

# Technical Report for the 2015 Financial Capability Survey

November 2015



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## Background

The Money Advice Service (MAS) is the UK statutory body for improving people's understanding and knowledge of financial matters and helping them manage their money better. We are leading the development of the Financial Capability Strategy for the UK, which will inform and co-ordinate the activities of the many organisations which share an interest in improving people's financial wellbeing. This is a unique and significant project that requires the active participation of public, private and voluntary sector partners to deliver a more financially capable population across the UK as a whole.

The UK Financial Capability Survey is a key part of the evidence base underpinning the development of the strategies for the UK as a whole and the Devolved Nations. The research measures the extent of financially capable behaviour among the public, and highlights particular groups in the population that score lower in terms of behaviours or financial capability factors. It also examines the extent to which skills, knowledge, mindset (attitudes and motivations), connection (ease and accessibility), and other influences may act as barriers or enablers to financially capable behaviour.

## Methodology

The Financial Capability Survey is a nationally representative survey of adults aged 18+ living in the UK. The survey was conducted mainly (74%) online with some face-to-face interviews (26%) to represent lighter users and non-users of the internet.

Interviews were conducted with a UK nationally representative sample of 3,461 adults. Additional interviews were conducted in each of the Devolved Nations (Scotland, Wales and Northern Ireland) in order to ensure a robust base for analysis. The same is true of 18-24 year-olds, where again boost interviewing was undertaken. In total, 5,603 respondents took part in this research between April and July 2015.

The research employed a mixed mode approach with a balance of online and offline (face to face) interviews, as informed by substantial development work undertaken on the Financial Research Survey (FRS). This work has shown that online interviews are the best method for including heavier internet users, who are in themselves more financially capable, but that a wholly online approach would exclude lighter internet users who are also likely to have lower levels of financial capability. Therefore we interviewed those who are online for fewer than 6 hours a week (who comprise around half of the population) offline, with a representative sample of internet users interviewed online.

In order to ensure that the findings accurately reflect the UK population, the data were weighted to known population estimates. The variables used for weighting were age, gender, region, working status, internet usage and housing tenure. Housing tenure was substituted for social grade after interrogation of the initial data and comparison with ONS and other data sources.

Some respondents did not supply details of household or personal incomes or savings. Missing values for these respondents were imputed based on answers provided at other questions. The imputation model used for this was based on a model used by the survey provider GfK on the GfK Financial Research Survey.

The survey also modelled an estimate of housing equity based on a detailed section of questions about owner occupiers' mortgages (if any) and property characteristics.

The questionnaire for the survey was developed from previous waves of financial capability research, comparison with international surveys such as those run by OECD<sup>1</sup> and ASIC<sup>2</sup>, specific qualitative research conducted for this survey<sup>3</sup>, cognitive testing of the questions, and quantitative piloting of some questions.

## Financial capability model

The survey is based on a model of financial capability that includes both behaviours and the factors that may enable or inhibit these behaviours. It can be defined as follows.

*Financial capability is a person's ability to manage money well, both day to day and through significant life events, and to handle periods of financial difficulty.*

*It is driven by personal skills, knowledge, attitudes and motivations, and made possible by an inclusive financial system and supportive social environment. Financial capability helps people achieve the best possible financial wellbeing.<sup>4</sup>*

Financially capable behaviours are the types of positive behaviour and actions that the Strategy aims to promote and measure. These behaviours can be grouped into those required for:

- 'managing money well day to day';
- 'preparing for and managing life events'; and
- 'dealing with financial difficulties'.

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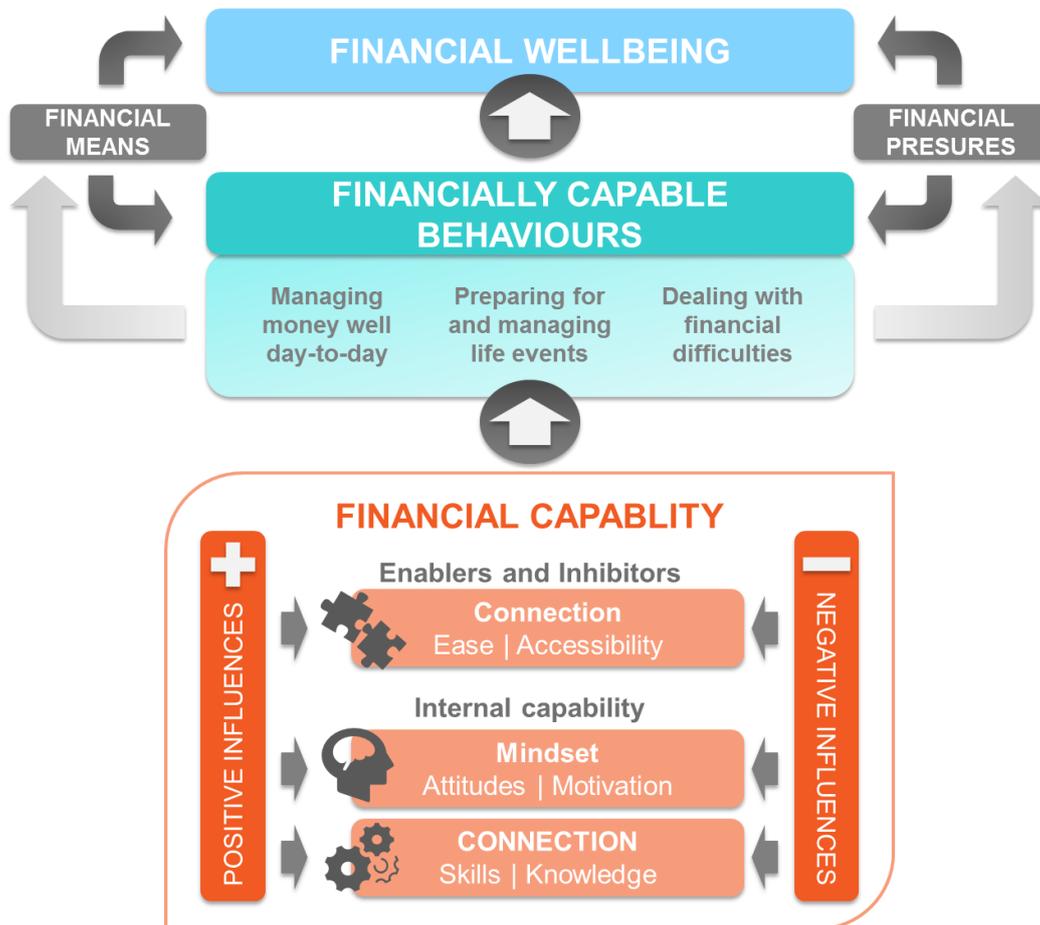
<sup>1</sup> The Organisation for Economic Co-operation and Development - survey details at <http://www.oecd.org/daf/fin/financial-education/measuringfinancialliteracy.htm>

<sup>2</sup> Australian Securities & Investments Commission- Financial Attitudes and Behaviour Tracker survey detail at <http://asic.gov.au/regulatory-resources/find-a-document/reports/rep-419-australian-financial-attitudes-and-behaviour-tracker/>

<sup>3</sup> Financial Capability and Well-being Qualitative Research conducted by TNS BMRB for the Money Advice Service, 2015 <https://53b86a9de6dd4673612f-c36ff983a9cc042683f46b699207946d.ssl.cf3.rackcdn.com/financial-capability-and-wellbeing.pdf>

<sup>4</sup> Financial Capability definition from UK Strategy Consultation and Next Steps, the Money Advice Service, March 2015 [https://prismic-io.s3.amazonaws.com/fincap-two%2F7ac2f4a9-bf30-4da2-b191-3859eea9396c\\_uk\\_financial\\_capability\\_strategy\\_consultation\\_response\\_march2015\\_online.pdf](https://prismic-io.s3.amazonaws.com/fincap-two%2F7ac2f4a9-bf30-4da2-b191-3859eea9396c_uk_financial_capability_strategy_consultation_response_march2015_online.pdf)

As the diagram shows, financial means and pressures also have an influence on financial well-being. Means and pressures largely consist of income and household composition, i.e. the numbers of adults, dependent adults, and dependent children in the household.



The Financial Capability Factors are best understood as a combination of characteristics that may act as barriers or enablers to financially capable behaviour. They split into:

- **internal** capability:
  - **‘skills and knowledge’**, which can collectively be thought of as **ability**; and
  - **‘attitudes and motivations’**, which can collectively be thought of as **mindset**.
- **external** capability:
  - **‘ease and accessibility’**, which can collectively be thought of as **connection** (subject to some concerns discussed in the ‘ease and accessibility’ section of this document).

## Role of the survey

The survey has been designed to support the UK and devolved nation strategies in three ways. These are in line with objectives suggested by the Financial Literacy and Education Russia Trust Fund's 2013 review of financial capability surveys around the world<sup>5</sup>. These are:

1. a '**map**' of financial capability – showing where behaviour is stronger or weaker in the population, and the extent to which it differs by age group, region, working status, housing tenure or household composition, for example;
2. a **diagnostic** tool - providing hypotheses about why capability is stronger or weaker - by looking at the Financial Capability Factors that act as enablers to, or inhibitors of, financially capable behaviour. In other words, whether low financial capability seems to be driven more by a lack of 'skills and knowledge' as opposed to digital access or self-confidence; and
3. a **high-level monitor**, tracking levels of financial capability over the life of the Strategy. That being said, it must be recognised that levels of capability will not increase quickly, certainly at the total population level.

In order to meet the third objective, during the first year of the Financial Capability Strategy, we will work with a group of sector experts to develop composite measures of financial capability and behaviour. These measures will be derived from the Financial Capability Survey. Details of these measures will be published in 2016.

