



# Scotland's People Local Authority Tables

## Finance

### Scottish Borders (2019) compared to Scotland (2019)

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**Table 6.1: How households are managing financially by year**

Column percentages, Households

Excludes Refused and Don't know answers. Question only asked between January and March in 2003

**Scottish Borders**

Status	1999/2000	2001/2002	2003/2004	2005/2006	2007/2008	2009/2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Manage very well and manage quite well	40	51	44	52	53	50	*	58	55	54	60	60	58	69	60
Get by alright	47	40	45	39	38	40	*	29	34	35	31	34	35	26	33
Dont manage very well and have some financial difficulties	12	8	11	9	7	7	*	11	10	10	8	5	7	4	6
Are in deep financial trouble	1	0	1	1	2	2	*	1	1	1	1	1	-	1	1
All	100	100	100	100	100	100	*	100	100	100	100	100	100	100	100
Base	600	640	410	650	340	300	*	260	270	270	240	250	230	250	270

■ Significantly greater than Scotland ■ Significantly lower than Scotland

**Scotland**

Status	1999/2000	2001/2002	2003/2004	2005/2006	2007/2008	2009/2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Manage very well and manage quite well	41	47	47	47	52	49	47	47	48	52	55	56	56	55	56
Get by alright	45	42	42	42	37	39	40	40	40	37	36	36	35	35	36
Dont manage very well and have some financial difficulties	14	11	10	9	9	11	11	12	11	10	9	8	8	8	8
Are in deep financial trouble	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1
All	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Base	30000	30510	19490	30690	16070	14000	7130	10570	10590	10580	10250	10380	10590	10440	10490

■ Significantly greater than Scottish Borders ■ Significantly lower than Scottish Borders

**Table 6.2: How the household is managing financially by net annual household income**

Column percentages, Households

Excludes Refused and Don't know answers

**Scottish Borders, 2019**

Status	Up to GBP 15,000	GBP 15,001 - GBP 30,000	Over GBP 30,000	All
Manages well	41	56	77	59.367
Gets by	42	39	20	33.282
Does not manage well	17	5	3	7.351
All	100	100	100	100.000
Base	70	90	90	260

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Status	Up to GBP 15,000	GBP 15,001 - GBP 30,000	Over GBP 30,000	All
Manages well	40	51	70	55.666
Gets by	43	40	27	35.543
Does not manage well	17	9	4	8.791
All	100	100	100	100.000
Base	2420	3780	3890	10090

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.3: How the household is managing financially by household type**

Column percentages, Households

Excludes Refused and Don't know answers. It should be noted that the definition of a single parent does not make any distinction between situations where a child has regular contact and/or partly resides with their other parent and a child who solely resides with and is cared for by one parent

**Scottish Borders, 2019**

Status	Single adult / Small adult / Large adult	Single parent / Small family / Large family	Older smaller / Single older	All
Manages well	54	58	68	59.729
Gets by	35	35	29	32.908
Does not manage well	11	7	3	7.364
All	100	100	100	100.000
Base	100	60	110	270

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Status	Single adult / Small adult / Large adult	Single parent / Small family / Large family	Older smaller / Single older	All
Manages well	55	45	66	55.509
Gets by	35	43	32	35.648
Does not manage well	11	12	3	8.843
All	100	100	100	100.000
Base	4660	2420	3410	10490

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.4: How the household is managing financially by tenure of household**

Row percentages, Households

Excludes Refused and Don't know answers

**Scottish Borders, 2019**

Tenure	Manages well	Gets by	Does not manage well	All	Base
Owner occupied	72	26	2	100.000	160
Social rented	36	51	13	100.000	60
Private rented	*	*	*	100.000	50
Other	*	-	*	100.000	0
All	60	33	7	100.000	270

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Tenure	Manages well	Gets by	Does not manage well	All	Base
Owner occupied	68	29	3	100.000	6740
Social rented	28	51	21	100.000	2410
Private rented	45	41	14	100.000	1220
Other	50	41	9	100.000	120
All	56	36	9	100.000	10490

