

# **Investigating Links Between Childhood Financial Capability and Young Adult Outcomes:**

Recontact Study 2017-2018

Summary of Findings



## Executive Summary

The transition from childhood to adulthood can be a challenging time. One of the many challenges that occurs for the young person during this period is taking on extra financial responsibilities and eventually becoming financially independent. It may be that there are ways to make these extra responsibilities less of a challenge, and to better support young people to enter adulthood with the financial capability they need to **make informed financial decisions and achieve their goals**.

Previous research<sup>1</sup> has shown that as young people approach adulthood, skills-based learning relevant to the independent financial lives they will soon be leading is essential to enable them to enter adulthood with the skills and mindsets they need to make informed financial decisions and achieve their goals. Young people's skills and behaviour at age 16 have been proven to be linked to their financial wellbeing later in life, and many of the indicators of vulnerability to poor financial capability as a young person are stronger at age of 16-17 than earlier ages. Previous research has also shown that many young people approaching independence do not have the skills, attitudes, and behaviours to enable them to make the most of their money.

However, there remain significant gaps in understanding from research about how financial education and financial capability as a child or young person links to financial capability as an adult.

This report aims to begin to address this. It outlines what we have found to have a link to the financial capability of young people who have recently transitioned into adulthood. It is based on statistical analysis of 397 people aged between 18 and 20 years of age, along with their parents or carers. The young people completed three annual surveys on their financial capability starting when they were aged between 15 and 17 years old.

## Acknowledgements

The Money and Pensions Service would like to acknowledge and thank the organisations and individuals that have contributed to this survey. Particular thanks go to BMG who managed the 2017 and 2018 recontact survey. We would also like to thank members of our own Insight and Evaluation and Policy teams who have worked on this report, in particular Chantelle Whelan and Ann Griffiths. Finally, we would like to thank the children, young adults and their parents that took the time to take part in this research.

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<sup>1</sup> [https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP\\_Needs\\_Analysis\\_final.PDF](https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP_Needs_Analysis_final.PDF)

## Section 1 – Links between child financial capability and young adult outcomes

We found that components of financial capability during childhood had an impact on financial capability when the young person reached adulthood.

We looked at the relationship between the young person's scores on various components of financial capability when aged 15 to 17 and elements of financial capability once they reached adulthood, aged 18 to 20.

### Key findings

All other things being equal:

When children had higher financial numeracy, then as young adults they:

- had a higher amount of savings
- were more likely to choose long term over short term financial gain
- were less likely to borrow e.g. overdraft, credit card and from friends/family

When children actively saved or had a savings mindset, then as young adults they:

- felt more confident making decisions about financial products and services
- were less likely to borrow e.g. overdraft, credit card and from friends/family
- were less likely to feel their bills were a burden

When children were more likely to set goals, then as young adults they:

- were less likely to feel financially satisfied
- were less likely to feel pressure to spend like their friends when they couldn't afford it

## Section 2 – Links between parent financial capability and young adult outcomes

We found that the young person's parent or carer's behaviour and attitudes also had an impact on the young person's financial capability when they reached adulthood.

We explored the relationship between the aspects of the parent or carer's financial capability before the young person reached adulthood and the young person's financial capability at 18 and over.

### Key findings

- When parents/carers saved regularly, the young person was less likely to borrow
- When parents/carers felt anxious about money, the young person was more likely to buy on impulse, to borrow, and to feel pressure to buy
- When parents/carers didn't think anything they did would make a difference to their financial situation, the young person was more likely to borrow
- When parents/carers considered themselves to be a good role model, the young person was more likely to choose long term over short term gain. They were also less likely to borrow, to use credit products, and to feel pressure to buy
- When parents/carers thought they could affect their child's behaviour, the young person was less likely to buy on impulse, to borrow, and to feel pressure to buy
- When parents/carers were over-indebted, the young person was more likely to borrow

## Implications and recommendations

The study has found, as in other research, that greater numeracy skills have a positive influence on financial capability. This reinforces the importance of receiving financial education for children and young people. In future work with 16-17 year olds, the findings from this study suggest that saving and setting goals are two areas that it would be beneficial to focus on and track change on as a result of education provided.

The relationship between parent/carers behaviours and attitudes and the young person's later financial capability also increases confidence in our previous work that has highlighted the importance of parents in educating their children on managing money.

# Introduction

We recognise that for many young adults, navigating the transition to financial independence and more independent living can be challenging. Consequently, poor financial decisions that are made at this time of an individual's life can have severe consequences. The key challenge for this group is to manage the immediate financial implications of these transitions and to ensure that any decisions taken do not have adverse longer-term consequences, such as the risk of tipping into problem debt or of opting out of a workplace pension.

Our previous research<sup>2</sup> has shown that as young people approach adulthood, skills-based learning relevant to the independent financial lives they will soon be leading, the problems they will need to solve and decisions they will need to make, is essential to enable them to enter adulthood with the skills and mindsets they need to make informed financial decisions and achieve their goals.

Young people's cognitive and social-emotional skills and behaviour at age 16 have been proven to be linked to their financial wellbeing later in life, and many of the indicators of vulnerability to poor financial capability as a young person are strongest at the ages of 16-17 compared to other stages of childhood and adolescence.

Previous research has also shown that many young people approaching independence do not have the skills, attitudes, and behaviours to enable them to make the most of their money. For example, almost one in five young people at this age have no bank account at all, and almost 6 in 10 14-17 year olds could not read a payslip correctly.

Financial education can make a difference to young people's financial capability in the years before independence and during

transition, but still too little is known about the links between financial capability as a child or young person and financial capability later in life.

With this in mind, we sought to gather robust evidence to better understand the transition period of young people living in the UK, into adulthood, specifically with regards to their financial capability. We also wanted to explore the links between their financial capability as older children and their behaviour/financial capability as a young adult. Therefore, we conducted a recontact study with a number of participants from the original 2016 Children and Young People's Financial Capability Survey (**see here for more details on the original survey - [2016 Children and Young People's Financial Capability Survey](#)**).

The focus of the follow-up survey was to assess how the financial capability of those young people who were aged 15, 16 or 17 during the original wave of the 2016 research, might have impacted their own progress, and how their financial capability might have changed or developed as they started to become aware of, or take on, many of the financial responsibilities that are associated with adulthood.

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<sup>2</sup> [https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP\\_Needs\\_Analysis\\_final.PDF](https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP_Needs_Analysis_final.PDF)

In 2017 and 2018, children aged between 15 and 17 in the 2016 survey completed two follow up surveys to track their progress. The follow-up surveys used questions from the 2016 Children and Young People's and 2015 Adult Financial Capability surveys to explore the following areas of financial capability:

- Income, saving and spending
- Debt and financial responsibilities
- Advice and goals
- Personality and habits
- Financial numeracy / knowledge

More details on the fieldwork for this study and the 2015 Adult Financial Capability survey can be found [here](#).

To explore the relationships between a young person's financial capability in the lead up to adulthood, we analysed the data of those who were 18 or above when completing the survey during 2017 or 2018. In total we analysed data for 397 young people.

The remainder of this report will describe the analysis carried out on this group of young adults. It is split into four sections:

1. **Methods:** outlines the analysis conducted for this project
2. **Links between child financial capability and young adult outcomes:** describes the analysis that was carried out to explore the relationship between the young person's financial capability before they reached the age of 18 and their financial capability once they had reached adulthood
3. **Links between parent financial capability and young adult outcomes:** describes the analysis that was carried out to explore the relationship between the young person's parent or carer's financial capability when the young person was under 18 and the young person's financial capability once they had reached adulthood
4. **Conclusions / implications:** summarises the key findings from the analysis and potential implications

# Methods

## Investigating the links between child financial capability and young adult outcomes

In 2016 4,958 children and young people (as well as their parent/carer) completed the Children and Young People Financial Capability survey.

To inform the Children and Young People's Needs Analysis<sup>3</sup>, data from the 2016 survey was used to understand and define 'composite' measures of children and young people's financial capability that give a strong indication of how well children and young people are doing on the different elements of financial capability. More details on the analysis of the 2016 Children and Young People's Financial Capability survey can be found at <https://www.moneyadvice.service.org.uk/en/corporate/research>. The composite measures were grouped under our Children and Young People's Outcomes framework<sup>4</sup>:

### Behaviours:

- Day to day money management
- Active saving

Enablers and Inhibitors		
<b>Ability:</b> <ul style="list-style-type: none"><li>• Can carry out transactions</li><li>• Knowledge of adult responsibilities</li><li>• Knowledge of financial products</li><li>• Knowledge of financial concepts</li><li>• Financial numeracy</li></ul>	<b>Connection:</b> <ul style="list-style-type: none"><li>• Child responsible for financial decisions</li><li>• Engagement with bank account</li><li>• Involvement in household spending</li><li>• Experience with phone payments</li><li>• Discussing money</li><li>• Digital engagement</li></ul>	<b>Mindset:</b> <ul style="list-style-type: none"><li>• Savings mindset</li><li>• Understands money's value</li><li>• Shopping around</li><li>• Financial confidence</li><li>• Goal setting</li><li>• Attitude to financial situation</li></ul>

In 2017 and 2018 questions from the 2015 Adult Financial Capability Survey were added to questions from the 2016 Children and Young People's Financial Capability Survey to create a survey to measure aspects of financial capability in the early years of adulthood for those young people aged 15 to 17 in the 2016 survey.

<sup>3</sup> <https://www.moneyadvice.service.org.uk/en/corporate/children-young-people-and-financial-capability-commissioning-plan--contributing-analysis-reports>

<sup>4</sup> <https://www.fincap.org.uk/en/articles/outcomes-frameworks-and-question-banks>

These included questions on:

- Saving amount
- Short versus long term financial gain (whether they would choose an immediate financial gain or wait and receive a larger amount)
- Life / Financial satisfaction
- Confidence
- Use of credit products
- Unsecured borrowing
- Over-indebted
- Buying on impulse
- Pressure to buy

The full questionnaires can be found in appendices 4-6.

To investigate the relationship between the child financial capability and young adult outcomes the composite measures identified in 2016 and the adult outcomes included in the 2017 and 2018 surveys were analysed, considering in particular, whether the 2016 composites predicted adult outcomes. To do this we undertook regression analyses for each of the adult outcomes. Regression analytic techniques allow us to see the predictive nature of a measure on an outcome whilst controlling for certain characteristics. For more information on these techniques, see Box 1.

In our models we controlled for:

- Young person's characteristics:
  - Gender
  - Age
  - Ethnicity
  - Education status (whether still in education and what type)
  - Household income
- Parent's characteristics in 2016:
  - Relation to young person
  - Parenting responsibility (e.g. sole or joint responsibility)
  - Age
  - Working status
- Young person's source of money in 2016 (e.g. pocket money, chores, work, special occasions)

### Box 1

Regression analysis is a statistical method which enables the effects of multiple characteristics on an outcome of interest to be assessed at the same time. The analysis identifies which of the characteristics exert *independent* effects on financially capable behaviours by simultaneously controlling for the effects of all of the other characteristics included in the analysis. So if we are concerned that a young person's household income may have an effect on their adult outcomes we can incorporate this into the model. The model measures the effect of controlled characteristics (like income) on the outcomes and works out how much the outcome is affected by the predictors in spite of the controlled characteristics.

Strictly speaking, the 'effects' that we observe in regression analysis – of a predictor on the outcome measure – are statistical *relationships* (associations). In practice, any cause-and-effect relationship between statistically associated predictors and outcomes could run in the opposite direction, and it is only our underlying theory or assumptions (which go into building the analysis) which allow us to interpret these associations as the *effects* or *influence* of one on the other.

## Investigating the links between parent financial capability and young adult outcomes

In the 2016 survey, one of the young person's parents or carers also took part. They were asked questions related to their own financial capability including their attitudes towards money management and how they felt they could influence their child's behaviour. We decided to explore how these behaviours and attitudes related to the young person's financial capability once they reached 18.

As this was not the primary focus of our research, we did not run full regression models to explore these relationships. Instead we ran bivariate analyses to see if there were any links between the adult outcomes from the previous section and the outcomes measured both in the original 2016 survey and in the follow up phases. See Box 2 for more detail on bivariate analysis. The measures were as follows:

- Parent measures in 2016:
  - Parent/carer saving frequency
  - Parent/carer felt anxious about money
  - Parent/carer didn't think they could make a difference to their financial situation
  - Parent/carer thinks they will make a good role model
  - Parent/carer over-indebted
- Young person measures:
  - Short versus long term gain
  - Likelihood to buy on impulse
  - Likelihood to feel pressure to buy
  - Saving frequency
  - Whether have borrowed
  - Attitude to borrowing
  - Use of credit products
  - Use of high cost short term credit
  - Over-indebted

### Box 2

Bivariate analyses are statistical methods that explore the effect of one variable on another. Unlike regression analysis, it doesn't account for other characteristics that could also possibly be causing an effect, e.g. income.

So any relationships we found between parental attitudes/behaviours and the young person's outcomes may actually be influenced by other factors.

Despite this limitation, the results of the bivariate analyses do provide an insight into the relationships that exist.

Further investigation can tell us if these are due to other factors.

## Links between child financial capability and young adult outcomes

Having better numeracy skills, saving and setting goals as a child have generally positive impacts on financial capability as adults. There were some links we had expected to see but the analysis did not find statistically significant. We had expected the Active saving and Savings mindset composites to have a link with savings amount as a young adult. Both of these significantly predicted savings amount at the 2018 follow up but not the 2017 follow up. It may be that these composites have a longer-term effect on savings amount as a young adult. Similarly, the goal setting composite was significantly predictive of the number of financial goals as a young adult 2018 but not 2017. It is worth considering the potential longer-term effects of these aspects of a young person's financial capability and whether it is worth conducting further longitudinal analysis to explore this.

We found that three aspects of the young person's financial capability when aged between 15-17 significantly<sup>5</sup> predicted adult outcomes:

1. Financial numeracy<sup>6</sup>
2. Saving (active and mindset)
3. Goal setting

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<sup>5</sup> Statistical significance is a measure of the likelihood that a finding observed based on a sample is representative of the population from which it is drawn. The usual convention is a threshold of 95 per cent likelihood which is equivalent to a one in 20 chance that the effect observed in the sample is not a true effect in the population. All results in this reported were found to be significant at the 95 per cent level.

<sup>6</sup> Financial numeracy was determined using quiz questions on topics such as interest and inflation

Young person's financial  
capability in 2016 (aged 15-17)

Young adult's financial  
capability in 2017/8 (aged 18-20)

Actively saved  
/ Savings  
mindset



More confident  
making  
decisions about  
financial products

Less likely to  
feel burdened  
by bills

Less likely to  
borrow

High financial  
numeracy



Higher amount  
of savings

More likely to  
choose long  
over short term  
financial gain

Less likely to  
borrow

Set goals



Less likely to  
feel financially  
satisfied

Less likely to feel  
pressure to  
spend like their  
friends

# Links between parent financial capability and young adult outcomes

Aspects of a parent/carer's behaviour and attitudes are related to financial capability when their children are transitioning into adulthood. Positive behaviours and attitudes such as saving regularly and thinking they would make a good role model for their child are related to more positive financial capability when their children are transitioning into adulthood. Conversely negative behaviours and attitudes such as feeling anxious about money or being over-indebted are related to more negative financial capability in the young person when in the transition phase.

Six aspects of parent/carer attitudes and behaviour significantly<sup>7</sup> predicted adult outcomes.

**Parent/carer's financial  
capability in 2016**

Saved /  
regularly

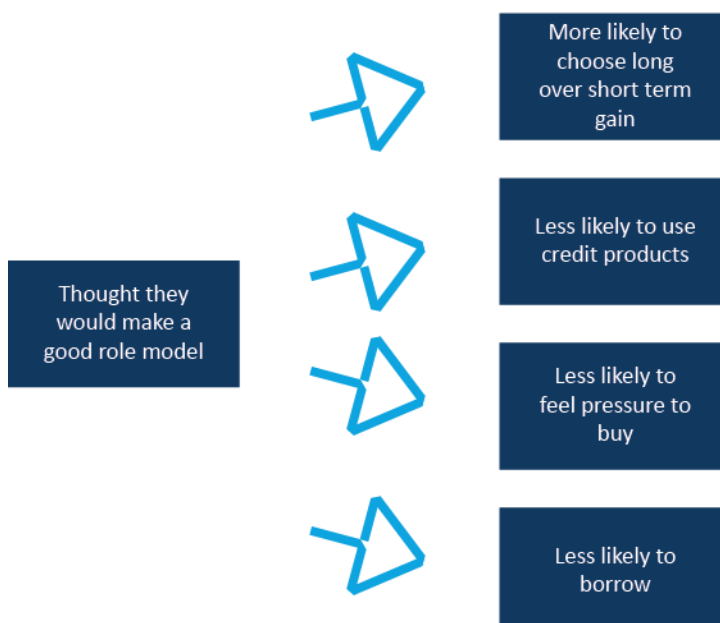
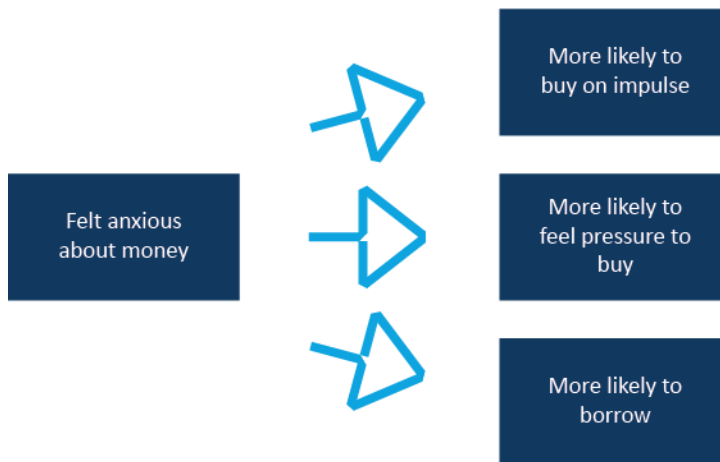


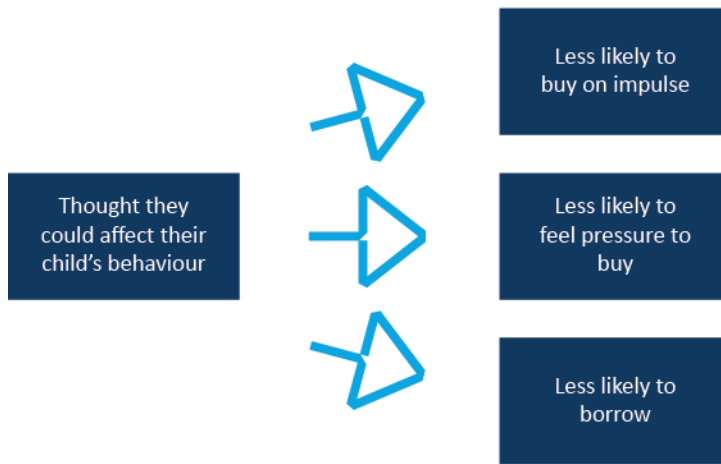
**Young adult's financial  
capability in 2017/8 (aged 18-20)**

Less likely to  
borrow

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<sup>7</sup> Statistical significance is a measure of the likelihood that a finding observed based on a sample is representative of the population from which it is drawn. The usual convention is a threshold of 95 per cent likelihood which is equivalent to a one in 20 chance that the effect observed in the sample is not a true effect in the population. All results in this reported were found to be significant at the 95 per cent level.





## Conclusions

**This study has shown that there are links between a child's financial capability in late childhood and when they reach adulthood. It has also identified relationships between parent and carer financial capability and young adult behaviours and attitudes. This is an important step forward in addressing a gap in our understanding from research about how financial capability as a child links to financial capability later in life.**

Actively saving, having a savings mindset, having greater financial numeracy skills and setting goals were as measured in the 2016 Children and Young People's Financial Capability survey seem to be particularly predictive of adult outcomes at age 18 to 20.

Parent's likelihood to save, attitudes and beliefs about their financial situation and how they can affect their child as well as whether they were over-indebted were found in this study to be linked to young adult outcomes. These areas may be worthy of particular focus in future work to support parents.

This study has also highlighted further research that would be beneficial to conduct to build on the findings from this work. For example, some in-depth research utilising qualitative techniques to explore parental attitudes and what this may mean for their child's financial capability.

It will continue to be important to develop our understanding of the links between childhood financial education and capability and adult outcomes further. This study has begun to address gaps in our knowledge around the years of transition to adulthood, and provides new proof of links between what happens as a teenager and financial outcomes in the first years of financial independence. There remains work to do to fully understand how the financial education received in the earlier years of life, and financial capability as a child, are connected to and impact on later financial outcomes. Further analysis of longitudinal studies, and longer-term follow-up as part of evaluation of financial education interventions, would be a valuable next step in this journey.

## Appendices

### Appendix 1 - Regression results tables

The tables below show the direction of the effect of each composite on adult outcomes.

↑ = An increase in the CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY composite score predicted an **increase** in the adult outcome

↓ = An increase in the composite score predicted a **decrease** in the adult outcome

Directional effects are shown where an effect was seen across both 2017 and 2018. Significant effects are shaded blue. When results were inconclusive across the two waves of data (2017 and 2018) cells are left blank.