We expect to conduct the survey several times over the course of the ten-year strategy. We will not conduct the survey during 2016. This will give time for us and sector stakeholders to analyse the data and if appropriate explore issues in greater depth in a series of 'deep dives'. The full dataset will be made available via the UK Data Service.<sup>6</sup>

### Summary scores to map and diagnose

The sampling approach for this survey was designed based on the following key criteria:

- providing robust samples for analysis by specific sub-groups, as detailed in the brief (young people aged 18-24, working-age and retired), and analysis within the devolved nations (Scotland, Wales and Northern Ireland);
- minimising the need for weighting introduced by disproportionate sampling; and
- sampling to deliver sub-group analysis.

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<sup>5</sup> Perotti, Valeria; Zottel, Siegfried; Iarossi, Giuseppe; Bolaji-Adio, Adedayo. 2013. Making sense of financial capability surveys around the World : a review of existing financial capability and literacy measurement instruments. Washington DC ; World Bank.

<http://documents.worldbank.org/curated/en/2013/02/18136727/making-sense-financial-capability-surveys-around-world-review-existing-financial-capability-literacy-measurement-instruments>

<sup>6</sup> <http://ukdataservice.ac.uk/get-data>

## Sampling

### Online sampling

The online sample was drawn by blending sample from five different panel providers on GfK's approved supplier list. The table below shows the panel providers chosen and the number of interviews each achieved:

**Table 1 Interviews achieved by panel provider**

Panel Provider	Interviews Achieved
Resource	1264
SSI	1135
Toluna	1033
CINT	561
Branded	70

Panellists were selected based on quotas to represent heavy internet users (those having used the internet for 6 hours or more in the past week), based on age, gender within working status, and region.

The following table show contacts made, screen-outs, quota fails and drop-out rates. During fieldwork quotas were very tightly controlled to ensure the sample was representative by gender and age and gender and working status within region. Towards the end of fieldwork it was harder to fill younger and working full-time quotas which lead to a relatively high number of respondents falling out of quotas.

**Table 2 Contacts made**

	Totals	Percentage
Total number of respondents who started the survey	18,252	100%
Completed	4063	22.3%
Dropped out	1214	6.7%
Speeding/ straight-lining	440	2.4%
Duplicate respondents	1431	7.8%
Screening failures	167	0.9%
Total number out of quota	10,937	59.9%

The number of screen outs was relatively small at just shy of 1% of respondents. A breakdown of screen-out questions is given below:

**Table 3 Screen outs**

Reason for screen out	Number of respondents
A1a – refused to give information on age	53
A1b – refused to give information on gender	73
A3 – refused to give information on employment status	29
A4a – refused to give information on region	12

The main point at which respondents dropped out of the survey was the introduction (48%). This is a common point for drop-outs in a survey indicating that panellists do not have enough time or have a general lack of interest in completing the survey. There were also a higher proportion of drop outs at the looped questions, 85 respondents dropped out at the household grid question (R3) and 20 at E13 about which insurances respondents had arranged. Other questions where 10+ respondents dropped out are shown below.

**Table 4 Drop-out points of respondents**

Drop-out point of 10+ respondents	Number of respondents
Intro screen	585
Intro to upfront demographic section (B4a1 info)	47
A9	12
C1	13
E13 loop	20
E4	12
E5	12
R13_loop	85
R18 block	17
<b>Total number of drop-outs</b>	<b>1214</b>

### Face-to-face sampling

For the face-to-face interviews we used a Random Location sampling approach.

Random location sampling offers a hybrid between random probability and simple quota sampling, randomly selecting specified areas for interviewers to work in, but allowing a limited degree of flexibility within the specified area. Consequently, it delivers scientifically based samples at a cost and speed closer to non-scientific, simple quota samples. Random Location sampling is also the sampling method employed for the face-to-face interviews for the FRS.

The sample design was essentially a 3-stage process based on a total of 311 sampling points:

1. Sampling parliamentary constituencies;
2. Selection of Census Output Areas within selected constituencies; and
3. Sampling respondents within the Census Output Areas.

### The Selection of Parliamentary Constituencies

The first-stage sampling units for the survey were parliamentary constituencies, selected in the following way. In England we first aggregated regions into North, Midlands and South before selecting 155 constituencies. Sample boosts were conducted in Wales, Scotland and Northern Ireland. We used all constituencies within the devolved nations; some had more than one point – picked proportionally to the number of individuals aged 18+ within them.

### The Selection of Census Output Areas

Within each selected constituency, a census output area (OA) was selected. These OAs were selected at random, but with some stratification control by census geography so that the sample of OAs drawn is representative of the sample of constituencies and therefore of the UK in demographic terms. Once the OAs had been selected, the profile of the aggregated set of OAs was checked against the national profile to ensure representativeness.

### The Selection of Respondents

For each selected OA, a list of all residential addresses was produced. This listing was taken from the Postal Address File, which is a listing of all addresses within the UK, and is updated quarterly. The interviewers used this list to identify the households at which they could interview and 5 people were interviewed within each OA.

In addition to the address listing for an OA, interviewers were also given a quota sheet, which determined what sort of people they must interview. Each interviewer needed to interview 5 people within an OA, and the quotas were different for each OA in order to reflect the demographic profile of that area. Below is an example of a quota sheet.

MAS FINANCIAL CAPABILITY QUOTA SHEET		
Constituency	ALYN AND DEESIDE	
Pay Rate	National	
Field Area	Wales	
Sample Point	302	
	<b>SET</b>	<b>ACHIEVED</b>
16-34	1	
35-54	1	
55+	3	
Men full-time	1	
Men not full-time	1	
Women working (either full-time or part-time)	1	
Women not working	2	

Ask all:  
Have you personally used the INTERNET in the last week?

If yes:  
SHOW CARD A  
Approximately how many hours in total have you spent using the internet in the last week (i.e. the last seven days)?  
This includes email, web browsing/ surfing, downloading and other online services such as Skype, online gaming, streaming TV/ listening to music online, but does not cover time when you were connected but were not using it. Please include both work and personal use.

PROMPT WITH RANGES IF NECESSARY  
(RANGES ON CARD A ARE: less than 1 hour; 1-2 hours; 3-5 hours; 6-7 hours; 8-10 hours; 11-14 hours; 15-19 hours; 20 hours or more)

Up to 6 hours -> ~~do not interview~~ (if quota is not reached)  
6 hours or more -> ~~do not interview~~  
OK - ~~do not interview~~

Office use only:

Size	S
Job Name	MAS Fin Cap
Job Number	272.209.30199

The quotas were set in terms of age and gender within working status. No quota was set for social class, as the selection of OAs ensured that the sample was balanced in this respect.

A further screening question ensures face-to-face respondents were not heavy internet users (classified as having used the internet for 6 or more hours in the past week), as this audience was interviewed online.

### Core and boost design

Fieldwork was conducted in two stages – a main “core” stage and a separate “boost” stage. At the core stage a representative sample of UK adults 18+ was interviewed. The boost stage was then carried out across the devolved nations (Wales, Scotland and Northern Ireland) to provide sufficient sample sizes to allow separate analysis of each nation.

## Questionnaire design

### Background

2015 is the third year in which Money Advice Service has conducted the Financial Capability Survey (FCS), previously known as the Financial Capability Tracker. Money Advice Service conducted waves in both 2013<sup>7</sup> and 2014. These followed a baseline survey conducted for the Financial Services Authority (now FCA) in 2005-6<sup>8</sup>.

The questionnaire used in 2014 was largely unaltered from 2013. Over the course of 2014 and 2015, Money Advice Service has worked to develop the UK Financial Capability Strategy<sup>9</sup>. The Financial Capability Survey is the main survey measurement for the Financial Capability Strategy. This meant it was necessary to update the FCS questionnaire to meet the evolving insight needs of the Strategy.

### Update work streams

Updating of the questionnaire took place between September 2014 and start of fieldwork in April 2015. The process included the following work streams, which are described in more detail in the remainder of this section:

- Money Advice Service Insight team review;
- Money Advice Service internal stakeholders review;
- sector expert review;
- cognitive testing;
- qualitative research;
- quantitative test of new questions; and
- final review with appointed contractor for the 2015 wave.

For clarity, the inputs, process and outcomes for each are described separately in the sections below. But in practice the review process involved concurrent working and sharing emerging insight cross the different work streams.

### UK Financial Capability Strategy review

The questionnaire topics and questions were mapped to the outcome framework<sup>10</sup> for the UK Financial Capability Strategy to identify where coverage was adequate, excessive or inadequate.

This involved using the outcome framework produced by New Philanthropy Capital, which covered:

- well-being - higher level outcome areas;
- behaviour - higher level and lower level outcome areas and indicators;
- capability - higher level and lower level outcome areas and indicators; and
- means & pressures.

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<sup>7</sup> <https://www.moneyadvice.service.org.uk/en/static/the-financial-capability-of-the-uk>

<sup>8</sup> Report at <http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf> and full dataset at <http://discover.ukdataservice.ac.uk/catalogue/?sn=5697>

<sup>9</sup> <http://www.fincap.org.uk/>

<sup>10</sup> FCS NPC Outcome Frameworks Full Report at [https://prismic-io.s3.amazonaws.com/fincap-two%2Fa2b5e08e-7e6f-4da5-9df2-559b587d2e5f\\_consultation+documents.zip](https://prismic-io.s3.amazonaws.com/fincap-two%2Fa2b5e08e-7e6f-4da5-9df2-559b587d2e5f_consultation+documents.zip)

The questionnaire was also reviewed on an ongoing basis as the UK Financial Capability Strategy<sup>11</sup> was being developed.

As part of this process, the questionnaire was also reviewed against Toynbee Hall's Money Access and Participation Tool (aka the MAPTool).<sup>12</sup>

Modifications made in response to all of these included:

- new questions to collect more detail on means and pressures within household; and
- addition of some questions specific to particular life stages.