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.5: How the household is managing financially by income sources**

Column percentages, Households

Excludes Refused and Don't know answers

**Scottish Borders, 2019**

Status	Main income from earnings	Main income from benefits	Main income from other sources	An equal mix of income sources	All
Manages well	60	50	*	-	59.367
Gets by	36	35	*	-	33.282
Does not manage well	3	15	*	-	7.351
All	100	100	100	-	100.000
Base	130	100	30	-	260

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Status	Main income from earnings	Main income from benefits	Main income from other sources	An equal mix of income sources	All
Manages well	58	43	81	*	55.666
Gets by	35	42	16	*	35.543
Does not manage well	6	15	3	*	8.791
All	100	100	100	100	100.000
Base	5710	3310	1060	10	10090

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.6: How the household is managing financially this year by gender and age of highest income householder**

Column percentages, Households

Excludes Refused and Don't know answers

**Scottish Borders, 2019**

Status	Man / Boy	Woman / Girl	Identified in another way	Refused	16-39	40-64	65+	All
Manages well	65	50	-	-	*	55	68	59.729
Gets by	30	38	-	-	*	35	29	32.908
Does not manage well	5	11	-	-	*	10	3	7.364
All	100	100	-	-	100	100	100	100.000
Base	170	90	-	-	50	110	110	270

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Status	Man / Boy	Woman / Girl	Identified in another way	Refused	16-39	40-64	65+	All
Manages well	60	49	*	-	49	54	65	55.509
Gets by	33	40	*	-	40	35	32	35.648
Does not manage well	7	11	*	-	11	11	3	8.843
All	100	100	100	-	100	100	100	100.000
Base	6130	4360	0	-	2440	4650	3400	10490

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.7: How households were managing financially by the Scottish Index of Multiple Deprivation**

Column percentages, Households

Excludes Refused and Don't know answers

**Scottish Borders, 2019**

Status	1 - 20% most deprived	2	3	4	5 - 20% least deprived	All
Manages well	*	*	61	69	*	59.729
Gets by	*	*	30	27	*	32.908
Does not manage well	*	*	9	4	*	7.364
All	100	100	100	100	100	100.000
Base	10	50	110	80	20	270

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Status	1 - 20% most deprived	2	3	4	5 - 20% least deprived	All
Manages well	37	49	55	66	73	55.509
Gets by	47	40	36	29	24	35.648
Does not manage well	16	11	8	5	3	8.843
All	100	100	100	100	100	100.000
Base	1970	2130	2300	2200	1900	10490

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.8: Households who manage well financially by deprivation over time**

Column percentages, Households

Excludes Refused and Don't know answers. Base sizes too small for breakdown by local authority

Scottish Borders

There is no data to show for this table within the specified parameters.

Scotland

There is no data to show for this table within the specified parameters, or there is no data to compare with.

**Table 6.9: Proportion of households who have any savings or investments by year**

Column percentages, Households

**Scottish Borders**

	2009/2010	2011	2012	2013	2014	2015	2017	2019
No savings	16	*	24	18	20	20	22	29
Has savings	69	*	71	73	77	67	76	67
Less than GBP 1,000	16	*	10	11	9	8	8	12
GBP 1,000 or more	54	*	62	62	68	59	68	54
Don't know	2	*	1	-	-	2	-	2
Refused	13	*	3	9	3	11	1	3
All	100	*	100	100	100	100	100	100
Base	460	*	90	80	90	70	90	80

■ Significantly greater than Scotland ■ Significantly lower than Scotland

**Scotland**

	2009/2010	2011	2012	2013	2014	2015	2017	2019
No savings	27	27	26	24	25	22	22	22
Has savings	60	63	65	67	68	70	69	69
Less than GBP 1,000	15	12	15	16	15	15	14	13
GBP 1,000 or more	45	51	50	51	53	55	55	56
Don't know	1	1	1	1	1	1	1	1
Refused	11	9	9	7	6	7	8	8
All	100	100	100	100	100	100	100	100
Base	21320	10790	3460	3510	3530	3480	3470	3380

