



**Money Advice Service**  
**Financial Capability Survey 2018**  
**Technical Report**

December 2018

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## 1. Introduction

### 1.1 Survey background and objectives

The Money Advice Service (MAS)'s UK Financial Capability Strategy<sup>1</sup> sets out a conceptual model of factors affecting financial capability.

The adult Financial Capability Survey exists to support the UK Financial Capability Strategy, by providing robust measures of UK Financial Capability, including separate measures for each devolved nation. These measures help MAS and other organisations working in Financial Capability to design and target interventions more effectively.

The research records 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.

The Financial Capability Survey has three main objectives.

- Building on the conceptual model, the research aims to develop a **map**:
  - Where is behaviour strong or weak?
  - Where are attitudes positive or negative?
- The research also acts as a **diagnostic**:
  - Why is behaviour weak or strong?
  - What are the enablers and inhibitors?
  - What interventions might be appropriate?
- It is also a high-level measure to **track changes** over time
  - although any improvements will be gradual, especially at the total population level.

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<sup>1</sup> <http://www.fincap.org.uk>

For 2018, there were additional research objectives to:

- Update and improve the **2015 Building Blocks analysis**
- **Validate** measures derived in 2015
- Improve the **survey design** to increase overall effective sample size enabling more effective analysis of important sub-groups such as devolved nations, young adults, older people in retirement
- Improve measures of **retirement planning**

## 2. Overview of survey

The Financial Capability Survey is a nationally representative survey of adults aged 18+ living in the UK. The survey was conducted both online and face-to-face to represent both heavier and lighter users of the internet. Interviewing was conducted between March and May 2018.

Interviews were conducted with a UK nationally representative sample of 5,974 adults. The sample was boosted in each of the devolved nations (Scotland, Wales and Northern Ireland) to ensure a robust base for analysis in each nation.

The mixed mode approach aimed to balance online with offline interviewing, as informed by a number of successful surveys such as the [FCA's Financial Lives study](#)<sup>2</sup> and [Ofcom's Technology Tracker](#).<sup>3</sup> Projects such as these have 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 in turn likely to have lower levels of financial capability. Therefore, a representative sample of those who are online for fewer than six hours a week were interviewed using a face-to-face approach, using address-based sampling.

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, nation, urbanity, working status, internet usage, IMD (Indices of Multiple Deprivation), social grade (SEG) and housing tenure. Housing tenure was added in addition to 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, debt levels 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 Ofcom in their [Technology Tracker](#) and [Media Literacy](#)<sup>4</sup> studies. Only household and personal incomes could be imputed to a sufficient degree of reliability, so these are the only values used in Money Advice Service analysis of the data.

The 2018 questionnaire was developed from the 2015 survey. Additional questions were added to cover a range of topics, including retirement planning and financial capability in later life. Many of the

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<sup>2</sup> <https://www.fca.org.uk/publications/research/understanding-financial-lives-uk-adults>

<sup>3</sup> [https://www.ofcom.org.uk/\\_data/assets/pdf\\_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf](https://www.ofcom.org.uk/_data/assets/pdf_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf)

<sup>4</sup> <https://www.ofcom.org.uk/research-and-data/media-literacy-research>

questions proposed for the 2018 survey were tested with an online sample of working age respondents during 2017.

## 2.1 The model of financial capability

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.

The survey includes:

- **Financial wellbeing measures** – these are best defined as what we would like people to be able to achieve in their financial lives, either day to day or in the future. As such, wellbeing measures comprise dimensions such as satisfaction, being able to cope with household bills including unexpected ones, not being anxious, or having savings for the future.
- **Financially capable behaviours** – these are the behaviours that people exhibit or the actions they take, for example saving regularly, keeping track of their finances, working towards longer-term goals, or how they use credit.
- **Financial enablers and inhibitors** – these are the things that make behaviours or financial wellbeing either easier or more difficult for people to achieve. They encompass attitudes and motivations, skills and knowledge as well as aspects of how easy or difficult it is for people to access the financial services system.
- **Demographics and other characteristics**

The 2015 dataset was analysed to produce the [building blocks of financial capability](https://fincap.org.uk/en/insights/measuring-financial-capability-identifying-the-building-blocks)<sup>5</sup>. Similar analysis is being conducted on the 2018 dataset.

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<sup>5</sup> <https://fincap.org.uk/en/insights/measuring-financial-capability-identifying-the-building-blocks>

## 2.2 Differences between 2015 and 2018 surveys

### 2.2.1 Methodology

For comparability purposes, the basic methodology remained the same as in 2015. This includes the mix of online (via a panel) and face-to-face fieldwork techniques. However, to build on learnings from 2015, some improvements were made to the approach, as follows:

- Unlike 2015, there was no overlap between qualification for the online and face-to-face components: online qualification was for heavier internet users (7+ hours per week using the internet) and the face-to-face qualification was for lighter or non-internet users (0-6 hours per week using the internet)
- A stricter quota control regime was implemented to monitor not only age, gender and socio-economic group (SEG or social grade), but also working status and urbanity
- A slightly larger sample size of 5,974 interviews was achieved
- Results for the UK were weighted together, such that the devolved nation boost surveys contributed to the overall sample size (in 2015 the devolved nation boosts were combined with interviews from the UK study, but reported separately for each nation).

### 2.2.2 Questionnaire

In addition, based on 2015 analysis, some topics were identified where more or better questions were required.

Additions and amendments to the 2018 questionnaire included:

- Retirement planning (questions developed with input from the Financial Capability Strategy's Retirement Planning Steering Group)
- Financial resilience during retirement (developed based on the results of [Age UK qualitative research](https://www.ageuk.org.uk/latest-news/articles/2018/april/financial-sector-urged-to-rethink-how-it-helps-older-people/))<sup>6</sup>
- Use of credit for everyday spending
- Adjusting spending in response to keeping track
- Additional attitudinal questions covering self-efficacy, locus of control and time orientation
- Confidence online, confidence using numbers in everyday life, confidence protecting yourself from scams and confidence planning for your financial future

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<sup>6</sup> <https://www.ageuk.org.uk/latest-news/articles/2018/april/financial-sector-urged-to-rethink-how-it-helps-older-people/>

- Mental health, disability and impact on finances/managing money
- Whether parents give their children regular pocket money
- Life events and information, advice and guidance questions were updated based on questions from Money Advice Service's Right Place, Right Time research.<sup>7</sup>

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<sup>7</sup> <https://www.moneyadviceservice.org.uk/en/corporate/research>



### 3. Sampling design

#### 3.1 Overall principles

The sample profile was designed to give as close a representation as possible to the UK adult population, thus minimising the weighting required, and maximising the effective sample sizes (ESS). Additionally, the design allowed for required over-sampling in each devolved nation, which were needed to deliver robust samples for each.

##### 3.1.1 *Consideration of overlap or exclusive samples between data collection modes*

Two alternatives for the sample design were considered:

- Option (A) *exclusivity*: the online element only samples those with 7+ hours internet usage a week, the face-to-face selects those with 0-6 hours.
- Option (B) *overlap*: lower level internet users are allowed from the online panel sample (to their natural incidence within this), and some higher-level internet users are allowed into the face-to-face sample (again to the natural incidence)

In 2015 option B was used. However, the 2018 survey used option A because there are potential benefits associated with keeping the two samples exclusive. The purpose of the two interviewing modes is to represent two distinct groups (lower / non-internet users and higher internet users) and introducing an overlap might complicate that process. Similarly, any overlap is likely to be too small to establish the nature of the people available both online and face-to-face.

##### 3.1.2 *Stratifying and setting quotas*

Data from [ONS](https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics)<sup>8</sup> and the [Ofcom Technology Tracker](https://www.ofcom.org.uk/data/assets/pdf_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf)<sup>9</sup> were used to identify appropriate sample profiles for each of the online and face-to-face samples. The profiles covered nation, urbanity, gender, age,<sup>10</sup> SEG and working status. This structuring allowed the samples to be profiled and controlled for these elements within the four nations.

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<sup>8</sup> <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics>

<sup>9</sup> [https://www.ofcom.org.uk/data/assets/pdf\\_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf](https://www.ofcom.org.uk/data/assets/pdf_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf)

<sup>10</sup> Note that Media Literacy study includes 16 and 17-year olds in the lowest age category and so does not directly map onto the 18-24 age category for this study.

## 3.2 Urbanity

Online panels tend to under-represent rural communities and it was therefore considered important to monitor interviews by urban or rural status.

We know from the ONS data the overall profiles by nation are as follows:

	England	Scotland	Wales	Northern Ireland
Incidence of households in a rural area	12%	18%	20%	36%

Table 1. ONS incidence of rural households

If we look simply at internet access and usage, there is no immediate suggestion this is lower in rural areas:

	England	Scotland	Wales	Northern Ireland
Have internet access – rural areas	89%	83%	83%	86%
Have internet access – urban areas	90%	75%	85%	82%

Table 2. Incidence of internet access (source Ofcom Technology Tracker 2017)

It is likely that low speed internet access or specifically low internet speed may still discourage people from belonging to an online panel, and there are indications that this is more common in rural areas. The questionnaire therefore included a question to provide the option of implementing screening if needed:

Q. Which of these best describes the place you live most of the time?

A city or large town including suburbs (*urban*)

A small town (*urban*)

A village, hamlet or isolated dwelling in the countryside (*rural*)

Ultimately, no screening pressure was applied to boost rural (or urban) interviews as the profile achieved was largely as expected. Any minor discrepancies that remained were resolved with weighting.

### 3.3 Face to face

#### 3.3.1 Sample design by UK Geographics

The face-to-face sample design was for low and non-internet users, so it was inevitably skewed towards C2DE respondents. Using the profiles established from published resources, a specialist sampling company (UK Geographics) were engaged to select a suitable profile.

The sample was built using census locations called Output Areas to create sampling units:

- Output Areas (OAs): These are geographical units of at least 40 addresses and were created for Census data, specifically for the output of census estimates. OAs are the lowest geographical level at which census estimates are provided.
- Sampling Units (SUs): The sampling units are the geographical locations of where the face-to-face interviewing will take place. Each is made up of 2-3 of Output Areas (OAs).

#### 3.3.2 Approach

Sampling units were drawn using stratified sampling techniques to deliver the required profile by nation, region and urbanity. Sampling units were selected within Output Areas (OAs), then quota control by key variables (age, gender, SEG, working status and urbanity) was applied to control the sample interviewed within each sampling unit.

A summary of the two stages of the sampling approach is shown below:

##### First Stage

- The OAs in the UK are grouped into sampling units (SUs), which are then stratified by region<sup>11</sup> and rural/urban:
  - firstly, all the SUs are sorted by region,
  - the SUs are then sorted within region by rural/urban.

This approach controls the urban/rural fallout of the sample, to avoid where possible the need for further quota control. The sample extracted was then checked for close correspondence to the populations for England, Scotland, Wales and Northern Ireland on other key variables notably IMD.

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<sup>11</sup> Former Government Office Region

(<https://www.ons.gov.uk/methodology/geography/ukgeographies/administrativegeography/england#regions-former-gor>)

Since region was used as the first sorting variable, regional distribution of SUs was mostly in proportion to the number of residential addresses in each region.

## Second stage

- The size of a SU is measured by the number of addresses it contains. The SUs were selected with a probability proportionate to their size.

This ensures that all households within an SU have an equal chance of being selected, regardless of the size of the SU in which a household is situated.

Within each sampling unit, addresses were listed, and the interviewers instructed to visit in that order to attempt interviews.

Lower internet users were profiled by gender, age, SEG, working status, urbanity and nation to achieve an overall quota profile that represents low internet users nationally. Profiling was conducted from the Ofcom Media Literacy study using several internet use questions to establish their likely incidence. This profiling suggested a reasonable difference in the incidence of low users by nation:

	England	Scotland	Wales	Northern Ireland
Incidence of low internet users	28%	39%	35%	39%
Profile of low internet users by nation	83%	9%	5%	3%

Table 3. Analysis of Ofcom Media Literacy to establish likely incidence of low internet users

These incidences were used to establish the face-to-face profile.

Note that sampling units with a very high penetration of ABC1 16-44 households were excluded as finding low/ non-internet users in such areas was not a good use of face-to-face interviewing resource.

Each sampling unit had its own specific quota by gender, age, SEG and working status. Within SU the profile matched the likely incidence of those demographics at that location, and when summed with all other SUs, the total number of interviews gives the necessary overall total counts at the UK and nation level.

A target of 8 interviews were conducted within each sampling unit, but in a few cases as many as 16 interviews were conducted in a single sampling unit in order to augment other sampling units where achieving 8 interviews was proving difficult. A further 184 interviews were conducted in supplementary sampling units, where feedback from interviewers suggested quotas were particularly hard to achieve.

	England	Scotland	Wales	Northern Ireland
Number of sampling units	92	49	44	38
Total number of interviews	784	399	374	382
Median interviews per sampling unit	8	8	8	8

Sampling units with >8 interviews	20	6	3	10
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Table 4. F2F sample structure of achieved interviews

### 3.4 Online

For the online interviews, sample was drawn from combined UK panels (covering England, Wales, Scotland and Northern Ireland) and was quota controlled on the same variables as the face-to-face sample, that is nation, age, gender, SEG, working status and urbanity.

Online panels typically under-represent some rural parts of the country that may have been under-sampled in the 2015 study. The design that was adopted attempted to handle any shortfall in the online sample within nation, by compensating in the CAPI sample. Urbanity was introduced as a quota measure for the online sample using the self-reported measure (see section 3.2), although ultimately this was used for observation only, and no screening was conducted on the basis of urbanity.

Quotas were monitored during fieldwork to ensure there were no sampling cul-de-sacs, for example becoming short of working, C2DE and 65+ respondents. For these reasons quotas were met within small margins (+/-5%) rather than precisely.

### 3.5 Quota profiles

#### 3.5.1 Face to Face quota profile and maps

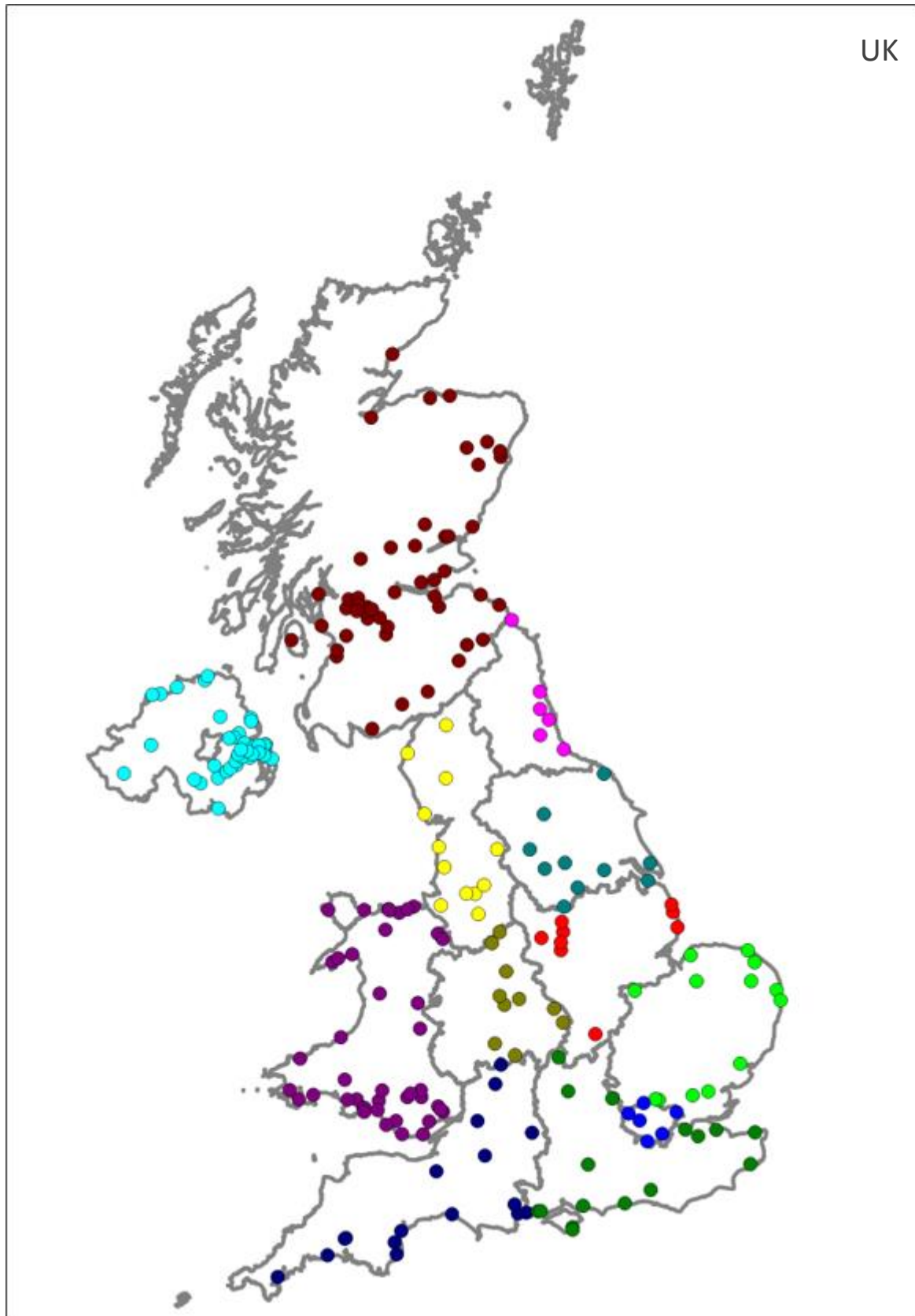
The quota profile was designed to be representative of UK adults, but it also allowed for the nation upweights, as indicated by the increased numbers of sampling units.

