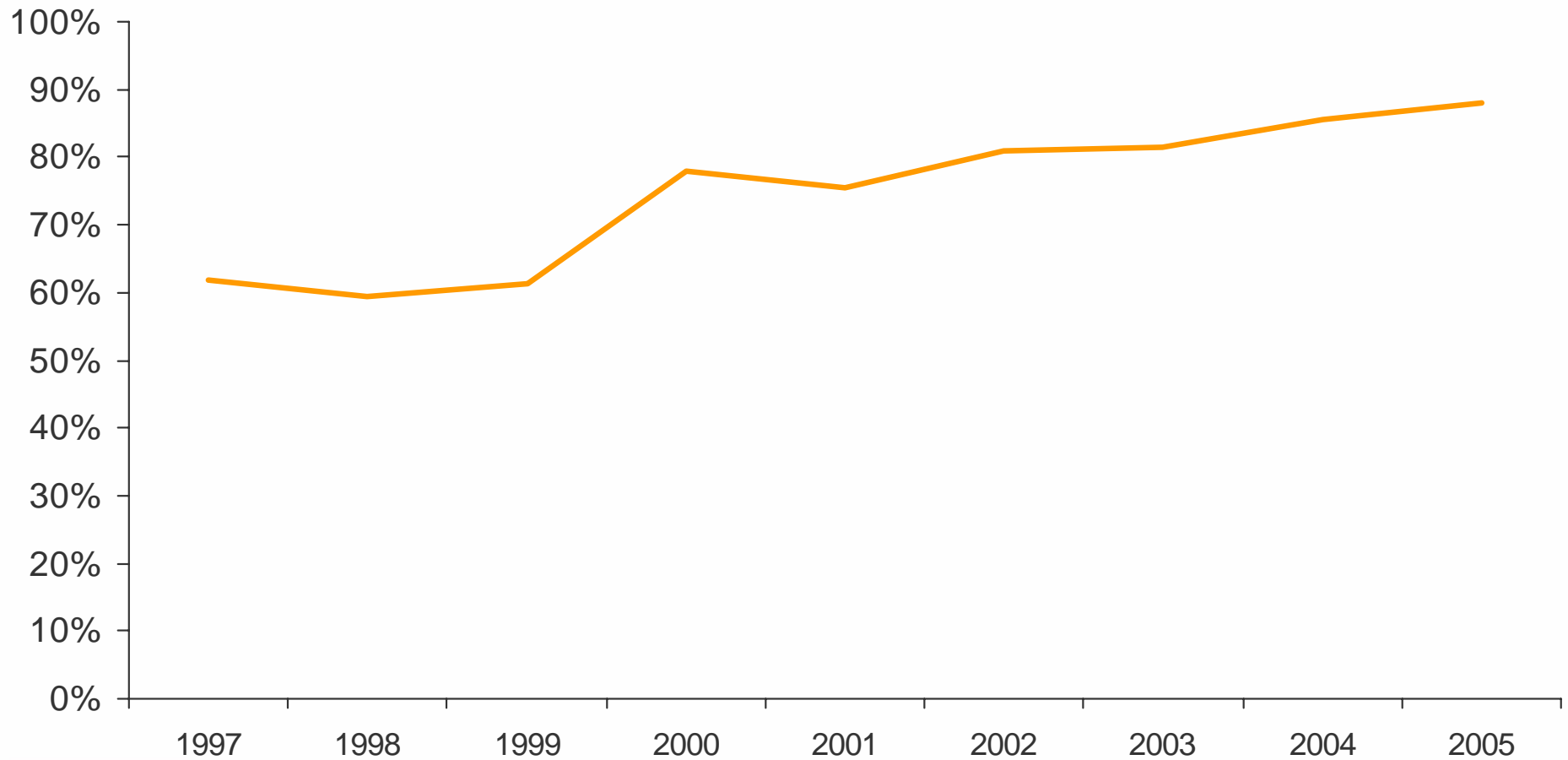
Source: BMRB – TGI 2005

Usage of Financial Services by Home Credit Users Between 1997 and 2005

Current Accounts Held 1997-2005



— Any current accounts

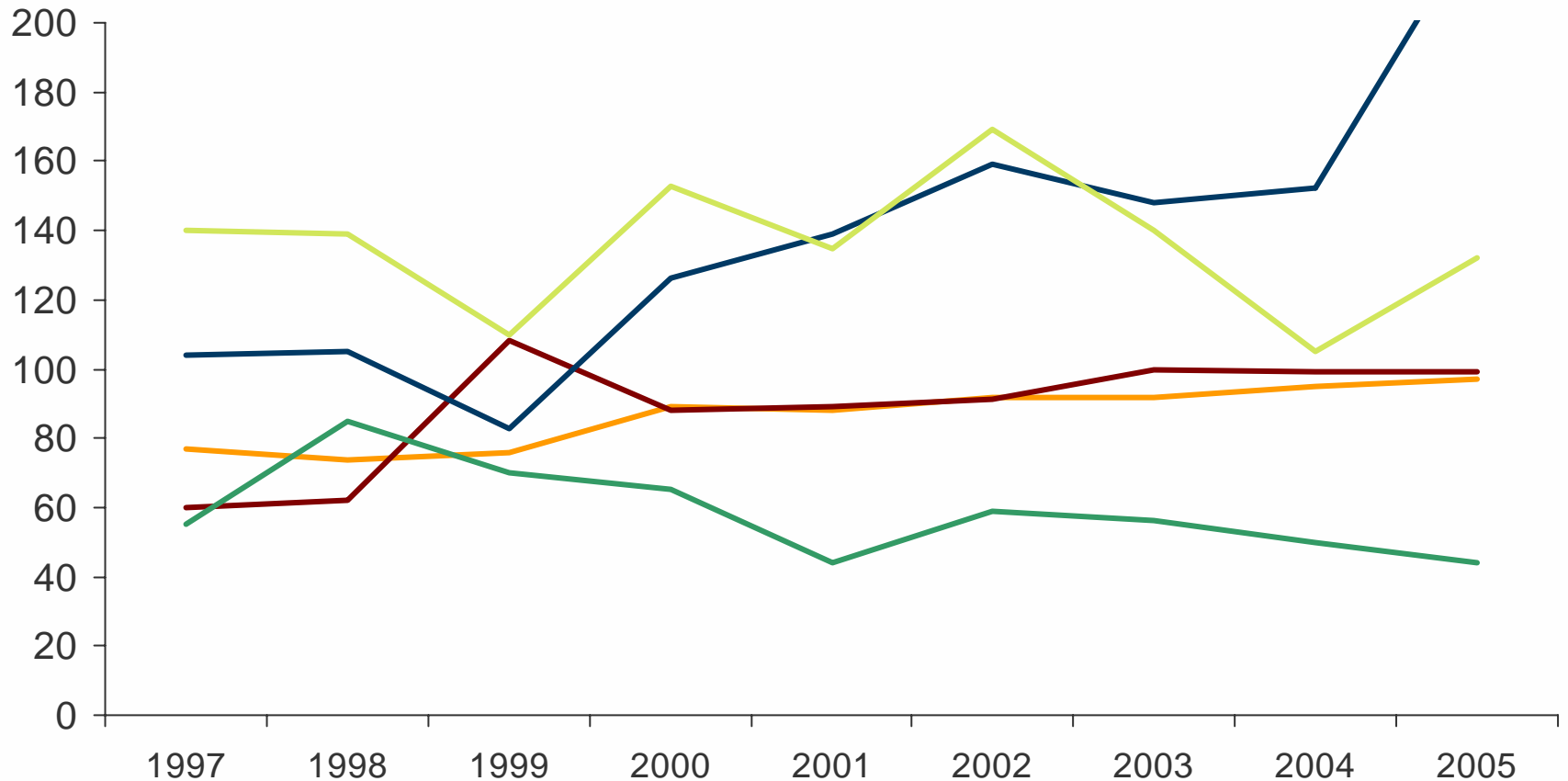


Index: Current Accounts Held 1997-2005



Index
compared total
population

- Any current accounts
- Current account with cheque book (joint)
- Current account without cheque book (joint)
- Current account with cheque book (self)
- Current account without cheque book (self)

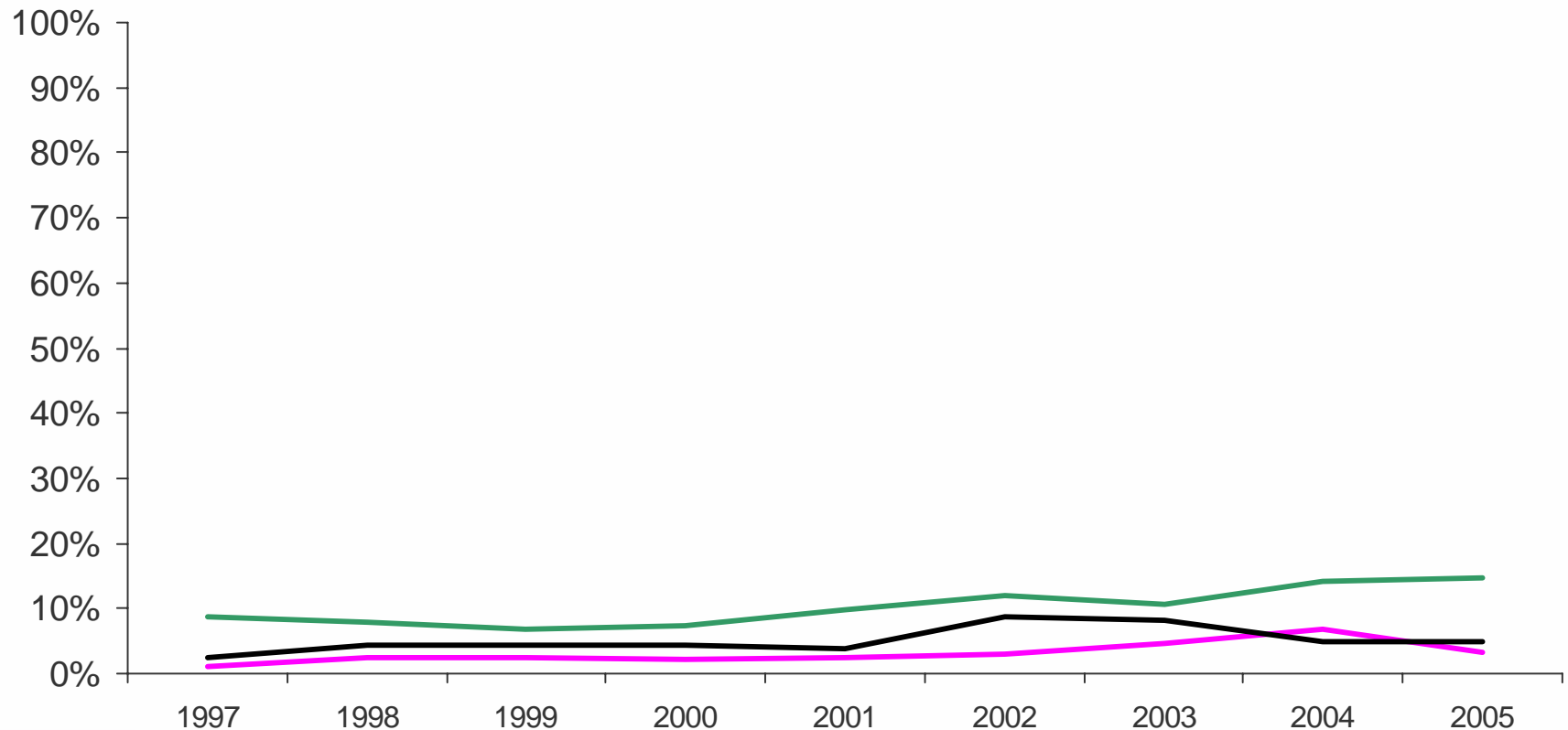


Usage of Other Forms of Credit 1997-2005



Which of the following forms of credit have you had in the last 12 months for a *single* item costing more than £200?

— Bank overdraft — Cash advance from a credit card — Purchased on credit card and on which interest was paid



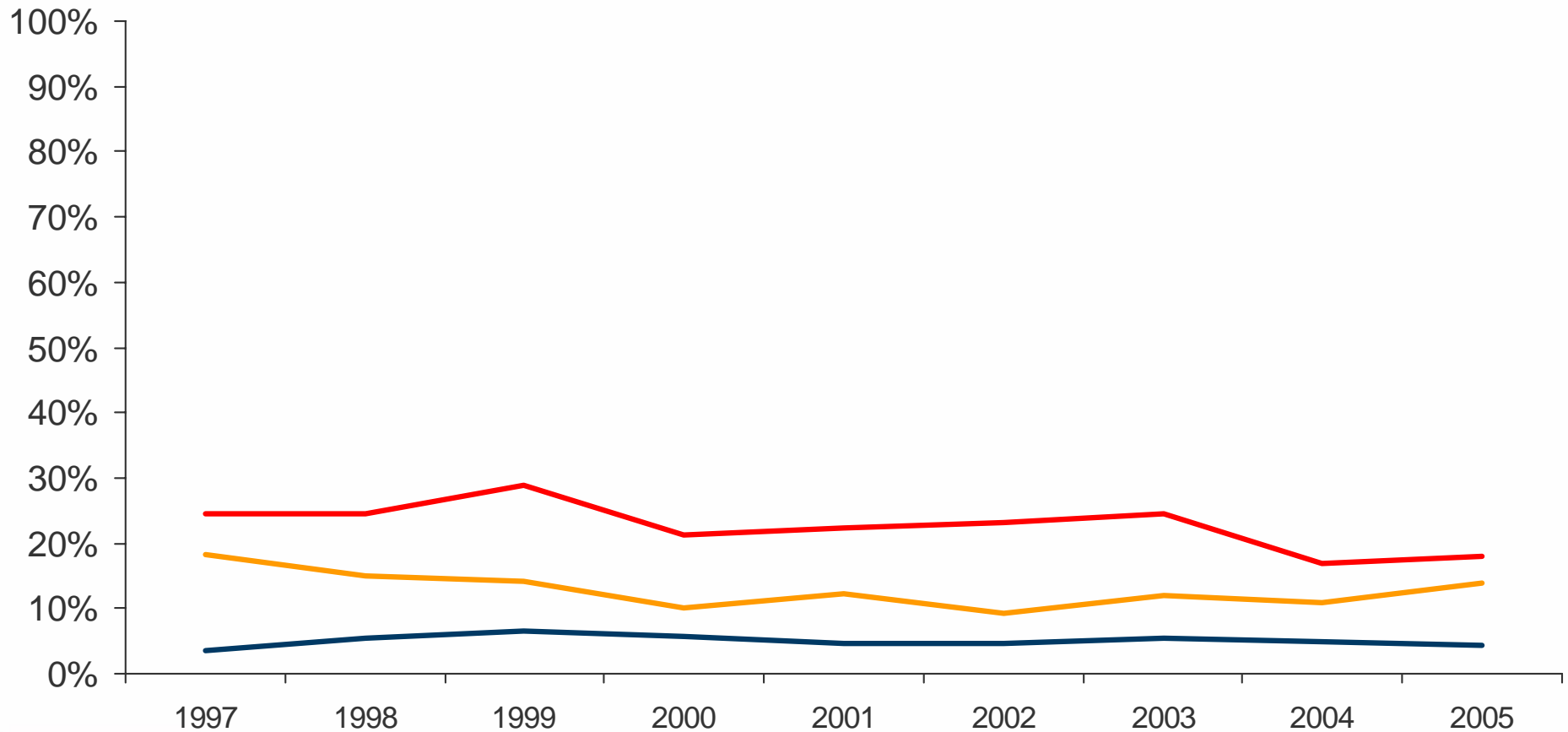
Usage of Other Forms of Credit 1997-2005