■ Significantly greater than Scottish Borders ■ Significantly lower than Scottish Borders

**Table 6.10: Whether respondent or partner has any savings or investments by net annual household income**

Column percentages, Households

Please note that the 'All' figures may differ slightly from those in Table 6.11, 6.12 and 6.13 due to missing income information

**Scottish Borders, 2019**

Net income	No savings	Has savings	Do not know	Refused	All	Base
Up to GBP 10,000	*	*	-	-	100.000	10
GBP 10,001 - GBP 20,000	*	*	-	*	100.000	30
GBP 20,001 - GBP 30,000	*	*	-	-	100.000	20
Over GBP 30,000	*	*	-	-	100.000	30
All	30	68	-	1	100.000	80

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Net income	No savings	Has savings	Do not know	Refused	All	Base
Up to GBP 10,000	34	56	3	7	100.000	320
GBP 10,001 - GBP 20,000	34	59	1	6	100.000	980
GBP 20,001 - GBP 30,000	24	67	1	7	100.000	690
Over GBP 30,000	10	83	1	6	100.000	1250
All	23	70	1	6	100.000	3240

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.11: Whether respondent or partner has any savings or investments by household type**

Column percentages, Households

It should be noted that the definition of a single parent does not make any distinction between situations where a child has regular contact and/or partly resides with their other parent and a child who solely resides with and is cared for by one parent

**Scottish Borders, 2019**

Household type	No savings	Has savings	Do not know	Refused	All	Base
Single adult	*	*	*	-	100.000	10
Small adult	*	*	-	-	100.000	10
Single parent	*	*	-	-	100.000	10
Small family	*	*	-	-	100.000	10
Large family	-	*	-	-	100.000	0
Large adult	-	*	-	-	100.000	0
Older smaller	*	*	-	-	100.000	10
Single pensioner	*	*	-	*	100.000	20
All	29	67	2	3	100.000	80

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

Household type	No savings	Has savings	Do not know	Refused	All	Base
Single adult	32	60	1	7	100.000	610
Small adult	20	74	1	5	100.000	600
Single parent	60	33	2	5	100.000	160
Small family	24	68	1	7	100.000	460
Large family	28	65	0	6	100.000	170
Large adult	16	73	1	9	100.000	260
Older smaller	7	83	0	9	100.000	530
Single pensioner	14	71	3	12	100.000	590
All	22	69	1	8	100.000	3380

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.12: Whether respondent or partner has any savings or investments by tenure of household**

Column percentages, Households

**Scottish Borders, 2019**

	Owner occupied	Social rented	Private rented	Other	All
No savings	*	*	*	*	29.254
Has savings	*	*	*	*	66.529
Less than GBP 1,000	*	*	*	*	12.342
GBP 1,000 or more	*	*	*	*	54.187
Don't know	*	*	*	*	1.711
Refused	*	*	*	*	2.506
All	100	100	100	100	100.000
Base	50	20	10	0	80

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

	Owner occupied	Social rented	Private rented	Other	All
No savings	8	53	31	*	22.266
Has savings	82	39	61	*	68.826
Less than GBP 1,000	9	19	21	*	13.326
GBP 1,000 or more	73	20	40	*	55.500
Don't know	1	2	2	*	1.280
Refused	8	6	7	*	7.627
All	100	100	100	100	100.000
Base	2170	790	390	40	3380

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.13: Whether respondent or partner has any savings or investments by sex and age of highest income householder**

