



Financial Literacy among 8-9 year-old children

*- based on a market research survey among parents in
Denmark, Norway, Sweden and Finland*

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What the world thinks



Danske Bank

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Danske Bank wants to investigate how parents educate their children in “financial literacy”. The following topics are covered:

■ **Financial awareness and responsibility**

- When did they last discuss money and spending with their child
- Their child’s knowledge and understanding of costs versus income
- Do parents think that their child would benefit from learning more about money and spending
- Where would you prefer to find the information and material about private finance
- To what extent are schools, parents, the government, the financial sector and private organizations responsible for children’s understanding of money?
- Do parents think it is appropriate for banks and/or schools to take some responsibility for children achieving a healthy relationship to money and personal finance

■ **Aspects of pocket money**

- Does the child have any chores that he/she has to carry out to get pocket money
- Does the child save some of his/her pocket money
- Which things does the child have - Mobile phone/smartphone, MP3 player, TV etc.

■ **Children as consumers**

- How much does the mobile phone cost per month
- Does the child have influence on the parents purchases

■ **Children's use of electronic entertainment**

- How much time does the child spend on SMS, playing on the computer, TV and Game console

■ **Parents' interest in different product concepts/Apps**

- Debit card with balance view, Teaching App for the child, Virtual piggy bank and App for savings for the child

The study covers 4 countries within Danske Bank's geographic focus area.

Interview period: Data has been collected in the period from 20.11.2012 until 11.12.2012.

Target group: Parents with children from the age of 8 to 9 years

Countries	Sample Size (Not weighted)	Sample Size (Weighted)
Denmark	305	300
Sweden	391	300
Norway	317	300
Finland	306	300

Data Collection

Data has been collected via the internet in YouGov's own internet-based consumer panels in the four Nordic countries. YouGov has hosted and coordinated the data collection in all four countries.

Data Weighting

Data is weighted on the parents' gender (50/50), on the children's age (according to the official national statistics), on regions (according to the official national statistics) and on quotas such that each of the four countries counts for one fourth of the aggregated data. The total base is weighted on the countries' population size.

8-9 years old

Country	Sample: 300	Universe	Weight in total base
Denmark	+/- 5.7%	134,926	0.97
Norway	+/- 5.7%	118,308	0.85
Sweden	+/- 5.7%	187,112	1.35
Finland	+/- 5.7%	114,821	0.82
Total	+/- 2.3%	555,167	

The survey is a repeat of the Financial Literacy survey conducted in 2009.

Most of the areas covered in the 2009 survey are also covered in 2012 and some areas are new in 2012.

All repeated areas will be compared with regards to development from 2009 to 2012.

- In this respect, please note that Ireland and Northern Ireland are not included in the 2012 survey. The comparison from 2009 to 2012 will hence only concern the four repeated countries – Denmark, Finland, Sweden and Norway.

Any significant changes from 2009 to 2012 or differences between countries in the data are based on a 95%-confidence interval.

Summary



Financial awareness and responsibility

- 88% of the parents have **discussed aspects of money** with their children within the last month – a significant decrease since 2009
- 90% of the parents think it would be beneficial for their child to learn about **the necessity of maintaining balance between income and expenditures** – a significant decrease since 2009
- 90% of the parents think it would be beneficial for their child to learn about the fact that **their family's funds are limited** – a significant decrease since 2009
- 79% do not find it difficult to talk to their child about personal finances
- 53% of the parents think it would be helpful to **have access to information about personal finance** when talking with their child about this – a significant decrease since 2009
- Most parents (65%) think it is **natural to find material about personal finance on the internet** – however this share is significantly lower than in 2009
- 30% of the parents would buy a personal finances teaching App for 1 euro

Financial awareness and responsibility

- The parties, that the parents believe have **responsibility for their children achieving a healthy relationship to personal finances**, are – in prioritised order
 - The parents themselves
 - Schools
 - Society/Government
 - Banks
 - Private organisations
 - Other
- According to 48% of the parents, **a child-friendly version of the overview of expenses and budget** is the most needed initiative
- 30% of the parents believe that 15 years+ is a sensible age to obtain **access to eBank/Mobile/Tablet bank**

Aspects of pocket money

- Just below **2/3 receive pocket money** – this is significantly lower than in 2009. On average, the amount is 14 euro per month – which is higher than in 2009.
- 88% of the children who receive pocket money **have chores to do in order to get the money** – a significant increase since 2009
- Many of the children (85%) **save their pocket money** – same as in 2009
- In total, 33% of the parents would transfer money using **a savings app**
- 32% would allow their child to have a **debit card with a chip displaying the account's balance**

Children as consumers

- 85% believe that their child understands that **spending money on one thing may mean that there is something else you cannot have**
- In general the children - still - have many material comforts – Top 3 are: **Bicycle, Own room and game console**
- 68% of the children **have a mobile phone** (a significant increase since 2009). On average they spend 10 euro per month on the mobile (a little less than in 2009)
- 90% **have a smart phone and/or a tablet in the household**
- Even less children than in 2009 **have any influence on the household purchases in the supermarket**

Children's use of electronic entertainment

- **TV** is the most popular electronic entertainment and **online computer games** the second most popular (game consoles have been surpassed by (online) computer games since 2009)
 - 97% **watch TV** and 6.39 hours on average per week
 - 92% **play games on the computer (on the internet)** and 3.62 hours on average per week
 - 74% **play games on the computer (not on the internet)** and 2.08 hours on average per week
 - 74% are **using the Internet to search for information** and 1.28 hours on average per week
 - 68% **play on game consoles** (PlayStation, Xbox, Nintendo Wii etc.) and 2.60 hours on average per week
 - 59% **SMS/text message** and 0.74 hours on average per week
 - 35% are **using the Internet as a social network** (MySpace, Facebook etc.) and 1.38 hours on average per week

Results

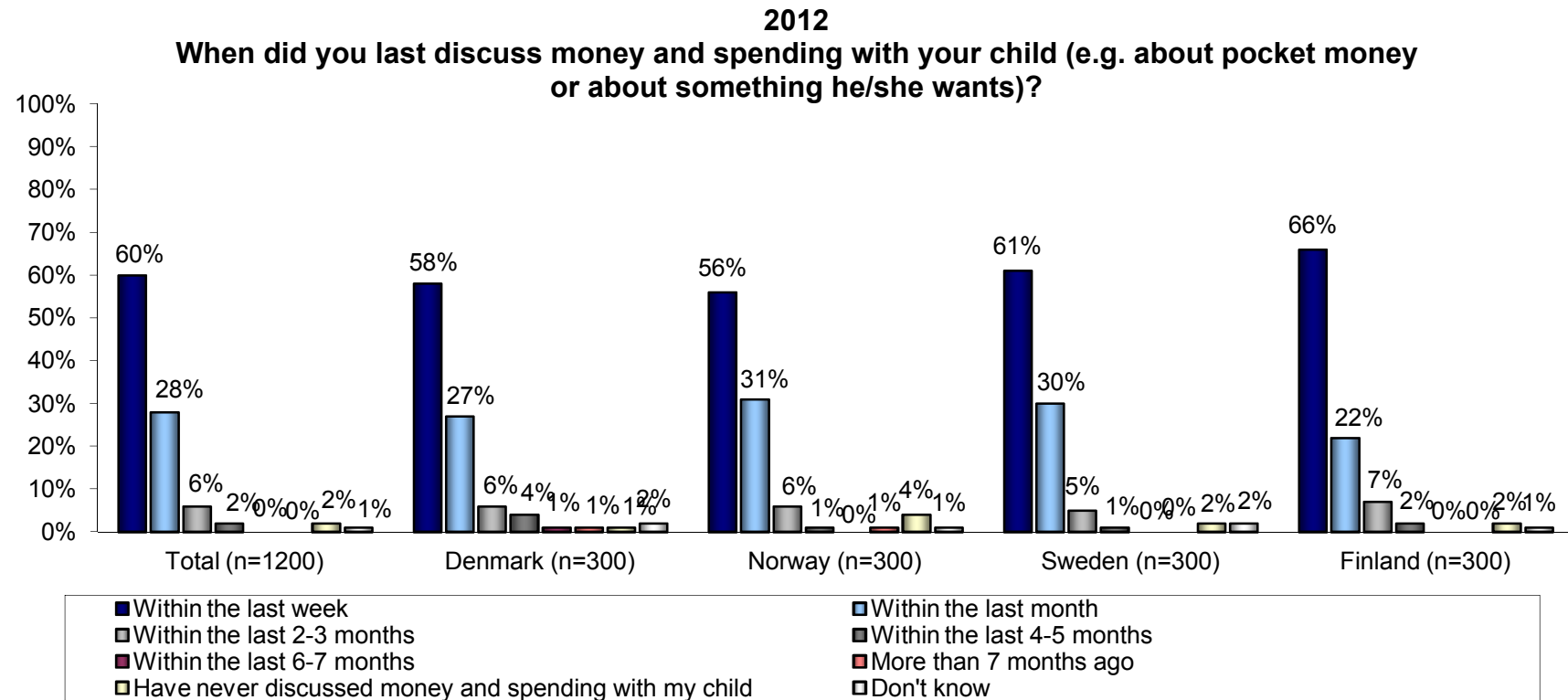


Financial awareness and responsibility



88% of the parents have discussed aspects of money with their children within the last month

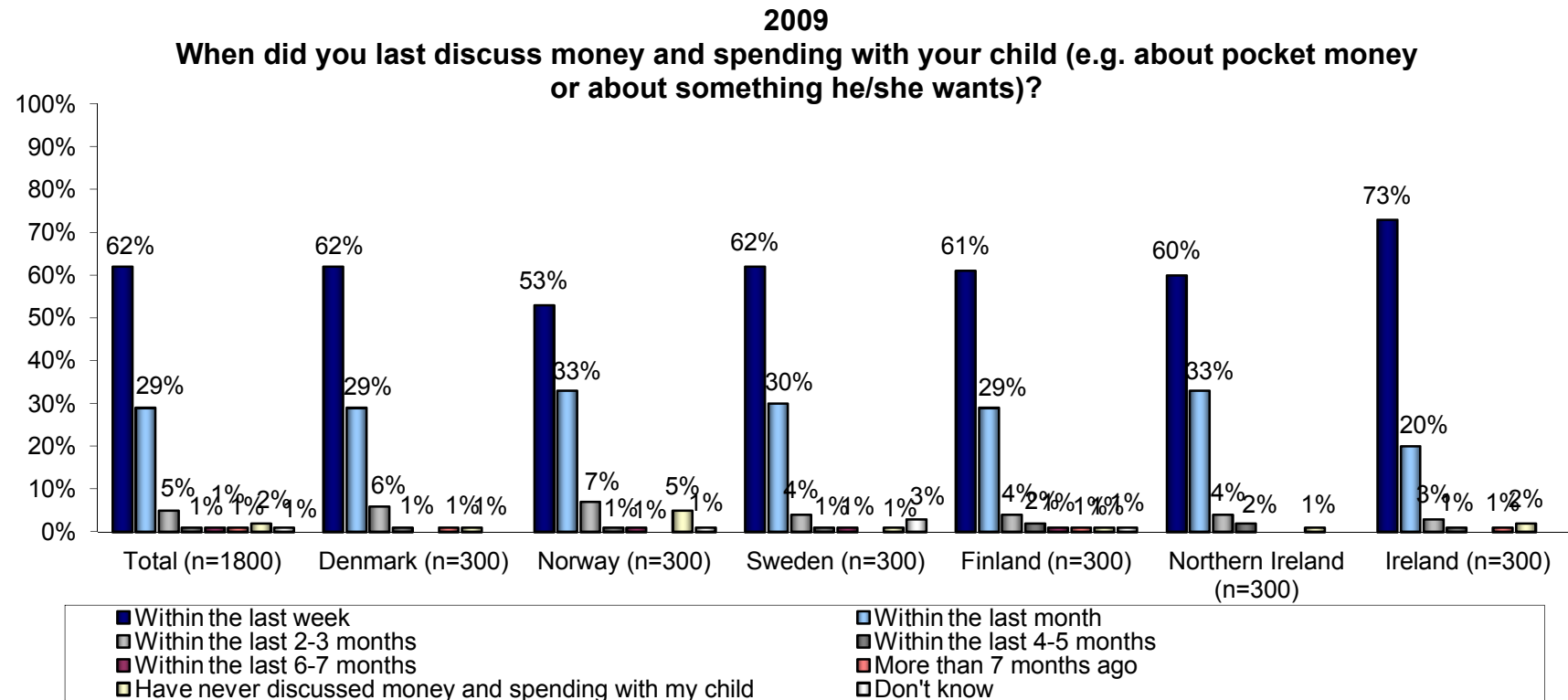
10/11/2014



Norway differs from the other countries, since Norwegian parents do not talk about money with their children as often as in the other countries and 4% have never talked about money with their child. This share is slightly lower than in 2009 but still higher than in the other countries. In Finland 66% have discussed money with their child within the last week, which is more often than in the other countries.

91% of the parents have discussed aspects of money with their children within the last month

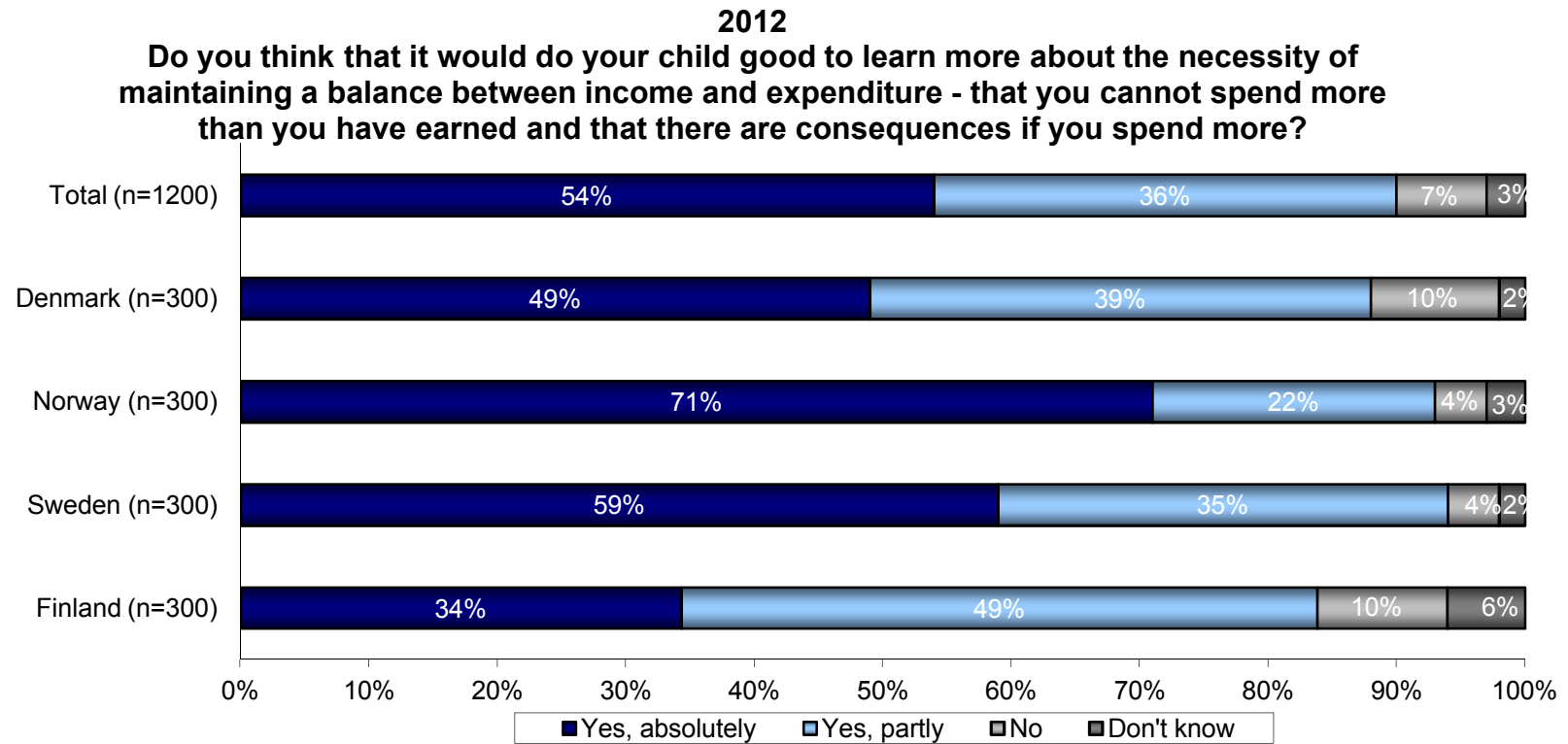
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Norway differs from the other countries, since Norwegian parents do not talk about money with their children as often as in the other countries and 5% have never talked about money with their child. That is a significant higher share than in the other countries. In Ireland 73% have discussed money with their child within the last week, which is more often than in the other countries.

90% of the parents think it would be beneficial for their child to learn about the necessity of maintaining balance between income and expenditure

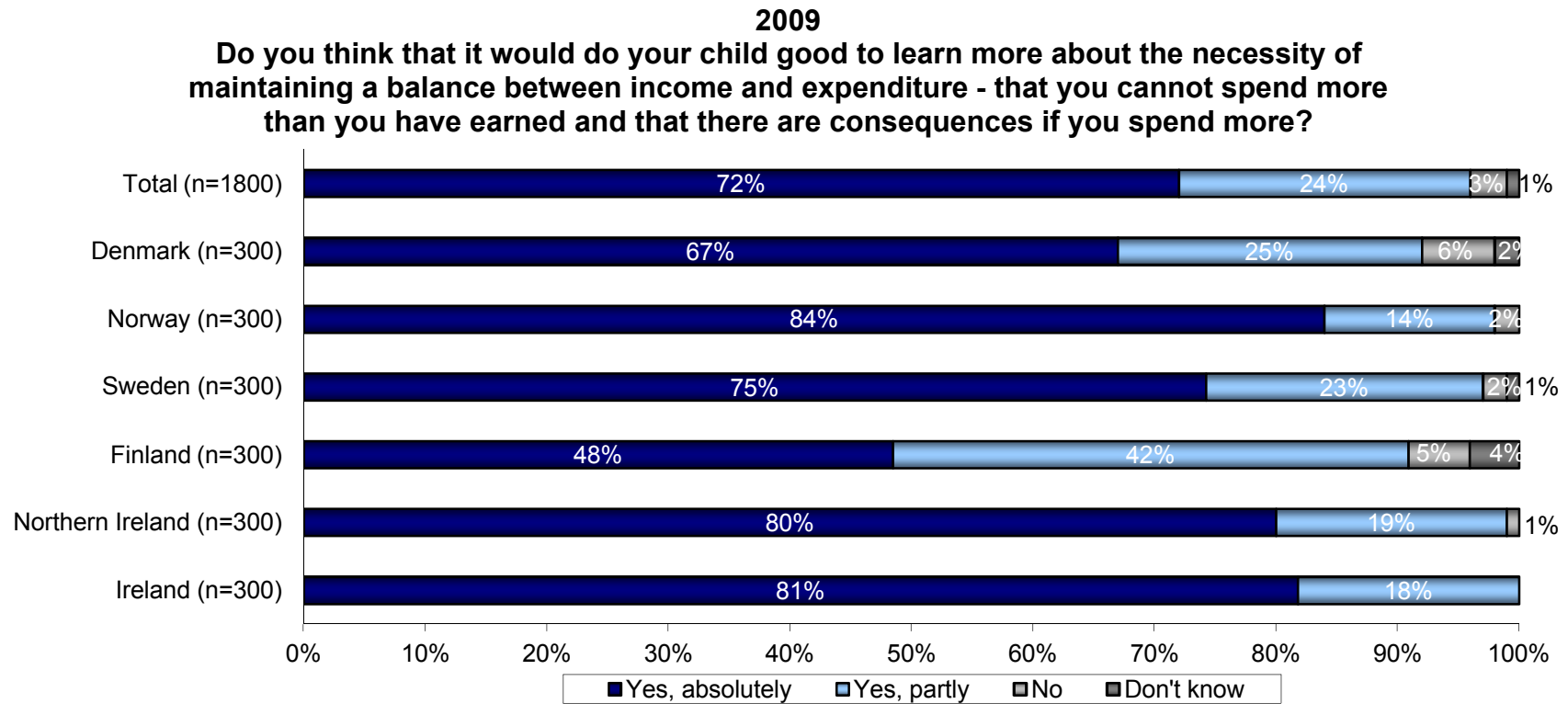
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In Finland the parents still do not believe the children will benefit as much from this as in other countries, since only 34% respond “Yes, absolutely” against 49%, 59% and 71% in the other countries respectively.

96% of the parents think it would be beneficial for their child to learn about the necessity of maintaining balance between income and expenditure

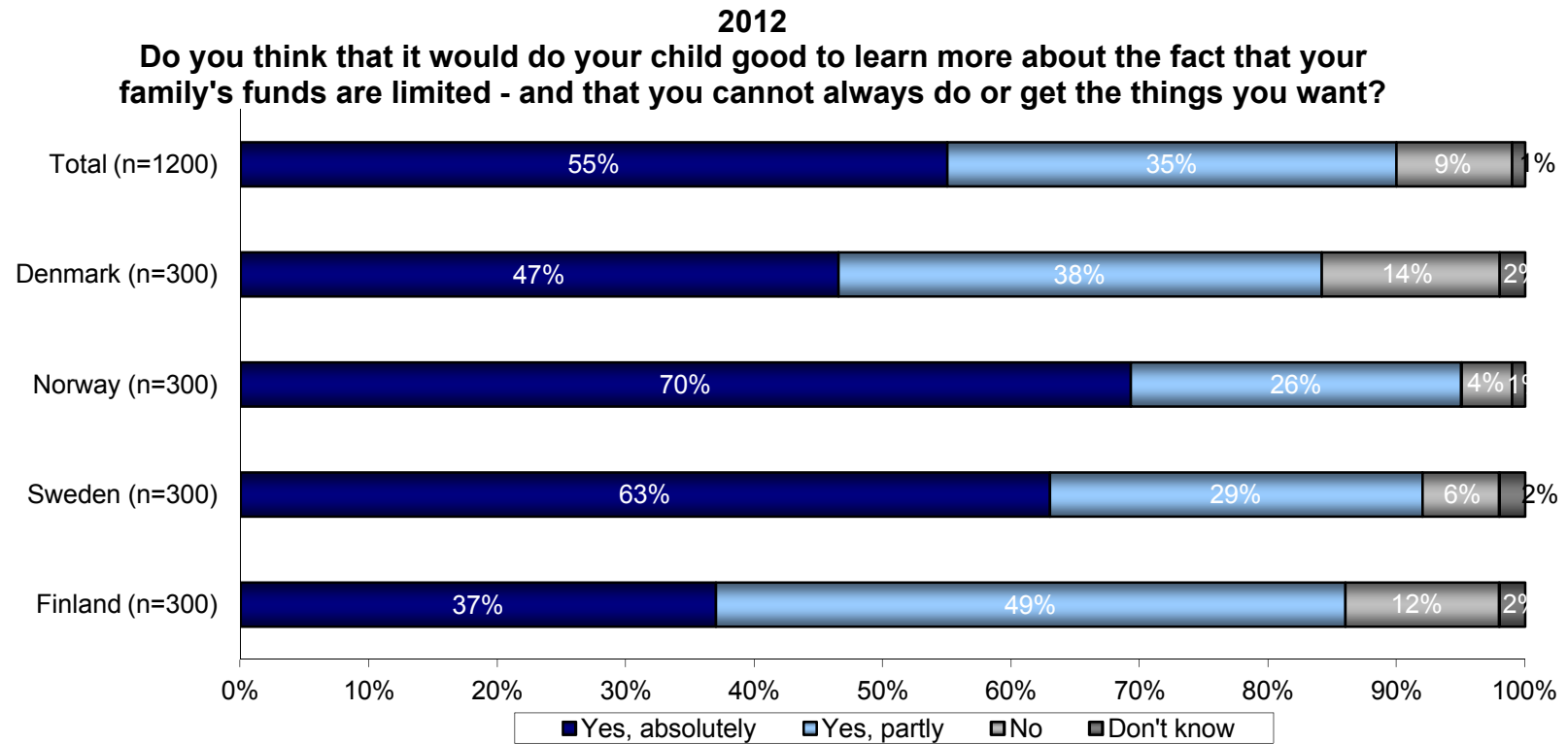
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In Finland the parents do not believe the children will have as much benefit from this as in other countries, since only 48% respond “Yes, absolutely” against 67-84% in the other countries.

90% of the parents think it would be beneficial for their child to learn about the fact that their family's funds are limited

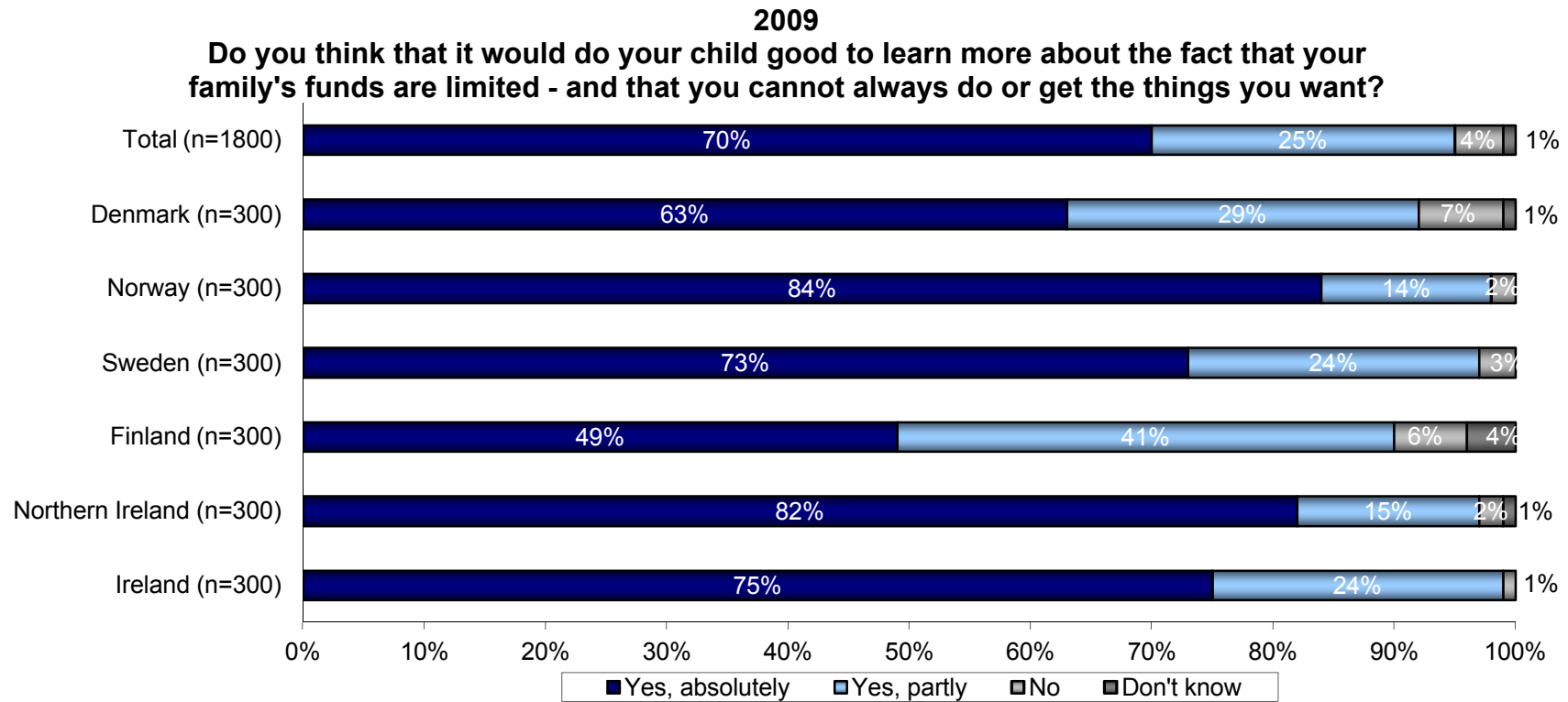
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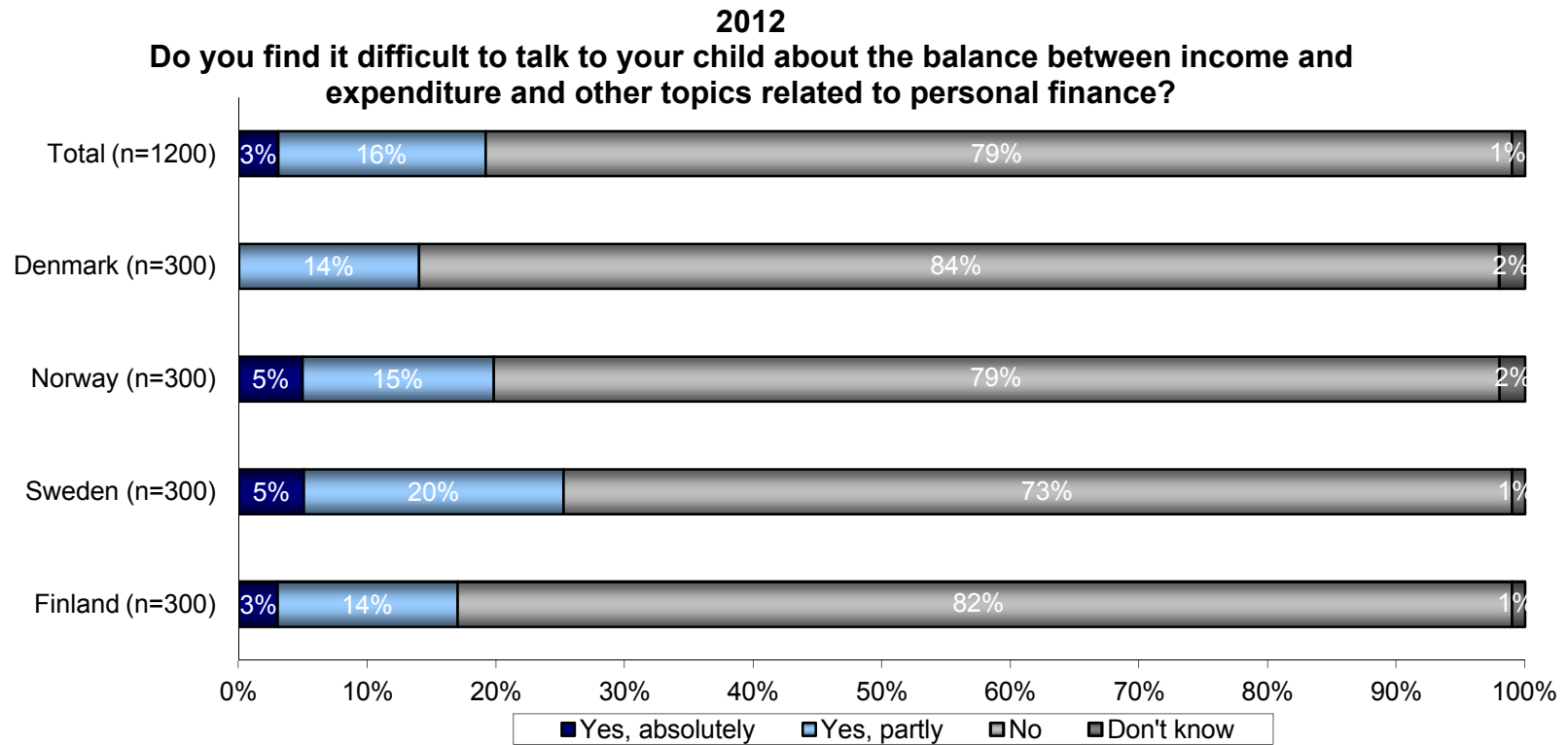
In Finland the parents do not believe the children will benefit as much from this as in the other countries, since only 37% respond “Yes, absolutely” against 47%, 63% and 70% in the other countries respectively.