Hire Purchase

Credit from a retailer

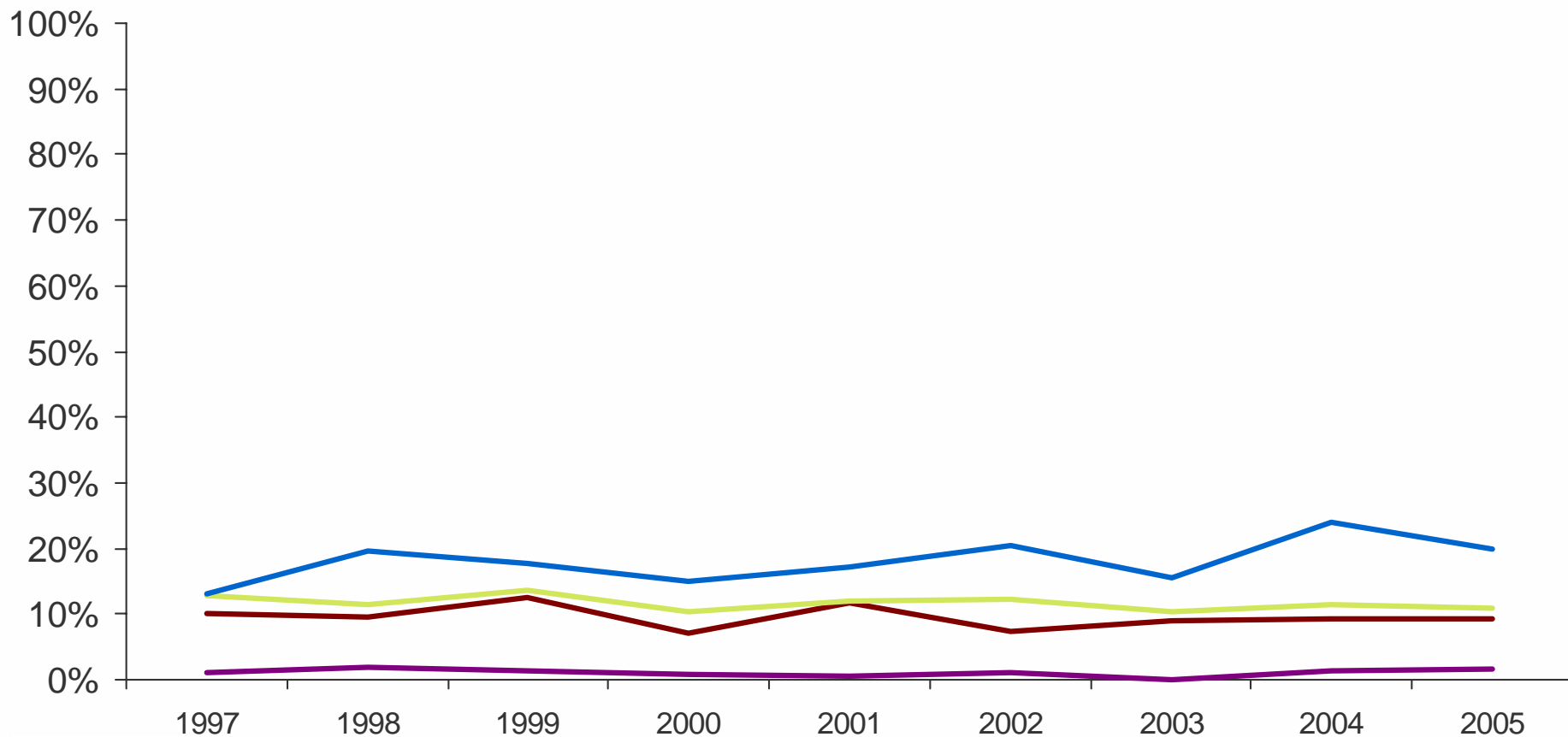
Purchase from a mail order catalogue



Usage of Other Forms of Credit 1997-2005



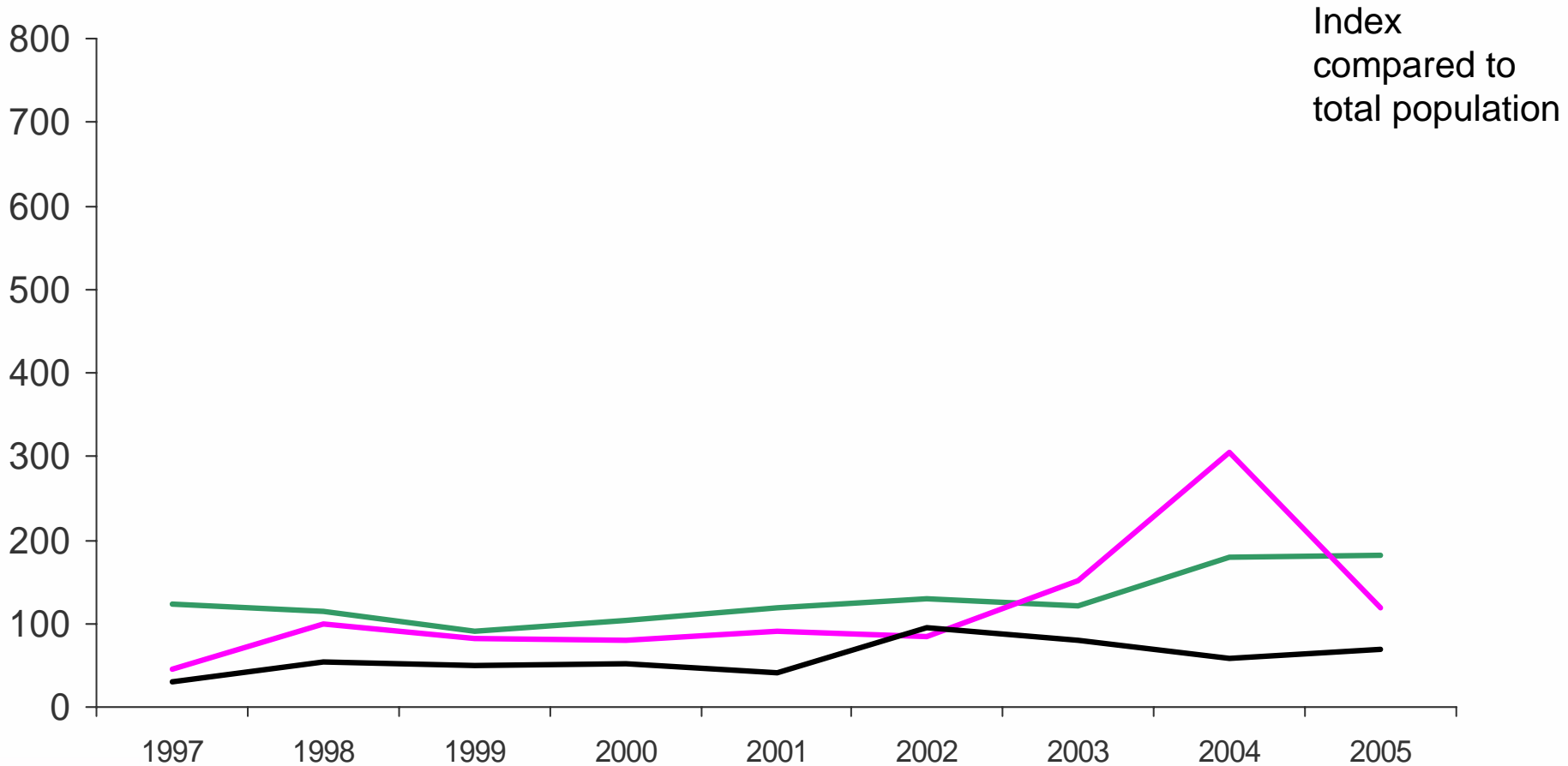
- Personal Loan from a bank
- A loan from a finance house
- Any other form of loan
- Personal loan from building society



Index: Usage of Other Forms of Credit 1997-2005



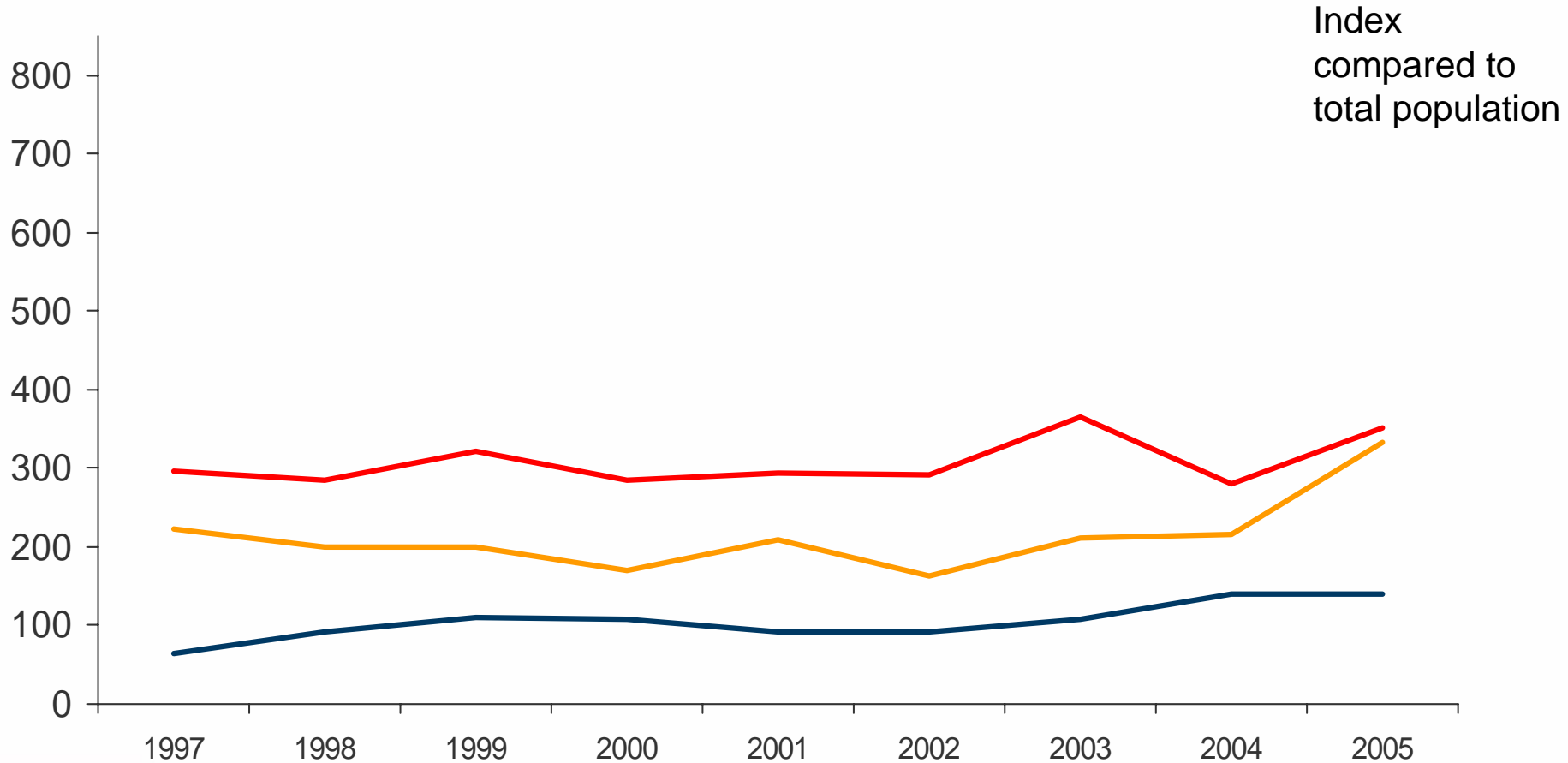
— Bank overdraft — Cash advance from a credit card — Purchased on credit card and on which interest was paid



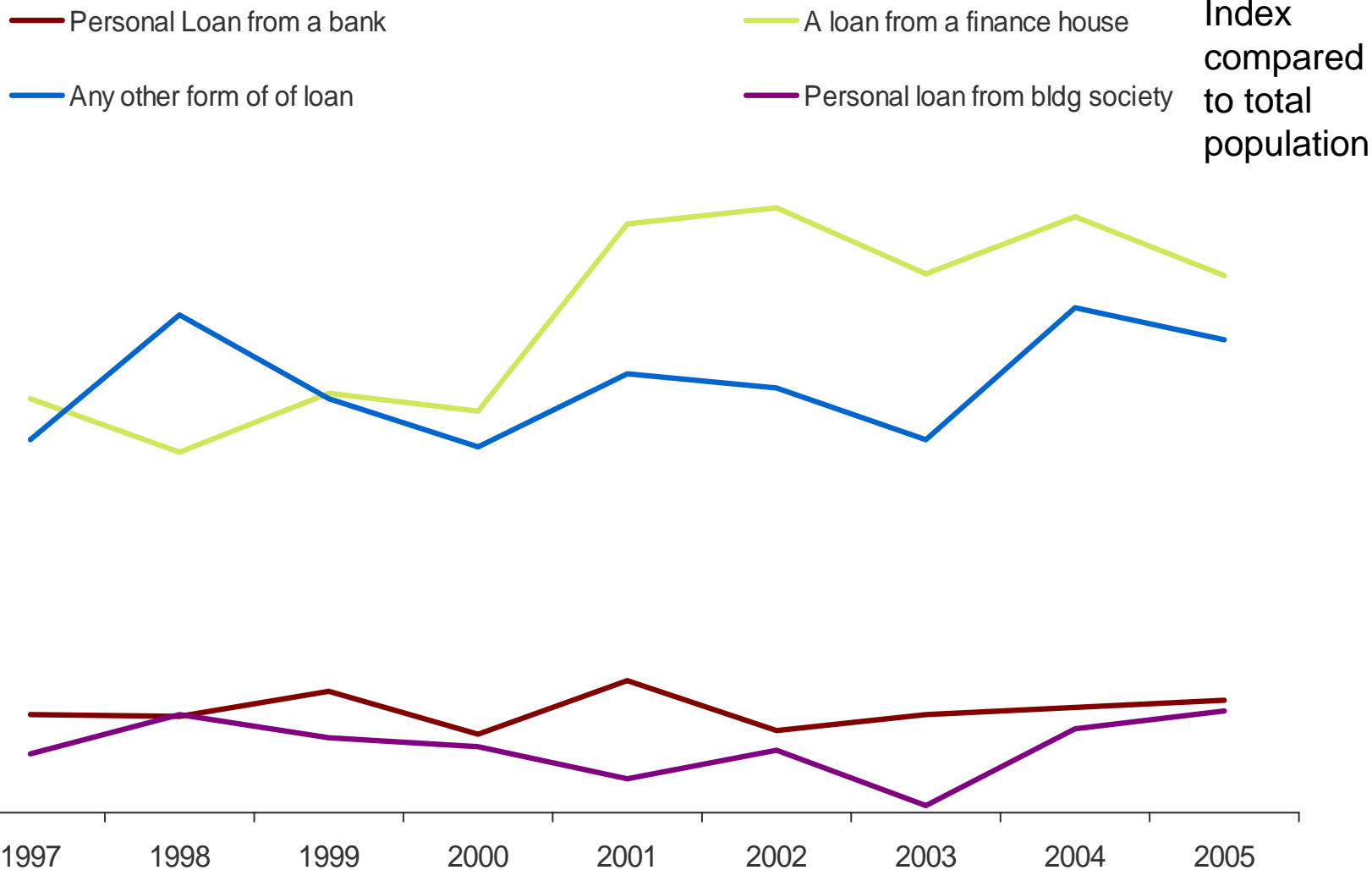
Index: Usage of Other Forms of Credit 1997-2005