### Money Advice Service Insight Team review

The questionnaire was examined question by question. Analysis of the previous years' study had been made more difficult by the fact that some questions had appeared to measure both an attitude or motivation and a self-reported behaviour. A key principle for the review was that future questions should be more explicitly focussed on measuring either a self-reported behaviour or an attitude/motivation, not a mixture of both.

The previous questionnaire included an initial section of "quick questions" designed to collect top of mind responses. In some cases, these were asked again later in the questionnaire using a Likert scale. The rationale behind this had been to explore differences in System 1/System 2 style responses. In particular the hypothesis had been that people's top of mind response may be more what they actually thought or did, whereas their more considered response may be more likely to be what they considered they ought to say. However in practice, most people gave financially capable answers to the quick questions. Having established this, there seemed little benefit in asking these questions for another wave. So the decision was made to remove the quick sections to create space to add new questions, and in some cases to explore topics previously only covered via the quick question format.

Desk research was undertaken to map existing questions and topics against other surveys, including:

- Understanding Society;<sup>13</sup>
- Wealth and Assets Survey;<sup>14</sup>
- Family Resources Survey;<sup>15</sup>
- GfK Financial Research Survey; and<sup>16</sup>
- OECD/INFE Financial Literacy Survey.<sup>17</sup>

Consideration was given to including material deprivation questions similar to those included in the Family Resources Survey. In practice restrictions on questionnaire length meant that it was only possible to include one question about access to a car/taxi.

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<sup>11</sup> <http://www.fincap.org.uk/document/VRA2ICUAAKCFohZ-/development-of-the-strategy>

<sup>12</sup> <http://www.toynbeehall.org.uk/money-access-and-participation-tool>

<sup>13</sup> <https://www.understandingsociety.ac.uk/documentation>

<sup>14</sup> <http://www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-3/2010-2012/index.html>

<sup>15</sup> <http://discover.ukdataservice.ac.uk/series/?sn=200017>

<sup>16</sup> <http://www.gfk.com/uk/industries/financial-services/financial-research-survey/Pages/more-about-financial-research-survey.aspx>

<sup>17</sup> <http://www.oecd.org/daf/fin/financial-education/measuringfinancialliteracy.htm>

Principal Component Analysis was used to examine the extent to which the attitude questions were correlated. This was intended to establish possible candidates for deletion. In practice, the need to align the questionnaire with the UK Financial Capability Strategy meant that a more radical reworking of the attitude questions was required.

Key changes made in response to the MAS Insight Team review included:

- replacing the previous FCS specific life satisfaction question with a standard ONS subjective well-being question;
- collecting additional information about household composition to produce a more detailed picture of the pressures people face. This includes collecting sufficient information to make it possible to calculate equivalised incomes for the first time; and
- replacing a skills/knowledge question with a similar question from the OECD Financial Literacy questionnaire.

### Money Advice Service internal stakeholders review

In order to ensure the questionnaire met the needs of Money Advice Service, several workshops were conducted to examine topics and questions for inclusion. These took place in October and November 2014 and January 2015 and included contributors from Money Advice Service's Debt, Policy and Propositions teams.

The questionnaire was also reviewed against other previous and current Money Advice Service research. Key updates based on this were:

- addition of new questions to cover some actions measured in the Actions Tracker, especially related to switching behaviour;
- addition of "golden questions" used in Indebted Lives<sup>18</sup> research to identify the over-indebted population; and
- addition of questions measuring usage of, and willingness to consider using free debt advice.

### Sector expert review

Input was also provided by the Money Advice Service Research and Evaluation Group (REG). REG includes research and evaluation experts from organisations with an interest in financial capability.

REG members provided comments on a draft questionnaire October/November 2014 and discussion focussed on budgeting in the REG meeting in January 2015.

Contributors included representatives from:

- Fair Banking;
- Citizens Advice Bureaux (CAB);
- Association of British Insurers (ABI); and
- Open University Centre for Public Understanding of Finance.

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<sup>18</sup> <https://www.moneyadvice.org.uk/en/static/indebted-lives-the-complexities-of-life-in-debt>

## International network

Money Advice Service has links with organisations working in financial capability in other countries around the world. Review of the 2015 questionnaire included drawing on these links and amendments included:

- addition of questions related to financial goals/plans; and
- addition of question about discussing finances with friends/family members used on the Australian Financial Attitudes and Behaviour Tracker.

## Cognitive Testing

DVL Smith conducted cognitive testing of the current draft questionnaire in November and December 2014. This involved 24 interviews across UK to test comprehension, retrieval, judgement, and response. The interviews used both verbal probing and think aloud techniques.

Key amendments based on this were:

- budgeting was an ambiguous concept for survey participants and covered a broad range of behaviours; and
- current questions about resilience were not effective, especially asking about whether people had savings equivalent to three months of income. A decision was made to replace the existing question with a new question asking for value of savings.

## Well-being qualitative research

TNS BMRB conducted qualitative research<sup>19</sup> for Money Advice Service to inform the development of the UK Financial Capability Strategy and the Financial Capability Survey questionnaire. The research objectives were:

- explore the components of the Financial Capability Framework, their inter-relationships and importance;
- provide insight into the effects of unexpected financial 'shocks' and the drivers of greater financial resilience;
- explore the concept of financial wellbeing with consumers and provide insight into the barriers and triggers to movement between states of financial wellbeing; and
- consider potential question areas that may need to be included in future versions of the Financial Capability Survey.

This influenced amendments to the questionnaire including:

- redesign of life event questions; and
- splitting budgeting questions into individual questions about component behaviours (in line with the findings of the cognitive testing).

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<sup>19</sup> <https://53b86a9de6dd4673612f-c36ff983a9cc042683f46b699207946d.ssl.cf3.rackcdn.com/financial-capability-and-wellbeing.pdf>

## Quantitative question test

New versions of the budgeting section questions were asked of a representative sample of UK adults using YouGov's online panel.

Based on the results of the test, the questions were further amended before inclusion in the final questionnaire for fieldwork.

## Final review with 2015 survey agency

Money Advice Service worked with the research agency for the 2015 survey (GfK NOP) after their appointment in March 2015. Questionnaire changes included:

- additional questions for use in imputation of refused personal and household income; and
- amending customer switching behaviour questions to collect broader measure of customer engagement with obtaining better tariffs or suppliers. This was based on the Consumer Empowerment Survey conducted for Business, Innovation and Skills (BIS).<sup>20</sup>

## Final survey questionnaire

The final questionnaire was approximately 25 minutes in length, and covered the following topic areas:

**Table 5 Questionnaire content**

Section	Description
<b>A – Introduction</b>	This section contained demographic information required for routing and question wording later in the questionnaire (and for quotas in the Online survey). These included: age, marital status, household composition, tenure, and working status
<b>B – Personal well-being, financial well-being and confidence</b>	Questions included how satisfied people were with their life in general, and with their financial circumstances more specifically; and how confident they felt both managing money and making decisions about financial products and services
<b>C – Over indebted</b>	This section included key questions to establish whether or not people were over-indebted
<b>D – Planning/goals</b>	This section established whether people had any financial goals, what these were, and how rough/specific their plans for these were
<b>E – Product holding and credit use</b>	This section included some general questions about the financial products people hold (current and savings accounts – both solo and joint with a partner/spouse), the types and amount of credit they have (e.g. credit cards, loans etc.) and how they use it (e.g. how often they pay off credit card balance). It also asked about the types of insurance held and whether people had been proactive in order to get a better deal on any of their financial products
<b>F – Keeping track of current account</b>	Those who had previously stated that they hold a current account (either solely or jointly with a partner/spouse) were asked about how accurately

<sup>20</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/413511/BIS-15-208-consumer-empowerment-survey.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/413511/BIS-15-208-consumer-empowerment-survey.pdf)

	they know the balance of this and how/how often they keep track of that money
<b>G – Saving</b>	This section asked more specifically about savings and investments. Questions included: the types of savings people have, how often and how consistently they save, how much they have in savings/investments, what their savings are for, and how they feel their level of savings/investments compare – both to other people like them and to how much they had a year ago
<b>H – Retirement and pensions</b>	All respondents were asked whether they are currently paying into one or more pensions. Further to this, those who were not yet retired were asked they had paid into any other pensions in the past, and how they were expecting to pay for their retirement. Those aged 50+ were also asked how much of a plan they had in place for the long-term care they might need in old age
<b>I – Budgeting</b>	This section asked about personal and household budgeting. This included questions around: keeping track of personal income and expenditure, whether they set themselves a personal budget, who mostly manages day-to-day finances, tools used to keep track of income and spending, details of household budgeting approach and how they would rate it, ability to pay an unexpected bill, and responsibilities for paying bills
<b>J – Bills and commitments</b>	This section covered regular bills and credit commitments and how these are paid. Specifically, it asked about: the extent to which people are keeping up with bills and credit commitments, which (if any) they have fallen behind on, and what they have done to deal with these missed payments
<b>K – Pressures</b>	This section aimed to cover other financial “pressures” and included questions on: monthly mortgage/rent and other large (over £200) regular payments (e.g. travel to work, childcare/school fees or financial support for other family members)
<b>L – Life shocks and plannable life events</b>	This section asked about the occurrence of both planned and unplanned life events over the last 3 years or 12 months and the financial impact of these (both short and long term)
<b>M – Information, advice and guidance</b>	Questions covered whether people openly discuss their finances and if so with whom, awareness of providers of money advice/information, and use of money advice/information sources over the last year
<b>N – Ability</b>	This section included three quiz-style questions: <ul style="list-style-type: none"> <li>• Reading a bank statement</li> <li>• Savings and investment</li> <li>• Interest plus principle</li> </ul>
<b>O – Attitudes to money</b>	This section covered attitudes towards money and finances more generally. People were read a series of statement and asked to rate their levels of agreement, importance or how much it sounded “like them”
<b>P – Means</b>	This section aimed to understand other financial means available to people. Questions included: persona;/household income, tax credits/social security benefits receipt, other income sources, and frequency/consistency of income.18-34s were also asked how financially dependent they feel on their parents.
<b>Q – Household composition</b>	This section gathered further information about household composition. Questions included: type of accommodation and number of bedrooms. Those who owned their home with a mortgage were also asked a series of

	questions to ascertain mortgage and property value. These included: year of purchase, purchase value, initial mortgage value/type/length, current property value, and whether any changes had been made to the mortgage since the property was purchased
<b>R – Demographics</b>	This final section included further demographics that were not asked in section A either because they were not needed for routing/wording or because they were deemed too sensitive to be asked up-front. These included: ethnicity; existence of a long-standing physical or mental impairment, illness or disability; highest educational/professional qualification, internet usage and number and profile of other people in the household.