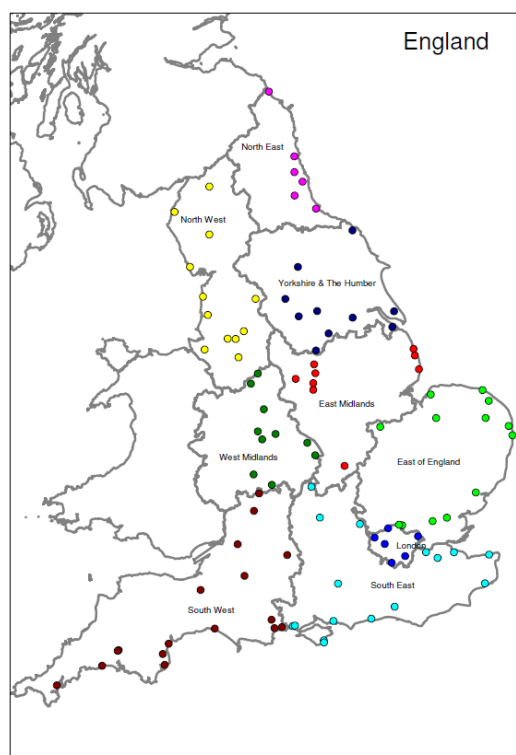
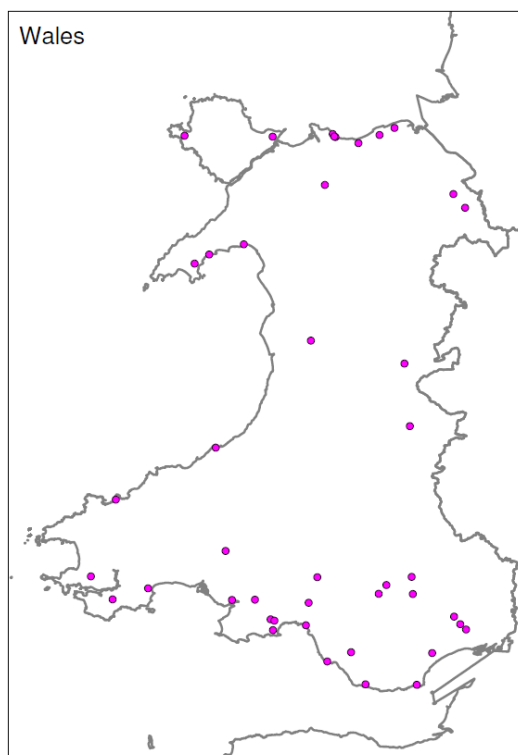
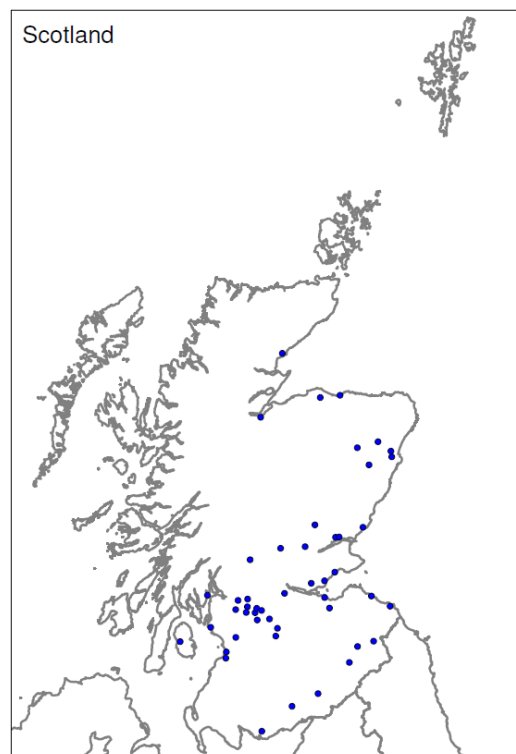
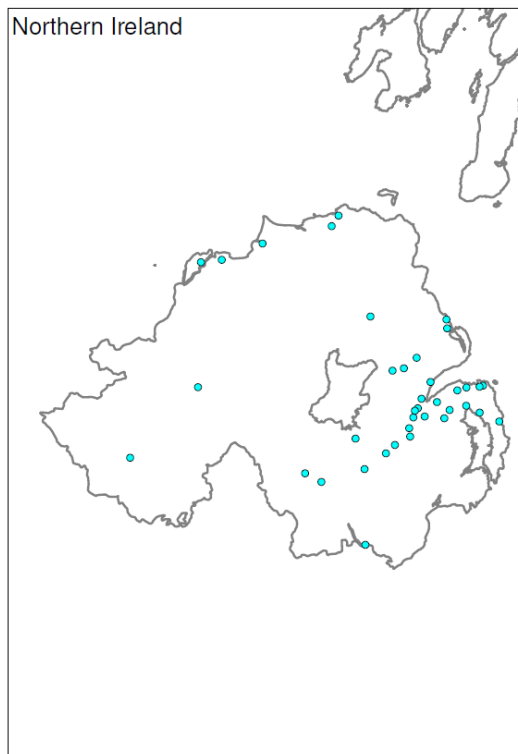
	England	Scotland	Wales	Northern Ireland
Representative – urban	103	33	31	20
Sampled – urban	85	40	33	21
Representative – rural	14	7	9	12
Sampled – rural	11	8	9	16

Table 5. Comparing face-to-face sampling units by urbanity for sampled and representative profiles

As the table shows, the devolved nation boosts required additional sampling units, to ensure sufficient interviews in rural locations, especially Northern Ireland.

The maps below show the geographical distribution of sampling units.





These sampling units were targeted to achieve the following demographic spread:

	England	Scotland	Wales	Northern Ireland
18-24	3%	4%	3%	9%
25-44	16%	15%	15%	20%
45-64	35%	38%	36%	34%
65-74	23%	23%	24%	22%
75+	22%	20%	23%	15%
AB	16%	14%	15%	15%
C1	20%	21%	20%	21%
C2	30%	30%	29%	27%
DE	34%	36%	37%	38%
Male	49%	49%	49%	49%
Female	51%	51%	51%	51%
Urban	89%	83%	79%	58%
Rural	11%	16%	21%	42%
Working	35%	36%	33%	38%
Not working	65%	64%	67%	62%

*Table 6. Targeted quota profile for face-to-face interviews*



### 3.5.2 Online quota profile

The following distribution of the online sample was set to deliver an overall representative sample of the online population:

	England	Scotland	Wales	Northern Ireland
18-24	24%	16%	16%	17%
25-44	38%	44%	43%	45%
45-64	27%	32%	31%	28%
65-74	7%	7%	8%	5%
75+	4%	1%	2%	5%
AB	31%	28%	26%	25%
C1	29%	32%	28%	26%
C2	18%	19%	21%	23%
DE	21%	21%	24%	25%
Male	49%	48%	48%	48%
Female	51%	52%	52%	52%
Urban	24%	16%	16%	17%
Rural	38%	44%	43%	45%
Working	27%	32%	31%	28%
Not working	7%	7%	8%	5%

Table 7. Targeted quota profile for online interviews

## 3.6 Interviews achieved

### 3.6.1 Face-to-face

The following interviews were achieved face-to-face:

	England	Scotland	Wales	Northern Ireland
18-24	23	12	10	35
25-44	111	63	70	99
45-64	293	132	118	127
65-74	190	99	85	71
75+	167	93	91	50
AB	120	47	61	43
C1	193	89	81	81
C2	219	100	102	91
DE	252	163	130	167
Male	396	178	171	187
Female	388	221	203	195
Urban	678	355	308	280
Rural	106	44	66	102
Working	284	127	114	166
Not working	500	272	260	216
<b>Total</b>	<b>784</b>	<b>399</b>	<b>374</b>	<b>382</b>

*Table 8. Achieved profile for face-to-face interviews*

A total of 1,939 interviews were achieved face to face.

### 3.6.2 Online

The following interviews were achieved:

	England	Scotland	Wales	Northern Ireland
18-24	503	85	80	64
25-44	668	284	304	241
45-64	594	214	288	250
65-74	142	47	79	52
75+	83	7	18	32
AB	579	189	219	204
C1	590	185	183	219
C2	376	125	143	91
DE	435	138	221	124
Male	923	299	358	300
Female	1064	337	411	337
Urban	1740	542	568	516
Rural	250	95	201	123
Working	1268	419	470	383
Not working	722	217	298	256
<b>Total</b>	<b>1990</b>	<b>637</b>	<b>769</b>	<b>639</b>

*Table 9. Achieved profile for online interviews*

A total of 4,035 interviews were achieved online.

### 3.6.3 Combined face-to-face and online interviews

The following interviews were achieved in total:

	England	Scotland	Wales	Northern Ireland
18-24	526	97	90	99
25-44	779	347	374	340
45-64	887	346	406	377
65-74	332	146	164	123
75+	250	100	109	82
AB	699	236	280	247
C1	783	274	264	300
C2	595	225	245	182
DE	687	301	351	291
Male	1319	477	529	487
Female	1452	558	614	532
Urban	2418	897	876	796
Rural	356	139	267	225
Working	1552	546	584	549
Not working	1222	489	558	472
<b>Total</b>	<b>2774</b>	<b>1036</b>	<b>1143</b>	<b>1021</b>

*Table 10. Achieved profile for online interviews*

Across the four nations, a total of 5,974 interviews were achieved combining both interviewing methods.

## 4. Questionnaire Development

### 4.1 Design

The 2018 questionnaire was developed from the 2015 survey. Additional questions were added to cover a range of topics:

- Retirement planning (questions developed with input from the Financial Capability Strategy's Retirement Planning Steering Group)
- Financial resilience during retirement (developed based on the results of [Age UK qualitative research](#))<sup>12</sup>
- Use of credit for everyday spending
- Adjusting spending in response to keeping track
- Additional attitudinal questions covering self-efficacy, locus of control and time orientation
- Confidence online, confidence using numbers in everyday life, confidence protecting yourself from scams and confidence planning for your financial future
- Mental health, disability and impact on finances/managing money
- Whether parents give their children regular pocket money

Life events and information, advice and guidance questions were updated based on questions from Money Advice Service's [Right Place, Right Time research](#)<sup>13</sup>.

Please see the questionnaire itself for more details on the actual questions, including base descriptions.

### 4.2 Minimising mode effects and use of showcards

To minimise mode effect between face-to-face and online methodologies, face-to-face interviews were conducted with interviewers using showcards at most of the questions. This enabled the respondent to view the response options in a very similar manner to their online counterparts, who were presented with each question and answer frame on a single screen.

One major strength of face-to-face interviewing is the interviewer's ability to assist the respondent to understand the questions and probe where necessary. As the process of being interviewed via an

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<sup>12</sup> <https://www.ageuk.org.uk/latest-news/articles/2018/april/financial-sector-urged-to-rethink-how-it-helps-older-people/>

<sup>13</sup> <https://www.moneyadviceservice.org.uk/en/corporate/research>

online panel (greater frequency, less personal) versus that of being recruited face-to-face (far less common, much more personal), are different anyway, on balance it was considered better to capitalise on the interviewer's skills, rather than attempt to reproduce a self-completion exercise once the interviewer had completed an initial recruitment phase.

Adopting the traditional face-to-face approach has the added benefit of improving the research experience for respondents and likely data quality for those who have difficulties completing online questionnaires i.e. the very people we are hoping to oversample in the face-to-face interviews.

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

### 4.3 Testing and feedback

The draft questionnaire was reviewed, and a number of wording and procedural recommendations were made. These were mostly routing and instruction tweaks. The main structural changes at this stage were as follows:

- Question A1a. An 'other' code was included
- Question A1a. Wording changed to reflect comparable FCA Financial Lives (FL) question
- Question A4. Wording changed to reflect comparable FCA Financial Lives (FL) question
- Question A3b. Codes added to cover; Sixth Form College, Adult Education Centre, Training Organisation (e.g. Tutorial Centre), Other – specify
- Question: A6. Modifications to question wording and routing introduced to simplify the respondent experience
- Questions A7-A9. Questions were replaced with the question used by Ofcom to establish Socio-Economic Grouping (SEG).
- Question M1. Additional codes created to capture children under/over 18
- Question CRINTQ1. Breadth of internet use question added from Ofcom studies to establish narrow/broad internet use.

#### 4.3.1 Mini cognitive test

Once the questionnaire was agreed, ahead of the soft-launch, ten interviews were conducted with consumers in a mini cognitive test, to get candid feedback on the questionnaire. Respondents were recruited specifically to both answer the questions and provide feedback on anything they found difficult, confusing or unusual. The additional feedback session comprised one-on-one interviews lasting around 15 minutes each and were conducted by a specialist qualitative researcher. The main outcomes of the process are shown below.

Question	Thoughts	Suggestions
Intro	Respondents observed the extent and range of questions throughout the survey, in addition to some more sensitive personal questions.	<p>Would it be possible for MAS to draft an introduction for Critical to review, addressing the purpose and aims of the study, and positioning the questionnaire?</p> <p>For reassuring purposes on specific questions and general reassurance, would it be suitable for MAS to be named, the purpose, and for the logo to be present on the online survey?</p>
A5	Respondents wonder if lengthy description could be reduced of 'live with parents/grandparents/other family members'	Potentially 'live with members of your family'.
HH2	Respondents said they may only have one parent	Change answer option 'My parents (or partner/spouse's parents)' to 'My parent(s) (or partner/spouse's parent(s))'. Could MAS review
SEG	Self-employed in C1/equivalent of Supervisor – thought that this might be undervaluing the social grade/requirements	Does the SEG self-reporting seem appropriate for C1 in regard to self-employed?
O2	Respondents felt all statements in this question were negative, and potentially could put others in a more negative mindset for the following questions as a result. Some felt that they were put off and did not wish to answer, requesting a 'prefer not to say' option.	Monitor non-response
I9	Some respondents felt it was a personal question, and requested the option of a 'Prefer not to say' option	Monitor non-response
D7A  D5A	<p>Some respondents were confused, as they felt they did not have any financial goals, but did not have a 'do not have any financial goals for the next five years' answer option.</p> <p>In the next question, they were then asked how much of a plan they have for financial goals in the next five years, where there is an answer option 'do not have any financial goals for the next five years'</p>	Would it be feasible to change the order of questions, D5A & then D7A, and those who answer 'do not have any financial goals for the next five years' to be routed around D7A to be asked D4A?
CUR1	A respondent had several current accounts, including one which was in her own name, and another which was shared, but was not able to answer both.	Should this question be a multicode?

Question	Thoughts	Suggestions
E7A & E7B	<p>Several respondents were nervous answering these questions. Partly this was because questions prior was seen in a negative light (asking about loans, and owing money), and were worried on the impact it would have on the respondent during the survey, and once they had completed it.</p> <p>It was raised that owing money has a stigma attached to it, therefore some may not admit to this.</p> <p>Separately, around half of respondents were not prepared to answer this question, as it was deemed sensitive and too personal.</p>	Response rates to these questions are monitored as fieldwork progresses to see if there is a larger problem than would be expected.
G5B	Unlike E7A or E7B, respondents have to provide a figure, even if they 'prefer not to say' in G5A.	Should a 'prefer not to say' option be provided?
G7	Some respondents felt that an additional answer option should be added of 'I do not save', because 'none of these' indicated that they did save, but not for any of the listed reasons.	Should a 'I do not/am not able to save' option be provided?
INS1 & 2, 3, 4, 5	Respondents felt that 'saying yes' wasn't needed in an online survey	Suggest 'please indicate' instead.
M3NEW	Respondents felt that some answer options could be more specific or examples, as to the types of internet sources.	Should it be 'Internet – General Search e.g. BBC finance...' 'Internet – Specialists sites e.g. moneysavingexpert.com...'
L1A1	The prior introduction timeline text was seen to be unnecessary, as each question is more specific	Alter intro text to 'Here is a list of events in people's lives, some of which may have happened to you recently'
L2A1	Noticed words missing in answer options	<p>Could add:</p> <p>6. 'Had a serious accident or illness that caused a big drop in income, but you <u>were</u> able to continue working'</p> <p>7. 'Had a serious accident or illness that meant <u>you</u> had to stop working completely'</p>
MH1	Respondents considered that the question was stigmatising and mean people less likely to want to answer it	<p>Recommend using the ONS harmonised question which was used in Financial Lives.</p> <p>'Do you have any mental health conditions or illnesses lasting or expected to last for 12 months or more?' – or a version of it with the answer options currently available.</p>
N5A & N5B	Respondents felt this was a change of pace, no longer asking about their situation, but two concept/quiz questions, and may benefit from a short introduction.	Consider adding a short reassurance sentence.



Question	Thoughts	Suggestions
H12, H9, H12x	If respondents answer 'No' to H12, they are still asked H9 and H12x, potentially answering 'yes'.	Amend routing.
D2 & D3	An answer option, single code, for D2 is 'Just making ends meet day to day'. Respondents did not feel this required a follow up question at D3, because it was not a financial goal, but described their situation.	Those who answer 'just making ends meet day to day' routed to not be asked D3.