95% of the parents think it would be beneficial for their child to learn about the fact that their family's funds are limited

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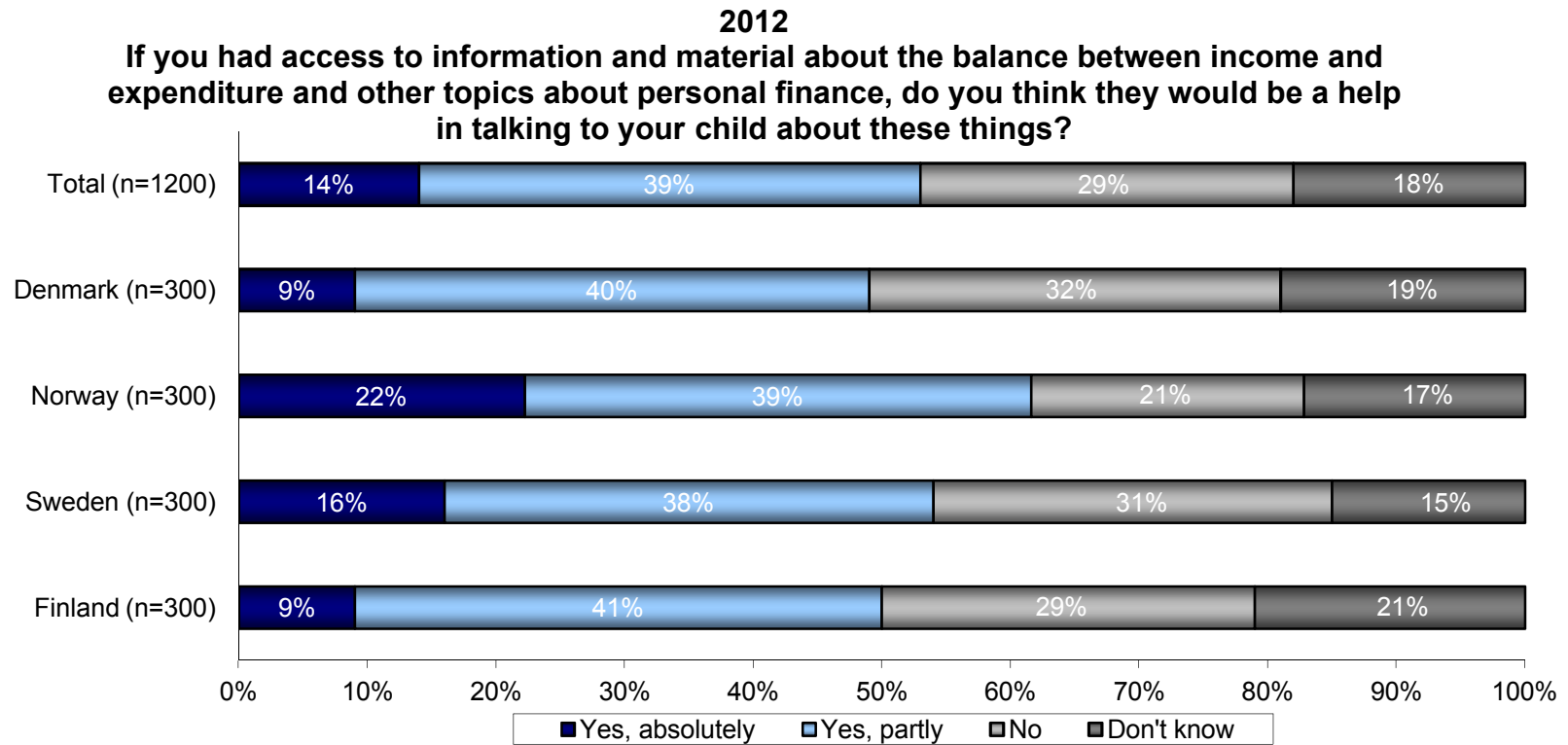
In Finland the parents do not believe the children will have as much benefit from this as in the other countries, since only 49% respond “Yes, absolutely” against 63-84% in the other countries.



In Sweden, the parents find it most difficult – in Denmark the least.

53% of the parents think it would be helpful to talk to their child if they had access to information about personal finance

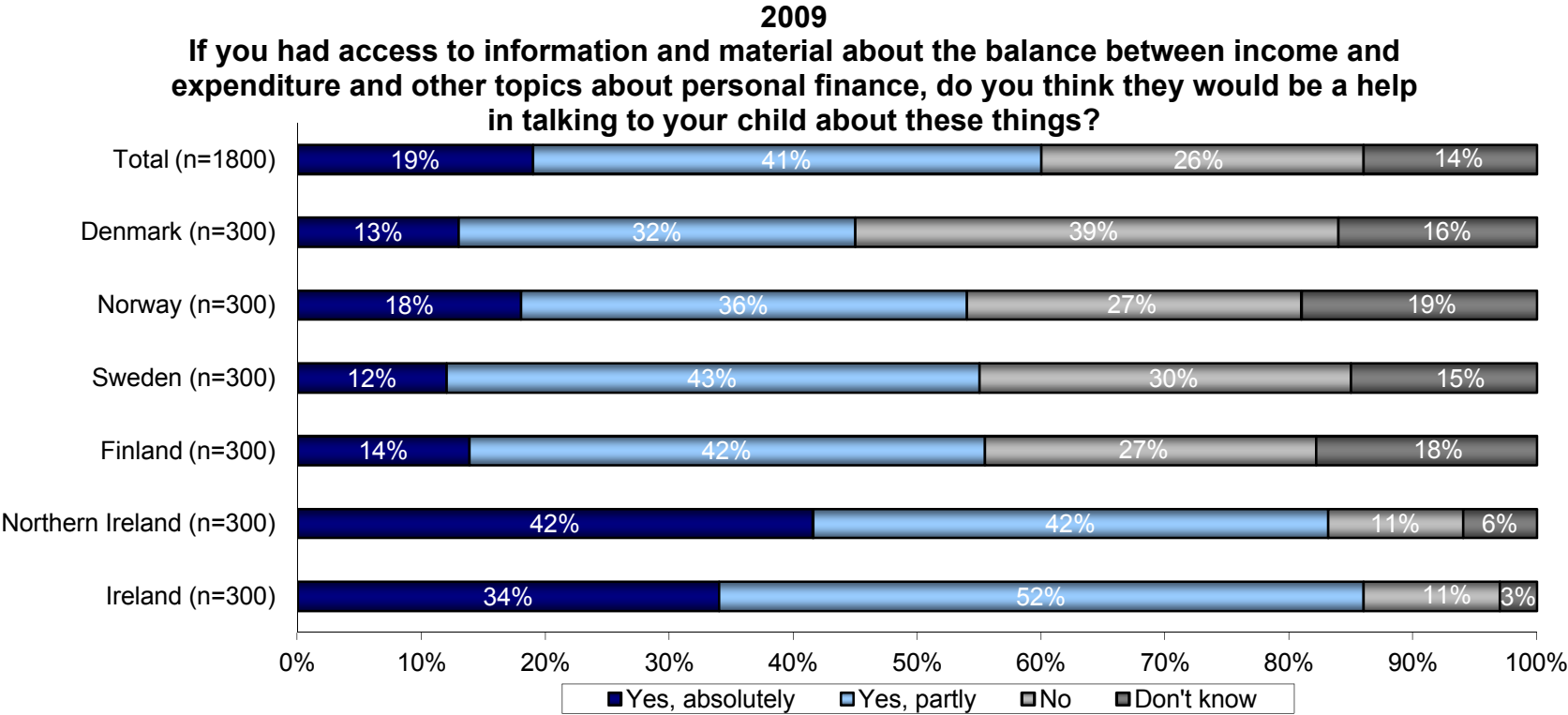
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In Norway the parents to a higher degree find it helpful to have access to information about personal finances when talking to their kids about this aspect.

60% of the parents think it would be helpful to talk to their child if they had access to information about personal finance

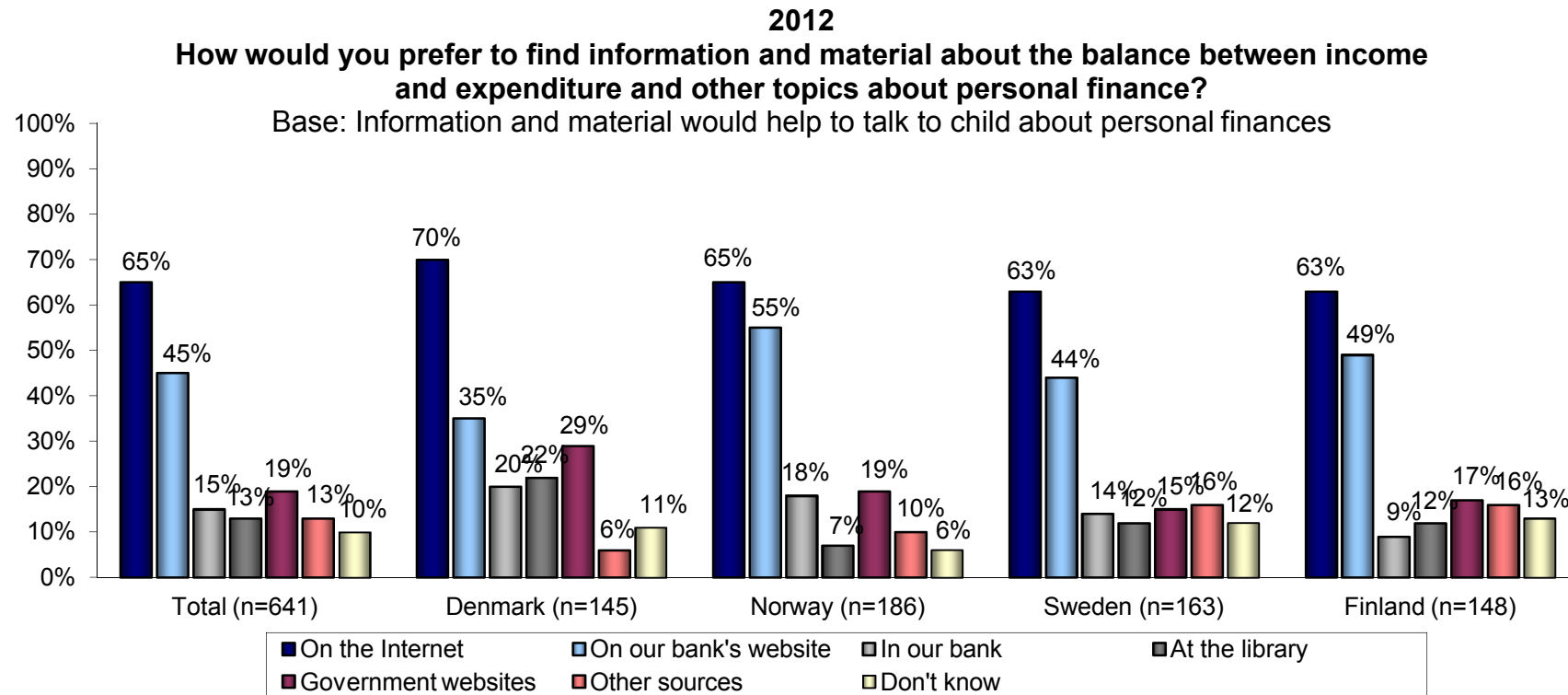
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On the previous page we saw that the parents in Northern Ireland and Ireland had difficulties talking with their children on the private finance. It fits very well in the graph above, which shows that parents in Northern Ireland and Ireland would to a higher degree than in the Nordic countries also make use of material on the private economy, if it was available.

Most parents (65%) think it is natural to find material about personal finance on the internet

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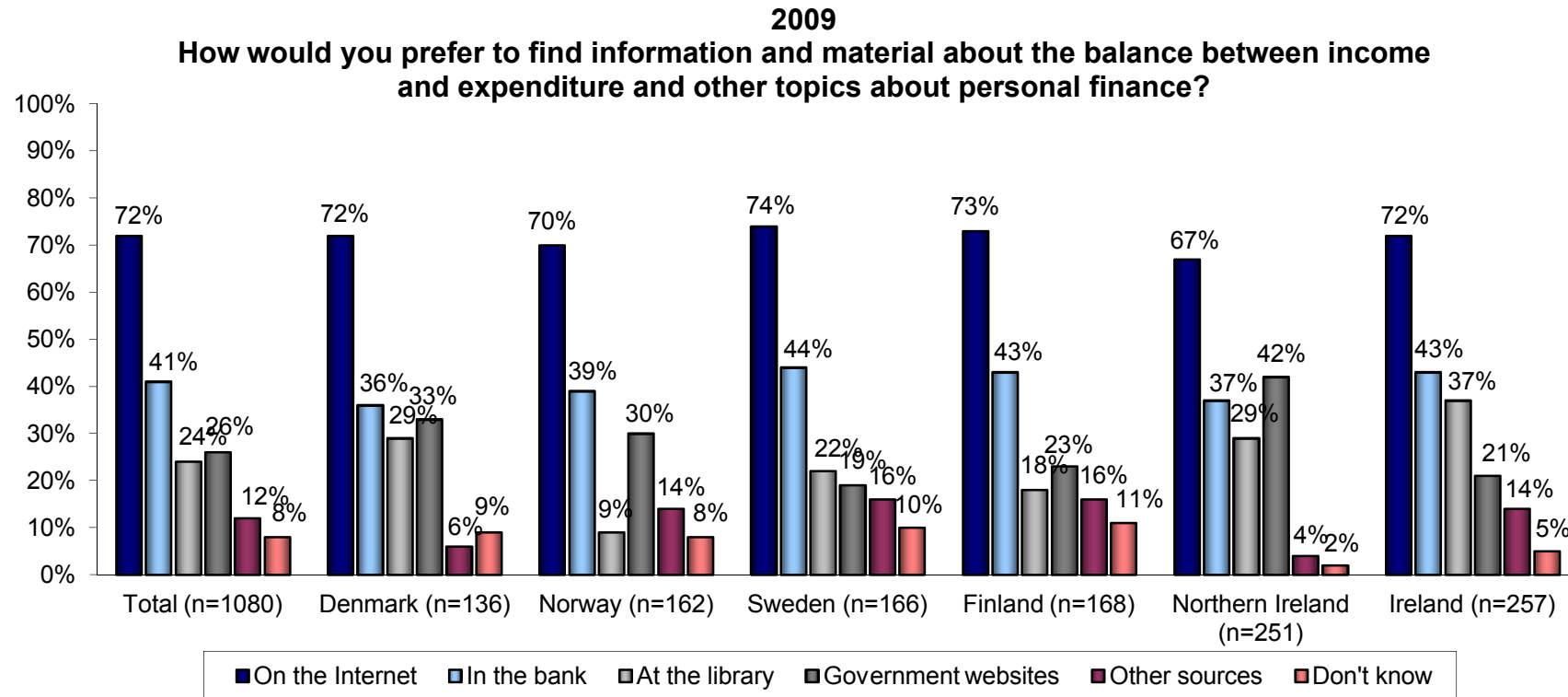


The decrease from 2009 to 2012 particularly comes from Sweden, Norway and Finland – the bank’s website seems to be more popular in these countries compared to Denmark.

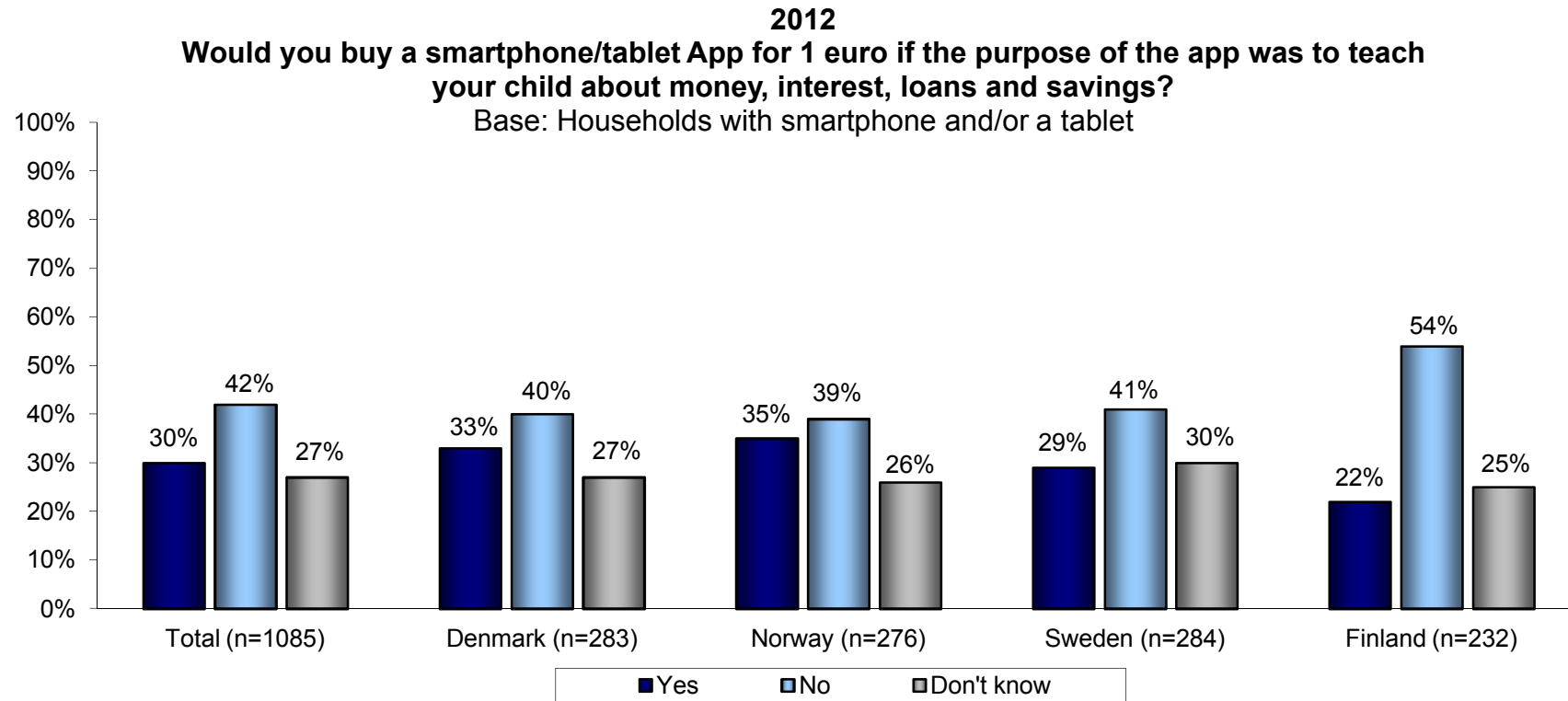
Please note that "the bank’s website" has been included in 2012. This new option has taken some shares from both the Internet and "in our bank".

Most parents (72%) think it is natural to find material about personal finance on the internet

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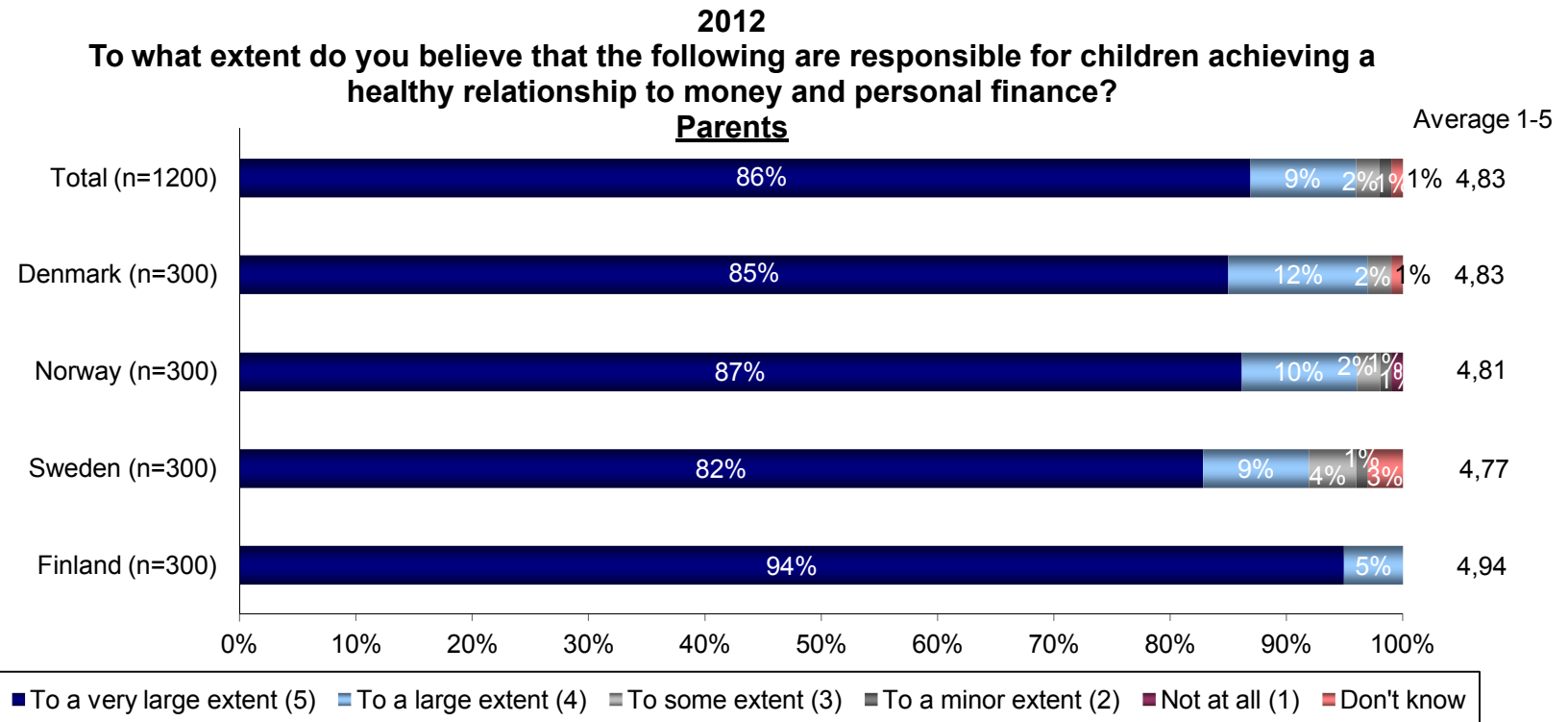
Most parents (72%) think it is natural to find material about personal finance on the Internet.



The interest is highest in Norway and lowest in Finland.

Parents strongly feel that they are responsible for their children achieving a healthy relationship to personal finance

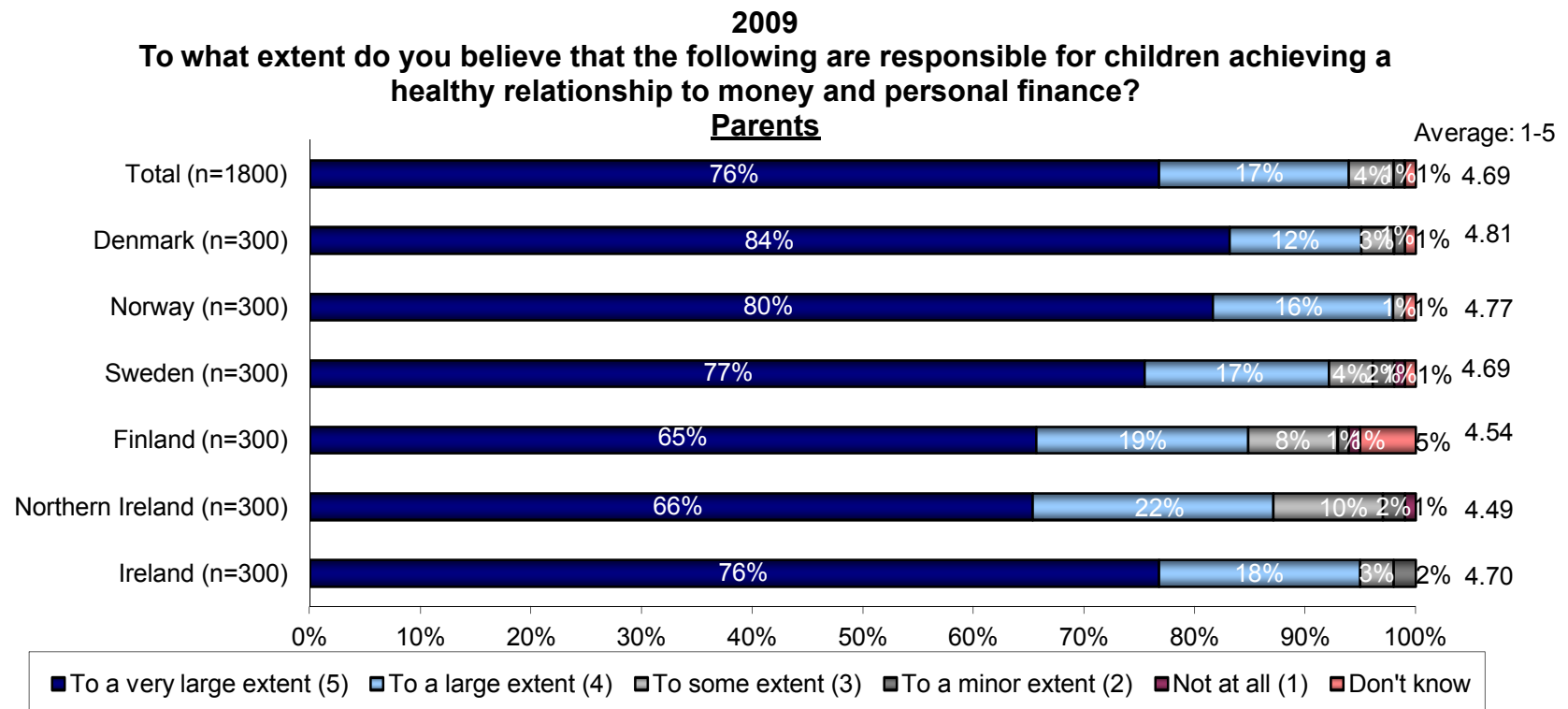
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Finland stands out most since this country has the highest proportion of parents who answer to a large extent and to a very large extent - a significant increase from the lowest level of the four countries in 2009 to the highest level.