### Minimising mode effects

In order to minimise mode effect between face-to-face and online methodologies face-to-face interviews was conducted as a self-completion rather than interviewer administered. Interviewers took respondents through a small number of test questions at the beginning of the script to show them how to answer different types of questions (e.g. single code, multi code and open-ended) as well as how to navigate through the script.

The same questionnaire was used for both face-to-face and online respondents in order to maintain comparability. Only minor amendments were made to the very beginning and very end of the scripts to tailor them for the specific methodology.

### Conducting face-to-face fieldwork

Face-to-face fieldwork was conducted using Computer-Assisted Self Interviewing (CASI). Respondents were given the interviewer's laptop and instructed to enter their responses themselves.

The core stage of face-to-face fieldwork took place between Tuesday 14th April 2015 and Monday 1st June 2015, with the devolved nations boosts conducted in Scotland, Wales and Northern Ireland between Monday 8th June and Tuesday 7th July 2015. 908 core interviews and 632 boost interviews were conducted, giving a total face-to-face sample size of 1,540.

In line with the Welsh Language Act, the face-to-face questionnaire was also made available in the Welsh language for interviews conducted within Wales. This option was not used by any face-to-face respondents.

The face-to-face questionnaire also offered an audio option. This offered respondents the option of listening to recordings of key survey questions (around 30% of all questions) through headphones, with interviewers then administering a series of demographic questions. This option was not use by any face-to-face respondents.

### Fieldwork materials

Interviewers were provided with a doorstep letter explain who both MAS and GfK are, outlining the aims of the survey, and providing contact details for the MRS as well as a GfK helpline and email address. This was produced on MAS headed paper and also displayed the GfK logo. A Welsh version of the letter was made available on request.

Interviewers were also provided with a contact (screener) card to ease the screening process. This included the key questions needed to establish whether respondents met the quota requirements. A set of showcards were also provided to accompany these questions.

As the face-to-face element was designed to be self-completion rather than interviewer administered there was no need for showcards to accompany the main survey questions.

### Online fieldwork

Online fieldwork took place between Wednesday 8th April 2015 and 29th June 2015. A total of 4,063 online questionnaires were completed. The average interview length was 32 minutes in length.

The survey script was fully checked before launch by GfK and MAS. A soft launch with a limited mail out was used to double check routing and to check for any questions that lead to high levels of drop out.

The soft launch elicited a total of 150 completes. Results were checked for routing, response rate and any signs of difficulty with comprehension. A few small problems were detected and the survey was fully launched.

In line with the Welsh Language Act, the online questionnaire was also made available in the Welsh language for respondents who were registered as living in Wales. This option was used by 17 online respondents.

## Data processing and Analysis

### Data outputs

Data tabulations were provided in Excel 'Smart table' format. A total of seven sets of data tables were produced for the survey. These were:

- Full UK (all 'core' fieldwork);
- 18-24s ('core' only);
- Working-age ('core' only);
- Retirement age ('core' only);
- Wales (including 'core' and boosts);
- Scotland (including 'core' and boosts);
- Northern Ireland (including 'core' and boosts) ; and
- Government Region breaks (showing UK Core total, devolved nations and regions within England)).

Crossbreaks were agreed with MAS and were added to data tables to allow for sub-group analysis by a number of variables including standard respondent demographics (for example age, gender, ethnicity etc.), key lifestages (18-24s, working-age and retirement age) and specific demographics within these, behaviours related to key domains, and Financial Capability Factors.

In addition, data was also provided in SPSS format. The SPSS file included all questions, derived variables and cross-breaks.

### Coding

The final version of the questionnaire contained two completely open-ended questions and 14 questions which included 'other (specify)' answers. The open-ended questions were not coded, but anonymised verbatims were provided to MAS for review. In order to get the most out of the 'other (specify)' responses codeframes were developed by executives working on the project with reference to the objectives of the question. GfK's team of coders were fully briefed by project executives about the objectives of each individual question in advance of starting work. Other answers were back-coded to the existing response list, but where this was not possible new codes were created. At the end of this process a small number of responses remained that were not significant enough in number to warrant the creation of new codes on the code-frame. Such responses remained in the 'other' category.

A copy of the final codeframes is included in the appendices.

### Data cleaning

The use of the CASI/CAWI (Computer-Assisted Self Interviewing/Computer-Assisted Web Interviewing) system means that respondents are automatically routed through the questionnaire, ensuring that they answer all appropriate questions. Data is then transmitted back to the central field centre electronically. The automation of the data entry and transfer processes meant that there was very little data cleaning required.

### Production of derived variables

The questionnaire was designed to ask only specific and relevant questions, and to ensure that all questions were clear for respondents to understand and easy for them to answer. However, some

measures required the production of derived variables – combining answers from more than one question. For example, one of the key measures of “over-indebtedness” is derived from a combination of responses across questions C1 (whether keeping up with bills and credit commitments is a heavy burden) and C2 (whether a respondent has fallen behind on or missed any payments in the last 6 months).

### Imputation of missing values

Because of the sensitive financial nature of some questions, and the difficulty some people have in accurate recalling the financial value of their holdings, a high level of ‘Don’t know’ or ‘Prefer not to say’ responses were recorded when asking people for amounts of **income, mortgage amount, and property value**. This was expected, and typically occurs on surveys with a financial subject matter.

In order to enable full analysis of income, mortgage amount, and property value it was necessary to impute estimated values where these were missing in the data. This was done by GfK’s Marketing Sciences team using other information available from the survey, and also drawing on known averages (taken from FRS and other data sources). These imputed values were then incorporated into the calculations of income, mortgage amount, and property value.

The imputation was done using a well-validated modelling approach based on an iterative Markov Chain Monte Carlo (MCMC) approach, using regression models to estimate the value of the missing variables, based on a number of ‘predictor’ variables which were identified as key determinants.

The predictor variables used for the imputation of household and personal income were:

- age;
- gender;
- ethnic group;
- housing tenure;
- marital status;
- working status;
- region;
- whether chief income earner;
- social grade;
- number of vehicles in household;
- savings value;
- whether receiving any benefits;
- whether paying into a pension;
- housing type;
- number of bedrooms; and
- highest qualification.

For mortgage value, we used the variables listed above, plus initial property value. For property value, we used the same set, plus initial mortgage value.

The imputed values produced by these models were validated by the use of ‘hold-out’ samples, where existing values were purposely deleted and then imputed.

### Derived variables

A number of derived variables were developed from the original dataset. These included:

**Savings to salary ratio** - based on total value of personal savings and investments as a ratio of annual personal income.

**Debt to salary ratio** – based on the total debt held by the respondents (either personally or jointly with spouse). This includes balances on credit cards, store cards, personal loans, hire purchase, car finance arrangements and student loans. This is balanced against household income to produce a ratio.

**Outstanding Mortgage Balance** – for all mortgage holders, an estimate has been made of the outstanding value of their mortgage. We have calculated the length of time that the mortgage has been held, based on mortgage age and when mortgage was taken out. We have then deflated the initial mortgage value where the mortgage type is either repayment or part repayment. The deflation rate depends on mortgage length and length into mortgage, as is calculated based on average interest rates across the life of the mortgage. For non-repayment mortgages, the outstanding mortgage balance is deemed to be the same as the initial mortgage value.

**Property equity** – based on the difference between current property value and outstanding mortgage balance.

### Post survey weighting

Given that the sample was controlled by quotas, the final demographic profile should be fairly close to that of the target population. However, the final data was weighted to ensure that the profile was as it should be.

The online and face-to-face interviews are added together to create an overall sample, which was then split into Full UK (core), Wales, Scotland and Northern Ireland before weighting was applied. Data were weighted - to the known profile of 18+s in each nation - by age, gender, region, housing tenure, and working status. Weighting is the adjustment of the relative importance or influence that each response has on the total survey responses, generated in such a way as to ensure that the profile of the total sample matches some pre-defined criteria or target.

The effective sample size was calculated. This describes the effect of the weighting on the accuracy of survey estimates. The effective sample size is dependent upon the size of weights applied to respondents: the more the weights deviate from 1, the smaller the effective sample size and the less accurate estimates will be. The effective sample size for the UK survey was 67% of the interviewed sample size (equating to 2305 interviews). Most of the reduction in effective sample size is a consequence of weighting the almost 70:30 achieved split between online and face-to-face interviews to 50:50. The unweighted and weighted sample profiles are shown in the appendices.

## Reporting conventions

All survey reports use the following conventions:

- all differences commented upon are statistically significant at the 95% confidence level (unless otherwise stated);
- significant differences between sub-groups are indicated by corresponding letters within charts and tables;
- all base sizes quoted in the report are unweighted; and
- all reported data are weighted.

## Confidence intervals

Surveys are conducted because it is much more practical and cost effective than interviewing an entire population. However, we need to know how close our survey estimates are to the 'true' figures if we had interviewed the entire population. Confidence intervals are a statistical device which allows us, using our survey results, to estimate the variation that might be anticipated because a sample rather than an entire population was interviewed. This is essentially a range within which the true (overall population) value is likely to sit. In general, the larger the sample, the more sure we can be of the accuracy of our survey estimates, though subject to diminishing returns at larger sample sizes. In other words, if we were to conduct the same survey again we would be more likely to get a similar result if we had a large sample than a smaller sample.