— Hire Purchase — Credit from a retailer — Purchase from a mail order catalogue



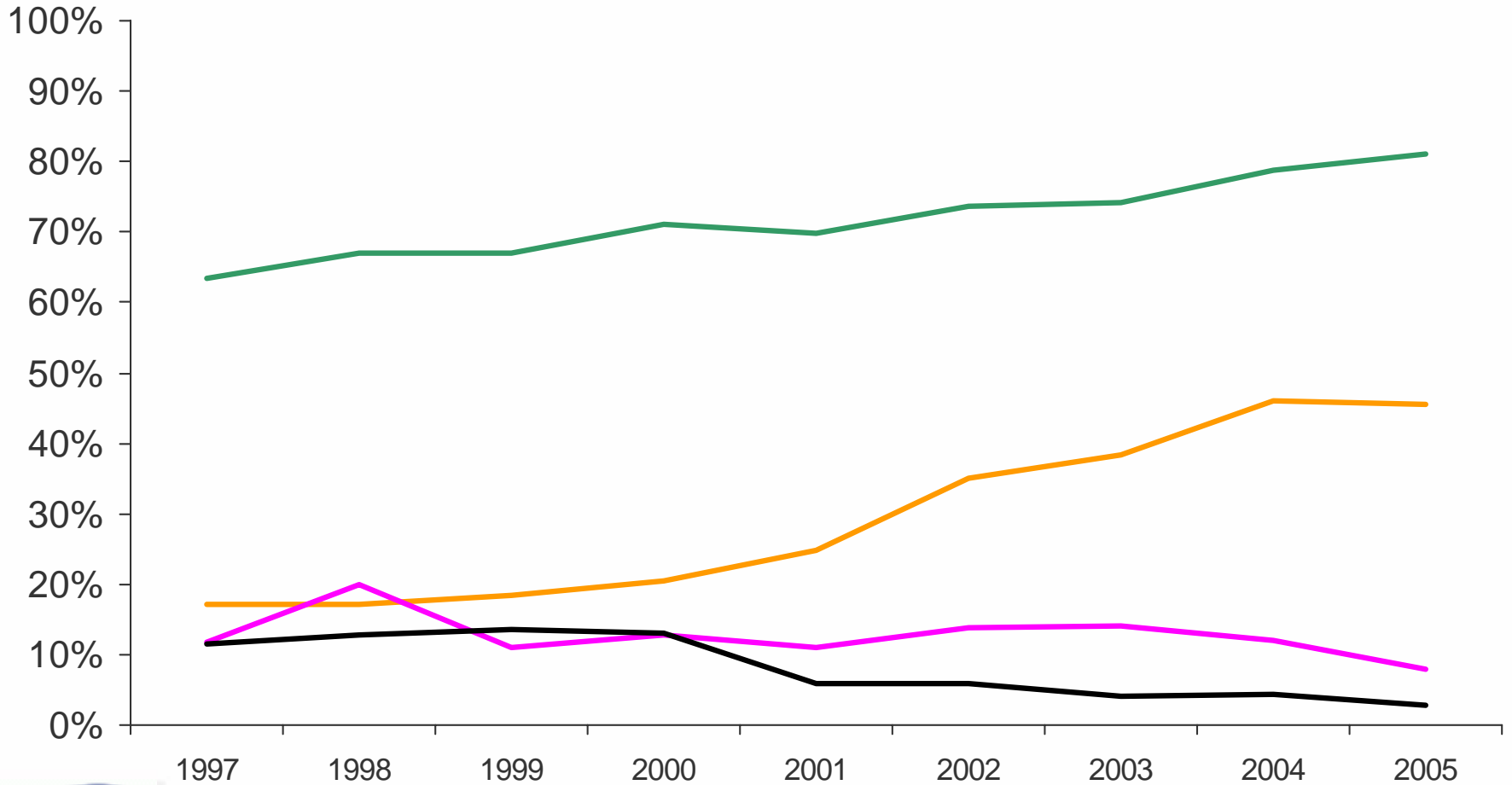
Index: Usage of Other Forms of Credit 1997-2005



Usage of Plastic Cards 1997-2005



- Credit card / charge card
- Bank or building society cash dispenser card
- Bank or building society cheque guarantee card
- BT charge card

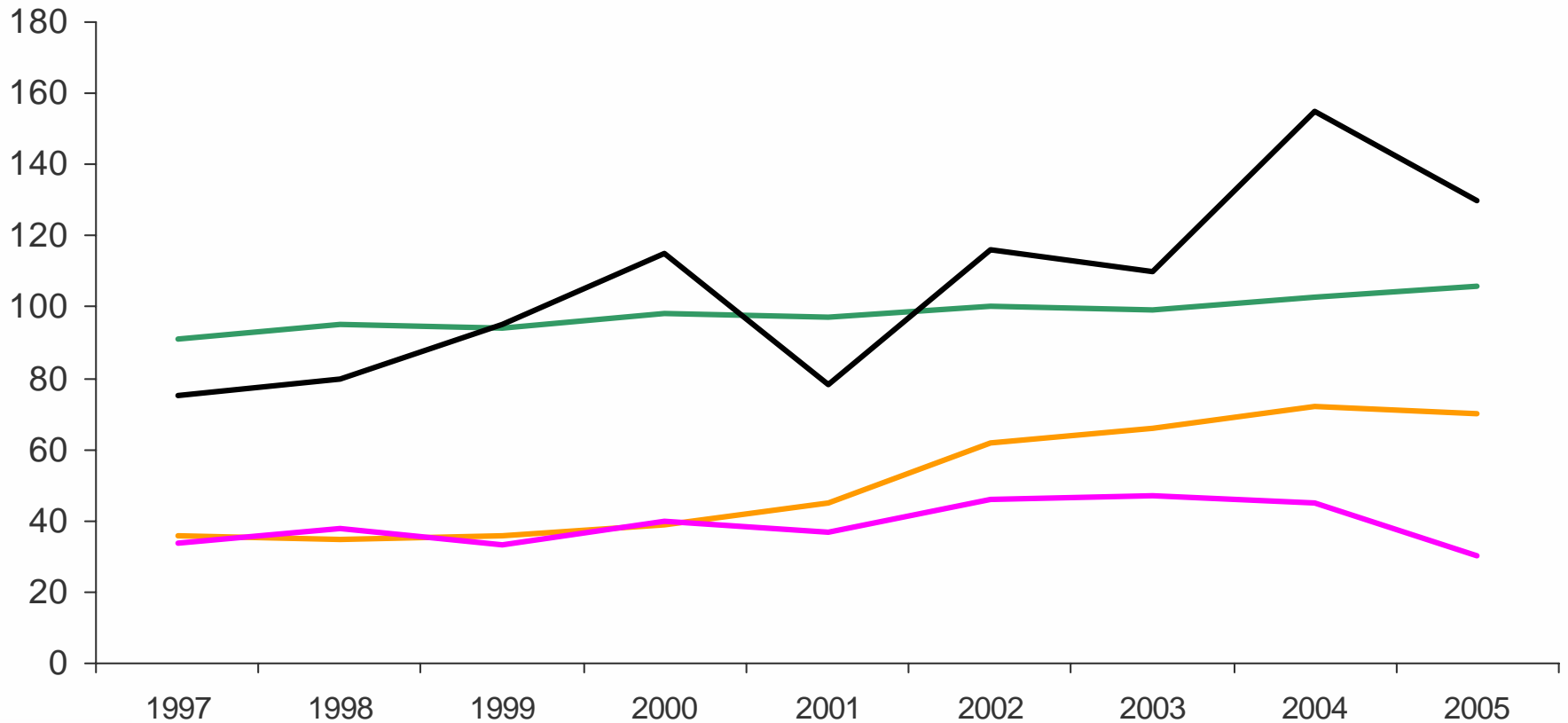


Index: Usage of Plastic Cards 1997-2005

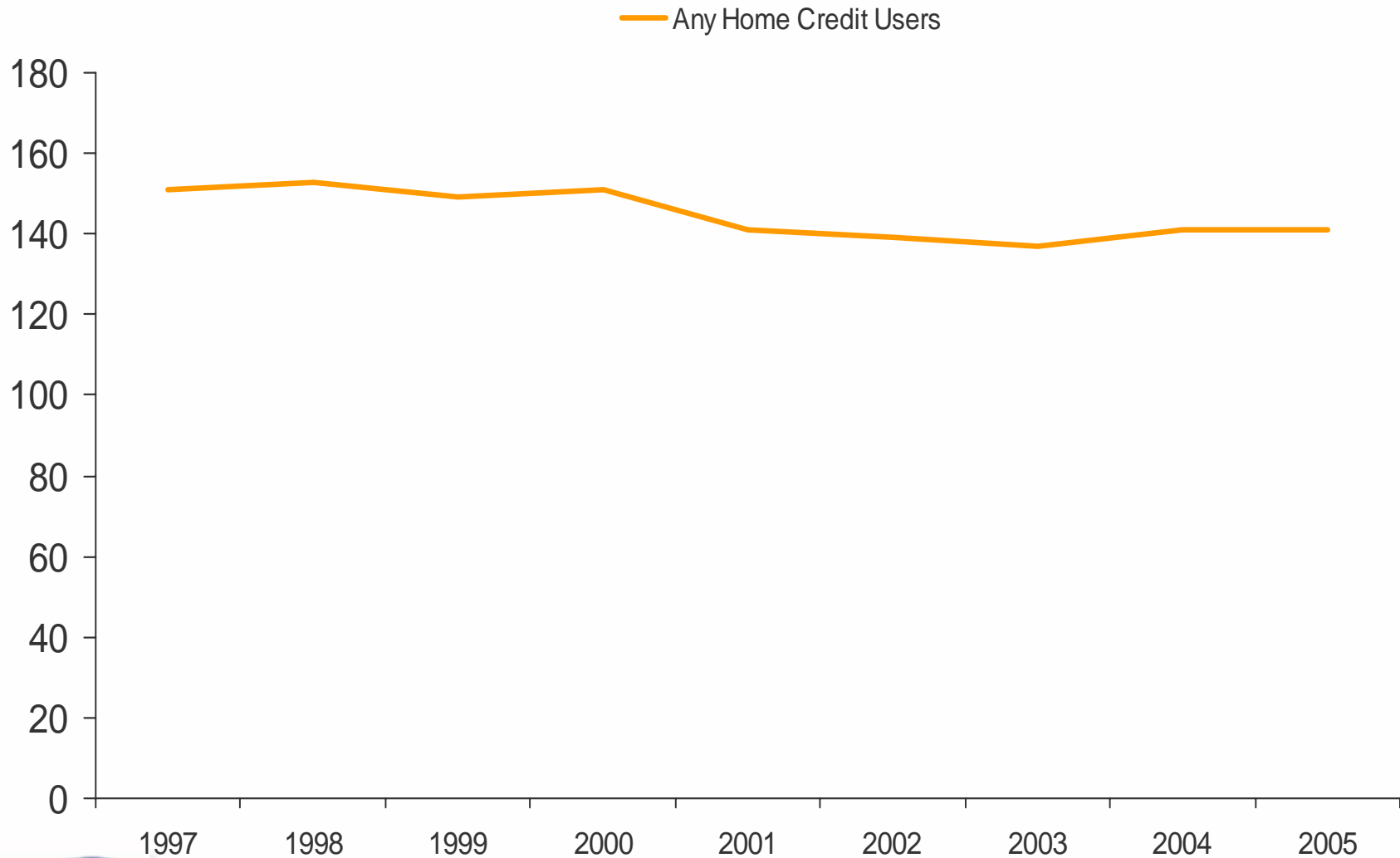


Index
compared total
population

- Credit card / charge card
- Bank or building society cash dispenser card
- Bank or building society cheque guarantee card
- BT charge card



Index: Usage of Agency Mail Order 1997-2005



Part 3

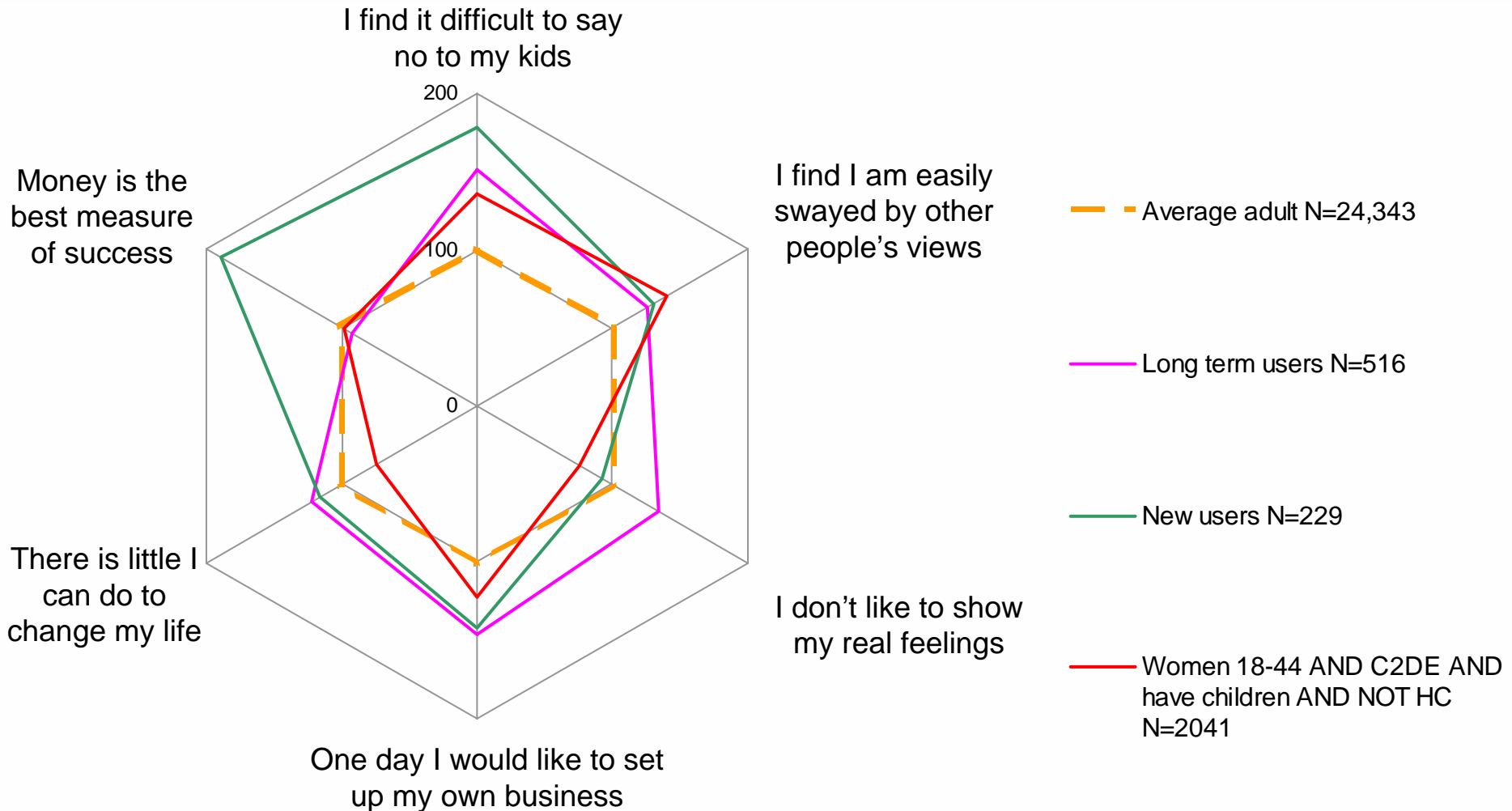
Attitudinal Profile of Home Credit Users

Objective:

- To establish how different groups within home credit users compare against other groups of non-home credit users, in terms of attitude