#### Ability

	Can carry out transactions	Knowledge of financial concepts	Knowledge of adult responsibilities	Knowledge of financial products	Financial numeracy
Saving amount	↓	↓	↑	↓	↑
Short v long term gain	Short			Long	Long
Life satisfaction	↓	↑	↓	↑	↓
Financial satisfaction				↑	↑
Confidence with	↓	↑	↓	↑	

financial products					
Use any financial products / services *	↑	↑	↓	↑	↓
Use credit or store cards			↓		↓
Use high cost short term credit	↑			↓	↓
Borrow		↑	↓		
Over-indebted	↑	↓		↓	↑
Financial goals	↑	↑		↑	↓
Buy on impulse	↑		↓	↓	↑
Feel pressure to buy		↓	↓		↑

### Connection

	Experience with phone payments	Experience with bank account	Involvement with household spending	Digital engagement	Child responsible for financial decisions	Discussing money
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Saving amount	↓	↓	↑	↑	↑	↑
Short v long term gain		↓	↑	↑		↑
Life satisfaction	↑	↓	↑	↑	↓	↑
Financial satisfaction	↑	↓	↑	↑	↓	↑
Confidence with financial products	↑	↓	↑	↑	↓	↑
Use any financial products / services *		↑	↑	↓		↓
Use credit or store cards		↑		↓		↓
Use high cost short term credit	↓	↓	↑	↑	↓	↓
Borrow	↑	↓	↑	↓	↓	↓
Over-indebted	↑	↑	↑	↓	↓	↓
Financial goals		↑	↑	↓		↑
Buy on impulse	↓		↑	↑		↓

Feel pressure to buy	↑	↓	↑	↑	↓	↓
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## Mindset

	Understands money's value	Financial confidence	Self-controlled spending	Attitude to financial situation	Shopping around	Goal setting	Savings mindset
Saving amount	↓	↑		↑	↑		
Short v long term gain	↑		↓	↑	↓		↑
Life satisfaction	↑	↑		↑	↓	↑	
Financial satisfaction	↑			↑	↑	↓	↑
Confidence with financial products	↑	↑	↓	↓	↑	↑	↑
Use any financial products / services *		↑		↓	↑	↓	↓

Use credit or store cards							
Use high cost short term credit		↑	↑	↑	↑		↓
Borrow	↑		↓	↓	↓		↑
Over-indebted	↓	↓	↑		↑	↓	↑
Financial goals	↓	↑	↓	↑	↑	↑	
Buy on impulse		↓	↑			↓	↓
Feel pressure to buy		↓	↑	↓	↑	↓	↓

## Behaviour

	Online spending behaviour	Active saving	Day to day money management
Saving amount	↑	↑	
Short v long term gain		↑	

Life satisfaction	↓	↑	
Financial satisfaction	↓	↑	
Confidence with financial products	↑	↑	↓
Use any financial products / services *	↑	↓	↑
Use credit or store cards	↓		
Use high cost short term credit		↓	↑
Borrow	↓	↑	↓
Over-indebted	↑	↓	↑
Financial goals	↓		↑
Buy on impulse	↑	↓	
Feel pressure to buy	↑	↓	↓

## Appendix 2 - Bivariate results table

The tables below show the direction of the effect of each 2016 measure on adult outcomes.

↑ = An increase in the behaviour or attitude predicted an **increase** in the adult outcome

↓ = An increase in the behaviour or attitude predicted a **decrease** in the adult outcome

Directional effects are shown where an effect was seen across 2017 and 2018. Significant effects are shaded blue. When results were inconclusive across the two waves of data (2017 and 2018) cells are left blank.

		Behaviour / attitude in 2016							
		Pocket money	Regular money	Parent saving frequency	Parent felt anxious about money	Parent doesn't think they can make a difference to their financial situation	Parent thinks will make a good role model	Parent thinks they can affect their child's behaviour	Parent over-indebted
Young adult outcome in 2017/8	Short v long term gain	Long		Long	Short	Short	Long	Long	
	Buy on impulse	↑		↓	↑	↑	↓	↓	
	Feel pressure to buy		↓	↓	↑	↑	↓	↓	

	Saving frequency			↑	↓	↓	↑	↑	
	Borrow			↓	↑	↑	↓	↓	
	Attitude to borrowing *	↓		↓	↑	↑	↓	↓	↑
	Use any financial products / services *	↓	↓	↓	↑	↑	↓	↓	↑
	Use high cost short term credit	↓	↓	↓	↑	↑	↓	↓	↑
	Over-indebted	↓	↑	↑	↑			↓	↑

## Appendix 3 - Technical overview of analysis

All analyses were conducted using StataSE version 14.

### Child financial capability and young adult outcomes

From the full dataset of respondents who took part at wave 1 (2016), wave 2 (2017) or wave 3 (2018), respondents who were aged between 15-17 at wave 1 and 18+ at wave 2 or 3 were retained for analysis. In total 397 respondent data were analysed.

Wave 1 - all	4,141
Wave 1 – aged 15-17	1,882
Wave 2 - all	829
Wave 2 – aged 18+	232
Wave 3 – all	447
Wave 3 – aged 18+	274
<b>Cases for analysis</b>	<b>397</b>

Separate models were created for each of the 13 outcomes and each component ‘block’ (ability, connection, mindset, behaviour). We had originally wanted to look at all components in one model, however this may have led to over-fitting, therefore we made the decision to make separate models for each block. In addition, two models were produced for each of these, one prioritising wave 2 and one prioritising wave 3 data. This was done as we wanted to explore differences between waves while retaining as large a sample as possible. The regression model used, depended on the type of outcome variable (these included binary, categorical and continuous variables). Logistic, ordered logistic and multiple regression models. The distributions of the predictor and outcome variables are detailed in the tables below.

Component	Mean	Standard deviation
<i>Ability</i>		
Can carry out transactions	0.01	0.49
Knowledge of financial concepts	-0.01	0.55
Knowledge of adult responsibilities	-0.02	0.49
Knowledge of financial products	-0.01	0.51
Financial numeracy	-0.02	0.59
<i>Connection</i>		
Experience with phone payments	0.01	0.70
Experience with bank accounts	-0.02	0.69
Involvement with household spending	-0.01	0.61
Digital engagement	-0.01	0.59
Child responsible for financial decisions	0.00	0.67

Discussing money	-0.00	0.62
<i>Mindset</i>		
Understands money's value	-0.02	0.71
Financial confidence	-0.01	0.78
Self-controlled spending	0.02	0.62
Attitude to financial situation	-0.00	0.50
Shopping around	-0.01	0.56
Goal setting	0.00	0.54
Savings mindset	-0.01	0.60
<i>Behaviour</i>		
Online spending behaviour	-0.00	0.56
Active saving	-0.01	0.76
Day to day money management	-0.01	0.62

Outcome	Distribution	
	<i>Wave 2 prioritised</i>	<i>Wave 3 prioritised</i>
Saving amount		
£100 or less	39 (17%)	32 (16%)
£101-500	71 (31%)	76 (38%)
£501-1,000	42 (19%)	40 (20%)
£1,001-2,500	31 (14%)	13 (6%)
£2,501-5,000	24 (11%)	20 (10%)
£5,001-9,999	6 (3%)	7 (3%)
£10,000+	12 (5%)	12 (6%)
Short v long term gain (long)	329 (80%)	245 (83%)
Use any financial products / services*	134 (33%)	106 (35%)
Use credit / store cards	34 (9%)	19 (7%)
Use high cost short term credit	40 (10%)	27 (9%)
Over-indebted	119 (33%)	71 (25%)

Outcome	<i>Wave 2 prioritised</i>		<i>Wave 3 prioritised</i>	
	Mean	Standard deviation	Mean	Standard deviation
Life satisfaction	8.65	1.84	8.78	1.82
Financial satisfaction	7.71	2.27	7.90	2.23
Confidence with financial products	7.31	2.23	7.71	2.21
Borrow	1.52	1.61	1.73	2.20
Financial goals	3.12	2.04	3.13	2.17
Feel pressure to buy	4.51	2.88	4.50	3.07
Buy on impulse	5.72	2.78	5.95	2.90

## Parent financial capability, pocket and regular money and young adult outcomes

The parent and other variables of interest for post-hoc analysis varied in type. Depending on the type of outcome variable we performed t-tests, chi square and logistic regression (with no control variables) to explore their relationship with the young adult outcomes. Again weighting was incorporated in all analyses. The distributions of the variables (including the three outcomes that were not explored in the previous analysis) are detailed in the tables below. The results described in the main body of this report are ones that were significant. As receiving pocket or regular money were not significantly related to the adult outcomes, the main report only refers to the relationship between parent financial capability and young adult outcomes.

Variable	Distribution
Receive pocket money	201 (67%)
Receive regular money	108 (46%)
Parent saves frequently	157 (53%)
Parent feels anxious about financial situation	126 (43%)
Parent doesn't think can make a difference to financial situation	76 (26%)
Parent feels would make a good role model	217 (74%)
Parent thinks can affect child's behaviour	232 (79%)
Parent is over-indebted	202 (67%)

Outcome	Distribution	
	<i>Wave 2 prioritised</i>	<i>Wave 3 prioritised</i>
Saving frequency (every/most months)	187 (49%)	148 (52%)
Have borrowed money	44 (11%)	33 (11%)
Would borrow	144 (35%)	96 (32%)

## Appendix 4 – 2016 Children and Young People’s survey questions

### Questionnaire Key

The following key identifies who answered each question:

**(P)** – Parent question

**(PP)** – Parent question in reference to the child

**(C)** – Child question

**(CC)** – Child question relating to parent question

### INTRODUCTION

**Thank you for agreeing to take part in our survey today.**

All of the answers you give to these questions will be completely anonymous and confidential.

### QUESTIONS

N52. **(P)** [ASK ALL] **This survey requires respondents to give their full postcode. Are you happy to provide this? This information will only be used for statistical purposes to analyse the results by specific areas, such as Local Authority, Constituency and Government areas. Asking for your postcode saves you time and helps us to report more accurate information. All answers will be treated entirely anonymously and postcode information will not be used for any other purpose.**

[SINGLE RESPONSE]

1. Yes
2. No [CLOSE]

N53. **(P)** [ASK ALL] **Please enter your postcode in the box below:**

[OPEN RESPONSE]

UK\_region {hDemRgn} **(P)** [ASK ALL] **To help us check where in the country you are, please click on the map below.**

[SINGLE RESPONSE]

1. North East
2. North West
3. Yorkshire
4. East Midlands
5. West Midlands

6. East of England
7. South East
8. South West
9. London
10. Scotland
11. Wales
12. Northern Ireland
13. None of these [CLOSE]

Sc2. {hDemOcc} (P) [ASK ALL] **Including yourself, please select who lives in your household from the following (Please don't forget yourself!):**

[MULTI RESPONSE]

1. Adults (Grandparents)
2. Adults (Parents/Step-parents/Carers)
3. Adult Children (18+)
4. Young adults (15-17)
5. Teenagers (12-14)
6. Older children (8-11)
7. Young children (3-7)
8. Babies & Toddlers (0-2)
9. Other adults (18+)

Sc3. (P) [ASK ALL] **Please select the gender of everyone who lives in your household (Please don't forget yourself!):**

[SINGLE GRID, CODES SELECTED AT SC2]

**Male/Female**

1. {hDemOccPnt} Adults (Grandparents)
2. {hDemOccGpr} Adults (Parents/Step-parents/Carers)
3. {[hDemOccAch} Adult Children (18+)
4. {[hDemOcChildren and Young People's Financial Capability surveypp} Young adults (15-17)
5. {hDemOccTee} Teenagers (12-14)
6. {hDemOccOch} Older children (8-11)
7. {hDemOccYch} Young children (3-7)
8. {hDemOccBab} Babies & Toddlers (0-2)
9. {hDemOccAot} Other adults (18+)

Sc1. {hDemOccDep} (P) [ASK ALL] **What ages are the children you have parental responsibility for in your household?**

[MULTI RESPONSE, SHOW CHILD AGES SELECTED AT Sc2]

1. Under 7 [CLOSE IF ONLY THIS CODED]
2. 7
3. 8
4. 9
5. 10
6. 11
7. 12
8. 13
9. 14
10. 15
11. 16
12. 17
13. I do not have parental responsibility of any children in my household [CLOSE]

Q102. {cDemAge} (P) [FOR ROUTING] **Age of child**

1. your 7 year old
2. your 8 year old
3. your 9 year old
4. your 10 year old
5. your 11 year old
6. your 12 year old
7. your 13 year old
8. your 14 year old
9. your 15 year old
10. your 16 year old
11. your 17 year old
12. None of These Classifications Apply

Statement1 - **In this survey, we would like to ask you about managing money, your approach and understanding. In the middle of the survey, we would also like to ask your [INSERT CHILD AGE] year old a series of questions about their approach to money and knowledge of financial terms. The section of questions for your child to answer will be clearly labelled so that you know when it is time for them to answer. Please select continue if you and your child are happy to proceed.**

S1. {rDemRltChi} **(P)** [ASK ALL] **What is your relationship to the child participating in the survey?**

[SINGLE RESPONSE]

1. Mother [CODE TO S7/2]
2. Father [CODE TO S7/1]
3. Step-mother [CODE TO S7/2]
4. Step-father [CODE TO S7/1]
5. Grandmother [CODE TO S7/2]
6. Grandfather [CODE TO S7/1]
7. Aunt [CODE TO S7/2]
8. Uncle [CODE TO S7/1]
9. Other relative
10. Carer/guardian
11. Refused [CLOSE]

S7. {rDemGen} **(P)** [ASK OTHER RELATIVES AND CARER/GUARDIAN, CODES 9 AND 10 AT S1] **Are you...?**

[SINGLE RESPONSE]

1. Male
2. Female
3. Prefer not to say [CLOSE]

Name.1 **Please enter the name of** [pipe: Q102] **who will be participating so that we can personalise this survey for you:**

[OPEN RESPONSE]

1. Name provided
2. Prefer not to say

N1. {rRelChiCrs} **(P)** [ASK ALL] **Thinking about caring and parenting responsibility for [pipe: NAME/your x year old], are you:**

[MULTI RESPONSE]

1. Solely responsible (SC)
2. Jointly responsible with another adult living with you
3. Jointly responsible with another adult not living with you
4. Not responsible for these (SC) [CLOSE]

N2. {rRelChiRul} **(PP)** [ASK ALL] **Thinking in particular about setting rules and agreements for [pipe: NAME/your x year old] are you:**  
[MULTI RESPONSE]

1. Solely responsible (SC)
2. Jointly responsible with another adult living with you
3. Jointly responsible with another adult not living with you
4. Not responsible for this – someone else does this (SC)
5. Not responsible - no one does this (SC)

S2. {cDemGen} **(PP)** [ASK ALL] **Is this child...?**  
[SINGLE RESPONSE]

1. Male
2. Female
3. Prefer not to say [CLOSE]

S6. {rDemAge} **(P)** [ASK ALL] **How old are you?**  
[NUMERIC]

1. Type in
2. Prefer not to say [SHOW BANDING]

S6a. {rDemAgeInt} **(P)** [ASK IF PREFER NOT TO SAY AGE, CODE 2 AT S6] **Which of the following age bands are you in?**  
[SINGLE RESPONSE]

1. Under 18 [CLOSE]
2. 18-24
3. 25-29
4. 30-34
5. 35-39
6. 40-44
7. 45-49
8. 50-54
9. 55-59
10. 60-64
11. 65-69
12. 70-74
13. 75-79
14. 80-84
15. 85+
16. Prefer not to say [CLOSE]

S8. {rDemMar} (P) [ASK ALL] **Which of these best applies to you personally?**

[SINGLE RESPONSE]

1. Married / Living with partner
2. Single (never married)
3. Widowed
4. Separated
5. Divorced
6. Don't know
7. Prefer not to say

S11. {rDemFrs} (P) [ASK ALL] **Thinking about financial decisions in your household are you?**

[SINGLE RESPONSE]

1. Solely responsible
2. Mainly responsible
3. Jointly responsible
4. No responsibility
5. Not Applicable

Statement2. **Please answer the next few questions thinking about [pipe: NAME/your x year old]...**

PP4. {rcMonStr} (PP) [ASK ALL] **Does [pipe: NAME/your x year old] have money in any of the following places?**

[MULTI RESPONSE]

1. No – [he/she] doesn't have any money of [his/her] own (SC)
2. In a piggy bank or cash box at home
3. In a savings account in [his/her] name
4. In a Child Trust Fund in [his/her] name
5. In a current account in [his/her] name
6. In a credit union account in [his/her] name
7. In a NS&I Savings or Premium Bonds in [his/her] name
8. In a junior ISA in [his/her] name
9. In a banking product in parents' or someone else's name
10. [Parents/carers] look after [his/her] money
11. Don't know (SC)

PP9. {rcMonStrDcn} (P) [ASK IF SAVE MONEY IN SAVINGS ACCOUNT/CHILD TRUST FUND/CURRENT ACCOUNT/CREDIT UNION ACCOUNT/ PREMIUM BONDS/JUNIOR ISA, CODE 3 TO 8 AT PP4]**To what extent was [pipe: NAME/your x year old] involved in the choice of banking products in [his/her] name?**

[SINGLE RESPONSE]

1. Parents or carers decided
2. [He/she] decided
3. We decided together
4. Don't know

PP5. {rcMonSrc} (PP) [ASK ALL] **In which of the following ways does [pipe: NAME/your x year old] get money of [his/her] own?**

[MULTI RESPONSE]

1. [he/she] doesn't get any money of [his/her] own (SC)
2. Pocket money or allowance from parent/carer
3. Pocket money or allowance from another family member e.g. grandparents
4. In return for good behaviour from parent/carer
5. In return for helping out at home/chores from parent/carer
6. Now and again on special days out or holidays
7. Birthdays, Christmas or special occasions
8. When [he/she] sees Grandparents or other family friends or relatives
9. Irregularly or when we have some money to spare
10. [Q102 7 TO 11] From work or a part time job such as delivering papers [parents of 13+]
11. Through selling things online or somewhere else using an adults account
12. [Q102 10 TO 11] Benefits payments [parents of 16+]
13. Other (please specify)
14. Don't know (SC)

PP10. {rcMob} (PP) [ASK ALL] **Does [pipe: NAME/your x year old] have [his/her] own mobile/smart phone?**

[SINGLE RESPONSE]

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

PP10b. {rcMonSpdMob} (PP) [ASK PARENTS OF CHILD WHO OWNS A SMARTPHONE, CODE 1 AT PP10] **Is [pipe: NAME/your x year old] responsible for paying for [his/her] phone bill?**

[SINGLE RESPONSE]

1. Yes, [he/she] pays it all
2. Yes, [he/she] pays some or if [he/she] goes above a capped amount
3. No - it's all free or someone else pays

PP11. {rcMonSpdDcnMob} (PP) [ASK PARENTS OF CHILD WHO OWNS A SMARTPHONE, CODE 1 AT PP10] **To what extent was [pipe: NAME/your x year old] involved in the process of choosing the cost of [his/her] call and data package?**

[SINGLE RESPONSE]

1. Parents or carers decided
2. [He/She] decided
3. We decided together
4. Don't know

PP13. {rcMonSpdDcn} (PP) [ASK ALL EXCEPT PARENTS OF CHILDREN WITHOUT ANY MONEY OF THEIR OWN AND PARENTS OF CHILDREN WHO DO NOT GET ANY MONEY OF THEIR OWN, CODE 1 AT PP4 AND CODE 1 AT PP5] **Who is mainly responsible for deciding how [pipe: NAME]'s day-to-day money is spent?**

[SINGLE RESPONSE]

1. Parents or carers decided
2. [He/She] decided
3. We decided together
4. Don't know

PP19. {rcFcmBnk} (PP) [IF SAVE MONEY IN SAVINGS ACCOUNT/CHILD TRUST FUND/CURRENT ACCOUNT/CREDIT UNION ACCOUNT/ PREMIUM BONDS/JUNIOR ISA, CODE 3 TO 8 AT PP4] **Which of the following does [pipe: NAME] do with [pipe: N57] bank account(s)?**

[MULTI RESPONSE]

1. Nothing (SC)
2. Puts [his/her] money in
3. Takes [his/her] money out
4. Looks after [his/her] bank book details
5. Checks [his/her] bank balance
6. Uses [his/her] debit card
7. Looks at [his/her] account online (internet banking)
8. Looks at [his/her] account on a mobile phone (mobile banking)
9. Goes into the bank
10. Don't know (SC)

ADULTYP7. (PP) [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Does [pipe: NAME/your x year old] pay for any of the following things out of [his/her] own money? (parents of 11+)**

[SINGLE RESPONSE PER ROW]

ADULTYP7a. {rcMonSpnClt} [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Non-school clothes and shoes**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money

3. Yes – they pay for this from their own money

ADULTYP7b. {rcMonSpnTlt} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Toiletries & cosmetics**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money
3. Yes – they pay for this from their own money

ADULTYP7c. {rcMonSpnSwt} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Snacks or sweets**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money
3. Yes – they pay for this from their own money

ADULTYP7d. {rcMonSpnPsn} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Presents for other people**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money
3. Yes – they pay for this from their own money

ADULTYP7e. {rcMonSpnToy} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Toys or games or gadgets**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money
3. Yes – they pay for this from their own money

ADULTYP7f. {rcMonSpnScI} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **Going out with their friends**

1. No – their parents pay for this for them
2. Yes – they sometimes pay for this from their own money
3. Yes – they pay for this from their own money

PP20.(PP) [ASK ALL] **Does [pipe: NAME/your x year old] ever...**

[SINGLE RESPONSE PER ROW]

PP20a. {rcFcmPayShp} **(PP)** [ASK ALL] **Pay for things in shops [him/herself], such as toys, food or sweets (with either their money or your money)**

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

PP20b. {rcFcmPayOnl} **(PP)** [ASK ALL] **Pay for things online [him/herself], such as apps, games or music (with either their money or your money)**

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

PP20c. {rcDcpAsk} **(PP)** [ASK ALL] **Ask for things after [he/she]'s been told [he/she] can't have them**

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

PP21. **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS IN SHOPS WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20A] **When [pipe: NAME/your x year old] pays for things in shops, does [he/she] usually...**

[SINGLE RESPONSE PER ROW]

PP21a. {rcFcmPayShpCng} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS IN SHOPS WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20A] **Choose the right coins or notes to pay**

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

PP21b. {rcFcmPayShpWai} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS IN SHOPS WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20A] **Wait for any change**

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

PP21c. {rcFcmPayShpCck} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS IN SHOPS WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20A] **Check [he/she] has the right change**

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

PP22. **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS ONLINE WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20b] **When [pipe: NAME/your x year old] pays for things online such as apps, games or music, does [he/she]...**

[SINGLE RESPONSE PER ROW]

PP22a. {rcFcmPayOnlAgr} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS ONLINE WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20b] **Stick to any agreements that you have about buying online**

1. Yes
2. No

3. Don't know
4. Not applicable

PP22b. {rcFcmPayOnlUns} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS ONLINE WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20b] **Pay online without adult supervision**

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

PP22c. {rcMonSpnOnl} **(PP)** [ASK PARENTS OF CHILDREN WHO PAY FOR THINGS ONLINE WITH THEIR OWN MONEY OR PARENTS MONEY, CODE 1 AT PP20b] **Use [his/her] own money or online account**

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

NQ98. {rcMonSpnPln} **(PP)** [ASK ALL] **Imagine you gave [pipe: NAME/your x year old] £5 to spend on a school trip, would [he/she] make a plan in advance of how much to spend on different things like sweets or presents?**

[SINGLE RESPONSE]

1. Yes - [he/she] can make a plan and stick to it
2. Yes - [he/she] would make a plan but would be unlikely to stick to it
3. No - [he/she] wouldn't be able to plan
4. Don't know

PP17. {rcMonSavFrqLtr} **(PP)** [ASK ALL EXCEPT BOTH PARENTS OF CHILDREN WITHOUT ANY MONEY OF THEIR OWN AND PARENTS OF CHILDREN WHO DO NOT GET ANY MONEY OF THEIR OWN, CODE 1 AT PP4 AND CODE 1 AT PP5] **How often does [pipe: NAME/your x year old] save up [his/her] own money to buy a specific item?**

[SINGLE RESPONSE]

1. Often
2. Sometimes
3. Rarely
4. Never
5. Don't know

PP24. (PP) [ASK ALL] **How well do you think [pipe: NAME/your x year old] understands the following about money?**

[SINGLE RESPONSE PER ROW RANDOMISED]

PP24a. {rcFcmUndVal}(PP) **That money has a value**

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

PP24b. {rcFcmUndSrc} (PP) **Where day-to-day money comes from**

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

PP24c. {rcFcmUndChc} (PP) **That you have to make choices when you spend your money**

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

PP24d. {rcFcmUndAdv} (PP) **That adverts and some TV programmes are trying to sell them things**

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

PP25. (PP) [ASK ALL] Is [pipe: NAME/your x year old] able to do any of the following?