Parents feel strongly that they are responsible for their children achieving a healthy relationship to personal finance

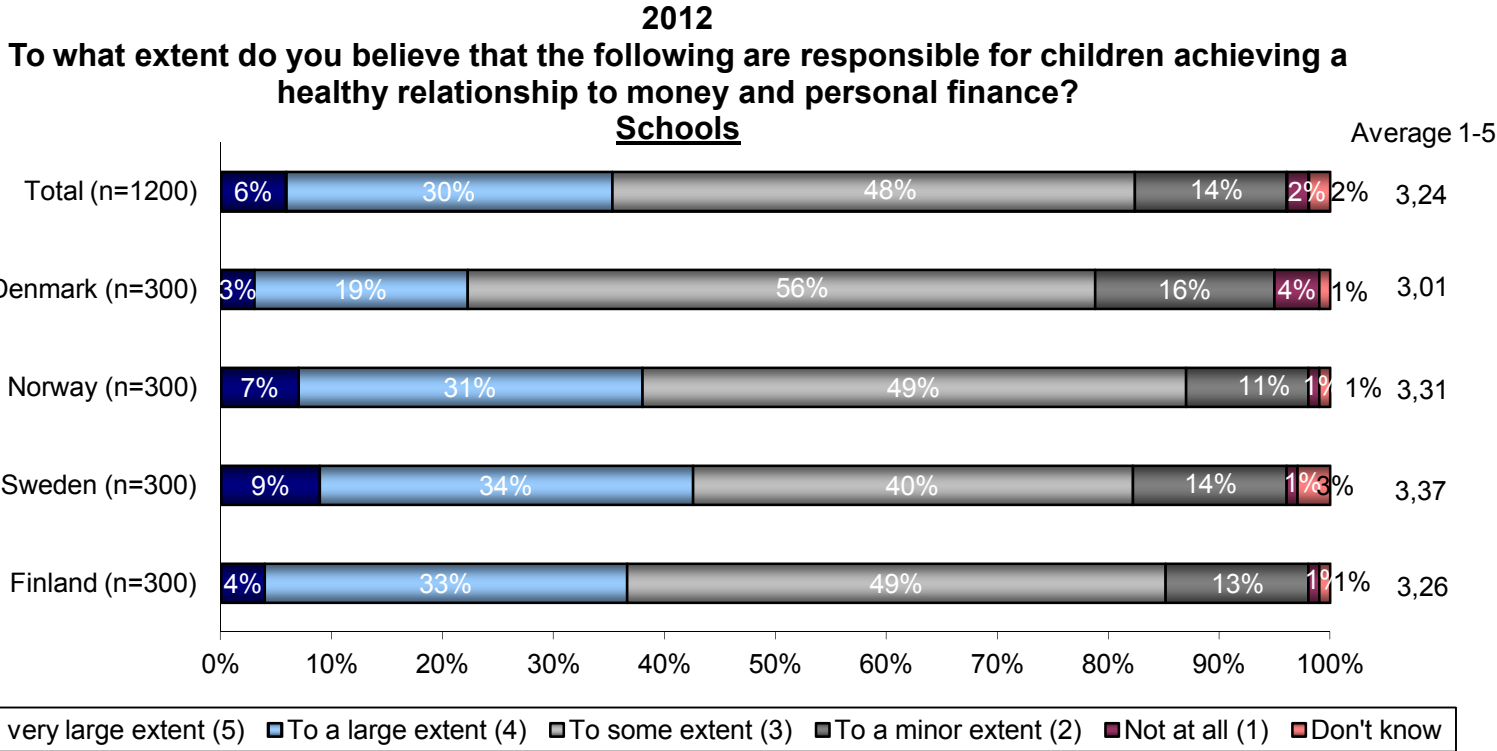
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Finland and Northern Ireland are those countries which stand out most since they have the lowest proportion of parents who answer to a large extent and to a very large extent.

Parents think that schools at least to some extent (84%) are responsible for children achieving a healthy relationship to personal

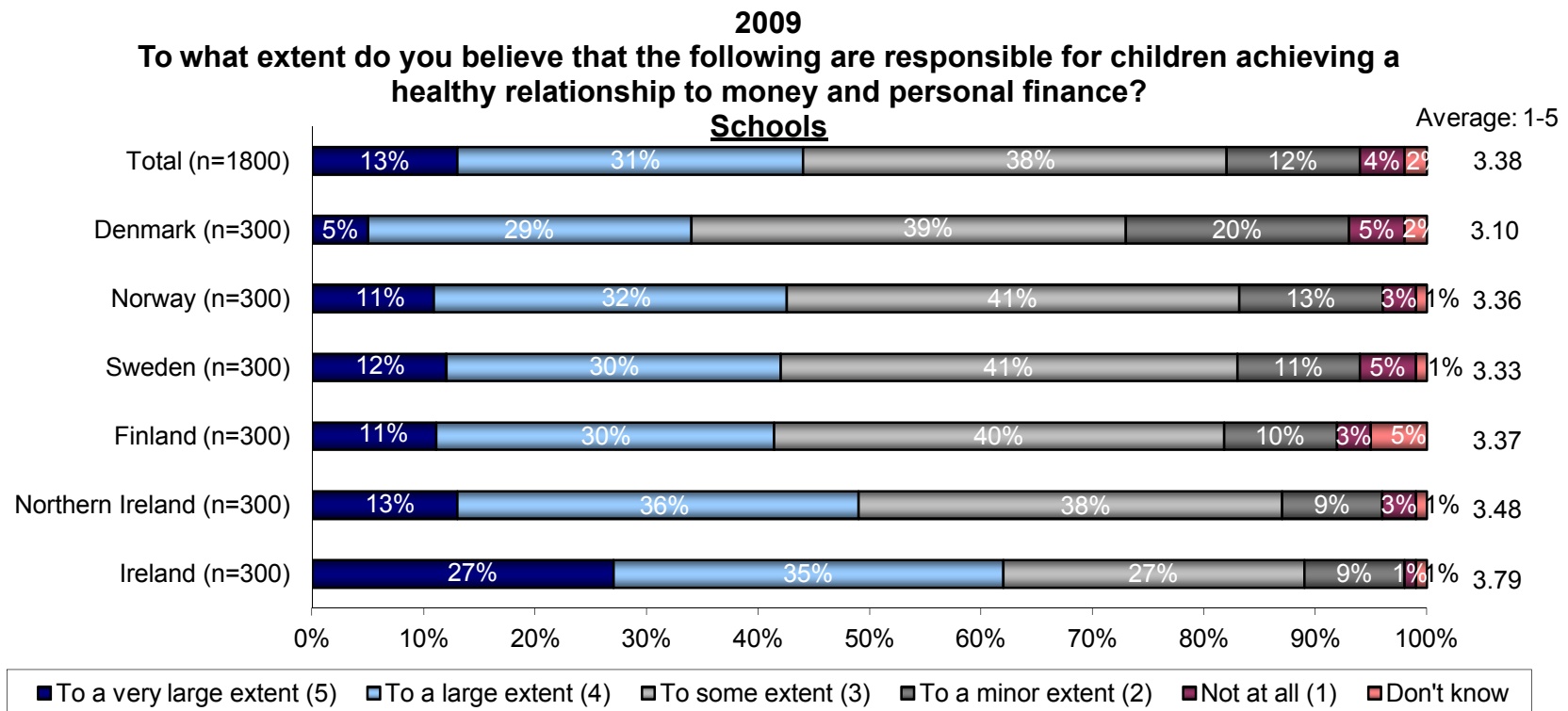
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Sweden stands out by having the largest proportion of parents who think schools have the responsibility to teach their children of money and personal finance. In Sweden 43% of the parents believe that schools either to a large or a very large extent have the responsibility of teaching children about money and personal finance (please note however, that this number is lower than in 2009). In contrast to this, we find Denmark that has the lowest share of this.

Parents think that schools at least to some extent (82%) are responsible for children achieving a healthy relationship to personal finance

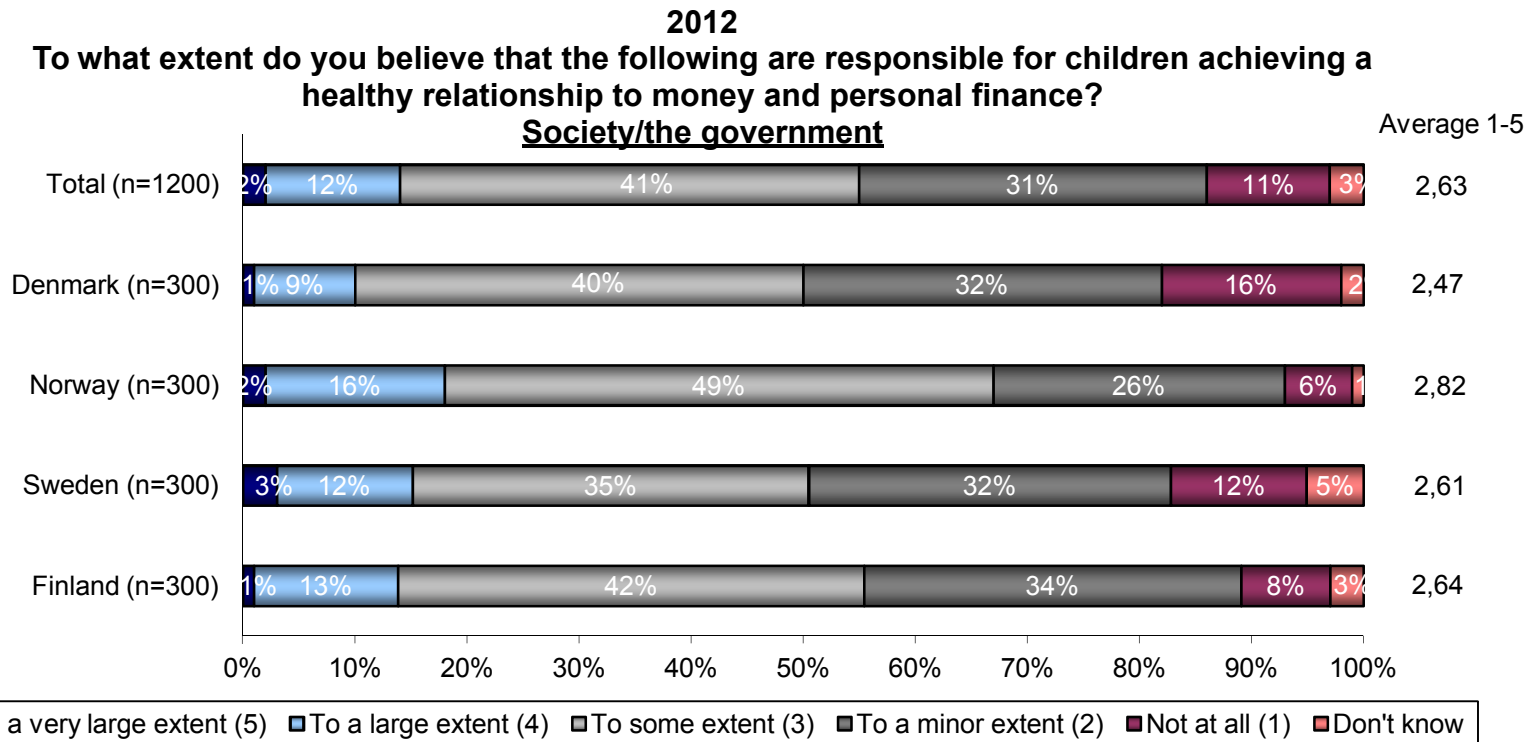
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Ireland stands out by having the largest proportion of parents who think schools have the responsibility to teach their children of money and personal finance. In Ireland believes 62% of the parents that schools have either to a large or a very large extent the responsibility of teaching children about money and personal finance. In contrast to the Sweden and Denmark which have the lowest share of this.

Most parents think that society has some kind of responsibility for children achieving a healthy relationship to personal finance

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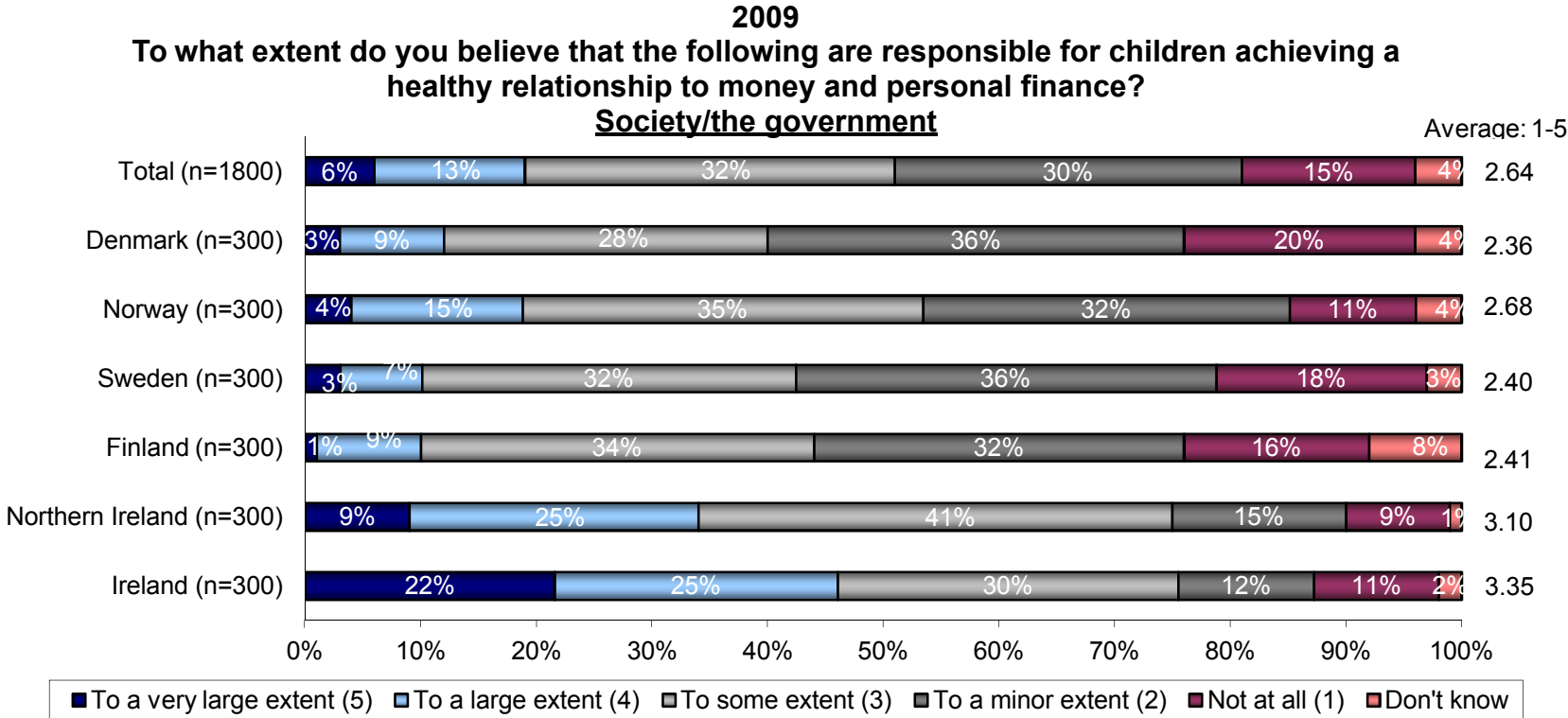


Overall, the parents in 2012 to a higher degree find that society/government have some degree of responsibility compared to 2009.

More Norwegian parents find that society/government have responsibility than the parents in the other countries have (same pattern as in 2009).

Most parents think that society have some kind of responsibility for children achieving a healthy relationship to personal finance

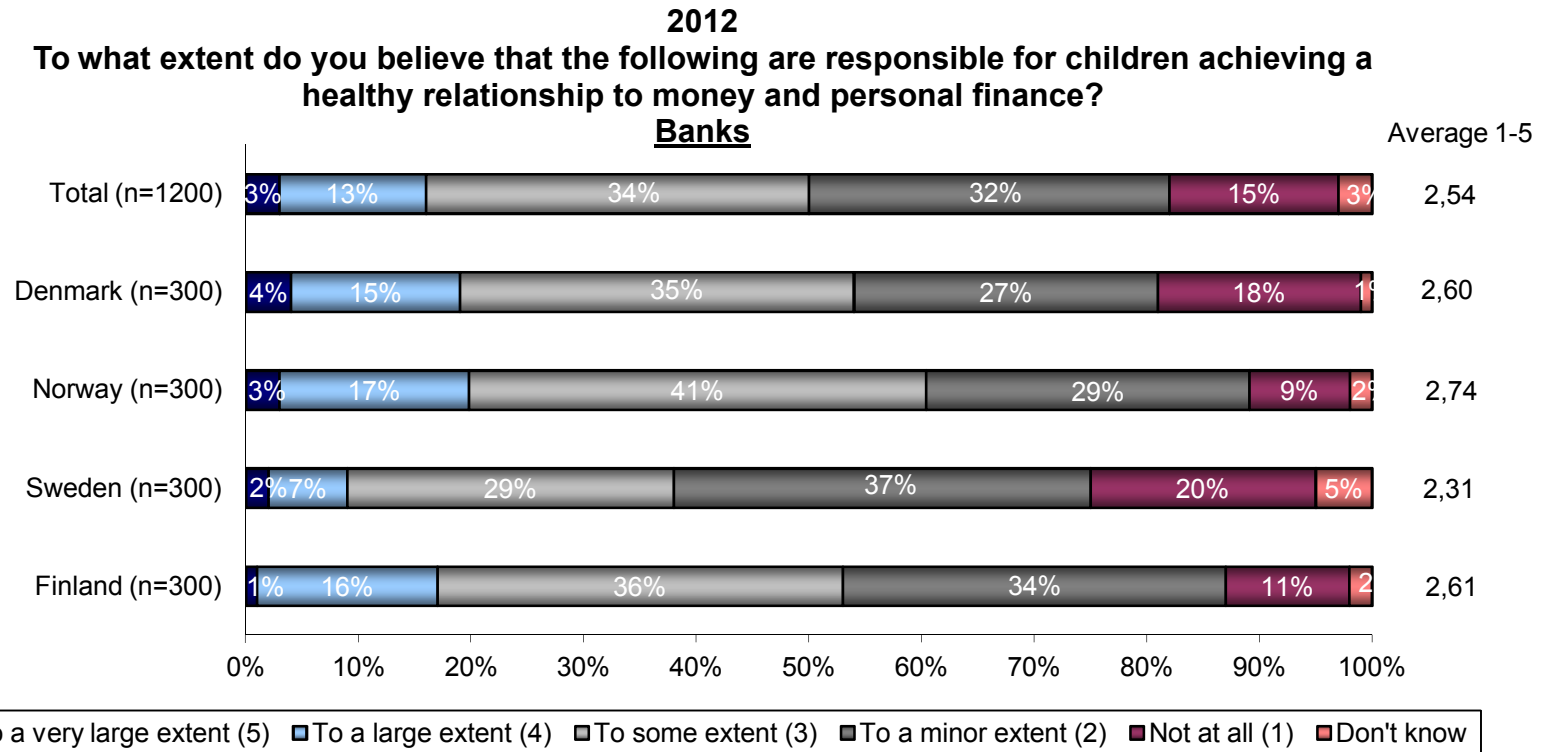
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Again, we see that parents in Ireland want to replace some of the responsibility from themselves to others when it comes to teaching their children about money and personal finance. This is very good with it also the people who believe that their children will have the most benefit from learning more. Moreover, it is also the parents of Ireland having able to teach their children about money and personal finance.

A majority of parents think that banks have some kind of responsibility for children achieving a healthy relationship to personal finance

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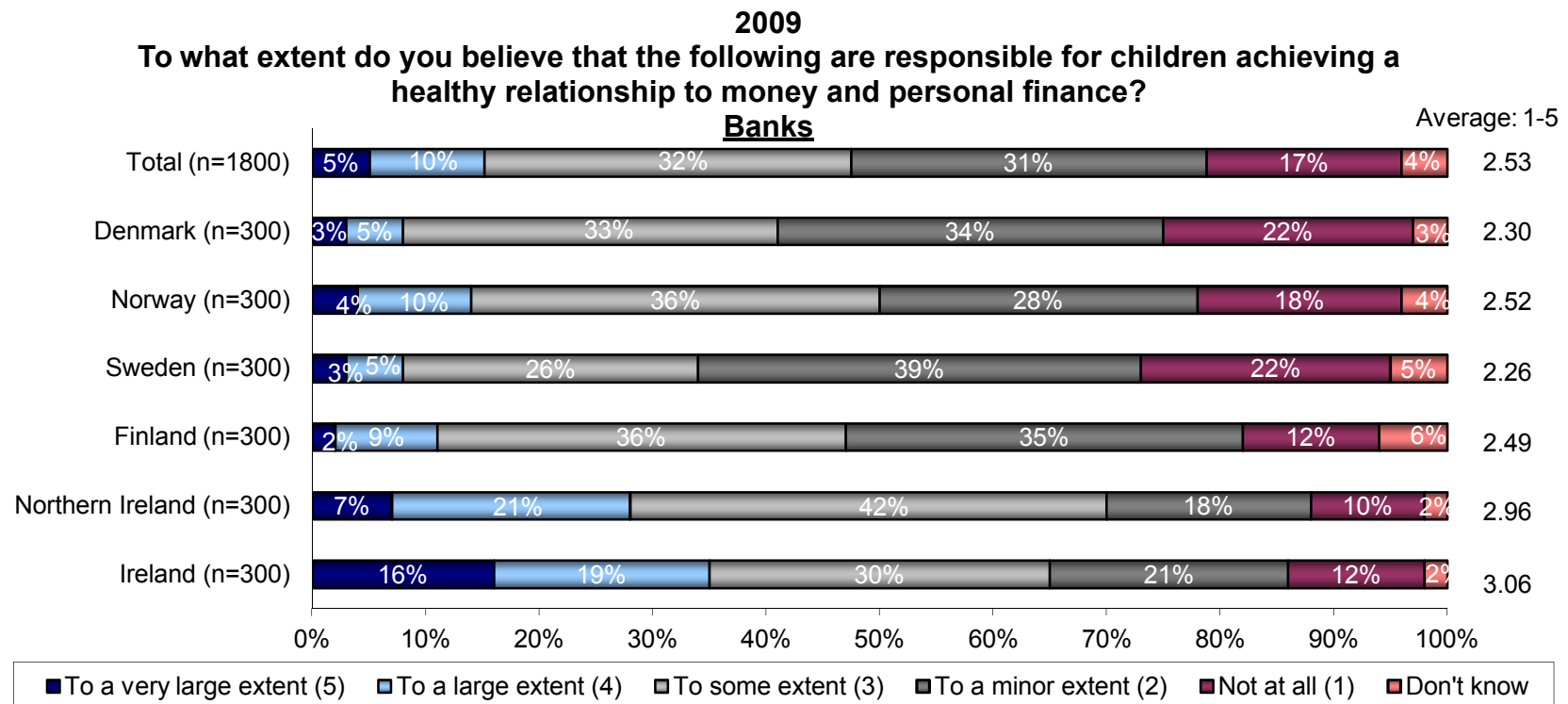


Overall, parents in 2012 to a higher degree find that the banks have some degree of responsibility compared to 2009.

More Norwegian parents find that banks have responsibility than parents in the other countries do (Finland had this position in 2009).

A majority of parents think that banks have some kind of responsibility for children achieving a healthy relationship to personal finance

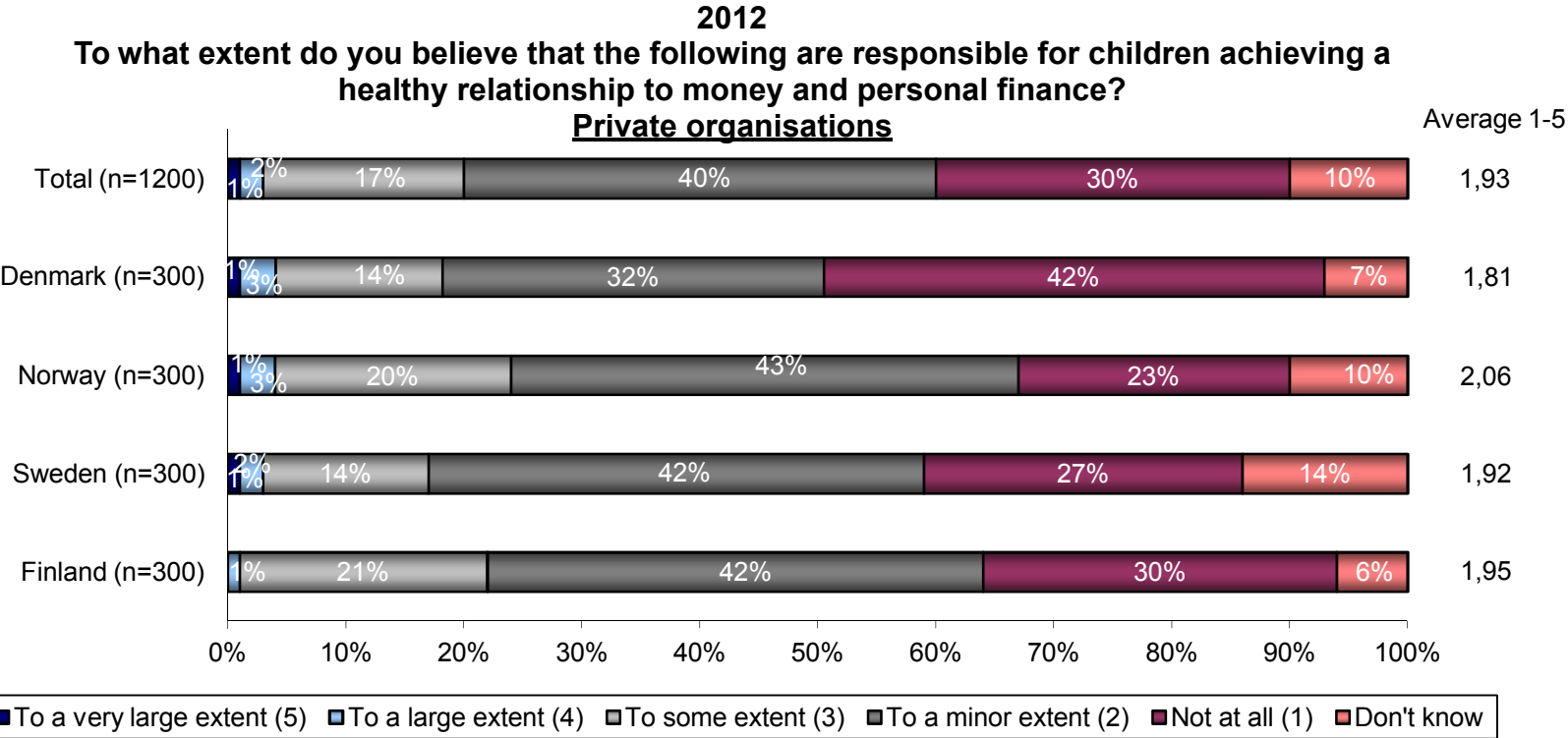
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Banks do not have quite as big a responsibility to teach children about money and personal finance as parents and schools have. However, there is only approximately 10-20% who believe that banks do not have any responsibility.

60% of the parents think that private organizations have some responsibility for children achieving a healthy relationship to personal

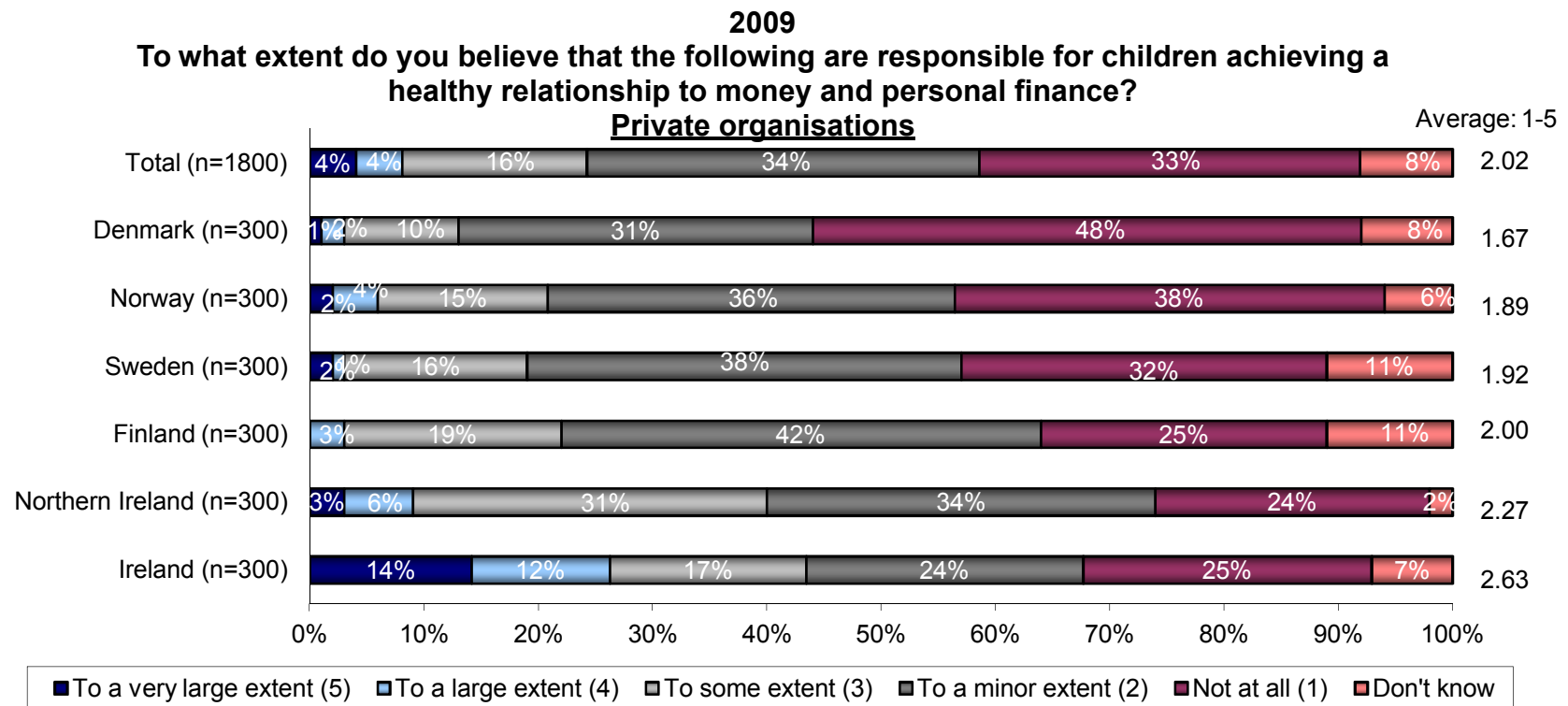
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Private organizations have very little responsibility to teach children about money and personal finance. This especially applies to Denmark where 42% believe that private organizations have no responsibility (however lower than in 2009).