Key discriminating traits

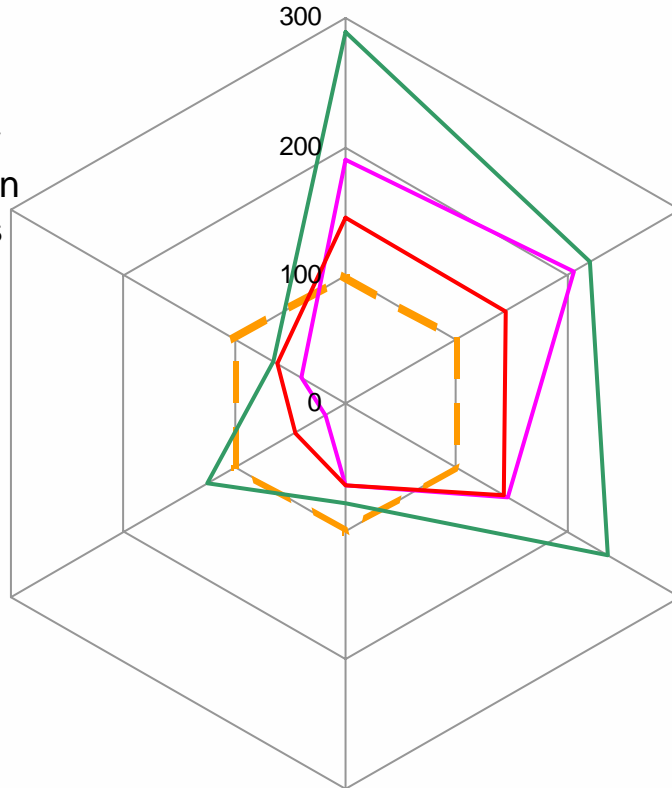
Profile in terms of key values



Profile in terms of financial values



With a credit card I can buy the sort of things I couldn't normally afford



I consult prof. financial adviser before deciding on financial matters

I am no good at saving money

— Average adult N=24,343

— Long term users N=516

— New users N=229

I'm interested in financial services advertising

I tend to spend money without thinking

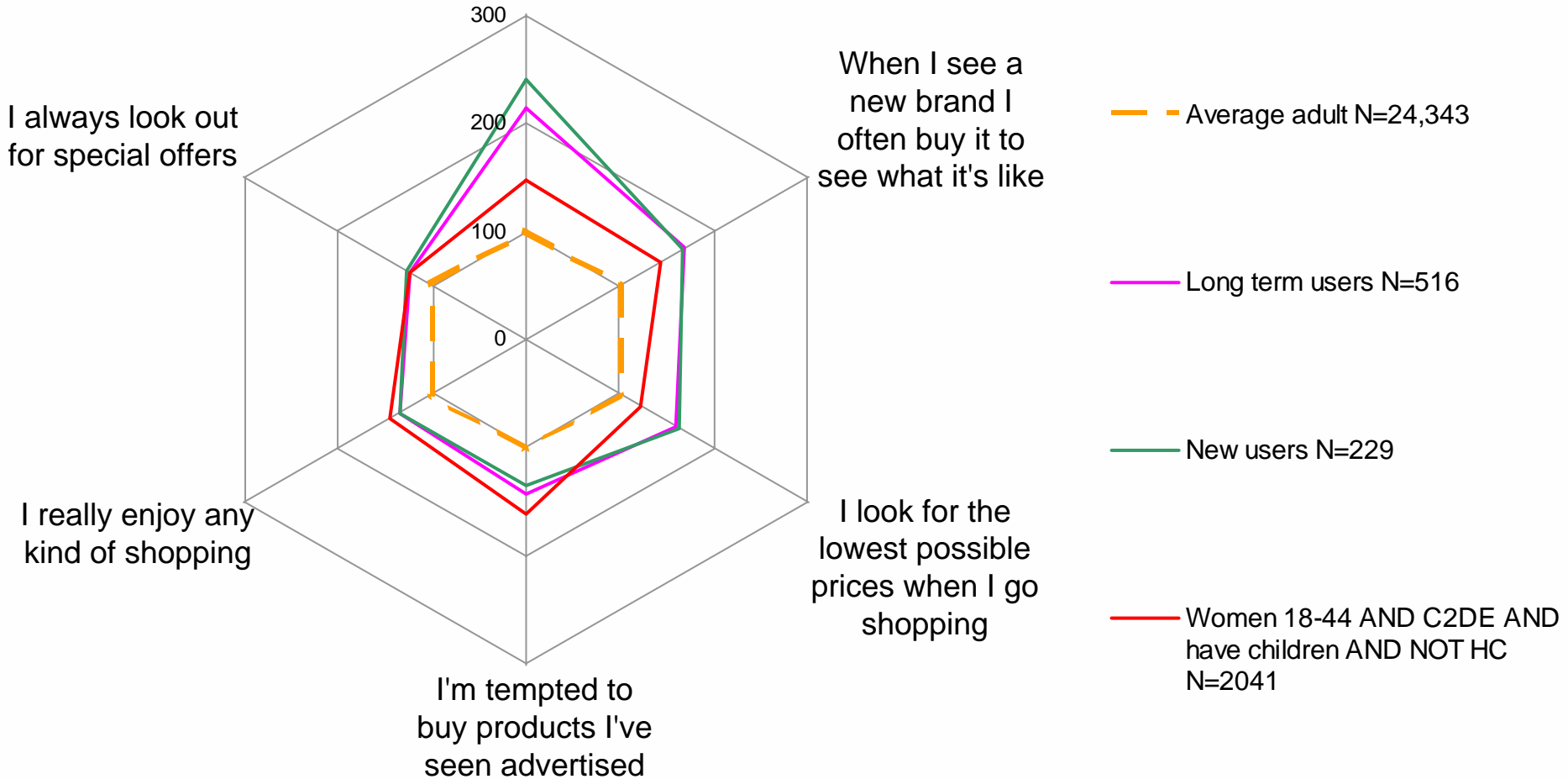
— Women 18-44 AND C2DE AND have children AND NOT HC N=2041

Financial security after retirement is your own responsibility

Profile in terms of shopping attitudes



When doing the household shopping I budget for every penny



When I see a new brand I often buy it to see what it's like

— Average adult N=24,343

— Long term users N=516

— New users N=229

— Women 18-44 AND C2DE AND have children AND NOT HC N=2041

I look for the lowest possible prices when I go shopping

I'm tempted to buy products I've seen advertised

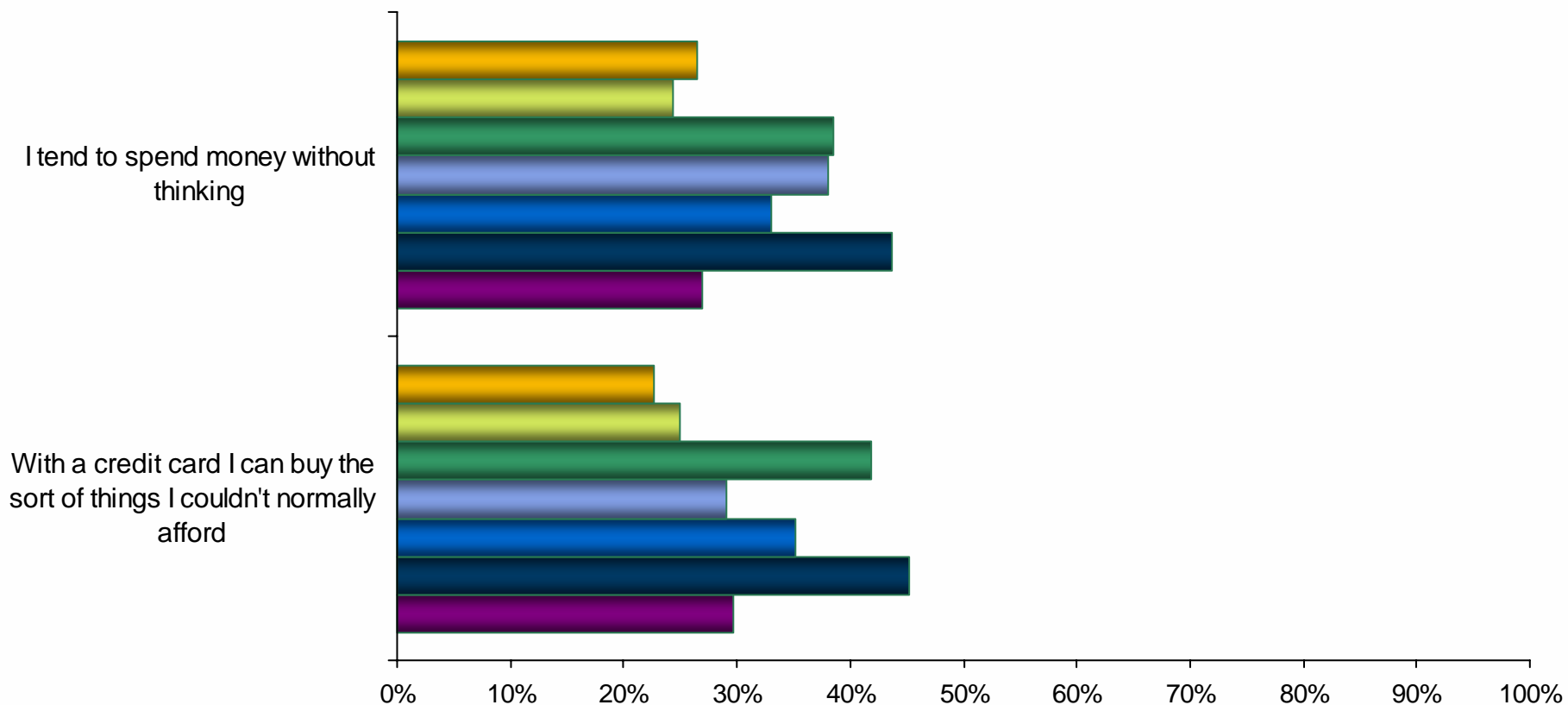
Detailed attitudes

Key Finance Statements (1)

Percentage of agreement



- HC long term users
- HC new users
- HC any current users
- HC users and multisources users
- HC users AND other credit facilities
- HC users AND not other credit facilities
- 18-44 Females with children, C2DE

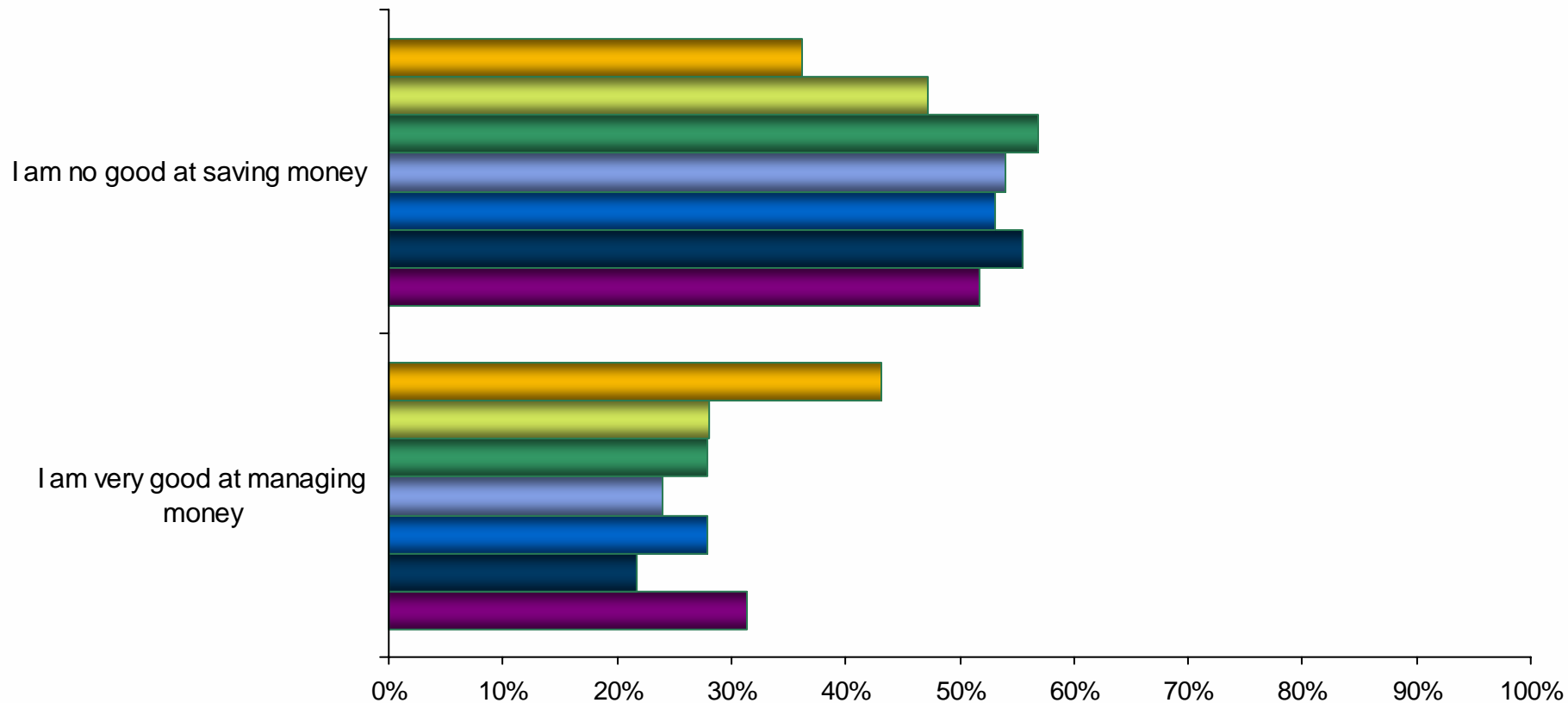


Key Finance Statements (2)

Percentage of agreement



- HC long term users
- HC new users
- HC any current users
- HC users and multisources users
- HC users AND other credit facilities
- HC users AND not other credit facilities
- 18-44 Females with children, C2DE

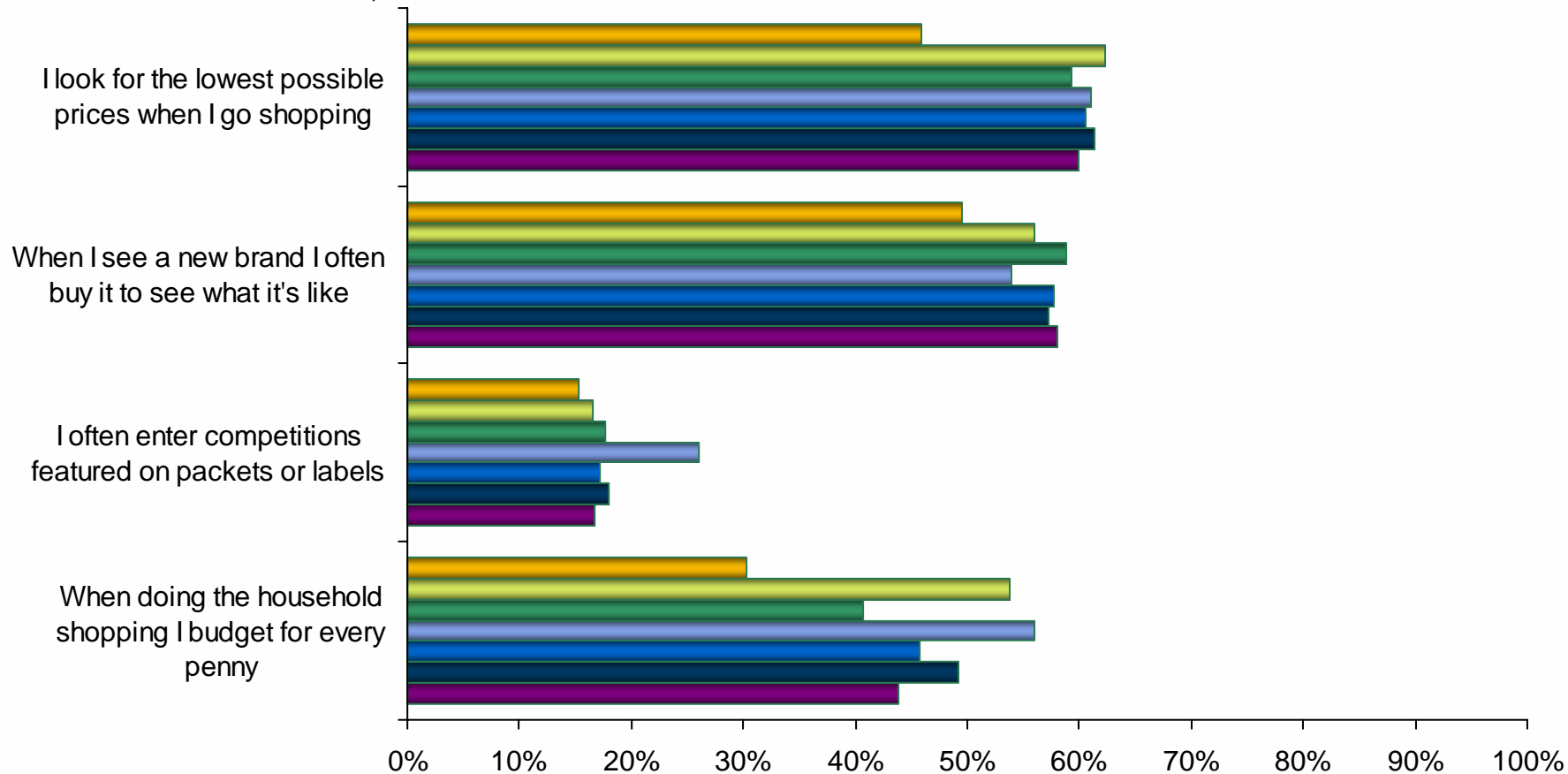


Key Shopping Statements (1)

Percentage of agreement



- HC long term users
- HC new users
- HC any current users
- HC users and multisources users
- HC users AND other credit facilities
- HC users AND not other credit facilities
- 18-44 Females with children, C2DE