[SINGLE RESPONSE PER ROW RANDOMISED]

PP25a. {rcMonSavFrqStr} (PP) [ASK ALL EXCEPT PARENTS OF CHILDREN WHO NEVER SAVE THEIR OWN MONEY TO BUY A SPECIFIC ITEM, ALL EXCEPT CODE 4 AT PP17] **Save up for a short period of time to buy something [he/she] wants**

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

PP25b. {rcFcmMgm}(PP) [ASK ALL EXCEPT PARENTS OF CHILDREN WHO DON'T GET ANY MONEY OF THEIR OWN, CODE 1 AT PP5] **Manage [his/her] own day-to-day money or allowance**

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

PP25c. {rcMonSpnExp} (PP) [ASK ALL EXCEPT PARENTS OF CHILDREN WHO DON'T GET ANY MONEY OF THEIR OWN, CODE 1 AT PP5 AND PARENTS OF CHILDREN WHO DON'T HAVE ANY MONEY OF THEIR OWN, CODE 1 AT PP4 ] **Explain the choices [he/she] makes when [he/she] spends [his/her] money**

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

PP25d. {rcDscTsk} (PP) [ASK ALL] **Finish a task [he/she] has been asked / decided to do**

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

PP25e. {rcDcpWnt} (PP) [ASK ALL] **Able to recognise the difference between something [he/she] wants (e.g. games) and something [he/she] needs (e.g. food)**

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

PP26. **(PP)** [ASK ALL] **How often do you talk to [pipe: NAME] about...?**  
[SINGLE RESPONSE PER ROW RANDOMISED]

PP26a. {rcEduFinSrc} **(PP)** [ASK PARENTS OF 7 TO 10 YEAR OLDS, CODE 1 TO 4 AT Q102] **Where the money your household has comes from**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP26b. {rcEduFinSpn} **(PP)** [ASK ALL] **The choices you make when spending your money**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP26c. {rcEduFinAdv} **(PP)** [ASK ALL] **The fact that advertising happens online, such as in search results, games, and videos**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP26d. {rcEduFinDbt} **(PP)** [ASK PARENTS OF 12+, CODE 6 TO 11 AT Q102] **The risks associated with borrowing money, and the impact of getting into debt (parents of 12+)**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP26e. {rcEduOthCar} **(PP)** [ASK PARENTS OF 12+, CODE 6 TO 11 AT Q102] **What careers they could do in the future (E) (parents of 12+)**

1. Never
2. Rarely
3. Sometimes

4. Often
5. Don't know

PP27. **(PP)** [ASK ALL] **How often do you show [pipe: NAME/your x year old] ...**  
[SINGLE RESPONSE PER ROW RANDOMISED]

PP27a. {rcEduFinFcmPay} **(PP)** [ASK ALL] **The different ways you pay for things, e.g. by cash or card**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP27b. {rcEduFinFcmBdg} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **How to set a budget (parents of 11+)**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP27c. {rcEduFinFcmBnc} **(PP)** [ASK ALL] **How to check your bank balance**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP27d. {rcEduFinShp} **(PP)** [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] **How to shop around to save money (parents of 11+)**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

PP27e. {rcEduFinFcmBll} **(PP)** [ASK PARENTS OF 14+, CODE 8 TO 11 AT Q102] **How you pay the different household bills (parents of 14+)**

1. Never
2. Rarely

3. Sometimes
4. Often
5. Don't know

PP28. **(PP)** [ASK ALL] **To what extent would you say that...**

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

PP28a. {rcDcplrr} **(PP)** [ASK ALL] **...[pipe: NAME/your x year old] is irritable or quick to get angry**

1. Not at all true of [pipe: NAME/my x year old]
2. Not very true of [pipe: NAME/my x year old]
3. Somewhat true of [pipe: NAME/my x year old]
4. Mostly true of [pipe: NAME/my x year old]
5. Very true of [pipe: NAME/my x year old]
6. Don't know (FIXED)

PP28b. {rcDcpObd} **(PP)** [ASK ALL] **...[pipe: NAME/your x year old] is often disobedient**

1. Not at all true of [pipe: NAME/my x year old]
2. Not very true of [pipe: NAME/my x year old]
3. Somewhat true of [pipe: NAME/my x year old]
4. Mostly true of [pipe: NAME/my x year old]
5. Very true of [pipe: NAME/my x year old]
6. Don't know (FIXED)

PP16. **(PP)** [ASK ALL] **At what age group do you think parents and carers should start doing the following with their children to help them become good with their money when they grow up?**

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

PP16a. {rcEduIniBI} **(P)** [ASK ALL] **Talk about bills that need to be paid (e.g. heating, electric, phone etc)**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16b. {rcEduIniSav} **(P)** [ASK ALL] **Teach the importance of saving**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16c. {rcFcmIniSpn} **(P)** [ASK ALL] **Give them their own spending money/allowance**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16d. {rcEduIniHsp} **(P)** [ASK ALL] **Involve them in basic family spending decisions e.g. food shopping**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16e. {rcFcmIniMgm} **(P)** [ASK ALL] **Let them manage their own day-to-day money without supervision**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16f. {rcFcmIniSav} **(P)** [ASK ALL] **Give them responsibility for saving for something they want**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16g. {rcEduIniUsm} **(P)** [ASK ALL] **Encourage them to think about what to do with their money**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

PP16h. {rcEduIniUsm} **(P)** [ASK ALL] **Talk to them about debt and borrowing**

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15
5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

NQ2. **(P)** [ASK ALL] **At what age do you think ..?**

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

NQ2a. {rFcmAgeHbt} **(P)** [ASK ALL] **A person's money habits and attitudes, for example being a spender or a saver, get established?**

1. Aged 1
2. Aged 2
3. Aged 3
4. Aged 4
5. Aged 5
6. Aged 6
7. Aged 7
8. Aged 8
9. Aged 9

10. Aged 10
11. Aged 11
12. Aged 12
13. Aged 13
14. Aged 14
15. Aged 15
16. Aged 16
17. Aged 17
18. Aged 18
19. Aged 19+
20. Never (FIXED)
21. Don't know (FIXED)

NQ2b. {rFcmAgeMsk} (P) [ASK ALL] **That children should have the freedom to start making mistakes with their money and learn from them?**

1. Aged 1
2. Aged 2
3. Aged 3
4. Aged 4
5. Aged 5
6. Aged 6
7. Aged 7
8. Aged 8
9. Aged 9
10. Aged 10
11. Aged 11
12. Aged 12
13. Aged 13
14. Aged 14
15. Aged 15
16. Aged 16
17. Aged 17
18. Aged 18
19. Aged 19+
20. Never (FIXED)
21. Don't know (FIXED)

Statement 3. [SHOW ALL] **The next few questions are about your attitudes, opinions and behaviours towards money. Please select continue to proceed.**

P1. {rFstHthSat} (P) [ASK ALL] **On a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied', how satisfied are you with your overall financial circumstances?**  
[SINGLE RESPONSE]

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

P2. {rFstHthCfd} (P) [ASK ALL] **On a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident do you feel managing your money?**  
[SINGLE RESPONSE]

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

P3. {rEduCfd} (P) [ASK ALL] **And on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident do you feel talking to your [child/children] about how to manage money?**  
[SINGLE RESPONSE]

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

P5. {rFstPayBIIIf} (P) [ASK ALL] **To what extent do you feel that keeping up with your bills and credit commitments is a burden?**

[SINGLE RESPONSE]

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

P6. {rFstPayMis} (P) [ASK ALL] **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.**

[SINGLE RESPONSE]

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

P7. {rMonSavFrq} (P) [ASK ALL] **Which of these best describes how often you put money aside into savings?**

[SINGLE RESPONSE]

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

NQ96. {rFstPayBIIUnx} (P) [ASK ALL] **Thinking about an unexpected bill which [pipe: A3] 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.**

[SINGLE RESPONSE]

1. [I/we] would pay it with [my/our] own money, without dipping into savings or cutting back on essentials
2. [I/we] would pay it with [my/our] own money, without dipping into savings but [I/we] would have to cut back on essentials
3. [I/we] would have to dip into savings
4. [I/we] would use a form of credit or overdraft
5. [I/we] would get the money from friends or family as a gift or loan
6. [I/we] would have to sell personal/household item(s) to get the money
7. [I/we] would not be able to pay this expense
8. Don't know
9. Prefer not to say

YP8. {rFcmMtr} **(P)** [ASK ALL] **How do you keep track of your family income and expenditure?**  
[MULTI RESPONSE]

1. I don't keep track – another adult in the household does (SC FIXED)
2. I don't keep track - no-one in the household does (SC FIXED)
3. Online budgeting tool
4. Online bank account
5. Spreadsheet
6. Piece of paper
7. In my head (mentally)
8. Checking my bank balance at a cash machine
9. Reviewing my bank statements
10. On a mobile app
11. Other (FIXED)
12. Don't know (SC FIXED)

P10. **(P)** [ASK ALL] **To what extent do you agree or disagree with the following statements about money?**  
[SINGLE PER ROW RANDOMISED SCALE ROTATED]

P10a. {rFstHthAnx} **(P)** [ASK ALL] **Thinking about my financial situation makes me anxious**

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

P10b. {rFstHthFix} **(P)** [ASK ALL] **Nothing I do will make much difference to my financial situation**

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

P10c. {rEduInfRmd} **(P)** [ASK ALL] **I feel able to be a good role model for my children around money**

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

P10d. {rEduInfBhv} **(P)** [ASK ALL] **I can affect how my children will behave around money when they grow up**

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

P11. **(P)** [ASK ALL] **Now here are some things parents and carers have said about teaching children about money. To what extent do you agree or disagree with these statements?**

[SINGLE PER ROW RANDOMISED]

P11a. {rEduInfUnc} **(P)** [ASK ALL] **I don't know how to talk to my child/children about money**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

P11b. {rEduInfPtc} **(P)** [ASK ALL] **Children should be protected from understanding how money works**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

P11c. {rEduOwn} **(P)** [ASK ALL] **My parents never talked to me about money**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

P11d. {rEduInfPnt} **(P)** [ASK ALL] **Children grow up to be like their parents/ carers are with their money**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

P11e. {rEduInfMgm} (P) [ASK ALL] **It is important to help your children learn how to manage their money**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

P12. (P) [ASK ALL] **On a scale of 0 to 10, where 0 means 'it doesn't sound like me at all', and 10 means 'it sounds a lot like me', to what extent would you say**  
[SINGLE PER ROW RANDOMISED]

P12a. {rFstHthSpnChi} (P) [ASK ALL] **I feel under pressure to spend money on my children even when I can't afford it**

1. 0 - It doesn't 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 – It sounds a lot like me

P12b. {rFstHthSpnFnd} (P) [ASK ALL] **I feel under pressure to spend like my friends even when I can't afford it**

1. 0 - It doesn't 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 – It sounds a lot like me

P12c. {rcDcpFin} (P) [ASK ALL] I **set clear rules or agreements for [this child] about money that I stick to**

1. 0 - It doesn't 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 – It sounds a lot like me

P13. {rOpn} (P) [ASK ALL] **Do you discuss your household finances openly with any of the following people?**

[MULTI RESPONSE]

1. My partner/spouse
2. Parents/Family
3. My children
4. Friends
5. Colleagues
6. I prefer not to talk about my finances with any of these people (SC)
7. Don't know (SC)

P14. {rMonStr} (P) [ASK ALL] **Which of the following financial products do [you/you and your partner/spouse] currently have?**

[MULTI RESPONSE]

1. Current account
2. Savings account / ISA
3. Pension
4. Life insurance
5. Credit card that you do not normally pay in full each month
6. Credit card that you normally pay in full each month
7. A pay day loan or guarantor loan
8. Store card or catalogue credit
9. Bank loan (excluding mortgage)
10. A loan from family or friends
11. Any other loan
12. None of the above

Statement 4. [SHOW ALL] Thanks very much for your answers so far. Can you please ask [name/your x year old] to answer the following questions. If [name/your x year old] wishes to hear the question read out loud, [he/she] can do so by pressing the play button on the audio player underneath the question.

ADD1. {cQzHic} **(C)** [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] **Which one of these is worth the most? (7-11)**

[SINGLE RESPONSE]

1. £1
2. 1p
3. 50p

ADD2. {cQzLon} **(C)** [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] **And which is worth the least? (7-11)** [SINGLE RESPONSE]

1. £10
2. £5
3. £20

ADD3. {cQzSrc} **(C)** [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] **My parents get money for the family to spend. How do you think they get the money? (7-11)**

[MULTI RESPONSE]

1. Earn money by going to work
2. From the bank
3. From the till at the shop

ADD4. {cQzSuc} **(C)** [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] **I want to buy these lollipops. They cost £1.50. Which coins will I need to buy them? (7-11)**

[MULTI RESPONSE]

1. £1
2. 1p
3. 50p

ADD5. {cQzSun} **(C)** [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] **A game I like costs £35. How many £5 notes will I need to buy it? (7-11)**

[SINGLE RESPONSE]

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10
11. More than 10

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1. **(C)** [ASK ALL CHILDREN] **Do you get to have a choice in?**

[SINGLE PER ROW RANDOMISED]

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1a. {cOpnHol} **(CC)** [ASK ALL CHILDREN] **Family days out or holidays**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1b. {cOpnFoo } **(CC)** [ASK ALL CHILDREN] **What to buy in the family food shop**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A. {cMonSpnDcnMob } **(CC)** [ASK 8 TO 17 YEAR OLDS, CODES 2 TO 11 AT SC1] **Do you get to have a choice in...? - The cost of your mobile phone call and data package**

[SINGLE RESPONSE]

1. Yes
2. No
3. Don't know
4. I don't have a mobile phone

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2. {cMonSrc } **(CC)** [ASK 7 TO 17 YEAR OLDS, CODES 1 TO 11 AT Q102] **Where do you get your money from?**  
[MULTI RESPONSE]

1. I do not get any money from my parents or other people (SC)
2. Pocket money or allowance
3. From my parents or carers for doing jobs or helping out at home
4. From my parents or carers for good behaviour
5. When you see Grandparents or other family friends or relatives
6. Birthdays, Christmas or special occasions
7. Now and again on special days out or holidays
8. [ASK 13 TO 17 YEAR OLDS] From work or a part-time job such as delivering papers (13+)
9. Through selling things online or somewhere else
10. [ASK 16 TO 17 YEAR OLDS] Benefits payments (16+)
11. Other (please write in)

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3. {cMonSrcAmtRgl} **(C)** [ASK THOSE WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING JOBS OR GOOD BEHAVIOUR, CODES 2 TO 4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2]

**Do you receive the same amount of pocket money or allowance each week or month?**

[SINGLE RESPONSE]

1. Yes the same
2. No – it varies
3. Don't know

YP1. **(C)** [ASK THOSE WHO GET MONEY, ALL EXCEPT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How much money were you given in total last week?**

[NUMERIC]

1. If it is easier for you to answer for the last month, please select this option
2. Don't know

YP1a. {cMonSrcAmtAbs} **(C)** [ASK THOSE WHO WANT TO ANSWER FOR LAST MONTH, CODES 1 AT YP1] **How much money were you given in total last month?**

[NUMERIC]

1. Don't know

YP1b. {cMonSrcAmtInt} **(C)** [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST WEEK, CODES 1 AT YP1] **Are you able to tell us roughly how much money were you given in total last week?**

[SINGLE RESPONSE]

1. Under £2
2. £2 - £5
3. £6 - £10
4. £11 - £15
5. £16 - £20
6. £21 - £25
7. £26 - £30
8. Over £30
9. I was not given any money in the last week
10. Don't know

YP1b2. {cMonSrcAmtInt} **(C)** [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST MONTH, CODES 1 AT YP1a] **Are you able to tell us roughly how much money were you given in total last month?**

[SINGLE RESPONSE]

1. Under £2
2. £2 - £5
3. £6 - £10
4. £11 - £15
5. £16 - £20
6. £21 - £25
7. £26 - £30
8. Over £30
9. I was not given any money in the last month
10. Don't know

YP7. **(C)** [ASK THOSE AGED 11 TO 17 AND THOSE WHO GET MONEY, CODES 5 TO 11 AT Q102 AND CODES 2,3,4,6,7,8 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **Do you have to pay for any of the following things out of your own money? (11+)**

[SINGLE RESPONSE PER ROW]

YP7a. {cMonSpnClt} **(C)** [ASK THOSE AGED 11 TO 17 AND THOSE WHO GET MONEY, CODES 5 TO 11 AT Q102 AND CODES 2,3,4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2]

**Non school clothes and shoes**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7b. {cMonSpnTlt} **(C)** [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Toiletries & cosmetics**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7c. {cMonSpnSwt} **(C)** [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Snacks or sweets**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7d. {cMonSpnPsn} **(C)** [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Presents for other people**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7e. {cMonSpnToy} **(C)** [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Toys or games or gadgets**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7f. {cMonSpnScl} **(C)** [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Going out with your friends**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

NQ3. {cFcmBnk} **(C)** [ASK THOSE AGED 7 TO 11, CODES 5 TO 11 AT Q102] **Do you know what a bank account is? (7-11)**

[SINGLE RESPONSE]

1. Yes
2. No

NQ4. {cMonStrBnk} **(C)** [ASK ALL CHILDREN] A bank account is somewhere people can keep their money rather than keeping it at home. Credit union and building society accounts are like bank accounts, if you have a credit union or building society account you should answer yes to this question. **Do you have a bank account of your own?**

[SINGLE RESPONSE]

1. Yes
2. No
3. I don't know if I have one

PP19. **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Which of the following do you do with your bank account(s)? (8+)**  
[MULTIP RESPONSE PER ROW]

PP19a. {cFcmBnkDep} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Put money in**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19b. {cFcmBnkWtd} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Take money out**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19c. {cFcmMtrDtl} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Look after my bank details**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19d. {cFcmMtrBnc} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Check my bank balance**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19e. {cFcmMtrDbt} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Use a debit card**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19f. {cFcmMtrOnl} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Look at the account online (internet banking)**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19g. {cFcmMtrMob} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Look at the account on my phone (mobile banking)**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19h. {cFcmMtrF2f} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Go into the bank**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

YP2. {cMonStrActyp} **(C)** [ASK THOSE AGED 8 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 2 TO 11 AT Q102 AND CODE 1 AT NQ4] **Do you know what type of bank account you have? Is it a.... (8+)**

[SINGLE RESPONSE]

1. Current account
2. Savings account
3. I have both a current and a savings account
4. I don't know what type of bank account I have

NQ3y. {cMonStrLts} **(C)** [ASK THOSE AGED 8 TO 17, CODES 1 TO 11 AT Q102] **Do you have a Child Trust Fund or a Junior ISA? (7+)**

[MULTI RESPONSE]

1. I have a Child Trust Fund
2. I have a Junior ISA
3. I don't know if I have one of these (SC)
4. I don't know what these are (SC)

NQ3z. {cMonStrLtsAwr} **(C)** [ASK THOSE WHO DON'T KNOW WHAT A CHILD TRUST FUND OR A JUNIOR ISA IS, CODE 4 AT NQ3y] **Which of these don't you know about?**

[MULTI RESPONSE]

1. I don't know what a Child Trust Fund is
2. I don't know what a Junior ISA is

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY4. {cMonStr} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL

CAPABILITY SURVEY2 AND ALL WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4] **[Apart from in your bank account(s)] where do you keep your money?**

[MULTI RESPONSE]

1. Purse or wallet
2. Piggy bank or cash box at home
3. My parent or carer looks after it for me
4. Nowhere in particular (SC)
5. Somewhere else
6. Don't know (SC)

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY5. {cFcmMtrAmtAwr} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **Do you know how much money you have in total? [Including in your bank?]**

[SINGLE RESPONSE]

1. No
2. Yes, roughly
3. Yes exactly

YP3. {cSavFrq} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you get money, how often do you save at least some of it, [say by putting it in a piggy bank or cash box or into your bank account]? (8+)**

[SINGLE RESPONSE]

1. Every time I get money
2. Most times I get money
3. Sometimes
4. Never
5. Don't know

YP3b. {cSpnFrq} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **[You said that you save some money every time/most times/some of the time you get money.] How often do you spend that money on things you want? (8+)**

[SINGLE RESPONSE]

1. Every time I get money
2. Most times I get money
3. Sometimes
4. Never
5. Don't know

YP3c. {cSavFrq2} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND NOT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How often do you put money aside into your savings?**

[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY6. {cSavLng}{**(C)**} [ASK ALL CHILDREN]

**What is the longest time you have saved up for? (for example to buy something you wanted)**

[SINGLE RESPONSE]

1. I haven't saved up money before
2. Less than a week
3. More than a week but less than month
4. More than a month but less than a year
5. More than a year
6. Don't know

YP6. {cEduFinPcmPay} **(C)** [ASK THOSE AGED 7 TO 11, CODES 1 TO 5 AT Q102] **Have you seen your parents pay for things with...? (7-11)**

[MULTI RESPONSE]

1. Money (notes or coins)
2. Debit card
3. Online account (like Paypal)
4. Mobile phone
5. Credit card
6. None of these (SC)
7. Don't know (SC)