This information was then discussed with MAS and some further changes to the draft questionnaire were made as a result, resulting in the final questionnaire which accompanies this report.

#### 4.4 Questionnaire programming

The questionnaires were programmed in Askia (online) and Confront (face-to-face). Both systems are advanced market research software and share many similarities. Each script was checked thoroughly against the master copy, for wording and routing errors. Corrections were made ahead of the soft-launch. Once some data had been captured, basic analysis tables were run as a further check of bases and any other potential issues.

#### 4.5 Face-to-face soft launch

A soft-launch was conducted over the period 13-15 March 2018. A total of 23 interviews were completed in this period. Three sampling units were selected for the soft-launch, two in England (both urban) and one in Scotland (also urban). As the purpose of the soft-launch was to achieve sufficient test interviews over a short period of time, it was decided that three urban sample units would suffice.

##### 4.5.1 Questionnaire amendments and corrections

Results were checked for routing, response rate and any signs of difficulty with comprehension. A few small problems were detected (and corrected) and the survey was fully launched.

A further request from the interviewers was to reduce the number of showcards, as it was felt in hindsight that some questions, with a very simple code-frame, did not require one.

#### 4.6 Online soft launch

The online questionnaire was soft-launched between 2-5 March 2018. Over this time, 209 completed responses were received. Timings at each question were also reviewed. Questions taking longest were: D2, N1, N2. However, these questions are intentionally longer questions, so no further questionnaire reductions were felt to be necessary.

#### *4.6.1 Questionnaire amendments and corrections*

Results were checked for routing, response rate and any signs of difficulty with comprehension. A few small problems were detected with routing for SL2A, CARCHK, A4B. These were corrected ahead of the full launch.

#### **4.7 Welsh version**

In line with the Welsh Language Act, the online questionnaire was also made available in the Welsh language for respondents in Wales. This option was used by 32 online respondents.

## 5. Face to Face Fieldwork

Interviewing was achieved by allocating one interviewer to work on each sample point. They worked on this for the equivalent of two full days, achieving between 8 and 16 interviews in each sampling unit.

### 5.1 Questionnaire length

The questionnaire average interview length was 31 minutes ranging from between 25 to 45 minutes.

### 5.2 Fieldwork materials

In addition to the tablet device with which the survey was administered, interviewers were equipped with two additional items:

- A deck of numbered showcards to display the answer options at key questions
- An invitation and reassurance letter which was left with the respondent at the recruitment stage or at the end of the interview (see Appendix)

### 5.3 Incentivisation

An incentive of between £3 and £5 per participant was provided.

### 5.4 Fieldwork dates

Fieldwork commenced on 26 March 2018 and the final interviews were collected on 20 May 2018 (an eight week fieldwork period).

### 5.5 Success rates

Success rates were lower than expected compared to other surveys such as Ofcom's Media Literacy study. Reports from interviewers suggest this was because the subject matter was considered a little intrusive and more people than expected declined to participate because they were not comfortable discussing their financial position. Some sampling units had a very low success rate<sup>14</sup>, as low as 3% when the expectation was 30%. This was because in some neighbourhoods both the willingness to participate and the level of low internet use were lower than expected. Across all the sampling units however, the average success rate was 30%.

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<sup>14</sup> The number of interviews compared to the number of screeners (use the internet 7+ hours per week) and the number of refusals.

## 6. Online fieldwork

Online interviewing was completed using 3 different online panels to help achieve the required quotas, resulting in a balanced sample. Furthermore, using multiple panels provides a better chance of reaching more of the online population especially in the devolved nations where panel membership is typically a little lower than in England.

### 6.1 Questionnaire length

Average interview length online was 24 minutes with a median length of 23 minutes.

### 6.2 Incentivisation

As part of their regular reward system, online panellists were granted between 50p and £1 credit for this survey. No additional incentives were provided.

### 6.3 Fieldwork dates

Fieldwork commenced on 26 March 2018 and the final interviews were collected on 20 May 2018 (an 8-week fieldwork period).

## 7. Data processing

### 7.1 Data cleaning

Face-to-face interviewing was checked with the usual quality control measures, where 5% of interviews were backchecked using telephone calls. It is standard practice for some “overage” to occur where additional interviews are conducted at the start of fieldwork to enable any replacements to occur, without extending the fieldwork end date.

#### 7.1.1 Duplicate responses

The final datafile was checked for duplication and records were removed if one of the following scenarios was found:

- The data record had the same ID and the same survey answers (system duplication)
- The data record had the same ID and survey answers differed (client duplication error)
- The data record had a different ID, but results to key questions<sup>15</sup> were the same (respondent duplication)

#### 7.1.2 Algorithm for removing online responses

In the absence of an interviewer, self-completion respondents are occasionally guilty of not reading questions correctly and/or entering responses too quickly to complete and qualify for the financial incentive.

As a result, an algorithm was used to establish whether an online respondent had not answered the questionnaire with due consideration and attention. As on occasion measures of the time taken to complete online can be wrong, the speed of completion was only one input into the algorithm and as such apparent speeding alone was not considered a sufficient reason for exclusion.

The factors which were included in the algorithm, and their relative importance, are shown below:

Factor	Category	Importance
Responding “Don’t know” or “Prefer not to say” to most of questions	Disruption	High
Speed of completion (measured in top 10% or two standard deviations faster than the median time to complete)	Speeding	Medium

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<sup>15</sup> A mix of open questions, contact details (such as name and postcode) and demographics were used to establish duplication.

Answers to open-questions are nonsense or single key strokes when otherwise a useful response is expected	Speeding / disruption	Medium
Incompatible answers: A4a (London) vs Urbanity	Confusion	Low
Incompatible answers: O2 vs O3	Confusion	Low
Incompatible answers: D5C vs D7C	Confusion	Low
Incompatible answers: I1X vs I5	Confusion	Low
Incompatible answers: G7 vs G3/G5a	Confusion	Low
Incompatible answers: H6 and D8	Confusion	Low

Table 11. Parameters for exclusion (only survey)

A total of 71 exclusions in the data cleansing process were made. This was due to a combination of respondents going through the survey extremely quickly, selecting “Don’t know” for a particularly large number of questions or giving illogical/conflicting answers to questions (67 interviews), or because of a large number of missing responses (four interviews).

### 7.1.3 Issue with N1

Partway through the online questionnaire it was clear that the link which displayed the image of the bank statement was broken. This was picked up after 300 or so interviews and corrected. As a result, some respondents are marked as “question skipped in error”.

## 7.2 Imputation of missing data

Because of the sensitive financial nature of some questions, and the difficulty some people have in accurately 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, savings and total owed it was necessary to impute estimated values where these were missing in the data. This was done using other information available from the survey, and these imputed values were then incorporated with the non-imputed data to produce a higher base (response).

The imputation was done using a modelling approach 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 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
- highest qualification

The five questions which required imputation where data points are missing, were:

- P1. Household income
- P2. Personal income
- E7A/B. Total owed
- G5A/B. Total personal savings
- G6A/B. Total joint savings

Two different methods were tried. One was using **discriminant analysis**, which uses the above variables to predict which of (seven) income categories each respondent lies in. The method does not per se assume an order – it could be used for example to predict membership of disparate groups such as attitudinal segments – but has the benefit that the predictors can have different levels of influence on the categories. The other approach is a **linear regression** using least squares, similar to that used in 2015.

#### 7.2.1 *Assessment process*

Using P1 (household income) as the main testing input, comparisons were made between the discriminant and linear regression approaches. The discriminant approach was able to improve the accuracy of predictions by up to 5%. Furthermore, the discriminant analysis performed much better in accurately identifying lower income households (with 292 categorised accurately compared with 179 using regression). Hence the discriminant approach has been adopted for this wave.

In each case, the model has been assessed by seeing how well it predicts the category for those respondents who did provide a response. To allow comparisons and establish a likely level of accuracy, the category forecast has been compared with the actual category (where this is known).

Again, using P1, the performance of the imputation approach was assessed using a more granular 17 category codeframe (the one used in the survey) as well as a more straightforward seven category one. Predictably the performance of the imputation was a little better into the seven categories.<sup>16</sup>

Finally, the analyses were tested separately for those with and without a spouse/ partner (HH2=1), but this brought no significant accuracy improvements.

Overall the imputation process was relatively successful with a likelihood that c.75% of missing answers are imputed correctly. However, this does mean that 25% are possibly wrong, i.e. when reporting P1 for all respondents 25% of the original missing answers or c.6% of all answers could be inaccurate.

For the other imputations success rates are lower, whilst non-response remains at a reasonably high level for some questions (especially savings levels). Overall therefore even more caution should be applied when reporting the other questions involving imputations.

Further details about the processes are described below, but ultimately the less granular approach of seven categories for income (P1) was used in the reporting. Furthermore, the imputations for savings and debt values were not used in the final reporting.

### 7.2.2 Household income (P1)

Nearly a quarter (24%) of responses were “Don’t know” or “Prefer not to say” at household income. For those where income is known, the results of the imputation process are shown below.

	Predicted Category						
Actual category	Up to £6.5k	£6.5k to £11.5k	£11.5k to £17.5k	£17.5k to £25k	£25k to £35k	£35k to £50k	£50k plus
Up to £6.5k	292	101	35	43	25	19	25
£6.5k to £11.5k	129	294	122	59	36	17	40
£11.5k to £17.5k	54	152	199	133	78	37	30
£17.5k to £25k	44	52	105	217	131	77	33
£25k to £35k	20	19	61	138	224	172	68
£35k to £50k	18	5	25	66	115	251	122
£50k plus	8	5	8	25	63	187	388

<sup>16</sup> The seven-category discriminant approach gave an accuracy of 41% (same category) or 76% (+/-1 category). The 17-category discriminant approach gave an accuracy of 40% and 74% respectively.



Table 12. Success of imputation for P1

The results show that 41% of responses were imputed into the correct cell. However, given the nature of the analysis and data, a better measure is the proportion in the correct category, or one category higher or lower, as shaded. On that basis, 76% of the imputations can be considered accurate.<sup>17</sup>

Looking at the same distribution for the 17 categories (after combining the output into the seven broader categories, for a fair comparison), this gives accuracy of 40% and 74% respectively.

	Predicted Category						
Actual category	Up to £6.5k	£6.5k to £11.5k	£11.5k to £17.5k	£17.5k to £25k	£25k to £35k	£35k to £50k	£50k plus
Up to £6.5k	283	113	44	31	24	11	34
£6.5k to £11.5k	130	292	134	46	31	12	52
£11.5k to £17.5k	55	157	232	91	78	29	41
£17.5k to £25k	44	60	151	140	155	61	48
£25k to £35k	28	18	99	108	233	107	109
£35k to £50k	17	9	44	57	120	174	181
£50k plus	9	4	8	31	64	102	466

Table 13. Success of imputation for P1 (17 categories)

From this it is clear the 17-category approach provides an acceptable level of accuracy at imputing missing answers for P1. However, the seven-category approach is likely to be superior.

<sup>17</sup> Note that for the linear regression model, these results were 33% and 75% respectively, with the former considered reason enough to adopt the discriminant analysis approach.

### 7.2.3 Personal income (P2)

Similarly to P1, around a quarter (28%) of respondents failed to provide a meaningful response to the personal income question. The likely success of the imputation process is shown below:

	Predicted Category						
Actual category	Up to £6.5k	£6.5k to £11.5k	£11.5k to £17.5k	£17.5k to £25k	£25k to £35k	£35k to £50k	£50k plus
Up to £6.5k	446	185	48	41	18	17	19
£6.5k to £11.5k	178	388	144	53	31	25	29
£11.5k to £17.5k	77	179	216	143	94	50	34
£17.5k to £25k	37	68	116	225	138	121	22
£25k to £35k	28	27	60	110	204	158	40
£35k to £50k	20	8	14	47	73	169	62
£50k plus	13	6	7	15	22	107	211

Table 14. Success of imputation for P2

The accuracies of 41% (same cell) and 76% (+/- one cell) are identical, coincidentally, with the P1 analysis above.

### 7.2.4 Personal savings (G5) (not used in reporting)

About 19% of respondents failed to provide a substantive answer to savings. The imputation success rates of 34% (same cell) and 58% (+/1 cell) are less effective.

	Predicted Category							
Actual category	None	Less than £100	£100 to £499	£500 to £999	£1,000 to £4,999	£5,000 to £9,999	£10k to £20k	£20k+
None	321	82	62	57	37	46	15	28
Less than £100	139	119	62	60	41	34	19	40
£100 - £499	96	75	165	86	62	32	59	57
£500 - £999	40	36	59	77	37	35	38	45
£1,000 - £4,999	85	81	107	107	128	81	115	101
£5,000 - £9,999	38	27	40	42	56	68	57	105
£10,000 - £19,999	14	15	23	43	53	43	113	141
£20,000 or more	19	12	23	38	39	74	127	674

Table 15. Success of imputation for G5

### 7.2.5 Household savings (G6) (not used in reporting)

Approaching a quarter (22%) failed to provide a response at G6. However, the accuracy of the imputation process is little higher than personal savings at 39% (same cell) and 64% (+/- one cell).

	Predicted Category							
Actual category	None	Less than £100	£100 to £499	£500 to £999	£1,000 to £4,999	£5,000 to £9,999	£10k to £20k	£20k+
None	111	38	24	25	20	12	12	12
Less than £100	45	34	22	22	10	6	13	6
£100 - £499	27	8	55	23	10	17	12	17
£500 - £999	10	18	27	33	14	14	17	10
£1,000 - £4,999	39	24	57	44	53	43	76	60
£5,000 - £9,999	17	15	29	21	30	41	55	51
£10,000 - £19,999	9	6	19	24	19	45	94	89
£20,000 or more	3	9	15	21	49	48	137	587

Table 16. Success of imputation for G6

### 7.2.6 Outstanding credit (E7) (not used in reporting)

A lower proportion (7%) failed to provide a response at E7, although the accuracy of the imputations was lower at 35% (same cell) and 55% (+/- one cell).

	Predicted Category							
Actual category	None	Less than £100	£100 to £499	£500 to £999	£1,000 to £4,999	£5,000 to £9,999	£10k to £20k	£20k+
None	1366	384	226	222	154	129	124	231
Less than £100	63	64	27	27	13	12	17	13
£100 - £499	94	69	89	54	44	30	41	42
£500 - £999	59	41	47	74	38	32	47	51
£1,000 - £4,999	103	74	79	104	124	72	95	111
£5,000 - £9,999	43	27	25	42	42	67	59	82
£10,000 - £19,999	17	16	17	31	27	25	88	72
£20,000 or more	12	13	9	12	11	9	34	80

Table 17. Success of imputation for E7

## 7.3 Data appending

Following fieldwork, additional geodemographic data fields were appended to provide further analysis options. These appends were provided by an external company and were linked by Postcode (where the respondent provided explicit permission for us to do this). The list of extra variables is as follows:

Field Name	Description
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ctry_name	Country name
region_name	Region name
LA_id_lower_tier	Local Authority (lower tier) ID
LA_name_lower_tier	Local Authority (lower tier) Name
Upper_Tier_LA_id	Local Authority (upper tier) ID
Upper_Tier_LA_name	Local Authority (upper tier) Name
WPC_id	Westminster Parliamentary Constituency ID
WPC_name	Westminster Parliamentary Constituency name
SPC_WAC_id	Scottish Parliamentary Constituency / Welsh Assembly Constituency ID
SPC_WAC_name	Scottish Parliamentary Constituency / Welsh Assembly Constituency name
rural_urban_2011_id	Rural Urban indicator (2011) ID
rural_urban_2011_name	Rural Urban indicator (2011) Name
EIMD_2015_decile	English Index of Multiple Deprivation (IMD) deciles
SIMD2016_decile	Scottish Index of Multiple Deprivation (IMD)deciles
WIMD_2014_decile	Welsh Index of Multiple Deprivation (IMD)deciles
NIMD2017_decile	Northern Ireland Index of Multiple Deprivation (IMD) deciles
MatchFlag	Indication of whether the match was on full or partial postcode, or no match
MASsegment	MAS Segmentation flag
CTV_TOWNSIZE_ID	Centre For Towns <sup>18</sup> Townsize ID
CTV_TOWNSIZE_NAME	Centre For Towns Townsize Name
CTV_GROUP_ID	Centre For Towns Townsize Group ID
CTV_GROUP_NAME	Centre For Towns Townsize Group Name

Table 18. List of data appends

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<sup>18</sup> <https://www.centrefortowns.org/our-towns>

## 8. Weighting

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.

### 8.1 Motivations for weighting

Given that the sample was controlled by quotas, the final demographic profile was fairly close to that of the target population. However, due to the 5% window with quotas and some groups achieving higher and lower responses than expected, the final dataset was weighted to a representative profile.

Weighting does have the impact of reducing effective sample size, and it also may not be able to correct all skews in the sample. However, on balance it is generally better to match the achieved profile to the known profile, in order that specific sub-populations, who may display unusual behaviour, contribute to the results in the correct proportions.

### 8.2 Overview of approach

The core weighting approach was a set of rim weights per nation, covering the following

- Urbanity
- Gender
- Age
- SEG
- Tenure
- Working status

Within each nation, there were two sets of weights, one for non/light internet users (interviewed face-to-face), and one for heavier internet users (interviewed online). This approach was tested against a single set of weights (to the same targets but overall within each nation, not split heavy/light) and found to improve the ESS without adversely affecting the results. The test looked at 10 key statistics under the two regimes and including the two weighting sets did indeed improve ESS whilst having very little difference on the results to key questions.