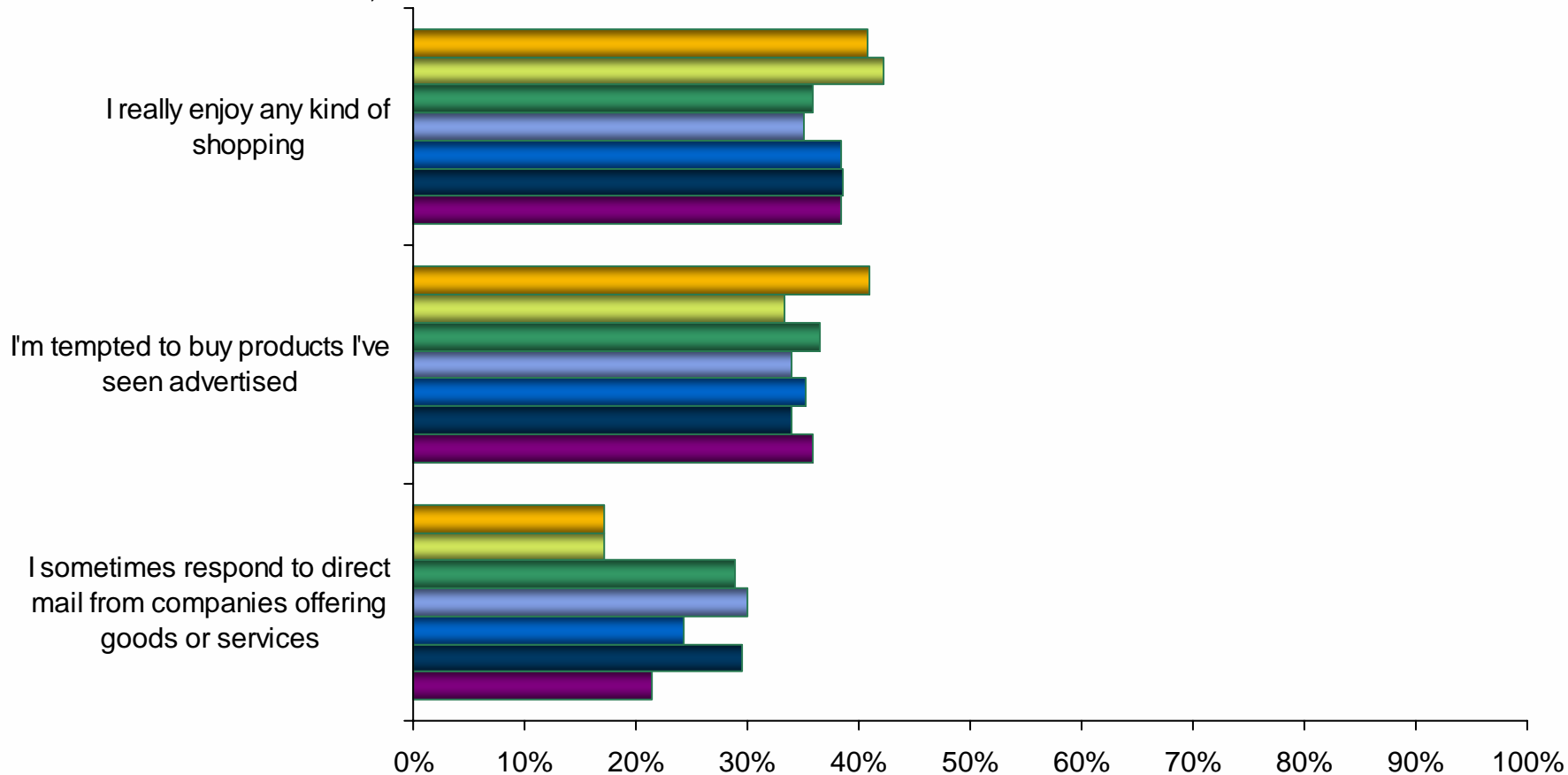


Key Shopping Statements (2)

Percentage of agreement



- HC long term users
- HC new users
- HC any current users
- HC users and multisources users
- HC users AND other credit facilities
- HC users AND not other credit facilities
- 18-44 Females with children, C2DE



Detailed discriminating traits

Statements most likely to endorse compared to average adult

With a credit card I can buy the sort of things I couldn't normally afford	35%	225
When doing the household shopping I budget for every penny	46%	222
I am no good at saving money	53%	210
I often go in for competitions in newspapers and magazines	32%	199
I am a TV addict	24%	198
A real man can down several pints of beer at a sitting	13%	186
I often try new household cleaning products	52%	186
I change the decorations at home as often as I can	28%	185
I tend to spend money without thinking	33%	177
I cannot resist buying magazines	16%	177

Statements least likely to endorse compared to average adult

Smoking should be banned in public places	30%	49
I often refer to the Internet before making a purchase	12%	48
I usually consult a professional financial adviser before deciding on financial matters	10%	48
I worry about work during my leisure time	7%	46
I buy free range products whenever I can	16%	43
I am a regular cinema go-er	6%	43
To do my shopping by internet makes my life easier	5%	34
I use my credit card mostly for business	2%	29
I read the financial pages of my newspaper	6%	24
I look for profitable ways to invest my money	8%	22

Statements most likely to endorse compared to average adult

I often go in for competitions in newspapers and magazines	35%	217
When doing the household shopping I budget for every penny	44%	213
I am no good at saving money	52%	205
I am a TV addict	23%	191
I change the decorations at home as often as I can	29%	191
With a credit card I can buy the sort of things I couldn't normally afford	30%	189
I often try new household cleaning products	51%	184
A real man can down several pints of beer at a sitting	12%	171
I often enter competitions featured on packets or labels	17%	171
When I see a new brand I often buy it to see what it's like	58%	168

Statements least likely to endorse compared to average adult

I wear designer clothes	5%	41
I usually consult a professional financial adviser before deciding on financial matters	8%	39
I use my credit card mostly for business	3%	34
I am a regular cinema go-er	5%	31
I like to have control over people and resources	4%	29
To do my shopping by internet makes my life easier	4%	29
I tend to buy products from companies who sponsor TV programmes	1%	25
I'm interested in financial services advertising	1%	17
I look for profitable ways to invest my money	6%	16
I read the financial pages of my newspaper	3%	12

Statements most likely to endorse compared to average adult

With a credit card I can buy the sort of things I couldn't normally afford	45%	289
A woman's place is in the home	21%	258
I cannot resist buying magazines	21%	242
When doing the household shopping I budget for every penny	49%	239
I tend to spend money without thinking	44%	234
I am no good at saving money	56%	219
A real man can down several pints of beer at a sitting	15%	212
I am a TV addict	26%	211
Real men don't cry	16%	208
I often try new household cleaning products	53%	191

Statements least likely to endorse compared to average adult

Smoking should be banned in public places	30%	49
My car should express my personality	6%	48
It's worth paying more for organic food	15%	47
I read the financial pages of my newspaper	11%	47
To do my shopping by internet makes my life easier	6%	43
I am very good at managing money	22%	41
I buy free range products whenever I can	13%	34
I look for profitable ways to invest my money	12%	31
I use my credit card mostly for business	2%	21

Statements most likely to endorse compared to average adult

When doing the household shopping I budget for every penny	56%	271
I often enter competitions featured on packets or labels	26%	268
I am a TV addict	30%	251
I often go in for competitions in newspapers and magazines	37%	235
Cannabis should be legalised	49%	221
I often try new household cleaning products	61%	220
I am no good at saving money	54%	212
I tend to spend money without thinking	38%	204
I sometimes respond to direct mail from companies offering goods or services	30%	195
With a credit card I can buy the sort of things I couldn't normally afford	29%	186

Statements least likely to endorse compared to average adult

I usually consult a professional financial adviser before deciding on financial matters	6%	27
I look for profitable ways to invest my money	9%	23
To do my shopping by internet makes my life easier	3%	19
Sponsoring the Olympics gives companies a better image [+10/04]	2%	16
I always check the nutritional content of food	2%	15
I read the financial pages of my newspaper	2%	11
I use my credit card mostly for business	1%	10
I'm interested in financial services advertising	1%	9
I like to drive fast	1%	9
In my opinion the only beer worth drinking is real ale	1%	6

Home Credit and Other Credit Facilities Users

General Statements



Statements most likely to endorse compared to average adult

With a credit card I can buy the sort of things I couldn't normally afford	42%	266
I am a TV addict	28%	228
I am no good at saving money	57%	225
A real man can down several pints of beer at a sitting	15%	215
I tend to spend money without thinking	38%	206
I change the decorations at home as often as I can	30%	201
I often go in for competitions in newspapers and magazines	32%	199
When doing the household shopping I budget for every penny	41%	198
I sometimes respond to direct mail from companies offering goods or services	29%	187
I often enter competitions featured on packets or labels	18%	179

Statements least likely to endorse compared to average adult

I leave the financial arrangements in our home to someone else	12%	49
I worry about work during my leisure time	8%	46
I find advertising a waste of my time	13%	44
I buy free range products whenever I can	16%	43
To do my shopping by internet makes my life easier	6%	42
I use my credit card mostly for business	3%	41
It's worth paying more for organic food	11%	35
I read the financial pages of my newspaper	3%	25
I look for profitable ways to invest my money	9%	24

Home Credit and Not Other Credit Facilities Users *General Statements*



Statements most likely to endorse compared to average adult

When doing the household shopping I budget for every penny	54%	261
I often try new household cleaning products	58%	208
I cannot resist buying magazines	18%	204
On television I enjoy the adverts as much as the programmes	30%	201
I often go in for competitions in newspapers and magazines	32%	199
I am no good at saving money	47%	187
I tend to buy products from companies who sponsor sports events and teams	10%	173
I often enter competitions featured on packets or labels	17%	169
I tend to buy the cheapest household cleaning products	23%	167
I look for the lowest possible prices when I go shopping	62%	166

Statements least likely to endorse compared to average adult

I usually consult a professional financial adviser before deciding on financial matters	6%	28
I like to have control over people and resources	4%	26
I often refer to the Internet before making a purchase	6%	25
In my opinion the only beer worth drinking is real ale	2%	24
I read the financial pages of my newspaper	5%	23
To do my shopping by internet makes my life easier	3%	23
I'm interested in financial services advertising	2%	18
I look for profitable ways to invest my money	7%	18
I use my credit card mostly for business	1%	12

Women 18-44 with children, C2DE AND not Home Credit *General Statements*



Statements most likely to endorse compared to average adult

I cannot resist buying magazines	17%	194
I spend a lot of money on toiletries and cosmetics for personal use	26%	165
I'm tempted to buy products I've seen advertised	41%	161
I often try new household cleaning products	43%	156
I really enjoy shopping for clothes	55%	155
When I go on holiday I only want to eat, drink and lie in the sun	31%	155
I often enter competitions featured on packets or labels	15%	155
I spend a lot on clothes	24%	147
When doing the household shopping I budget for every penny	30%	147
With a credit card I can buy the sort of things I couldn't normally afford	23%	144

Women 18-44 with children, C2DE AND not Home Credit *General Statements*



Statements least likely to endorse compared to average adult

I prefer to take holidays off the beaten track	11%	47
I would never think of taking a package holiday	8%	47
I like innovative cars	7%	46
I'm interested in financial services advertising	4%	45
Hosting the Olympics is a good use of taxpayers' money	5%	41
I use my credit card mostly for business	2%	33
Skincare products are for women, not for men	4%	31
In my opinion the only beer worth drinking is real ale	3%	28
I read the financial pages of my newspaper	6%	25

Part 4

Key Factors Related to Usage of Home Credit

Objectives

- To explore the relation between usage of home credit and certain characteristics and behaviours of its users.

Methodology

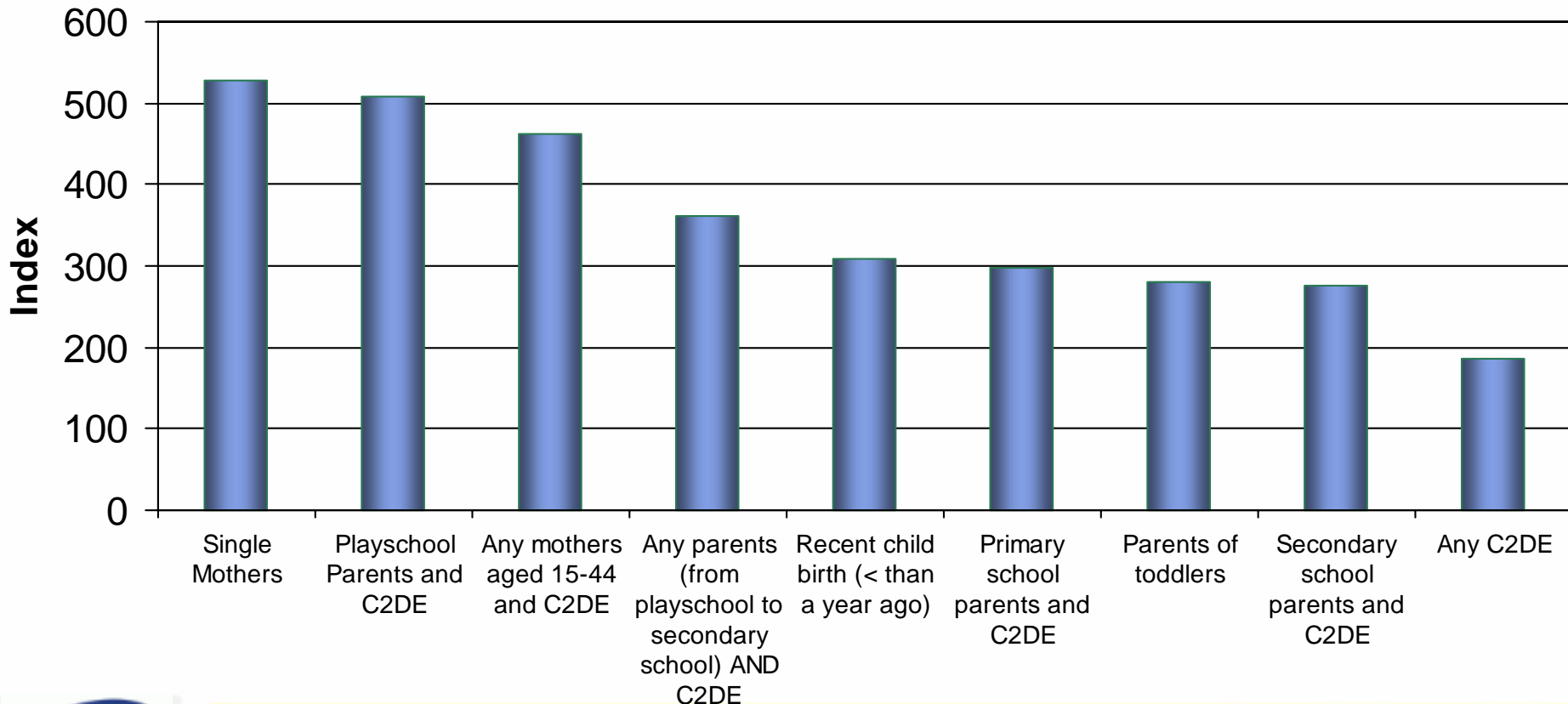
- A number of factors have been judgmentally defined as being potentially linked with usage of home credit, using the previous findings and our experience of the financial sector.
- Different variables have been used, such as demographics, attitudes and behaviours.
- Other similar demographic populations have been used as benchmarks.

