



Lowell's Payment Indicator

The Nordics – September 2021



Background

Lowell has established a continuous survey; The Payment Indicator that covers parameters such as financial security, ability to pay and overconsumption.

Together with other communication and PR initiatives, the Payment Indicator aim to strengthen and develop Lowell's position as an expert in credit management issues.



About the survey

Method

Web interviews

Target group

General public, 18 years and older

Number of interviews

1500+ interviews per country

Weighing

Results have been post stratified according to national distribution of gender and age

Field period

14 – 28 september 2021

Responsible

Lowell
Demoskop

Tove Widemar Gerdin
Karin Nelsson/ Angelica Cöster

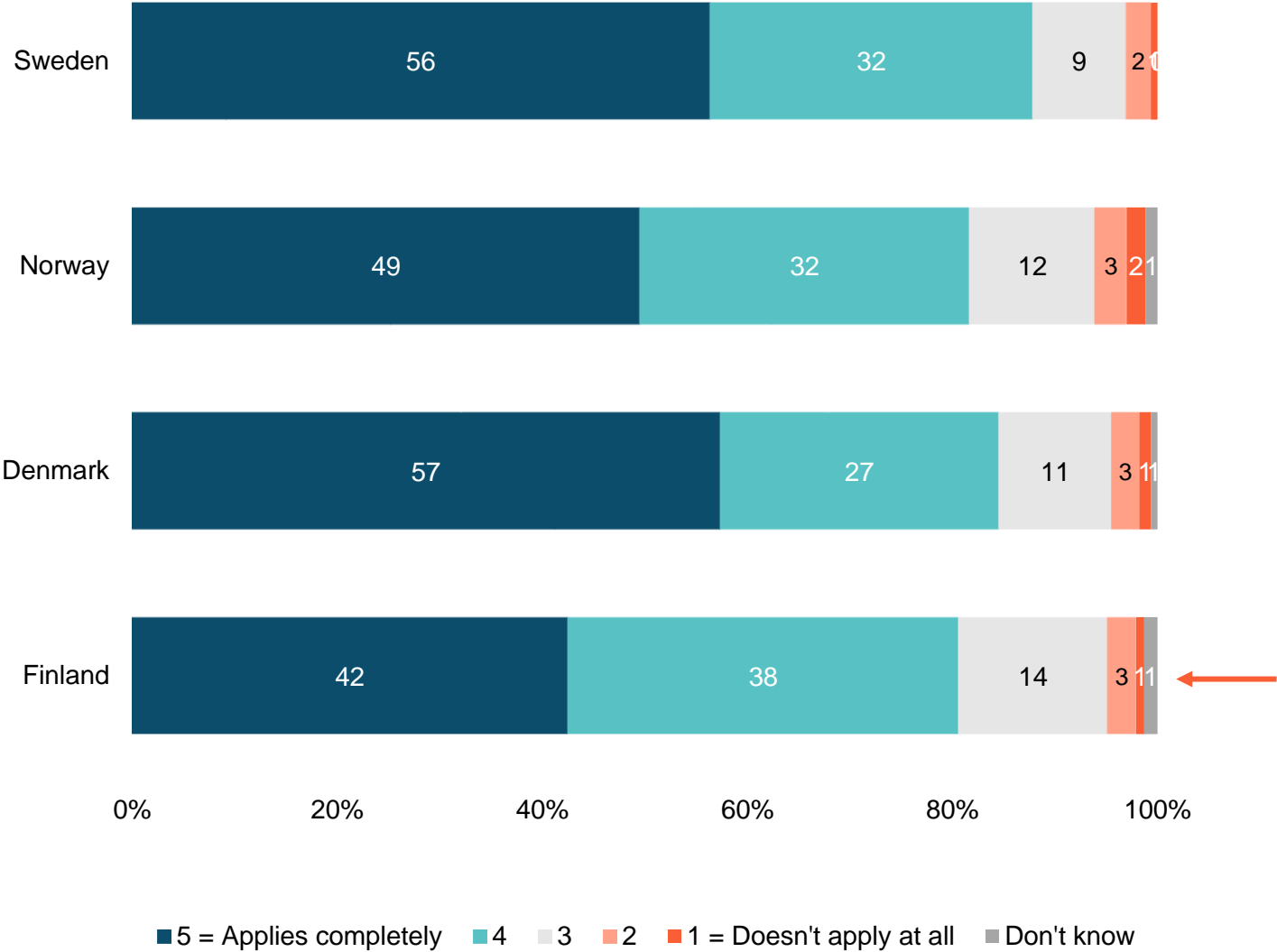
Knowledge about personal finances

Knowledge about personal finances

Question: How well or poorly do the following statements describe you?

I think that I have good knowledge about personal finances

Base: All, 1 500 interviews/country

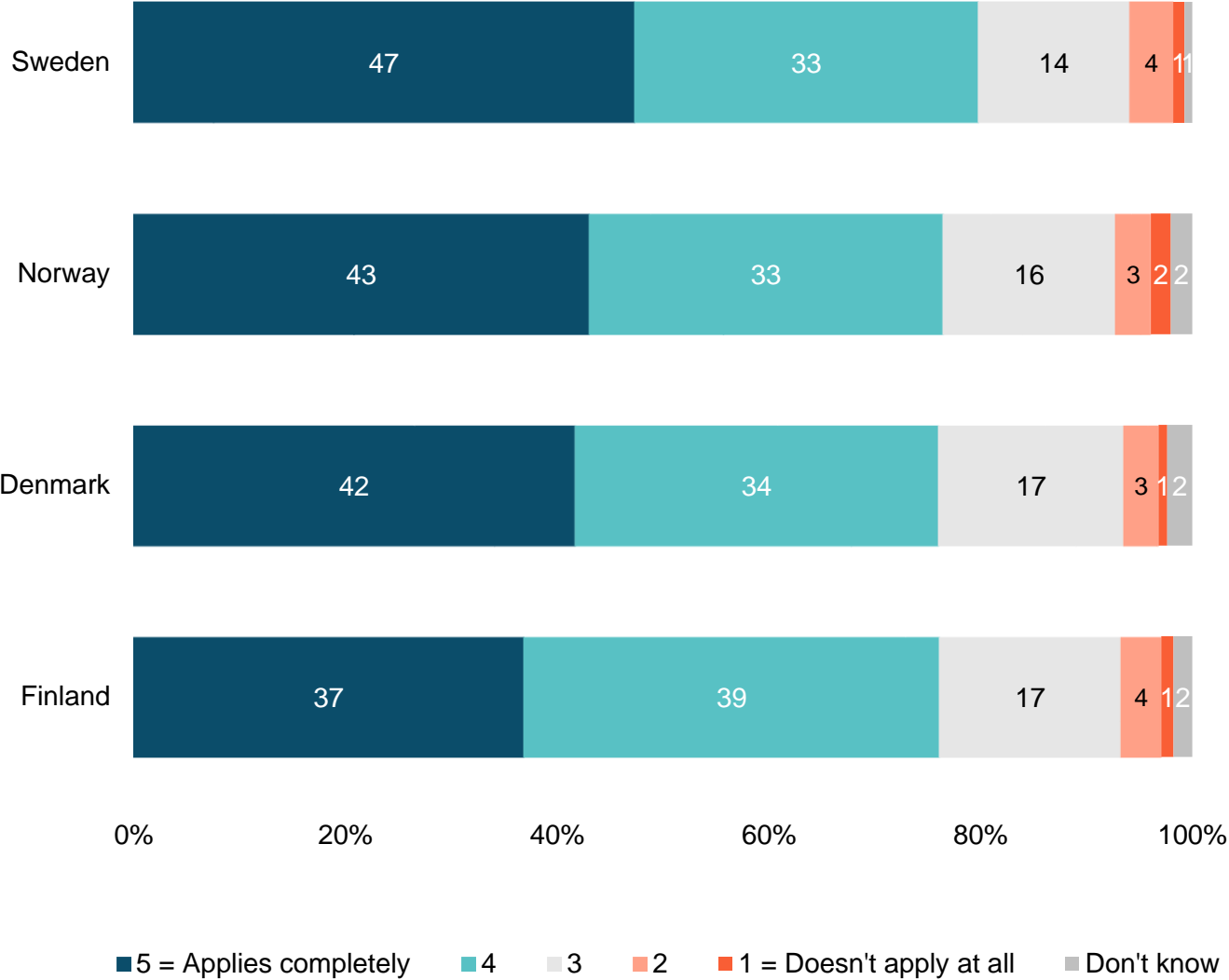


Knowledge about personal finances

Question: How well or poorly do the following statements describe you?