More than half of the parents think that private organizations have some responsibility for children achieving a healthy relationship to private finance

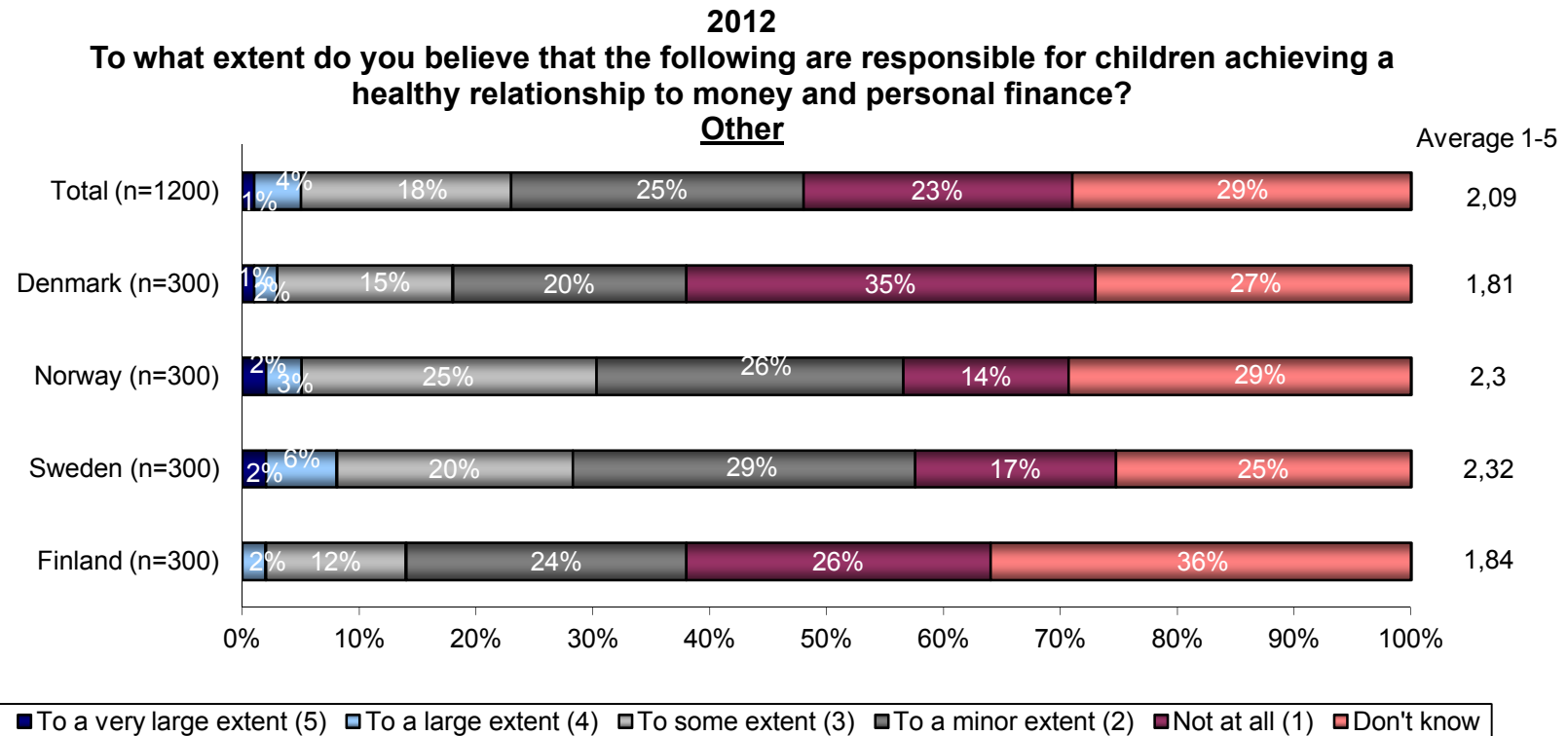
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Private organizations have very little responsibility to teach children about money and personal finance. Especially in Denmark where 48% believe that private organizations have no responsibility. Again Ireland stands out by giving the responsibility on.

Less than half find that Other (persons/organizations/companies) are responsible for children achieving a healthy relationship to money and personal finance

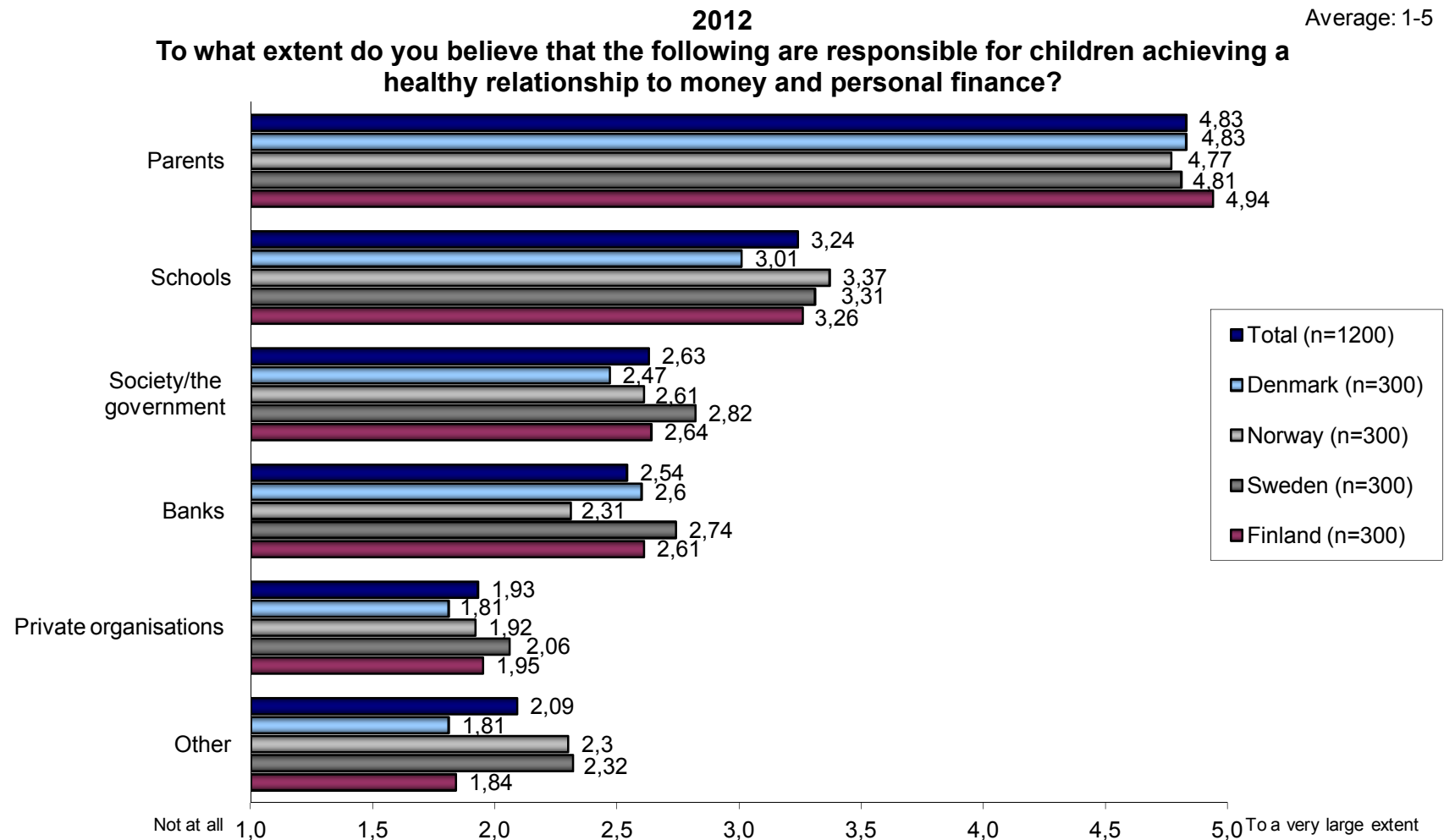
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Norway and Sweden differ from Denmark and Finland by having a larger share believing that Other (persons etc.) have responsibility for children achieving a healthy relationship to money and personal finance.

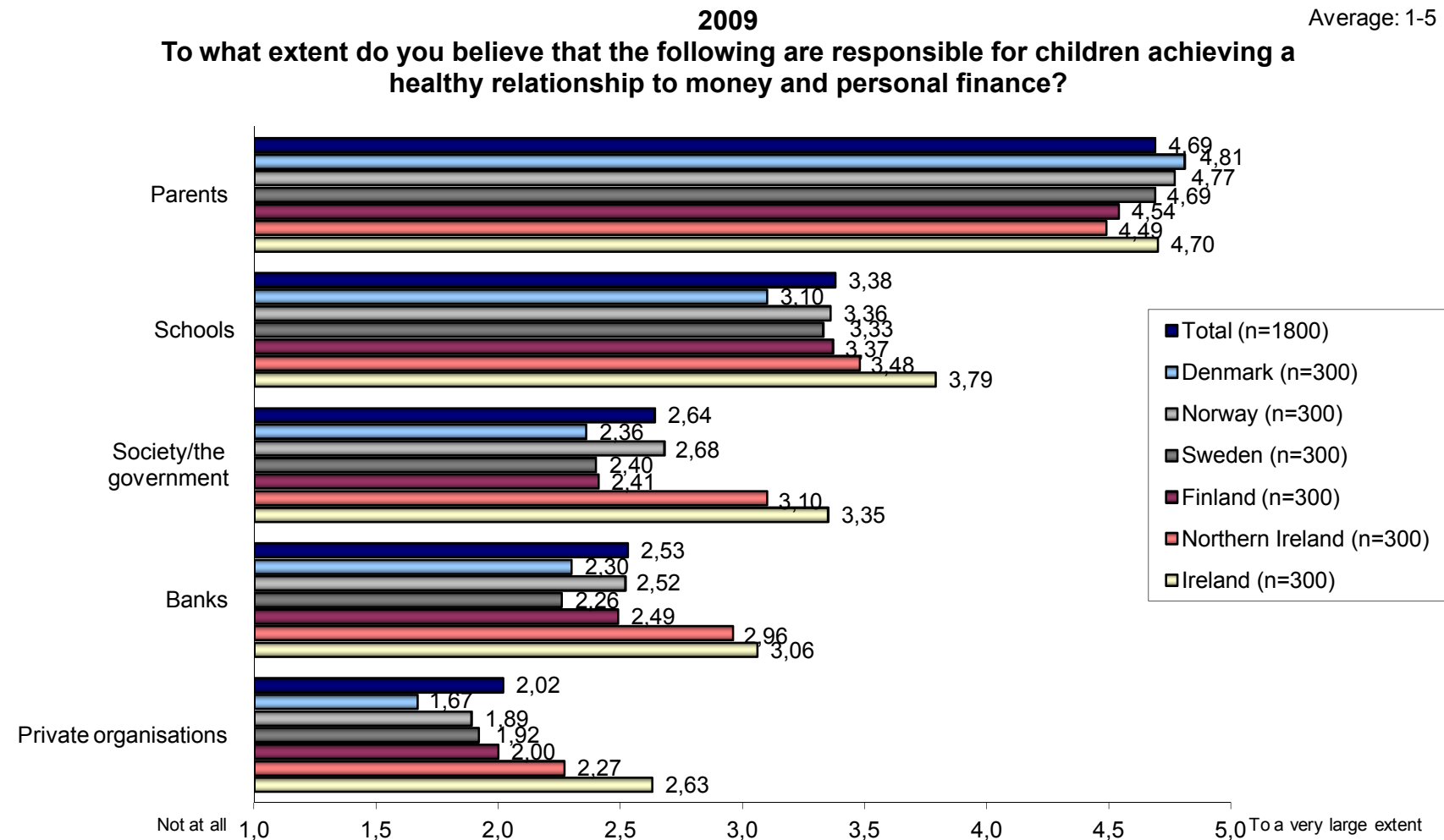
Parents think they are most responsible for children achieving a healthy relationship to personal finance. Schools come in second (same pattern as in 2009)

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Parents think they are most responsible for children achieving a healthy relationship to personal finance. Followed by schools

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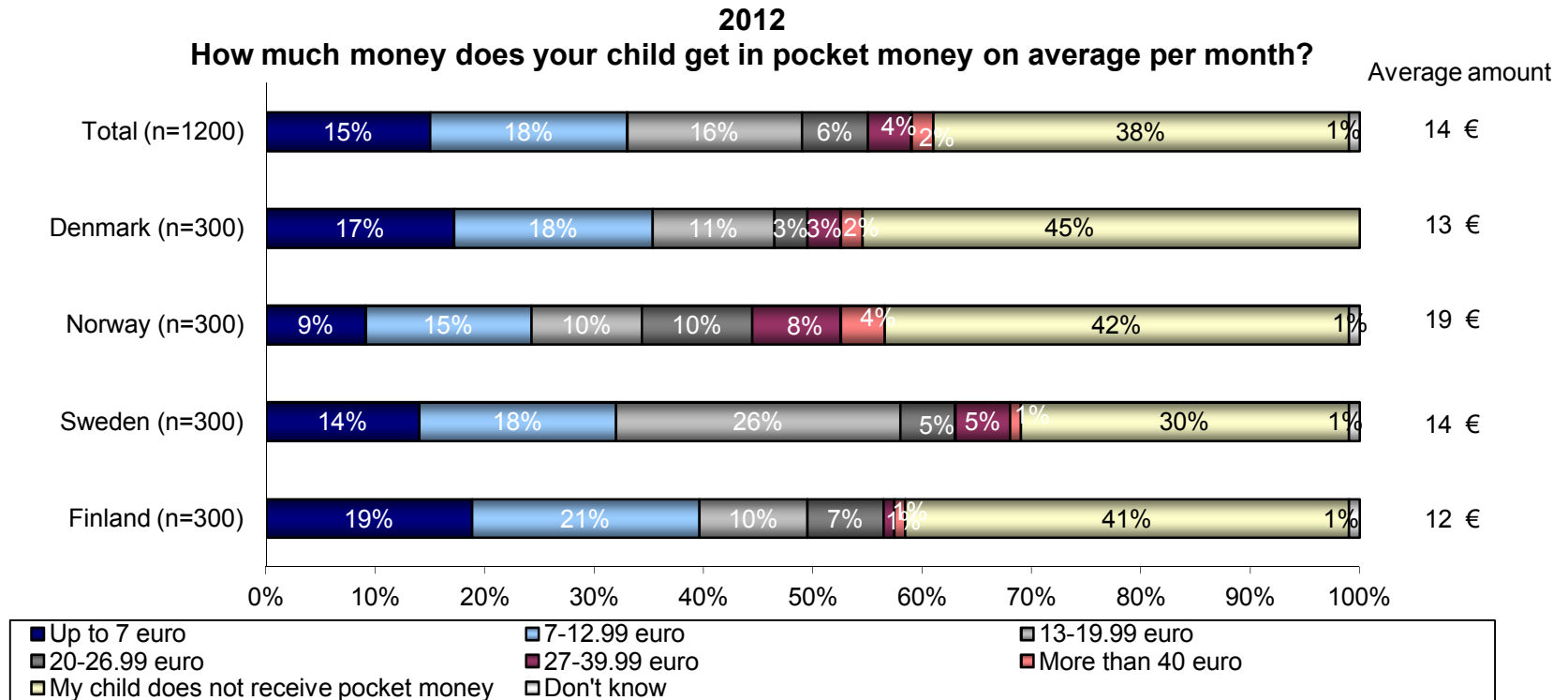


Aspects of pocket money



Just below two thirds receive pocket money. On average the amount is 14 € per month

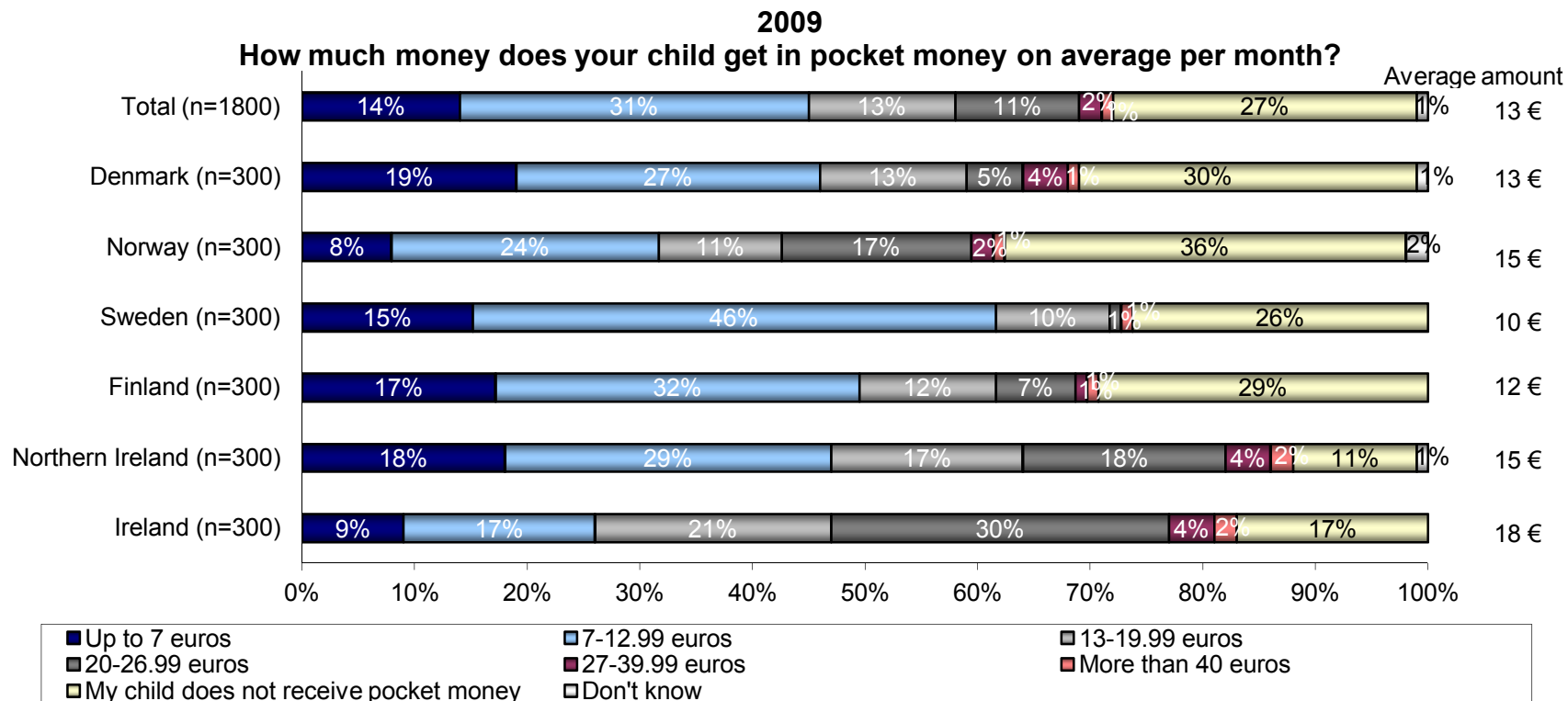
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In all the Nordic countries the share of children receiving pocket money has decreased since 2009 – particularly in Denmark and Finland where the drop is significant. The children in Sweden receive the highest amount of money as 37% receive more than 13€ per month – as opposed to especially Denmark and Finland where only 19% get more than 13€ per month.

More than two thirds receive pocket money. On average the amount is 13 € per month

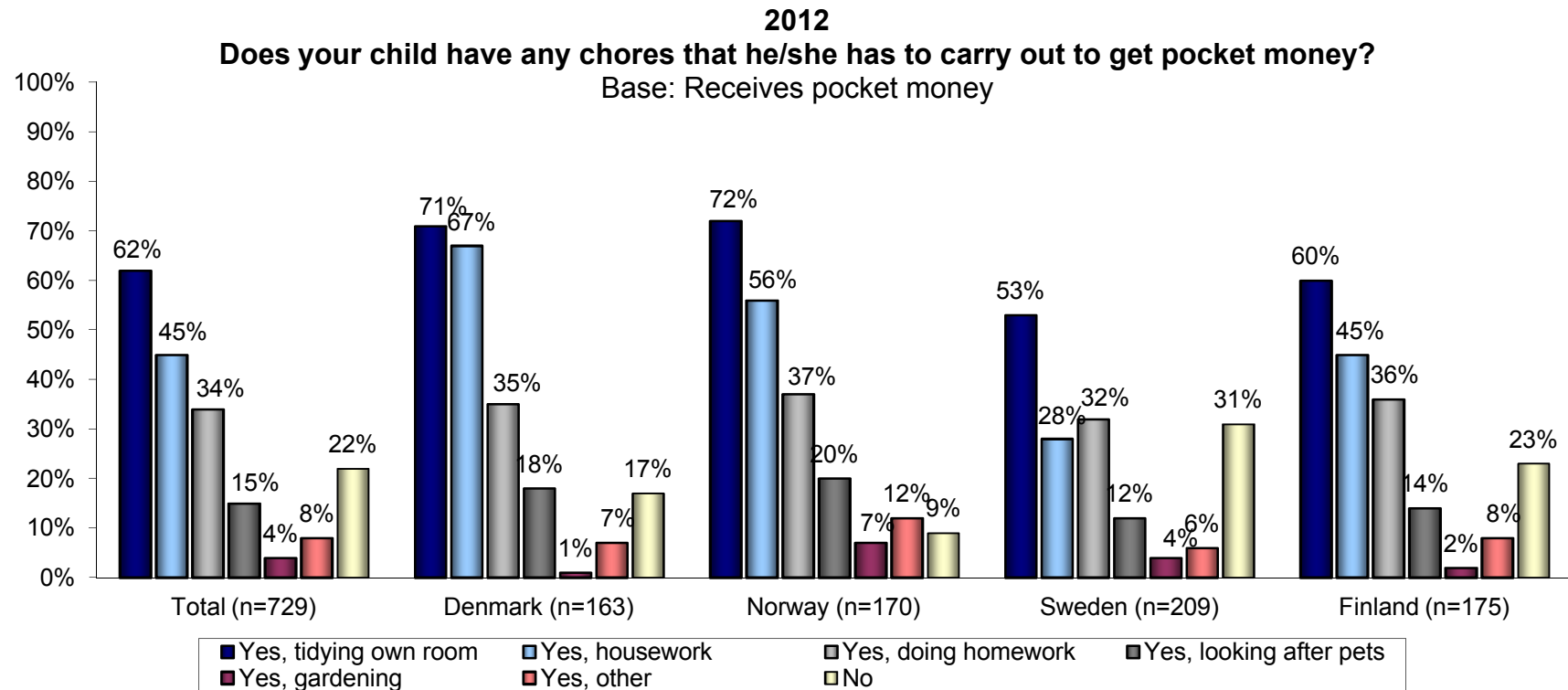
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In the Nordic countries about two thirds of the children get pocket money. That is a smaller part than in Northern Ireland and Ireland where about nine out of 10 get pocket money. The children in Ireland also get the highest amount of money as 57% get more than 13€ per month – as opposed to especially Sweden where only 12% get more than 13€ per month.

88% of the children, who receive pocket money have chores to do in order to get the money

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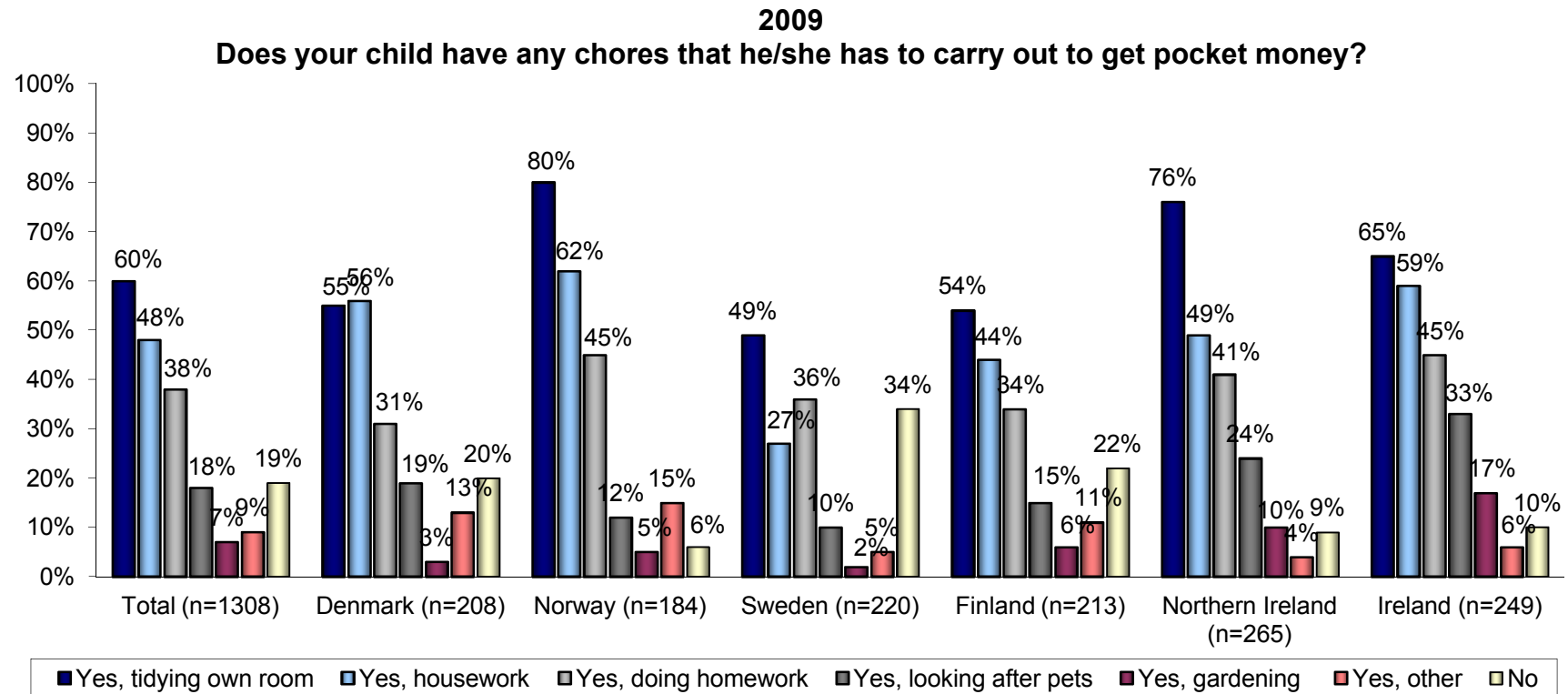


It shows some cultural difference. In Sweden 31% don't have any chores to get pocket money (slight decrease since 2009)– as opposed to especially Norway where about 91% have chores.

The most common chore is tidying their own room; the next most common is general housework.