When considering Urbanity, it is important to note that the published ONS stats provide an urban/rural indicator that is specific to each nation.<sup>19</sup> As a result, weighting for Urbanity has been conducted within nation to provide an urban or rural indicator. When looking at the overall sample, these indicators are included in the same proportions as UK adults in each nation to produce an Urbanity measure that reflects the UK as a whole.

Household composition was also considered as another demographic for the weighting, but the achieved profile was very close to the ONS stats for the UK, so it was decided not to apply any additional weighting for this measure.

The final stage of the weighting process looked at four specific questions which have previously shown to differ between online panel and face-to-face respondents, when a mixed data collection method has been used.

- Shopping around for telecoms (MAX1\_B)
- Depth of internet usage (CRINTQ1)
- Confidence as an internet user (B7)
- MAS Segmentation

For the first of these, differences have been relatively significant, for the others it has been less substantial. In each case, data from Ofcom studies helped identify how significant the “online” effect was, and how critical it was. Ultimately the weighting was not adjusted specifically for these online effects, but instead some additional pre-weighting was conducted for other minor skews which may have been introduced from the split online and face to face technique.

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<sup>19</sup> There are three separate measures of Urbanity, one each for England and Wales, Scotland and Northern Ireland.

### 8.2.1 Tested variables

The variables used for examining the effect of weighting are shown below.

Question	Label	Content
Current financial wellbeing	J1	Keeping up with bills and commitments - struggling?
Current financial wellbeing	C1	Extent to which keeping up with bills/credit commitments a burden
Current financial wellbeing	C2	Missed/behind three or more payments in last six months
Current financial wellbeing	I10	How would pay unexpected bill of £300
Active saver	G3	Savings (personal) - whether save every/most/some/most months
Building resilience	G5A/B	Savings (personal) - how much currently have
Financial confidence	B3	Confidence - managing your money
Financial engagement/relationship with money	O2A	When it comes to money I prefer to live for today rather than plan for tomorrow -
Financial numeracy	N3	Interest plus principal
Internet engagement	O2G	I would be happy to use the Internet to carry out day to day banking transactions
Saving mindset	O3A	Save money for a rainy day
Self-controlled spending	O4A	I often buy things on impulse

Table 19. Questions used to determine the effectiveness of the two sets approach to weighting

## 8.3 Adjustments to the weighting

In total, six main weighting iterations were produced to test various combinations of the weighting variables to achieve the right balance of correction with weighting efficiency. These iterations are summarised below:

Scheme	Label
Iteration 1	First run using main variables (Nation, Age, Gender, Working status, Urban-rural Internet Usage and IMD <sup>20</sup> )
Iteration 2	SEG introduced
Iteration 3	Tenure introduced
Iteration 4	Additional pre-weighting for London homeowners skew
Iteration 5	Additional pre-weighting for Northern Ireland IMD skew
Iteration 6	Age and Gender replaced with an interlocking matrix

Table 20. Main weighting iterations

Whilst iterations 1, 2 and 3 were used to build the best list of weighting inputs, iterations 4, 5 and 6 were adjustments which were required to produce a better balance of effective sample size and accuracy. These adjustments are described in turn below.

### 8.3.1 Weighting iteration 4: tenure adjustment in London

It was clear from the initial outputs that some of the results in England were unexpected and the weighted data was reporting unusual variations. Analysis showed this was likely to be as a result of the Tenure weighting interacting with other weights, partly because the “own outright” sub-sample in England was over-represented, especially compared with the other nations. A bias remained towards homeowners who were also in the AB social grade, particularly in London, and hence England overall.

As a result, the London sub-sample was pre-weighted by Age, SEG and Tenure to a London profile before the main weights (as applied in weighting iteration 3) were calculated.

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<sup>20</sup> Indices of Multiple Deprivation



### 8.3.2 Weighting iteration 5: IMD adjustment in Northern Ireland

The weighting scheme also made an adjustment in Northern Ireland due to the over-representation of the least deprived households in that nation. This is likely to have occurred as a result of a greater proportion of interviews that were conducted face to face in this nation.

To counteract the skew, a pre-weighting exercise, using the Index of Multiple Deprivation (IMD) was used to ensure the correct affluence profile of households was achieved. However, 14% of interviews did not provide a useful postcode or for other reasons IMD could not be appended, mostly amongst those interviews conducted face to face. Missing postcodes were therefore imputed where possible from neighbouring interviews conducted within the sample sampling point (neighbourhood). Missing IMD values were halved from 14% to 7%, providing a better platform for the IMD pre-weighting.

### 8.3.3 Weighting iteration 6: adjustment to include an interlocking age and gender profile by nation

The final weighting scheme made a further adjustment to correct for discrepancies in the profiles of age by gender. Age and gender as RIM weights were replaced with a single variable with an interlocking matrix of 10 cells within nation as follows:

	England	Scotland	Wales	Northern Ireland
18-24 Male	6.2%	5.5%	5.9%	7.5%
18-24 Female	5.8%	5.4%	5.4%	7.0%
25-44 Male	18.3%	17.5%	17.8%	18.3%
25-44 Female	18.3%	18.0%	17.8%	19.0%
45-64 Male	15.9%	17.1%	16.7%	15.1%
45-64 Female	16.3%	18.1%	17.5%	15.6%
65-74 Male	5.4%	5.6%	5.7%	4.8%
65-74 Female	5.8%	6.1%	6.1%	5.2%
75+ Male	3.4%	2.8%	3.1%	3.1%
75+ Female	4.6%	4.1%	4.1%	4.4%

Table 21. Profile of interlocked age and gender, by nation

The source of this profile was [ONS Population Estimates](#).<sup>21</sup> Whilst it was less efficient in terms of effective sample size, it was felt this approach was sensible in order to ensure the age profiles for each gender, within each nation, matched the population closely.

## 8.4 Weighting efficiency and effective sample sizes

By nation, the weighting efficiencies and effective sample sizes are shown below

	UK (overall)	England	Scotland	Wales	Northern Ireland
Unweighted base	5,974	2,775	1,036	1,142	1,021
Weighted base (as part of UK)	5,974	4,985	525	297	169
Effective sample size	3,050	2,205	916	926	741
Weighting efficiency	51%	79%	88%	81%	73%

Table 22. Weighting efficiency and effective sample sizes

<sup>21</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>

## Appendix: Questionnaire

### Screening/quota

**INTRO** The Money Advice Service helps people manage their money. It is a free and impartial service which was set up by government. We're asking for your help by completing a survey about how people spend, save and generally manage their money and bills both day to day and longer term. We would like to hear from you and a varied mix of people from across the UK about their experiences with money. The survey will take approximately 25 minutes. The survey is in the strictest confidence.

**ASK ALL**

A1 How old are you?

ENTER ACTUAL AGE

**SHOWCARD A1 (PAGE 1)**

**IF AGE REFUSED – Which of the following age bands are you in?**

1. 18-24
2. 25-29
3. 30-34
4. 35-39
5. 40-44
6. 45-49
7. 50-54
8. 55-64
9. 65-74
10. 75+

11. Prefer not to say (**SCREEN OUT AS AGE NEEDED FOR QUOTAS**)

**ASK ALL**

**SHOWCARD A1A (PAGE 2)**

A1a Which of the following describes how you think of yourself?

1. Male
2. Female
3. In another way

4. Prefer not to say (**SCREEN OUT AS GENDER NEEDED FOR QUOTAS**)

**ASK ALL  
SHOWCARD A4 (PAGE 3)**

A4 Which **one** of the following best describes your current working status?

PLEASE SELECT ONE ONLY

1. Working for an employer(s) full-time (for 30 or more hours per week)
2. Working for an employer(s) part-time (for less than 30 hours per week)
3. Self-employed full-time (for 30 or more hours per week)
4. Self-employed part-time (for less than 30 hours per week)
5. Unemployed and looking for work
6. Unemployed and not looking for work
7. Retired
8. Semi-retired (drawing a pension or other income sources but still working)
9. Student
10. Permanently sick/ disabled
11. Looking after the home
12. Other (please write in)
13. Don't know

**ASK NOT RETIRED AND AGED 50+ . NO-ONE AGED UNDER 50 SHOULD GET THIS QUESTION.**

**NOT RETIRED = CODE 7 HAS NOT BEEN SELECTED AT A4  
AGED 50+ IS BASED ON A1 EXACT AGE AND A1 BANDS IF AGED 50+**

**SHOWCARD A4B (PAGE 4)**

A4B Do you plan to retire within the next 5 years?

By 'retire', we mean stopping all or most paid employment.

1. Yes – in next 1-2 years
2. Yes – sometime in next 5 years but not sure when
3. No
4. Don't know

**ASK IF STUDENT AT A4 (CODE 9)  
SHOWCARD A3B (PAGE 5)**

A3B You mentioned that you are a student. Is this at....

1. School
2. FE (Further Education) College – Part Time
3. FE (Further Education) College – Full Time
4. University or Higher Education College – Full Time
5. University or Higher Education College- Part Time
6. Apprenticeship
7. Other specify
8. Don't know

**ASK ALL**  
**SHOWCARD A4A (PAGE 6)**

A4a Where do you live?

PLEASE SELECT ONE ONLY

1. London
2. South East (not London)
3. South West
4. East of England
5. North East
6. North West
7. East Midlands
8. West Midlands
9. Yorkshire and the Humber
10. Scotland
11. Wales
12. Northern Ireland
13. Don't know **(SCREEN OUT AS REGION NEEDED FOR QUOTAS)**

**ASK ALL**  
**SHOWCARD URBANITY (PAGE 7)**

Urbanity Which of these best describes the place you live most of the time?

*Please select one answer only:*

A city or large town (including suburbs)	1	
A small town	2	
A village, hamlet or isolated dwelling in the countryside	3	<i>Rural</i>

**ASK ALL**  
**SHOWCARD R9 (PAGE 8)**

R9 Approximately how many hours in total have you spent actively using the Internet or doing things online in the last seven days?

e.g. E-mail, web browsing/surfing and other on-line services such as downloading, streaming and online gaming.

Please don't include time when you were connected but not using it.  
Please include both work and personal use.

1. None – not used in the last week
2. Less than 1 hour
3. 1 – 3 hours
4. 4 – 6 hours

5. 7 – 10 hours
6. 11 – 19 hours
7. 20 – 29 hours
8. 30 hours or more
9. Don't know

For Online Respondents – screen out for codes 1-4 and 9  
For Face to Face Respondents – screen out for codes 5-9

**ASK ALL**  
**SHOWCARD CRINTQ1 (PAGE 9)**

CRINTQ1. Which, if any, of these do you ever use the internet for - using any type of device including a laptop or desktop computer, a mobile phone or a tablet? MULTICODE OK FOR CODES 1-5

1. Online shopping (purchasing goods/ services / tickets etc.) or online trading/ auctions (e.g. eBay)
2. Online/mobile banking
3. Finding/ downloading information for work/ business/ school/ college/ university
4. Accessing news
5. Using social networking (such as Facebook, Twitter, Instagram, Snapchat, LinkedIn)
6. None of these

NON-USERS = CODE 6 AT CRINTQ1

NARROW USERS = ANY TWO OF CODES 1-5 AT CRINTQ1, OR ANY THREE OF CODES 1-4 AT CRINTQ1

## Household composition

**ASK ALL**

**SHOWCARD A5 (PAGE 10)**

A5 In which of these ways do you occupy your home?

PLEASE SELECT ONE ONLY

1. Own it outright
2. Own it with a mortgage
3. Rent it from a private landlord
4. Rent it from a local authority or housing association
5. Part own / part rent the property (shared ownership)
6. Live with your parents/grandparents/other family members
7. Have some other arrangement (please specify)
8. Don't know
9. Prefer not to say

**ASK ALL A5 CODE 6 (Live with parents/grandparents/other family members)**

A5A Are you paying any rent while living with your parents/grandparents/other family members?

1. Yes
2. No
3. Prefer not to say

**ASK ALL A5 CODE 6 (Live with parents/grandparents/other family members)**

**SHOWCARD A5B (PAGE 11)**

A5B As far as you know, which of these best describes how your family occupies their home?

1. Own outright or buying on mortgage
2. Rent it from a private landlord
3. Rent it from a local authority or housing association
4. Don't know
5. Prefer not to say

In this section we would like to find out a little about your household.

By 'your household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.

The information is used to understand the experiences of different kinds of household, but will not identify you or anyone in your household.

**ASK ALL**

HH1 Including you, how many adults aged 18 or over are currently living in your household?

NUMERIC  
RANGE 1...10

1. Don't know
2. Prefer not to say

**IF MORE THAN ONE ADULT (HH1>1)  
SHOWCARD HH2 (PAGE 12)**

HH2 Which other adults live with you?  
SELECT AS MANY AS APPLY

1. My husband/wife/partner who I live with as a couple
2. My parent(s) (or partner/spouse's parent(s))
3. My grown-up children aged 18+ (or my partner/spouse's)
4. Other adult family members
5. Housemates or lodgers
6. Someone else

SCRIPTING NOTE: ALL ROUTING AND TEXT SUBSTITUTION BASED ON PARTNER/SPOUSE SHOULD BE BASED ON HH2. IT SHOULD **NOT** BE BASED ON A2. RESPONDENTS HAVE A PARTNER/SPOUSE IN THE HOUSEHOLD IF THEY HAVE CODE 1 AT HH2.

RESPONDENTS DO NOT HAVE A PARTNER/SPOUSE IN THE HOUSEHOLD IF THEY HAVE ANSWERED 1 AT HH1 (ONLY ONE ADULT IN HOUSEHOLD) **OR** THEY HAVE NOT CODED CODE 1 AT HH2.

**ASK ALL  
SHOWCARD A2 (PAGE 13)**

A2 What is your **legal** marital status?

1. **Single** (and never married or registered in same-sex civil partnership)
2. **Married or same-sex civil partnership**
3. **Separated** (but still legally married or in civil partnership)
4. **Widowed** or surviving partner from civil partnership
5. **Divorced** or dissolved civil partnership
6. Don't know
7. Prefer not to say

SCRIPT LOGIC CHECK IF HH1, HH2 AND A2 ANSWERS LOOK INCONSISTENT.

I.E. CHECK ANSWERS IF:

1. A2 CODE 2 AND HH2 IS NOT CODE 1 (A2 LEGAL MARITAL STATUS IS MARRIED BUT HH2 ANSWER SAYS THEY ARE NOT LIVING WITH PARTNER/SPOUSE)
2. A2 IS CODE 2 AND HH1 IS 1 (A2 LEGAL STATUS MARRIED BUT ONLY 1 ADULT IN HOUSEHOLD AT HH1)

**IF PARTNER/SPOUSE IN HH2 (CODE 1)  
SHOWCARD HH3 (PAGE 14)**

HH3 Which of these **best** describes your partner/spouse...?

1. In paid work
2. Retired
3. In full time education
4. Not working for other reason (e.g. unemployed, long term sick/disabled, looking after home and family)
5. Don't know
6. Prefer not to say



**ASK ALL**

HH4 How many children aged 17 or under are financially dependent on you<IF HH2 CODE 1:/your partner/spouse>?

Please include all children, whether they currently live with you or not.

NUMERIC  
RANGE 0 to 20

1. Don't know
2. Prefer not to say

**ASK IF ANY DEPENDENT CHILDREN (HH4>0)**

HH5 How many of these children live with you?

NUMERIC  
RANGE 0 to 20  
UPPER RANGE FROM PREVIOUS QUESTION

1. Don't know
2. Prefer not to say

**ASK IF ANY CHILDREN IN HOUSEHOLD (HH4>0) ASK FOR EVERY CHILD IN HOUSEHOLD**

HH6 How old <are/is> these/this> <child/children> who <live/lives> with you and is/are financially dependent on you <IF PARTNER/SPOUSE IN HOUSEHOLD (HH2 CODE 1)/your partner/spouse>?

START WITH OLDEST CHILD

NUMERIC  
COLLECT EXACT AGE  
1. Don't know  
2. Prefer not to say

**ASK IF HH1> 1 (MORE THAN ONE ADULT IN HOUSEHOLD)  
SHOWCARD A7 (PAGE 15)**

A7 Who is the Chief Income Earner in your household?

The Chief Income Earner is the household member with the largest income, whether from employment, pensions, state benefits, investments, or any other source.

PLEASE SELECT ONE ONLY

1. Me
2. Me together with another household member
3. Another household member

**ASK IF CODE 2 OR 3 AT A7**

A8 You said the chief income earner was < IF CODE 2 AT A7 you together with another household member> <IF CODE 3 AT A7 another household member>. Is that other household member...?

**ONLY SHOW CODES SELECTED AT HH2**

1. My husband/wife/partner who I live with as a couple
2. My parents (or partner/spouse's parents)
3. My grown-up children aged 18+ (or my partner/spouse's)
4. Other adult family members
5. Housemates or lodgers
6. Someone else

**ASK ALL**

SEG

What is the occupation of the main wage earner in the household?

**PROBE TO CODE AS SOCIAL GRADE**

A	1
B	2
C1	3
C2	4
D	5
E	6

**ASK ALL**

A10 In total, how many cars or vans are owned, or available for use, by <you> <IF PARTNER/SPOUSE (HH2 CODE 1) you and your partner/spouse>?  
Please include any company car(s) or van(s) available for private use.