Demographic Variables

Demographic Variables Linked with Usage of Home Credit (1)



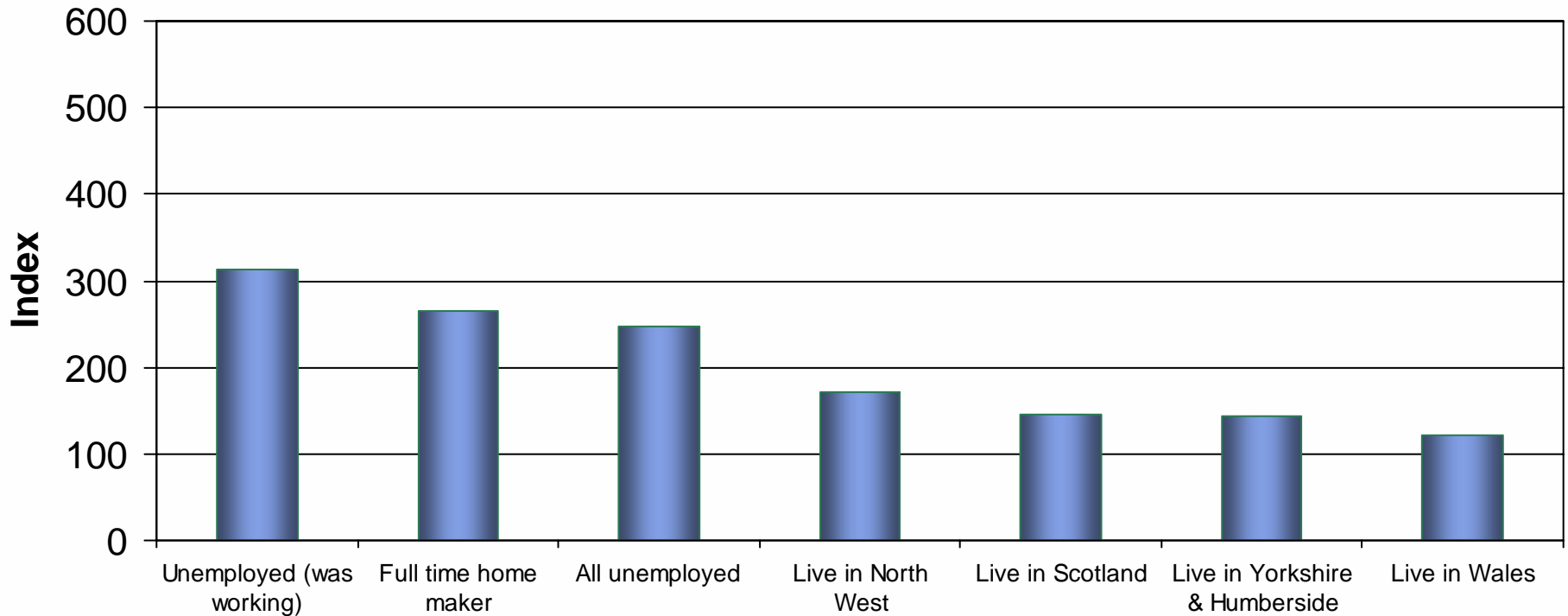
Propensity of HC users to fall in the following demographic groups compared to average adult



Demographic Variables Linked with Usage of Home Credit (2)



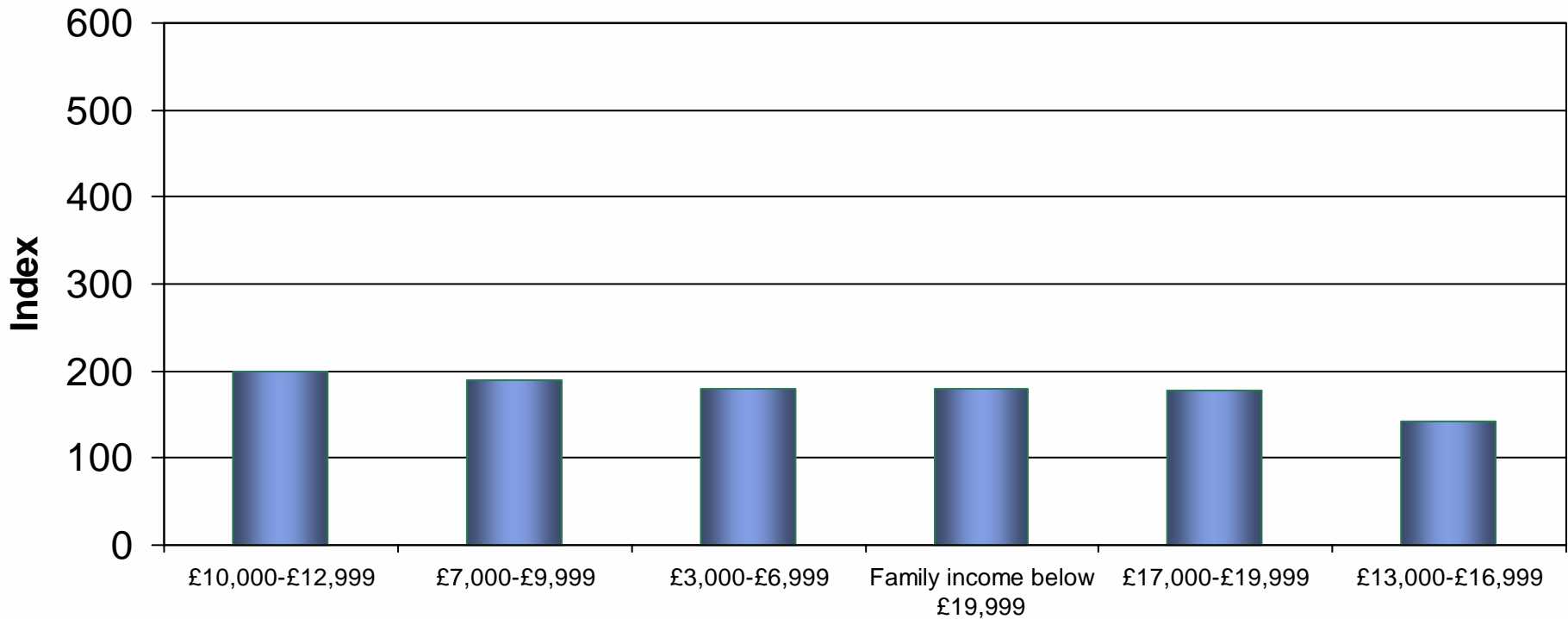
Propensity of HC users to fall in the following demographic groups compared to average adult



Demographic Variables Linked with Usage of Home Credit (3)

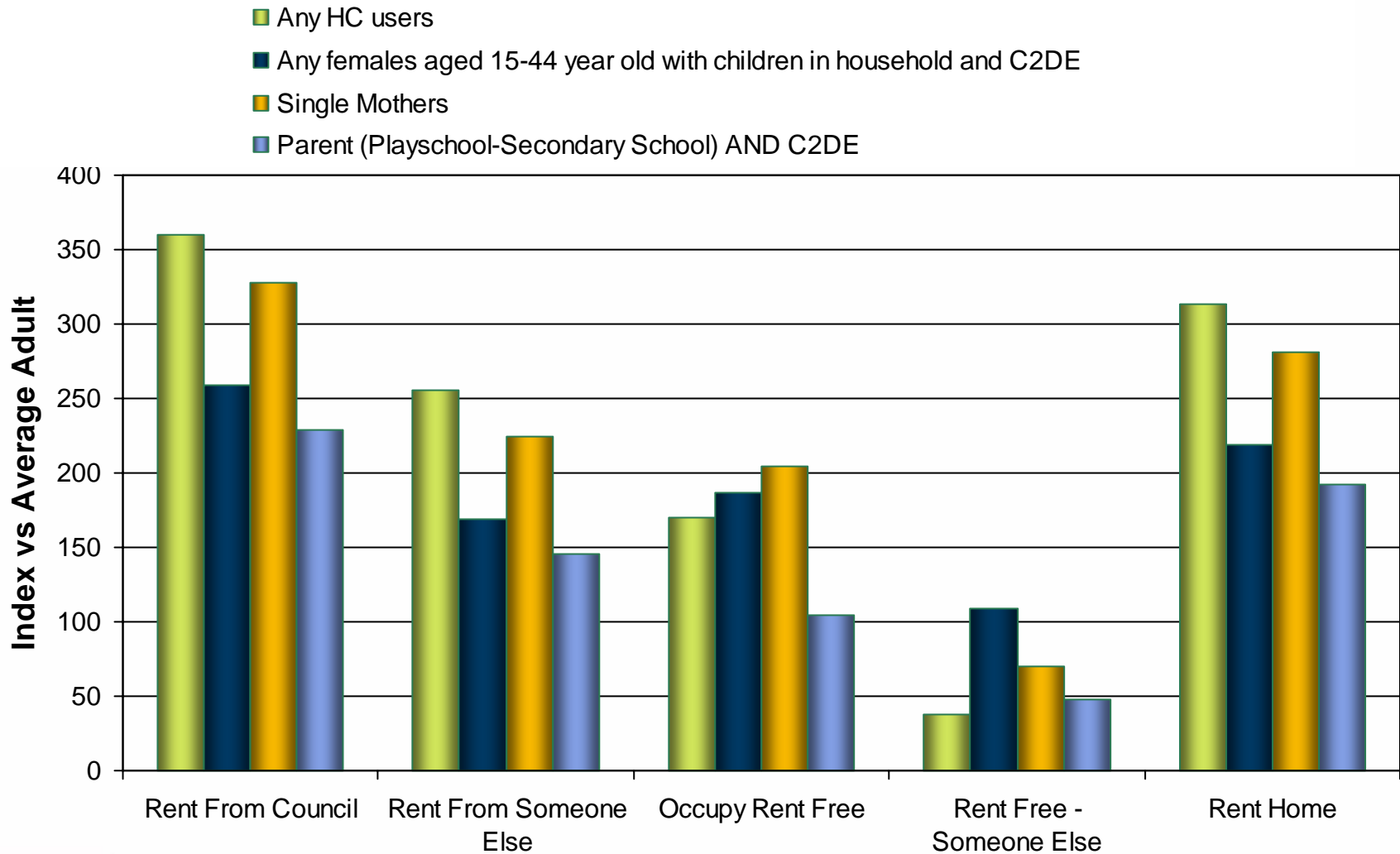


Propensity of HC users to fall in the following demographic groups compared to average adult



Benefits

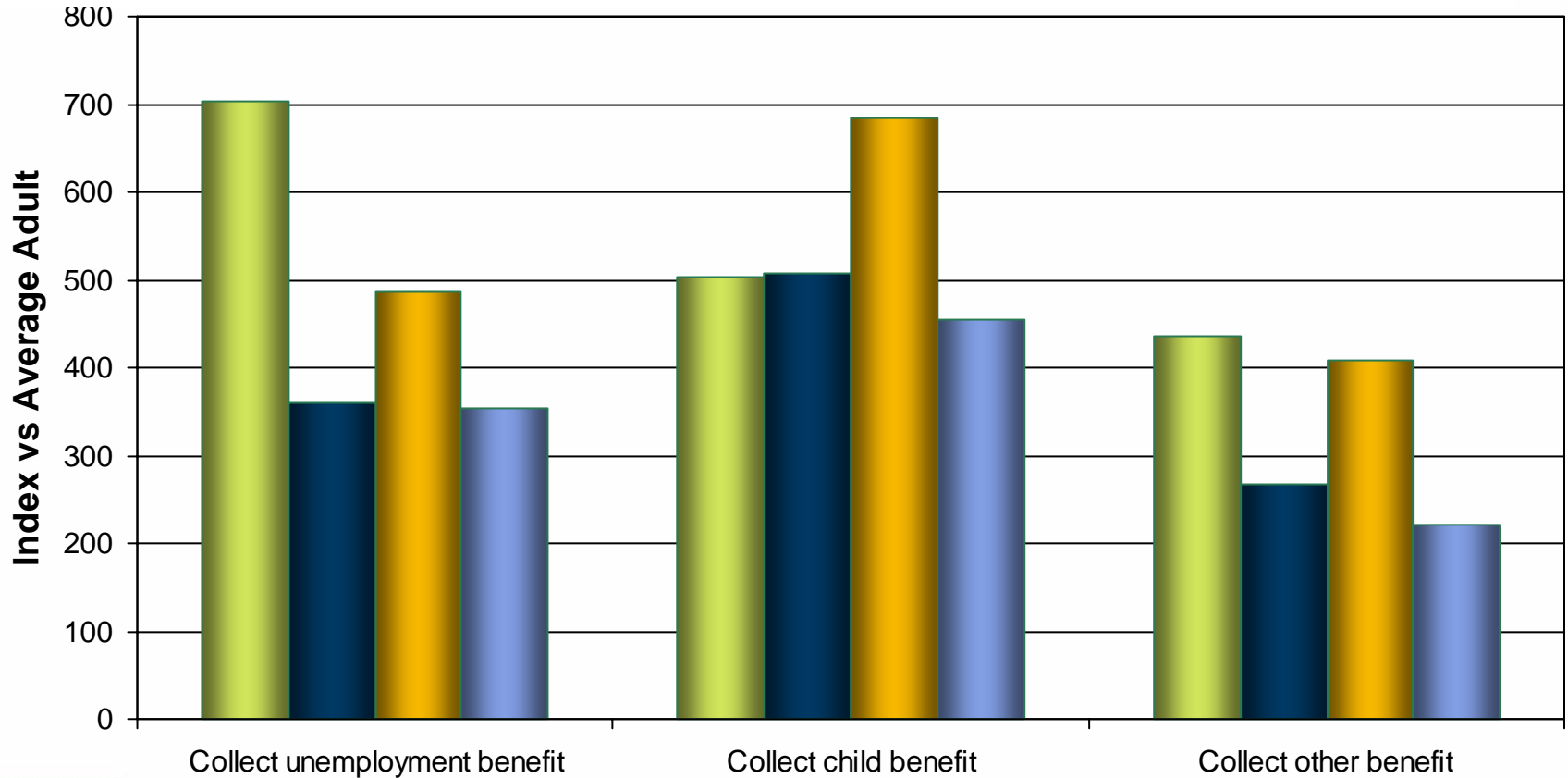
Housing Tenure Linked With Usage Of Home Credit



Benefits Linked With Usage Of Home Credit



- Any HC users
- Any females aged 15-44 year old with children in household and C2DE
- Single Mothers
- Parent (Playschool-Secondary School) AND C2DE



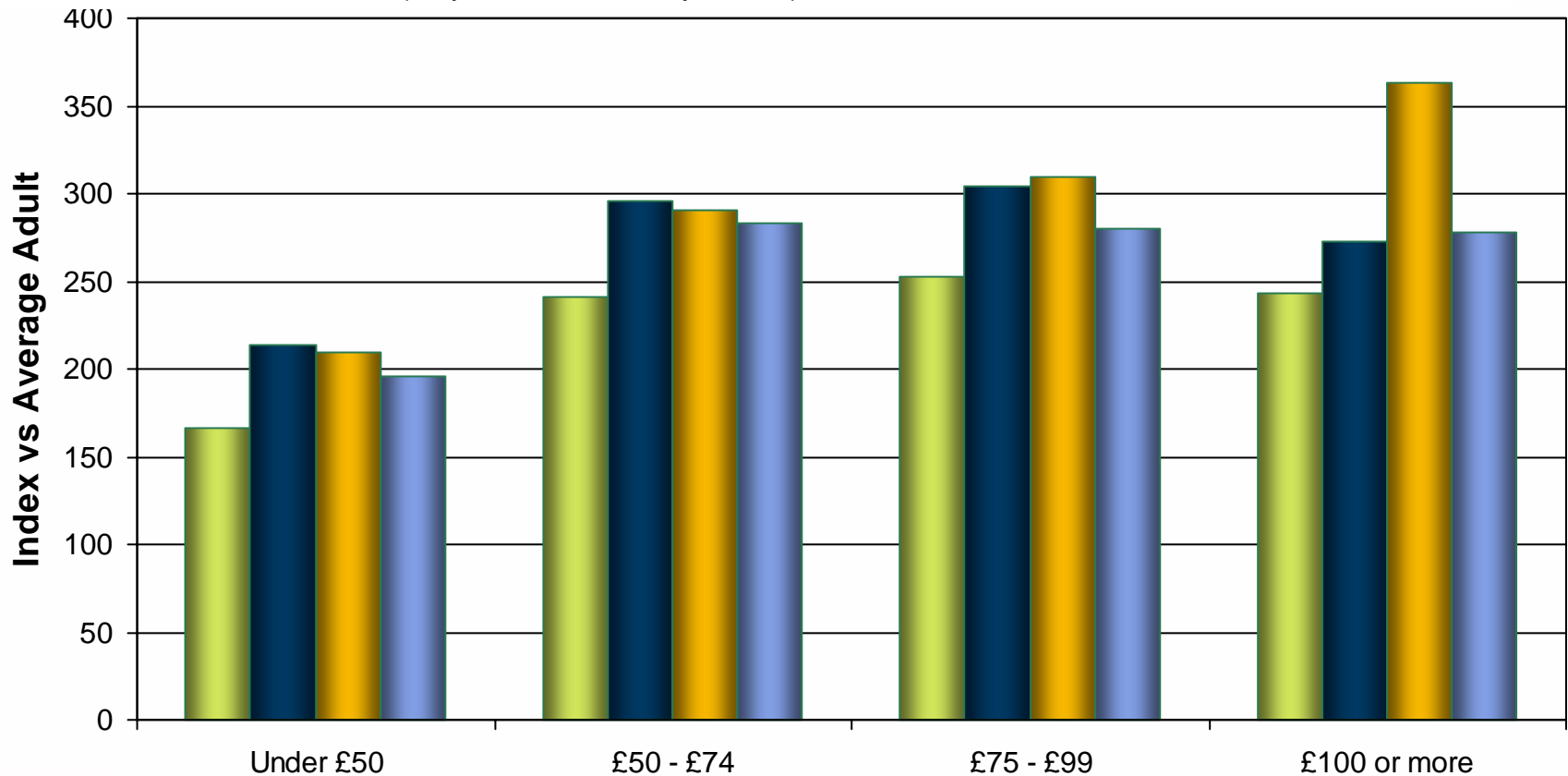
Expenditure

Expenditure Behaviour Linked To Usage Of Home Credit (1)

Expenditure on Childrens Wear



- Any HC users
- Any females aged 15-44 year old with children in household and C2DE
- Single Mothers
- Parent (Playschool-Secondary School) AND C2DE