81% of the children, who receive pocket money have chores to do in order to get the money

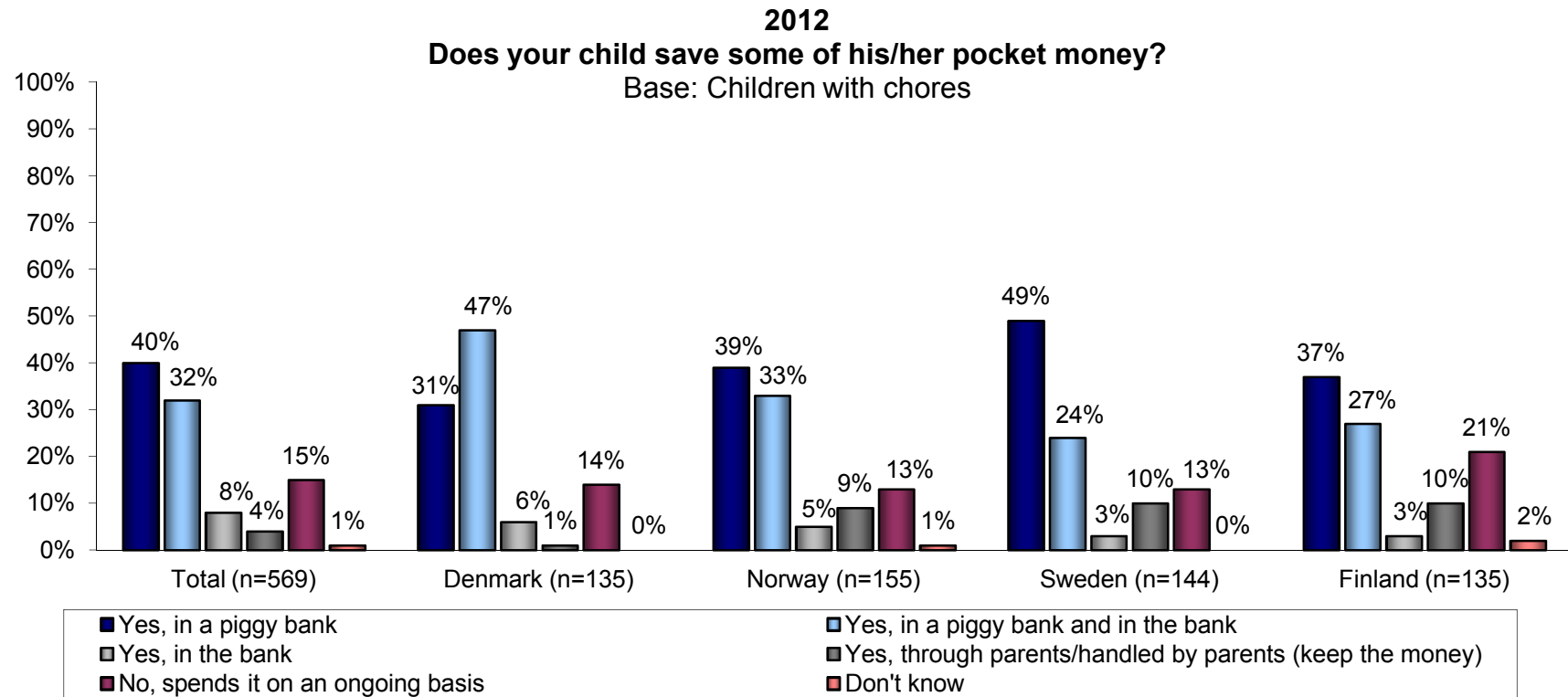
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This question has only been asked to those who give their children pocket money. It shows some cultural differences. In Sweden 34% do not have any chores to get pocket money – as opposed to especially Norway, Northern Ireland and Ireland where about 90% have chores. The most common chore is tidying their own room; the next most common is general housework.

Many of the children (85%) save their pocket money

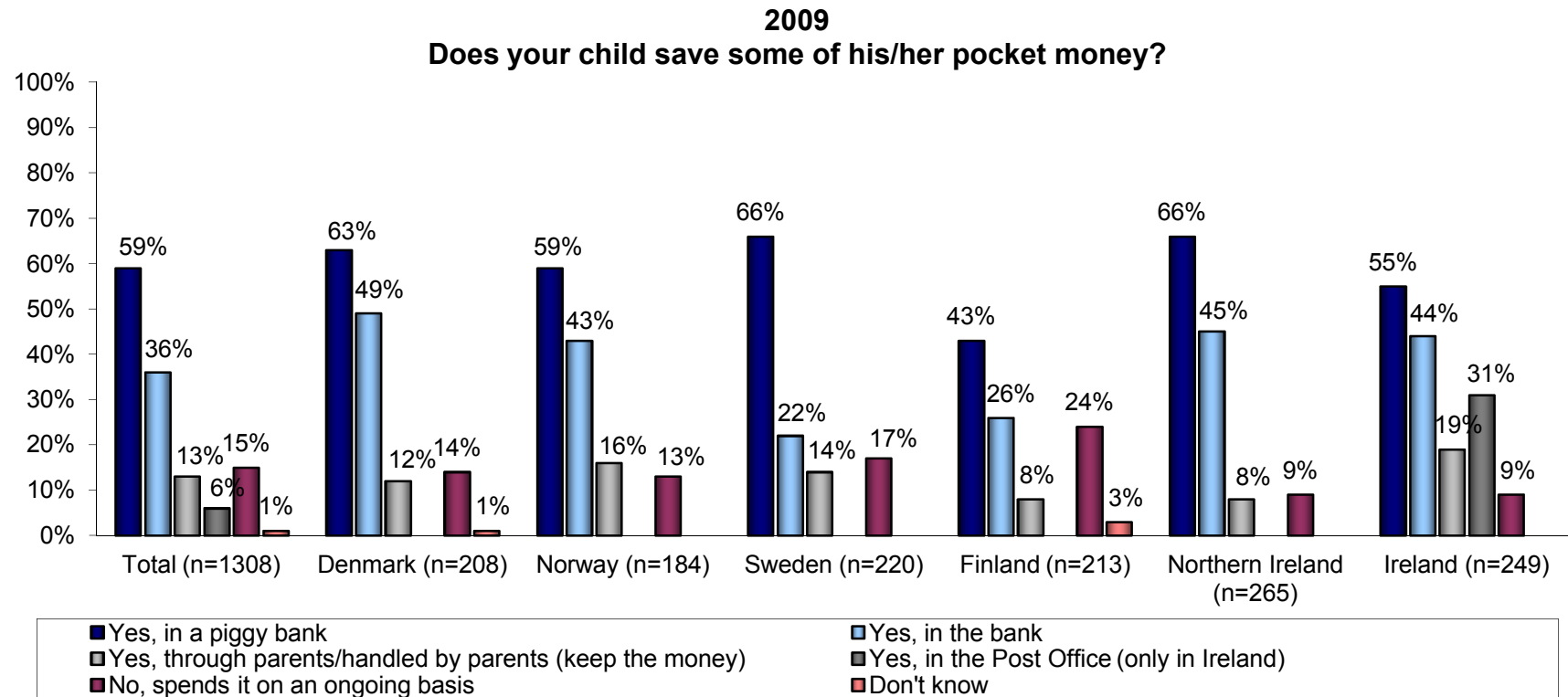
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With 21% Finland has the largest part who do not save their money – however this share is slightly lower than in 2009. Finland and Sweden also have the smallest part who save their pocket money in the bank. Please note that a new alternative has been included in 2012 – "Yes, in a piggy bank and in the bank".

Many of the children (85%) save their pocket money

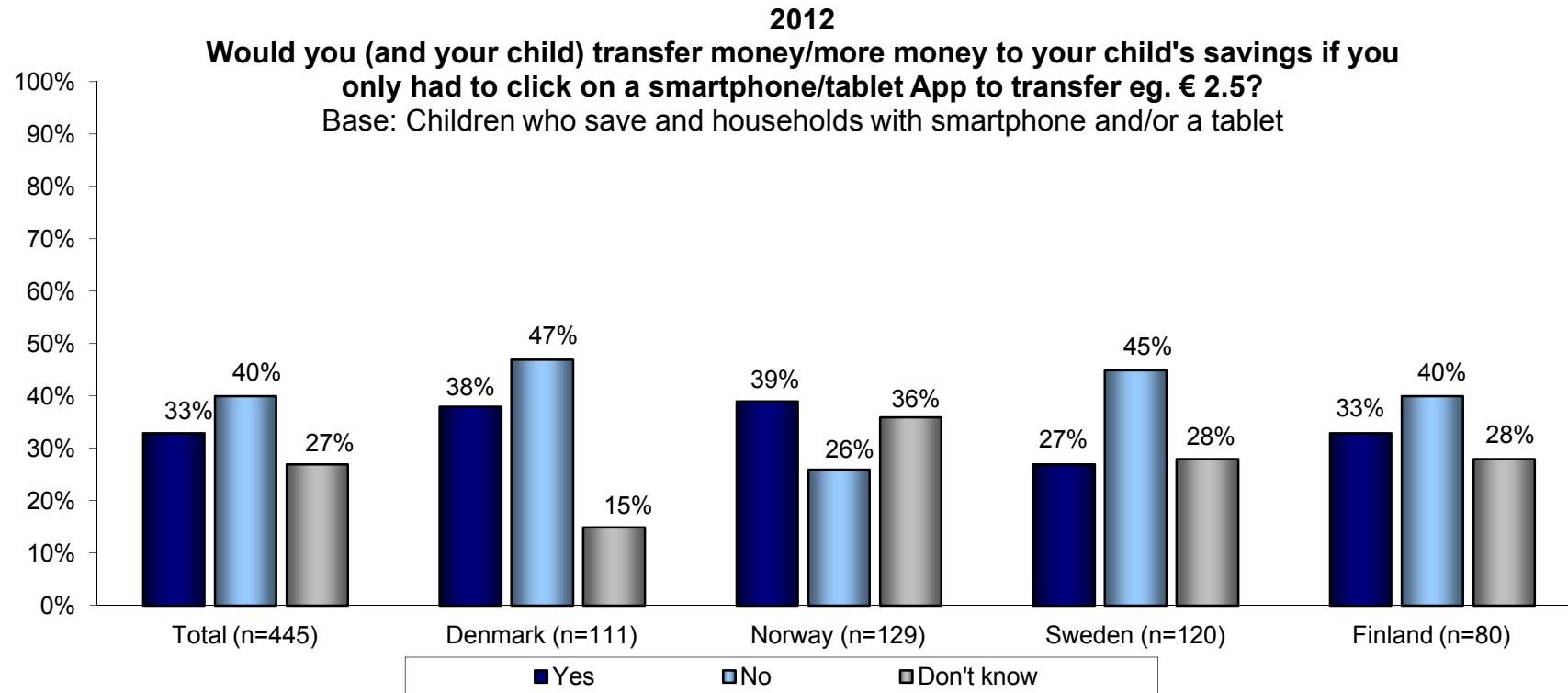
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This question has only been asked to those who give their children pocket money.
In Ireland they also save money in the Post Office. With 24% Finland has the largest part who do not save their money. Finland and Sweden also have the smallest part who save their pocket money in the bank.

Interest in product concepts/Apps

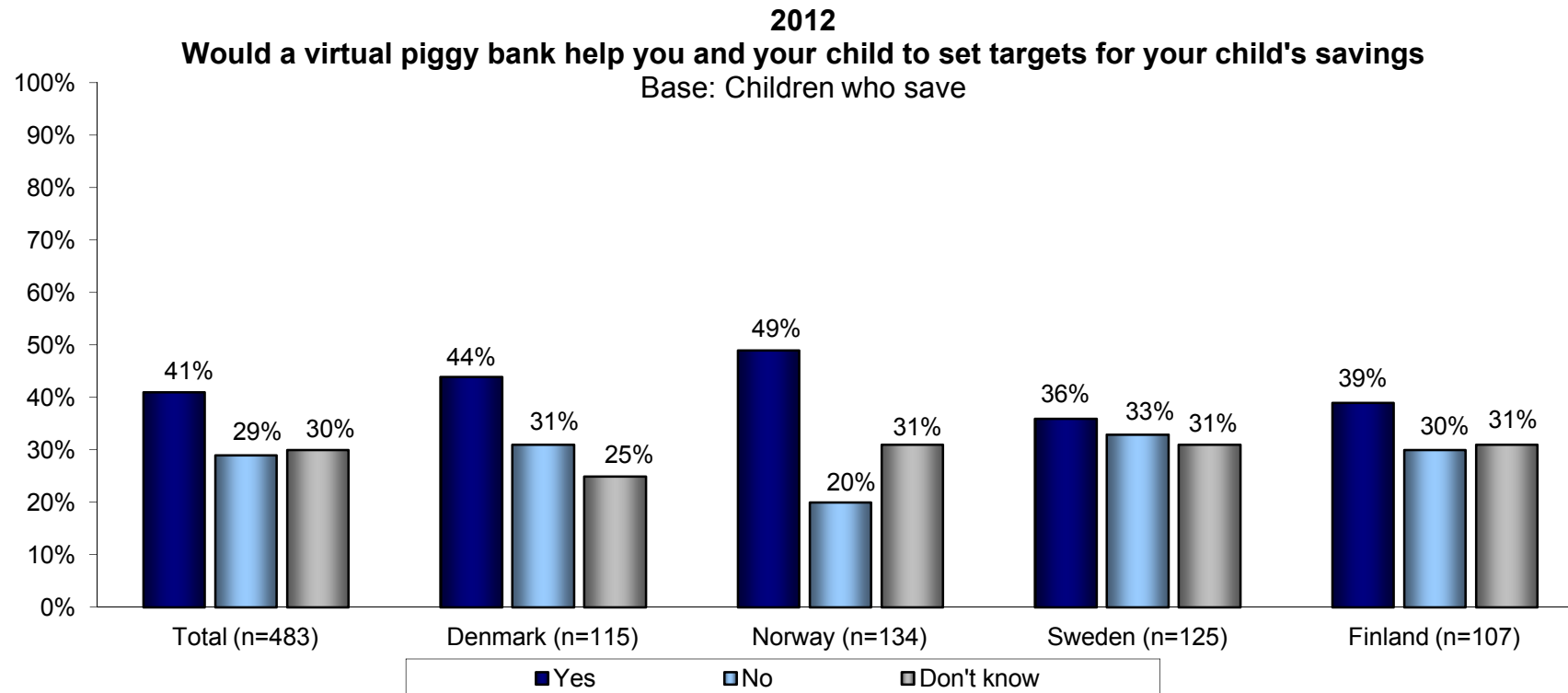




The interest is highest in Norway and lowest in Denmark.

41% would be helped to set targets for their child's savings with a virtual piggy bank

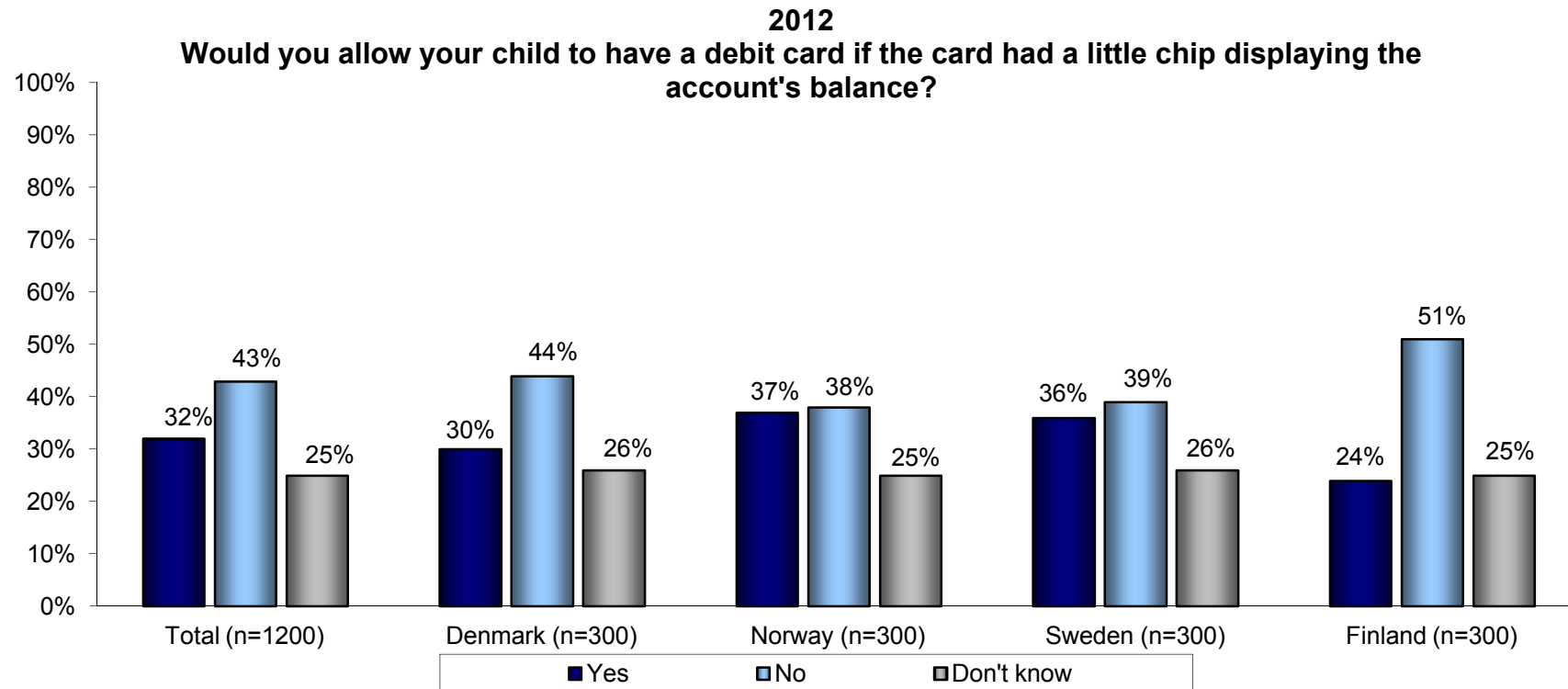
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The interest is highest in Norway and lowest in Sweden.

32% would allow their child to have a debit card with a chip displaying the account's balance

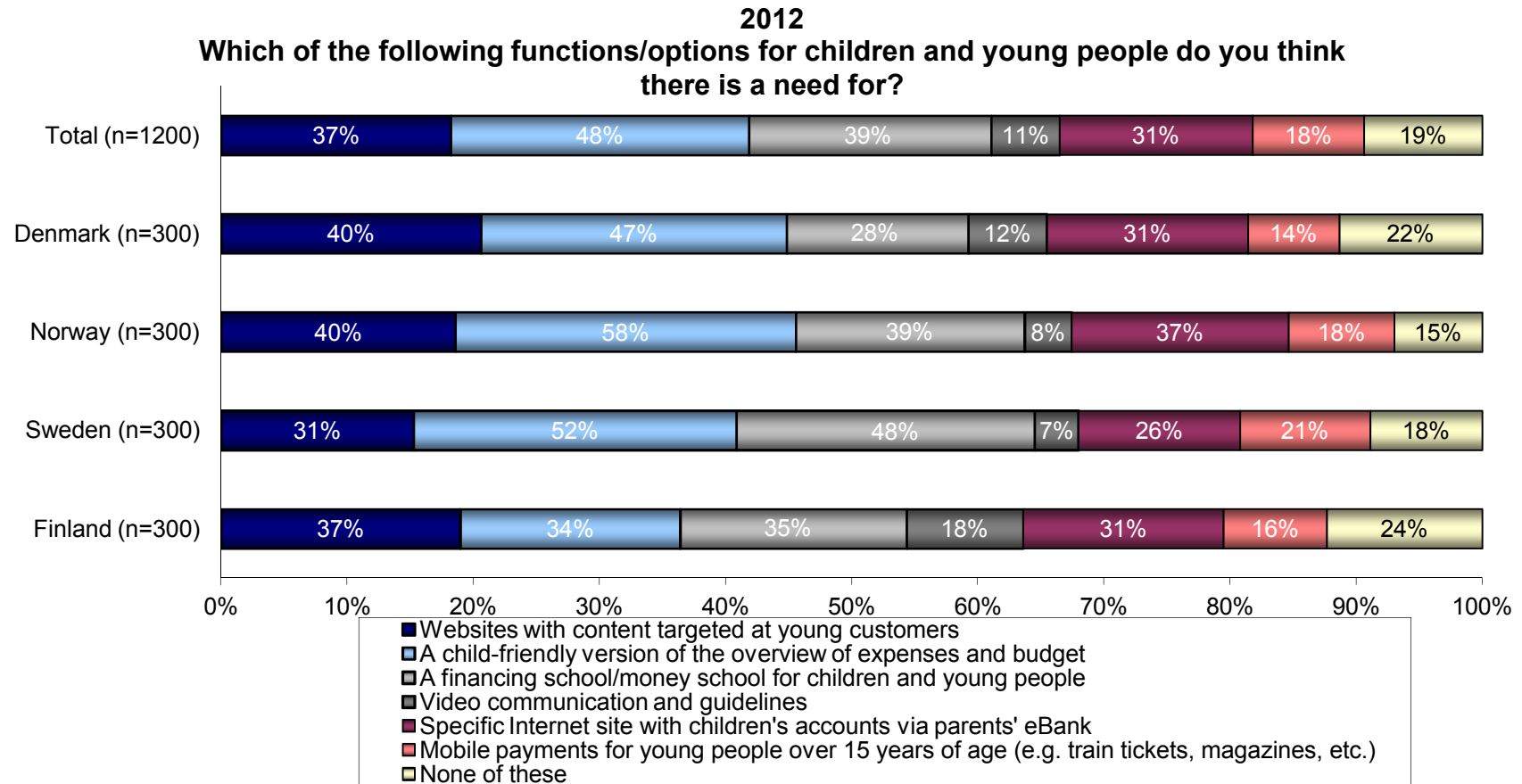
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The interest is highest in Norway and lowest in Finland.

A child-friendly version of the overview of expenses and budget is the most needed initiative

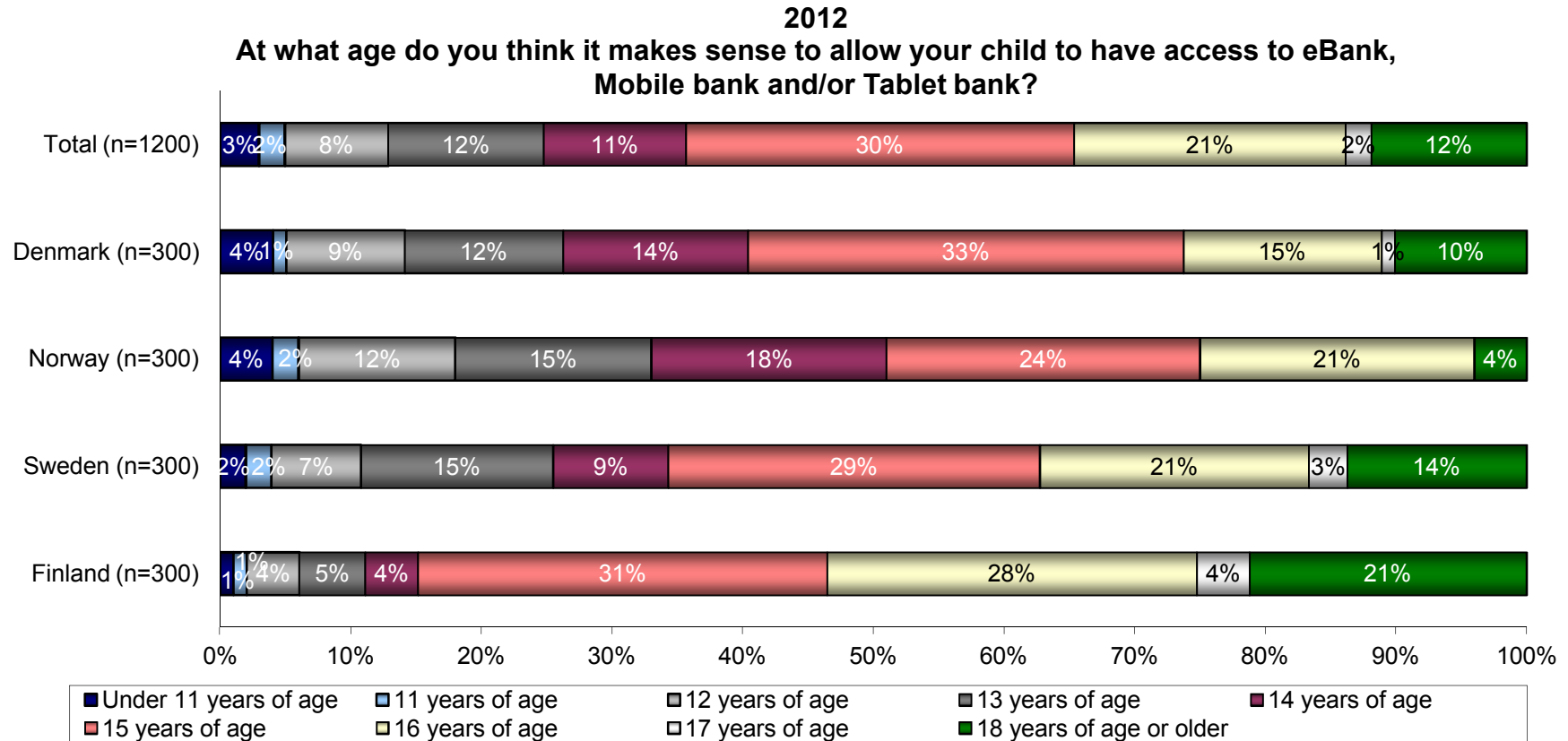
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In Sweden a financing school seems to be more interesting than websites targeted at young customers. However, in Denmark and Norway websites targeted at young customers seems to be more interesting than a financing school.

Most parents believe that 15 years+ is a sensible age to obtain access to eBank/Mobile/Tablet bank

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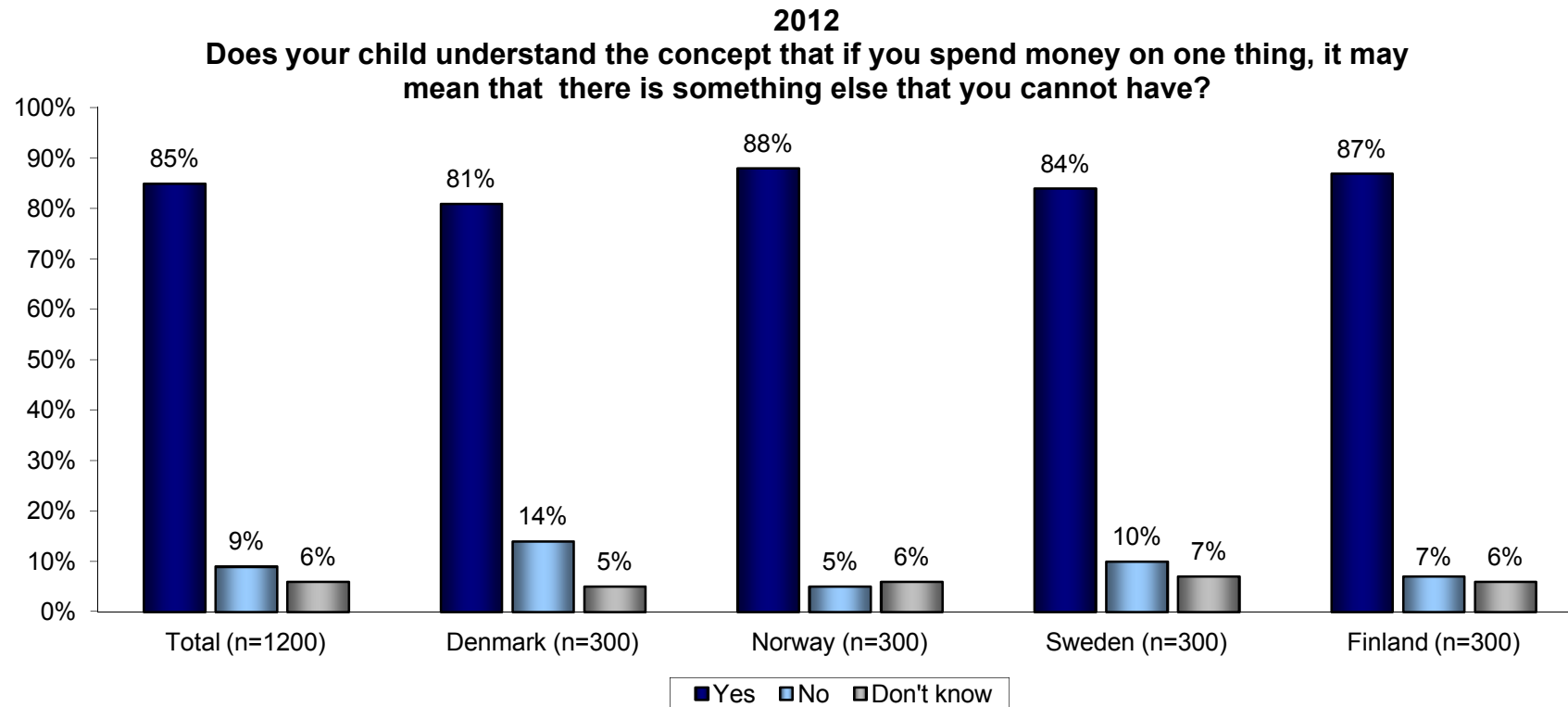
In Finland there is a larger share than in the other countries who believe that 18 years is an appropriate age. In Norway there is a tendency towards the parents being more inclined to letting their children have access at a younger age (14 years+).