I have enough knowledge to make active choices that affect my future personal finances

Base: All, 1 500 interviews/country

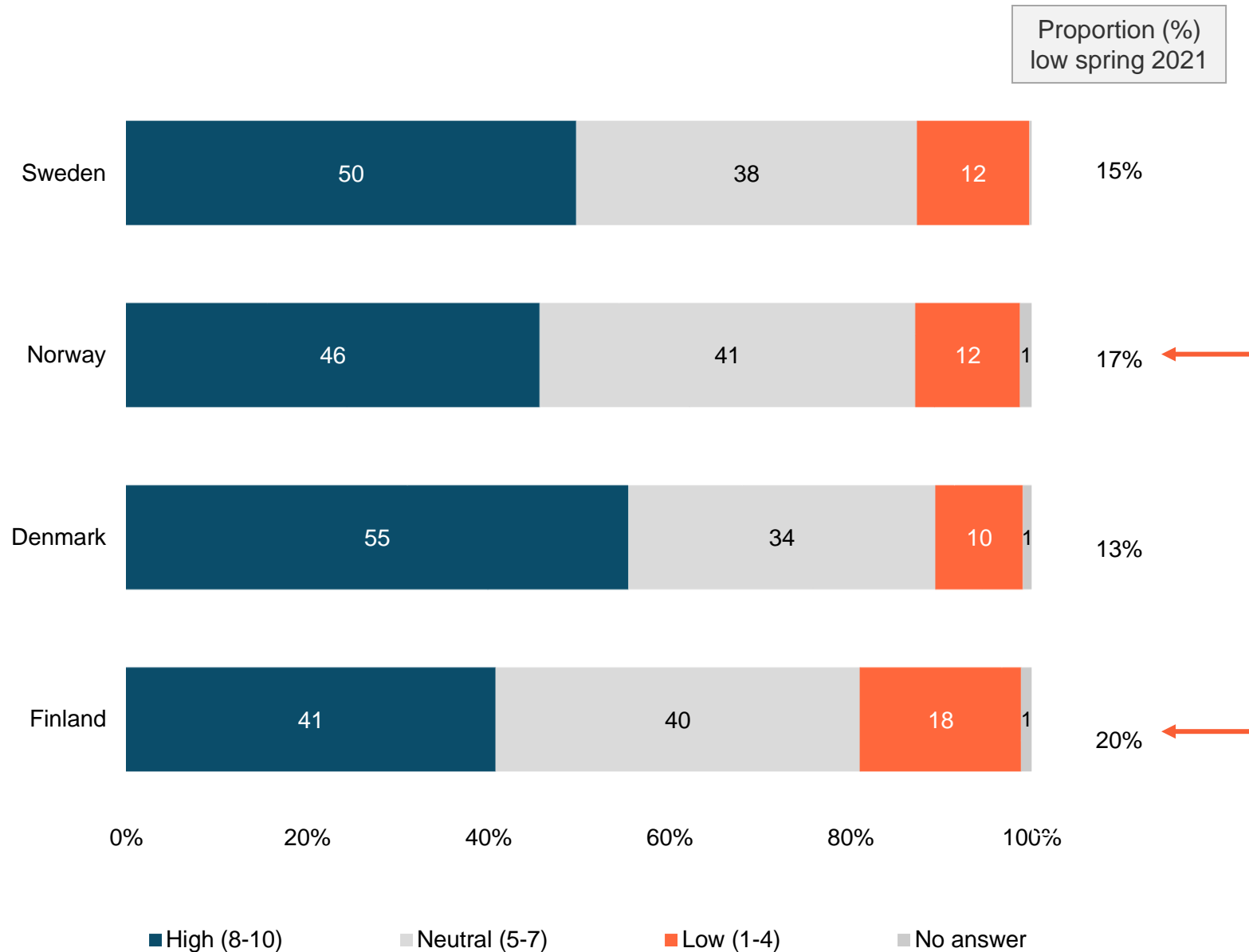


Personal financial stability

Personal financial stability

Question: What level of stability would you say you have in your personal finances?

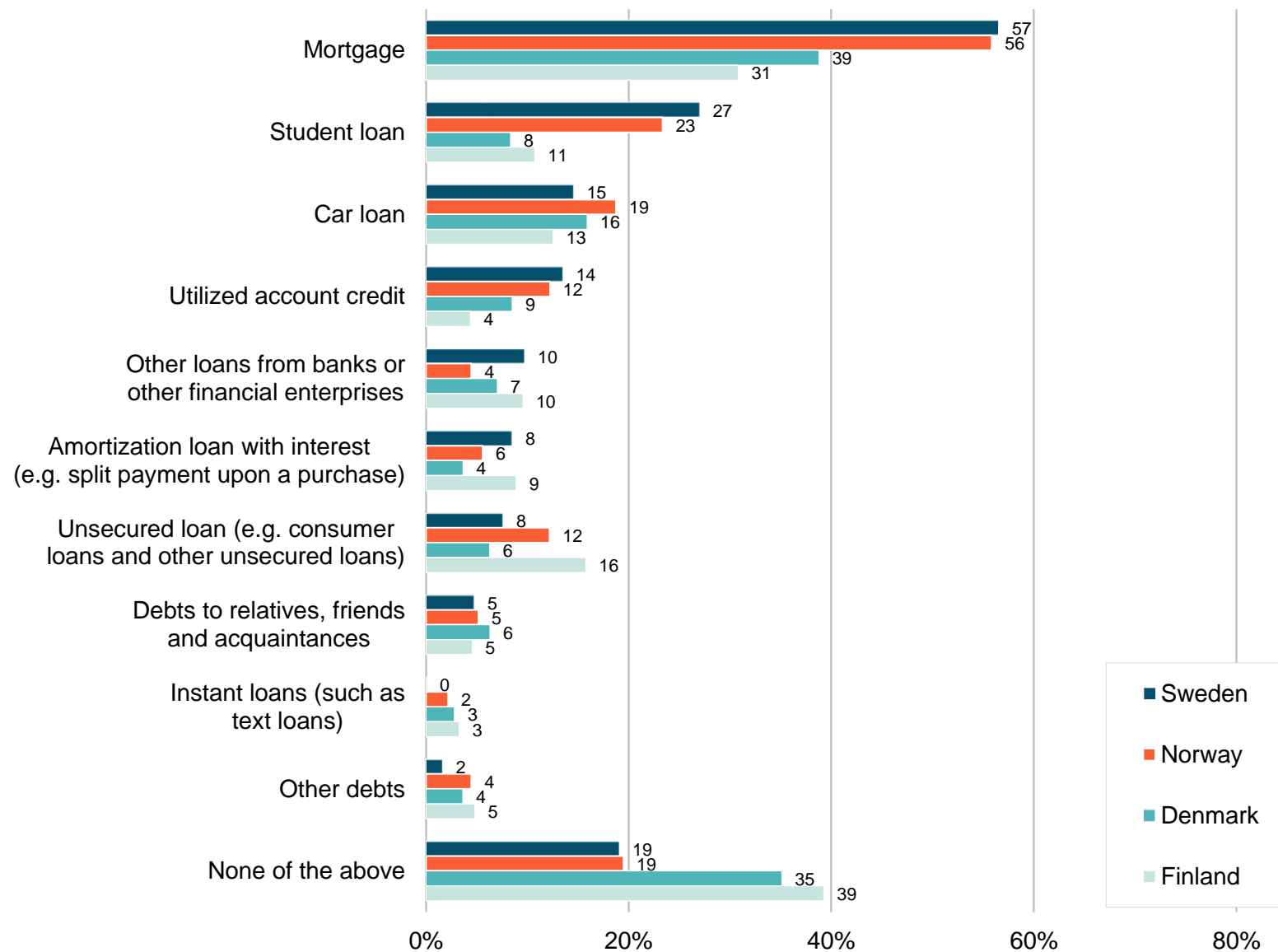
Base: All, 1 500 interviews/country



Types of loans

Question: Does your household have one or more of the following types of loan? (*Several answers possible*)