1. None
2. 1
3. 2
4. 3
5. 4 or more (please specify number)
6. Don't know

## Life/financial satisfaction and confidence

Now a few questions about how you feel.

**PLEASE ROTATE ORDER OF B1 AND B2**

**SHOWCARD B1 (PAGE 16)**

**ASK ALL**

- B1 Overall, how satisfied are you with your life nowadays?  
B2 And how satisfied are you with your overall financial circumstances?

Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'

1. 0 Not at all satisfied
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 Completely satisfied
12. Don't know

**ROTATE ORDER OF B3, B4 AND ASK THESE 2 FIRST**

**RANDOMISE ORDER OF B5, B6**

**SHOWCARD B3 (PAGE 17)**

**ASK ALL**

How confident do you feel....?

- B3 .... managing your money  
B4 .... making decisions about financial products and services  
B5 .... working with numbers when you need to in everyday life  
B6 ... planning for your financial future

Please answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident'

1. 0 Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 Very confident
12. Don't know

**RANDOMISE ORDER OF B7, B9**

**ASK ALL**

**SHOWCARD B3 (PAGE 17)**

How confident do you feel....?

B7 .... as an internet user

B9 .... about protecting yourself from financial scams

Please answer on a scale of 0 to 10, where 0 is 'not at all confident and 10 is 'very confident

1. 0 Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 Very confident
12. Don't know

**ASK ALL**

**SHOWCARD O2 (PAGE 18)**

O2 To what extent do you agree or disagree with the following statements?

***RANDOMISE ORDER***

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

- A When it comes to money, I prefer to live for today rather than plan for tomorrow
- B Thinking about my financial situation makes me anxious
- C Nothing I do will make much difference to my financial situation
- D I am too busy to sort out my finances at the moment
- F I hate to borrow – I would much rather save up in advance
- G I would be happy to carry out day to day banking transactions online

**ASK ALL****SHOWCARD O3 (PAGE 19)**

O3 Thinking overall about <IF NO PARTNER/SPOUSE your> <IF PARTNER/SPOUSE (HH2 CODE 1) your and your partner/spouse's> finances, how important, if at all, do you think it is to...

- A Save money for a rainy day
- B Put aside money for your retirement
- C Keep track of <IF NO PARTNER/SPOUSE (HH2 NOT CODE 1) your> <IF PARTNER/SPOUSE (HH2 CODE 1) your and your partner/spouse's> income and expenditure
- D Shop around in order to make your money go further
- E **Ask 18:24 ONLY:** Build a good credit rating

- 1. Very important
- 2. Fairly important
- 3. Neither important nor unimportant
- 4. Fairly unimportant
- 5. Very unimportant
- 6. Don't know

## Debt/current finances

Now thinking in more detail about your finances.

**ASK ALL****SHOWCARD C1 (PAGE 20)**

C1 To what extent do you feel that keeping up with your bills and credit commitments is a burden?

PLEASE SELECT ONE ONLY

**ALTERNATE SCALE ORDER**

- 1. It is not a burden at all
- 2. It is somewhat of a burden
- 3. It is a heavy burden
- 4. Don't know

**ASK ALL**

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? These 3 months don't necessarily have to be consecutive months.

- 1. Yes
- 2. No
- 3. Don't know

**ASK ALL**  
**SHOWCARD C3 (PAGE 21)**

C3 Is consulting an advice organisation about debt something.....?

PLEASE SELECT ONE ONLY

1. You are currently doing
2. You are planning to do soon
3. You are thinking about doing in the future
4. You don't have any plans to do so but you might consider it
5. You would consider if your situation got worse
6. You cannot see yourself doing
7. You would never consider
8. Don't know

**ASK ALL**  
**SHOWCARD J1 (PAGE 22)**

J1 How well are you <IF HH2 CODE 1: and your partner/spouse> keeping up with bills and credit commitments at the moment?

Are you...

PLEASE SELECT ONE ONLY

**REVERSE 1 TO 5**

1. keeping up with all bills and commitments without any difficulties
2. keeping up with all bills and commitments, but it is a struggle from time to time
3. keeping up with all bills and commitments, but it is a constant struggle
4. falling behind with some bills or credit commitments
5. having real financial problems and have fallen behind with many bills or credit commitments
6. Not applicable - don't have any bills or credit commitments
7. Don't know
8. Prefer not to say

**ASK ALL**  
**SHOWCARD NORB1 (PAGE 23)**

How often do you/your household....?

NORB1 .....have any money left over after you've paid for food and other bills  
 NORB10 .... use a credit card, overdraft or borrow money to buy food or pay bills because you've run short of money  
 NORB11 ... borrow money to pay off debts  
 C7 .... borrow from family/friends because you have run out of money

1. Very often
2. Fairly often
3. Sometimes
4. Not very often
5. Never
6. Don't know

**ASK ALL**

**SHOWCARD I9 (PAGE 24)**

- I9 Imagine **<IF NO PARTNER/SPOUSE (HH2 NOT CODE 1) you have> <IF PARTNER/SPOUSE (HH2 CODE 1) you and your partner/spouse have >**to pay an unexpected bill within the next seven days from today.

What is the biggest bill **<IF NO PARTNER/SPOUSE (HH2 NOT CODE 1) you> <IF PARTNER/SPOUSE (HH2 CODE 1) you/your partner/spouse>** could pay, either from money you already have, or money you could easily borrow in a way that you consider affordable?

If you don't know the exact amount your best guess is fine.

1. None – I couldn't pay an unexpected bill
2. £50
3. £100
4. £300
5. £500
6. £1,000
7. £2,500
8. £5,000
9. £10,000
10. Don't know
11. Prefer not to say

**ASK ALL**

**SHOWCARD I10 (PAGE 25)**

- I10 Still thinking about an unexpected bill which **<IF NO PARTNER/SPOUSE (HH2 CODE NOT CODE 1) you> <IF PARTNER/SPOUSE (HH2 CODE 1) you and your partner/spouse >** have to pay within seven days from today.

Which, if any of the following would you do to pay a bill of **£300**?

If you think you would do more than one, please select the **main** thing you would do, that is the one you would get the most money from.

PLEASE SELECT ONE ONLY

1. pay it with my **<IF PARTNER/SPOUSE (HH2 CODE 1) /our>** own money, without dipping into savings or cutting back on essentials
2. pay it with my **<IF PARTNER/SPOUSE (HH2 CODE 1) /our>** own money, without dipping into savings but I **<IF PARTNER/SPOUSE (HH2 CODE 1)/we>** would have to cut back on essentials
3. dip into savings
4. use a form of credit (e.g. credit card, take out a loan or make use of an authorised overdraft facility)
5. go overdrawn without authorisation
6. get the money from friends or family as gift or loan
7. sell personal/household item(s) to get the money
8. couldn't pay this bill
9. Don't know
10. Prefer not to say

## Money attitudes

RANDOMISE ORDER IN WHICH THE NEXT THREE SETS OF STATEMENTS APPEAR  
**SHOWCARD O4B (PAGE 26)**

**ASK ALL**

To what extent would you say the following statements apply to you personally?

**O4B** I adjust the amount of money I spend on non-essentials when my life changes

**SF1** I plan my spending to cover months where I expect money will be tighter

**NORF15\_LoC** When I make financial plans I do everything I can to succeed

RANDOMISE ORDER OF STATEMENTS

Please answer on a scale of 0 to 10, where 0 means it doesn't sound like you at all and 10 means it sounds a lot like you

1. 0 Does not sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 Sounds a lot like me
12. Don't know
13. Not applicable

**SHOWCARD O4B (PAGE 26)**

**ASK ALL**

To what extent would you say the following statements apply to you personally?

**NORF3\_TO** When it comes to money, the future will take care of itself.

**NORF1\_TO** When it comes to money, I focus on the long term.

**NORF13\_LoC** When it comes to money, I can pretty much determine what happens in my life.

RANDOMISE ORDER OF STATEMENTS

Please answer on a scale of 0 to 10, where 0 means it doesn't sound like you at all and 10 means it sounds a lot like you

1. 0 Does not sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 Sounds a lot like me



- 12. Don't know
- 13. Not applicable

### **SHOWCARD O4B (PAGE 26)**

#### **ASK ALL**

To what extent would you say the following statements apply to you personally?

**O4A** I often buy things on impulse

**O4C** I feel under pressure to spend like my friends even when I can't afford it

1. **NORB8** I run short of money because I overspend

**NORB20** I tend to buy things even when I can't really afford them.

**NORC9** I find it more satisfying to spend money than to save it

#### **RANDOMISE ORDER OF STATEMENTS**

Please answer on a scale of 0 to 10, where 0 means it doesn't sound like you at all and 10 means it sounds a lot like you

- 1. 0 Does not sound like me at all
- 2. 1
- 3. 2
- 4. 3
- 5. 4
- 6. 5
- 7. 6
- 8. 7
- 9. 8
- 10. 9
- 11. 10 Sounds a lot like me
- 12. Don't know
- 13. Not applicable

## **Goals 1 – new questions**

Thinking more generally about financial goals you might have for the next five years...

#### **ASK ALL**

#### **SHOWCARD D4A (PAGE 27)**

**D4A** Before today, how much have you thought about ....  
Financial goals for the next five years

- 1. Great deal
- 2. Fair amount
- 3. Not very much
- 4. Not at all
- 5. Don't know

**ASK ALL**

**SHOWCARD D5A (PAGE 28)**

D5A How much of a plan do you have for  
Financial goals for the next five years

1. Clear plan
2. Rough plan
3. Not much of a plan
4. No plan at all
5. I do not have any financial goals for the next five years
6. Don't know

**ASK ALL**

**SHOWCARD D7A (PAGE 29)**

D7A How much have you done to....  
Achieve any financial goals you have for the next five years

1. Great deal
2. Fair amount
3. Not very much
4. Nothing at all
5. I do not have any financial goals for the next five years
6. Don't know

## Current account, budgeting, shopping around

**ASK ALL**

**SHOWCARD CUR1 (PAGE 30)**

CUR1 Do you have a current account...?

This could be from a bank or building society, a Post Office current account, or a credit union current account.

Please do not include any current accounts that are used solely for business purposes.  
Please select all that apply

1. Yes - in my own name (Multicode)
2. Yes – jointly with partner/spouse/someone else (Multicode)
3. No (Single code)
4. Prefer not to say (Single code)

**ASK IF CUR1 CODE 3 (NO CURRENT ACCOUNT. SHOULD ONLY BE APPROX 3%  
OF RESPONDENTS)**

**SHOWCARD CUR2 (PAGE 31)**

CUR2 Which, if any, of these products do you have currently, either in your own name or  
in joint names?

Please select all that apply.

1	Savings account with a bank or building society or with National Savings and Investments (NS&I)	Including instant access, notice, regular and fixed term accounts
2	E-money alternative account	A current account provided by an electronic money institution which is not a bank or building society (e.g. CashPlus, Monese, thinkmoney)
3	Post Office <b>card account</b>	An account often used for receiving pensions, benefits and tax credits. You can take out money and check your balance at a Post Office branch
4	None of these	
5	Don't know	

**ASK IF DON'T HAVE ANY ACCOUNTS AT CUR1 AND CUR2 (CUR1 CODE 3 AND CUR2 CODE 4)**

CUR3 You mentioned that you do not have a current account, a credit union savings account, an e-money account or a Post Office card account. Just to check: is that correct?

1. Yes, that is correct
2. No, that is incorrect GO BACK TO CUR1

**IF CUR3 CODE 1 (IF DON'T HAVE CURRENT ACCOUNT)**  
THESE RESPONDENTS DON'T NEED TO BE SHOWN ANY EXTRA TEXT BEFORE F2

**ALL OTHER RESPONDENTS (NOT CUR3 1) – THESE RESPONDENTS GET THE EXTRA TEXT BELOW BEFORE BEING ASKED F2**

The next few questions are about the current account that you use most often for your daily outgoings.

If you have more than one, please think about the one from which you pay most of your bills.

DIFFERENT QUESTION WORDING FOR RESPONDENTS BASED ON WHETHER THEY HAVE A CURRENT ACCOUNT:

**SHOWCARD F2 (PAGE 32)**  
**F2 IF CUR3 CODE 1 (IF DON'T HAVE CURRENT ACCOUNT)**

How accurately do you <IF PARTNER/SPOUSE: your partner/spouse> know how much money you have at present, excluding any savings?  
We're not interested in how much money you have, just how accurately you know how much money you have.

**ALL OTHER RESPONDENTS (NOT CUR3 1)**

Which of these best describes how accurately you know the balance on this account?  
We're not interested in how much money is in the account, just how accurately you know how much money you have in the account.

PLEASE SELECT ONE ONLY

**REVERSE 1 TO 5**

1. I know within a pound or two
2. I know within £10
3. I know within £50
4. I know within £100
5. I know within £500
6. I have no idea at all
7. Don't know
8. Prefer not to say

**ASK IF CUR1 CODES 1 OR 2  
SHOWCARD F5 (PAGE 33)**

F5 How often do you normally check how much money is in this account?  
e.g. at a cash machine, by text, online banking or mobile banking app.

PLEASE SELECT ONE ONLY

**REVERSE 1 TO 5**

2. Every day
3. At least once a week, but not every day
4. At least once a fortnight, but not once a week
5. At least once a month, but not once a fortnight
6. Less than once a month
7. Never
8. Don't know

**ASK IF CUR1 CODES 1 OR 2  
SHOWCARD NORB16 (PAGE 34)**

NORB16 How often you are overdrawn on your current account?

1. Very often
2. Fairly often
3. Sometimes
4. Not very often
5. Never
6. Don't know

**ASK IF CUR1 CODES 1 OR 2  
SHOWCARD NORB16 (PAGE 34)**

OD3 How often do you use an **unauthorised** overdraft or go over your overdraft limit?

1. Very often
2. Fairly often
3. Sometimes
4. Not very often
5. Never
6. Don't know

**ASK ALL**

Now some questions about personal and household budgeting. Different people/households manage their money in different ways. There are no right or wrong answers – we're interested in your approach.

**ASK IF MORE THAN ONE ADULT IN HOUSEHOLD (HH1>1) OR IF 65+  
SHOWCARD I11 (PAGE 35)**

I11 Which of the following best describes your household's approach to...?

Managing money day-to-day

1. I am the main person doing this
2. I share this with my spouse, partner or other adult
3. I leave most of this to my spouse, partner or other adult
4. All of this is dealt with by my spouse, partner, adult children or other adult
5. I do this for myself, but not for other adults in the household
6. Don't know

**ASK ALL****SHOWCARD I1X (PAGE 36)**

I1X How closely do you keep track of your/your household's income and expenditure?

1. Very closely
2. Fairly closely
3. Not very closely
4. Not at all
5. Don't know

**ASK ALL****SHOWCARD I2X (PAGE 37)**

I2X How much, if at all, do you change what you spend as a result of this?

1. Great deal
2. Fair amount
3. Not very much
4. Not at all
5. Don't know

**ASK ALL****SHOWCARD I5 (PAGE 38)**

I5 Which, if any of these ways, do you <IF PARTNER/SPOUSE (HH2 CODE 1)/your partner/spouse> regularly use to keep track of your income and spending? Please select all that apply.

PLEASE SELECT ALL THAT APPLY

**RANDOMISE**

1. Online budgeting tool
2. Mobile banking app from your bank
3. Budgeting or finance app on your phone
4. Spreadsheet
5. Piece of paper
6. Accounts book or notebook
7. Financial software package
8. By checking bank balance

- 9. By reviewing bank statements
- 10. In head (mentally)
- 11. Other (please specify)
- 12. None of these – I don't keep track **(SINGLE CODE ONLY)**
- 13. Don't know **(SINGLE CODE ONLY)**

**ASK ALL**

**SHOWCARD MAX1 (PAGE 39)**

MAX1 How much, if at all, do you shop around for better deals on...

- A - utilities like gas or electricity
- B - your phone, internet or tv packages
- E – car or home insurance
- F – bank or savings accounts
- G - credit cards

- 1. Not at all
- 2. Not very much
- 3. Fair amount
- 4. Great deal
- 5. Don't Know

## Managing credit use

**ASK IF AGED 18-64 (ALL WORKING AGE)**

SL1 Do you have a loan from the Student Loans Company?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Prefer not to say

**ASK ALL WITH STUDENT LOAN (SL1 CODE 1)**

**SHOWCARD SL2A (PAGE 40)**

SL2A Please could you tell me the current approximate balance on your Student Loan Company loan.

If you don't know the exact amount your best guess is fine.

- 1. Less than £1,000
- 2. £1,000 - £9,999
- 3. £10,000-£29,999
- 4. £30,000 or more
- 5. Don't know
- 6. Prefer not to say

**ASK ALL WHO ANSWERED SL2A 2-4  
SHOWCARD SL2B (PAGE 41)**

SL2B Please could you provide further detail on the current approximate balance on your Student Loan Company loan?

ASK EXTRA DETAIL BASED ON ANSWERS AT SL2A. ONLY SHOW RELEVANT CODES

PLEASE SELECT ONE ONLY

1. (AUTO CODE SL2A ANSWER 1) Less than £1,000
2. £1,000-£2,999
3. £3,000-£4,999
4. £5,000-£6,999
5. £7,000-£9,999
6. £10,000-£19,999
7. £20,000-£29,999
8. £30,000-£49,999
9. £50,000 or more
10. Don't know
11. Prefer not to say

**ASK ALL  
SHOWCARD CC1 (PAGE 42)**

CC1 Do you have these?