Children as consumers



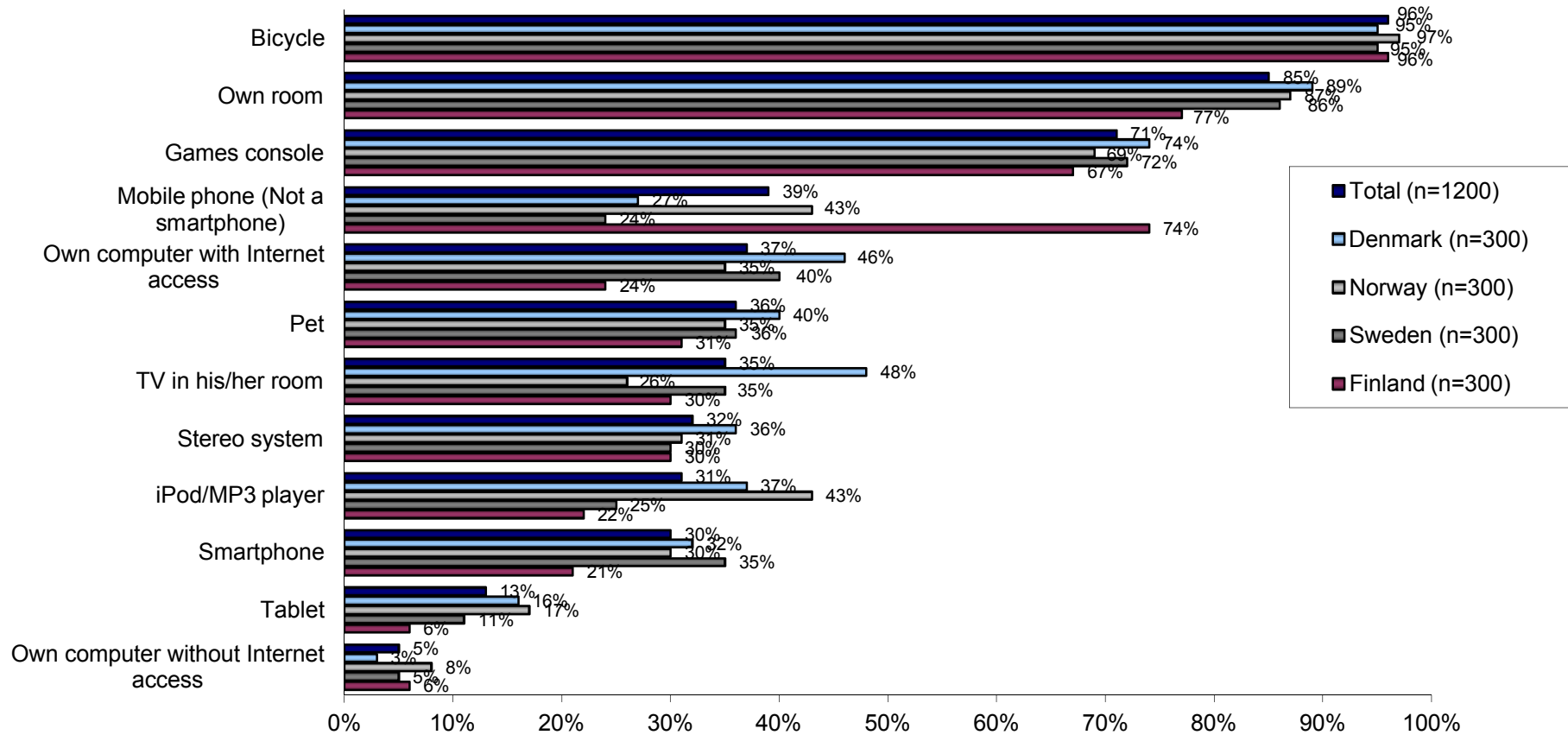
85% believe that their child understands that if you spend money on one thing it may mean that there is something else that you cannot have

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In Denmark and Sweden there is a higher share of children who – according to their parents – do not understand this aspect.

2012
Which of the following things does your child have?

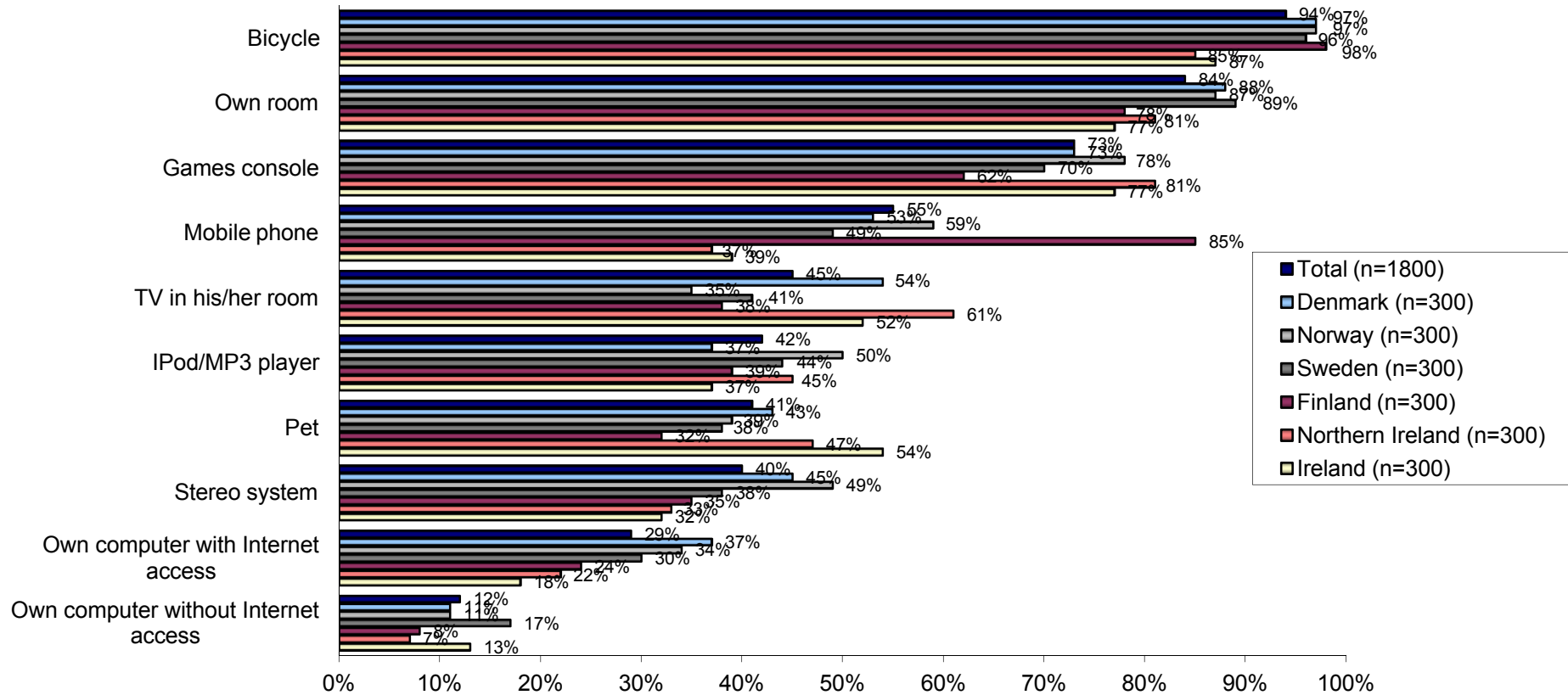


Almost everyone has a bicycle and their own room. TV in their own room is most popular in Denmark (48%), and mobile phones are most popular in Finland, where 74% have a mobile phone (decrease since 2009). Denmark and Sweden have the highest percentage of children with computers with internet access – more than one third have a computer with internet access (Sweden has exceeded Norway since 2009). In Norway 43% also have an iPod/MP3 player.

In general children have many material comforts

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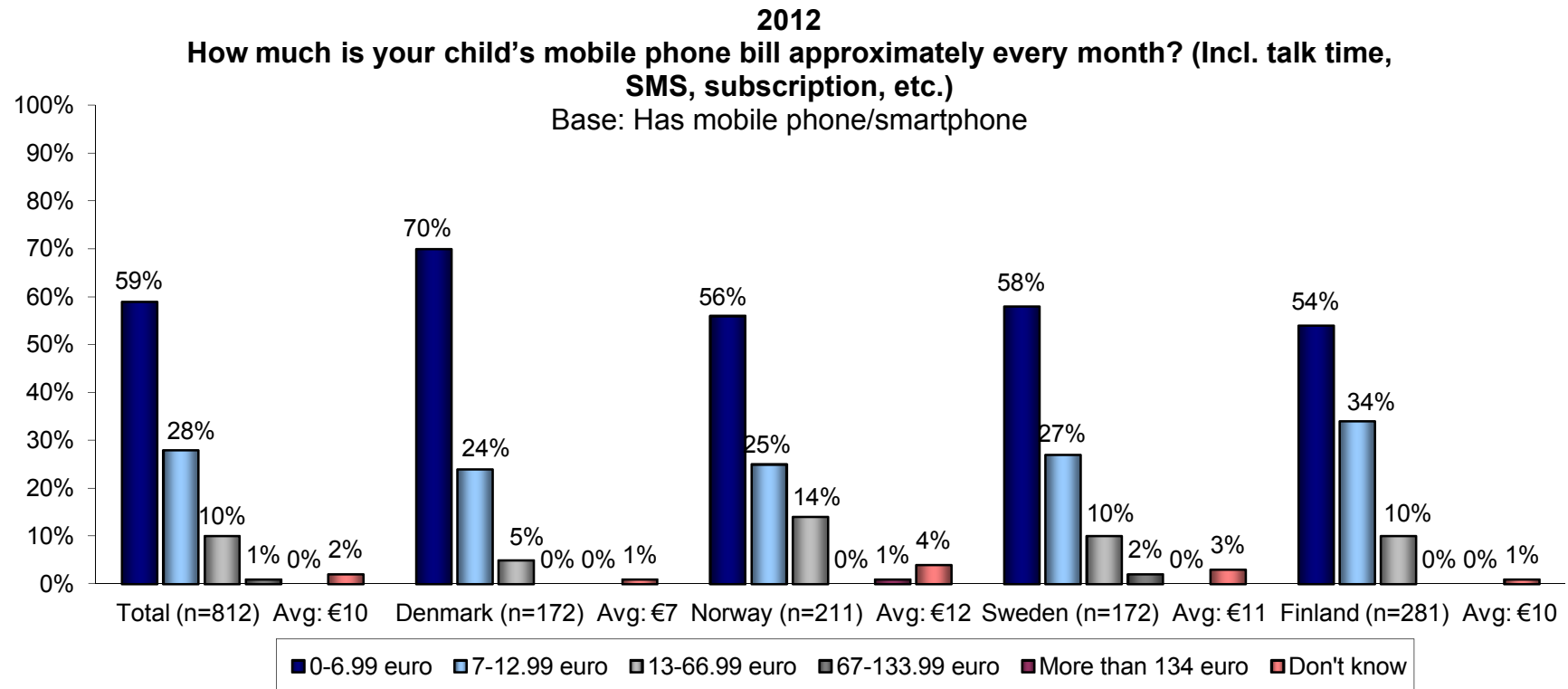
2009
Which of the following things does your child have?



Almost everyone has a bicycle and their own room - especially in Scandinavia where nine out of ten have their own room. Game consoles are most popular in Northern Ireland, and mobile phones are most popular in Finland, where 85% have a mobile phone. Denmark and Norway have the highest percentage of children with computers with internet access – more than one third have a computer with internet access. In Norway 50% also have an iPod/MP3 player.

68% have a mobile phone and they use on average 10 € every month on the mobile phone

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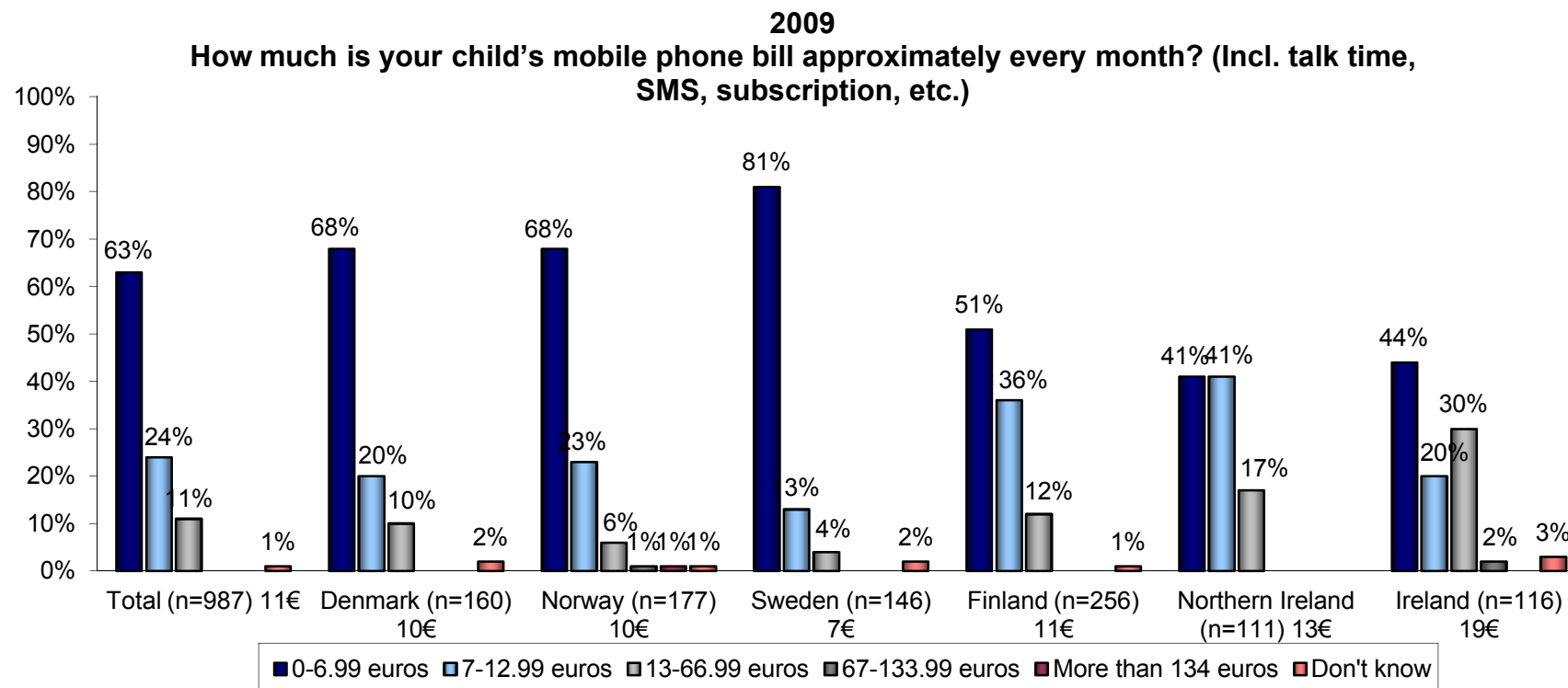


Denmark is the country with the lowest average (7 euro /month) – Norway has the highest average (12 euro/month).

Sweden has experienced the highest increase of monthly phone bill since 2009. Denmark and Finland have both experienced a decrease in the children's monthly phone bill.

55% have a mobile phone and they use on average 11 € every month on the mobile phone

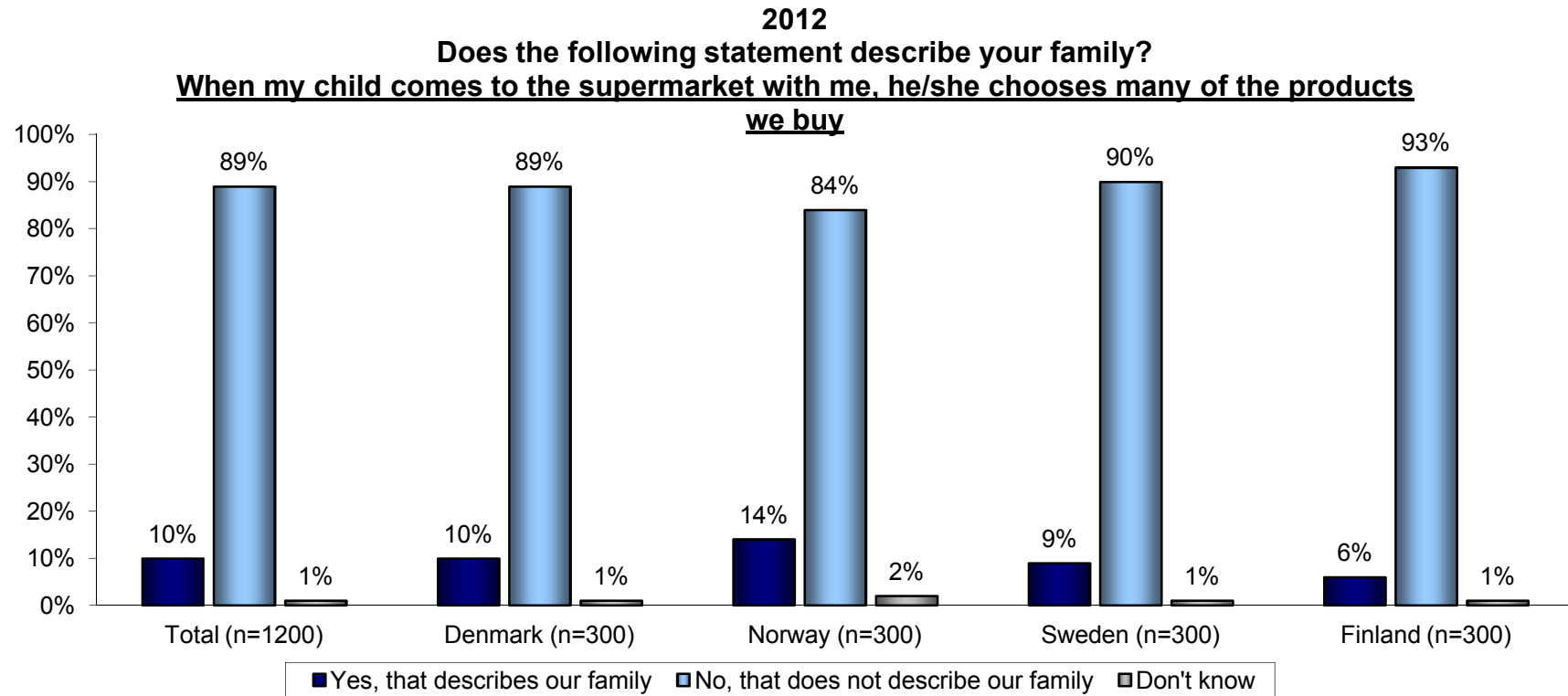
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This question has only been asked to parents, whose children have a mobile phone.
In Scandinavia it is very rare to use more than 13€ per month on the mobile phone bill.
In Ireland 32% use more than 13€ per month.

Even less children than in 2009 have any influence on the household purchases in the supermarket

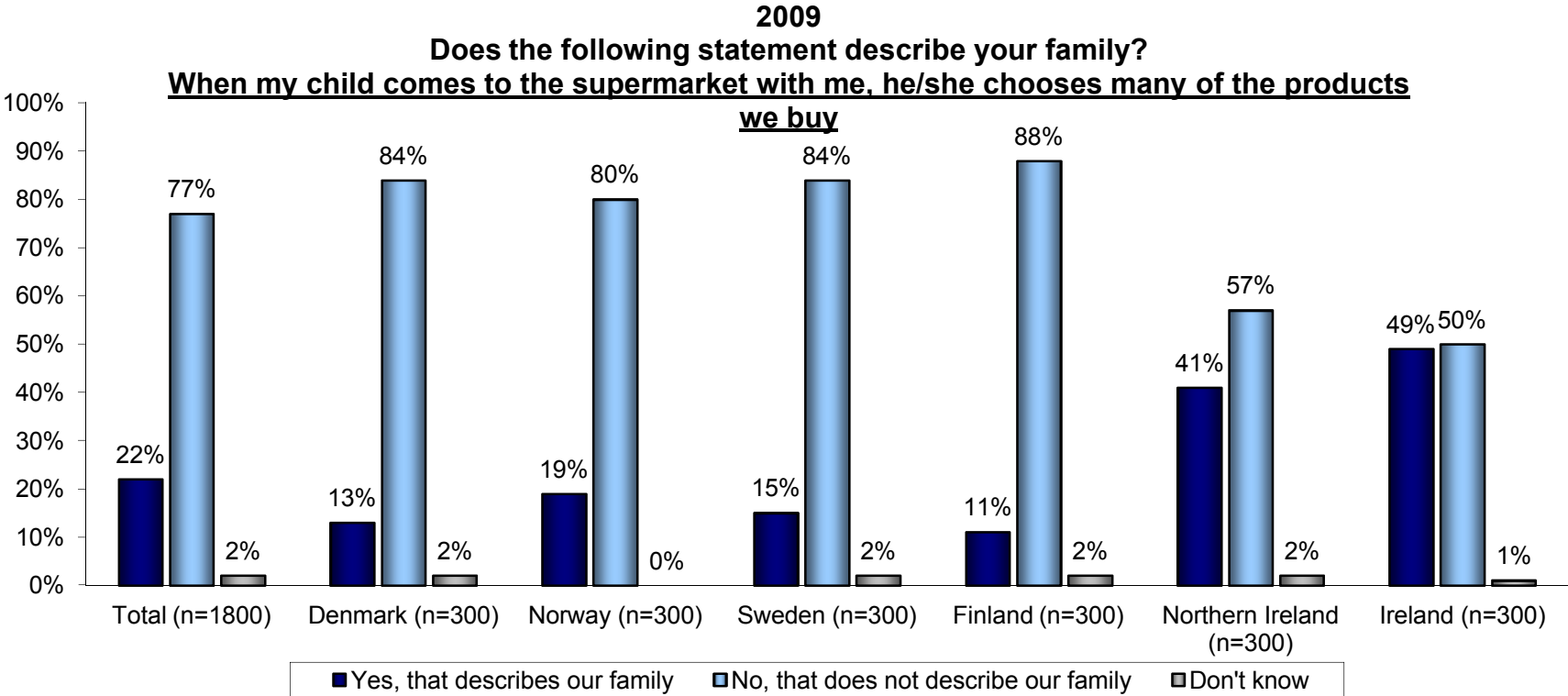
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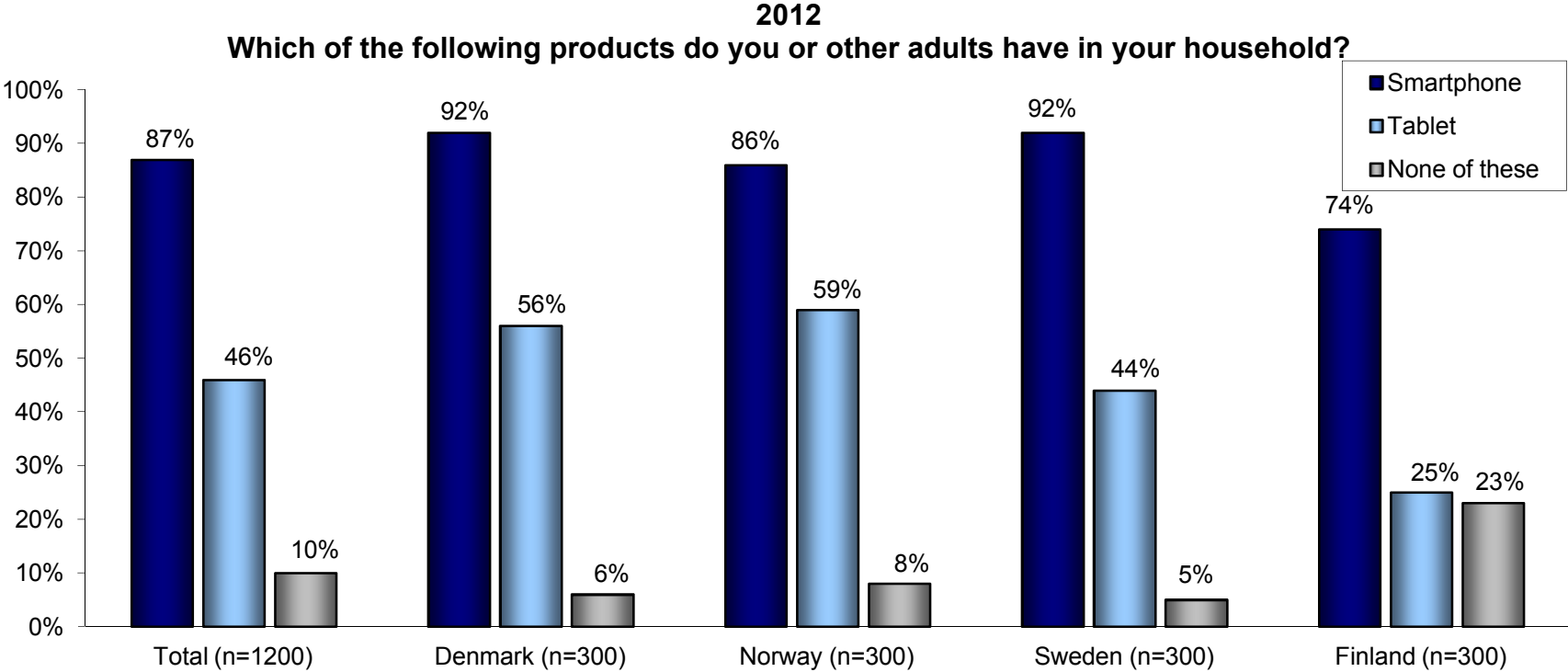
In Norway and Denmark we see the highest share of children who actually have some influence on what the household buys in the supermarket – however this share is somewhat smaller than in 2009.

Especially in Northern Ireland and in Ireland many of the children have influence on what to buy in the supermarket

10/11/2014



In the Nordic countries the parents do not think the statement describes their family – as opposed to Northern Ireland and Ireland where the parents think that the children have influence on what to buy.



Finland has the lowest penetration on both smart phones and tablets in the household.

Children's use of electronic entertainment

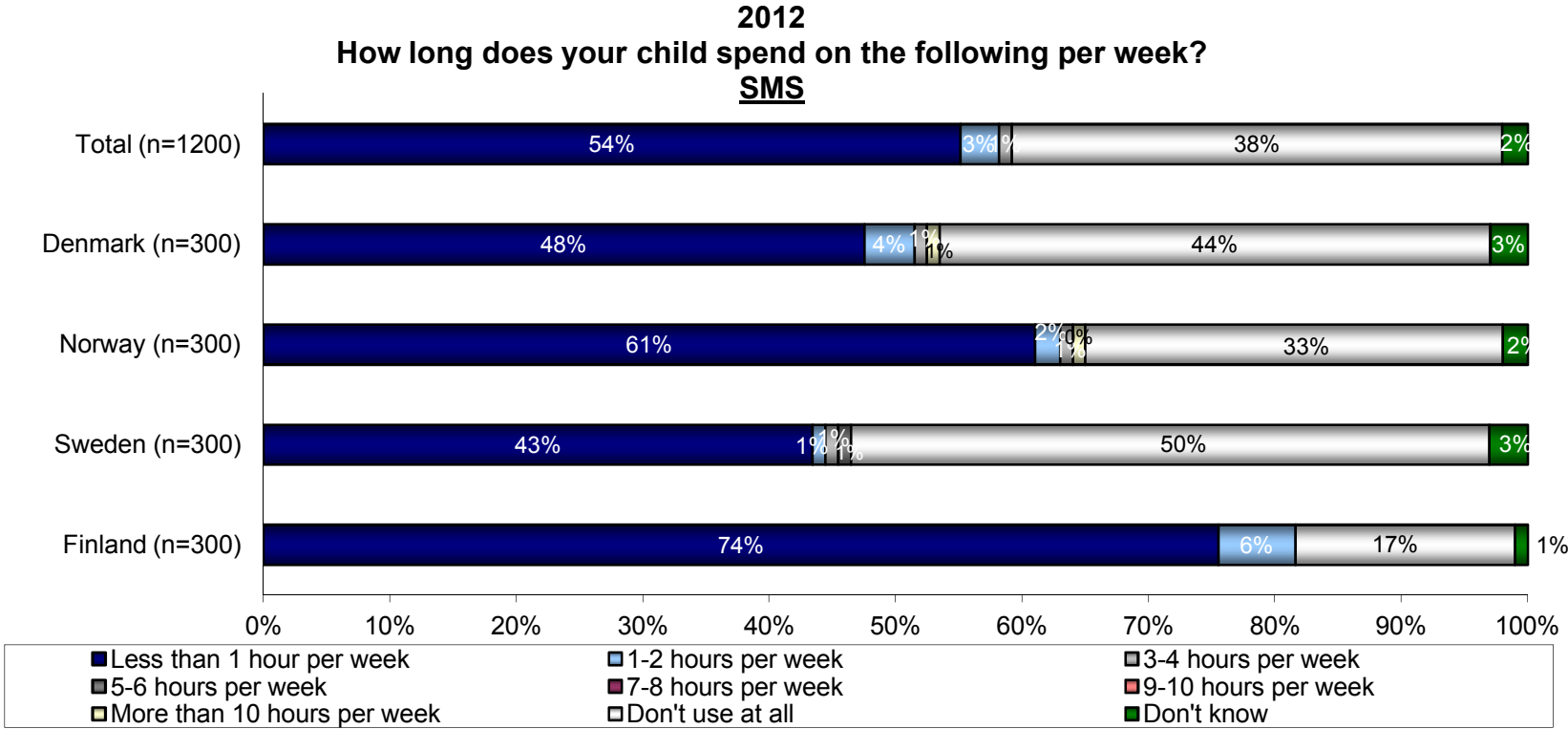


The following pages show how much time the children spend on the following electronic entertainments per week:

- SMS/text
- Playing games on the computer (on the Internet)
- Playing games on the computer (not on the Internet)
- Using the Internet as a social network (MySpace, Facebook)
- Using the Internet to search for information
- TV
- Game consoles (PlayStation, Xbox, Nintendo Wii, etc.)