C2. {cQoI} **(C)** [ASK THOSE AGED 7 TO 11, CODES 1 TO 5 AT Q102] **Zig is 16, and he is an alien who has come from another planet to live on Earth. He can choose 3 of the items you see below. Can you pick the 3 most important things you think he needs to live here? (7-11)**

[MULTI RESPONSE – UP TO THREE]

1. A house to live in
2. Electricity
3. Water supply
4. Food
5. New clothes
6. TV
7. Mobile phone
8. Tablet or iPad
9. Books
10. Car
11. Internet access
12. Don't know (SC)

C3. {cMonSrc} (C) [ASK THOSE AGED 7 TO 11, CODES 1 TO 5 AT Q102] **Zig will need more money so he can buy the things he will need to live here. What would be the best way for him to make sure he gets the money he needs to live here? (7-11)**

[MULTI RESPONSE – UP TO THREE]

1. Do well at school
2. Get a job
3. Borrow from other people
4. Hope to be given some
5. Go to a cash machine
6. Apply for help from the people in charge
7. Don't know

C4. {cMonSrcMain} (C) [ASK THOSE WHO CODED MORE THAN 1 AT C3] **And what is the best way? (7-11)**

[SINGLE RESPONSE]

1. Do well at school
2. Get a job
3. Borrow from other people
4. Hope to be given some
5. Go to a cash machine
6. Apply for help from the people in charge

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY8a. {cMonSavDcs} (C) [ASK ALL CHILDREN EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you have money, who usually decides whether you save any of it?**

[SINGLE RESPONSE]

1. My parents or carers decide
2. I decide
3. We both decide
4. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY8b. {cMonSpnDcs} (C) [ASK ALL CHILDREN EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you have money, who usually decides what you spend it on? (7+)**

[SINGLE RESPONSE]

1. My parents or carers decide
2. I decide
3. We both decide
4. Don't know

NQ5. {cMonSpnPlnFrq} **(C)** [ASK THOSE AGED 14 TO 17 UNLESS DO NOT GET ANY MONEY FROM PARENTS, CODES 8 TO 11 AT Q102 AND NOT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How often do you plan how you are going to pay for things you need? (14+)**  
[SINGLE RESPONSE]

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9. {} **(C)** [ASK ALL CHILDREN] **Here are some things that people your age have said about money. How strongly do you agree or disagree with them?**  
[SINGLE RESPONSE PER ROW]

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9a. {cOpnHhl} **(C)** [ASK THOSE AGED 11 TO 17] **My parents or carers discuss with me what the family can and can't afford to buy (11+)**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9b. {cDcpWnt} **(C)** [ASK ALL CHILDREN] **I don't like it when my parents or carers say I cannot have things I see in shops**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9c. {cDcpFnd} **(C)** [ASK ALL CHILDREN] **I don't like it when friends have things I don't have**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9d. {cDcpTsk} **(C)** [ASK ALL CHILDREN] **I carry on with a task whether it is difficult or not**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9e. {cDcpIrr} **(C)** [ASK THOSE AGED 11 TO 17] **I get angry quickly (11+)**

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY9f. {cDcpObd} **(C)** [ASK THOSE AGED 11 TO 17] **I am generally willing to do what is asked of me (for example - by teachers or parents) (11+)**

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

YP8a. {cFcmMtr} **(C)** [ASK THOSE AGED 14 TO 17 UNLESS DO NOT GET ANY MONEY FROM PARENTS, CODES 8 TO 11 AT Q102 AND NOT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How do you keep track of the money you get and the money you spend? (14+)**

[MULTI RESPONSE]

1. Online budgeting tool
2. Online bank account
3. Spreadsheet
4. Piece of paper
5. In my head (mentally)
6. Checking my bank balance at a cash machine
7. Reviewing my bank statements
8. On a mobile app
9. Other
10. I don't keep track
11. Don't know

Statement 5. [SHOW ALL] **Now a few questions about you.**

LQ6. {cEsmShy} **(C)** [ASK ALL CHILDREN] **When you have to say things in front of teachers, do you usually feel shy? (7-17)**

[SINGLE RESPONSE]

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

LQ10. {cEsmCng} **(C)** [ASK ALL CHILDREN] **Are there lots of things about yourself you would like to change? (7-17)**

[SINGLE RESPONSE]

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

RO1. {cEsmHse} **(C)** [ASK ALL CHILDREN] **How true do you think this statement is of you? I have high self-esteem**

[SINGLE RESPONSE]

1. 1 - Not very true of me
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7 - Very true of me
8. Don't know

C14. {cEsmLck} **(C)** [ASK ALL CHILDREN] **When nice things happen to you is it only good luck?**

[SINGLE RESPONSE]

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

NQ99. (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **To what extent do you agree or disagree with the following statements?**  
[SINGLE RESPONSE PER ROW]

NQ99a. {cFstHthAnx} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Thinking about my money makes me anxious (11+)**

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

NQ99b. {cFstHthFix} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **Nothing I do will make much difference to my money situation (11+)**

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

NQ99c. {cDcpFinMgm} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **It is important to learn how to manage your money (11+)**

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

NQ99d. {cDcpFinJob} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Having a job is the best way to be an independent person (14+)**

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

NQ99e. {cDcpFinJwo} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **If I didn't like a job I'd pack it in even if I didn't have another one to go into (14+)**

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

NCHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY10. {cMonSpnPln} (C) [ASK ALL] **Imagine you were given £5 to spend on a school trip. Would you plan how to spend the money and then stick to that plan? For example, would you work out how much you want to spend on different things like sweets or presents.**

[SINGLE RESPONSE]

1. Yes, I would make a plan and stick to it
2. Yes, I would make a plan but would be unlikely to stick to it
3. No, I wouldn't make a plan
4. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY10. {cFstHthCfd} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **How confident do you feel managing your money? Please answer on a scale of 0-10, where 0 is 'not at all confident' and 10 is 'very confident' (12+)**

[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY11. {cMonSavAmt10} (C) [ASK ALL CHILDREN] **Imagine someone gives you £10. How much would you spend and how much would you save for later?**

[NUMERIC]

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY12. {cMonSavAmt10} (C) [ASK ALL CHILDREN] **Imagine someone gives you £100. How much would you spend and how much would you save for later?**

[NUMERIC]

YP11. {cDcpFinBor} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **Below are some things people your age have said about borrowing money. Which one best describes how you feel about borrowing money? (12+)**

[SINGLE RESPONSE]

1. I'd rather not borrow money
2. Borrowing money is OK; but only if I can pay it back
3. Borrowing money does not bother me at all, even if I can't afford to pay it back
4. I don't know (FIXED)

YP99. (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 15 AT Q102] **When you want to buy something for yourself, how often... (11+)**

[SINGLE RESPONSE PER ROW]

YP99a. {cDcpFinShp} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 15 AT Q102] ... **do you look in different places or stores to compare prices?**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

YP99b. {cDcpFinPpr} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 15 AT Q102] ... **do you think about whether your friends would approve of the item?**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

YP99c. {cDcpFinVfm} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 15 AT Q102] ... **do you think about whether the item is good value for money?**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

YP13. {cDcpGol} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 15 AT Q102] **Which, if any, of the following goals would you like to achieve in the next 5 years?**

[MULTI RESPONSE]

1. [ASK THOSE AGED 11-17] Nothing, I have no goals for the next 5 years (SC) (11+)
2. [ASK THOSE AGED 11-17] Get into university (11+)
3. [ASK THOSE AGED 11-17] Go travelling (11+)
4. [ASK THOSE AGED 11-17] Get a secure job when I leave education (11+)
5. [ASK THOSE AGED 11-17] Move out of parents' home (11+)
6. [ASK THOSE AGED 11-17] Get my own car (11+)
7. [ASK THOSE AGED 11-17] Not rely on my parents for money (11+)
8. [ASK THOSE AGED 11-17] Go on holiday with my friends (11+)
9. [ASK THOSE AGED 11-15] Stay in education past the age of 16 (11-15)
10. [ASK THOSE AGED 11-14] Get good grades in my homework (11-14)

11. [ASK THOSE AGED 11-14] Make it into a sports team or music group or drama production (11-14)
12. [ASK THOSE AGED 11-17] I have other goals I would like to achieve (11+)

YP14. {cFstPay} **(C)** [ASK THOSE AGED 15 TO 17, CODES 9 TO 11 AT Q102] **If you received a higher than usual phone bill or there was something unexpected you needed to buy, how would you pay for it? (15+)**

[MULTI RESPONSE]

1. I would pay for it with my savings or spare money
2. I would borrow money from my friends or family
3. My parents or guardian would pay for it
4. Someone else in my family would pay for it
5. I would work extra hours to pay for it
6. I would just not pay it (SC FIXED)
7. Other (please specify) (FIXED)
8. Don't know (SC FIXED)

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY17. {cOpn} **(C)** [ASK ALL CHILDREN] **Do you talk about your money with any of the following people?**

[MULTI RESPONSE]

1. I never talk about money (SC FIXED)
2. Friends
3. Parents or carers
4. Teachers
5. My brothers and sisters
6. Grandparents or other family members
7. Don't know (SC FIXED)

YP16. {cEduFinAdv} **(C)** [ASK ALL CHILDREN] **If you needed advice about money, who would you ask?**

[MULTI RESPONSE]

1. I do not ask for advice about money (SC FIXED)
2. My parent(s)
3. My friends
4. My teachers
5. Other family members
6. Other adults
7. Online (for example - YouTube, Money Saving Expert)
8. A bank, building society or other financial organisation
9. TV programmes
10. Don't know (SC)

YP16a. {cEduFinAdvMain} **(C)** [ASK ALL WHO WOULD ASK FOR ADVICE, CODES 2 TO 9 AT YP16] **And who would be the most useful?**

[SINGLE RESPONSE]

1. My parent(s)
2. My friends
3. My teachers
4. Other family members
5. Other adults
6. Online (for example - Youtube, Money Saving Expert)
7. A bank, building society or other financial organisation
8. TV programmes
9. Don't know
10. None of them would give useful advice

Statement. The next few questions are a bit different, they are quiz questions rather than questions on the way you think about money. Please do not worry if you cannot answer them, some of these questions are designed to be difficult.

YP18. (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **Can you pick the word that best fits this description? (12+)**

[SINGLE RESPONSE PER ROW]

YP18a. {cQzIfI} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **The amount the price of things in shops goes up by**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

YP18b. {cQzIrs} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **The money that is added to savings by banks or building societies**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

YP18c. {cQzTax} **(C)** [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **The money people pay to government**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

YP18d. {cQzPns} **(C)** [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **The money you get when you retire from working**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

YP18e. {cQzBnc} **(C)** [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102] **The amount of money you have in your bank account**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

YP19. **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Look at this list, and choose which ones make your money grow, and which ones give you money now that has to be paid back later? (14+)**

[SINGLE RESPONSE PER ROW]

YP19a. {cQzMtg} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Mortgage**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19b. {cQzlsa} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Junior ISA**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19c. {cQzSac} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Savings account**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19d. {cQzPdl} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Payday loan**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19e. {cQzBnd} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Government Bond**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19f. {cQzCrc} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Credit card**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP19g. {cQzlvS} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Investment**

1. Makes your money grow
2. Has to be paid back later
3. Don't know

YP21. **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Is this true or false? (14+)**  
[SINGLE RESPONSE PER ROW]

YP21a. {cQzDcc} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **A debit card takes money directly from your bank account, a credit card lets you borrow money and pay it back later**

1. True
2. False

YP21b. {cQzSln} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **You always need to start paying a student loan back as soon as you leave University**

1. True
2. False

YP21c. {cQzDdb} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Direct debits can take money from your bank account each month for regular bills**

1. True
2. False

YP28. **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Which of the following things do most adults pay for, and which do most adults get for free? (14+)**  
[SINGLE RESPONSE PER ROW]

YP28a. {cQzRnt} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Rent or mortgage**

1. Pay for
2. Get for free
3. Don't know

YP28b. {cQzEgy} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Electricity or gas at home**

1. Pay for
2. Get for free
3. Don't know

YP28c. {cQzWat} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Water at home**

1. Pay for
2. Get for free
3. Don't know

YP28d. {cQzHth} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Visits to a GP or hospital**

1. Pay for
2. Get for free
3. Don't know

YP28e. {cQzCtx} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Council tax**

1. Pay for
2. Get for free
3. Don't know

YP28f. {cQzNet} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Internet at home**

1. Pay for
2. Get for free
3. Don't know

YP28g. {cQzLib} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **Borrowing a library book**

1. Pay for
2. Get for free
3. Don't know

NEW4. {cQzNpy} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **What would be the consequence if you weren't able to pay your council tax? (14+)**

[MULTI RESPONSE]

1. Nothing
2. You could go to prison
3. The government will pay what is owed for you
4. Your things may be taken by a debt collector
5. Don't know

P22. {cQzActBnc} **(C)** [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **Looking at this example of a bank statement, how much money was in the account at the end of February? (12+)**

[NUMERIC]

Statement 6. [SHOW TO THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] Now please look at this payslip, and then answer the questions below.

YP23. {cQzActPns} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **How much has Sally paid towards her retirement so far this year? (14+)**

[SINGLE RESPONSE]

1. £100
2. £320
3. £2465.20
4. £1000
5. £200
6. Don't know

YP24. {cQzActGpy} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] **How much was Sally paid this month before any tax or deductions were taken? (14+)**

[SINGLE RESPONSE]

1. £1950.88
2. £2700
3. £2000
4. £27000
5. £246.52
6. Don't know

YP25. {cQzPin} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] **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? (11+)**

[NUMERIC]

YP26. {cQzPow} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **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? (12+)**

[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18. {cEduFinSch} (C) [ASK ALL] **Have you learnt about how to manage your money in school or college?**

[SINGLE RESPONSE]

1. Yes
2. No
3. Not sure or don't remember

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18a. {cEduFinSchSbj} (C) [ASK THOSE AGED 12 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE, CODES 6 TO 11 AT Q102 AND CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **Which subjects did you learn how to manage your money in? (12+)**

[MULTI RESPONSE]

1. Maths
2. PSHE
3. Citizenship
4. Business & finance
5. Enterprise
6. Other (please specify)
7. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b. {cEduFinSchUse} **(C)** [ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **How useful was it?**  
[SINGLE RESPONSE]

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

YP27. {cDemEdu} **(C)** [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] **Which of the following qualifications do you have? (16+)**  
[MULTI RESPONSE]

1. Vocational qualification at level 1 or 2 (eg NVQ/SVQ)
2. Vocational qualification at level 3 (eg NVQ/SVQ)
3. GCSE/National 4/National 5
4. A-S Level
5. A level
6. Scottish Highers
7. Something else
8. I have no qualifications yet
9. Don't know

NEWQ101. **(C)** [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] **Do you have....?**  
[SINGLE RESPONSE PER ROW]

NEWQ101a. {cDemEduGcsEng} **(C)** [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] **GCSE English grade A\* - C (A) / National 5 English A – C**

1. Yes
2. No

NEWQ101b. {cDemEduGcsMat} **(C)** [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] **GCSE Maths grade A\* - C (B) / National 5 Maths A - C**

1. Yes
2. No

Statement7. [SHOW ALL] Thanks very much for your help, we really appreciate it. Please ask your parent or guardian to fill in the rest of the questions in this survey

Statement8. [SHOW ALL] We are interested in including lots of different people in our research. The final section of this survey is therefore a few questions about you and the people you live with so that we can make sure we include different types of people in this survey.

NEW5\_1. {cDemEduLvl} **(PP)** [ASK ALL] **What stage of their education is [pipe: NAME/your x year old] in currently?**

[SINGLE RESPONSE]

1. Primary
2. Secondary
3. Post-16 education (e.g. sixth form, college, Apprenticeship, Traineeship)
4. Other (please specify)
5. Don't know

NEW5\_2a. {cDemEduEst} **(PP)** [ASK PARENTS WHO SELECTED PRIMARY, SECONDARY OR POST-16, CODES 1 TO 3 AT NEW5\_1] **What type of school does [pipe: NAME/your x year old] attend?**

[SINGLE RESPONSE]

1. An Academy (including Free Schools)
2. A different type of state school
3. Private or Independent school
4. Home educated
5. Don't know
6. Not Applicable

NEW5\_2b. {cDemEduEst [COMBINE WITH PREVIOUS]} **(PP)** [ASK PARENTS WHO POST-16 EDUCATION, CODES 3 AT NEW5\_1] **What type of Post-16 institution does [pipe: NAME/your x year old] attend?**

[SINGLE RESPONSE]

1. School sixth form
2. Sixth Form College
3. Further Education College (including when attending college as part of an Apprenticeship or Traineeship)
4. A private training provider (including when attending a private training provider as part of an Apprenticeship or Traineeship)
5. Another type of Post-16 institution
6. Don't know

NQ998. {-} **(PP)** [ASK ALL] **Please indicate below how much help your child received in completing this survey...**

[SINGLE RESPONSE]

1. A lot
2. A little
3. None

NQ998. (PP) [ASK ALL] **Thinking about your child's last school report, did your child's teacher say they were performing?**

[SINGLE RESPONSE PER ROW]

NQ998a. {cDemEduPfmMat} (PP) [ASK ALL] **Numeracy / Maths**

1. At age expectations
2. Above age expectations
3. Below age expectations
4. Don't know

NQ998b. {cDemEduPfmEng} (PP) [ASK ALL] **Literacy / English**

1. At age expectations
2. Above age expectations
3. Below age expectations
4. Don't know

E1. {hDemTnr} (P) [ASK ALL] **In which of these ways do you occupy your home?**

[SINGLE RESPONSE]

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

Statement9. Thanks for your answers so far. We're reaching the end of the survey now but before we go any further please enter the following code in to the box below box below to help us verify your answers. [pipe: qCODE1]

S9. {hDemMie} (P) [ASK THOSE WHO ARE MARRIED/LIVING WITH A PARTNER, CODES 1 AT S8] **Who is the Main Income Earner in your household? The Main Income Earner is the household member with the largest income, whether from employment, pensions, state benefits, investments, or any other source.**

[SINGLE RESPONSE]

1. Myself
2. My partner
3. Another household member
4. Myself with another household member

E2. {rDemEmp} **(P)** [ASK ALL] **Which of these describe your current situation? Are you..**  
[SINGLE RESPONSE]

1. Working full time
2. Working part time
3. Self employed
4. Retired
5. In full time education
6. Unemployed seeking work
7. Unemployed not seeking work
8. Part time education / part time work
9. Don't know

S4 **(P)** [ASK ALL] **Please indicate to which occupational group [you belong/the Main Income Earner in your household belongs], or which group fits best.**

[SINGLE RESPONSE]

1. Semi or unskilled manual worker(e.g. Manual workers, all apprentices to be skilled trades, Caretaker, Park keeper, non-HGV driver, shop assistant)
2. Skilled manual worker(e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, AA patrolman, pub/bar worker, etc)
3. Supervisory or clerical/ junior managerial/ professional/ administrative(e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc)
4. Intermediate managerial/ professional/ administrative(e.g. Newly qualified (under 3 years) doctor, Solicitor, Board director small organisation, middle manager in large organisation, principal officer in civil service/local government)
5. Higher managerial/ professional/ administrative(e.g. Established doctor, Solicitor, Board Director in a large organisation (200+ employees, top level civil servant/public service employee))
6. Student
7. Casual worker – not in permanent employment
8. Housewife/ Homemaker
9. Retired and living on state pension
10. Unemployed or not working due to long-term sickness
11. Full-time carer of other household member
12. Other
13. Don't know
14. Prefer not to say

E4. {hDemInc} (P) [ASK ALL] **Which band from the grid below does [your/your household's] total gross income from all sources fall into?**  
[SINGLE RESPONSE]

1. £ per week/ £ per month/ £ per year
2. Up to £86/ Up to £374/ Under £4,500
3. £87 - £124/ £375 - £541/ £4,500 - £6,499
4. £125 - £143/ £542 - £624/ £6,500 - £7,499
5. £144 - £182/ £625 - £791/ £7,500 - £9,499
6. £183 - £220/ £792 - £957/ £9,500 - £11,499
7. £221 - £259/ £958 - £1,124/ £11,500 - £13,499
8. £260 - £297/ £1,125 - £1,291/ £13,500 - £15,499
9. £298 - £336/ £1,292 - £1,457/ £15,500 - £17,499
10. £337 - £384/ £1,458 - £1,666/ £17,500 - £19,999
11. £385 - £480/ £1,667 - £2,082/ £20,000 - £24,999
12. £481 - £576/ £2,083 - £2,499/ £25,000 - £29,999
13. £577 - £672/ £2,500 - £2,916/ £30,000 - £34,999
14. £673 - £768/ £2,917 - £3,332/ £35,000 - £39,999
15. £769 - £961/ £3,333 - £4,166/ £40,000 - £49,999
16. £962 - £1,441/£4,167 - £6,249/£50,000 - £74,999
17. £1,442 - £1,922/ £6,250 - £8,332/ £75,000 - £99,999
18. £1,923+/ £8,333+/ £100,000+
19. Don't know
20. Prefer not to say

R1. {rDemEth} (P) [ASK ALL] **Which of the following best describes your ethnic group?**  
[SINGLE RESPONSE]

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

R3a. {rDemDis} (P) [ASK ALL] **Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we 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.**  
[SINGLE RESPONSE]

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

R3b. {cDemDis} (PP) [ASK ALL] **Does [pipe: NAME/your x year old] have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we mean anything that has troubled [pipe: NAME/your x year old] over a period of at least 12 months or that is likely to trouble [pipe: NAME/your x year old] over a period of at least 12 months.**  
[SINGLE RESPONSE]

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

R3c. {cDemCrS} **(PP)** [ASK ALL] **Does [pipe: NAME/your x year old] have a regular, ongoing role looking after or caring for yourself, or any relatives who are ill, disabled or elderly? This could be with personal, practical or emotional support (e.g. carry out everyday tasks such as washing, dressing, or cleaning).**

[SINGLE RESPONSE]

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

R4. {rDemEduBst} **(P)** [ASK ALL] **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.**

[SINGLE RESPONSE]

1. I have no formal qualifications
2. Vocational qualifications such as Apprenticeships or City and Guilds
3. A-Level, Scottish Higher, Welsh Baccalaureate, International Baccalaureate or equivalent
4. Diplomas in higher education, HNC/HND/BTEC Higher or equivalent
5. GCSE/O-Level/CSE
6. First degree level qualification (including Foundation degree, Bachelor Degree, PGCE or equivalent )
7. University higher degree (e.g. Masters/PhD or equivalent )
8. Other
9. Still studying