They could be in your own name. Or jointly with someone else.

1. **Credit card(s)**
2. **Store card(s)** - like credit cards but you can only use them at specific shops or chains
3. Neither
4. Don't know
5. Prefer not to say

**ASK IF HAVE CREDIT CARD OR STORE CARD (CC1 CODE 1 OR 2 OR DON'T  
KNOW OR PREFER NOT TO SAY)  
SHOWCARD CC2 (PAGE 43)**

CC2 How often do you use your credit card(s) or store card(s)?

1. Very often
2. Fairly often
3. Sometimes
4. Not very often
5. Never
6. Don't know
7. Prefer not to say

**ASK IF EVER USE CREDIT CARD/STORE CARD (CC2 CODES 1, 2, 3, 4 DK OR  
PREFER NOT TO SAY)  
SHOWCARD E10 (PAGE 44)**

E10 How do you generally handle paying your bill each month for your credit card(s) or store card(s)?

1. Always pay only the minimum
2. Usually pay only the minimum
3. Usually pay something between the minimum and the full balance
4. Usually pay full
5. Always pay full
6. Don't know
7. Prefer not to say

**ASK ALL  
SHOWCARD HP1 (PAGE 45)**

HP1 Which of these do you <IF HH2 CODE 1: or your partner/spouse> owe money on?

PLEASE SELECT ALL THAT APPLY

1	<b>Rent-to-own, Hire purchase (HP), or conditional sale</b>	Hire purchase on items like televisions, white goods etc. often on a weekly basis (such as Boxclever, Dialatv, Brighthouse, Buy As You View, Perfect Home)
2	<b>Catalogue credit</b>	Buying goods on credit from a catalogue or online (e.g. Littlewoods, isme, kandco, Freemans, Simply Be)
3	<b>Other retail credit</b>	Credit from a retailer to buy furniture, sofas, new kitchen, boiler etc.
4	None of these	
5	Don't know	

**ASK ALL  
SHOWCARD LOAN1 (PAGE 46)**

LOAN1 Do you <IF HH2 CODE 1: or your partner/spouse> currently have...

PLEASE SELECT ALL THAT APPLY

1. **Personal loan** - usually from banks/building societies and for a year or longer
2. **Credit union loan**
3. **Peer-to-peer loan** - where you borrow money from other people, via an on-line platform (such as Zopa, Funding Circle and Ratesetter)
4. None of these
5. Don't know

**IF CAR IN HOUSEHOLD (EVERYONE EXCEPT A10 CODE 1)  
SHOWCARD CAR1 (PAGE 47)**

CAR1 Are you IF HH2 CODE 1: <or your partner/spouse> currently using any of the following forms of car finance?

MULTICODE OK IF MULTIPLE CARS

1. **Hire purchase (HP) or personal contract purchase (PCP)** where you have the option to buy once you have made all of the payments
2. **Hiring or leasing** with no option to buy
3. **Bank/building society loan**
4. None of these
5. Don't know

LOGIC CHECK FOR SCRIPT

IF MENTION BOTH PERSONAL LOAN **AND** LOAN FOR CAR (LOAN1 CODE 1 **AND** CAR1 CODE 3)



CARCHK Is this the same Bank/building society loan that you told us about a couple of questions ago?

1. Yes – it's the same loan
2. No, I have 1 or more personal loans **as well** as the car loan(s)

**ASK ALL  
SHOWCARD E6 (PAGE 48)**

E6 People often take out loans to cover unexpected expenses or for other reasons. In the last year, have you < IF HH2 CODE 1: or your partner/spouse> taken out any of the following?

PLEASE SELECT ALL THAT APPLY

1. **Payday loan** - one repayment on payday or at the end of the month (e.g. 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**—borrow money against an item you pawn
4. Other (please specify)
5. None of these **(SINGLE CODE ONLY)**
6. Don't know/can't remember **(SINGLE CODE ONLY)**

**ASK ALL  
SHOWCARD E7A (PAGE 49)**

E7A We'd like to ask some more detail about how you use credit. We know this is a sensitive subject. All of your answers are confidential and will really help us understand how people across the UK manage their finances.

If you added up all of <IF NO PARTNER/SPOUSE (HH2 NOT CODE 1) your> <IF PARTNER/SPOUSE (HH2 CODE 1) your and your partner/spouse's> balances on overdrafts, credit cards, store cards, personal loans, hire purchase, car finance arrangements, approximately how much do you owe in total?  
<IF PARTNER/SPOUSE (HH2 CODE 1) Please include those you have personally, those your partner/spouse has and those you have jointly together>

Please exclude any mortgages or other loans secured on property.  
Please exclude any loans from the Student Loan Company.

If you don't know the exact amount your best guess is fine.

1. Nothing - I have no outstanding credit
2. Less than £100
3. £100 - £499
4. £500 - £999
5. £1,000 - £4,999
6. £5,000 - £9,999
7. £10,000 - £19,999
8. £20,000 or more
9. Don't know
10. Prefer not to say

**ASK ALL WHO ANSWERED E7A 3-8**

E7B Please could you provide further detail on approximately how much you owe in total?

ASK EXTRA DETAIL BASED ON ANSWERS AT E7. ONLY SHOW RELEVANT CODES

PLEASE SELECT ONE ONLY

1. (AUTO CODE E7A ANSWER OPTION 2) Less than £100
2. £100-£249
3. £250 - £499
4. £500 - £999
5. £1,000-£2,999
6. £3,000-£4,999
7. £5,000-£7,499
8. £7,500-£9,999
9. £10,000-£14,999
10. £15,000-£19,999
11. £20,000-£29,999
12. £30,000-£49,999
13. £50,000 or more
14. Don't know
15. Prefer not to say

## Saving

Now thinking more specifically about savings and investments.

**ASK ALL**

**SHOWCARD G1 (PAGE 50)**

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

Please do not include any money that you have saved in a pension.

IF PARTNER/SPOUSE (HH2 CODE 1): <Please include those you have personally or jointly with your partner/spouse>.

PLEASE SELECT ALL THAT APPLY

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 investments/stocks & shares
9. Other (please specify)
10. I do not have any savings (**SINGLE CODE ONLY**)
11. Prefer not to say (**SINGLE CODE ONLY**)

**ASK ALL**  
**SHOWCARD G3 (PAGE 51)**

G3 Which of these best describes how often you save money?

1. Every month
2. Most months
3. Some months, but not others
4. Rarely/never
5. Don't know

**ASK ALL**  
**SHOWCARD G5A (PAGE 52)**

We'd like to ask some more detail about savings. We know this is a sensitive subject. All of your answers are confidential and will really help us understand how people across the UK manage their finances.

G5A Approximately how much, if anything, do you personally have in savings and investments?

Please do not include any money in shared or joint account(s).

Please do not include any money that you have saved in a pension.

If you don't know the exact amount your best guess is fine.

1. Less than £100
2. £100-£249
3. £250 - £499
4. £500 - £999
5. £1,000-£2,999
6. £3,000-£4,999
7. £5,000-£6,999
8. £7,000-£9,999
9. £10,000-£14,999
10. £15,000-£19,999
11. £20,000-£29,999
12. £30,000-£49,999
13. £50,000 or more

14. I do not have any savings and investments
15. Don't know – **PROMPT WITH RANGES**
16. Prefer not to say – **PROMPT WITH RANGES**

**ASK IF G5A ANSWER CODE 15-16**  
**SHOWCARD G5B (PAGE 53)**

G5B IF DON'T KNOW PROMPT WITH: Could you estimate the total within the following bands?

1. Less than £100
2. £100 - £499
3. £500 - £999
4. £1,000 - £4,999

5. £5,000 - £9,999
6. £10,000 - £19,999
7. £20,000 or more
8. Don't know
9. Prefer not to say

<IF PARTNER/SPOUSE (HH2 CODE 1) Now thinking again about you and your partner/spouse....>

**ASK IF PARTNER/SPOUSE (HH2 CODE 1)**  
**SHOWCARD G6A (PAGE 54)**

G6A Approximately how much, if anything, do you and your partner/spouse currently have in savings and investments in total? All of your answers are confidential.

Please do not include any money that you have saved in a pension.

If you don't know the exact amount your best guess is fine.

1. Less than £100
2. £100-£249
3. £250 - £499
4. £500 - £999
5. £1,000-£2,999
6. £3,000-£4,999
7. £5,000-£6,999
8. £7,000-£9,999
9. £10,000-£14,999
10. £15,000-£19,999
11. £20,000-£29,999
12. £30,000-£49,999
13. £50,000 or more

14. We do not have any savings and investments – ONLY SHOW IF G5A 14

15. Don't know – **PROMPT WITH RANGES**

16. Prefer not to say – **PROMPT WITH RANGES**

**ASK IF G6A ANSWER CODE 15-16**  
**SHOWCARD G6B (PAGE 55)**

G6B IF DON'T KNOW PROMPT WITH: Could you estimate the total within the following bands?

1. Less than £100
2. £100 - £499
3. £500 - £999
4. £1,000 - £4,999
5. £5,000 - £9,999
6. £10,000 - £19,999
7. £20,000 or more
8. Don't know

**ASK ALL**
**SHOWCARD G7 (PAGE 56)**

- G7 Here is a list of some of the reasons people have said they save. Which, if any, of these are reasons why **<IF NO PARTNER/SPOUSE (HH2 NOT CODE 1)>** you have **>** **<IF PARTNER/SPOUSE (HH2 CODE 1)>** you and your partner/spouse have **>** savings?

PLEASE SELECT ALL THAT APPLY

1. To pay for planned expenses, purchases or events
2. In case I have to pay for unexpected expenses/purchases
3. For a rainy day generally
4. In case my **>/<IF PARTNER/SPOUSE (HH2 CODE 1)/my partner/spouse's>** income changes
5. For my **<IF PARTNER/SPOUSE (HH2 CODE 1)/my partner/spouse's>** retirement (excluding paying into a pension)
6. None of these **(SINGLE CODE ONLY)**
7. Don't know **(SINGLE CODE ONLY)**
8. Not applicable – I do not/am not able to save (Single Code Only)

**ASK IF CODE 1 AT G7**
**SHOWCARD G8 (PAGE 57)**

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

PLEASE SELECT ALL THAT APPLY

1. Deposit to rent own 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 **<IF PARTNER/SPOUSE (HH2 CODE 1)/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 (please specify)
15. Don't know **(SINGLE CODE ONLY)**

## Resilience and insurance/protection

**ASK ALL**

**SHOWCARD OEQF13 (PAGE 58)**

OEQF13 If you lost your main source of household income, how long could your household continue to cover living expenses, without having to borrow any money or ask for help from friends or family?

1. Less than a week
2. 1 week to less than 1 month
3. 1 month to less than 3 months
4. 3 months to less than 6 months
5. 6 months or longer
6. Don't know
7. Refused

**ASK ALL**

INS1 Does your household have....?

PLEASE SELECT ALL THAT APPLY

1	ASK IF BUYING ON MORTGAGE OR OWN OUTRIGHT <b>Home insurance – buildings</b>	Cover for <b>the building</b> you live in
2	<b>Home insurance – contents</b>	Cover for <b>the contents</b> of your home

None of these  
 Don't know  
 Prefer not to say

Now some other types of insurance...

**ONLY SHOW BELOW TEXT IF MORE THAN ONE ADULT (HH1>1) IN HOUSEHOLD**

Please pick anything if:

- you have it yourself

**IF PARTNER/SPOUSE IN HOUSEHOLD (HH2 CODE 1):**

- you have it jointly with your partner
- your partner/spouse has it, but it also covers you

**IF NO PARTNER/SPOUSE BUT OTHER HOUSEHOLD MEMBERS (HH1 >1 AND HH2 NOT CODE 1):**

- someone else in your household has it, but it also covers you

**IF NO HOME CONTENTS INSURANCE (INS1 NOT CODE 2)**

INS2 Are you covered by...?

This could be as individual policies or as part of a current account benefits package.

PLEASE SELECT ALL THAT APPLY

1	<b>Mobile phone insurance</b>	Cover for theft, loss or accidental damage to your mobile phone (e.g. screen breakage)
2	<b>Gadget insurance</b>	Cover for your gadgets, separate from other policies, for incidents such as theft, loss or damage when using gadgets outside the home

None of these  
Don't know  
Prefer not to say

**ASK ALL**

INS3 Are you covered by...?

**ONLY SHOW BELOW TEXT IF MORE THAN ONE ADULT (HH1>1) IN HOUSEHOLD**

Please pick anything if:

- you have it yourself

**IF PARTNER/SPOUSE IN HOUSEHOLD (HH2 CODE 1):**

- you have it jointly with your partner
- your partner/spouse has it, but it also covers you

**IF NO PARTNER/SPOUSE BUT OTHER HOUSEHOLD MEMBERS (HH1 >1 AND HH2 NOT CODE 1):**

- someone else in your household has it, but it also covers you

PLEASE SELECT ALL THAT APPLY

1	<b>Life insurance</b>	A life insurance policy which might be for a limited period (often sold alongside a mortgage) or for the whole of your life
2 ONLY SHOW IF EMPLOYED	<b>Death in Service.</b>	A benefit from your employer that would pay out in the event of your death

None of these  
Don't know  
Prefer not to say

**ASK WORKING AGE ONLY (18-64)**

INS4 Are you covered by...?

**ONLY SHOW BELOW TEXT IF IF MORE THAN ONE ADULT (HH1>1) IN HOUSEHOLD**

Please pick anything if:

- you have it yourself

**IF PARTNER/SPOUSE IN HOUSEHOLD (HH2 CODE 1):**

- you have it jointly with your partner
- your partner/spouse has it, but it also covers you

**IF NO PARTNER/SPOUSE BUT OTHER HOUSEHOLD MEMBERS (HH1 >1 AND HH2 NOT CODE 1):**

- someone else in your household has it, but it also covers you

PLEASE SELECT ALL THAT APPLY

1	<b>Critical Illness cover</b>	Cover where you will receive a lump sum cash payment, if you are diagnosed with certain illnesses
2	<b>Income Protection insurance</b>	Cover which pays a monthly benefit, if you are incapacitated and unable to work due to illness or accident

None of these  
 Don't know  
 Prefer not to say

**ASK WORKING AGE ONLY (18-64)**

INS5 Are you covered by any form of private medical insurance...?

This includes private medical insurance or healthcare cash plans.

**ONLY SHOW BELOW TEXT IF IF MORE THAN ONE ADULT (HH1>1) IN HOUSEHOLD**

Please pick anything if:

- you have it yourself

**IF PARTNER/SPOUSE IN HOUSEHOLD (HH2 CODE 1):**

- you have it jointly with your partner
- your partner/spouse has it, but it also covers you

**IF NO PARTNER/SPOUSE BUT OTHER HOUSEHOLD MEMBERS (HH1 >1 AND HH2 NOT CODE 1):**

someone else in your household has it, but it also covers you

**IF EMPLOYED (A4 CODES 1, 2, 3, 4 OR 8) OR PARTNER/SPOUSE EMPLOYED (H3 CODE 1):** These could be through your employer or your partner/spouse's employer.

1. Yes
2. No
3. Don't know
4. Prefer not to say



**ASK AGED 65+**

WIL1 Now changing the subject slightly, do you have a will?

**ASK AGED 18-64**

Do you have a will?

1. Yes
2. No
3. Don't know
4. Prefer not to say

**ASK IF 65+ AND HAVE A WILL**

WIL2 Does your will reflect your current wishes?

1. Yes
2. No
3. Don't know
4. Prefer not to say

**IF 65+ AND EITHER (1) DON'T HAVE UP TO DATE WILL (WIL2 CODES 2, 3 OR 4) OR DON'T HAVE WILL AT ALL (WIL1 CODE 2, 3 OR 4)**

**SHOWCARD WIL3 (PAGE 59)**

WIL3 Is <IF DON'T HAVE WILL (WIL1 CODE 2):making> <IF DON'T HAVE UP TO DATE WILL (WIL2 CODE 1 updating> <IF WIL1 CODE 3 OR 4 OR WIL2 CODE 3 OR 4: making/updating> your will something ....

PICK ALL THAT APPLY

1. ... you have thought about
2. ...you have talked to someone about
3. ... you have started doing something about
4. None of these
5. Don't know
6. Prefer not to say

**ASK 65+ ONLY**

FNR1 Do you know how your funeral will be paid for?

1. Yes
2. No
3. Don't know
4. Prefer not to say

**IF 65+ ONLY AND DON'T KNOW HOW FUNERAL WILL BE PAID FOR (FNR1 CODES 2, 3 OR 4)**

**SHOWCARD FNR2 (PAGE 60)**

FNR2 Is sorting out how you would pay for your funeral something....

PICK ALL THAT APPLY

1. ... you have thought about
2. ...you have talked to someone about
3. ... you have started doing something about
4. None of these
5. Don't know
6. Prefer not to say

### ASK 65+ ONLY

POA1 Have you set up a Power of Attorney?

1. Yes
2. No
3. Don't know
4. Prefer not to say

### IF 65+ AND DON'T HAVE POA (POA1 CODES 2, 3 OR 4) SHOWCARD POA2 (PAGE 61)

POA2 Is setting up a Power of Attorney something ....