Column percentages, Households

**Scottish Borders, 2019**

	Man / Boy	Woman / Girl	Identified in another way	Refused	16-39	40-64	65+	All
No savings	18	*	-	-	*	*	*	29.254
Has savings	79	*	-	-	*	*	*	66.529
Less than GBP 1,000	13	*	-	-	*	*	*	12.342
GBP 1,000 or more	66	*	-	-	*	*	*	54.187
Don't know	3	*	-	-	*	*	*	1.711
Refused	-	*	-	-	*	*	*	2.506
All	100	100	-	-	100	100	100	100.000
Base	50	30	-	-	20	30	30	80

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

	Man / Boy	Woman / Girl	Identified in another way	Refused	16-39	40-64	65+	All
No savings	19	27	*	-	33	22	11	22.266
Has savings	73	64	*	-	59	70	77	68.826
Less than GBP 1,000	13	14	*	-	17	13	10	13.326
GBP 1,000 or more	60	50	*	-	42	57	67	55.500
Don't know	1	1	*	-	1	1	2	1.280
Refused	7	8	*	-	6	7	11	7.627
All	100	100	100	-	100	100	100	100.000
Base	1990	1390	0	-	810	1450	1130	3380

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)

**Table 6.14: Whether respondent or partner has a bank or building society account by year**

Column percentages, Households

**Scottish Borders**

Bank account	1999/2000	2001/2002	2003/2004	2005/2006	2007/2008	2009/2010	2011	2012	2013	2014	2015	2017	2019
Yes	94	96	93	95	95	97	*	93	97	98	90	98	96
No	6	4	4	3	2	1	*	4	1	1	1	1	3
Refused	0	1	3	2	2	2	*	3	2	1	9	1	1
All	100	100	100	100	100	100	*	100	100	100	100	100	100
Base	610	640	660	660	460	460	*	90	80	90	70	90	80

■ Significantly greater than Scotland ■ Significantly lower than Scotland

**Scotland**

Bank account	1999/2000	2001/2002	2003/2004	2005/2006	2007/2008	2009/2010	2011	2012	2013	2014	2015	2017	2019
Yes	86	87	90	91	91	93	93	93	95	95	94	94	95
No	12	10	7	5	5	4	4	4	3	3	3	2	1
Refused	2	3	4	3	4	3	3	3	3	2	3	4	4
All	100	100	100	100	100	100	100	100	100	100	100	100	100
Base	30200	30630	30810	31000	21790	21290	10790	3460	3510	3530	3480	3470	3380

■ Significantly greater than Scottish Borders ■ Significantly lower than Scottish Borders

**Table 6.15: Whether respondent or partner has banking facilities by net annual household income and Scottish Index of Multiple Deprivation**

Column percentages, Households

**Scottish Borders, 2019**

	Up to GBP 10,000	GBP 10,001 - GBP 20,000	GBP 20,001 - GBP 30,000	Over GBP 30,000	1 - 20% most deprived	5 - 20% least deprived	All
Bank account	*	*	*	*	*	*	95.0125
Building society	*	*	*	*	*	*	17.4261
Credit Union	-	-	-	-	-	-	-
Post Office	*	*	*	*	*	*	5.9772
None	-	-	-	-	*	*	1.7107
Refused	*	*	*	*	*	*	0.7908
Base	10	30	20	30	10	0	80

■ Significantly greater than Scotland (2019) ■ Significantly lower than Scotland (2019)

**Scotland, 2019**

	Up to GBP 10,000	GBP 10,001 - GBP 20,000	GBP 20,001 - GBP 30,000	Over GBP 30,000	1 - 20% most deprived	5 - 20% least deprived	All
Bank account	92	95	95	97	92	96	94.2833
Building society	7	7	11	17	5	18	11.4022
Credit Union	1	3	5	5	6	3	3.5156
Post Office	3	2	1	1	2	1	1.5140
None	2	0	0	0	1	-	0.4992
Refused	4	2	3	2	4	4	3.5777
Base	320	980	690	1250	620	630	3380

■ Significantly greater than Scottish Borders (2019) ■ Significantly lower than Scottish Borders (2019)