R8. **(P)** [ASK IF HIGHEST QUALIFICATION IS GCSE/O-LEVEL/CSE, CODES 2-9 AT R4] **Do you hold the equivalent of GCSE/O-level/CSE grade C or above in...?**

[SINGLE RESPONSE PER ROW]

R8a. {rDemEduGcsEng} **(P)** [ASK IF HAVE QUALIFICATIONS, CODES 2-9 AT R4] **English**

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

R8b. {rDemEduGcsMat} **(P)** [ASK IF HAVE QUALIFICATIONS, CODES 2-9 AT R4] **Mathematics**

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

R9. {rDemNet} (P) [ASK ALL] **Approximately how many hours in total have you spent actively using the Internet in the last week (i.e. the last seven days)? This includes E-mail, web browsing/surfing and other on-line services such as downloading, but does not cover time when you were connected but not using it. Please include both work and personal use.**

[SINGLE RESPONSE]

1. None – not used in the last week
2. Less than 1 hour
3. 1 – 2 hours
4. 3 – 5 hours
5. 6 – 7 hours
6. 8 – 10 hours
7. 11 – 19 hours
8. 20 – 29 hours
9. 30 hours or more
10. Don't know

NQa. {cDemNet} (PP) [ASK ALL] **Approximately how many hours in total has [pipe: NAME/your x year old] spent actively using the Internet in the last week (i.e. the last seven days)? This includes E-mail, web browsing/surfing and other on-line services such as downloading, but does not cover time when you were connected but not using it. Please include both homework and personal use.**

[SINGLE RESPONSE]

1. None – not used in the last week
2. Less than 1 hour
3. 1 – 2 hours
4. 3 – 5 hours
5. 6 – 7 hours
6. 8 – 10 hours
7. 11 – 19 hours
8. 20 – 29 hours
9. 30 hours or more
10. Don't know

RECONTACT. [ASK ALL] **RECONTACT QUESTION**

## Appendix 5 – 2017 15-17 year old follow up survey questions

### PARENT QUESTIONS:

17NEW\_P1 {c17NEW\_P1} (C) [ASK ALL] **For each of the following items, can you indicate whether circumstances have changed since this time last year?**

[GRID QUESTION]

ROWS

1. Household address
2. Household income
3. Parenting responsibilities for [INSERT CHILD NAME HERE]
4. Employment status of either parent/carer
5. Relationship status between parents
6. New children/siblings
7. Change of school/college for [INSERT CHILD NAME HERE]

COLUMNS

1. Unchanged
2. Changed
3. Don't know/Prefer not to say

[ASK IF 17NEW\_P1 CODES 1 – 7 HAVE CHANGED]

17NEW\_P1\_1 [ASK IF 17NEW\_P1 CODE 1 = CHANGED] (P) **Please enter your postcode and house number in the box below:**

[OPEN RESPONSE]

17NEW\_P1\_2 [ASK IF 17NEW\_P1 CODE 2 = CHANGED] (P) **Which band from the grid below does [your/your household's] total gross income from all sources fall into?**

[SINGLE RESPONSE]

£ per week/ £ per month/ £ per year

1. Up to £86/ Up to £374/ Under £4,500
2. £87 - £124/ £375 - £541/ £4,500 - £6,499
3. £125 - £143/ £542 - £624/ £6,500 - £7,499
4. £144 - £182/ £625 - £791/ £7,500 - £9,499
5. £183 - £220/ £792 - £957/ £9,500 - £11,499
6. £221 - £259/ £958 - £1,124/ £11,500 - £13,499
7. £260 - £297/ £1,125 - £1,291/ £13,500 - £15,499
8. £298 - £336/ £1,292 - £1,457/ £15,500 - £17,499
9. £337 - £384/ £1,458 - £1,666/ £17,500 - £19,999
10. £385 - £480/ £1,667 - £2,082/ £20,000 - £24,999
11. £481 - £576/ £2,083 - £2,499/ £25,000 - £29,999

12. £577 - £672/ £2,500 - £2,916/ £30,000 - £34,999
13. £673 - £768/ £2,917 - £3,332/ £35,000 - £39,999
14. £769 - £961/ £3,333 - £4,166/ £40,000 - £49,999
15. £962 - £1,441/£4,167 - £6,249/£50,000 - £74,999
16. £1,442 - £1,922/ £6,250 - £8,332/ £75,000 - £99,999
17. £1,923+/ £8,333+/ £100,000+
18. Don't know
19. Prefer not to say

17NEW\_P1\_3 [ASK IF 17NEW\_P1 CODE 3 = CHANGED] (P) **Thinking about caring and parenting responsibility for [pipe: NAME/your x year old], are you:**

[MULTI RESPONSE]

1. Solely responsible (SC)
2. Jointly responsible with another adult living with you
3. Jointly responsible with another adult not living with you
4. Not responsible for these (SC)

17NEW\_P1\_4 [ASK IF 17NEW\_P1 CODE 4 = CHANGED] (P) **Which of these describe your current situation? Are you...**

[SINGLE RESPONSE]

1. Working full time
2. Working part time
3. Self employed
4. Retired
5. In full time education
6. Unemployed seeking work
7. Unemployed not seeking work
8. Part time education / part time work
9. Don't know

17NEW\_P1\_5 (P) [ASK IF 17NEW\_P1 CODE 5 = CHANGED] **Which of these best applies to you personally?**

[SINGLE RESPONSE]

1. Married / Living with partner
2. Single (never married)
3. Widowed
4. Separated
5. Divorced
6. Don't know

7. Prefer not to say

17NEW\_P1\_6 [ASK IF 17NEW\_P1 CODE 6 = CHANGED] (P) **How many children do you have parenting responsibility for in your household?**

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10+

17NEW\_P1\_6 (P) [ASK IF 17NEW\_P1 CODE 7 = CHANGED] **What stage of their education in {INSERT CHILD NAME} in currently?**

[SINGLE RESPONSE]

1. Secondary
2. Post-16 education (e.g. sixth form, college, apprenticeship, traineeship)
3. University
4. Other (please specify)
5. No longer in education
6. Don't know

NEW5\_2a (P) [ASK IF CHILD IS IN SECONDARY SCHOOL OR POST-16 EDUCATION CODES 1 OR 2 AT 17NEW\_P1\_6] **What type of school does {INSERT CHILD NAME} attend?**

[SINGLE RESPONSE]

1. An Academy (including Free Schools)
2. A different type of state school
3. Private or Independent school
4. Home educated
5. Don't know
6. Not Applicable

PP24. (PP) [ASK ALL] **How well do you think {INSERT CHILD NAME HERE} understands the following about money?**

[SINGLE RESPONSE PER ROW RANDOMISED]

PP24a. {rcFcmUndVal}{PP} **That money has a value**

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

PP24c. {rcFcmUndChc} [ASK ALL] **(PP) That you have to make choices when you spend your money**

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

PP25a. **(PP) [ASK ALL] Is [INSERT CHILD NAME] able to save up for a short period of time to buy something [he/she] wants?**

[SINGLE RESPONSE]

1. No
2. Yes, sometimes
3. Yes, always
4. Don't know

17NEW\_P7 (PP) [ASK ALL] **In which of the following ways do you give [INSERT CHILD NAME] money?**

[MULTI RESPONSE]

1. Pocket money/allowance
2. In return for helping out at home/chores
3. One off sums of money
4. As a gift for birthdays, Christmas or special occasions
5. I don't give [INSERT CHILD'S NAME] money [EXCLUSIVE]

17NEW\_P8 (PP) [ASK ALL WHO GIVE CHILDREN MONEY CODES 1 TO 4 AT 17NEW\_P7] **Which of the following best describes how the amount of money you give to [INSERT CHILD NAME] has changed since last year? I give...**

[SINGLE RESPONSE]

1. Much more than this time last year
2. A little more than this time last year
3. About the same as this time last year
4. A little less than this time last year
5. Much less than this time last year
6. Don't know

17NEW\_P9 (PP) [ASK ALL WHO GIVE CHILDREN MONEY CODES 1 TO 4 AT 17NEW\_P7] **Which of the following best describes how often you give money to [INSERT CHILD NAME] has changed since last year? I give...**

[SINGLE RESPONSE]

1. Much more often than this time last year
2. A little more often than this time last year
3. About the same as this time last year
4. A little less often than this time last year
5. Much less often than this time last year
6. Don't know

17NEW\_P5 {c17NEW\_P5} [ASK ALL] **(C) Which of the following best describes how [INSERT CHILD NAME]'s spending has changed in the last year? [He/she] is spending...**

[SINGLE RESPONSE]

1. Much more than this time last year
2. A little more than this time last year
3. About the same as this time last year
4. A little less than this time last year
5. Much less than this time last year
6. Don't know

17NEW\_P6 {c17NEW\_P6} [ASK ALL] **(C) Which of the following best describes how [INSERT CHILD NAME]'s saving has changed in the last year? [He/She] is saving...**

[SINGLE RESPONSE]

1. Much more than this time last year
2. A little more than this time last year
3. About the same as this time last year
4. A little less than this time last year
5. Much less than this time last year
6. Don't know

17NEW\_P10 (PP) [ASK ALL] **Are you talking to [INSERT CHILD NAME] about [his/her] finances more, less or about the same than this time last year?**

1. Much more
2. A little more
3. About the same
4. Much less
5. A little less
6. Don't know

17NEW\_P112017. (PP) [ASK ALL] **Does [INSERT CHILD NAME] have any bank accounts of [his/her] own that were opened in [his/her] name within the last year? i.e. since May 2016.**

***(If they have opened a credit union or building society account in the last year you should answer yes to this question)***

[SINGLE RESPONSE]

1. Yes – [INSERT CHILD NAME] has opened a bank account within the last year
2. No – [INSERT CHILD NAME] has not opened a bank account within the last year
3. I don't know/can't remember

PP9. (PP) [ASK OPENED A BANK ACCOUNT IN THE LAST YEAR – CODE 1 AT

17NEW\_P112017] **To what extent was [pipe: NAME] involved in the choice of banking products in [his/her] name?**

[SINGLE RESPONSE]

1. Parents or carers decided
2. [He/she] decided
3. We decided together
4. Don't know/can't remember

17NEW\_PP12 (PP) [ASK ALL] **Compared to others of [his/her] age, do you think that [INSERT CHILD NAME] is more prepared or less prepared for financial independence? That is managing their money on their own in a way that doesn't require support from their parents/carers/family members.**

[SINGLE RESPONSE]

1. Much more prepared
2. More prepared
3. About the same level
4. Less prepared
5. Much less prepared

**And finally...**

PP10b. {rcMonSpdMob} [ASK ALL] (PP) **Is [INSERT CHILD NAME] responsible for paying for [his/her] mobile phone bill?**

[SINGLE RESPONSE]

1. Yes, [he/she] pays it all
2. Yes, [he/she] pays some or if [he/she] goes above a capped amount
3. No - it's all free or someone else pays
4. They don't have a mobile phone

Thank you for taking part in this survey. Can you please now hand this survey over to [INSERT CHILD'S NAME]. Or alternatively you can save the survey here and continue at another time but please note you will not be able to go back through your answers.

## **CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY INTRODUCTION:**

Thank you for agreeing to take part in this follow-up survey about you and your money for the Money Advice Service (MAS).

Your responses are very important in helping the Service understand more about the lives and finances of people like you.

Your part of this survey is around 15 minutes long and we think that you will find it quite interesting.

Please be honest with your answers, all responses are completely confidential and will be anonymised by BMG Research, so no one will ever be able to identify you. BMG Research are partners of the Market Research Society and abide by their rules.

If you have any further questions, you can always contact us at [mas2017@bmgresearch.co.uk](mailto:mas2017@bmgresearch.co.uk) – but for now, please enjoy the survey.

## YOUR CIRCUMSTANCES

17NEW\_AGE (C) [ASK ALL] **Firstly, can you confirm you are...** [ENTER AGE +1 FROM PREVIOUS SURVEY]

1. Yes
2. No [ENTER AGE]

17NEW\_1 (C) [ASK ALL] **Where do you currently live for most of the year? [ONLY SHOW IF AGED 18] (If you have moved to university, please select university)**  
[SINGLE RESPONSE]

1. With my parent(s)/carer(s)
2. [SHOW IF AGED 18] At university (at halls of residence, shared accommodation or something similar)
3. Shared accommodation [SHOW IF AGED 18] (not at university)
4. I live on my own
5. Other

17NEW\_1a {c17NEW\_1} [ASK ALL] (C) **Which of the following best describes your circumstance...**  
[SINGLE RESPONSE]

1. I am no longer in education
2. I am studying at college/school
3. I am studying as part of an apprenticeship (*whether at college or not*)
4. I am studying at University

17NEW\_1b [ASK IF IN EDUCATION CODES 2,3,4 at 17New\_1a] **Are you doing this full-time or part-time?**  
[SINGLE RESPONSE]

1. Full-time [DON'T SHOW HOURS TO THOSE AT UNIVERSITY] (i.e. 30 hours or more a week)
2. Part-time [DON'T SHOW HOURS TO THOSE AT UNIVERSITY] (i.e. less than 30 hours a week)

17NEW\_2 {c17NEW\_2} [ASK ALL] (C) **Do you have a job?**  
[SINGLE RESPONSE]

1. Yes
2. No

17NEW\_2a {c17NEW\_2a} (C) [ASK IF YES CODE 1 AT 17NEW\_2] **Is this...?**

1. Full-time (i.e. 30 hours or more a week)
2. Part-time (i.e. less than 30 hours a week)

17NEW\_6a . {c17NEW\_6} **(C)** [ASK ALL] **Do have any dependent children, or are expecting a child?**

[MULTIPLE RESPONSE]

1. No – I do not have any children and I am not expecting any [EXCLUSIVE]
2. Yes – I have dependent children
3. Yes – I am expecting children

17NEW\_6b [ASK THOSE WHO HAVE CHILDREN CODE 2 AT 17NEW\_6a] **(C)** **How many children do you have?**

[SINGLE RESPONSE]

1. 1
2. 2
3. 3 or more

YP27. {cDemEdu} **(C)** [ASK ALL] **Which of the following qualifications do you have?**

[MULTI RESPONSE]

1. Vocational qualification at level 1 or 2 (eg NVQ/SVQ)
2. Vocational qualification at level 3 (eg NVQ/SVQ)
3. GCSE/National 4/National 5
4. A-S Level
5. A level
6. Scottish Highers
7. Something else
8. I have no qualifications yet
9. Don't know

NEWQ101. **(C)** [ASK THOSE CODED NO IN LAST SURVEY] **Do you have....?**

[SINGLE RESPONSE PER ROW]

NEWQ101a. {cDemEduGcsEng} **(C)** [ASK THOSE CODED NO IN LAST SURVEY ] **GCSE English grade A\* - C (A) / National 5 English A – C**

1. Yes
2. No

NEWQ101b. {cDemEduGcsMat} **(C)** [ASK THOSE CODED NO IN LAST SURVEY ] **GCSE Maths grade A\* - C (B) / National 5 Maths A - C**

1. Yes
2. No

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18. {cEduFinSch} (C) [ASK ALL] **In the last year, in which of the following places have you learnt about how to manage your money?**  
[MULTI RESPONSE]

1. School/college
2. Work
3. University [ONLY SHOW TO THOSE AT UNIVERSITY, CODE 2 AT 17NEW\_1]
4. Other (please specify)
5. I have not learnt how to manage my money in the last year [EXCLUSIVE]

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b1. {cEduFinSchUse} (C) [ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT SCHOOL/COLLEGE, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at school/college in the last year. How useful was it?**  
[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b2. {cEduFinSchUse} (C) [ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT WORK, CODE 2 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at work in the last year. How useful was it?**  
[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b3. {cEduFinSchUse} (C) [ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT UNIVERSITY, CODE 3 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at university in the last year. How useful was it?**  
[SINGLE RESPONSE]

1. Not useful at all

2. Not very useful
3. Fairly useful
4. Very useful
5. Don't know

R1. {rDemEth} **(C)** [ASK ALL] **Which of the following best describes your ethnic group?**  
[SINGLE RESPONSE]

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

## INCOME, SAVING, & SPENDING QUESTIONS:

[SHOW TO THOSE IN EMPLOYMENT ONLY CODE 1 AT 17NEW\_2] Thinking about the job you mentioned earlier, we would now like to ask you a few questions about your pay...

17NEW\_3 {c17NEW\_3} (C) [ASK THOSE IN EMPLOYMENT CODE 1 AT 17NEW\_2] (C) **How much do you earn per year/month/week/hour before tax is taken? Please select how you would like to answer this question**

1. I would like to give my answer as an hourly wage
2. I would like to give my answer as a weekly wage
3. I would like to give my answer as a monthly wage
4. I would like to give my answer as a yearly wage
5. Don't know

17NEW\_3A [ASK THOSE WHO SELECTED HOURLY WAGE CODE 1 AT 17NEW\_3] (C) **How much do you earn per hour before tax is taken?**

1. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
2. Don't know

17NEW\_3A1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3A] (C) **Are you able to tell us roughly how much money you earn an hour?**

1. Under £3.50
2. £3.50 - £4.00
3. £4.01 - £5.00
4. £5.01 - £6.00
5. £6.01 – £7.00
6. £7.01 - £8.00
7. Over £8.00

17NEW-3A2 [ASK THOSE WHO SELECTED HOURLY WAGE CODE 1 AT 17NEW\_3] (C) **On average, how many hours do you work in a typical week?**

1. [NUMERIC RESPONSE] [LIMIT ANSWER TO 3 DIGIT NUMBER]
2. Don't know

17NEW-3A2a [ASK THOSE WHO DON'T KNOW, CODE 2, AT 17NEW-3A2] (C) **Are you able to tell us roughly how many hours you work in a typical week?**

[SINGLE CODE]

1. Less than 10 hours
2. 10 hours or more but less than 16 hours
3. 16 hours or more but less than 24 hours
4. 24 hours or more but less than 30 hours
5. 30 hours or more
6. Don't know

17NEW\_3B [ASK THOSE WHO SELECTED WEEKLY WAGE CODE 2 AT 17NEW\_3] (C) **How much do you earn per week before tax is taken?**

1. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
2. Don't know

17NEW\_3B1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3B ] **(C) Are you able to tell us roughly how much money you earn a week?**

[SINGLE RESPONSE]

1. Under £35
2. £36 - £55
3. £56 - £85
4. £86 - £115
5. £116 - £150
6. £151 - £200
7. Over £200

17NEW\_3C [ASK THOSE WHO SELECTED MONTHLY WAGE CODE 3 AT 17NEW\_3] **(C) How much do you earn per month before tax is taken?**

1. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
2. Don't know

17NEW\_3C1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3C] **(C) Are you able to tell us roughly how much money you earn a month?**

[SINGLE RESPONSE]

1. Under £150
2. £150 - £249
3. £250 - £349
4. £350 - £449
5. £450 - £599
6. £600 - £699
7. Over £700

17NEW\_3D [ASK THOSE WHO SELECTED YEARLY WAGE CODE 4 AT 17NEW\_3] **(C) How much do you earn per year before tax is taken?**

1. [NUMERIC RESPONSE] [LIMIT ANSWER TO 5 DIGIT NUMBER]
2. Don't know

17NEW\_3D1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3D ] **(C) Are you able to tell us roughly how much money you earn per year?**

[SINGLE RESPONSE]

1. Under £1500
2. £1501 - £2000
3. £2001 - £3000
4. £3001 - £4500

5. £4501 - £6000
6. £6001 - £7500
7. Over £7500

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2. {cMonSrc } [ASK ALL]  
**(CC) Where do you get your money from? / [ASK THOSE IN EMPLOYMENT ONLY, CODES 1 AT 17NEW\_2] Where ELSE do you get your money from?**

**Please select all those options that apply.**

[MULTI RESPONSE]

1. I do not get any money from my parents or other people (SC)
2. Pocket money or allowance
3. From my parents or carers for doing jobs or helping out at home
4. From my parents or carers for good behaviour
5. When you see Grandparents or other family friends or relatives
6. Birthdays, Christmas or special occasions
7. Now and again on special days out or holidays
8. From work or a part-time job [NOT SHOWN IF EMPLOYED]
9. Through selling things online or somewhere else
10. Benefits payments
11. Other (please write in)

17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3a (c) [ASK THOSE WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING JOBS OR GOOD BEHAVIOUR, CODES 2 TO 4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2]

**How often do you receive your pocket money, allowance or other money from your parents?**

[SINGLE RESPONSE]

1. Weekly
2. Monthly
3. By term/semester
4. It varies too much to say
5. Don't know

17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3term (c) [ASK THOSE WHO GET MONEY BY TERM/SEMESTER, CODE 3 AT 17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3A] **How many times a year is this?**

[SINGLE RESPONSE]

1. Once a year
2. Twice a year
3. Three times a year
4. Four or more times a year
5. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3. {cMonSrcAmtRgl} (C)  
[ASK THOSE WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING  
JOBS OR GOOD BEHAVIOUR, CODES 2 TO 4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL  
CAPABILITY SURVEY2]

**Do you receive the same amount of money each time you receive it?**

[SINGLE RESPONSE]

1. Yes – the same
2. No – it varies
3. Don't know

YP1. (C) [ASK THOSE WHO GET MONEY WEEKLY, CODE 1 AT 17NEW\_CHILDREN AND YOUNG  
PEOPLE'S FINANCIAL CAPABILITY SURVEY3A]

**How much money were you given by family members including  
parents/carers/grandparents in total last week?**

1. [NUMERIC]
2. Don't know

YP1a. {cMonSrcAmtAbs} (C) [ASK THOSE WHO GET MONEY MONTHLY, CODES 2 AT  
17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3A ]

**How much money were you given by family members including parents/carers  
grandparents in total last month?**

1. [NUMERIC]
2. Don't know

YP1b. {cMonSrcAmtAbs} (C) [ASK THOSE WHO GET MONEY BY TERM/SEMESTER,  
CODES 3 AT 17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY  
SURVEY3A ]

**How much money were you given by family members including parents/carers/  
grandparents in total last term/semester?**

3. [NUMERIC]
4. Don't know

YP1c. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY  
WERE GIVEN LAST WEEK, CODES 2 AT YP1]

**Are you able to tell us roughly how much money were you given by family  
members including parents/carers/ grandparents in total last week?**

[SINGLE RESPONSE]

1. Under £2
2. £2 - £5
3. £6 - £10
4. £11 - £15
5. £16 - £20
6. £21 - £25
7. £26 - £30
8. Over £30
9. I was not given any money in the last week