## Drivers Analysis

Correlation and regression modelling was employed in order to determine the strength of relationship between some key outcome measures and a range of possible contributory factors. Regression, sometimes referred to as key driver modelling, is a statistical analysis tool which is used to build models where we hypothesise that one or more independent factors are having a causal impact on a single dependent measure. In practice, it can be difficult to prove the causality, but the strength of association between the two is used as a measure of the strength of the relationship, or how strong a predictor of the dependent variable each independent variable is.

There are also two other important factors to consider when interpreting regression output. One is the issue of the scales of the variables. For instance, one of the measures we are looking at could be on a ten point scale and the other on a three point scale. If we only look at the co-efficient, the one of the three point scale is likely to be larger in magnitude as it has less 'work' to do to in order to change the dependent variable. However, this is potentially misleading. Therefore, we consider something called the standardised co-efficient (called beta). This is a measure which strips out the effect of the scale, so each standardised co-efficient is comparable with the next.

The second factor is multi-collinearity. This occurs when some of the independent metrics are correlated with each other. The effect this has on the regression models can be to distort the coefficients, possibly even to the extent where they are in the wrong direction (i.e. negative instead of positive, or vice versa). It can also mean some coefficients are found not to be statistically significant when in fact they are. This problem is handled by using a method called ridge regression. This process slightly inflates the standard error estimates of the coefficients but it reduces any bias caused by multi-collinearity. This means that the resulting coefficients are more valid estimates.

## Dependent Variables

The dependent metrics we used in the models were:

- question G3: Which of these best describes how often you save money?;
- debt to income ratio (Derived variable);
- savings to income ratio (Derived variable);
- question J1: Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?;
- question P5: Within the last three years, have you checked that you are receiving all the benefits or tax credits that you're entitled to?; and
- question I8: How well do you think your approach to keeping track of income and expenditure works?

These variables were all recoded in order to make them suitable for regression analysis. This process essentially means checking the scales are ordinal (or recoding if necessary) and any missing values or don't knows are re-coded or excluded from the base.

## Data Adjustment

A number of further stages and checks are applied to the regression process. Each time a model is specified, any respondents who have a missing code for the respective dependent variable are excluded. Secondly, a count of valid responses of the independent variables is made for each model. If fewer than around two-thirds of the responses are valid, then those respondents are also excluded from the modelling. Finally, the missing responses of the respondents who remain in the model are replaced so that there are no missing values in the regression model.

Due to the large number of independent metrics, a small number of these which exhibited very low correlation with the respective dependent metrics were excluded from the model on a case by case basis.

## Regression Diagnostics

When regression outputs are generated, there are a number of diagnostic checks which are applied. The R-squared is a measure of the amount of variation in the dependent explained by the independent measures in the model and should be sufficiently high to allow us to conclude that the model is reasonably robust. There is no hard and fast rule, but we tend to look for an R-squared value of at least 40 – 50%. Much below this implies a great deal of the dependent measure is left unexplained. The risk for interpretation becomes that random noise amongst the independent metrics is misinterpreted demonstrating a causal link. In addition to this, statistical significance of the regression coefficients is also examined to ensure that we are not reporting on coefficients which are mainly a function of random variation and noise.

A slight weakness in correlation analysis is that a causal relationship is assumed, whether there is one or not and regardless of the direction of any such relationship. In this case, the regression models are based upon hypotheses developed together with MAS. We cannot rule out the possibility that some of the relationships observed are either in the opposite direction to that postulated in the model or maybe even a function of an unobserved variable.

Regression also assumes that there are linear relationships between the variables. In some cases, some of the variables used in the construction of these models are binary. Normally, we would employ logistic regression to examine these variables if they were dependent or even ANOVA if they

are independent. However, for the sake of consistency and in order to be able to make direct comparisons between the variables, linear ridge regression was used in this instance.

### Independent Variables

The independent metrics we used in the models were:

- question B3: How confident do you feel managing your money?;
- question B4: How confident do you feel making decisions about financial products and services?
- question C1: To what extent do you feel that keeping up with your bills and credit commitments is a burden?;
- question c2: In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months?;
- C 1\_C2. Indebted;
- question C3: Is consulting an external advice organisation about debt something...?;
- question D1: Do you have any financial goals for the next five years?;
- question D3: How much of a plan do you have about how you will achieve your financial goal for:
  - just making ends meet day to day;
  - paying off my debts/reducing debts;
  - saving money to rent own home;
  - saving money to buy own home;
  - saving money for a wedding;
  - saving money to start a family/have another child;
  - saving money for education for me/my partner/spouse;
  - saving money for education for children/grown-up children;
  - saving money to help grown-up children to rent a home;
  - saving money to help grown-up children to buy a home;
  - saving money for a holiday;
  - saving money for retirement;
  - saving money for home improvements;
  - saving money to purchase a car/van/motorbike;
  - saving money generally;
  - other (please specify);
- question E1: A current account in your name or jointly (Derived variable);
- question E1: A savings account you have in your name or jointly (Derived variable);
- question E8: Thinking about people like (...) do you think your total borrowing is...?;
- don't revolve credit/use HCSTC (Derived variable);
- checked any supplier/tariff/benefit (Derived variable);
- question F2: Which of these best describes how accurately you know the balance on this account?;
- question G3: Which of these best describes how often you save money?;
- question G9: Thinking about people like (...), do you think the amount of money you have in savings...?;
- question H1: Are you personally currently paying into one or more pensions?;
- question I8: Thinking overall about (...) approach to keeping track of income and expenditure, how well do you think this approach works?;

- question I10: Still thinking about an unexpected bill which you/you and your partner/spouse have to pay within seven days from today. Which, if any of the following would you/you and your partner/spouse do to pay a bill of GBP300?;
- question I12: Thinking about the products/services you have, which of the following things have you done in the last 12 months in order to get a better deal?:
  - electricity;
  - gas;
  - internet, landline phone or cable/ satellite television;
  - mobile phone;
- question J1: Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?;
- question M1: Do you discuss your household finances openly with any of the following people?;
- ability (Derived variable);
- question O2: To what extent do you agree or disagree with the following statements?:
  - when it comes to money I prefer to live for today rather than plan for tomorrow
  - thinking about my financial situation makes me anxious
  - nothing I do will make much difference to my financial situation
  - I am too busy to sort out my finances at the moment
  - I regularly read the financial pages in the papers or online
  - I hate to borrow - I would much rather save up in advance
  - I would be happy to use the Internet to carry out day to day banking transactions
  - I only save for a specific purpose
- question O3: Thinking overall about your and your partner/spouse's finances, how important, if at all, do you think it is to:
  - save money for a rainy day;
  - put aside money for your retirement;
  - keep track of (...) income and expenditure;
  - shop around in order to make your money go further;
- question O4: To what extent would you say the following statements apply to you personally?:
  - I often buy things on impulse;
  - I adjust the amount of money I spend on non-essentials when my life changes;
  - I feel under pressure to spend like my friends even when I can't afford it;
  - I feel under pressure to spend money on my children even when I can't afford it;
- question R3: Do you have any long-standing physical or mental impairment, illness or disability?;
- question R9: Approximately how many hours in total have you spent actively using the Internet in the last week?;
- presence of partner (Derived variable);
- presence of Children (Derived variable);
- debt to salary ratio (Derived variable);
- savings ratio (Derived variable);
- question F5: How often do you normally check how much money is in this account?;
- question G7: Here is a list of some of the reasons people have said they save. Which, if any, of these are reasons why you have you and your partner/spouse have savings?:
  - to pay for planned expenses, purchases or events;

- in case I have to pay for unexpected expenses/ purchases;
- for a rainy day generally;
- in case (...) income changes;
- for (...) retirement (excluding paying into a pension);
- question I4: To what extent would you say the following applies to (...)? (...) money in terms of 'pots' put aside for different things;
- question M3: Used for money advice in the last year;
- p9. Is (...) income roughly the same every (...)?;
- marital status and presence of children (Derived variables);
- question R1: Ethnicity; and
- question R7: Education.

### Composite Variables

A number of composite variables were produced in order to be able to test further hypotheses about the drivers and associations with financially capable behaviour. There were two types of variables generated – behavioural and SKAMEA. The definitions are given below.

In the right hand side column, each of the variables shown is defined either as a yes or a no. Every yes represents a score of 1 and then goes to define the intermediate composite. So, for instance, Take control will have a score of between zero and three as each of the variables on the right ('Know within £50', 'Score HH budget approach 8+' and 'Keep up without difficulties') can each have a score of either zero or one. The intermedia composite then, in turn, contributes to the score of the Top Level Composite. So, 'Managing money well day to day' has a possible score between zero and eight.

In the final reporting, each of the composite scores is expressed as a percentage of the maximum possible score for that composite. The same applies to the intermediate composites and for the variable definitions. (For the variable definitions, this boils down to the percentage who are 'passing' that definition.) A decision was made on a case by case basis of how to treat the don't knows or those with missing responses (possibly due to filtering). Where it was deemed sensible, missing responses were coded according to logic to a given response. In other instances, the base excluding the missing responses was used. For the intermediate and top-level composites the raw score was proportioned against the total base, so any missing would be recoded to zero.

Note that for the SKAMEA composites, there was no intermediate composite. The variables went straight into defining the top-level composites.

The full definitions are given below.

