

FLS 2020 data tables corrigenda

Since publishing the FLS 2020 data tables and report, we have identified the need to improve data weighting. The FLS 2022 [Technical Report](#) (Appendix E) explains this weighting enhancement and its impact on the 2020 results.

Very few results in the 18 volumes of the 2020 survey data tables have changed by one percentage point or more.

We have not updated the 2020 survey report, but we have updated FLS 2020 results where they are cited in the 2022 survey report, and we have revised all 18 volumes of the 2020 data tables. For any result in the 2020 survey report, you can check in the revised data tables how the result has changed, if at all.

The following table presents updated 2020 results, where the revised result differs by at least three percentage points and the difference is statistically significant.

Question	Description	2020 (old)	2020 (revised)	difference
AT4	Proportion of UK adults who could continue to cover living expenses for more than 3 months, if they lost their main source of household income	52% ¹ (Rebased) ²	50% (Rebased)	-3pp
D13DV	Proportion of UK adults who owned outright the property they currently live in	33% (Rebased)	28% (Rebased)	-5pp
D13DV	Proportion of UK adults who owned the property they currently live in with a mortgage or another kind of loan (such as a lifetime mortgage), or through shared ownership	34% (Rebased)	30% (Rebased)	-4pp
D13DV	Proportion of UK adults who owned the property they currently live in with a mortgage	33% (Rebased)	29% (Rebased)	-4pp
D13DV	Proportion of UK adults who rented the property they currently live in	23% (Rebased)	29% (Rebased)	+7pp
M104	Average amount of increase in monthly mortgage or rent payments before UK adults who had a residential mortgage or shared ownership, or were renting, would struggle to pay them	£240 ³	£230	-£10

¹ Percentages derived from the survey analysis or associated calculations are usually rounded upwards or downwards to the nearest whole number.

² Results are rebased to exclude respondents who selected 'don't know' and/or 'prefer not to say'. For more information about rebasing, please refer to Appendix C (Methodological notes) in the main report.

³ Monetary amounts are rounded to the nearest £10. For more information about rounding, please refer to Appendix C (Methodological notes) in the main report.

POSum1 ⁴	Proportion of UK adults who held home contents insurance	66%	63%	-4pp
POSum1	Proportion of UK adults who held home buildings insurance	61%	55%	-6pp
POSum1	Proportion of UK adults who held home contents and buildings (combined) insurance	53%	47%	-6pp
B1	Average amount held by UK adults in savings products	£22,000 ⁵	£21,000	-£1,000
B11	Average amount held by UK adults in savings and investments combined	£38,000	£36,000	-£3,000
B5a/B4sum1 ⁶	Average loan to value (LTV) ratio for UK adults with a residential or lifetime mortgage	0.50 ⁷	0.48	-0.02
M107	Average length of time left on the mortgage for UK adults with a residential mortgage on the property in which they currently live	17.4 years	16.8 years	-0.6 years
P_GISum ⁸	Proportion of UK adults who held 3+ general insurance policies	66%	63%	-3pp
P_GISum	Proportion of UK adults who held 5+ general insurance policies	38%	35%	-3pp
P_GISum	Average number of general insurance policies held by UK adults	3.7	3.5	-0.2

⁴ Summary variable *POSum1* summarises the product ownership by UK adults.

⁵ Monetary amounts are rounded to the nearest £1,000.

⁶ Summary variable *B5a/B4sum1* summarises the responses from questions B5a and B4.

⁷ Loan to value (LTV) ratio of 0.50 means the mortgage loan is half (50%) of the value of the property.

⁸ Summary variable *P_GISum* summarises the general insurance products held by UK adults.