10. Don't know

YP1b2. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST MONTH, CODES 2 AT YP1a]

**Are you able to tell us roughly how much money were you given by family members including parents/carers/grandparents in total last month?**

[SINGLE RESPONSE]

1. Under £2
2. £2 - £5
3. £6 - £10
4. £11 - £15
5. £16 - £20
6. £21 - £25
7. £26 - £30
8. Over £30
9. I was not given any money in the last month
10. Don't know

YP1b3. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST TERM, CODES 2 AT YP1B]

**Are you able to tell us roughly how much money were you given by family members including parents/carers/grandparents in total last term?**

[SINGLE RESPONSE]

1. Under £2
2. £2 - £5
3. £6 - £10
4. £11 - £15
5. £16 - £20
6. £21 - £25
7. £26 - £30
8. £31 – 50
9. £51 - £100
10. Over £101
11. I was not given any money in the last term
12. Don't know

YP7. (C) [ASK ALL] **Do you have to pay for any of the following things out of your own money?**

[SINGLE RESPONSE PER ROW]

YP7a. {cMonSpnClt} (C) **Non-school/everyday clothes and shoes**

1. No – my parents pay for this for me

2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7b. {cMonSpnTlt} **(C) Toiletries & cosmetics**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7e. {cMonSpnToy} **(C) Games or gadgets**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

YP7f. {cMonSpnScl} **(C) Going out with your friends**

1. No – my parents pay for this for me
2. Yes – I sometimes pay for this from my own money
3. Yes – I mainly pay for this from my own money

NEWYP7g. {cMonSpnRent} **(C) Household bills e.g. internet, water, electricity etc**

1. No – my parents pay for this for me
2. Yes – I sometimes pay/contribute to this from my own money
3. Yes – I mainly pay/contribute to this from my own money
4. Not applicable

NEWYP7g. {cMonSpnRent} **(C) Rent**

1. No – my parents pay for this for me
2. Yes – I sometimes pay/contribute to this from my own money
3. Yes – I mainly pay/contribute to this from my own money
4. Not applicable

NEWYP7g. {cMonSpnRent} **(C) Everyday food eaten at home (i.e. not eating meals out)**

1. No – my parents pay for this for me
2. Yes – I sometimes pay/contribute to this from my own money
3. Yes – I mainly pay/contribute to this from my own money

NQ5. {cMonSpnPInFrq} [ASK ALL] **(C) How often do you plan how you are going to pay for the things you need?**

[SINGLE RESPONSE]

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always
6. Don't know

NQ4. {cMonStrBnk} **(C)** [ASK ALL] **Do you have a bank account of your own?**  
***(If you have a credit union or building society account you should answer yes to this question)***

[SINGLE RESPONSE]

1. Yes
2. No
3. I don't know if I have one

YP2. {cMonStrActyp} **(C)** [ASK THOSE WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4]  
**Thinking about all of your bank accounts, do you know what type of bank account(s) you have? Is it a...**

[MULTIPLE RESPONSE]

1. Current account
2. Savings account
3. Other (Please specify)
4. I don't know what type of bank account I have (Exclusive)

NQ4\_2017. {cMonStrBnk} **(C)** [ASK ALL WHO HAVE A BANK ACCOUNT CODE 1 AT NQ4] **Were any of your bank accounts opened within the last year? i.e. since May 2016.**

***(If you have a credit union or building society account opened in the last year you should answer yes to this question)***

[SINGLE RESPONSE]

1. Yes – I have opened a bank account within the last year
2. No – I have not opened a bank account within the last year
3. Don't know

YP2\_2017. {cMonStrActyp} **(C)** [ASK THOSE WHO HAVE A BANK ACCOUNT OPENED IN THE LAST YEAR, CODE 1 AT NQ4\_2017]

**Do you know what type of bank account(s) was opened? Is it a...**

[MULTIPLE RESPONSE]

1. Current account
2. Savings account
3. Other (Please specify)
4. I don't know what type of bank account I have (Exclusive)

NEW\_PP9\_2017. {rcMonStrDcn} **(P)** [ASK IF YES AT NQ4\_2017] **To what extent were your parents/carers involved in the choice of banking products in your name?**

[SINGLE RESPONSE]

1. Parents or carers decided
2. I decided
3. We decided together

4. Don't know

PP19. **(C)** [ASK THOSE WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4]

**Now thinking about all of your bank accounts, not just those opened within the last year.**

**Which of the following do you do with your bank account(s)?**

[SINGLE RESPONSE PER ROW]

PP19a. {cFcmBnkDep} **(C)...put money in**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19b. {cFcmBnkWtd} **(C)...take money out**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19c. {cFcmMtrDtl} **(C)...look after my bank details**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19d. {cFcmMtrBnc} **(C)...check my bank balance**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19e. {cFcmMtrDbt} **(C)...use a debit card**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19f. {cFcmMtrOnl} **(C)...look at the account online (internet banking)**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

PP19g. {cFcmMtrMob} **(C)...look at the account on my phone (mobile banking)**

1. I do this
2. My parents do this

3. I don't do this
4. Don't know

PP19h. {cFcmMtrF2f} **(C)...go into the bank**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

YP3. {cSavFrq} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you get money, how often do you save at least some of it, [say by putting it in a cash box, piggy bank or into your bank account]?**

[SINGLE RESPONSE]

1. Every time I get money
2. Most times I get money
3. Sometimes
4. Never
5. Don't know

NEW\_YP3.1 [ASK ALL WHO SAVE MONEY- 1,2,3 at YP3] **You said you save at least some money [INSERT ANSWER FROM YP3]. Is this more often or less often or about the same than this time last year?**

[SINGLE RESPONSE]

1. I am saving a lot more often
2. I am saving a little more often
3. I am saving about the same
4. I am saving a little less often
5. I am saving a lot less often
6. Don't know/can't remember

NEW\_YP3.2 [ASK ALL WHO SAVE MONEY – 1,2,3 at YP3] **(C) ...And in terms of the amount that you are saving, is this more or less or about the same than this time last year?**

[SINGLE RESPONSE]

1. I am saving a lot more
2. I am saving a little more
3. I am saving about the same
4. I am saving a little less
5. I am saving a lot less
6. Don't know/can't remember

NEW\_YP3.3 [ASK ALL WHO SAY SAVING HAS CHANGED – 1,2,4,5,at NEW\_YP3.2 or 1,2,4,5 at NEW\_YP3.1] **(C) Can you please give a bit of detail about why your saving habits have changed since this time last year?**

[OPEN RESPONSE]

YP3c. {cSavFrq2} **(C)** [ASK THOSE WHO GET MONEY, NOT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2]

**How often do you put money aside into your savings?**

[SINGLE RESPONSE]

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

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY6. {cSavLng} [ASK ALL] **(C)**

**What is the longest time you have saved up for? (for example, to buy something you wanted)**

[SINGLE RESPONSE]

1. I haven't saved up money before
2. Less than a week
3. More than a week but less than month
4. More than a month but less than a year
5. More than a year
6. Don't know

G5\_AFINCAP [ASK THOSE AGED 18 ONLY] **(C)** **Approximately how much, if anything, do you personally have in savings and investments? Please do not include any money that you have saved in a pension.**

1. ENTER EXACT AMOUNT [NUMERIC RESPONSE]
2. I do not have any savings and investments
3. Don't know – **PROMPT WITH RANGES**
4. Prefer not to say – **PROMPT WITH RANGES**

G5a\_AFINCAP [ASK IF DON'T KNOW AT G5\_AFINCAP] **(C)** **Could you estimate the total within the following bands?**

1. £100 or less
2. £101 - £500
3. £501 - £1,000
4. £1,001 - £2,500
5. £2,501-£5,000

6. £5,001 - £9,999
7. £10,000 or more
8. Don't know

YP8a. {cFcmMtr} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How do you keep track of the money you get and the money you spend?**

[MULTI RESPONSE]

1. Online budgeting tool
2. Online bank account
3. Spreadsheet
4. Piece of paper
5. In my head (mentally)
6. Checking my bank balance at a cash machine
7. Reviewing my bank statements
8. On a mobile app
9. Other
10. I don't keep track
11. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY12. {cMonSavAmt10} [ASK ALL] **(C)** **Imagine someone gives you £100. How much would you spend and how much would you save for later?**

[NUMERIC]

O1\_AFINCAP [ASK ALL] **(C)** **Imagine someone offers you £200 now or £400 in two months. Would you...**

1. Take the £400 in two months
2. Take the £200 now
3. Don't know

## DEBT AND FINANCIAL RESPONSIBILITIES QUESTIONS

B1\_AFINCAP [ASK ALL] **Overall, how satisfied are you with your life nowadays? Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.**

[SINGLE RESPONSE]

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

B2\_AFINCAP [ASK ALL] **(C) 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' [SINGLE RESPONSE]**

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

17NEW\_4 . {c17NEW\_4} [ASK ALL] **(C) Being financially dependent means relying on sources of income such as receiving money from your parents/carers and family. How financially dependent on your parents/carers and family are you?**

[SINGLE RESPONSE]

1. I am very dependent on my parents/carers and family for my finances
2. I am fairly dependent on my parents/carers and family for my finances
3. I am a little dependent on my parents/carers and family for my finances

4. I am not at all dependent on my parents/carers and family for my finances

17NEW\_5 . {c17NEW\_5} [ASK ALL] **(C) Compared to others of your age, would you describe yourself as more prepared, or less prepared, for financial independence? That is managing your money on your own in a way that doesn't require support from your parents/carers/family members.**

[SINGLE RESPONSE]

6. Much more prepared
7. More prepared
8. About the same level
9. Less prepared
10. Much less prepared

YP14. {cFstPay} [ASK ALL] **(C) If you received a higher than usual phone bill or there was something unexpected you needed to buy, how would you pay for it?**

[MULTI RESPONSE]

1. I would pay for it with my savings or spare money
2. I would borrow money from my friends or family
3. My parents or guardian would pay for it
4. Someone else in my family would pay for it
5. I would work extra hours to pay for it
6. I would just not pay it (SC FIXED)
7. Other specify (FIXED)
8. Don't know (SC FIXED)

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY10. {cFstHthCfd} [ASK ALL]

**(C) How confident do you feel managing your money? Please answer on a scale of 0-10, where 0 is 'not at all confident' and 10 is 'very confident'**

[SINGLE RESPONSE]

0 - Not at all confident

1

2

3

4

5

6

7

8

9

10 - Very confident

B4\_AFINCAP [ASK THOSE AGED 18] **(C) How confident do you feel making decisions about financial products and services? For example things like bank accounts, car insurance, personal loans etc.**

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

E4\_AFINCAP [ASK TO 18 YEAR OLDS ONLY] **(C) Which of these financial products or services do you currently use?**

[MULTI CODE]

PLEASE SELECT ALL THAT APPLY

1. None of these **(SINGLE CODE ONLY)**
2. An overdraft facility that you use on a current account
3. Credit card (s) – where you are the main card holder
4. Store card (s) – where you are the main card holder (like credit cards but you can only use them at specific shops or chains)
5. Rent to own – hire purchase on items like televisions, white goods etc. (not housing)
6. 'Catalogue' shopping – either using the book or online (such as Littlewoods)
7. Other retail credit – e.g. via a retailer to buy furniture, sofas etc.
8. Borrowing from friends and family
9. "Informal lending" / where someone in your area lends money on an unofficial and unregulated basis
10. Don't know **(SINGLE CODE ONLY)**

E6\_AFINCAP [ASK TO THOSE AGED 18 ONLY] **(C) People often take out short term loans to cover unexpected expenses or for other reasons. In the last year, have you taken out any of the following short term loans?**

PLEASE SELECT ALL THAT APPLY

[MULTI-CODE]

1. None of these (**SINGLE CODE ONLY**)
2. Payday loan - this is a loan you usually pay back in one single payment at the end of the month or on your next pay day (such as Wonga, QuickQuid, Express Finance or Payday UK)
3. Other short-term credit – like a payday loan but repaid in instalments (e.g. Peachy, Cash Genie, Lending Stream)
4. Pawn broker loan– where you borrow money against an item you have pawned
5. A loan from a family member
6. A loan from a friend/girlfriend/boyfriend
7. Other (please specify)
8. Don't know/can't remember (**SINGLE CODE ONLY**)

E7\_AFINCAP [ASK TO THOSE AGED 18 ONLY] (C) **If you added up all of your balances on credit cards, store cards, personal loans, hire purchase, car finance arrangements (excluding any student loans), approximately how much do you owe in total?**

Please also exclude any mortgages or other loans secured on property.

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

PLEASE SELECT ONE ONLY

[SINGLE-CODE]

1. Nothing - I have no outstanding credit
2. £100 or less
3. £101-£250
4. £251 - £500
5. £501 - £1,000
6. £1,001-£2,999
7. £3,000-£4,999
8. £5,000-£9,999
9. £10,000 or more
10. Don't know
11. Prefer not to say

NEW17\_6 [ASK TO THOSE AGED 18 ONLY] (C) **Have you fallen behind on any bills or credit commitments in the last year?**

[SINGLE RESPONSE]

1. Yes
2. No
3. Don't know/can't remember

J2\_AFINCAP [ASK THOSE THAT HAVE FALLEN BEHIND ON CREDIT COMMITMENTS – CODE 1 AT NEW17\_6] (C) **Could you tell me which bills or credit commitments you have fallen behind on?**

PLEASE SELECT ALL THAT APPLY

[MULTI-CODE]

**RANDOMISE 1-7**

1. Rent
2. Utilities (electricity, gas, water, telephone, internet)
3. Insurance
4. Council tax
5. Credit card(s) or store cards (*SHOW IF CODE 3 OR 4 AT E4\_AFINCAP*)
6. Catalogue payments (*SHOW IF CODE 6 AT E4\_AFINCAP*)
7. Loans (*SHOW IF 2 TO 7 AT E6\_AFINCAP*)
8. Other (please specify)

C1\_AFINCAP [ASK THOSE AGED 18 ONLY] (C) **To what extent do you feel that keeping up with your bills and credit commitments is a burden?**

[SINGLE-CODE]

PLEASE SELECT ONE ONLY

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

C2\_AFINCAP [ASK THOSE THAT HAVE FALLEN BEHIND ON CREDIT COMMITMENTS – CODE 1 AT NEW17\_6] (C) **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.**

[SINGLE-CODE]

1. Yes

2. No
3. Don't know

YP11. {cDcpFinBor} [ASK ALL] **(C) Below are some things people your age have said about borrowing money. Which one best describes how you feel about borrowing money?**

[SINGLE RESPONSE]

1. I'd rather not borrow money
2. Borrowing money is OK; but only if I can pay it back
3. Borrowing money does not bother me at all, even if I can't afford to pay it back
4. I don't know (FIXED)

### ADVICE AND GOALS QUESTIONS:

D2\_AFINCAP [ASK ALL] (C) Which, if any, of these financial goals do you have for the next five years?

[MULTI-CODE]

PLEASE SELECT ALL THAT APPLY

1. Just making ends meet day to day
2. Getting a secure job/apprenticeship when I leave education [THOSE IN EDUCATION]
3. Moving out of parent(s)' home [THOSE AT HOME WITH PARENTS]
4. Not relying on my parents for money
5. Paying off my debts/reducing debts
6. Saving money to rent own home
7. Saving money to buy own home
8. Saving money for education
9. Saving money for a holiday or to go travelling
10. Saving money for retirement
11. Saving money to purchase a car/van/motorbike
12. Saving money generally
13. Other (please specify)
14. None of these (SINGLE CODE ONLY)

**REPEAT FOR EACH ITEM SELECTED**

NEW\_D3. How much of a plan do you have about how you will achieve [INSERT ANSWER FROM D2\_AFINCAP ]?

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 achieve this
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 in order to achieve this
12. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY17. {cOpn} **(C)** [ASK ALL] **Do you talk about your money with any of the following people?**  
[MULTI RESPONSE]

1. I never talk about money (SC FIXED)
2. Friends
3. Boyfriend/Girlfriend
4. Parents or carers
5. Teachers/Lecturers [ASK IF IN EDUCATION]
6. Colleagues [ASK IF IN WORK]
7. My brothers and sisters
8. Grandparents or other family members
9. Don't know (SC FIXED)

YP16. {cEduFinAdv} [ASK ALL] **(C)** **If you needed advice about money, who would you ask?**  
[MULTI RESPONSE]

1. I would not ask for advice about money (SC FIXED)
2. My parents/carers(s)
3. My friends
4. My boyfriend/girlfriend
5. My teachers/lecturers
6. Other family members
7. Other adults
8. Online (for example - YouTube, Money Saving Expert)
9. A bank, building society or another financial organisation
10. University/student support [ASKED IF IN EDUCATION]
11. My colleagues [ASKED IF IN WORK]
12. Don't know (SC FIXED)

YP16a. {cEduFinAdvMain} **(C)** [ASK ALL WHO WOULD ASK FOR ADVICE, CODES 2 TO 11 AT YP16]

**And if you had to choose who would be the most useful?**  
[SINGLE RESPONSE]

1. My parent(s)/carers
2. My friends
3. My boyfriend/girlfriend
4. My teachers/lecturers
5. Other family members
6. Other adults
7. Online (for example - YouTube, Money Saving Expert)
8. A bank, building society or another financial organisation
9. University/student support [ASKED IF IN EDUCATION]
10. My colleagues [ASKED IF IN WORK]

11. Don't know
12. None of them would give useful advice

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A. [ASK ALL]

{cMonSpnDcnMob} **(CC) Do you get to have a choice in the cost of your mobile phone call and data package?**

[SINGLE RESPONSE]

1. Yes
2. No
3. Don't know
4. I don't have a mobile phone

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A.b [ASK THOSE WHO HAVE A MOBILE PHONE, CODES 1 TO 3 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A]

**How much of your mobile phone call and data package do you pay for?**

1. I pay for all of it
2. I pay for some of it or pay if it goes over the capped amount
3. My parents/carers or someone else pays for all of it

#### **PERSONALITY & HABITS QUESTIONS:**

NQ99. [ASK ALL] **(C) To what extent do you agree or disagree with the following statements?**

[SINGLE RESPONSE PER ROW]

NQ99a. {cFstHthAnx} **(C) Thinking about my money makes me anxious**

NQ99b. {cFstHthFix} **(C) Nothing I do will make much difference to my money situation**

NEW\_O2A. {cNEW\_O2A} **(C) When it comes to money I prefer to live for today rather than plan for tomorrow**

NEW\_O2D. {cNEW\_O2D} **(C) I am too busy to sort out my finances at the moment**

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

YP99. [ASK ALL] **(C) When you want to buy something for yourself, how often...**

[SINGLE RESPONSE PER ROW]

YP99a. {cDcpFinShp} **(C)... do you look in different places or stores to compare prices?**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

YP99c. {cDcpFinVfm} **(C)... do you think about whether the item is good value for money?**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Don't know

O4\_AFINCAP [ASK ALL] **(C) To what extent would you say the following statements apply to you personally?**

[SINGLE CODE]

**A I often buy things on impulse**

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

**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

### QUIZ QUESTIONS:

[Statement] **The next few questions are a bit different, they are quiz questions rather than questions on the way you think about money. Please do not worry if you cannot answer them, some of these questions are designed to be difficult.**

YP18. [ASK ALL] **(C) Can you pick the word that best fits this description?**

[SINGLE RESPONSE PER ROW]

YP18a. {cQzIfI} **(C) The amount the price of things in shops goes up by**

YP18b. {cQzIrs} **(C) The money that is added to savings by banks or building societies**

YP18c. {cQzTax} **(C) The money people pay to government**

YP18d. {cQzPns} **(C) The money you get when you retire from working**

YP18e. {cQzBnc} **(C) The amount of money you have in your bank account**

1. Interest
2. Pension
3. Inflation
4. Balance
5. Tax
6. Benefit
7. Credit
8. Debit
9. Don't know

NEW4. {cQzNpy} [ASK ALL] **(C) What would be the consequence if you weren't able to pay your council tax?**

[MULTI RESPONSE]

1. Nothing
2. You could go to prison
3. The government will pay what is owed for you
4. Your things may be taken by a debt collector
5. Don't know

P22. {cQzActBnc} [ASK ALL] **(C) Looking at this example of a bank statement, how much money was in the account at the end of February?**

[NUMERIC]

Statement: **"Now please look at this payslip, and then answer the questions below"**

YP23. {cQzActPns} [ASK ALL] **(C) How much has Emma paid towards her retirement so far, this year?**

[SINGLE RESPONSE]

1. £150

2. £320
3. £2465.20
4. £1500
5. £200
6. Don't know

YP24. {cQzActGpy} [ASK ALL] **(C) How much was Emma paid this month before any tax or deductions were taken?**

[SINGLE RESPONSE]

1. £2080.68
2. £2700
3. £2200
4. £29000
5. £246.52
6. Don't know

YP26. {cQzPow} [ASK ALL] **(C) 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?**

[SINGLE RESPONSE]

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

17NEW\_7. [ASK ALL] **Imagine you were given £1,000. What would you do with the money?**  
[OPEN RESPONSE]

### **ENDING QUESTIONS:**

**That is the end of the survey. Thanks very much for your help, we really appreciate it.**

END1. {cEND1} [ASK ALL] **(C) The Money Advice Service might conduct another wave of this research at a similar time next year. If so, we might seek to contact you directly. You will be rewarded in a similar way for taking the time to participate.**

**Can you confirm that you are happy for the Money Advice Service to update you about when we will be conducting fieldwork again.**

[SINGLE RESPONSE]

1. Yes
2. No

END2. {cEND2} [IF YES TO END1] **(C) Can you please share your contact details with us so we can keep in touch with how this research is progressing.**

**Your details will be kept securely and not shared with anyone outside of the project team.**

[STANDARD CONTACT FORM]

1. Mobile
2. Landline
3. Email
4. Secondary email
5. Address
6. Contact preference

## Appendix 6 – 2018 15-17 year old follow up survey questions

### PARENT QUESTIONS:

**Last time you participated in this survey and answered questions in relation to your [Insert son/daughter] then aged [insert child age].**

**17NEW\_P1 {c17NEW\_P1} (C) [ASK ALL] For each of the following items, can you indicate whether circumstances have changed since {INSERT MONTH & YEAR}?**

[GRID QUESTION]

ROWS

8. Household address
9. Household income
10. Parenting responsibilities for [INSERT CHILD NAME HERE]
11. Employment status of either parent/carer
12. Relationship status between parents
13. Number of children in the household
14. Change of school/college for [INSERT CHILD NAME HERE]