**Table 6 Full definition of composite variables**

Composite Type	Top Level Composite	Intermediate Composite	Variable definition
Behavioural	Managing money well day to day	Take control	Know current account balance within £50
			Score household budget approach 8+ out of 10
			Keep up without difficulties
		Short term buffer	Save every/most months
			Could pay £300 bill from savings or own money without cutting back
			Don't revolve credit card balances or use HCSTC
		Use credit sensibly	Unsecured debt is less than 1 month household income
			Checked any supplier / tariff or benefit entitlement
		Plan for and manage life events	Goals and Plans
	Plan(s) for goal(s)		
	Resilience		Savings are 3+ months' household income
			Life cover
	Prepare for retirement		Paying into pension (working) or previously paid into pension (if not working)
LT care - specific / rough plan (50+)			
Dealing with financial difficulty	Not over indebted	Are not over-indebted	
SKAMEA	Skills and knowledge		Interest plus principle
			Read bank statement
			Savings and inflation
	Attitudes to the future		Prefer to live for today not plan for tomorrow (disagree)
			Save for rainy day
			Put aside for retirement
	Confidence and self-efficacy		Confidence managing money
			Financial situation makes anxious (disagree)
			Nothing I do will make much difference (disagree)
	Take responsibility for money		Keep track of household income and expenditure
			Shop around to make money go further
			Often buy on impulse
	Ease and accessibility		Confidence making financial products/services decisions
			Happy to use internet for day-to-day banking

## Reporting

### Marked up Questionnaires (MUQs)

Marked up Questionnaires (MUQs) were produced for the UK Core data, as well as for each of the three devolved nations – Scotland, Wales and Northern Ireland. These were produced in Word format. Each survey question was tabulated with topline percentages shown for the following key groups:

- All 18+;
- 18-24s;
- Working-age; and
- Retirement age.

The Scotland, Wales and Northern Ireland MUQs also included the UK Core 'All 18+' total for comparison.

Significant differences between the groups (and between the UK Core and regional total on the devolved nation sets) were marked.

### Reference decks

Reference decks were produced for the UK Core data, as well as for each of the three devolved nations. These were produced in PowerPoint format. Selected survey questions were displayed in chart or table format (as appropriate), with topline percentages shown for the same key groups as the MUQs. The decks were structured in line with UK strategy domains.

The Scotland, Wales and Northern Ireland MUQs also included the UK Core 'All 18+' total for comparison.

### Written reports

Written reports were developed taking the Overview Presentation as a starting point. Separate reports were produced for UK, Wales, Scotland and Northern Ireland. These reports covered the initial findings, based largely on analysis of the composite measures, but also drawing on some of the Key Drivers Analysis to provide further insight. These reports included bar graphs, bubble charts and tables to help illustrate trends across the composite measures.

The Welsh report was translated into Welsh.

## Appendix A – Interviewer instructions

### BACKGROUND TO SURVEY

This is a survey of adults 18+ to investigate their levels of financial confidence/capability. It asks about how people spend, save and generally manage their money and bills both day-to-day and longer term. This survey has been commissioned by the Money Advice Service (also known as MAS or MA). MAS is an independent service, set up by government to help anyone and everyone make the most of their money. They give free, unbiased money advice to help everyone across the UK – online, over the phone and face to face – make informed choices. The purpose of the survey is to help them understand how people spend, save and generally manage their money and bills both day to day and longer term.

There are two elements to the survey in order to represent the population as a whole:

- Face-to-face: Respondents are to be recruited face-to-face, but the survey is self-completion via the CAPI machine. If you've worked on the Green Deal surveys, you'll already be familiar with how this works.
- Online: Respondents will be recruited via a selection of online panels. They will see the same self-completion questionnaire as those recruited online

The reason for this mixed mode approach centres around the need to get a representative sample of the population as a whole, taking into account internet usage – the face-to-face self-completion survey will give a representative sample of those who use the internet for up to 6 hours per week, whilst the online survey will cover heavy internet users who are online for 6 hours or more per week.

On the face-to-face survey you will not actually be interviewing respondents in the usual way: instead you will be giving them your CAPI machine and asking them to complete the survey on your laptop themselves. The survey is approximately **25 minutes long**, depending on the routing taken by the respondent.

There is the option for you to go through the survey with a respondent if they prefer to do it that way, but our preference would be for them to do it self-completion to maintain as much comparability with the online survey as possible. Due to the sensitivity of some of the questions respondents may be more comfortable doing it self-completion anyway, but if the offer of you doing it with them makes the difference between them participating or not then the option is there.

If someone has literacy issues that mean they cannot use the laptop themselves there is an audio option available. Please note that this only covers around 1/3 of the survey questions so should **only be used as a last resort, and only if strictly necessary** (i.e. the respondent is unable to read the survey questions on their own and does not want you to do it with them). If a respondent requires the audio option you will need to administer the demographic questions (relevant questions in sections A and then P, Q and R at the end) using the show screen facility where necessary. Respondents will need to listen to the audio questions through the headset (sections B to O as relevant). **Please ensure you carry headphones with you should you need to provide these for audio completion.**

There is also a Welsh version of the doorstep letter and questionnaire available if required. Please note that the audio self-completion is not available in Welsh.

Please note that the audio option may not be available for the first week of fieldwork as this takes a little longer to set up. As this should be the last resort hopefully you won't need it, but if a respondent does want this in the first week please ask if they would be happy for you to return at a later date when that is available.

Each "interview" should last for approximately 25 minutes, whether using the standard self-completion or audio approach.

## **SAMPLE**

Overall we will be interviewing 1,500 respondents face to face.

- This is a random location survey which means you must only interview in the addresses shown on your address listings. Interviews not at these addresses will not be paid
- You should only be interviewing those who are **light internet users – i.e. who use the internet for up to 6 hours per week**. Please follow the doorstep screener to make sure you are recruiting only eligible respondents
- Please refer to your quota sheet for the number of interviews you are required to achieve in the following categories:
  - Age (3 groups: 18-34, 35-54 and 55+)
  - Gender within working status (4 groups: men full-time, men not full-time, women working (either full-time or part-time), and women not working)
- These quotas are based on the profile of the area in which you have been asked to work.

## **MAKING CONTACT**

- Please use the **contact card** as a guide for introducing the survey on the doorstep. Please stick to the introduction wording shown on the card – this has been tested to be effective in securing interviews without biasing response to later questions, or excluding any particular groups from taking part
- You have also been supplied with an **introduction letter**. This explains the purpose of the survey. The letter has been signed by the client but queries should be directed to the GfK Freephone number/email on the letter and not to MAS
- Respondents can call the Freephone number or send an email if they require more information on the survey or if they wish to speak to a member of the research team at head office
- We have not provided a letter for each respondent as you should only leave a copy if a respondent asks for it.
- It is very important that you do not post any letters through the door without speaking with someone first.

## **WHOM TO INTERVIEW**

You should only interview those who use the internet for up to 6 hours per week and who meet your quota targets.

Please remember that only **1** respondent per household can be interviewed unless otherwise stated. For in-home quota interviewing, after an effective interview has been obtained, you should leave at least four clear houses before making your next call. Ideally, you should try never to do more than four interviews in any one road.

Where addresses are issued you may call at every address supplied.

Please ensure that the respondent is a resident at the address the interview takes place, unless otherwise instructed.

**UNDER NO CIRCUMSTANCES IS IT PERMISSIBLE TO INTERVIEW THE SAME RESPONDENT ON MORE THAN ONE SURVEY OR TO INTERVIEW PEOPLE WHO ARE KNOWN TO YOU.**

**DO NOT INTERVIEW ANYONE YOU HAVE ALREADY INTERVIEWED BEFORE (FOR ANY COMPANY) WITHIN 12 MONTHS UNLESS YOU ARE TOLD TO DO SO. IDEALLY YOU SHOULD NEVER INTENTIONALLY RE-INTERVIEW RESPONDENTS WITHOUT SPECIFIC INSTRUCTIONS TO DO SO.**

## **INTERVIEWING CHILDREN**

There is no need to interview children as part of this survey as we are only looking to talk to adults aged 18+. However, it is worth noting that the MRS guideline state that:

MRS Rule B27: Consent of a parent or responsible adult (acting in loco parentis) must be obtained before interviewing a child under 16.

In addition to the above MRS Code, GfK NOP considers it best practice to obtain parental permission to interview anyone under 18 if it is to be an in-home interview. Many parents resent returning home to find that a teenage child has been interviewed in their absence. Classification details must not be asked of the child, but should be asked of the parent at the time of receiving permission.

**Parental/guardian written consent must be recorded on the permission report sheet when interviewing all children/young persons under the age of 16 in street and under the age of 18 in home.**

## **WHEN TO INTERVIEW**

Afternoon/Evenings (6 hours between 2pm and 9pm)

Saturday/Sunday

## **PLACE TO INTERVIEW**

In Home

## **WHERE TO INTERVIEW**

You must interview in the area in which you agreed to work.

## **NUMBER OF INTERVIEWS REQUIRED**

Please refer to the quota sheet provided

## **SHOW MATERIAL**

Other than the doorstep introduction letter and the contact card and show cards there are no other show materials for the survey itself as it is intended to be self-completed by the respondent. If a respondent wants you to go through it with them or selects the audio option, please use the show screen function when administering the questions (for the audio you will need to go through section A up front, and relevant questions from sections P, Q and R at the end with the respondent, and should show the screen to the respondent throughout).

## **THE QUESTIONNAIRE**

Any interviews done on the wrong script cannot be used and will not be paid for.