PICK ALL THAT APPLY

1. ... you have thought about
2. ...you have talked to someone about
3. ... you have started doing something about
4. None of these
5. Don't know
6. Prefer not to say

### ASK 65+ ONLY

#### SHOWCARD CARE1 (PAGE 62)

Now I'd like to ask about what might happen if your <IF PARTNER/SPOUSE (HH2 CODE 1):  
 or your partner/spouse's> health got worse.

CARE1

Thinking about how you'd manage financially if you <IF PARTNER/SPOUSE (HH2 CODE 1):  
 or your partner/spouse's> need more help at home  
 Is this something you ....

PICK ALL THAT APPLY

1. you have thought about
2. ...you have talked to someone about
3. ... you have started doing something about
4. None of these
5. Don't know
6. Prefer not to say

### ASK 65+ ONLY

#### SHOWCARD CARE1 (PAGE 62)

CARE2

Thinking about how you'd manage financially if you <IF PARTNER/SPOUSE (HH2 CODE 1):  
 or your partner/spouse's> need to go into long term residential care  
 Is this something you ....

PICK ALL THAT APPLY

1. you have thought about
2. ...you have talked to someone about
3. ... you have started doing something about
4. None of these
5. Don't know
6. Prefer not to say

## Advice, guidance and life events

### ASK ALL

#### SHOWCARD TALK (PAGE 63)

TALK To what extent do you agree or disagree with the following statements?

I talk openly about household finances with.....

- A IF PARTNER/SPOUSE (HH2 CODE 1): ... my partner/spouse
- B IF DEPENDENT CHILDREN AGED 3 TO 17 AT HH6: ... my children
- C ... other family members or friends
- D 18-24 ONLY: ...my parent(s)/guardian

### *RANDOMISE ORDER*

- 1. Strongly agree
- 2. Tend to agree
- 3. Neither agree nor disagree
- 4. Tend to disagree
- 5. Strongly disagree
- 6. Don't know

### IF ANY DEPENDENT CHILDREN AGED 3-17 AT HH6

#### SHOWCARD POC1 (PAGE 64)

POC1 Do you give your children pocket money or allowance?

**IF HAVE CHILDREN UNDER 3 AND OVER 3 AT HH6: <Just thinking about your children who are aged 3 or older.>**

- 1. Yes, regularly
- 2. Yes, but not regularly
- 3. No
- 4. Don't know
- 5. Prefer not to say

### IF POC1 CODE 1 OR 2 (YES)

#### SHOWCARD POC1 (PAGE 64)

POC2 Do you give the same amount each time?

- 1. Yes, regularly
- 2. Yes, but not regularly
- 3. No
- 4. Don't know
- 5. Prefer not to say

**ASK 18-24s ONLY**

**SHOWCARD P7NEW (PAGE 65)**

P7NEW How much, if at all, do your parent(s)/guardian...

A – help you by giving you money to manage day-to-day

B – help you by giving you money if you have money problems

C - help you make bigger or more complicated financial decisions

1. A great deal
2. A fair amount
3. Not very much
4. Not at all
5. Not applicable
6. Don't know
7. Prefer not to say

**ASK ALL**

**SHOWCARD M3NEW (PAGE 66)**

M3NEW

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, etc.

PLEASE SELECT ALL THAT APPLY. MULTICODE. ROTATE.

1. Family / Friends
2. Financial Pages in Newspapers/Magazines
3. Bank / Insurance Company
4. Broker/ Professional Advisor
5. Internet – Price Comparison Websites e.g. GoCompare, Moneysupermarket, Comparethemarket, Confused etc.
6. Internet – General Sites or Searches e.g. Google, Yahoo, BBC etc.
7. Internet – Specialist Site e.g. moneysavingexpert.com,
8. Government/ Non-Government Funded Org's (e.g. Citizens Advice / CAB)
9. Other
10. None of these
11. Don't know

**ASK ALL**

**SHOWCARD IGA1T (PAGE 67)**

When it comes to money, people make decisions in different ways.

Some people get external help / support to understand the financial aspects of a situation and to make a decision.

This could be from relevant professionals, organisations or other sources, like websites.

But we don't mean talking to friends/family, or direct support, such as food or money.

IGA1T How aware are you of organisations and websites that can offer free or affordable financial information, help and support to people when they are making financial decisions?

1. I know of a few organisations / sources that offer such services and know how to find them

2. I know such organisations / sources exist and am sure I could find them if I need to
3. I assume such organisations / sources exist and that I could find them if I need to
4. I am not sure if such organisations / sources exist or whether I could find them
5. I don't think these organisations / sources exist and wouldn't know how to find them if they did
6. Don't know

**ASK 18-24s ONLY**

**SHOWCARD L1YA (PAGE 68)**

L1YA In the last 12 months have you...

PLEASE SELECT ALL THAT APPLY

1. Started University or Higher Education college
2. Started FE college or training
3. Finished University or Higher Education college
4. Finished FE college or training
5. Started work for the first time
6. Started living independently/on your own for the first time
7. Started or stopped receiving benefits
8. Started apprenticeship
9. None of these **(SINGLE CODE ONLY)**
10. Don't know **(SINGLE CODE ONLY)**
11. Prefer not to say **(SINGLE CODE ONLY)**

**ASK IF ANY EVENTS PICKED AT L1YA**

**SHOWCARD L1YB (PAGE 69)**

ASK ONCE ONLY

L1YB Thinking just about the financial aspects of this/these event(s)

Which, if any, of the following sources of support did you use to help you deal with the **financial** aspects of this?

PLEASE SELECT ALL THAT APPLY. MULTICODE. ROTATE.

1. Family / Friends
2. Parent(s)/Guardian
3. Financial Pages in Newspapers/Magazines
4. Student support services
5. Your employer
6. Job centre staff
7. Bank / Insurance Company
8. Broker/ Professional Advisor
9. Internet – Price Comparison Websites
10. Internet – General Search
11. Internet – Specialist site
12. Government/ Non-Government Funded Org's (e.g. Citizens Advice / CAB)
13. Other
14. None of these

### ASK ALL

Here is a list of events in people's lives. Some of these may have happened to you recently.

Which, if any, have happened to you **in the last 3 years?**

#### **WORKING AGE (18-64) LIST: SHOWCARD L1A1 (PAGE 70)**

L1A1

1. You **<IF PARTNER/SPOUSE (HH2 CODE 1)** or partner/spouse> had a first child
2. You **<IF PARTNER/SPOUSE (HH2 CODE 1)** or partner/spouse> had another child
3. You got married/ started living as married/ registered as a civil partnership
4. You started a new job
5. You moved house
6. None of these
7. Don't know

#### **OLDER PEOPLE 65+ LIST: SHOWCARD L1A2 (PAGE 71)**

L1A2

1. You moved house
2. You got married/ started living as married/ registered as a civil partnership
3. You retired or semi-retired from paid work
4. **IF HAVE PARTNER/SPOUSE (HH2 CODE 1):** Your partner/spouse retired or semi-retired from paid work
5. You started drawing money from a personal/workplace pension
6. None of these
7. Don't know

### **ASK IF ANY EVENTS AT L1A1 or L1A2**

Which, if any, happened **in the last 12 months?**

PLEASE SELECT ALL THAT APPLY  
ONLY SHOW CODES SELECTED AT L1A1 or L1A2

#### **WORKING AGE (18-64) LIST:**

L1B1 Which, if any, happened **in the last 12 months?**

1. You **<IF PARTNER/SPOUSE (HH2 CODE 1)** or partner/spouse> had a first child
2. You **<IF PARTNER/SPOUSE (HH2 CODE 1)** or partner/spouse> had another child
3. You got married/ started living as married/ registered as a civil partnership
4. You started a new job
5. You moved house
6. None of these
7. Don't know

**OLDER PEOPLE 65+ LIST:**

L1B2 Which, if any, happened **in the last 12 months?**

1. You moved house
2. You got married/ started living as married/ registered as a civil partnership
3. You retired or semi-retired from paid work
4. **IF HAVE PARTNER/SPOUSE (HH2 CODE 1):** Your partner/spouse retired or semi-retired from paid work
5. You started drawing money from a personal/workplace pension
6. None of these
7. Don't know

**ASK ALL**

Here is a list of events in people's lives, some of which may have happened to you in the recent past. Which of these, if any, have happened to you **in the last 3 years?**

PLEASE SELECT ALL THAT APPLY

**WORKING AGE (18-64) LIST:****SHOWCARD L2A1 (PAGE 72)**

L2A1

1. You got divorced / separated from a partner
2. You or your partner/spouse started caring for a dependent relative (other than children)
  3. Your spouse /partner died
  4. Made redundant / lost a job
  5. Had a big drop in earnings from work
6. Had a serious accident or illness that caused a big drop in income, but you were able to continue working
7. Had a serious accident or illness that meant you had to stop working completely
8. None of these
9. Don't know

**OLDER PEOPLE 65+ LIST:****SHOWCARD L2A2 (PAGE 73)**

L2A2

1. You or your partner's health got significantly worse
2. You or your partner/spouse started caring for a dependent relative
3. You got divorced / separated from a partner
4. Your spouse /partner died
5. You or your partner started needing social care
6. None of these
7. Don't know

**ASK IF ANY EVENTS AT L2A**

Which, if any, happened **in the last 12 months?**

PLEASE SELECT ALL THAT APPLY

ONLY SHOW CODES SELECTED AT L2A1 or L2A2

**WORKING AGE (18-64) LIST:**

L2B1 Which, if any, happened **in the last 12 months?**

1. You got divorced / separated from a partner
2. You or your partner/spouse started caring for a dependent relative (other than children)
  3. Your spouse /partner died
  4. Made redundant / lost a job
  5. Had a big drop in earnings from work
6. Had a serious accident or illness that caused a big drop in income, but you able to continue working
7. Had a serious accident or illness that meant had to stop working completely
8. None of these
9. Don't know

**OLDER PEOPLE 65+ LIST:**

L2B2 Which, if any, happened **in the last 12 months?**

1. You or your partner's health got significantly worse
2. You or your partner/spouse started caring for a dependent relative
  3. You got divorced / separated from a partner
  4. Your spouse /partner died
5. You or your partner started needing social care
6. None of these
7. Don't know

**ASK IF ANY EVENT EXPERIENCED AT L1B1 OR L1B2.**

When events like these happen, people make decisions in different ways.

ONLY ASK ONCE

L1C Thinking just about the event(s) from the last 12 months.

SHOW EVENTS SELECTED AT L1B1 (WORKING AGE) OR L1B2 (OLDER PEOPLE)

Did you get **any** help to understand the financial aspects of the event(s) and to make a decision?

We mean help from relevant professionals, organisations or other sources, like websites.

We don't mean talking to friends and family, or direct support, like food or money.

1. Yes
2. No
3. Don't know

**ASK IF ANY EVENT EXPERIENCED AT L2B1 (WORKING AGE) OR L2B2 (OLDER PEOPLE).**

ONLY ASK ONCE

L2C

Thinking just about the event(s) from the last 12 months.

SHOW EVENTS SELECTED AT L2B1 (WORKING AGE) OR L1B2 (OLDER PEOPLE)



Did you get **any** help to understand the financial aspects of the event(s) and to make a decision?

We mean help from relevant professionals, organisations or other sources, like websites.

We don't mean talking to friends and family, or direct support, like food or money.

1. Yes
2. No
3. Don't know

**ASK IF GOT ANY HELP WITH ANY EVENT L1C CODE 1 OR L2C CODE 1**  
**SHOWCARD L2D (PAGE 74)**  
ONLY ASK ONCE

L2D

Thinking only about any events where you got help from relevant professionals, organisations or other sources, like websites.

Did you get the level of financial help / support you were looking for?

1. Yes, I got exactly what I was looking for
2. I ended up getting more help / support than I had originally planned
3. I ended up with some help / support but not as much as I was originally looking for
4. No, I didn't get any of the help / support that I was looking for
5. I am still looking for help / support
6. Don't know

**ASK ALL**  
**SHOWCARD MH1 (PAGE 75)**

MH1 Have you experienced a mental health problem in the last 3 years?

1. Yes, in the last 12 months
2. Yes in the last 1-3 years
3. No
4. Prefer not to say

**ASK ALL WHO HAVE EXPERIENCED MENTAL HEALTH PROBLEM (MH1 CODES 1 OR 2)**  
**SHOWCARD MH2 (PAGE 76)**

MH2 How much, if at all, do you think this affected your ability to manage your money?

1. Great deal
2. Fair amount
3. Not very much
4. Not at all
5. Don't know

## Retirement planning – Working age only

### ASK WORKING AGE (18-64)

#### SHOWCARD H6 (PAGE 77)

Do you agree or disagree ....?

ROTATE STATEMENT ORDER

H6 I am roughly on track to have a reasonable income in retirement  
 WASOU I feel I understand enough about pensions to make decisions about saving for retirement

Please select one.

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

### ASK WORKING AGE (18-64)

#### SHOWCARD IGA2 (PAGE 78)

IGA2 Do you think you need any external help / support planning your finances for retirement

By this we don't mean informal help from friends and family, but more formal help from an organisation, finance professional, or via information online.

1. I definitely need help / support
2. It would probably be a good idea to get some help / support
3. I could probably manage, but some help / support would be welcome
4. I don't need any outside help / support
5. Don't know

### ASK IF CODE 1, 2 OR 3 AT PREVIOUS IGA2

#### SHOWCARD IGA3 (PAGE 79)

IGA3 What are you ideally looking for?

1. Very specific advice that tells me exactly what I should do
2. Enough so I can understand and weigh up different options
3. Just some information (e.g. a price comparison table, general description of financial products etc.)
4. Not applicable – don't need help/support
5. Don't know

### ASK WORKING AGE (18-64)

#### SHOWCARD D8 (PAGE 80)

D8 How much of an idea do you have about what your financial situation will be in retirement?

1. Very good idea
2. Fairly good idea
3. Not much idea
4. No idea at all
5. Don't know

**ASK WORKING AGE (18-64)**  
**SHOWCARD D410 (PAGE 81)**

D410 How interested, if at all, are you are in planning ....  
Your finances in retirement

1. Very
2. Fairly
3. Not very
4. Not at all
5. Don't know

**ASK WORKING AGE (18-64)**  
**SHOWCARD D7C (PAGE 82)**

D7C How much have you done to....  
Plan your finances for retirement

1. Great deal
2. Fair amount
3. Not very much
4. Nothing at all
5. Don't know

**ASK WORKING AGE (18-64)**  
**SHOWCARD D5C (PAGE 83)**

D5C How much of a plan do you have for  
Your finances in retirement

1. Clear plan
2. Rough plan
3. Not much of a plan
4. No plan at all
5. Don't know

**ASK ALL WORKING AGE WITH PARTNER/SPOUSE (HH2 CODE 1)**  
**SHOWCARD D4 (PAGE 84)**

D4 How much have you discussed your finances in retirement with your partner/spouse?

1. Great deal
2. Fair amount
3. Not very much
4. Not at all
5. Don't know

**ASK 18-64 ONLY**  
**SHOWCARD D9C (PAGE 85)**

D9C Over the last 12 months have you done any of these ..?

1. Logged into an online pension account to look at my pension
2. Read key details of an annual statement or information sent by pension provider
3. Contacted pension provider
4. Spoken to a regulated financial adviser (IFA) about retirement planning
5. Contacted PensionWise or The Pensions Advisory Service (TPAS)
6. Other – please specify
7. None of these
8. Don't know

## ALTERNATE ORDER OF N5A AND N5B

The next two questions are a bit different. They are quiz questions.

### **ASK WORKING AGE ONLY SHOWCARD N5A (PAGE 86)**

N5A John has a pension where:

- he pays 4% of his salary
- the government pays 1% through tax relief.
- his employer pays 5%

When he retires, the income he receives will depend on how much his pot is worth. How the stock market has performed will make a difference to his retirement income.

As far as you know, is this type of pension....

1. Defined Contribution (DC)
2. Defined Benefit (DB)
3. I really have no idea at all

### **ASK WORKING AGE ONLY SHOWCARD N5A (PAGE 86)**

N5B Janet has a pension where:

- she pays 6% of her salary
- her employer pays whatever is needed to ensure the retirement income is paid according to the formula

When she retires, she will receive a pension that is based on the average of her salary throughout the time she was working.

As far as you know, is this type of pension....

1. Defined Contribution (DC)
2. Defined Benefit (DB)
3. I really have no idea at all

### **ASK WORKING AGE (18-64)**

H12 Are you currently or have you ever paid into a pension?

This could include non-contributory pensions – where your employer pays into a pension on your behalf, but you do not make any further contributions yourself.

1. Yes
2. No
3. Don't know

**ASK WORKING AGE (18-64) AND YES AT H12  
SHOWCARD H9 (PAGE 87)**

H9 Thinking about how long you've spent paying into a pension...  
Is it...

1. Less than 2 years
2. 3 or 4 years
3. 5-10 years
4. 11-15 years
5. 16-20 years
6. 21-30 years
7. More than 30 years
8. Not applicable - I have never paid in
9. Don't know

**ASK WORKING AGE (18-64) AND YES AT H12  
SHOWCARD H12X (PAGE 88)**

H12x Pensions generally fall into two groups:

**Defined Benefit**

- Pays a retirement income based on your salary and how long you have worked for your employer.
- Includes 'final salary' and 'career average' pension schemes.
- Generally now only available from public sector or older workplace pension schemes.

**Defined Contribution**

- Builds up a pension pot to pay you a retirement income based on contributions from you and/or your employer.
- Your pot is put into various types of investments, including shares.
- The amount in your pension pot at retirement is based on how much has been paid in and how well the investments have performed.
- Also known as 'money purchase'
- Includes workplace and personal pensions.