More than half of the children use texting, and in general on a low level
(most use < 1 hour per week)

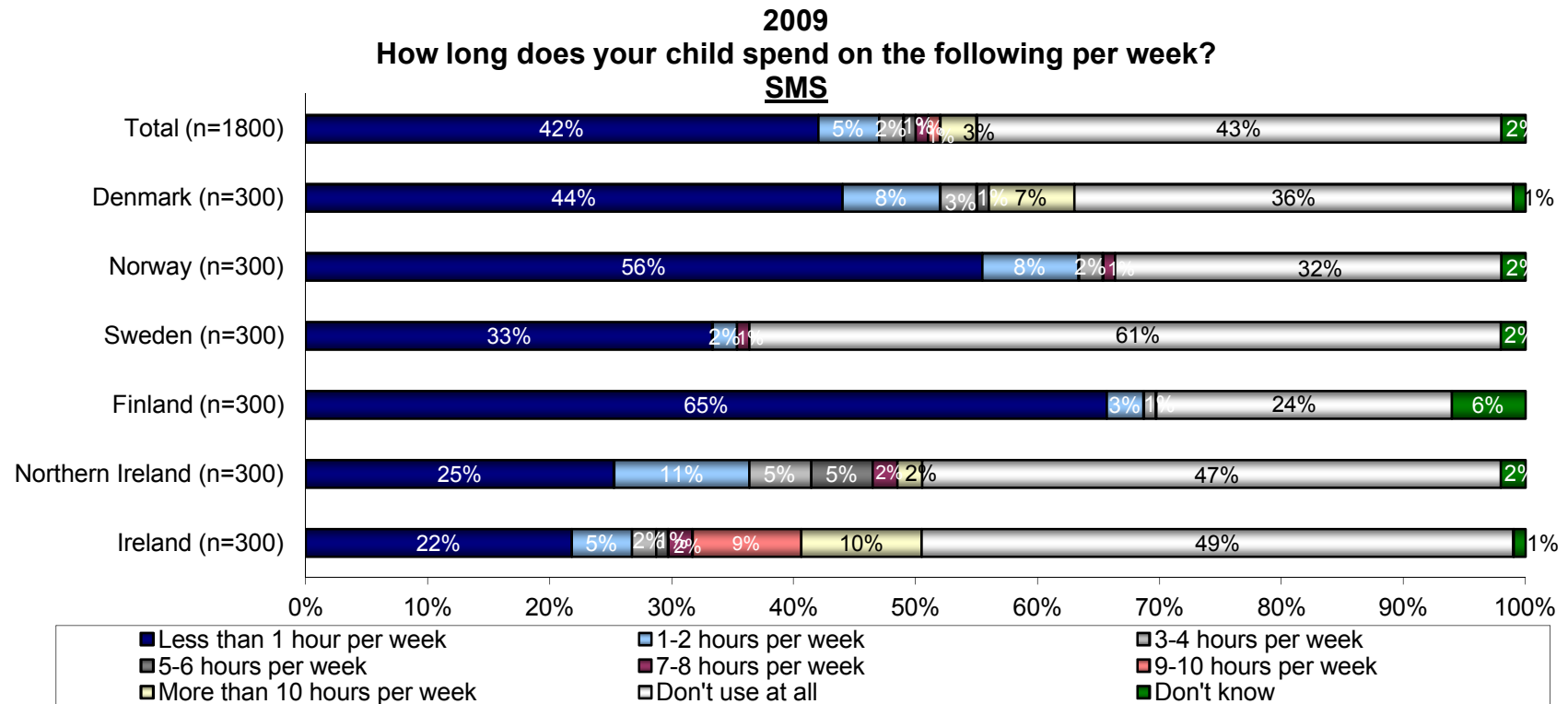
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This graph shows significant differences between the countries. Sweden and Finland stand out the most in opposite directions. In Sweden, few children use the text function while in Finland, many children use text. These results are similar to the results in 2009

Half of the children use texting, and in general on a low level (most use less than 1 hour per week)

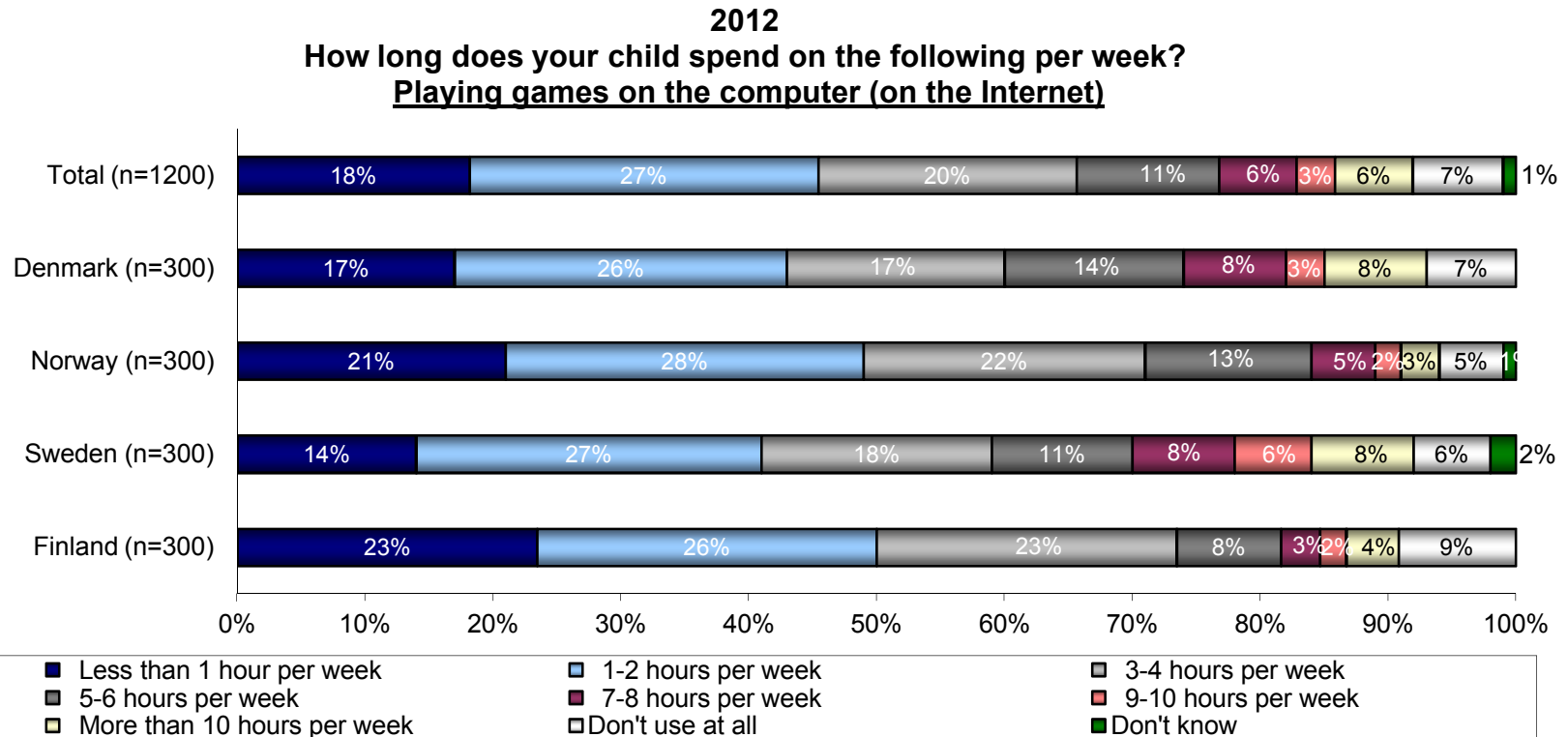
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This graph shows significant differences between the countries. Sweden and Finland stand out the most in opposite directions. In Sweden, few children use the text function while in Finland, many children use text. We also saw earlier that the spread of mobile phones was higher in Finland.

The majority (92%) play games on the internet. On average, children spend a little under 3 hours per week playing games on the internet

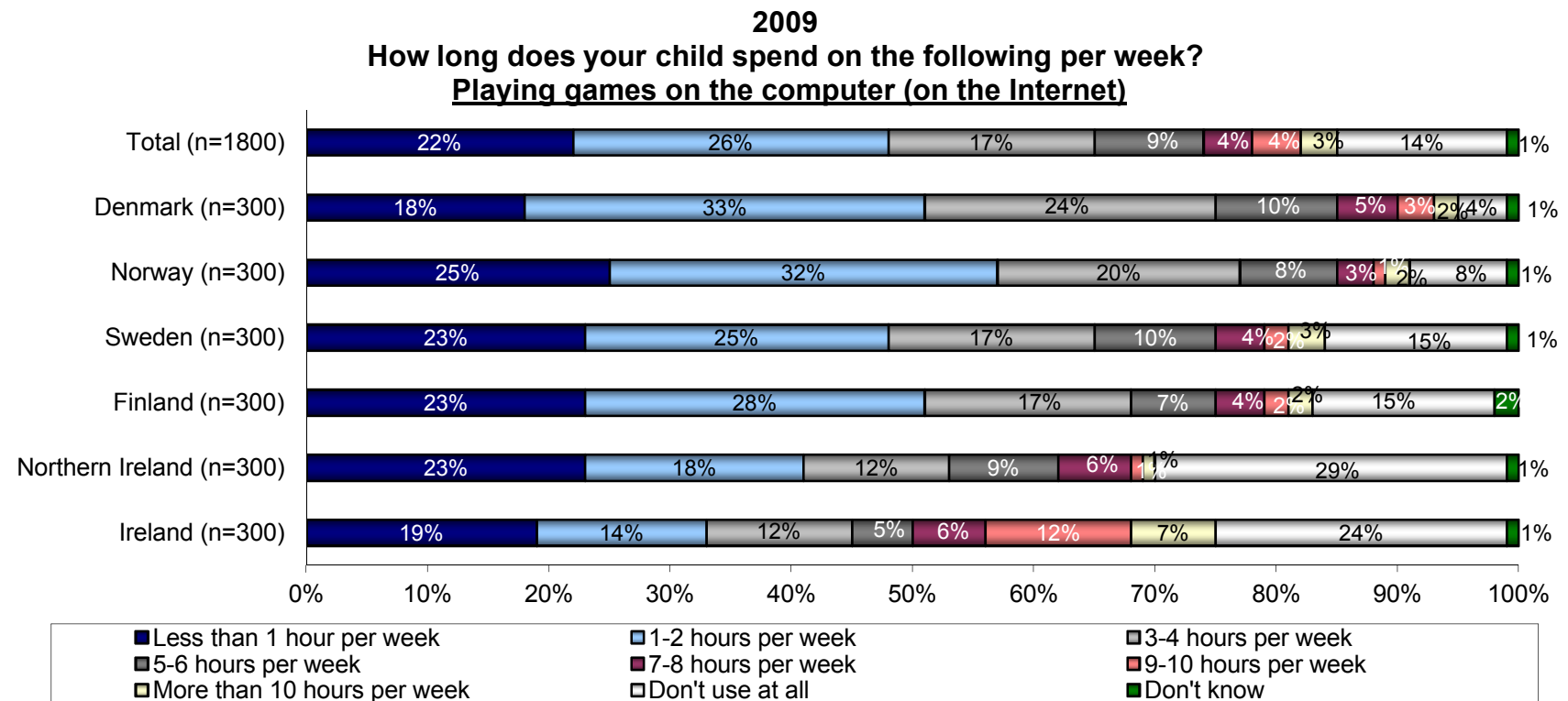
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The heavy users of playing games on the internet (>10 hours) has increased significantly since 2009 (Total from 3% to 6%) – the increase in particular stems from an increase in Denmark and Sweden.

The majority (85%) play games on the internet. On average, children spend 3 hours per week playing games on the internet

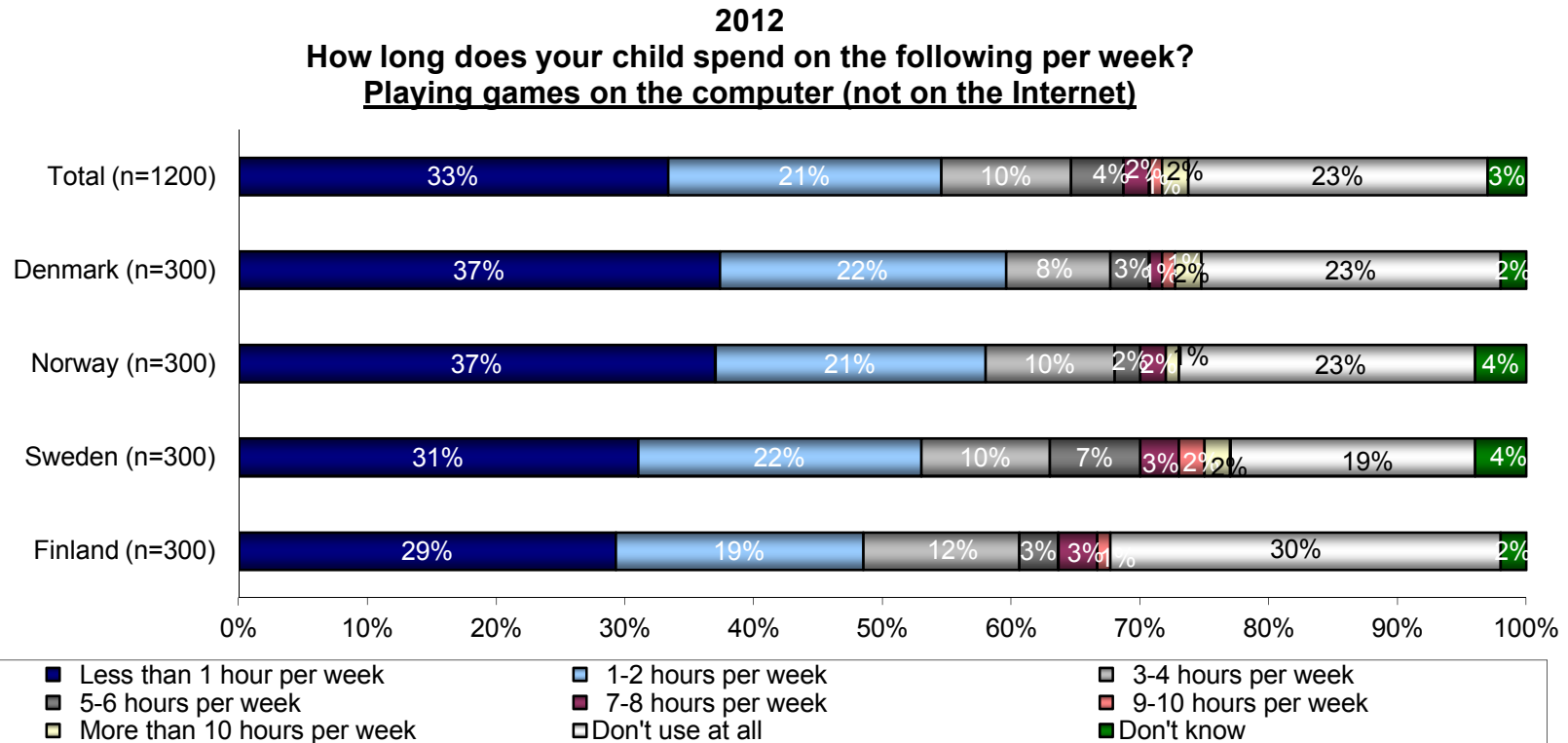
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Among the six countries, there is a greater Internet penetration in the Nordic countries. It can also be seen in the previous graph, where you can see that the Nordic countries have the lowest proportion of children, who do not play on the computer via the Internet. Opposed to this are Northern Ireland and Ireland where there are a significantly higher proportion of children, who play more than 7 hours on the Internet.

Most children (74%) play games on the computer (not on the internet). On average, they spend approx. 2 hour per week

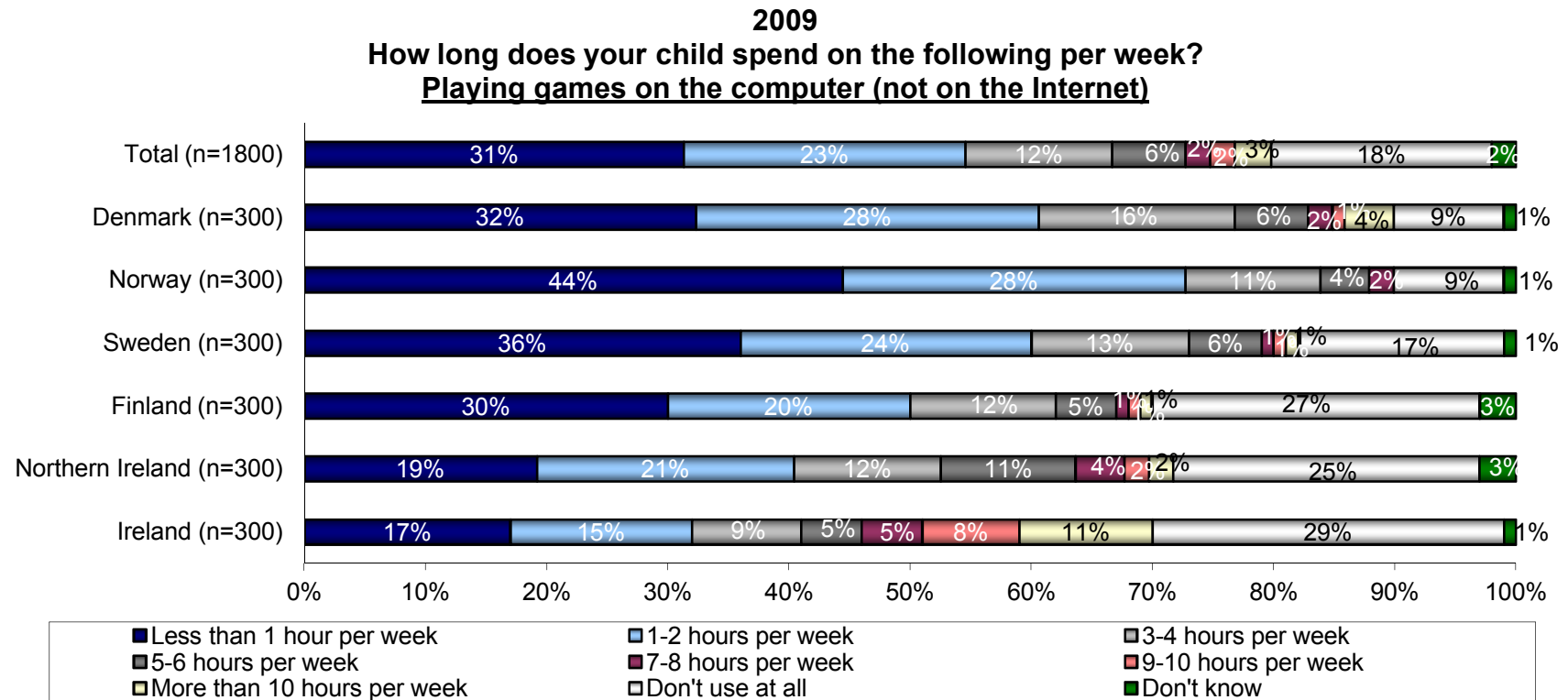
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The overall trend is a decrease in offline gaming on all levels since 2009 – also the share of those who are playing offline games most often (heavy users) has decreased (as opposed to the *online* heavy gamers).

Most children (80%) play games on the computer (not on the internet) and on average they spend 2,5 hour per week

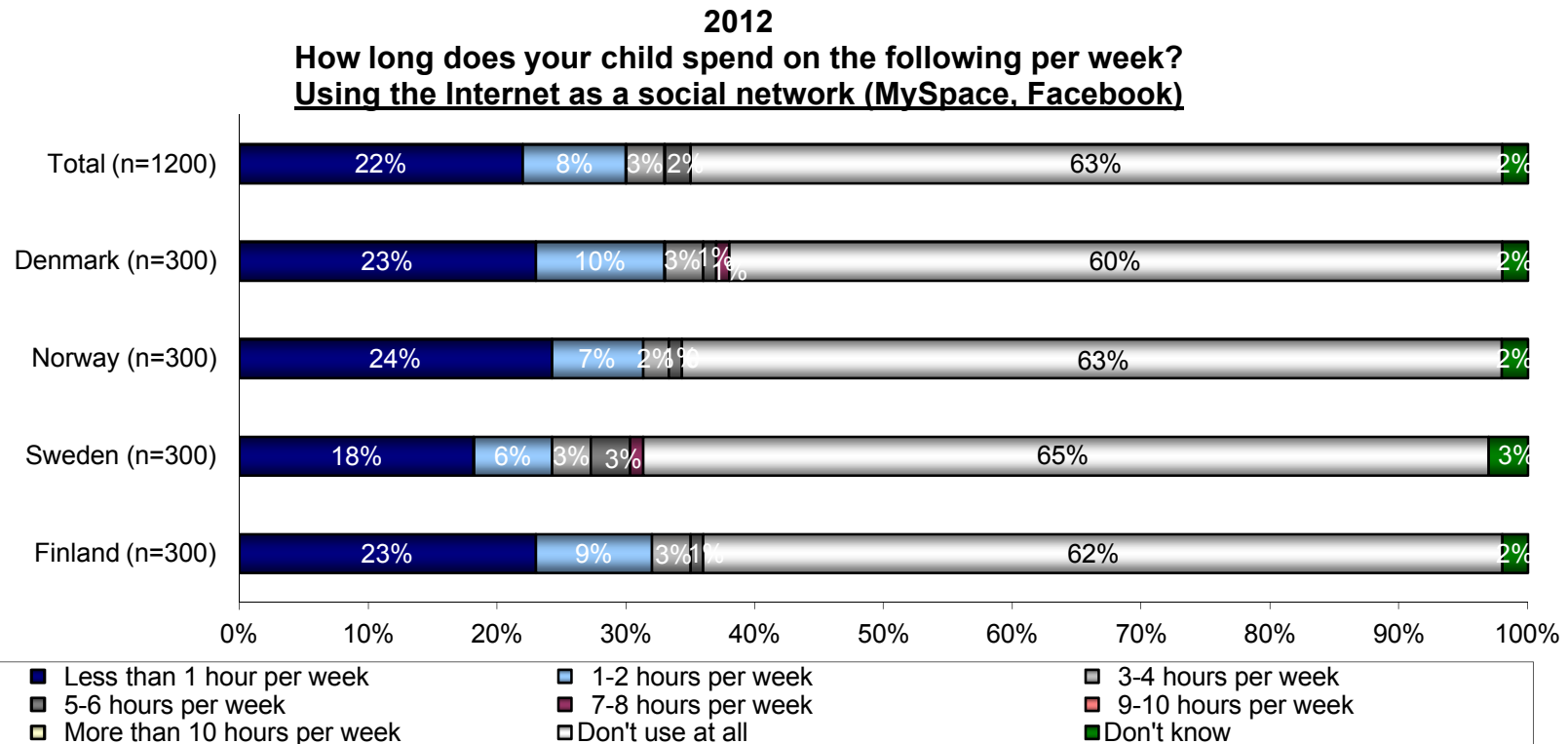
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The above graph shows the same trends as on the previous page (results regarding 2009 p. 67).

A good third of the children use the internet for social networking. Average time spent is approx. 1 hour per week

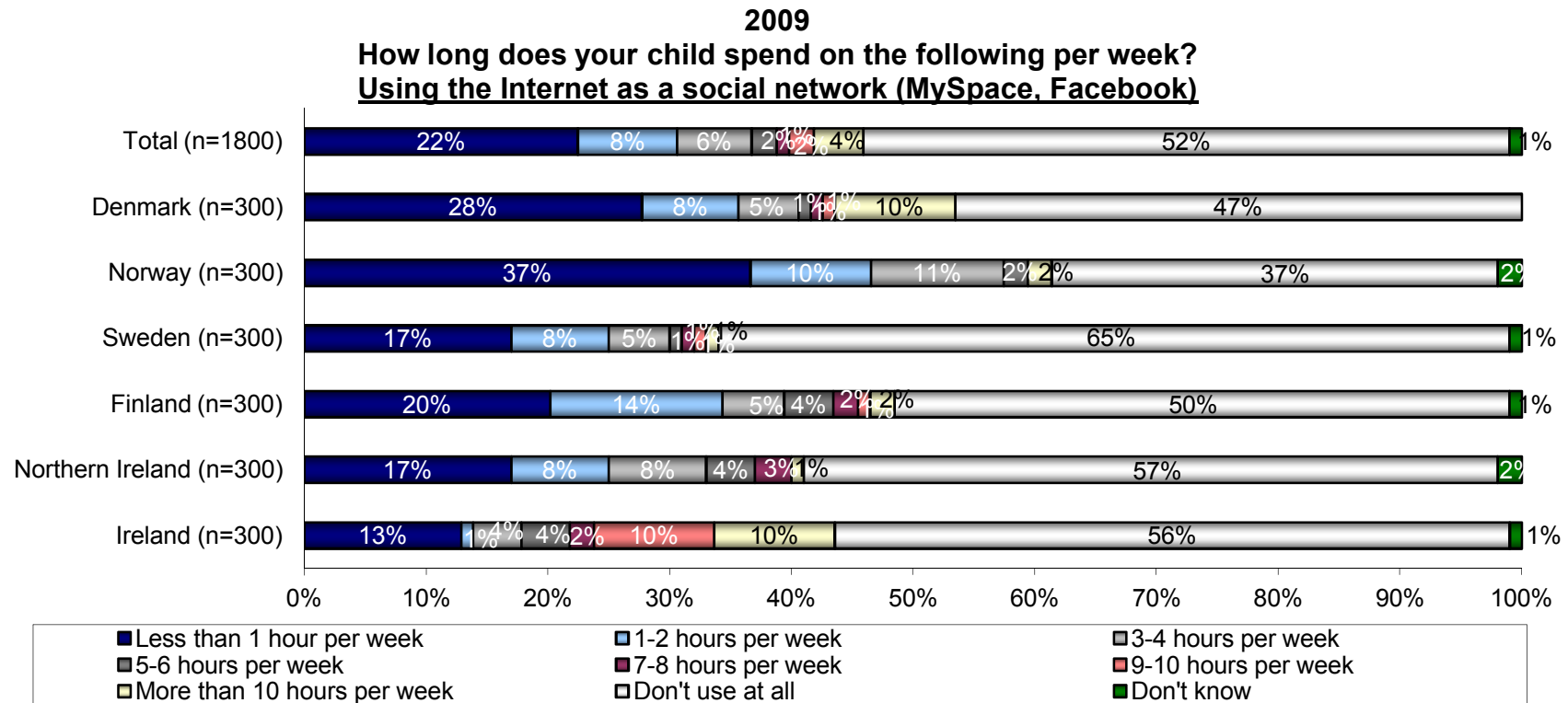
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Denmark and to some degree Finland have the highest percentage of children using social networks, while Sweden has the lowest percentage.

Almost half of the children use the internet for social networking – average time spent is 3 hours per week

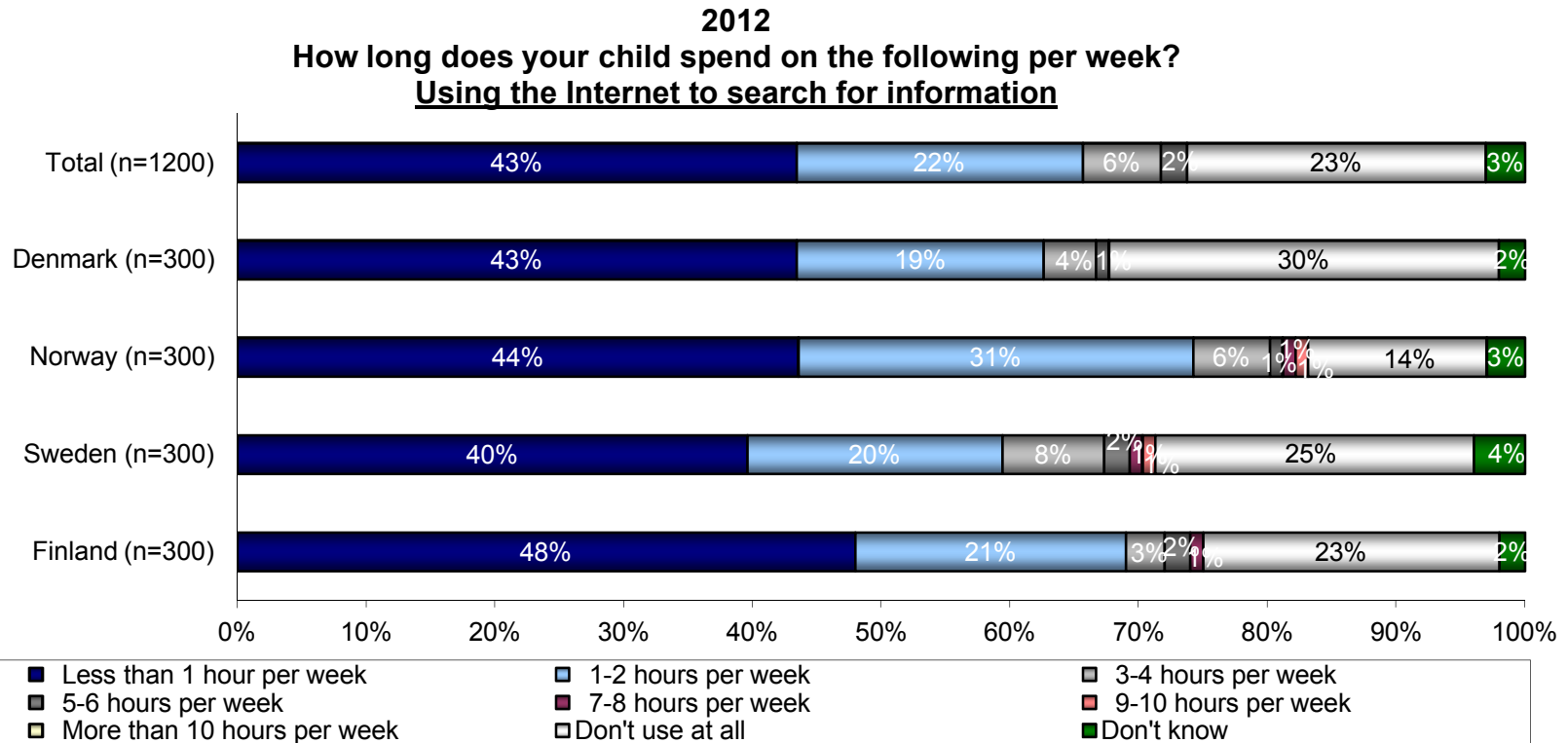
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Norway and Denmark have the highest percentage children using social networks, while Sweden has the lowest percentage. Ireland has the largest share of heavy users, as 20% use the Internet as a social network for more than nine hours per week.