Base: All, 1 500 interviews/country

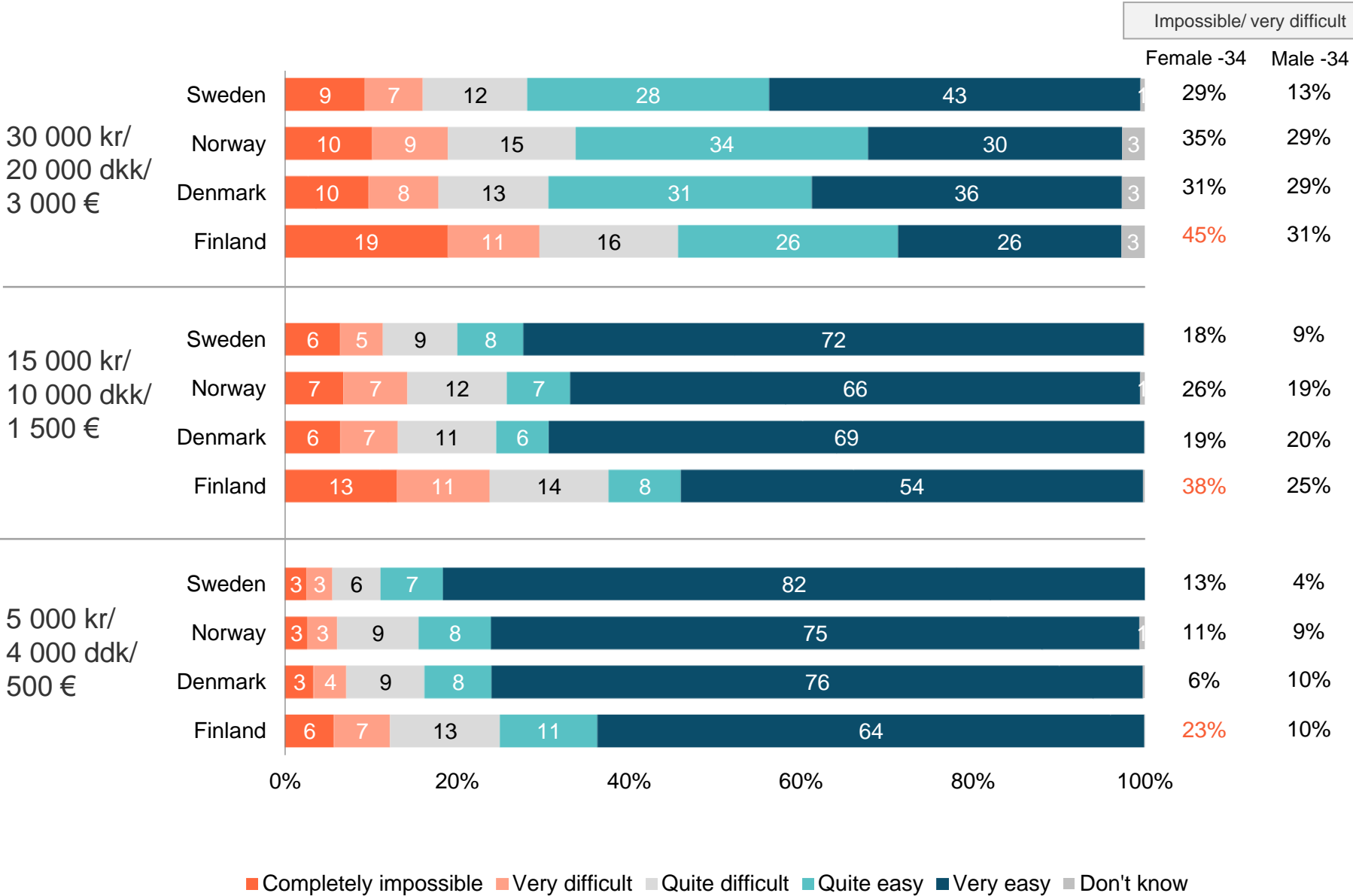


Unexpected expense

Question: Imagine that your household had to pay the following amounts unexpectedly within one month. How easy or difficult would it be for you/your household to deal with such an expense?

Sweden: amounts in SEK
Norway: amounts in NOK
Denmark: amounts in DKK
Finland: amounts in EUR

Base: All, 1 500 interviews/country

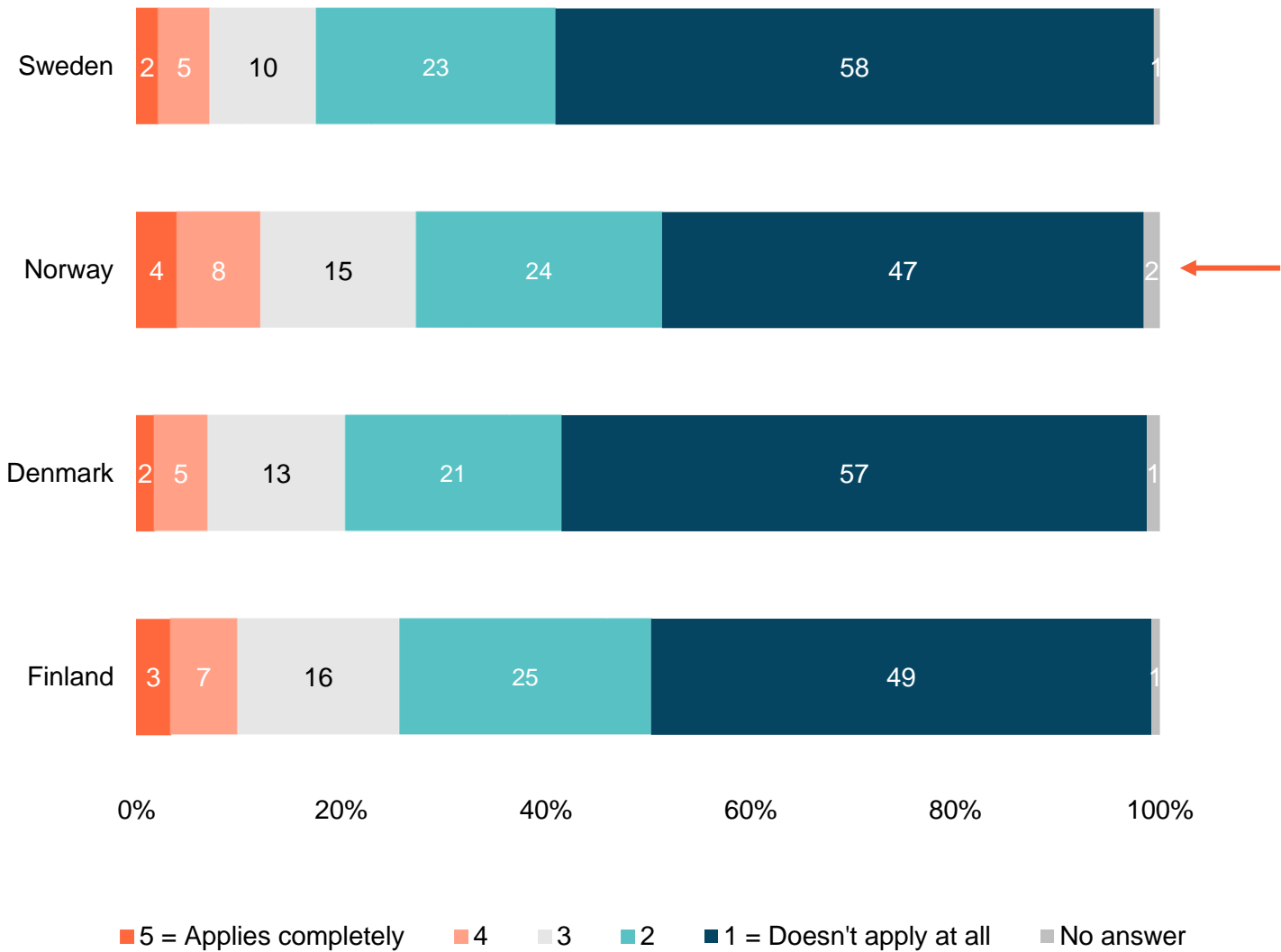


Consumption beyond financial limits

Question: To what extent do each of the following statements apply to you?

I often consume beyond the limits of my financial situation.

Base: All, 1 500 interviews/country

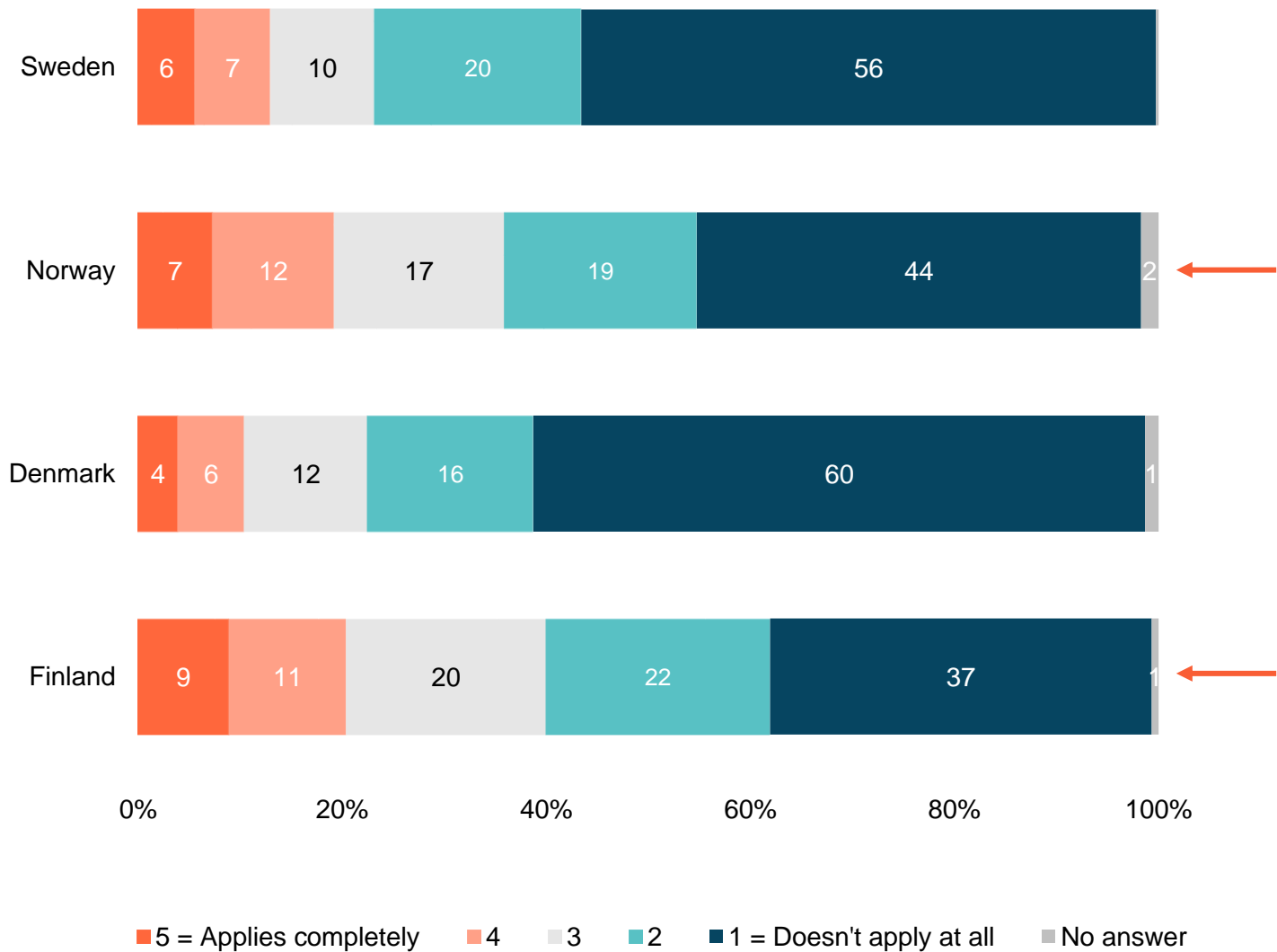


Worry about money

Question: To what extent do each of the following statements apply to you?