**A copy of the questionnaire is enclosed for your use, so please read this carefully – although you do not need to administer the questionnaire as usual, you will need to be familiar with sections A, P, Q and R should you need to administer these on an audio survey. It will also be useful to familiarise yourself with the questionnaire should respondents have any queries as they go through the self-completion.**

In summary, the questionnaire covers the following topics:

- A. Introduction and demographics
- B. Personal and financial well-being and confidence
- C. Over indebted (how well they are coping with finances general)
- D. Planning/goals (whether they have goals, what they are and how they manage these)
- E. Product holding and credit use (what financial products they have and how they use/manage these)
- F. Keeping track of current account (how they keep track of current account: methods, how often etc.)
- G. Saving (whether they are saving, what for etc.)
- H. Retirement and pensions (their current/future plans)
- I. Budgeting (how they keep track of income and expenditure)
- J. Bills and commitments (whether they are keeping up with bills and commitments)
- K. Pressures (monthly spending on mortgage/rent and other high value purchases such as travel, child care etc.)
- L. Life shocks and plannable life events (recent life events and the financial impact of these)
- M. Information, advice and guidance (sources of information/advice/guidance about money and finances)
- N. Ability (three quiz style questions about personal finances)
- O. Attitudes to money (attitudinal questions)
- P. Means (income etc.)
- Q. Household composition (type of house, number of bedrooms. If own outright/with mortgage: when bought home, purchase and current value, mortgage type etc.)
- R. Additional demographics and household grid

## Appendix B – Doorstep letter



April 2015

Reference: 30199

Dear Sir/Madam,

### **Important survey – we need your help**

GfK NOP is an independent market and social research company carrying out a survey on behalf of the Money Advice Service. The Money Advice Service (also known as MAS or MA) is an independent service, set up by government to help people make the most of their money.

The results from this survey will be used as a measure to help understand how people in the UK think and feel about money and finances. We'd like to find out about how you spend, save and generally manage your money and bills, both day-to-day and longer term.

The survey is in the strictest confidence and your answers will be completely anonymous and will be put together with all the people taking part in the survey so we get an overall picture. There are no right and wrong answers but please try and answer each question as best you can.

We do hope that you are willing to take part. It is very important that as wide a range of people as possible participate in order to provide an accurate view of people's attitudes across the UK.

Although an interviewer will be present, you would answer all the questions by yourself using the interviewer's computer. This will take about 25 minutes to complete. If you are uncomfortable using the interviewer's computer the interviewer can go through the questions with you. The interviewer will be on hand should you have any queries along the way.

**The survey is completely confidential.** It will not be possible for any individual person to be identified from the survey results and information about yourself will be held securely in accordance with the Data Protection Act 1998. Please note that your survey answers will not be passed to any other organisations without your permission nor used to sell you anything.

All GfK NOP interviewers wear or carry identification badges which show their photo. If you have any queries about this research, please ask the interviewer or call the GfK NOP helpline on 0800 0564519 or email [fincap@gfk.com](mailto:fincap@gfk.com)

Should you wish to check GfK NOP's credentials as a research company, please call the Market Research Society (which governs market research activity in the UK) on 0500 39 69 99.

I hope you can help us with this important research. Thank you very much in advance for your help.

Yours sincerely,

Chris Phillips

Insight Manager, The Money Advice Service

## Appendix C – Doorstep screener

### Financial Capabilities Survey CONTACT CARD

#### **INTERVIEWER – READ OUT INTRODUCTION**

Good morning/afternoon/evening, my name is ..... I am from GfK NOP, an independent market research company.

We are carrying out a survey on behalf of the Money Advice Service (also known as MAS or MA). The Money Advice Service is an independent service, set up by government to help people make the most of their money.

The survey will take about 25 minutes to complete. I have a laptop computer here and I'd ask you to complete it yourself on the computer.

#### **IF NECESSARY:**

If you are uncomfortable using the computer I can go through the questions with you. I will be on hand should you have any queries along the way.

The survey is in the strictest confidence and your answers will be completely anonymous and will be put together with all the people taking part in the survey so we get an overall picture.

Your name and individual details will remain confidential to GfK NOP and will not be revealed to any third party

*SHOW LETTER AND ALLOW THE RESPONDENT TIME TO READ IT*

***Would you be willing to take part in this survey?***

#### **IF WILLING TO TAKE PART**

First of all, some background questions...

**C1. Have you personally used the INTERNET in the last week?**

1	Yes	CONTINUE TO C2
2	No	CONTINUE TO C3

**SHOW CARD A**

C2. Approximately how many hours in total have you spent using the internet in the last week (i.e. the last seven days)?

This includes email, web browsing/surfing, downloading and other online services such as Skype, online gaming, and watching TV/listening to music online, but does not cover time when you were connected but were not using it. Please include both work and personal use.

Would you say it is up to 6 hours, or 6 or more hours?

1	Up to 6 hours	CONTINUE TO C3
2	6 hours or more	<b>THANK &amp; CLOSE – FOR THE PURPOSES OF THIS FACE-TO-FACE SURVEY WE ONLY WANT TO INCLUDE THOSE WHO USE THE INTERNET FOR UP TO 6 HOURS A WEEK</b>
3	Don't know	

C3. Please can you tell me how old you are?

1	Under 18	<b>THANK &amp; CLOSE</b>
2	18 to 34	CHECK QUOTA AND CONTINUE TO C4
3	35 to 54	
4	55+	

**SHOW CARD B**

C4. Which **one** of the following best describes your current situation?

IF NECESSARY: If you are currently doing more than one of these things, please say the **main one** - that is the one that takes up most of your time.

1	Employed or self-employer full-time (30+ hours) including if you are temporarily out of work	<b>Working full-time</b> REFER TO TABLE C4a BELOW FOR QUOTA DETAILS
2	Employed or self-employed part-time (0 to 29 hours) including if you are temporarily out of work	<b>Working part-time</b> REFER TO TABLE C4a BELOW FOR QUOTA DETAILS
3	In full-time or part-time education	<b>Not working</b> REFER TO TABLE C4a BELOW FOR QUOTA DETAILS
4	Looking after the home or family	
5	Retired	
6	Not working for some other reason	

**C4a. Check working status quota**

1	Men working full-time	CHECK QUOTA AND PROCEED TO INTERVIEW
2	Men not working full-time	
3	Women working (either full-time or part-time)	
4	Women not working	

## Appendix D – Code frames

The following tables show the code frames for each of the “Other (please specify)” questions. The text in red indicates where amendments were made to the original pre-coded answer lists to accommodate common themes that emerged through the coding process.

<b>D2</b>	<b>Just to check - which, if any, of these financial goals do you have for the next five years?</b>
1	Just making ends meet day to day
2	Paying off my debts / reducing debts / <b>pay off mortgage</b>
3	Saving money to rent own home
4	Saving money to buy own home
5	Saving money for a wedding
6	Saving money to start a family / have another child
7	Saving money for education for me ....and my partner / spouse
8	Saving money for education for children / grown up children
9	Saving money to help grown up children to rent a home
10	Saving money to help grown up children to buy a home
11	Saving money for a holiday
12	Saving money for retirement
13	Saving money for home improvements
14	Saving money to purchase a car / van / motorbike / <b>boat</b>
15	Saving money generally
16	Other
17	None of these
<b>18</b>	<b>Move abroad</b>
<b>19</b>	<b>Investing</b>
<b>20</b>	<b>Start a business</b>
<b>21</b>	<b>Spend / live life to the full</b>
<b>22</b>	<b>Buying second home/another home/a home abroad</b>
<b>23</b>	<b>To travel</b>
<b>24</b>	<b>Getting a job/ better job</b>
<b>25</b>	<b>Saving money for funeral</b>
<b>26</b>	<b>Saving money to learn to drive</b>
<b>27</b>	<b>Saving money to help family members</b>
<b>28</b>	<b>Other expenses to move house/ downsize</b>

**E6 People often take out short term loans to cover unexpected expenses or for other reasons. In the last year, have you taken out any of the following short term loans?**

- 1 Payday loan - this is a loan you usually pay back in one single payment at the end of the month or on your next pay day (such as Wonga, QuickQuid, Express Finance or Payday UK)
- 2 Other short term credit - like a payday loan but repaid in instalments (e.g. Peachy, Cash genie, Lending Stream)
- 3 Pawn broker loan - where you borrow money against an item you have pawned
- 4 Other
- 5 None of these
- 6 Don't know / can't remember
- 7 Borrow from family / friends
- 8 Bank loan
- 9 Credit Union
- 10 Student loan

**F1 Who is your (main) current account with?**

- 1 Bank of Ireland
- 2 Bank of Scotland
- 3 Barclays
- 4 Clydesdale Bank
- 5 Co-operative Bank
- 6 Danske Bank
- 7 First Direct
- 8 First Trust Bank
- 9 Halifax
- 10 HSBC
- 11 Lloyds Bank
- 12 Nationwide
- 13 NatWest
- 14 Post Office
- 15 RBS
- 16 Santander
- 17 TSB
- 18 Ulster Bank
- 19 Yorkshire
- 20 Other
- 21 Refused / Prefer not to say / Don't know
- 22 Smile
- 23 Norwich & Peterborough
- 24 Virgin Money
- 25 Cahoot
- 26 Cumberland Building Society
- 27 Intelligent Finance
- 28 M&S

**G1 Do you currently have savings or investments in any of the following?**

- 1 In a savings account
- 2 In an ISA
- 3 In a cash / money box
- 4 In a credit union account
- 5 In a savings club (e.g. Christmas savings club)
- 6 Premium bonds
- 7 In a current account
- 8 In investment / stocks & shares
- 9 Other
- 10 I do not have any savings
- 11 Prefer not to say
- 12 Bonds (nfs)
- 13 NS&I
- 14 Peer to Peer lending (Zopa)
- 15 Pensions
- 16 Property
- 17 Post Office account

**G8 What planned expenses, purchases or events are you saving for?**

- 1 Deposit to rent own home / rent home
- 2 Deposit to buy own home
- 3 Other expenses to move house
- 4 A wedding
- 5 Starting a family / having another child
- 6 Education for me / my partner / spouse
- 7 Education for children / grown up children
- 8 Helping grown up children to rent a home
- 9 Helping grown up children to buy a home
- 10 A holiday
- 11 Retirement
- 12 Home improvements
- 13 Purchasing a car / van/ motorbike
- 14 Other
- 15 Don't know
- 16 Christmas
- 17 Birthdays
- 18 Pay off mortgage
- 19 Bills / everyday living
- 20 Helping family/children generally
- 21 General saving/saving for a rainy day/emergencies
- 22 Purchase a computer/ laptop
- 23 Funeral
- 24 Buy second home/ another home/ a home abroad/ moved abroad