Most of the children (74%) spend on average 2 hours every week to search for information on the internet

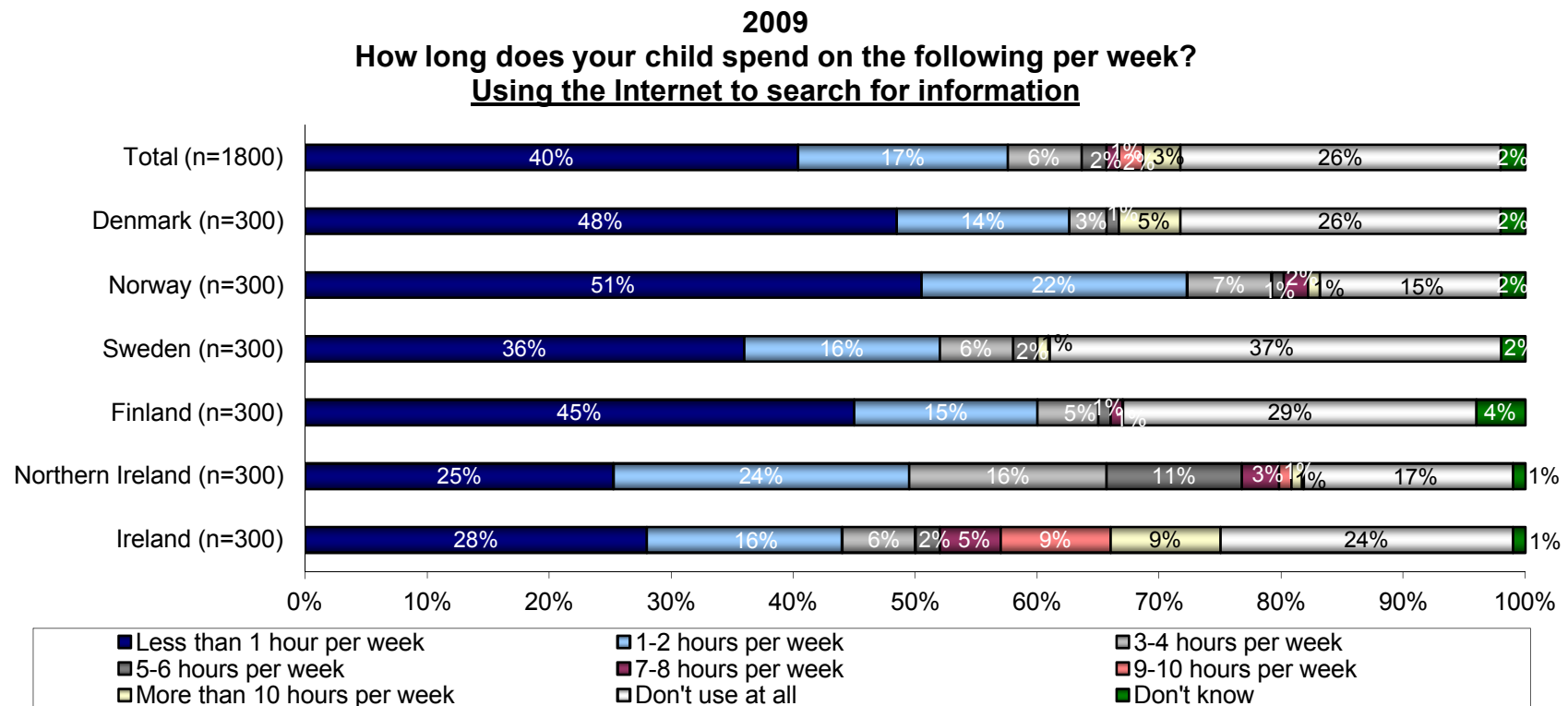
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In Norway we see the highest share of children using the Internet for information search – the lowest in Denmark.

Most of the children (72%) spend on average 2 hours every week to search for information on the internet

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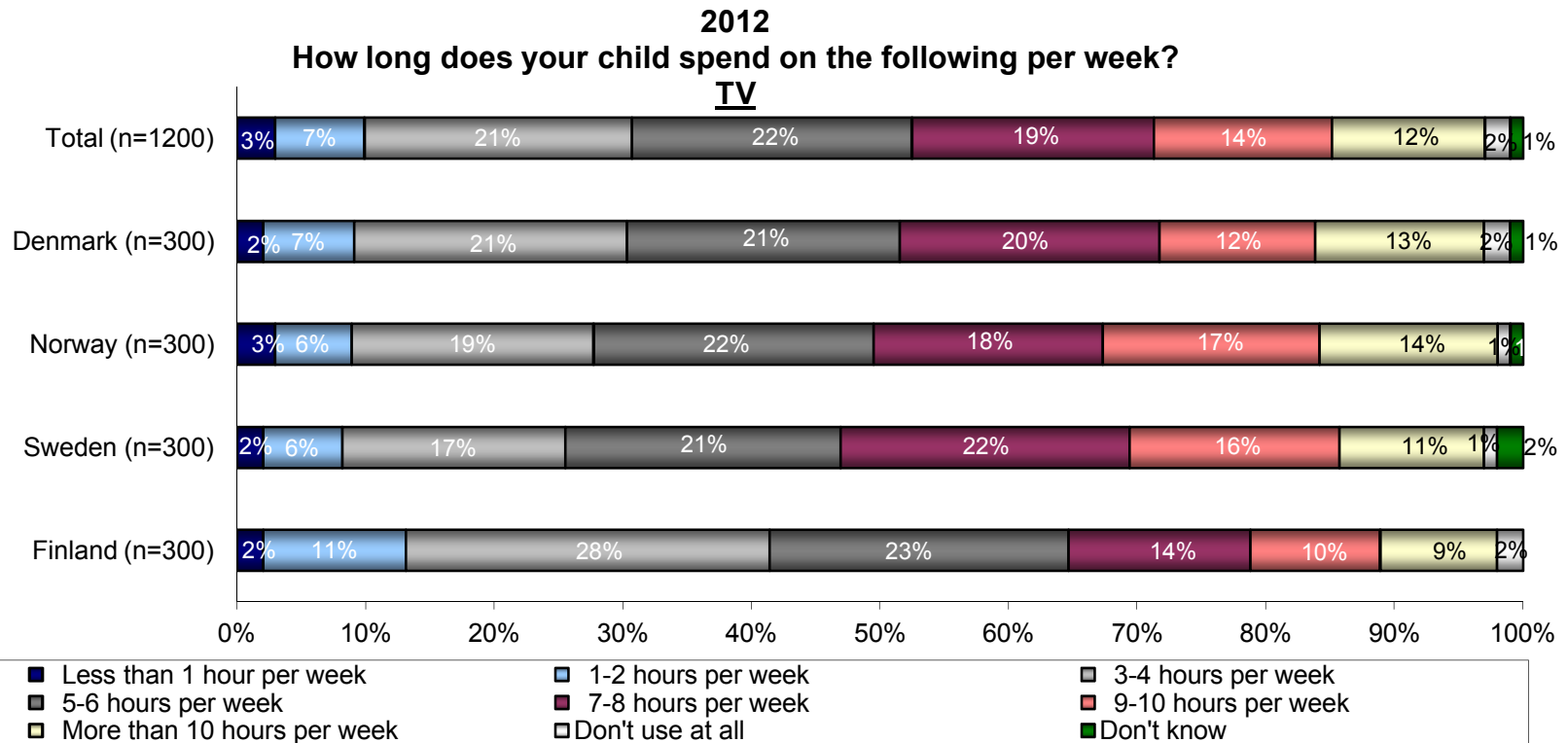


As we saw on the previous pages (for 2009), it appears that Ireland has a high proportion of heavy users. 18% in Ireland use the Internet to search for information for more than nine hours.

Sweden has the largest share of children, who do not use the Internet to search for information, and they do not have any heavy users.

Parents think that their children spend on average 6 hours per week in front of the TV

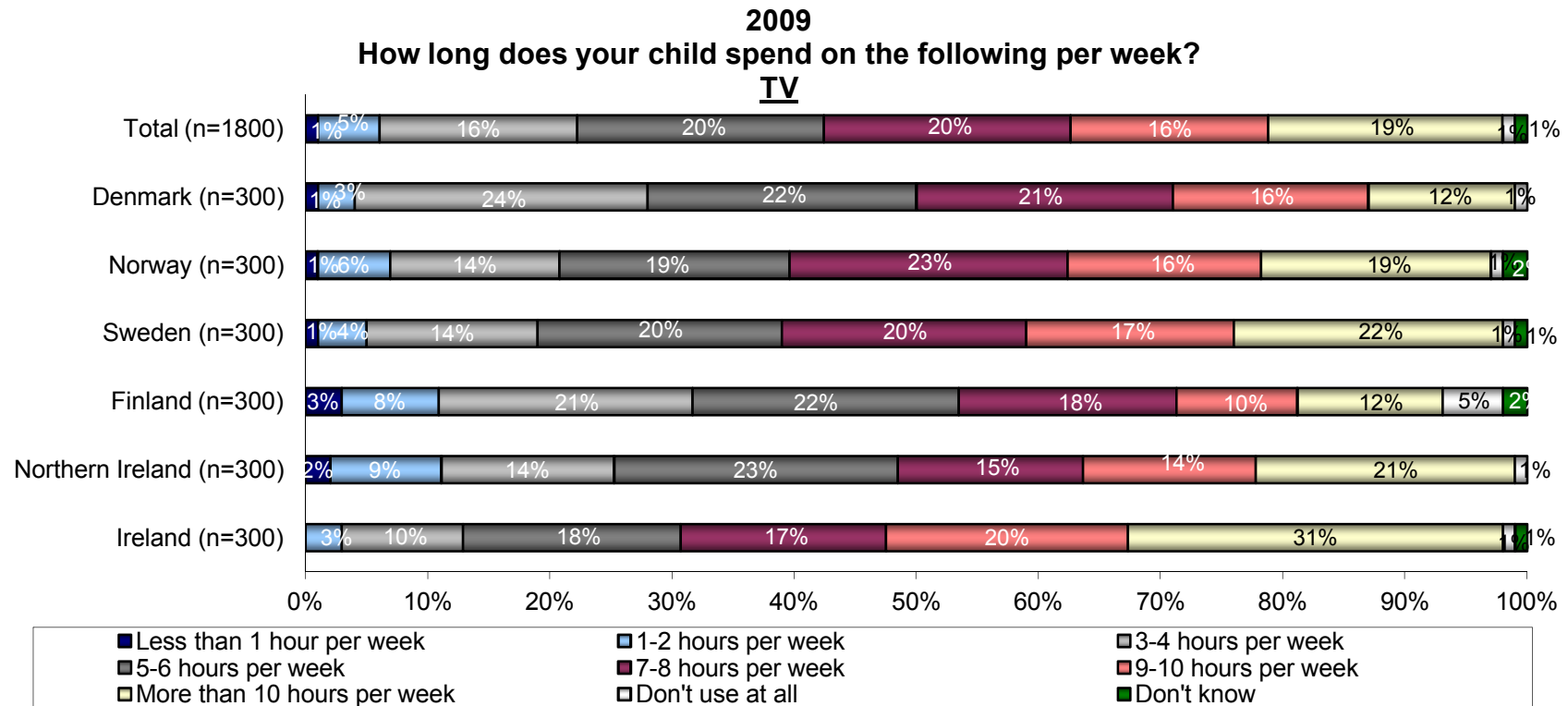
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The children in Finland are those, who watch the least amount of television. Furthermore, Finland also has the smallest proportion of children, who watch TV more than 7 hours per week – here the percentage is 33% (a decrease since 2009). Sweden has the largest proportion of children who watch TV very often as 49% watch TV for more than 10 hours per week (a decrease since 2009 from 59%).

Parents think that their children spend on average 7 hours per week in front of the TV

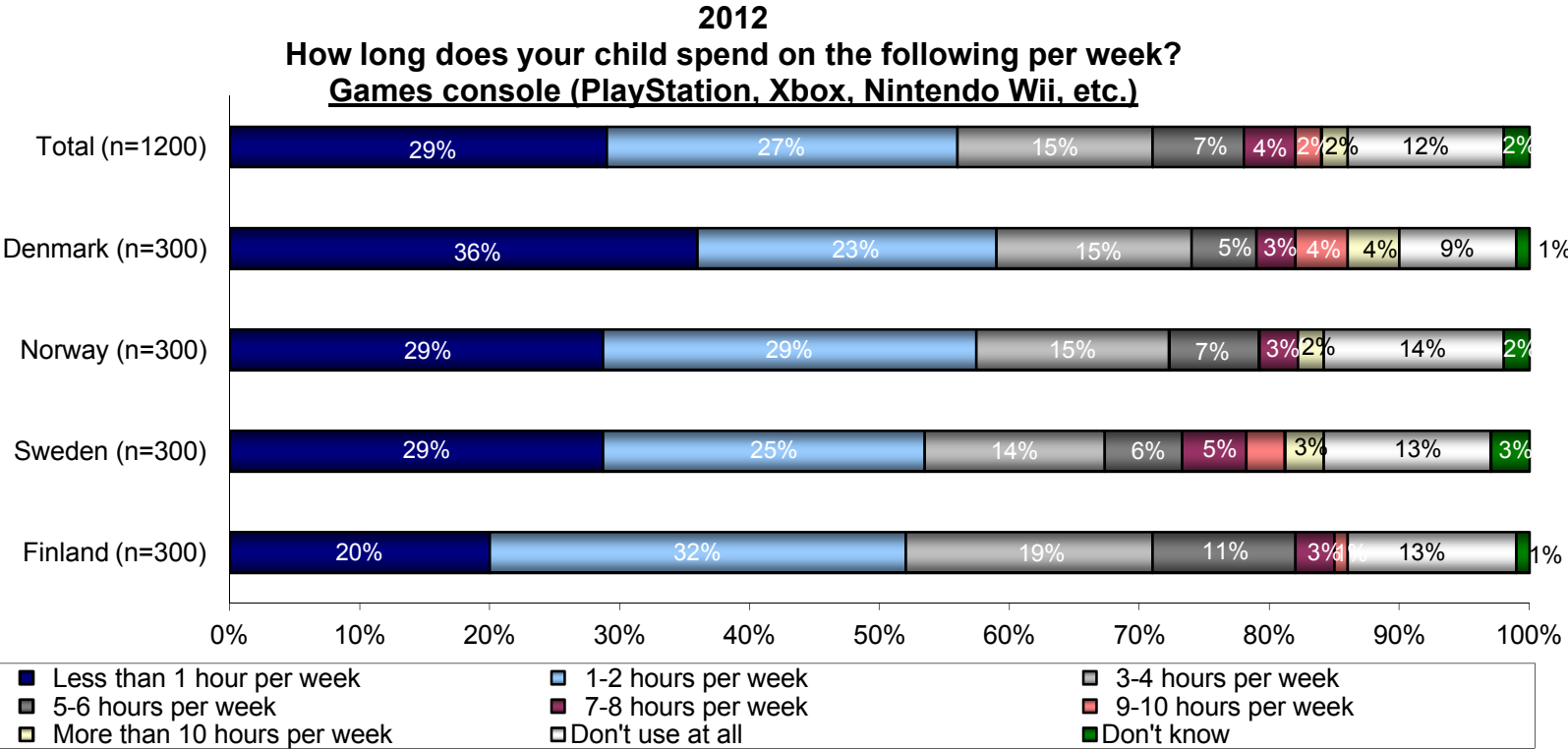
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The children in Finland are those, who watch the least amount of television. With 5%, they have also the largest proportion of children who do not watch TV at all. Furthermore, Finland also has the smallest proportion of children, who watch TV more than 7 hours per week – here the percentage is 40%. Ireland has the largest proportion of children, who watch TV very often since 31% watch TV for more than 10 hours per week.

Game consoles are still popular entertainment. 86% of the children use on average 2 hour playing every week

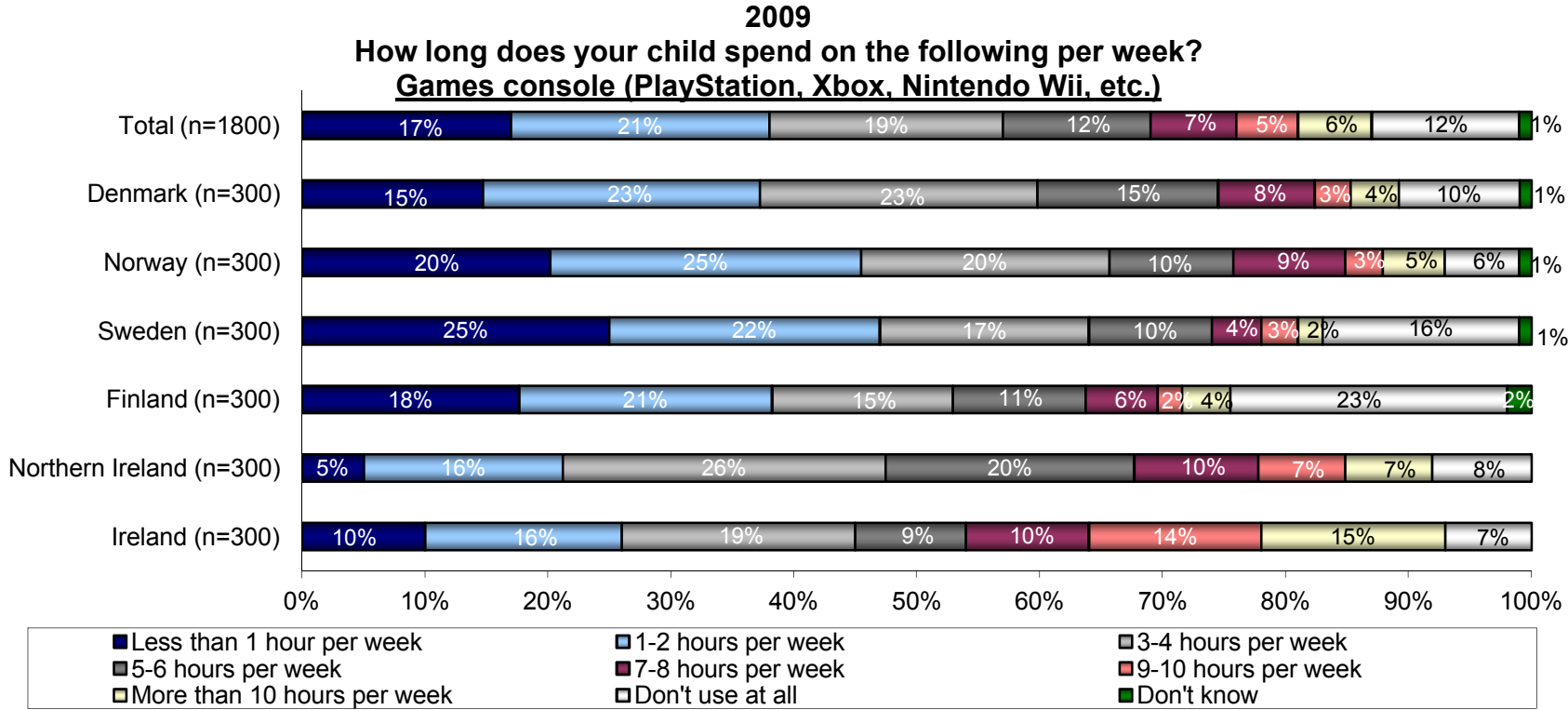
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Almost the same share of children play game consoles – however they play less hours per week in 2012 – except for Finland where there has been a significant increase in the share of children playing as well as the hours they play per week. Finland is now on level with the other Nordic countries.

Game consoles are popular entertainment. 87% of the children use on average 4 hour playing every week

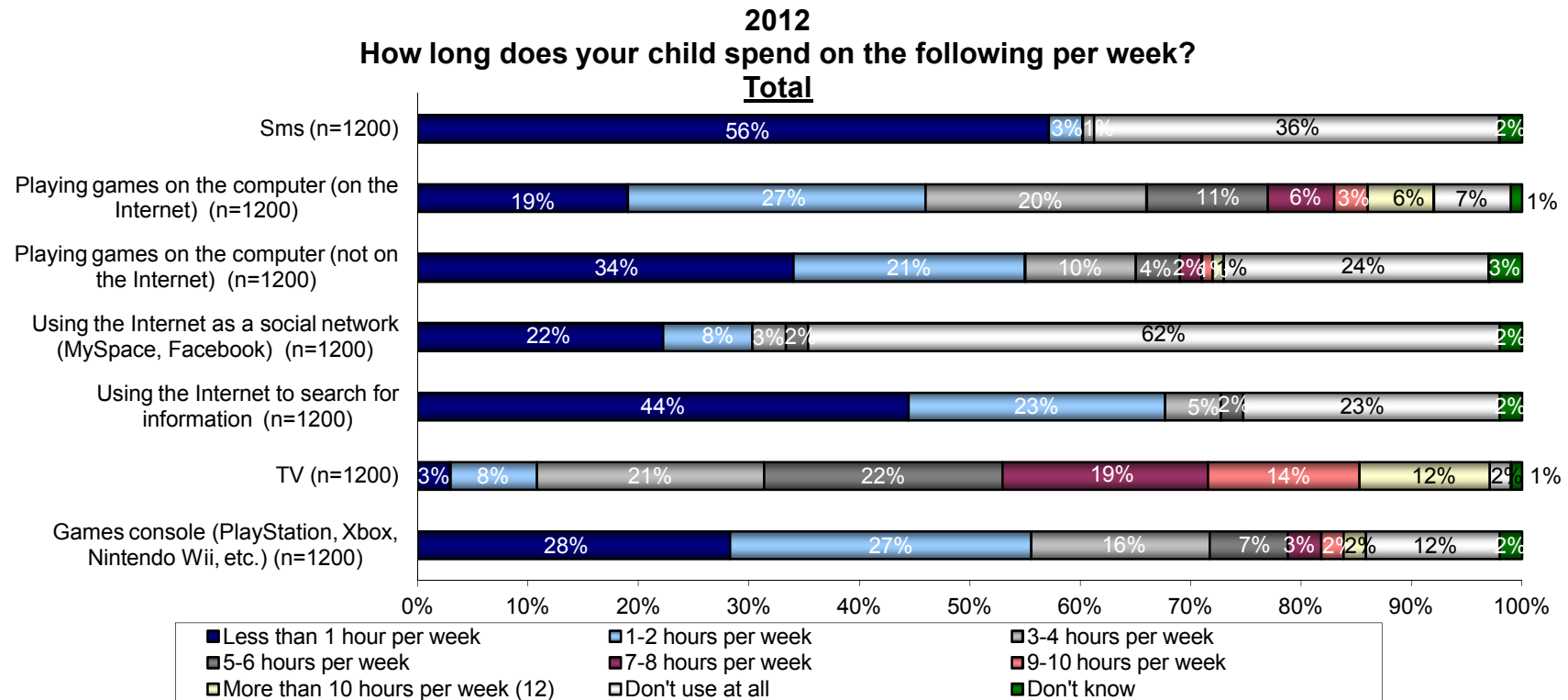
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Again we see that the children in Ireland stand out from the other countries since 39% spend more than 7 hours per week playing console games. In Finland console games are used less – i.e. 23% do not play console games at all.

TV is the most popular electronic entertainment, computer games on the internet is the second most popular

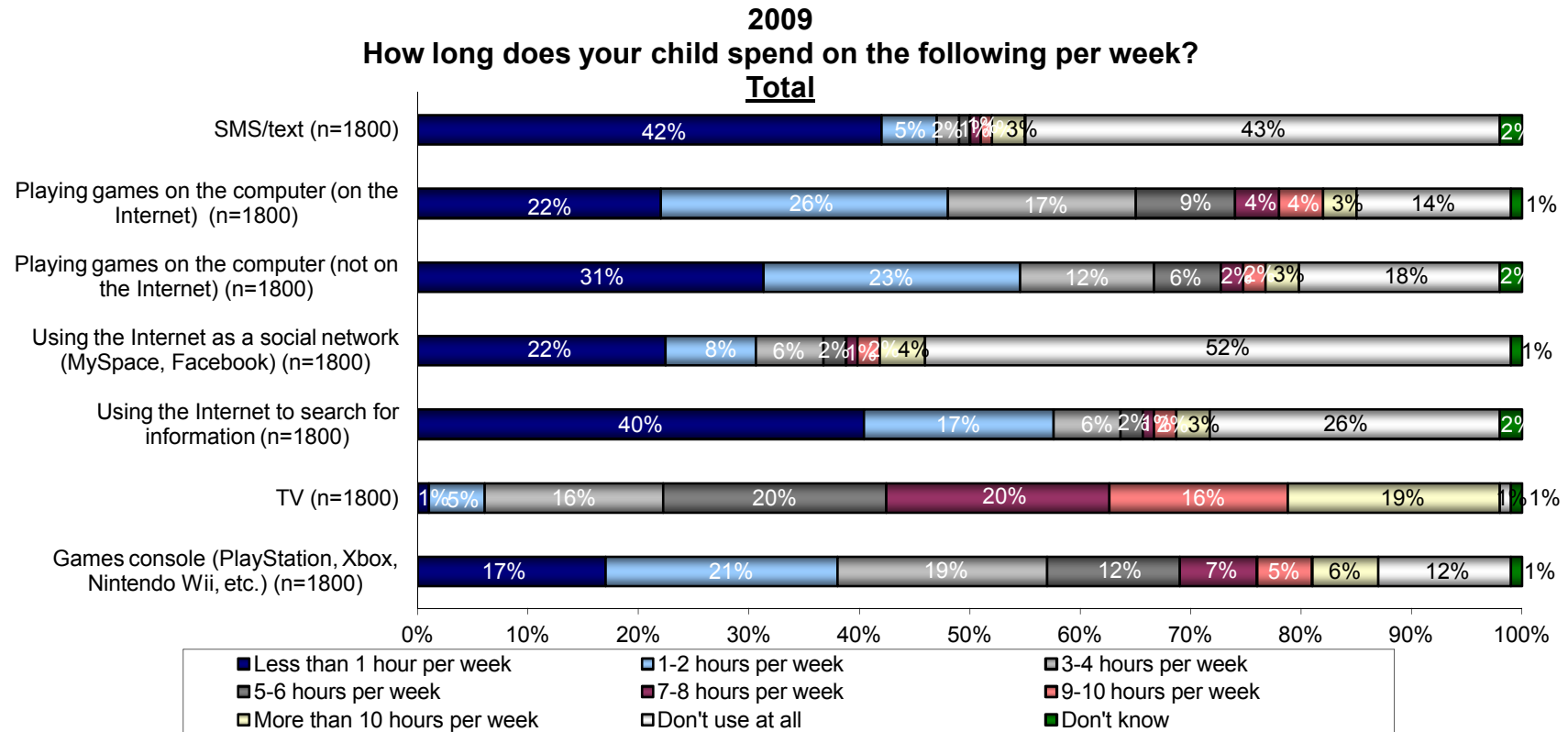
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The following figure shows that TV is clearly the media children are using the most since 45% use 7 hours or more a week watching TV – however this is a decrease since 2009. Since 2009, online games have surpassed game consoles in popularity, as 15% are spending 7 hours or more on this (Game consoles are being used for more than 7 hours by only 7% - a significant decrease since 2009).

TV is the most popular electronic entertainment, game consoles is the second most popular

10/11/2014



The following figure shows that TV is clearly the media children are using the most since 55% use 7 hours or more a week watching TV. Next comes console games, as 18% are using 7 hours or more on this.

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