I often worry that my money will not last until my next salary/payment

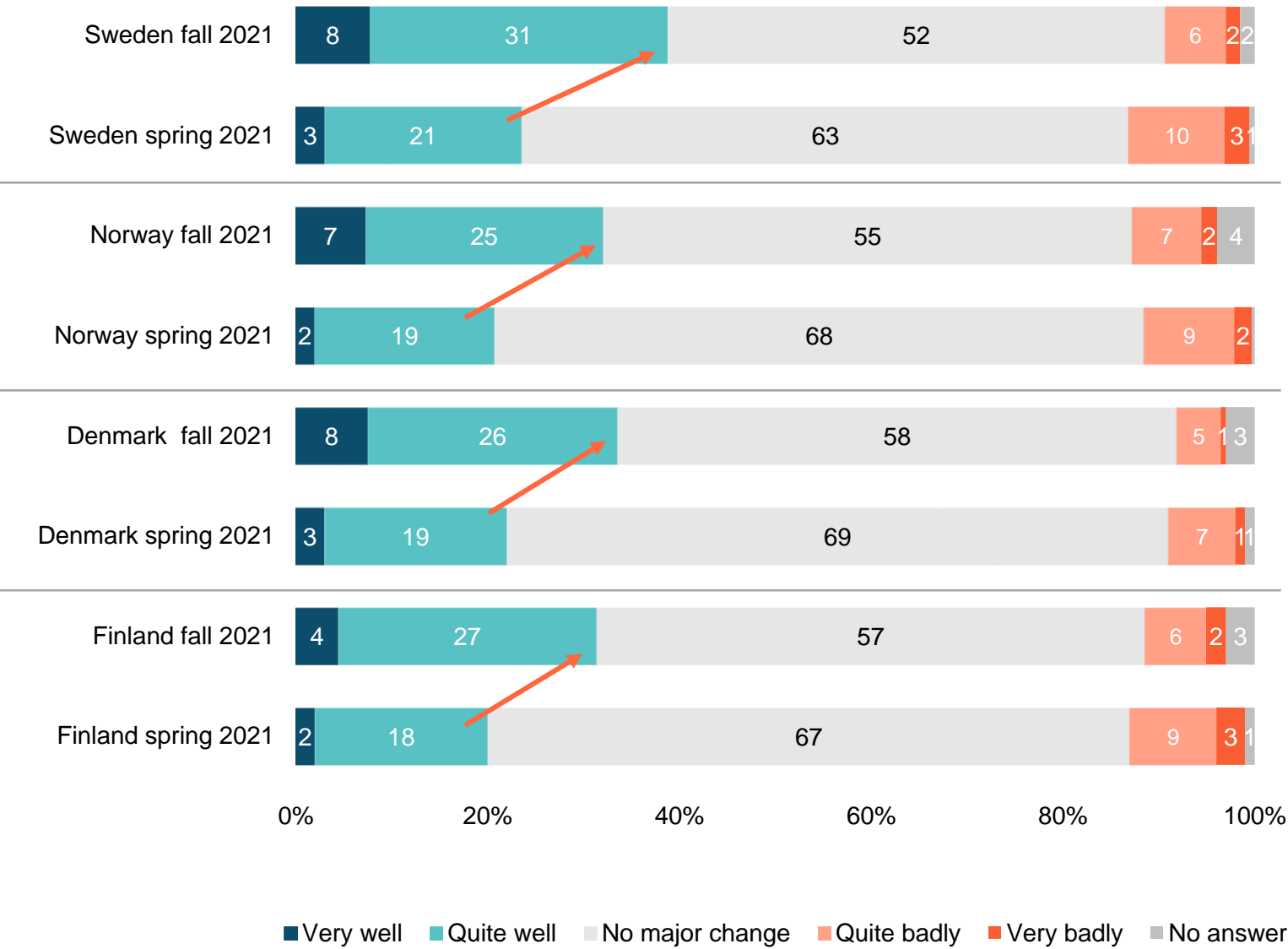
Base: All, 1 500 interviews/country



Progress of personal finances

Question: Overall, how do you think your personal finances will progress over the next year?

Base: All, 1 500 interviews/country



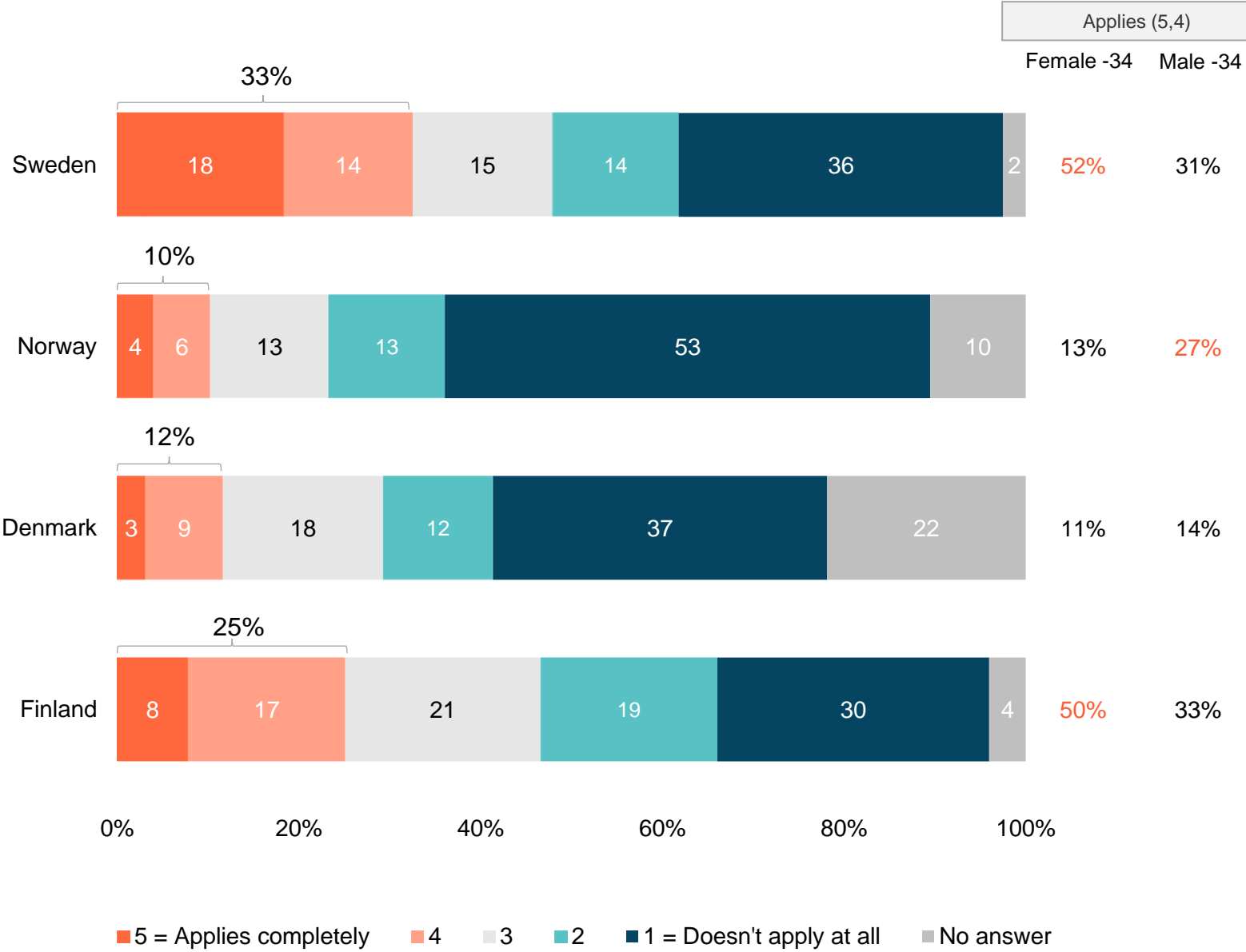
Behaviour with regards to personal finances

Spending pressure from social media

Question: To what extent do each of the following statements apply to you?