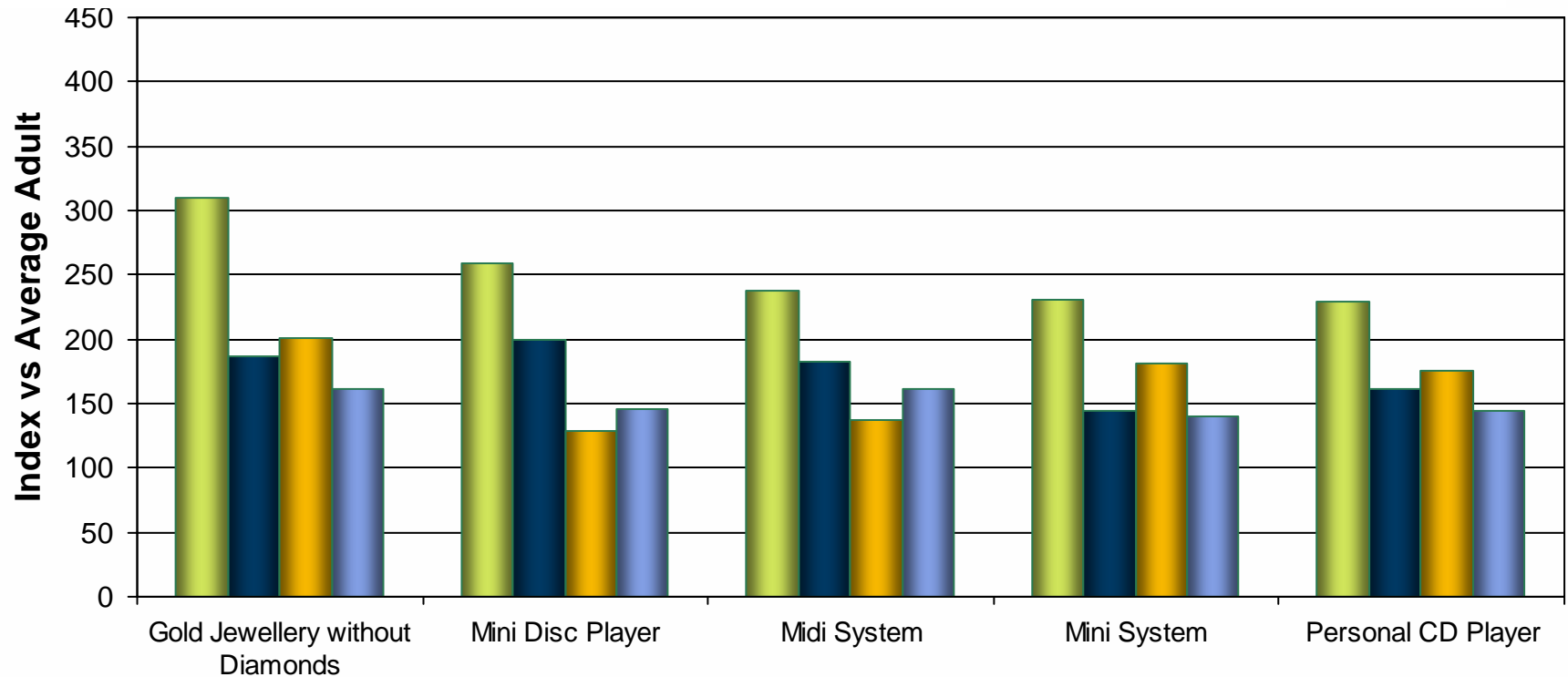


Expenditure Behaviour Linked to Usage of Home Credit (2)

Expenditure on Personal Items



- Any HC users
- Any females aged 15-44 year old with children in household and C2DE
- Single Mothers
- Parent (Playschool-Secondary School) AND C2DE

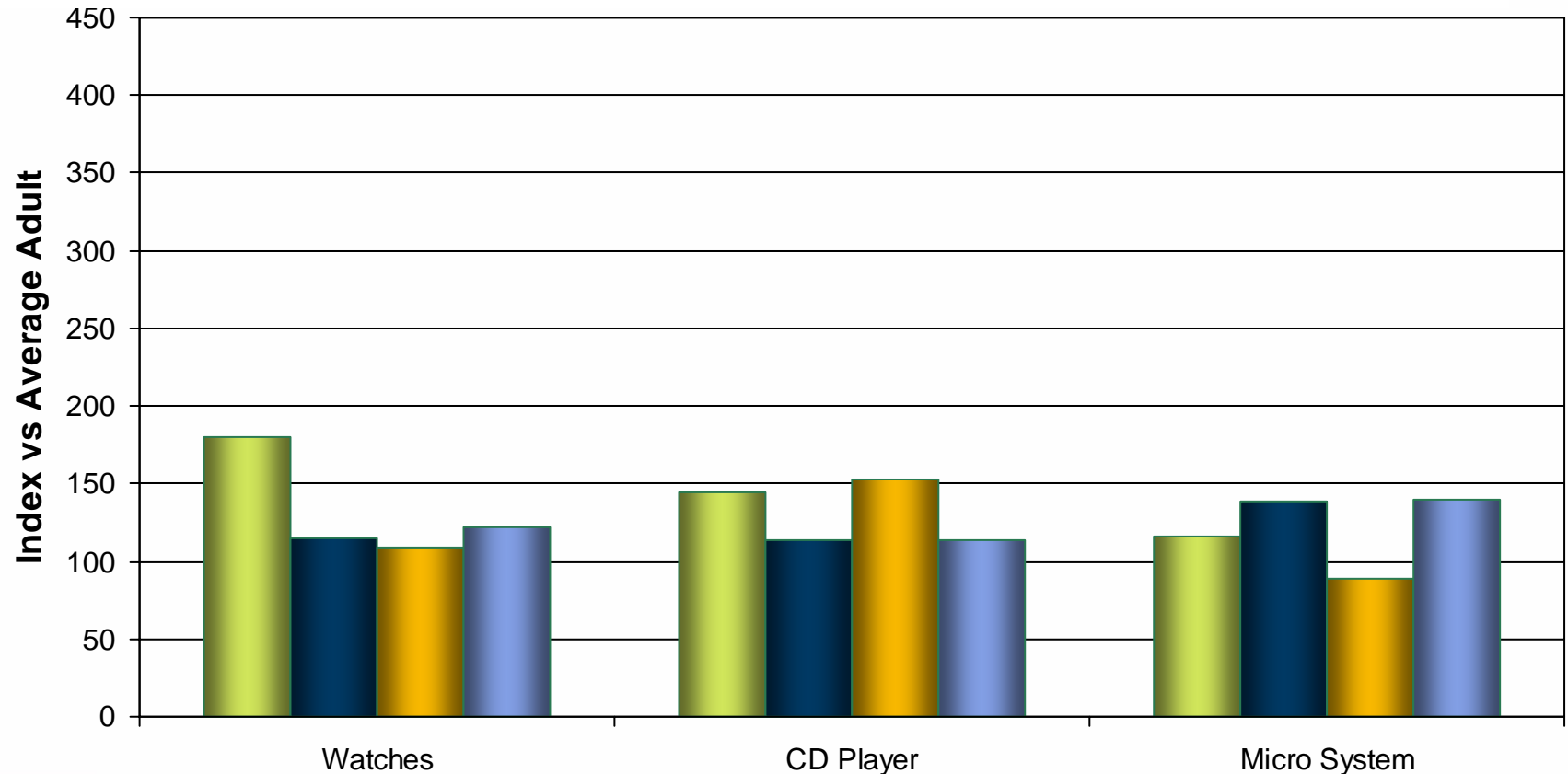


Expenditure Behaviour Linked to Usage of Home Credit (3)

Expenditure on Personal Items



- Any HC users
- Any females aged 15-44 year old with children in household and C2DE
- Single Mothers
- Parent (Playschool-Secondary School) AND C2DE



Annex 1

**Can GB Be Used as a
Surrogate for UK?**

Method

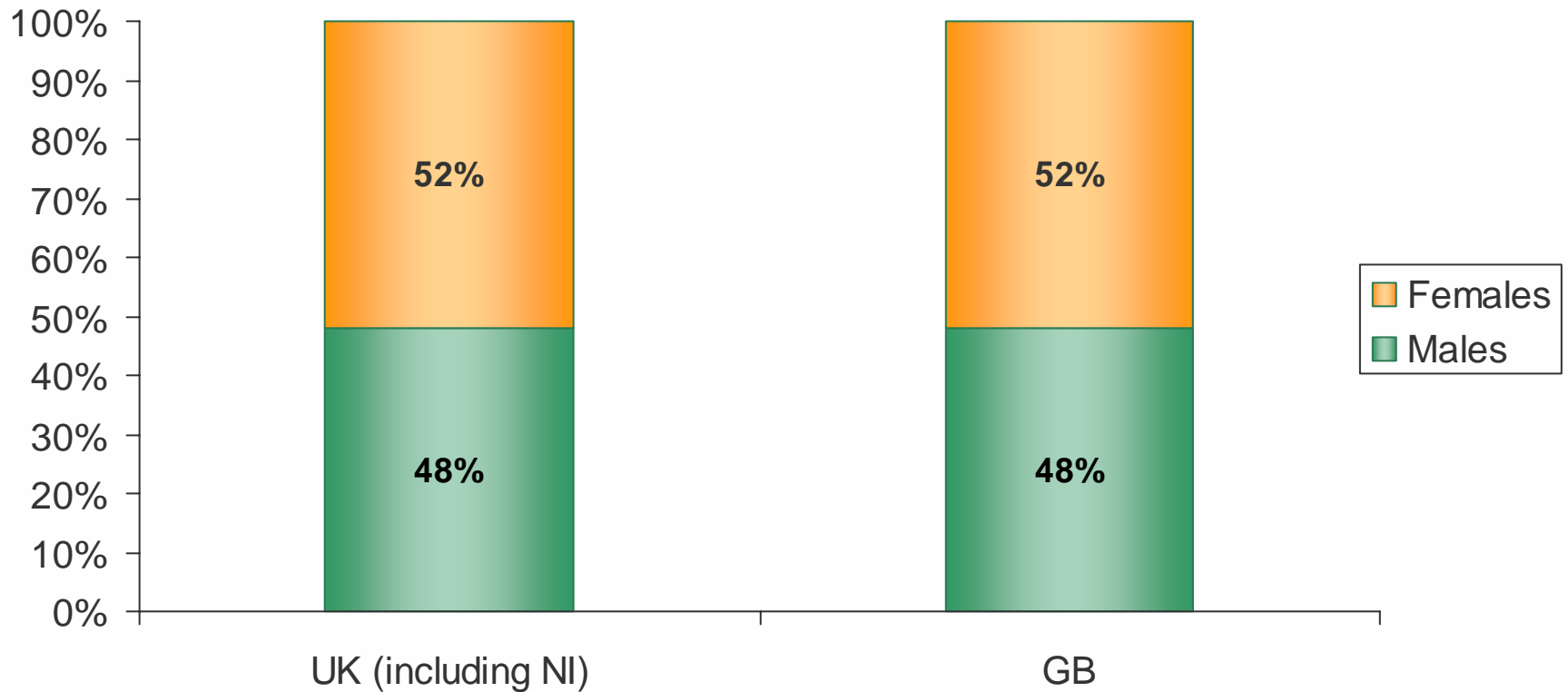
- Side by side comparison of the demographic and financial profiles in GB, NI and the UK in 2004 across the total population
- Side by side comparison of GB and NI in 1996, for reassurance
- Side by side comparison of the demographic and financial profile of home credit users in 2004 in GB and in the UK

Findings Summary

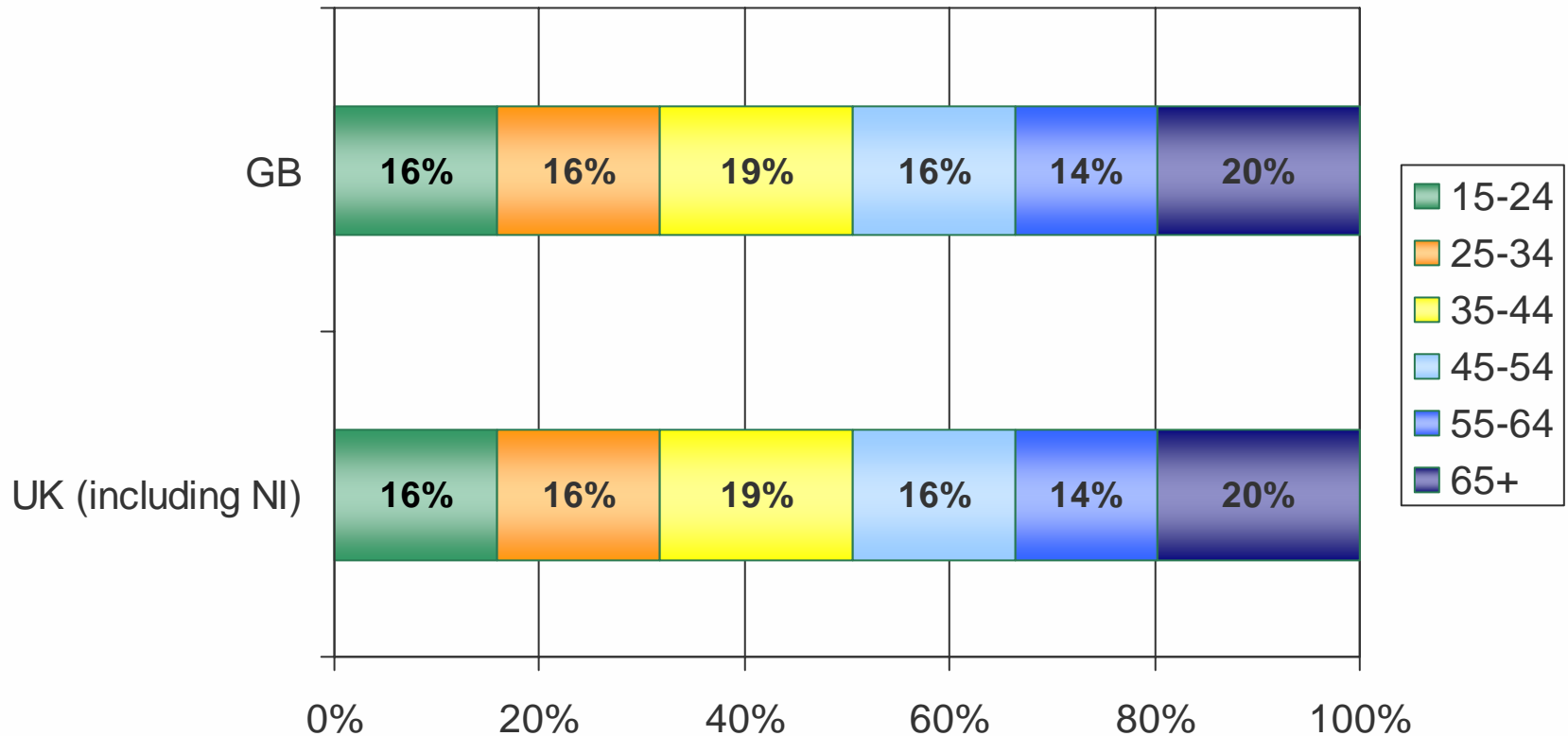
- **TGI GB databases can be used with confidence as a surrogate for UK database**
 - Some important differences exist between Northern Ireland and the rest of Great Britain when looking at the 2004 data. In particular, people in Great Britain tend to be older, more active and more upscale. Conversely in Northern Ireland there is a higher proportion of single people, households with children and full time home makers. In terms of financial usage, there are as well some substantial differences between GB and Northern Ireland, particularly in terms of banking and credit consumption.
 - Similar differences are observed in 1996 between Great Britain and Northern Ireland.
 - Nevertheless the weight of Northern Ireland in the United Kingdom population is not significant enough to impact on the whole picture. When comparing Great Britain versus United Kingdom, both across the total population and the home credit users population, the findings were systematically at parity. This is particularly striking when looking at the total populations since the samples are very high, and therefore more sensitive.