COLUMNS

4. Unchanged
5. Changed
6. Don't know/Prefer not to say

[ASK IF 17NEW\_P1 CODES 1 – 7 HAVE CHANGED]

**17NEW\_P1\_1 [ASK IF 17NEW\_P1 CODE 1 = CHANGED] (P) Please enter your postcode in the box below:**

[OPEN RESPONSE]

**17NEW\_P1\_2 [ASK IF 17NEW\_P1 CODE 2 = CHANGED] (P) Which band from the grid below does [your/your household's] total gross income from all sources fall into?**

[SINGLE RESPONSE]

£ per week/ £ per month/ £ per year

20. Up to £86/ Up to £374/ Under £4,500
21. £87 - £124/ £375 - £541/ £4,500 - £6,499
22. £125 - £143/ £542 - £624/ £6,500 - £7,499
23. £144 - £182/ £625 - £791/ £7,500 - £9,499
24. £183 - £220/ £792 - £957/ £9,500 - £11,499
25. £221 - £259/ £958 - £1,124/ £11,500 - £13,499
26. £260 - £297/ £1,125 - £1,291/ £13,500 - £15,499
27. £298 - £336/ £1,292 - £1,457/ £15,500 - £17,499
28. £337 - £384/ £1,458 - £1,666/ £17,500 - £19,999

29. £385 - £480/ £1,667 - £2,082/ £20,000 - £24,999
30. £481 - £576/ £2,083 - £2,499/ £25,000 - £29,999
31. £577 - £672/ £2,500 - £2,916/ £30,000 - £34,999
32. £673 - £768/ £2,917 - £3,332/ £35,000 - £39,999
33. £769 - £961/ £3,333 - £4,166/ £40,000 - £49,999
34. £962 - £1,441/£4,167 - £6,249/£50,000 - £74,999
35. £1,442 - £1,922/ £6,250 - £8,332/ £75,000 - £99,999
36. £1,923+/ £8,333+/ £100,000+
37. Don't know
38. Prefer not to say

R3a. {rDemDis} (P) [ASK ALL] **Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we 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.**

[SINGLE RESPONSE]

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

R3b. {cDemDis} (PP) [ASK ALL] **Does [pipe: NAME/your x year old] have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we mean anything that has troubled [pipe: NAME/your x year old] over a period of at least 12 months or that is likely to trouble [pipe: NAME/your x year old] over a period of at least 12 months.**

[SINGLE RESPONSE]

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

R3c. {cDemCrs} (PP) [ASK ALL] **Does [pipe: NAME/your x year old] have a regular, ongoing role looking after or caring for yourself, or any relatives who are ill, disabled or elderly? This could be with personal, practical or emotional support (e.g. carry out everyday tasks such as washing, dressing, or cleaning).**

[SINGLE RESPONSE]

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

17NEW\_P1\_3 [ASK IF 17NEW\_P1 CODE 3 = CHANGED] (P) **Thinking about caring and parenting responsibility for [pipe: NAME/your x year old], are you:**

[MULTI RESPONSE]

- 5. Solely responsible (SC)
- 6. Jointly responsible with another adult living with you
- 7. Jointly responsible with another adult not living with you
- 8. Not responsible for these (SC)

17NEW\_P1\_4 [ASK IF 17NEW\_P1 CODE 4 = CHANGED] (P) **Which of these describe your current situation? Are you...**

[SINGLE RESPONSE]

- 10. Working full time
- 11. Working part time
- 12. Self employed
- 13. Retired
- 14. In full time education
- 15. Unemployed seeking work
- 16. Unemployed not seeking work
- 17. Part time education / part time work
- 18. Don't know

17NEW\_P1\_5 (P) [ASK IF 17NEW\_P1 CODE 5 = CHANGED] **Which of these best applies to you personally?**

[SINGLE RESPONSE]

- 8. Married / Living with partner
- 9. Single (never married)
- 10. Widowed
- 11. Separated
- 12. Divorced
- 13. Don't know
- 14. Prefer not to say

17NEW\_P1\_6 [ASK IF 17NEW\_P1 CODE 6 = CHANGED] (P) **How many children do you have parenting responsibility for in your household?**

- 11. 1
- 12. 2
- 13. 3
- 14. 4
- 15. 5
- 16. 6

- 17. 7
- 18. 8
- 19. 9
- 20. 10+

17NEW\_P1\_7 (P) [ASK IF 17NEW\_P1 CODE 7 = CHANGED] **What stage of [his/her] education is {INSERT CHILD NAME} in currently?**  
[SINGLE RESPONSE]

- 7. Secondary
- 8. Post-16 education (e.g. sixth form, college, apprenticeship, traineeship)
- 9. University
- 10. Other (please specify)
- 11. No longer in education
- 12. Don't know

NEW5\_2a (P) [ASK IF CHILD IS IN SECONDARY SCHOOL OR POST-16 EDUCATION CODES 1 OR 2 AT 17NEW\_P1\_6] **What type of school does [INSERT CHILD NAME] attend?**  
[SINGLE RESPONSE]

- 7. An Academy (including Free Schools)
- 8. A different type of state school
- 9. Private or Independent school
- 10. Home educated
- 11. Don't know
- 12. Not Applicable

PP24. (PP) [ASK ALL] **How well do you think [INSERT CHILD NAME HERE] understands the following about money?**

[SINGLE RESPONSE PER ROW RANDOMISED]

PP24a. {rcFcmUndVal}{PP} **That money has a value**

- 6. Not at all well
- 7. Not very well
- 8. Quite well
- 9. Very well
- 10. Don't know

PP24c. {rcFcmUndChc} [ASK ALL] (PP) **That you have to make choices when you spend your money**

- 6. Not at all well
- 7. Not very well
- 8. Quite well
- 9. Very well
- 10. Don't know

PP25a. (PP) [ASK ALL] Is [INSERT CHILD NAME] able to save up for a short period of time to buy something [he/she] wants?

[SINGLE RESPONSE]

5. No
6. Yes, sometimes
7. Yes, always
8. Don't know

17NEW\_P7 (PP) [ASK ALL] In which of the following ways do you give [INSERT CHILD NAME] money?

[MULTI RESPONSE]

6. Pocket money/allowance
7. In return for helping out at home/chores
8. One off sums of money
9. As a gift for birthdays, Christmas or special occasions
10. I don't give [INSERT CHILD'S NAME] money [EXCLUSIVE]

17NEW\_P8 (PP) [ASK ALL WHO GIVE CHILDREN MONEY CODES 1 TO 4 AT 17NEW\_P7] Which of the following best describes how the amount of money you give to [INSERT CHILD NAME] has changed since {INSERT MONTH & YEAR}? I give...

[SINGLE RESPONSE]

7. Much more than this time {last year OR two years ago}
8. A little more than this time {last year OR two years ago}
9. About the same as this time {last year OR two years ago}
10. A little less than this time {last year OR two years ago}
11. Much less than this time {last year OR two years ago}
12. Don't know

17NEW\_P9 (PP) [ASK ALL WHO GIVE CHILDREN MONEY CODES 1 TO 4 AT 17NEW\_P7] Which of the following best describes how often you give money to [INSERT CHILD NAME] has changed since {INSERT MONTH & YEAR}? I give...

[SINGLE RESPONSE]

7. Much more often than this time {last year OR two years ago}
8. A little more often than this time {last year OR two years ago}
9. About the same as this time {last year OR two years ago}
10. A little less often than this time {last year OR two years ago}
11. Much less often than this time {last year OR two years ago}
12. Don't know

17NEW\_P5 {c17NEW\_P5} [ASK ALL] **(C) Which of the following best describes how [INSERT CHILD NAME]'s spending has changed since {INSERT MONTH & YEAR}? [He/she] is spending...**

[SINGLE RESPONSE]

7. Much more often than this time {last year OR two years ago}
8. A little more often than this time {last year OR two years ago}
9. About the same as this time {last year OR two years ago}
10. A little less often than this time {last year OR two years ago}
11. Much less often than this time {last year OR two years ago}
12. Don't know

17NEW\_P6 {c17NEW\_P6} [ASK ALL] **(C) Which of the following best describes how [INSERT CHILD NAME]'s saving has changed since {INSERT MONTH & YEAR}? [He/She] is saving...**

[SINGLE RESPONSE]

7. Much more often than this time {last year OR two years ago}
8. A little more often than this time {last year OR two years ago}
9. About the same as this time {last year OR two years ago}
10. A little less often than this time {last year OR two years ago}
11. Much less often than this time {last year OR two years ago}
12. Don't know

17NEW\_P10 (PP) [ASK ALL] **Are you talking to [INSERT CHILD NAME] about [his/her] finances more, less or about the same than in {INSERT MONTH & YEAR}?**

7. Much more
8. A little more
9. About the same
10. Much less
11. A little less
12. Don't know

17NEW\_P112017. (PP) [ASK ALL] **Does [INSERT CHILD NAME] have any bank accounts of [his/her] own that were opened in [his/her] name within the last {year OR two years}? i.e. since {INSERT MONTH & YEAR}.**

***(If they have opened a credit union or building society account in the last year you should answer yes to this question)***

[SINGLE RESPONSE]

4. Yes – [INSERT CHILD NAME] has opened a bank account within the last {year OR two years}
5. No – [INSERT CHILD NAME] has not opened a bank account within the last {year OR two years}
6. I don't know/can't remember

PP9. (PP) [ASK OPENED A BANK ACCOUNT IN THE LAST YEAR – CODE 1 AT 17NEW\_P112017] **To what extent was [pipe: NAME] involved in the choice of banking products in [his/her] name?**

[SINGLE RESPONSE]

5. Parents or carers decided
6. [He/she] decided
7. We decided together
8. Don't know/can't remember

P12c. (P) [ASK ALL] **On a scale of 0 to 10, where 0 means 'it doesn't sound like me at all', and 10 means 'it sounds a lot like me', to what extent would you say**

**I set clear rules or agreements for [this child] about money that I stick to**

1. 0 - It doesn't 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 - It sounds a lot like me

17NEW\_PP12 (PP) [ASK ALL] **Compared to others of [his/her] age, do you think that [INSERT CHILD NAME] is more prepared or less prepared for financial independence? That is managing their money on their own in a way that doesn't require support from their parents/carers/family members.**

[SINGLE RESPONSE]

11. Much more prepared
12. More prepared
13. About the same level
14. Less prepared
15. Much less prepared

**And finally...**

PP10b. {rcMonSpdMob} [ASK ALL] (PP) Is [INSERT CHILD NAME] responsible for paying for [his/her] mobile phone bill?

[SINGLE RESPONSE]

5. Yes, [he/she] pays it all
6. Yes, [he/she] pays some or if [he/she] goes above a capped amount
7. No - it's all free or someone else pays
8. They don't have a mobile phone

Thank you for taking part in this survey. Can you please now hand this survey over to [INSERT CHILD'S NAME]. Or alternatively you can save the survey here and continue at another time but please note you will not be able to go back through your answers.

## **CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY INTRODUCTION:**

Thank you for agreeing to take part in this follow-up survey about you and your money for the Money Advice Service (MAS).

Your responses are very important in helping the Service understand more about the lives and finances of people like you.

Your part of this survey is around 15 minutes long and we think that you will find it quite interesting.

Please be honest with your answers, all responses are completely confidential and will be anonymised by BMG Research, so no one will ever be able to identify you. BMG Research are partners of the Market Research Society and abide by their rules.

If you have any further questions, you can always contact us at [mas2018@bmgresearch.co.uk](mailto:mas2018@bmgresearch.co.uk) – but for now, please enjoy the survey.

## YOUR CIRCUMSTANCES

17NEW\_1 (C) [ASK ALL] **Where do you currently live for most of the year? [ONLY SHOW IF AGED 18] (If you have moved to university, please select university)**

[SINGLE RESPONSE]

6. With my parent(s)/carer(s)
7. [SHOW TO 18+ YEAR OLDS ONLY] At university (at halls of residence, shared accommodation or something similar)
8. Shared accommodation [SHOW IF AGED 18+] (not at university)
9. I live on my own
10. Other (Please Specify)

17NEW\_1a {c17NEW\_1} [ASK ALL] (C) **Which of the following best describes your circumstance...**

[SINGLE RESPONSE]

5. I am no longer in education
6. I am studying at college/school
7. I am studying as part of an apprenticeship (*whether at college or not*)
8. I am studying at University

17NEW\_1b [ASK IF IN EDUCATION CODES 2,3,4 at 17New\_1a] **Are you doing this full-time or part-time?**

[SINGLE RESPONSE]

3. Full-time [DON'T SHOW HOURS TO THOSE AT UNIVERSITY] (i.e. 30 hours or more a week)
4. Part-time [DON'T SHOW HOURS TO THOSE AT UNIVERSITY] (i.e. less than 30 hours a week)

17NEW\_2 {c17NEW\_2} [ASK ALL] (C) **Do you have a job?**

[SINGLE RESPONSE]

3. Yes
4. No

17NEW\_2a {c17NEW\_2a} (C) [ASK IF YES CODE 1 AT 17NEW\_2] **Is this...?**

3. Full-time (i.e. 30 hours or more a week)
4. Part-time (i.e. less than 30 hours a week)

17NEW\_6a . {c17NEW\_6} (C) [ASK ALL] **Do have any dependent children, or are expecting a child?**

[MULTIPLE RESPONSE]

4. No – I do not have any children and I am not expecting any [EXCLUSIVE]
5. Yes – I have dependent children

6. Yes – I am expecting children

17NEW\_6b [ASK THOSE WHO HAVE CHILDREN CODE 2 AT 17NEW\_6a] **(C) How many children do you have?**

[SINGLE RESPONSE]

- 4. 1
- 5. 2
- 6. 3 or more

YP27. {cDemEdu} **(C) [ASK ALL] Which of the following qualifications do you have?**  
[MULTI RESPONSE]

- 10. Vocational qualification at level 1 or 2 (eg NVQ/SVQ)
- 11. Vocational qualification at level 3 (eg NVQ/SVQ)
- 12. GCSE/National 4/National 5
- 13. A-S Level
- 14. A level
- 15. Scottish Highers
- 16. Something else
- 17. I have no qualifications yet
- 18. Don't know

NEWQ101. **(C) [ASK THOSE CODED NO IN LAST SURVEY] Do you have....?**  
[SINGLE RESPONSE PER ROW]

NEWQ101a. {cDemEduGcsEng} **(C) [ASK THOSE CODED NO IN LAST SURVEY] GCSE English grade A\* - C (A) / GCSE English grade 9 – 4 / National 5 English A – C**

- 3. Yes
- 4. No

NEWQ101b. {cDemEduGcsMat} **(C) [ASK THOSE CODED NO IN LAST SURVEY ] GCSE Maths grade A\* - C (B) / GCSE maths grade 9 – 4 / National 5 Maths A - C**

- 3. Yes
- 4. No

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18. {cEduFinSch} **(C) [ASK ALL] In the last {year OR two years}, in which of the following places have you learnt about how to manage your money?**

[MULTI RESPONSE]

6. School/college
  7. Work [ONLY SHOW TO THOSE IN EMPLOYMENT]
  8. University [ONLY SHOW TO THOSE AT UNIVERSITY, CODE 4 AT 17NEW\_1a]
  9. Other (please specify)
  10. I have not learnt how to manage my money in the last {year OR two years}
- [EXCLUSIVE]

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b1. {cEduFinSchUse} **(C)**  
[ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT SCHOOL/COLLEGE, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at school/college in the last {year OR two years}. How useful was it?**

[SINGLE RESPONSE]

6. Not useful at all
7. Not very useful
8. Fairly useful
9. Very useful
- 10. Don't know**

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b2. {cEduFinSchUse} **(C)**  
[ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT WORK, CODE 2 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at work in the last {year OR two years}. How useful was it?**

[SINGLE RESPONSE]

6. Not useful at all
7. Not very useful
8. Fairly useful
9. Very useful
- 10. Don't know**

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18b3. {cEduFinSchUse} **(C)**  
[ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN THE LAST YEAR AT UNIVERSITY, CODE 3 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY18] **You said you have learnt how to manage your money at university in the last {year OR two years}. How useful was it?**

[SINGLE RESPONSE]

6. Not useful at all
7. Not very useful
8. Fairly useful
9. Very useful
- 10. Don't know**

**ASK ONLY THOSE WHO DID NOT NOT COMPLETE W2 SURVEY**

R1. {rDemEth} **(C)** [ASK ALL] **Which of the following best describes your ethnic group?**  
[SINGLE RESPONSE]

- 20. White - English / Welsh / Scottish / Northern Irish / British
- 21. White – Irish
- 22. White - Gypsy or Irish Traveller
- 23. White - Any Other White background
- 24. Mixed - White and Black Caribbean
- 25. Mixed - White and Black African
- 26. Mixed - White and Asian
- 27. Mixed - Any Other Mixed / multiple ethnic background
- 28. Asian – Indian
- 29. Asian – Pakistani
- 30. Asian – Bangladeshi
- 31. Asian – Chinese
- 32. Asian - Any other Asian background
- 33. Black – African
- 34. Black – Caribbean
- 35. Black - Any other Black / African / Caribbean background
- 36. Arab
- 37. Any other ethnic group
- 38. Prefer not to say

## INCOME, SAVING, & SPENDING QUESTIONS:

[SHOW TO THOSE IN EMPLOYMENT ONLY CODE 1 AT 17NEW\_2] Thinking about the job you mentioned earlier, we would now like to ask you a few questions about your pay...

17NEW\_3 {c17NEW\_3} **(C)** [ASK THOSE IN EMPLOYMENT CODE 1 AT 17NEW\_2] **(C) How much do you earn per year/month/week/hour before tax is taken? Please select how you would like to answer this question**

6. I would like to give my answer as an hourly wage
7. I would like to give my answer as a weekly wage
8. I would like to give my answer as a monthly wage
9. I would like to give my answer as a yearly wage
10. Don't know

17NEW\_3A [ASK THOSE WHO SELECTED HOURLY WAGE CODE 1 AT 17NEW\_3] **(C) How much do you earn per hour before tax is taken?**

3. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
4. Don't know

17NEW\_3A1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3A] **(C) Are you able to tell us roughly how much money you earn an hour?**

8. Under £3.50
9. £3.50 - £4.00
10. £4.01 - £5.00
11. £5.01 - £6.00
12. £6.01 – £7.00
13. £7.01 - £8.00
14. Over £8.00

17NEW-3A2 [ASK THOSE WHO SELECTED HOURLY WAGE CODE 1 AT 17NEW\_3] **(C) On average, how many hours do you work in a typical week?**

3. [NUMERIC RESPONSE] [LIMIT ANSWER TO 3 DIGIT NUMBER]
4. Don't know

17NEW-3A2a [ASK THOSE WHO DON'T KNOW, CODE 2, AT 17NEW-3A2] **(C) Are you able to tell us roughly how many hours you work in a typical week?**  
[SINGLE CODE]

7. Less than 10 hours
8. 10 hours or more but less than 16 hours
9. 16 hours or more but less than 24 hours
10. 24 hours or more but less than 30 hours
11. 30 hours or more
12. Don't know

17NEW\_3B [ASK THOSE WHO SELECTED WEEKLY WAGE CODE 2 AT 17NEW\_3] **(C) How much do you earn per week before tax is taken?**

- 3. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
- 4. Don't know

17NEW\_3B1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3B ] **(C) Are you able to tell us roughly how much money you earn a week?**  
[SINGLE RESPONSE]

- 8. Under £35
- 9. £36 - £55
- 10. £56 - £85
- 11. £86 - £115
- 12. £116 - £150
- 13. £151 - £200
- 14. Over £200

17NEW\_3C [ASK THOSE WHO SELECTED MONTHLY WAGE CODE 3 AT 17NEW\_3] **(C) How much do you earn per month before tax is taken?**

- 3. [NUMERIC RESPONSE] [LIMIT ANSWER TO 4 DIGIT NUMBER]
- 4. Don't know

17NEW\_3C1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3C] **(C) Are you able to tell us roughly how much money you earn a month?**  
[SINGLE RESPONSE]

- 8. Under £150
- 9. £150 - £249
- 10. £250 - £349
- 11. £350 - £449
- 12. £450 - £599
- 13. £600 - £699
- 14. Over £700

17NEW\_3D [ASK THOSE WHO SELECTED YEARLY WAGE CODE 4 AT 17NEW\_3] **(C) How much do you earn per year before tax is taken?**

- 3. [NUMERIC RESPONSE] [LIMIT ANSWER TO 5 DIGIT NUMBER]
- 4. Don't know

17NEW\_3D1 [ASK THOSE WHO SELECTED DON'T KNOW CODE 2 AT 17NEW\_3D ] **(C) Are you able to tell us roughly how much money you earn per year?**  
[SINGLE RESPONSE]

- 1. Under £1500
- 2. £1501 - £2000

- 3. £2001 - £3000
- 4. £3001 - £4500
- 5. £4501 - £6000
- 6. £6001 - £7500
- 7. Over £7500

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2. {cMonSrc } [ASK ALL]  
**(CC) Where do you get your money from? /** [ASK THOSE IN EMPLOYMENT ONLY, CODES 1  
AT 17NEW\_2] **Where ELSE do you get your money from?**

**Please select all those options that apply.**

[MULTI RESPONSE]

- 12. I do not get any money from my parents or other people (SC)
- 13. Pocket money or allowance
- 14. From my parents or carers for doing jobs or helping out at home
- 15. From my parents or carers for good behaviour
- 16. When you see Grandparents or other family friends or relatives
- 17. Birthdays, Christmas or special occasions
- 18. Now and again on special days out or holidays
- 19. From work or a part-time job [NOT SHOWN IF EMPLOYED]
- 20. Through selling things online or somewhere else
- 21. Benefits payments
- 22. Other (please write in)

17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3a (c) [ASK THOSE  
WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING JOBS OR  
GOOD BEHAVIOUR, CODES 2 TO 4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL  
CAPABILITY SURVEY2]

**How often do you receive your pocket money, allowance or other money from your  
parents?**

[SINGLE RESPONSE]

- 6. Weekly
- 7. Monthly
- 8. By term/semester
- 9. It varies too much to say
- 10. Don't know

17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3term (c) [ASK  
THOSE WHO GET MONEY BY TERM/SEMESTER, CODE 3 AT 17NEW\_CHILDREN AND YOUNG  
PEOPLE'S FINANCIAL CAPABILITY SURVEY3A] **How many times a year is this?**