I experience spending pressure from social media

Base: All, 1 500 interviews/country

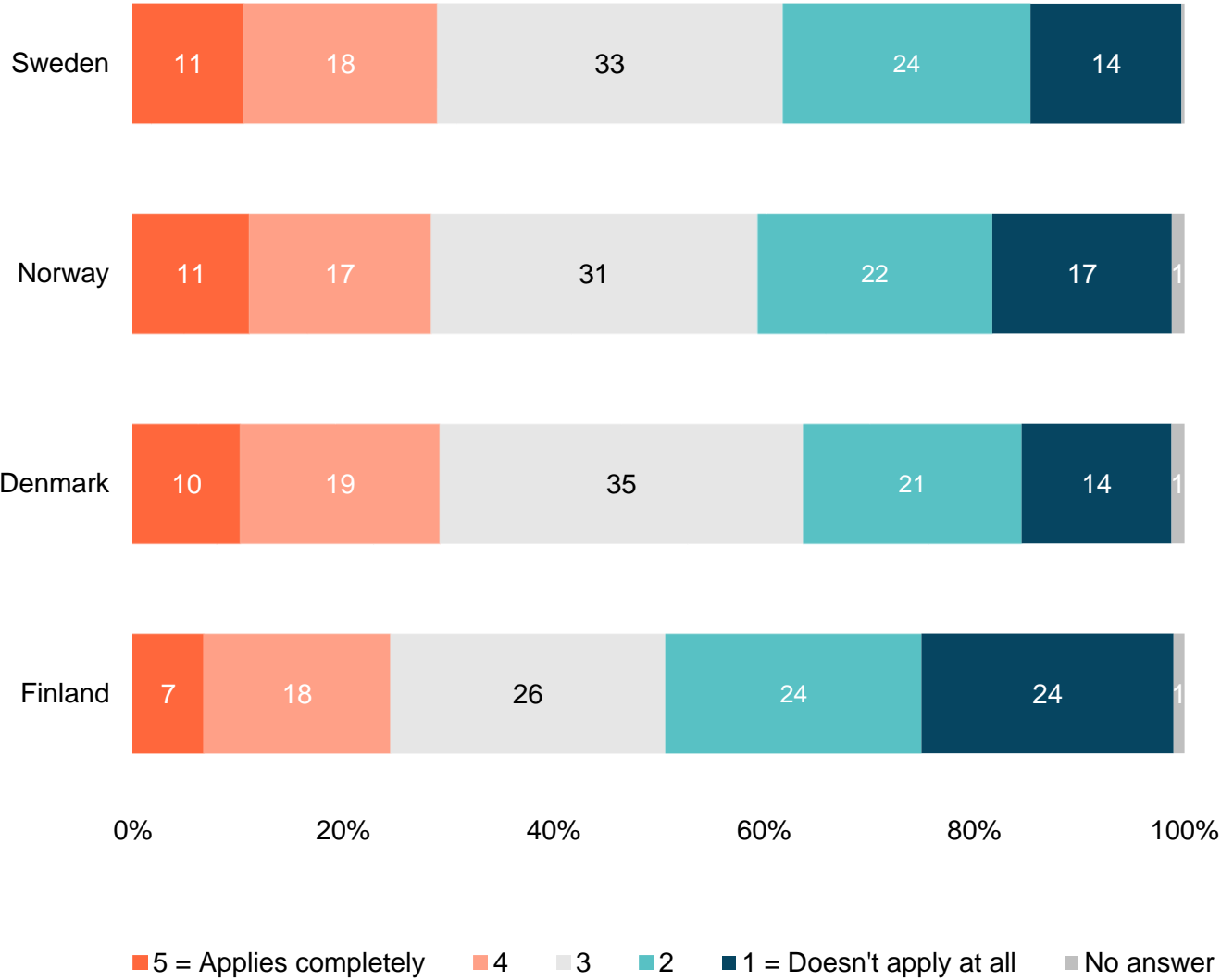


Enjoys shopping

Question: To what extent do each of the following statements apply to you?

I enjoy shopping

Base: All, 1 500 interviews/country

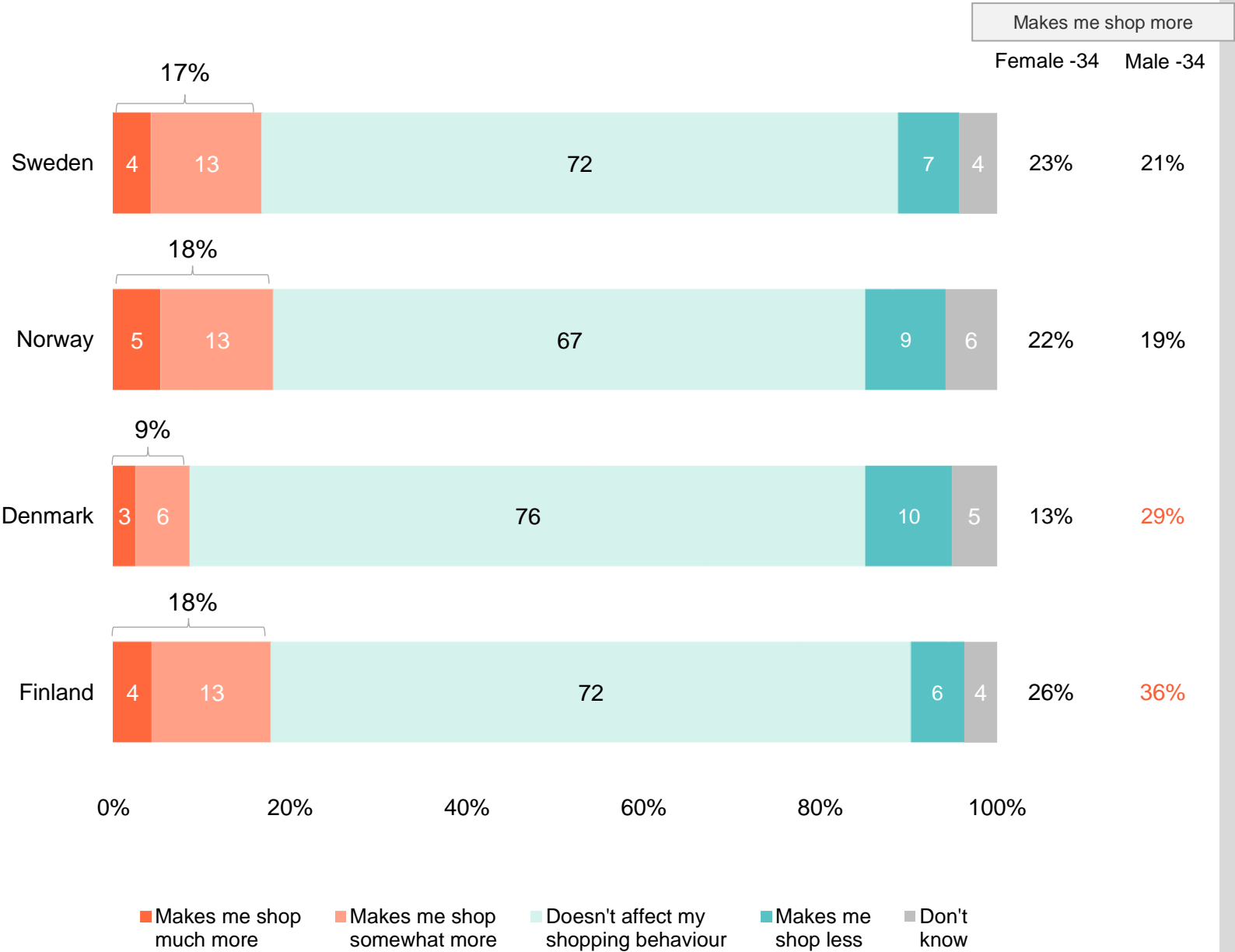


Factors affecting consumption behaviour

Question: How do you think that the following affects your consumption, compared to if they did not exist?