Side by side demographic comparison of Great Britain and United Kingdom

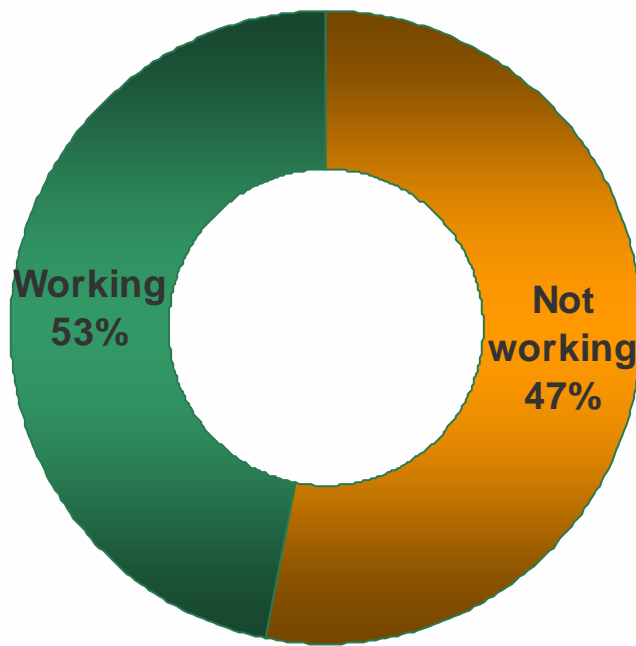
Proportion of males and females in GB versus whole of UK



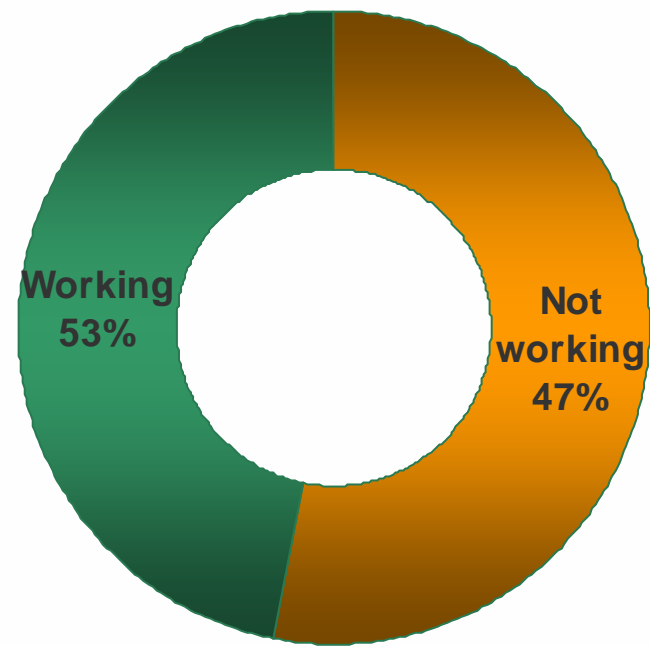
Percentage of age groups in GB versus Whole of UK



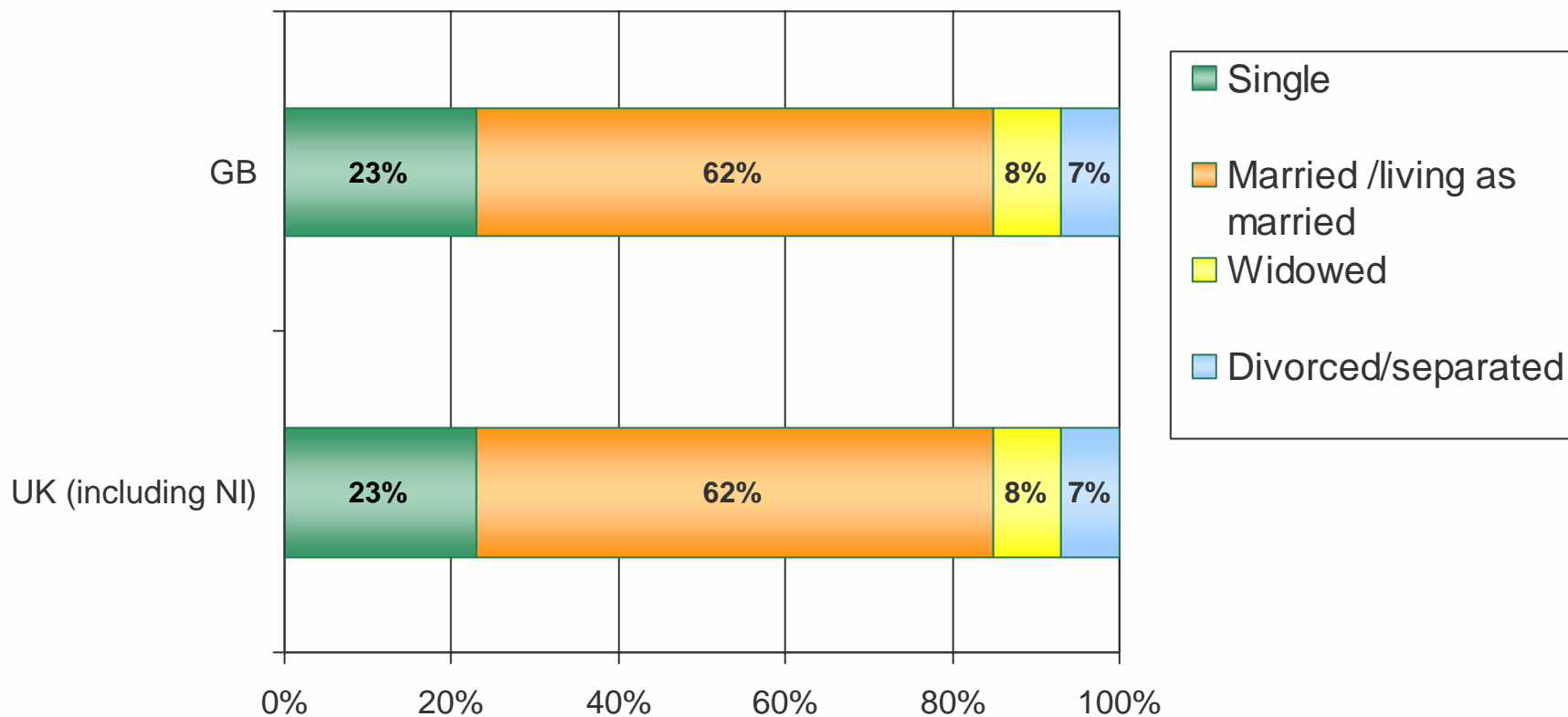
Working Status in GB



Working status in UK (inc Northern Ireland)



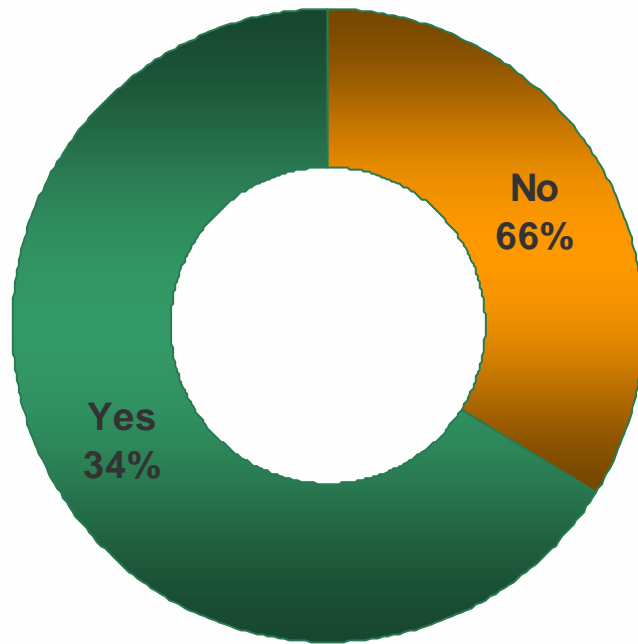
Marital Status in GB versus Whole of UK



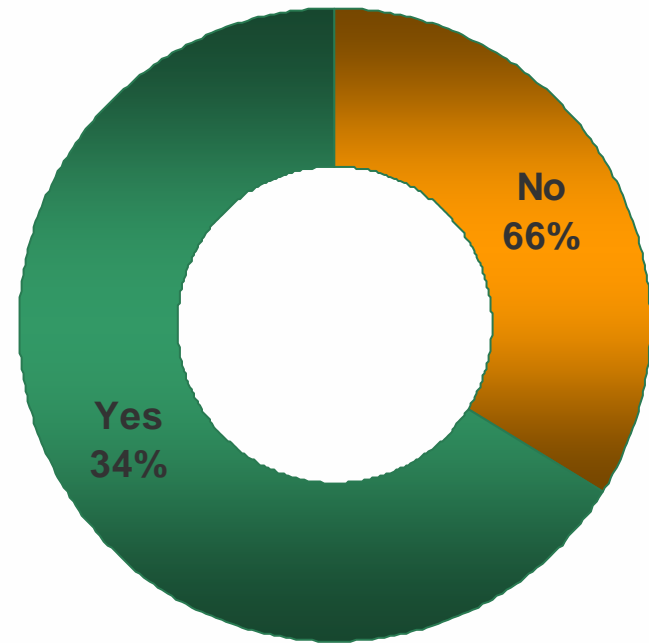
Proportion of Households with Children



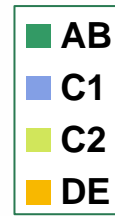
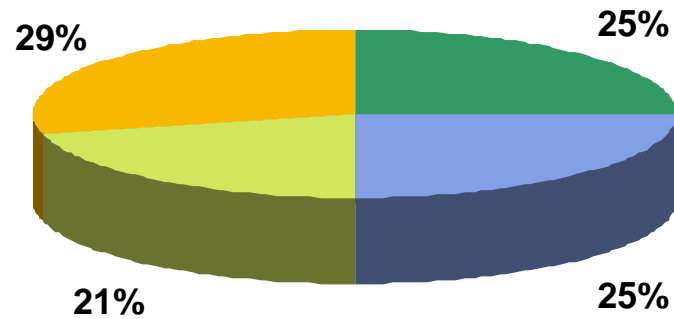
Presence of Children in household in GB



Working status in UK (inc Northern Ireland)



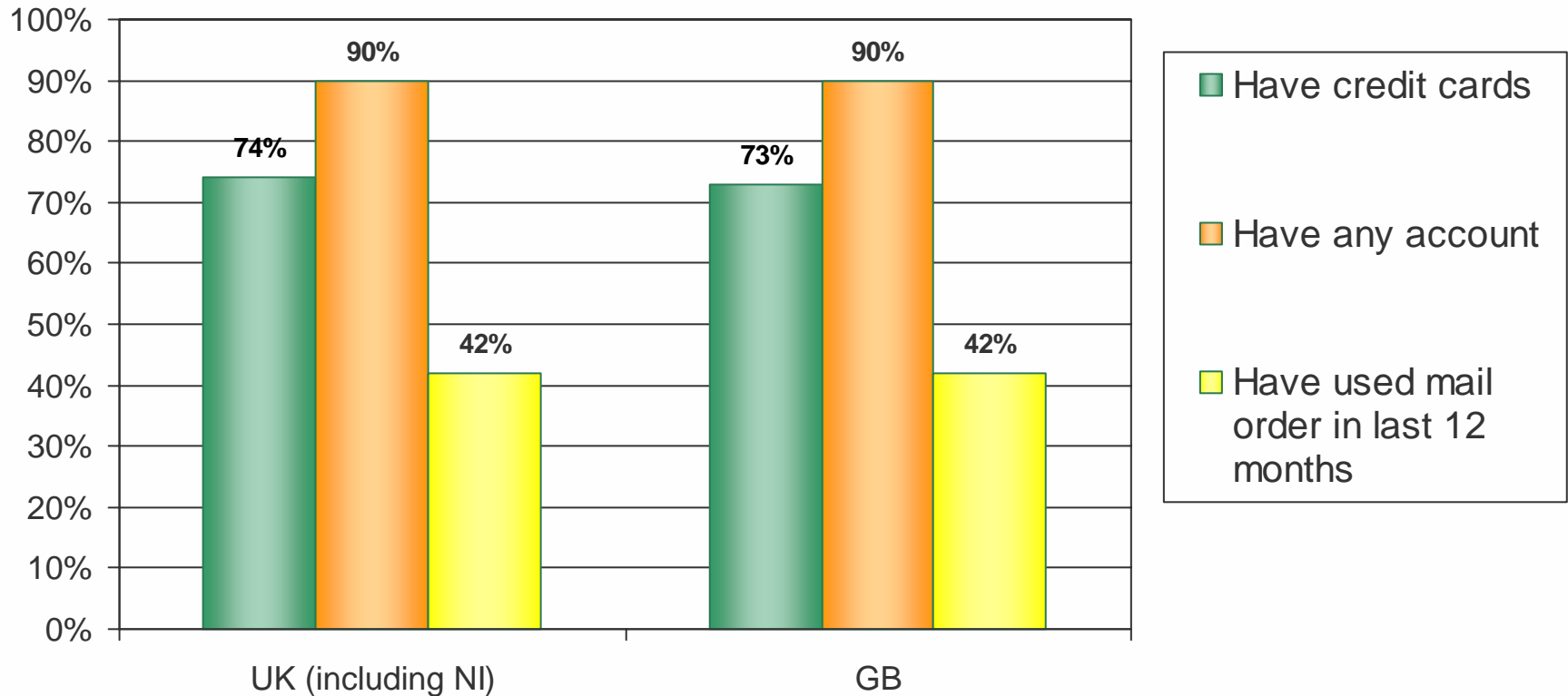
Socio-Economic Grades in GB



Socio-Economic Grades in UK (inc Northern Ireland)



Financial services use GB versus UK (including NI)



Annex 2

Surveys Details Reading TGI Figures

Appendix A

Source used for this study



TGI Great Britain

Fieldwork: 1997-2005 databases

Sample: GB: 24,000 +

Universe: Adults 15+

Weighting: to National Population

Data Collection: Self completion
Pen and Paper

Appendix B

Reading the data tables



Crosstab

The most common form of analysing TGI data is through the use of crosstab analysis. Typically one seeks information about a specific product, service or media product. For the purposes of this illustration we are looking at a profile of people who drink champagne.

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
	Index	100	93
Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



Base

The base, or universe is the population group upon which one undertakes an analysis. This example looks at champagne drinkers and therefore the base used is All Adults Aged 18+, thereby excluding those aged 15, 16 or 17. Smaller bases can be used for particular needs such as category users.

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
	Index	100	93
Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



Sample

The unweighted sample of adults aged 18+ is 23,619 and corresponds to the weighted population in 000's. In this report we see that 5,532 respondents Age 18+ answered "yes" to drinking champagne.

	elements	total	Drink Champagne
total	Sample (000)	23,619	5,532
	vert%	45,121	12,134
	horz%	100%	100%
	Index	100%	26.9%
Men	Sample (000)	10,553	2,188
	vert%	22,010	5,489
	horz%	48.8%	45.2%
	Index	100%	24.9%
Women	Sample (000)	13,066	3,344
	vert%	23,112	6,645
	horz%	51.2%	54.8%
	Index	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



(000)

The (000) line in the intersection represents the projected number of people that belong to both the column and the row characteristics. For the intersection of "Drink Champagne" and "Men", the (000) figure is 5,489. This represents a population 5,489,000 men who drink champagne aged 18+.

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
	Index	100	93
Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



Vert %

When reading the vertical percentage, one immediately reads the column title, and then the row title.

For the intersection of “Drink Champagne” and “Women”, the vertical percentage is 54.8%. This reads as 54.8% of adults 18+ who drink champagne (column) are women (row).

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
	Index	100	93
Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



Horz %

When reading the horizontal percentage figure, one immediately reads the row title, and then the column title.

For the intersection of "Drink Champagne" and "Women", the horizontal percentage is 28.8%. This reads as 28.8% of women (row) drink champagne (column).

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
	Index	100	93
Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107

Appendix B

Reading the data tables



Index

If all things were equal, the distribution of men and women drinking champagne would be proportional to their shares of the population (approximately 49/51 men/women). The index shows whether this is the case or not.

An index of 100 reflects the average. Scores above 100 represent intersections that are more likely to occur while index scores below 100 represent intersections that are less likely to occur.

In this example, the index for "Women and Drink Champagne" is 107 or 7% more likely than the base: Adults 18+. The index for "Men and Drink Champagne" is 93, or 7% less likely than the base: Adults 18+.

	elements	total	Drink Champagne
total	Sample	23,619	5,532
	(000)	45,121	12,134
	vert%	100%	100%
	horz%	100%	26.9%
	Index	100	100
Men	Sample	10,553	2,188
	(000)	22,010	5,489
	vert%	48.8%	45.2%
	horz%	100%	24.9%
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Women	Sample	13,066	3,344
	(000)	23,112	6,645
	vert%	51.2%	54.8%
	horz%	100%	28.8%
	Index	100	107