Thinking about all the years you've paid into a pension, have these been....

1. All or mostly Defined Benefit
2. All or mostly Defined Contribution
3. A mix of each
4. Not applicable - I have never paid in
5. Don't know

**ASK WORKING AGE (18-64)**  
**SHOWCARD H34 (PAGE 89)**

H34

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

Pick as many as apply.

1. State pension
2. Personal or workplace pension
3. Your partner/spouse's personal/workplace pension
4. Savings or investments
5. Income from work
6. Downsizing your home or equity release
7. Buy-to-let or other income from a property which is not your main home
8. Something else (please specify)
9. Don't know

**ASK WORKING AGE (18-64)**

H8 For how many years, approximately, do you think you will be retired?

NUMERIC ENTER THE AMOUNT OF YEARS

1. DON'T KNOW

## Goals 2 – old questions

Thinking about the next five years...

**ASK ALL**  
**SHOWCARD D2 (PAGE 90)**

D2 Which, if any, of these financial goals do you have for the next five years?

PLEASE SELECT ALL THAT APPLY

1. Just making ends meet day to day
2. Paying off my debts/reducing debts
3. Saving money to rent own home
4. Saving money to buy own home
5. Saving money for a wedding
6. WORKING AGE ONLY: Saving money to start a family/have another child
7. Saving money for education for me **<IF PARTNER/SPOUSE (HH2 CODE 1) 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
- 15. Saving money generally
- 16. 18- 24 ONLY: Start living independently/on my own for the first time
- 17. **18:24 ONLY:** Go to University/HE college
- 18. **18:24 ONLY:** Go to FE college
- 19. Other (please specify)
- 20. None of these (**SINGLE CODE ONLY**)

**ASK FOR EACH CODE 1-17 SELECTED AT D2, I.E. DO NOT ASK ABOUT OTHER (SPECIFY)**  
**LIMIT TO MAXIMUM OF 4 LOOPS PER RESPONDENT**

D3 How much of a plan do you have about how you will achieve your financial goal for  
<answer from D2>?

Please answer on a scale of 0 to 10, where 0 means you don't have a plan of what you need to do and 10 means you have a very specific plan of what you need to do...

- 1. 0 I don't have a plan of what I need to do, I just know I want to do it
- 2. 1
- 3. 2
- 4. 3
- 5. 4
- 6. 5
- 7. 6
- 8. 7
- 9. 8
- 10. 9
- 11. 10 I have a very specific plan of what I need to do
- 12. Don't know

## Financial Numeracy

The next four questions are a bit different. They're quiz questions

Please don't worry if you can't answer them. Some of them are meant to be difficult.

### ASK ALL

#### SHOWCARD N1 (PAGE 91)

N1 Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February?

MS J BLOGGS				Bristol Bank	
				Green Street Forest Glade RR9 5AT	
Sheet	Account	02-82-03			
008	Number	47493555			
DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			25.00
01-Feb-05		BACS TRANSFER SALARY		1000.00	
01-Feb-05	DD	ELECTRICITY BOARD	30.00		995.00
02-Feb-05	DD	CAR INSURANCE	50.00		
		XXX BANK FOREST GLADE HIGH			
02-Feb-05	ATM	STREET	150.00		795.00
04-Feb-05	CHQ	100009	35.00		760.00
06-Feb-05	DD	XXX MOBILE PHONE COMPANY	30.00		730.00
10-Feb-05	DD	XXX MORTGAGE BANK	200.00		530.00
		XXX BANK FOREST GLADE HIGH			
12-Feb-05	ATM	STREET	120.00		410.00
15-Feb-05	SO	NEW BUILDING SOCIETY	50.00		360.00
20-Feb-05	CHQ	100010	300.00		60.00
28-Feb-05	CR	NET INTEREST		1.00	61.00
28-Feb-05		BALANCE CARRIED FORWARD			61.00

#### KEY TO ABBREVIATIONS

DD	DIRECT DEBIT
ATM	ATM CASH WITHDRAWAL
CHQ	CHEQUE
SO	STANDING ORDER
CR	AUTOMATED CREDIT

DISPLAY EXAMPLE NEXT TO QUESTION

PLEASE WRITE IN YOUR ANSWER TO NEAREST POUND

Numeric (PERMITTED RANGE 1 TO 9,999) \_\_\_\_\_



Don't know

**ASK ALL**

- N3 Suppose you put £100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money.

How much would be in the account at the end of the first year, once the interest payment is made?

ENTER AMOUNT  
Don't know

**ASK ALL**

**SHOWCARD N3B (PAGE 92)**

- N3B And how much would be in the account at the end of five years (remembering there are no fees or tax deductions). Would it be..?

1. More than £110
2. Exactly £110
3. Less than £110
4. Or is it impossible to tell from the information given
5. Don't know

**ASK ALL**

- N2 If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time?

PLEASE SELECT ONE ONLY

**ROTATE 1 TO 3**

1. More
2. The same
3. Less
4. Don't know

## Means

### ASK ALL SHOWCARD P1 (PAGE 93)

P1 Now we'd like to ask about your income. If you can give us some information here it really helps us understand how people in the UK manage their money. All your answers are confidential.

**<IF PARTNER/SPOUSE (HH2 CODE 1) Which band from the grid below does **your** household's total gross income from all sources fall into?>**

**<IF NO PARTNER/SPOUSE (HH2 NOT CODE 1) Which band from the grid below does your total gross income from all sources fall into?>**

INCOME is any money from work, including a second job or occasional work, and any other sources, such as benefits, pensions, savings and investments, maintenance payments and rent from property or subletting.

GROSS means the amount you receive **before** any deductions, income tax, National Insurance etc.

If you don't know exactly, your best guess is fine.

PLEASE SELECT ONE ONLY

	Per Week	Per Month	Per Year
1. A	Up to £86	Up to £374	Under £4,500
2. B	£87 - £124	£375 - £541	£4,500 - £6,499
3. C	£125 - £143	£542 - £624	£6,500 - £7,499
4. D	£144 - £182	£625 - £791	£7,500 - £9,499
5. E	£183 - £220	£792 - £957	£9,500 - £11,499
6. F	£221 - £259	£958 - £1,124	£11,500 - £13,499
7. G	£260 - £297	£1,125 - £1,291	£13,500 - £15,499
8. H	£298 - £336	£1,292 - £1,457	£15,500 - £17,499
9. I	£337 - £384	£1,458 - £1,666	£17,500 - £19,999
10. J	£385 - £480	£1,667 - £2,082	£20,000 - £24,999
11. K	£481 - £576	£2,083 - £2,499	£25,000 - £29,999
12. L	£577 - £672	£2,500 - £2,916	£30,000 - £34,999
13. M	£673 - £768	£2,917 - £3,332	£35,000 - £39,999
14. N	£769 - £961	£3,333 - £4,166	£40,000 - £49,999
15. O	£962 - £1,441	£4,167 - £6,249	£50,000 - £74,999
16. P	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17. Q	£1,923+	£8,333+	£100,000+

18. Don't know

19. Prefer not to say

**ASK IF PARTNER/SPOUSE (HH2 CODE 1)  
SHOWCARD P1 (PAGE 93)**

P2 Which band from the grid below does **your personal** total gross income from all sources fall into?

INCOME is any money from work, including a second job or occasional work, and any other sources, such as benefits, pensions, savings and investments, maintenance payments and rent from property or subletting.

GROSS means the amount you receive **before** any deductions, income tax, National Insurance etc.

If you don't know exactly, your best guess is fine.

PLEASE SELECT ONE ONLY

	Per Week	Per Month	Per Year
1. A	Up to £86	Up to £374	Under £4,500
2. B	£87 - £124	£375 - £541	£4,500 - £6,499
3. C	£125 - £143	£542 - £624	£6,500 - £7,499
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6. F	£221 - £259	£958 - £1,124	£11,500 - £13,499
7. G	£260 - £297	£1,125 - £1,291	£13,500 - £15,499
8. H	£298 - £336	£1,292 - £1,457	£15,500 - £17,499
9. I	£337 - £384	£1,458 - £1,666	£17,500 - £19,999
10. J	£385 - £480	£1,667 - £2,082	£20,000 - £24,999
11. K	£481 - £576	£2,083 - £2,499	£25,000 - £29,999
12. L	£577 - £672	£2,500 - £2,916	£30,000 - £34,999
13. M	£673 - £768	£2,917 - £3,332	£35,000 - £39,999
14. N	£769 - £961	£3,333 - £4,166	£40,000 - £49,999
15. O	£962 - £1,441	£4,167 - £6,249	£50,000 - £74,999
16. P	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17. Q	£1,923+	£8,333+	£100,000+

18. Don't know

19. Prefer not to say

**ASK IF PREFER NOT TO SAY OR DON'T KNOW AT P1 OR P2  
SHOWCARD P3 (PAGE 94)**

P3 Which one of these best applies to you personally?

1. Pay income tax at a basic rate
2. Pay income tax at a higher rate
3. Do not pay income tax
4. Don't know
5. Prefer not to say

**ASK ALL**  
**SHOWCARD P4 (PAGE 95)**

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

**<IF PARTNER/SPOUSE (HH2 CODE 1)** Please include those you receive personally or jointly with your partner/spouse>

PLEASE SELECT ALL THAT APPLY

1. Not receiving any benefits of credits (**SINGLE CODE ONLY**)
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. Guardian's 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 benefits (please specify)
17. Don't know (**SINGLE CODE ONLY**)
18. Prefer not to say (**SINGLE CODE ONLY**)

**ASK ALL**

P5 Within the last three years, have you checked that you are receiving all the benefits or tax credits **<IF CODE 10 AT A3 or pension>** that you're entitled to? This could have been by using one of the benefit calculators on the **<GB: GOV.UK> <NORTHERN IRELAND nidirect>** website or by contacting HMRC. **<IF PARTNER/SPOUSE (HH2 CODE 1)** This could have been done by you or your partner.>

1. Yes
2. No
3. Don't know
4. Does not apply to me

**ASK ALL**  
**SHOWCARD P8 (PAGE 96)**

P8 **<IF PARTNER/SPOUSE (HH2 CODE 1)** Do you and your partner/spouse receive most of your income...>  
**<IF NO PARTNER/SPOUSE (HH2 NOT CODE 1)** Do you receive most of your income...>

1. Weekly
2. Fortnightly
3. Monthly
4. It varies

**ASK ALL**  
**SHOWCARD P9 (PAGE 97)**

P9 Is your **<IF PARTNER/SPOUSE (HH2 CODE 1) /your parnter/spouse's>** income roughly the same every **<IF CODE 1 AT P8 week> <IF CODE 2 AT P8 fortnight> <IF CODE 3 AT P8 month>...**

1. Exactly the same every <week/fortnight/month>
2. Roughly the same every <week/fortnight/month>
3. Varies every <week/fortnight/month>
4. Varies a lot every <<week/fortnight/month>
5. Don't know

## Demographics

**ASK ALL**

**SHOWCARD R1 (PAGE 98)**

R1 Which of the following best describes your ethnic group?

PLEASE SELECT ONE ONLY

1. White - English / Welsh / Scottish / Northern Irish / British
2. White - Irish
3. White - Gypsy or Irish Traveller
4. White - Any other White background
5. Mixed - White and Black Caribbean
6. Mixed - White and Black African
7. Mixed - White and Asian
8. Mixed - Any other Mixed / multiple ethnic background
9. Asian - Indian
10. Asian - Pakistani
11. Asian - Bangladeshi
12. Asian - Chinese
13. Asian - Any other Asian background
14. Black - African
15. Black - Caribbean
16. Black - Any other Black / African / Caribbean background
17. Arab
18. Any other ethnic group
19. Prefer not to say

**ASK ALL**

REL1 Do you regard yourself as belonging to any particular religion?

1. Yes
2. No
3. Prefer not to say

**ASK IF ENGLAND, SCOTLAND OR WALES AND REL1 DOES NOT BELONG TO RELIGION (REL1 CODE 2)**

**SHOWCARD REL2AGB (PAGE 99)**

REL2AGB Which religion were you brought up in?

1. No religion
2. Church of England/Anglican
3. Roman Catholic
4. Church of Scotland
5. Free Church or Free Presbyterian Church of Scotland
6. Episcopalian
7. Methodist
8. Baptist
9. Congregational/United Reform/URC
10. Other Christian
11. Muslim/Islam
12. Hindu
13. Jewish
14. Sikh
15. Buddhist
16. Other
17. Don't Know
18. Refused

**ASK IF ENGLAND, SCOTLAND OR WALES AND REL1 DOES BELONG TO RELIGION (REL1 CODE 1)**

**SHOWCARD REL2BGB (PAGE 100)**

REL2BGB Which religion do you regard yourself as belonging to?

1. Church of England/Anglican
2. Roman Catholic
3. Church of Scotland
4. Free Church or Free Presbyterian Church of Scotland
5. Episcopalian
6. Methodist
7. Baptist
8. Congregational/United Reform/URC
9. Other Christian
10. Muslim/Islam
11. Hindu
12. Jewish
13. Sikh
14. Buddhist
15. Other
16. Don't Know
17. Refused

**ASK IF NORTHERN IRELAND AND REL1 DOES NOT BELONG TO RELIGION (REL1 CODE 2)**

**SHOWCARD REL2ANI (PAGE 101)**

REL2ANI Which religion were you brought up in?

1. Catholic
2. Presbyterian
3. Church of Ireland
4. Methodist
5. Baptist
6. Free Presbyterian
7. Brethren
8. Protestant – other
9. Other Christian
10. Buddhist
11. Hindu
12. Jewish
13. Muslim
14. Sikh
15. No religion
16. Any other religion
17. Don't Know
18. Refused

**ASK IF NORTHERN IRELAND AND REL1 DOES BELONG TO RELIGION (REL1 CODE 1)**

**SHOWCARD REL2BNI (PAGE 102)**

REL2BNI What is your religion, even if you are not practising?

CODE ONE ONLY

1. Catholic
2. Presbyterian
3. Church of Ireland
4. Methodist
5. Baptist
6. Free Presbyterian
7. Brethren
8. Protestant – other
9. Other Christian
10. Buddhist
11. Hindu
12. Jewish
13. Muslim
14. Sikh
15. Any other religion
16. Don't Know
17. Refused

**ASK IF NORTHERN IRELAND AND REL1 ANSWERED (REL1 CODES 1 OR 2). ENGLAND, SCOTLAND, WALES NOT ASKED**

REL3NI Do you consider that you are actively practising your religion?

1. Yes
2. No
3. Prefer not to say

**ASK ALL**

- R3 Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' I mean anything that has troubled you over a period of at least 12 months or that is likely to trouble you over a period of at least 12 months.

1. Yes
2. No
3. Don't know
4. Prefer not to say

**ASK IF CODE 1 AT R3  
SHOWCARD R4 (PAGE 103)**

- R4 Is this impairment, illness or disability related to...

PLEASE SELECT ALL THAT APPLY

1. Visual impairment
2. Other difficulties reading, speaking or understanding English
3. Hearing impairment
4. Mobility impairment
5. Mental health problems
6. Other health problem or disability (please specify)
7. None of these **(SINGLE CODE ONLY)**
8. Don't know **(SINGLE CODE ONLY)**
9. Prefer not to answer **(SINGLE CODE ONLY)**

**ASK IF CODE 1 AT R3  
SHOWCARD R3X (PAGE 104)**

- R3X How much, if at all, does your impairment, illness or disability affect your ability to...

- A Withdraw cash from your account when you need it
- B Keep track of your money

1. Not at all
2. Not very much
3. Fair amount
4. Great deal
5. Don't Know

**ASK IF AGE 65+ AND HAVE PARTNER/SPOUSE (HH2 CODE 1)**

- R3B Does your partner/spouse have any long-standing physical or mental impairment, illness or disability?

By 'long-standing' I mean anything that has troubled them over a period of at least 12 months or that is likely to trouble them over a period of at least 12 months.

1. Yes
2. No
3. Don't know
4. Prefer not to say



**ASK IF CODE 1 AT R3B**  
**SHOWCARD R4B (PAGE 105)**

R4B Is your partner/spouse's impairment, illness or disability related to...

PLEASE SELECT ALL THAT APPLY

1. Visual impairment
2. Other difficulties reading, speaking or understanding English
3. Hearing impairment
4. Mobility impairment
5. Mental health problems
6. Other health problem or disability (please specify)
7. None of these **(SINGLE CODE ONLY)**
8. Don't know **(SINGLE CODE ONLY)**
9. Prefer not to answer **(SINGLE CODE ONLY)**

**ASK ALL**  
**SHOWCARD R7 (PAGE 106)**

R7 Which, if any, of the following is the highest educational or professional qualification you have obtained. If you are still studying in full time education, please select the highest qualification reached before starting your current course or training.

PLEASE SELECT ONE ONLY

1. University higher degree (e.g. Masters/PhD or equivalent )
2. First degree level qualification (including Foundation degree, Bachelor Degree, PGCE or equivalent )
3. Diplomas in higher education, HNC/HND/BTEC Higher or equivalent
4. A-Level, Scottish Higher, Welsh Baccalaureate, International Baccalaureate or equivalent
5. Vocational qualifications such as Apprenticeships or City and Guilds
6. GCSE/O-Level/CSE
7. Other
8. I have no formal qualifications
9. Still studying
10. Don't know