The possibility to shop using credit or installment credit

Base: All, 1 500 interviews/country

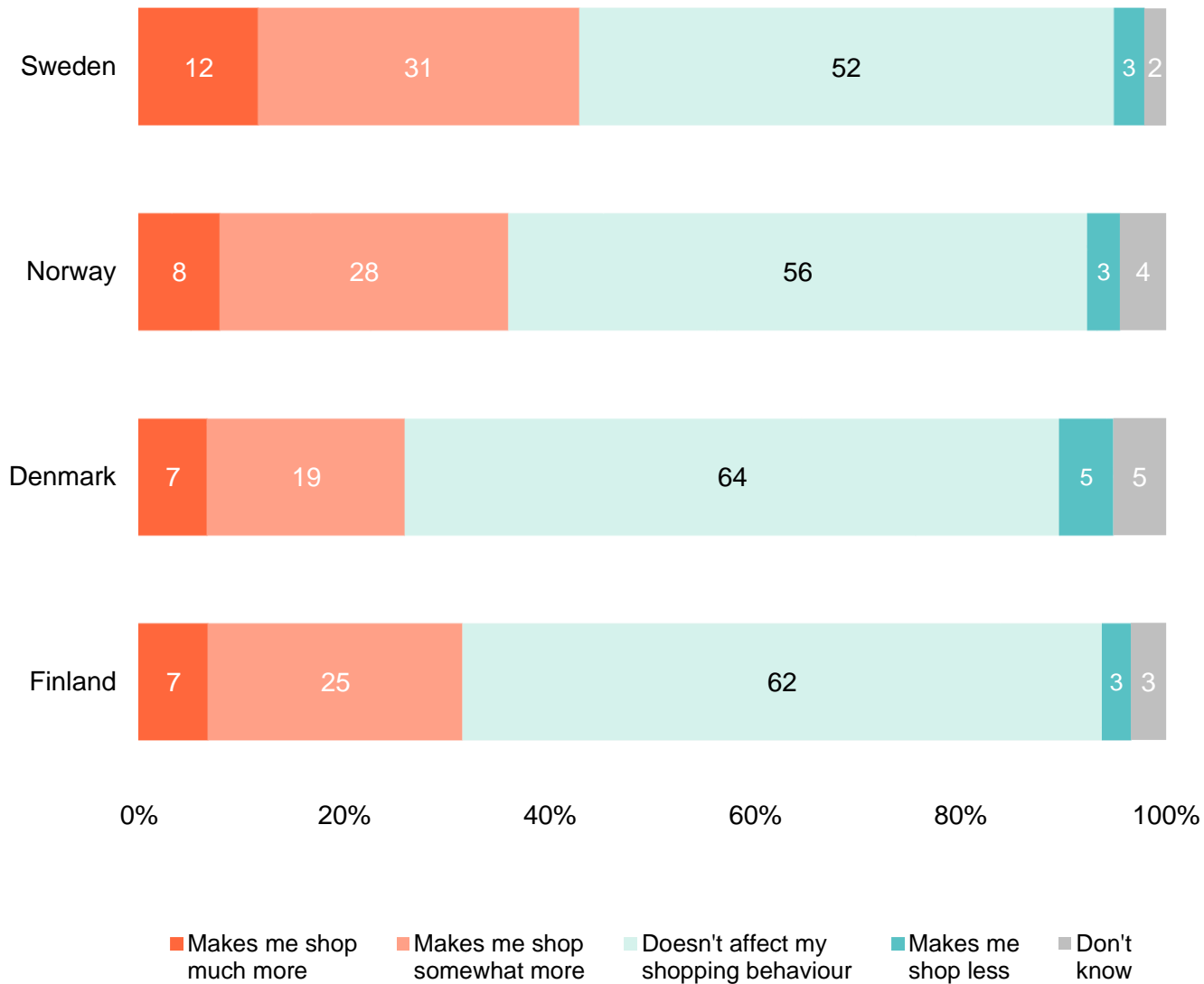


Factors affecting consumption behaviour

Question: How do you think that the following affects your consumption, compared to if they did not exist?

The possibility to shop whenever I want on my mobile / tablet / computer

Base: All, 1 500 interviews/country

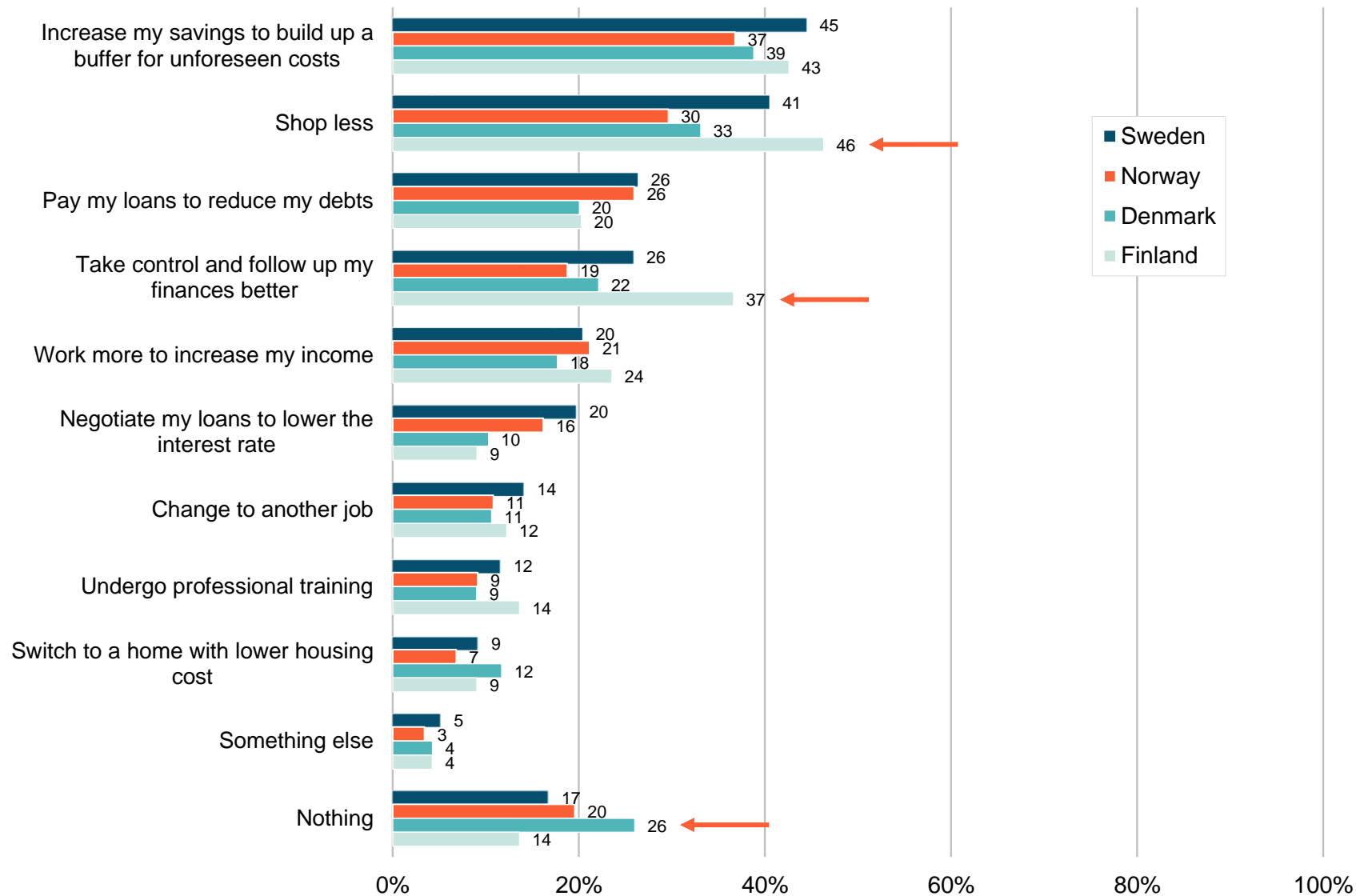


Measures for better personal finances

Willingness to make life changes for economic reasons

Question: What are you willing to do to get a better economy in the situation you are in right now?
(Several answers possible)