**Which, if any, of the following are you expecting to use to pay for your retirement?**

**H3**

- 1 State retirement pension
- 2 Personal or workplace pension
- 3 Your partner / spouse's personal / workplace pension
- 4 Savings or investments
- 5 Downsizing your home or equity release
- 6 Buy to let or other income from a property which is not your main home
- 7 Inheritance that you expect to receive
- 8 Inheritance that you have already received
- 9 Earnings from part time / freelance work
- 10 Something else
- 11 Don't know
- 12 Prefer not to say
- 13 Children/ family
- 14 Pension (unspec)

**Which, if any of these ways, do you....your partner / spouse regularly use to keep track of your income and spending?**

**I5**

- 1 The Money Advice Service online budgeting tool
- 2 Another online budgeting tool
- 3 An App on a mobile or other electronic device
- 4 A spreadsheet
- 5 A piece of paper
- 6 An accounts book or notebook
- 7 A financial software package
- 8 By checking my / our bank statements
- 9 By reviewing my / our bank statements
- 10 In my head (mentally)
- 11 Other
- 12 None of these - I don't keep track
- 13 Don't know
- 14 Family/friend help
- 15 IFA
- 16 Telephone banking

**I13 Which methods do you use to pay for .....your household's electricity supply?**

- 1 Direct Debit or standing order
- 2 Monthly/ quarterly bill / **half yearly**
- 3 Pre-payment (key card or token meter)
- 4 Included in rent
- 5 Frequent cash payment method (more frequently than monthly)
- 6 Fuel direct / direct from benefits
- 7 Fixed annual bill (however much has / electricity is used) (e.g. Stay Warm)
- 8 Another method (specify)
- 9 I do not pay for electricity
- 10 Don't know / refused
- 11 **Card payment (unspec)**

**J2 Could you tell me which bills or credit commitments you have fallen behind on?**

- 1 Mortgage
- 2 Rent
- 3 Child maintenance
- 4 Utilities (electricity, gas, water, telephone, internet)
- 5 Insurance
- 6 Council tax
- 7 Income tax or national insurance
- 8 Credit card (s) or store cards
- 9 Catalogue payments
- 10 Loans
- 11 Other
- 12 **None**

**Which of the following sources of information have you used in the last year to find out about anything to do with money - whether that is how to budget or plan your finances, the best insurance, banking or credit products available, how to claim benefits or grants, or to get any help or advice?**

**M3**

- 1 Friends
- 2 Family
- 3 Bank or building society
- 4 Insurance company
- 5 Professional financial adviser/planner
- 6 Mortgage, insurance or tax broker
- 7 Employer/ in the workplace
- 8 Financial magazines and sections in newspapers
- 9 Business TV or radio
- 10 Social media e.g. Facebook, Twitter, LinkedIn
- 11 Internet search e.g. Google, Yahoo
- 12 Price comparison website e.g. Go Compare, Moneysupermarket, Comparethemarket, Confused etc.
- 13 Moneysavingexpoert.com (Martin Lewis)
- 14 Money Advice Service ('Ask MA')
- 15 Citizens Advice Bureau
- 16 Which?
- 17 Debt advice charity such as StepChange or local debt advice service
- 18 Other charities or consumer organisations such as Shelter, Age UK, Turn2us
- 19 Government - local council, gov.uk etc.
- 20 Student finance agencies, student loans company or your college/university
- 21 Other sources or websites (specify)
- 22 None - I haven't accessed money information or advice in the past 12 months

**P4 Do you receive any of the following tax credits or social security benefits?**

- 1 Not receiving any benefits of credits
- 2 Child benefit
- 3 Child tax credit
- 4 Council Tax benefit / Council Tax reduction
- 5 Disability Living Allowance or Personal Independence Payment (PIP)
- 6 Employment and Support Allowance (ESA)
- 7 Guardians Allowance
- 8 Housing Benefit
- 9 Incapacity Benefit
- 10 Income support
- 11 Jobseeker's Allowance
- 12 State Retirement Pension
- 13 Pension Credit
- 14 Universal Credit
- 15 Working Tax Credit
- 16 Other
- 17 Don't know
- 18 Prefer not to say
- 19 Attendance Allowance
- 20 Carer's Allowance
- 21 Industrial Injuries Benefit
- 22 Work / Company pension
- 23 Widows pension
- 24 Winter fuel allowance
- 25 Disability pension

**P6 And do you have any other of the following kinds of income that you have not already mentioned?**

- 1 Income from a second job or occasional work (including babysitting, mail order agent etc.)
- 2 Child maintenance/ maintenance payments from an ex-partner
- 3 Money from parents
- 4 Other regular payments from relatives living outside your household
- 5 An occupational pension from an employer
- 6 A private pension or annuity
- 7 Payments from a trust fund
- 8 Income from savings / investments
- 9 Rent from boarders or lodgers (not family members) living in your home with you
- 10 Rent from any other property or subletting
- 11 Education grant other than a Student loan or Tuition fee loan
- 12 Other
- 13 None of these
- 14 Don't know
- 15 Prefer not to say
- 16 Spouses pension

**R16 And what is his/her relationship to you?**

- 1 Spouse / civil partner/partner
- 2 Parent (including in law or step parent)
- 3 Grandparent (including in law or step)
- 4 Son / daughter (including in law, adopted, step or foster)
- 5 Brother / sister (including in law, adopted, step or foster)
- 6 Other relative
- 7 Friend
- 8 Personal assistant / paid carer
- 9 Other person (specify)
- 10 Don't know / prefer not to say
- 11 House mate
- 12 Landlord
- 13 Myself

## Appendix F – Unweighted and weighted sample profiles

<b>UK CORE</b>	<b>Unweighted</b>	<b>Weighted</b>
	<b>3461</b>	<b>3425</b>
	<b>%</b>	<b>%</b>
<b>Age</b>		
18-24	21	11
25-34	15	17
35-44	19	17
45-54	14	18
55-64	16	14
65+	15	22
Don't know/Prefer not to say	0	1
<b>Gender</b>		
Male	49	48
Female	50	51
Don't know/Prefer not to say	0	0
<b>Region</b>		
North	23	24
Midlands	23	20
South	36	41
Scotland	9	9
Northern Ireland	3	3
Wales	5	5
<b>Working status</b>		
Men working full-time	26	28
Men not working full-time	24	20
Women working	27	29
Women not working	23	22
Don't know	0	0
<b>Mode</b>		
F2F	26	50
Online	74	50
<b>Tenure</b>		
Owned: Owned outright	24	26
Owned: Owned with a mortgage or loan or shared ownership	27	34
Rented: Social rented	19	14
Rented: Private rented or living rent free	19	15
Other (including live with parents)	11	11

<b>SCOTLAND</b>	<b>Unweighted</b>	<b>Weighted</b>
	<b>1101</b>	<b>1101</b>
	<b>%</b>	<b>%</b>
<b>Age</b>		
18-24	16	12
25-34	17	15
35-44	19	14
45-54	14	19
55-64	18	17
65+	15	22
Don't know/Prefer not to say	1	1
<b>Gender</b>		
Male	47	48
Female	53	52
Don't know/Prefer not to say	0	0
<b>Region</b>		
North		
Midlands		
South		
Scotland	100	100
Northern Ireland		
Wales		
<b>Working status</b>		
Men working full-time	23	25
Men not working full-time	23	23
Women working	29	29
Women not working	23	23
Don't know	0	0
<b>Mode</b>		
F2F	27	50
Online	73	50
<b>Tenure</b>		
Owned: Owned outright	22	25
Owned: Owned with a mortgage or loan or shared ownership	30	36
Rented: Social rented	25	19
Rented: Private rented or living rent free	14	12
Other (including live with parents)	7	9

<b>WALES</b>	<b>Unweighted</b>	<b>Weighted</b>
	<b>795</b>	<b>795</b>
	<b>%</b>	<b>%</b>
<b>Age</b>		
18-24	17	9
25-34	17	13
35-44	19	13
45-54	12	17
55-64	17	17
65+	19	30
Don't know/Prefer not to say	0	1
<b>Gender</b>		
Male	50	51
Female	50	48
Don't know/Prefer not to say	0	0
<b>Region</b>		
North		
Midlands		
South		
Scotland		
Northern Ireland		
Wales	100	100
<b>Working status</b>		
Men working full-time	25	25
Men not working full-time	25	26
Women working	25	25
Women not working	24	23
Don't know	0	0
<b>Mode</b>		
F2F	29	50
Online	71	50
<b>Tenure</b>		
Owned: Owned outright	28	32
Owned: Owned with a mortgage or loan or shared ownership	28	34
Rented: Social rented	19	13
Rented: Private rented or living rent free	15	13
Other (including live with parents)	9	8

<b>NORTHERN IRELAND</b>	<b>Unweighted</b>	<b>Weighted</b>
	<b>802</b>	<b>802</b>
	<b>%</b>	<b>%</b>
<b>Age</b>		
18-24	17	12
25-34	15	19
35-44	20	18
45-54	16	16
55-64	20	15
65+	13	19
Don't know/Prefer not to say	0	2
<b>Gender</b>		
Male	51	47
Female	49	53
Don't know/Prefer not to say	0	0
<b>Region</b>		
North		
Midlands		
South		
Scotland		
Northern Ireland	100	100
Wales		
<b>Working status</b>		
Men working full-time	25	28
Men not working full-time	26	19
Women working	27	31
Women not working	22	22
Don't know	0	0
<b>Mode</b>		
F2F	29	50
Online	71	50
<b>Tenure</b>		
Owned: Owned outright	28	26
Owned: Owned with a mortgage or loan or shared ownership	29	39
Rented: Social rented	13	11
Rented: Private rented or living rent free	17	14
Other (including live with parents)	12	10