Base: All, 1 500 interviews/country

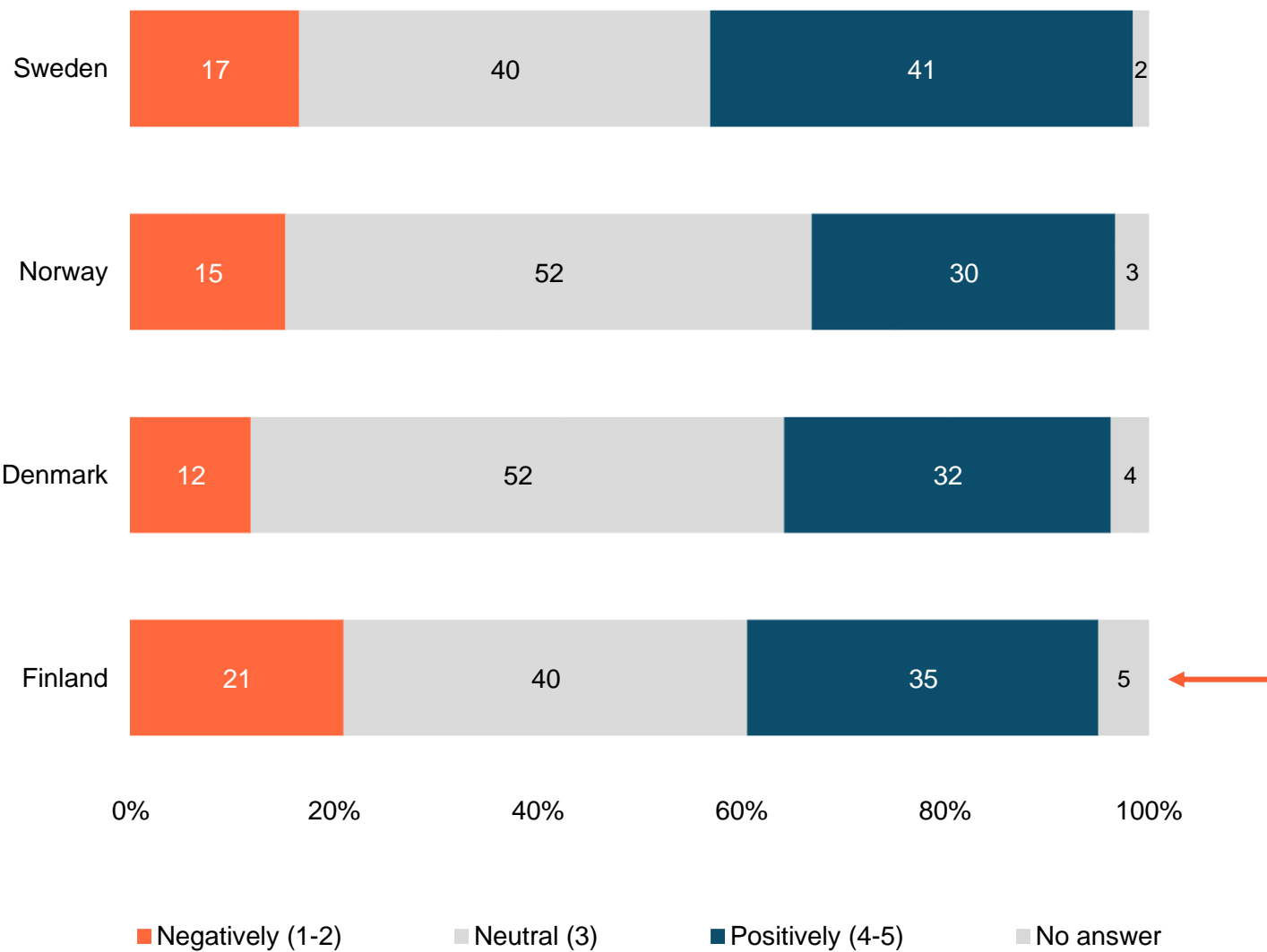


Economic health

Personal financial situation's impact on health

Question: How do you think your personal financial situation affects your health and quality of life?

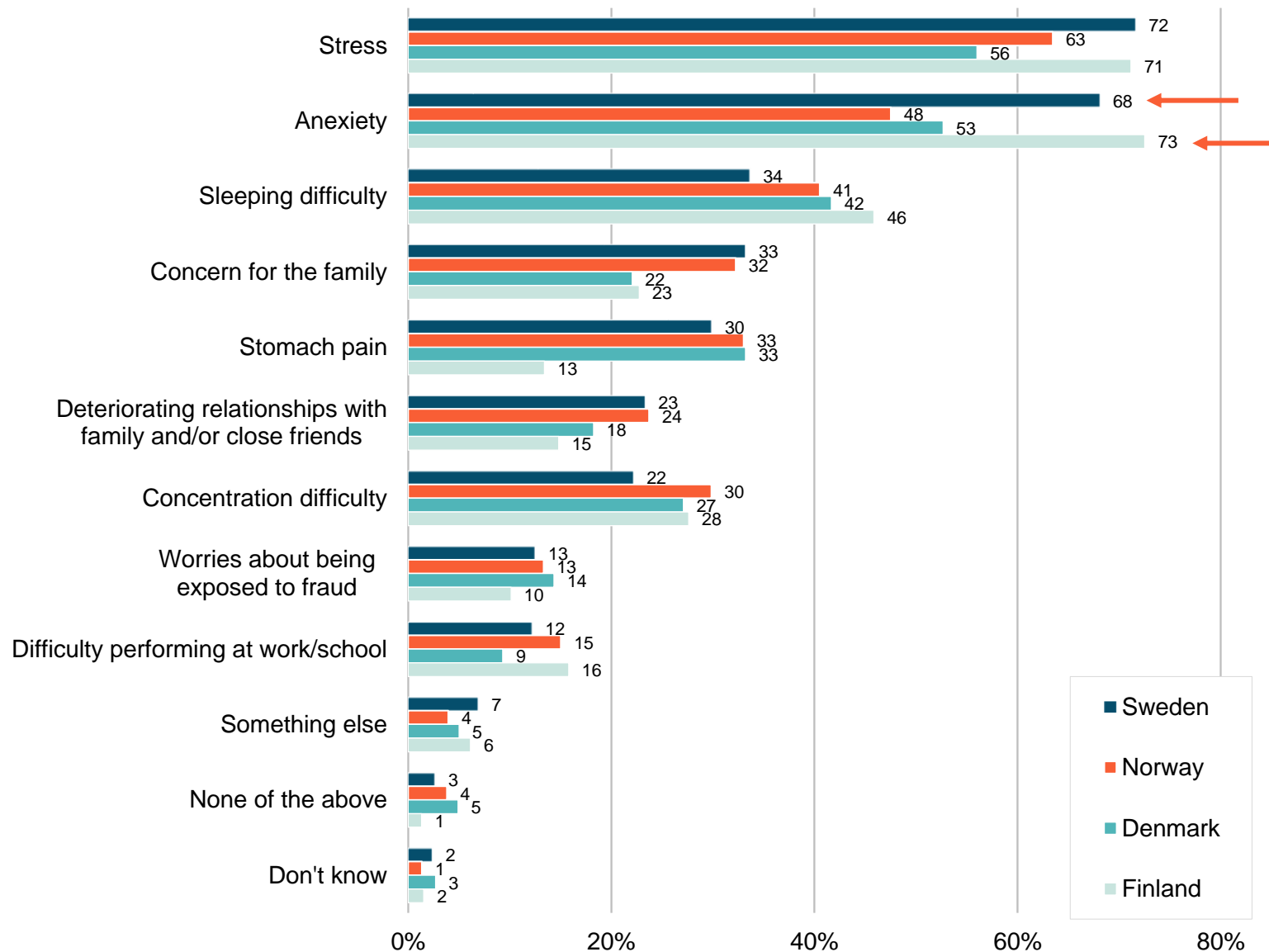
Base: All, 1 500 interviews/country



Negative health consequences

Question: What aspect of your financial situation affects you negatively? (Several answers possible)

Base: If negative effect (1-2)

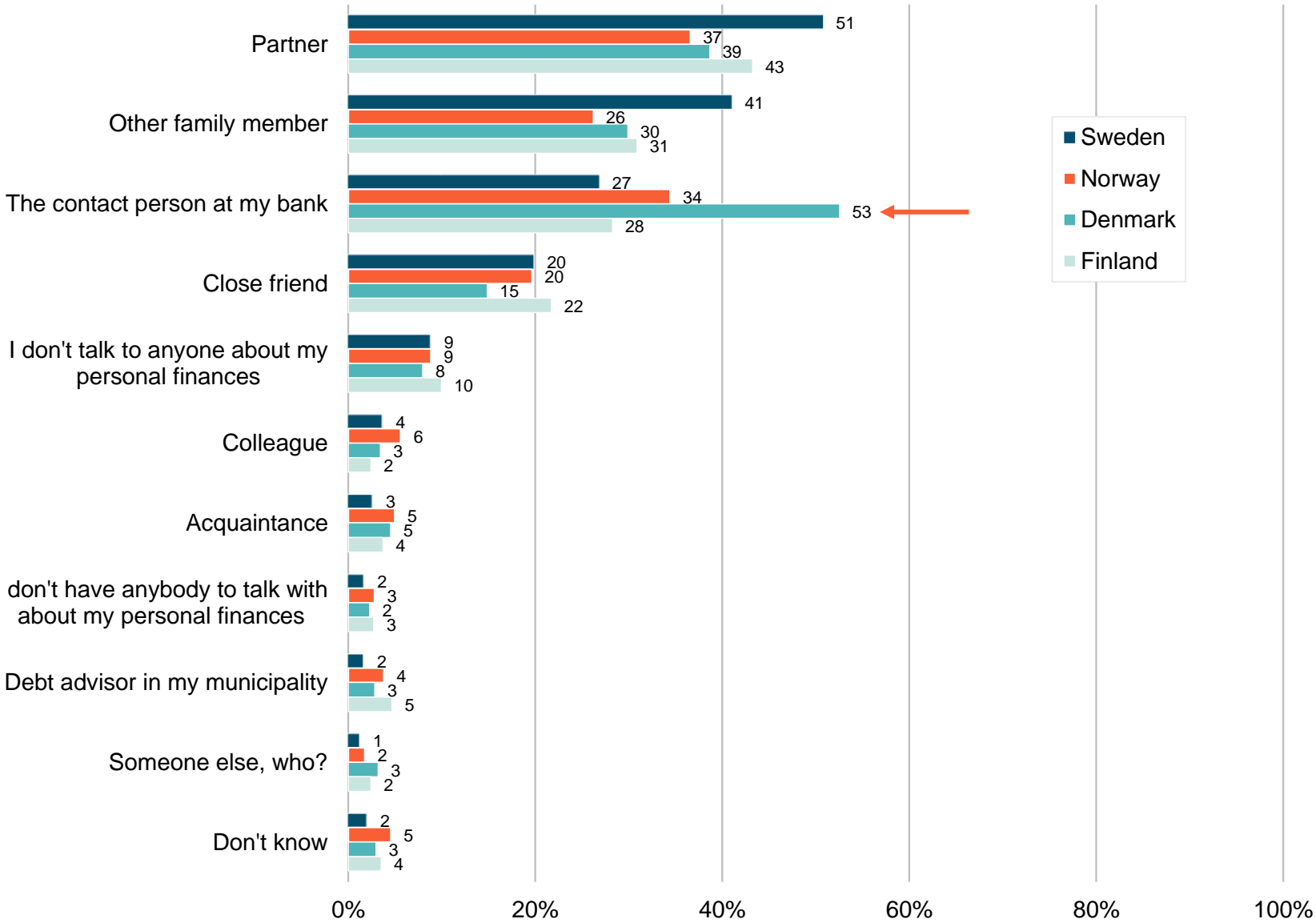


Talk personal finances

Whom to talk to about personal finances

Question: Who would you turn to if you needed to talk to someone about your personal finances?
(Several answers possible)

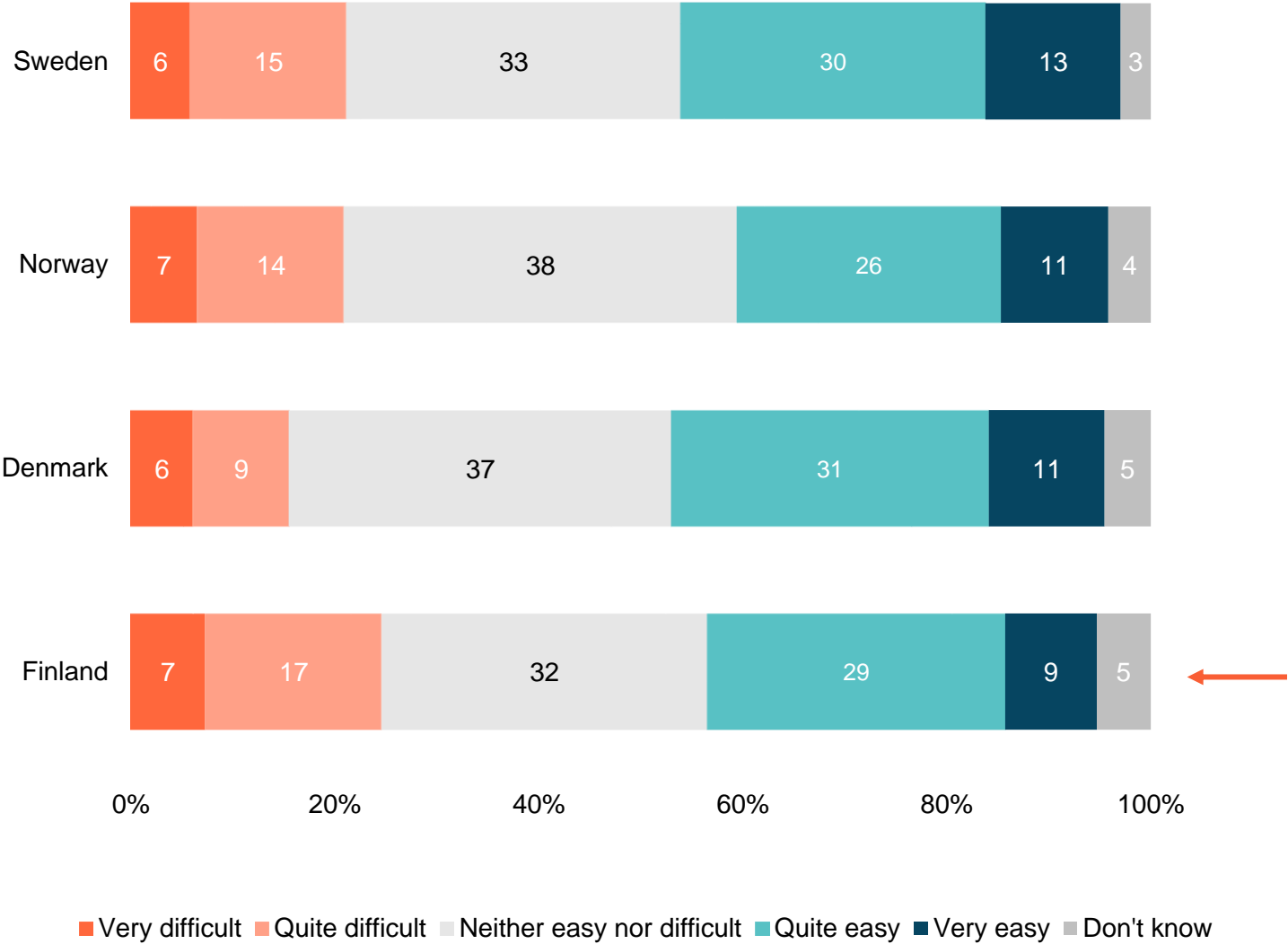
Base: All, 1 500 interviews/country



Difficulty talking about personal finances

Question: In general, do you find it easy or difficult to talk about your finances with others?

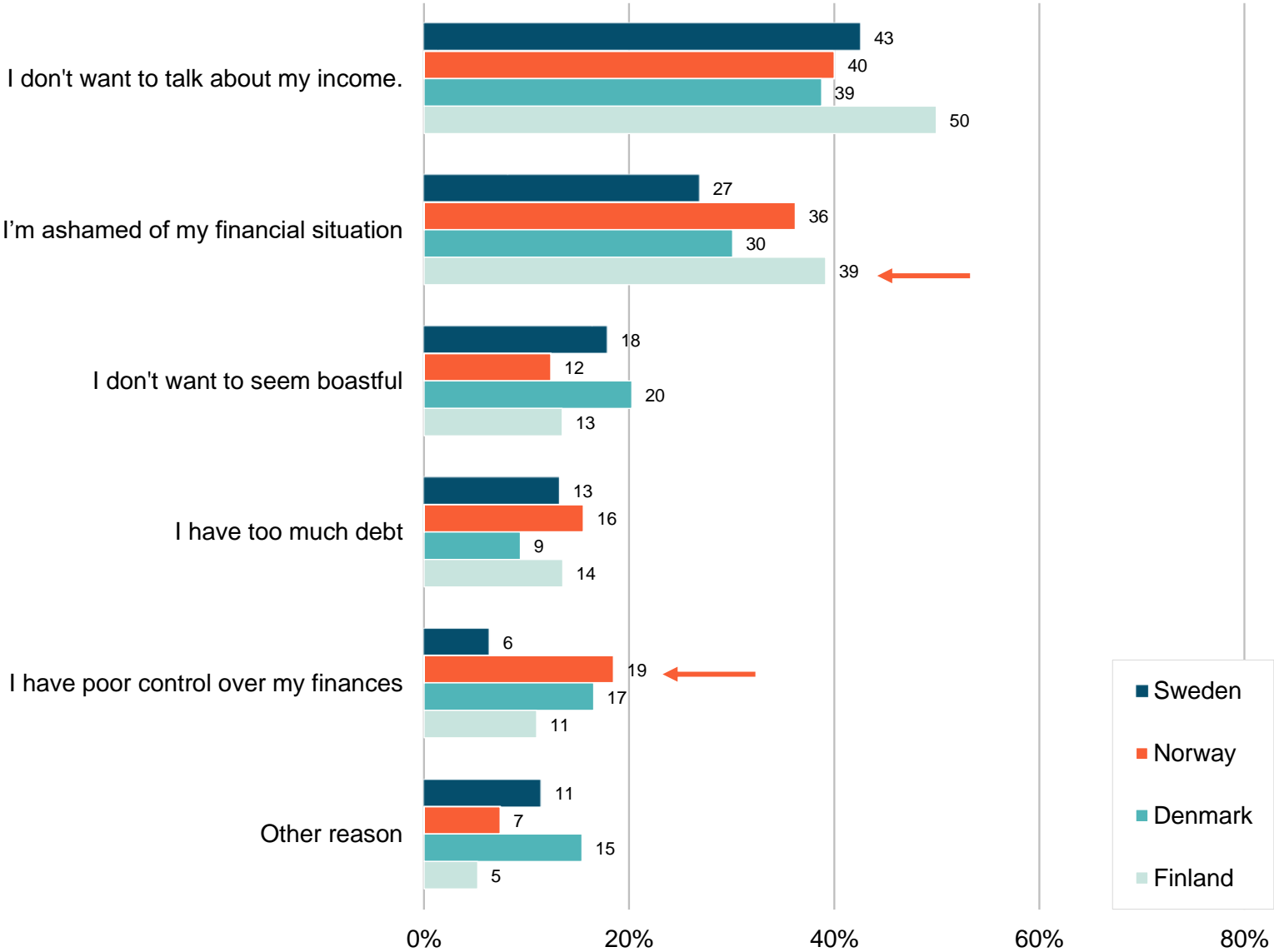
Base: All, 1 500 interviews/country



Reasons for difficulties

Question: What's the reason that you, in any extent, think that it's difficult to talk about your personal finances with others? (Several answers possible)

Base: If finding it difficult to talk about personal finances





Thank you!

For more information, please contact:

Karin Nelsson, CEO
Phone: +46 70 221 39 94
karin.nelsson@demoskop.se

Angelica Cöster, Senior Analyst
Phone: +46 73 522 55 54
angelica.coster@demoskop.se

demoskop 