[SINGLE RESPONSE]

- 6. Once a year
- 7. Twice a year
- 8. Three times a year
- 9. Four or more times a year
- 10. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3. {cMonSrcAmtRgl} (C)  
[ASK THOSE WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING  
JOBS OR GOOD BEHAVIOUR, CODES 2 TO 4 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL  
CAPABILITY SURVEY2]

**Do you receive the same amount of money each time you receive it?**

[SINGLE RESPONSE]

1. Yes – the same
2. No – it varies
3. Don't know

YP1. (C) [ASK THOSE WHO GET MONEY WEEKLY, CODE 1 AT 17NEW\_CHILDREN AND YOUNG  
PEOPLE'S FINANCIAL CAPABILITY SURVEY3A]

**How much money were you given *by family members including  
parents/carers/grandparents* in total last week?**

3. [NUMERIC]
4. Don't know

YP1a. {cMonSrcAmtAbs} (C) [ASK THOSE WHO GET MONEY MONTHLY, CODES 2 AT  
17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY3A ]

**How much money were you given by family members including parents/carers  
grandparents in total last month?**

5. [NUMERIC]
6. Don't know

YP1b. {cMonSrcAmtAbs} (C) [ASK THOSE WHO GET MONEY BY TERM/SEMESTER,  
CODES 3 AT 17NEW\_CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY  
SURVEY3A ]

**How much money were you given by family members including parents/carers/  
grandparents in total last term/semester?**

7. [NUMERIC]
8. Don't know

YP1c. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY  
WERE GIVEN LAST WEEK, CODES 2 AT YP1]

**Are you able to tell us roughly how much money were you given by family  
members including parents/carers/ grandparents in total last week?**

[SINGLE RESPONSE]

11. Under £2
12. £2 - £5
13. £6 - £10
14. £11 - £15
15. £16 - £20
16. £21 - £25
17. £26 - £30
18. Over £30

- 19. I was not given any money in the last week
- 20. Don't know

YP1b2. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST MONTH, CODES 2 AT YP1a]

**Are you able to tell us roughly how much money were you given by family members including parents/carers/grandparents in total last month?**

[SINGLE RESPONSE]

- 11. Under £2
- 12. £2 - £5
- 13. £6 - £10
- 14. £11 - £15
- 15. £16 - £20
- 16. £21 - £25
- 17. £26 - £30
- 18. Over £30
- 19. I was not given any money in the last month
- 20. Don't know

YP1b3. {cMonSrcAmtInt} (C) [ASK THOSE DON'T KNOW HOW MUCH MONEY THEY WERE GIVEN LAST TERM, CODES 2 AT YP1B]

**Are you able to tell us roughly how much money were you given by family members including parents/carers/grandparents in total last term?**

[SINGLE RESPONSE]

- 13. Under £2
- 14. £2 - £5
- 15. £6 - £10
- 16. £11 - £15
- 17. £16 - £20
- 18. £21 - £25
- 19. £26 - £30
- 20. £31 - 50
- 21. £51 - £100
- 22. Over £101
- 23. I was not given any money in the last term
- 24. Don't know

YP7. (C) [ASK ALL] **Do you have to pay for any of the following things out of your own money?**

[SINGLE RESPONSE PER ROW]

YP7a. {cMonSpnClt} (C) **Non-school/everyday clothes and shoes**

4. No – my parents pay for this for me
5. Yes – I sometimes pay for this from my own money
6. Yes – I mainly pay for this from my own money

YP7b. {cMonSpnTlt} **(C) Toiletries & cosmetics**

4. No – my parents pay for this for me
5. Yes – I sometimes pay for this from my own money
6. Yes – I mainly pay for this from my own money

YP7e. {cMonSpnToy} **(C) Games or gadgets**

4. No – my parents pay for this for me
5. Yes – I sometimes pay for this from my own money
6. Yes – I mainly pay for this from my own money

YP7f. {cMonSpnScl} **(C) Going out with your friends**

4. No – my parents pay for this for me
5. Yes – I sometimes pay for this from my own money
6. Yes – I mainly pay for this from my own money

NEWYP7g. {cMonSpnRent} **(C) Household bills e.g. internet, water, electricity etc**

5. No – my parents pay for this for me
6. Yes – I sometimes pay/contribute to this from my own money
7. Yes – I mainly pay/contribute to this from my own money
8. Not applicable

NEWYP7h. {cMonSpnRent} **(C) Rent**

5. No – my parents pay for this for me
6. Yes – I sometimes pay/contribute to this from my own money
7. Yes – I mainly pay/contribute to this from my own money
8. Not applicable

NEWYP7i. {cMonSpnRent} **(C) Everyday food eaten at home (i.e. not eating meals out)**

4. No – my parents pay for this for me
5. Yes – I sometimes pay/contribute to this from my own money
6. Yes – I mainly pay/contribute to this from my own money

NQ5. {cMonSpnPInFrq} [ASK ALL] **(C) How often do you plan how you are going to pay for the things you need?**

[SINGLE RESPONSE]

7. Never
8. Rarely
9. Sometimes
10. Often
11. Always
12. Don't know

NQ4. {cMonStrBnk} (C) [ASK ALL] **Do you have a bank account of your own?**  
***(If you have a credit union or building society account you should answer yes to this question)***

[SINGLE RESPONSE]

- 4. Yes
- 5. No
- 6. I don't know if I have one

YP2. {cMonStrActyp} (C) [ASK THOSE WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4]  
**Thinking about all of your bank accounts, do you know what type of bank account(s) you have? Is it a...**

[SINGLE RESPONSE]

- 5. Current account
- 6. Savings account
- 7. I have both a current and a savings account
- 8. I don't know what type of bank account I have (Exclusive)

NQ4\_2017. {cMonStrBnk} (C) [ASK ALL WHO HAVE A BANK ACCOUNT CODE 1 AT NQ4] **Were any of your bank accounts opened within the last {year OR two years}? i.e. since {INSERT MONTH AND YEAR OF LAST INTERVIEW}.**

***(If you have a credit union or building society account opened in the last year you should answer yes to this question)***

[SINGLE RESPONSE]

- 4. Yes – I have opened a bank account within the last {year OR two years}?
- 5. No – I have not opened a bank account within the last {year OR two years}?
- 6. Don't know

YP2\_2017. {cMonStrActyp} (C) [ASK THOSE WHO HAVE A BANK ACCOUNT OPENED IN THE LAST YEAR, CODE 1 AT NQ4\_2017]

**Do you know what type of bank account(s) was opened? Is it a...**

[MULTIPLE RESPONSE]

- 5. Current account
- 6. Savings account
- 7. Other (Please specify)
- 8. I don't know what type of bank account I have (Exclusive)

NEW\_PP9\_2017. {rcMonStrDcn} (P) [ASK IF YES AT NQ4\_2017] **To what extent were your parents/carers involved in the choice of banking products in your name?**

[SINGLE RESPONSE]

5. Parents or carers decided
6. I decided
7. We decided together
8. Don't know

PP19. **(C)** [ASK THOSE WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4]  
**[SHOW TO THOSE WHO HAVE OPENED BANK ACCOUNT IN THE LAST YEAR CODE 1 AT NQ4\_2017]** Now thinking about all of your bank accounts, not just those opened within the last {year OR two years}. [SHOW ALL WHO HAVE A BANK ACCOUNT] Which of the following do you do with your bank account(s)?

[SINGLE RESPONSE PER ROW]

PP19a. {cFcmBnkDep} **(C)...**put money in

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19b. {cFcmBnkWtd} **(C)...**take money out

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19c. {cFcmMtrDtl} **(C)...**look after my bank details

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19d. {cFcmMtrBnc} **(C)...**check my bank balance

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19e. {cFcmMtrDbt} **(C)...**use a debit card

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19f. {cFcmMtrOnl} **(C)...**look at the account online (internet banking)

5. I do this
6. My parents do this
7. I don't do this

8. Don't know

PP19g. {cFcmMtrMob} (C)...**look at the account on my phone (mobile banking)**

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19h. {cFcmMtrF2f} (C)...**go into the bank**

5. I do this
6. My parents do this
7. I don't do this
8. Don't know

PP19i. {cFcmMtrF2f} (C)...**use a credit card**

1. I do this
2. My parents do this
3. I don't do this
4. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY8a. {cMonSavDcs} (C) [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you have money, who usually decides whether you save any of it?**

[SINGLE RESPONSE]

1. My parents or carers decide
2. I decide
3. We both decide
4. Someone else decides (Please specify who?)
5. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY8b. {cMonSpnDcs} (C) [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you have money, who usually decides what you spend it on?**

[SINGLE RESPONSE]

1. My parents or carers decide
2. I decide
3. We both decide
4. Someone else decides (Please specify who?)
5. Don't know

YP3. {cSavFrq} (C) [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **When you get money, how often**

**do you save at least some of it, [say by putting it in a cash box, piggy bank or into your bank account]?**

[SINGLE RESPONSE]

6. Every time I get money
7. Most times I get money
8. Sometimes
9. Never
10. Don't know

**NEW\_YP3.1 [ASK ALL WHO SAVE MONEY- 1,2,3 at YP3] You said you save at least some money [INSERT ANSWER FROM YP3]. Is this more often or less often or about the same than this time {last year OR two years ago}?**

[SINGLE RESPONSE]

7. I am saving a lot more often
8. I am saving a little more often
9. I am saving about the same
10. I am saving a little less often
11. I am saving a lot less often
12. Don't know/can't remember

**NEW\_YP3.2 [ASK ALL WHO SAVE MONEY – 1,2,3 at YP3] (C) ...And in terms of the amount that you are saving, is this more or less or about the same than this time {last year OR two years ago}?**

[SINGLE RESPONSE]

7. I am saving a lot more
8. I am saving a little more
9. I am saving about the same
10. I am saving a little less
11. I am saving a lot less
12. Don't know/can't remember

**NEW\_YP3.3 [ASK ALL WHO SAY SAVING HAS CHANGED – 1,2,4,5,at NEW\_YP3.2 or 1,2,4,5 at NEW\_YP3.1] (C) Can you please give a bit of detail about why your saving habits have changed since this time {last year OR two years ago}?**

[OPEN RESPONSE]

**YP3c. {cSavFrq2} (C) [ASK THOSE WHO GET MONEY, NOT CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2]**

**How often do you put money aside into your savings?**

[SINGLE RESPONSE]

7. Every week
8. Every month
9. Most months
10. Some months, but not others
11. Rarely or never
12. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY6. {cSavLng} [ASK ALL] **(C)**  
**What is the longest time you have saved up for? (for example, to buy something you wanted)**

[SINGLE RESPONSE]

7. I haven't saved up money before
8. Less than a week
9. More than a week but less than month
10. More than a month but less than a year
11. More than a year
12. Don't know

G5\_AFINCAP [ASK THOSE AGED 18+ ONLY] **(C)** **Approximately how much, if anything, do you personally have in savings and investments? Please do not include any money that you have saved in a pension.**

5. ENTER EXACT AMOUNT [NUMERIC RESPONSE]
6. I do not have any savings and investments
7. Don't know
8. Prefer not to say

G5a\_AFINCAP [ASK IF DON'T KNOW OR PREFER NOT TO SAY, CODES 3 OR 4 AT G5\_AFINCAP] **(C)** **Could you estimate the total within the following bands?**

9. £100 or less
10. £101 - £500
11. £501 - £1,000
12. £1,001 - £2,500
13. £2,501-£5,000
14. £5,001 - £9,999
15. £10,000 or more
16. Don't know

YP8a. {cFcmMtr} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY2] **How do you keep track of the money you get and the money you spend?**

[MULTI RESPONSE]

12. Online budgeting tool

13. Online bank account
14. Spreadsheet
15. Piece of paper
16. In my head (mentally)
17. Checking my bank balance at a cash machine
18. Reviewing my bank statements
19. On a mobile app
20. Other
21. I don't keep track
22. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY<sup>12</sup>. {cMonSavAmt10} [ASK ALL] **(C) Imagine someone gives you £100. How much would you spend and how much would you save for later?**

[NUMERIC - spend]

[NUMERIC - save]

O1\_AFINCAP [ASK ALL] **(C) Imagine someone offers you £200 now or £400 in two months. Would you...**

4. Take the £400 in two months
5. Take the £200 now
6. Don't know

## DEBT AND FINANCIAL RESPONSIBILITIES QUESTIONS

B1\_AFINCAP [ASK ALL] **Overall, how satisfied are you with your life nowadays? Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.**

[SINGLE RESPONSE]

- 13. 0 – Not at all satisfied
- 14. 1
- 15. 2
- 16. 3
- 17. 4
- 18. 5
- 19. 6
- 20. 7
- 21. 8
- 22. 9
- 23. 10 – Completely satisfied
- 24. Don't know

B2\_AFINCAP [ASK ALL] **(C) 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' [SINGLE RESPONSE]**

- 13. 0 – Not at all satisfied
- 14. 1
- 15. 2
- 16. 3
- 17. 4
- 18. 5
- 19. 6
- 20. 7
- 21. 8
- 22. 9
- 23. 10 – Completely satisfied
- 24. Don't know

17NEW\_4 . {c17NEW\_4} [ASK ALL] **(C) Being financially dependent means relying on sources of income such as receiving money from your parents/carers and family. How financially dependent on your parents/carers and family are you?**  
[SINGLE RESPONSE]

- 5. I am very dependent on my parents/carers and family for my finances
- 6. I am fairly dependent on my parents/carers and family for my finances
- 7. I am a little dependent on my parents/carers and family for my finances

8. I am not at all dependent on my parents/carers and family for my finances

17NEW\_5 . {c17NEW\_5} [ASK ALL] **(C) Compared to others of your age, would you describe yourself as more prepared, or less prepared, for financial independence? That is managing your money on your own in a way that doesn't require support from your parents/carers/family members.**

[SINGLE RESPONSE]

1. Much more prepared
2. More prepared
3. About the same level
4. Less prepared
5. Much less prepared

YP14. {cFstPay} [ASK ALL] **(C) If you received a higher than usual phone bill or there was something unexpected you needed to buy, how would you pay for it?**

[MULTI RESPONSE - randomise]

9. I would pay for it with my savings or spare money
10. I would borrow money from my friends or family
11. My parents or carer would pay for it
12. Someone else in my family would pay for it
13. I would work extra hours to pay for it
14. I would just not pay it (SC FIXED)
15. Other specify (FIXED)
16. Don't know (SC FIXED)

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY10. {cFstHthCfd} [ASK ALL]

**(C) How confident do you feel managing your money? Please answer on a scale of 0-10, where 0 is 'not at all confident' and 10 is 'very confident'**

[SINGLE RESPONSE]

0 - Not at all confident

1

2

3

4

5

6

7

8

9

10 - Very confident

B4\_AFINCAP [ASK THOSE AGED 18+] **(C) How confident do you feel making decisions about financial products and services? For example things like bank accounts, car insurance, personal loans etc.**

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

- 13. 0 Not at all confident
- 14. 1
- 15. 2
- 16. 3
- 17. 4
- 18. 5
- 19. 6
- 20. 7
- 21. 8
- 22. 9
- 23. 10 Very confident
- 24. Don't know

E4\_AFINCAP [ASK TO 18+ YEAR OLDS ONLY] **(C) Which of these financial products or services do you currently use?**

[MULTI CODE]

PLEASE SELECT ALL THAT APPLY

- 11. None of these **(SINGLE CODE ONLY)**
- 12. An overdraft facility that you use on a current account
- 13. Credit card (s) – where you are the main card holder
- 14. Store card (s) – where you are the main card holder (like credit cards but you can only use them at specific shops or chains)
- 15. Rent to own – hire purchase on items like televisions, white goods etc. (such as Brighthouse or Perfect Home)
- 16. 'Catalogue' shopping – either using the book or online (such as Littlewoods)
- 17. Other retail credit – e.g. via a retailer to buy furniture, sofas etc.
- 18. Borrowing from friends and family
- 19. "Informal lending" / where someone in your area lends money on an unofficial and unregulated basis
- 20. Don't know **(SINGLE CODE ONLY)**

E6\_AFINCAP [ASK TO THOSE AGED 18+ ONLY] **(C) People often take out short term loans to cover unexpected expenses or for other reasons. In the last {year OR two years}, have you taken out any of the following short term loans?**

PLEASE SELECT ALL THAT APPLY

[MULTI-CODE]

9. None of these (**SINGLE CODE ONLY**)
10. Payday loan - this is a loan you usually pay back in one single payment at the end of the month or on your next pay day (such as Wonga, QuickQuid, Express Finance or Payday UK)
11. Other short-term credit – like a payday loan but repaid in instalments (e.g. Peachy, Cash Genie, Lending Stream)
12. Pawn broker loan– where you borrow money against an item you have pawned
13. A loan from a family member
14. A loan from a friend/girlfriend/boyfriend
15. Other (please specify)
- 16. Don't know/can't remember (SINGLE CODE ONLY)**

E7\_AFINCAP [ASK TO THOSE AGED 18+ ONLY] **(C) If you added up all of your balances on credit cards, store cards, personal loans, hire purchase, car finance arrangements (excluding any student loans), approximately how much do you owe in total?**

Please also exclude any mortgages or other loans secured on property.

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

PLEASE SELECT ONE ONLY

[SINGLE-CODE]

12. Nothing - I have no outstanding credit
13. £100 or less
14. £101-£250
15. £251 - £500
16. £501 - £1,000
17. £1,001-£2,999
18. £3,000-£4,999
19. £5,000-£9,999
20. £10,000 or more
21. Don't know
22. Prefer not to say

NEW17\_6 [ASK TO THOSE AGED 18+ ONLY] **(C) Have you fallen behind on any bills or credit commitments in the last {year OR two years}?**

[SINGLE RESPONSE]

- 4. Yes
- 5. No
- 6. Don't know/can't remember

J2\_AFINCAP [ASK THOSE THAT HAVE FALLEN BEHIND ON CREDIT COMMITMENTS – CODE 1 AT NEW17\_6] **(C) Could you tell me which bills or credit commitments you have fallen behind on?**

PLEASE SELECT ALL THAT APPLY

[MULTI-CODE]

**RANDOMISE 1-7**

- 9. Rent
- 10. Utilities (electricity, gas, water, telephone, internet)
- 11. Insurance
- 12. Council tax
- 13. Credit card(s) or store cards (*SHOW IF CODE 3 OR 4 AT E4\_AFINCAP*)
- 14. Catalogue payments (*SHOW IF CODE 6 AT E4\_AFINCAP*)
- 15. Loans (*SHOW IF 2 TO 7 AT E6\_AFINCAP*)
- 16. Other (please specify)
- 17. Prefer not to say [*exclusive*]

C1\_AFINCAP [ASK THOSE AGED 18+ ONLY] **(C) To what extent do you feel that keeping up with your bills and credit commitments is a burden?**

[SINGLE-CODE]

PLEASE SELECT ONE ONLY

- 5. It is not a burden at all
- 6. It is somewhat of a burden
- 7. It is a heavy burden
- 8. Don't know

C2\_AFINCAP [ASK THOSE THAT HAVE FALLEN BEHIND ON CREDIT COMMITMENTS – CODE 1 AT NEW17\_6] **(C) 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.**

[SINGLE-CODE]

4. Yes
5. No
6. Don't know

YP11. {cDcpFinBor} [ASK ALL] **(C) Below are some things people your age have said about borrowing money. Which one best describes how you feel about borrowing money?**

[SINGLE RESPONSE - randomise]

5. I'd rather not borrow money
6. Borrowing money is OK; but only if I can pay it back
7. Borrowing money does not bother me at all, even if I can't afford to pay it back
8. I don't know (FIXED)

### ADVICE AND GOALS QUESTIONS:

D2\_AFINCAP [ASK ALL] (C) Which, if any, of these financial goals do you have for the next five years?

[MULTI-CODE]

PLEASE SELECT ALL THAT APPLY

- 15. Just making ends meet day to day
- 16. Getting a secure job/apprenticeship when I leave education [THOSE IN EDUCATION]
- 17. Moving out of parent(s)' home [THOSE AT HOME WITH PARENTS]
- 18. Not relying on my parents for money
- 19. Paying off my debts/reducing debts
- 20. Saving money to rent own home
- 21. Saving money to buy own home
- 22. Saving money for education
- 23. Saving money for a holiday or to go travelling
- 24. Saving money for retirement
- 25. Saving money to purchase a car/van/motorbike
- 26. Saving money generally
- 27. Other (please specify)
- 28. None of these (SINGLE CODE ONLY)

**REPEAT FOR EACH ITEM SELECTED**

NEW\_D3. How much of a plan do you have about how you will achieve [INSERT ANSWER FROM D2\_AFINCAP]?

**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...**

- 13. 0 - I don't have a plan of what I need to do, I just know I want to achieve this
- 14. 1
- 15. 2
- 16. 3
- 17. 4
- 18. 5
- 19. 6
- 20. 7
- 21. 8
- 22. 9
- 23. 10 - I have a very specific plan of what I need to do in order to achieve this
- 24. Don't know

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY17. {cOpn} **(C)** [ASK ALL] **Do you talk about your money with any of the following people?**  
[MULTI RESPONSE]

- 10. I never talk about money (SC FIXED)
- 11. Friends
- 12. Boyfriend/Girlfriend
- 13. Parents or carers
- 14. Teachers/Lecturers [ASK IF IN EDUCATION]
- 15. Colleagues [ASK IF IN WORK]
- 16. My brothers and sisters
- 17. Grandparents or other family members
- 18. Don't know (SC FIXED)

YP16. {cEduFinAdv} [ASK ALL] **(C)** **If you needed advice about money, who would you ask?**  
[MULTI RESPONSE]

- 13. I would not ask for advice about money (SC FIXED)
- 14. My parents/carers(s)
- 15. My friends
- 16. My boyfriend/girlfriend
- 17. My teachers/lecturers
- 18. Other family members
- 19. Other adults
- 20. Online (for example - YouTube, Money Saving Expert)
- 21. A bank, building society or another financial organisation
- 22. University/student support [ASKED IF IN EDUCATION]
- 23. My colleagues [ASKED IF IN WORK]
- 24. Other (Please specify)
- 25. Don't know (SC FIXED)

YP16a. {cEduFinAdvMain} **(C)** [ASK ALL WHO WOULD ASK FOR ADVICE, CODES 2 TO 11 AT YP16]

**And if you had to choose who would be the most useful?**  
[SINGLE RESPONSE]

- 13. My parent(s)/carers
- 14. My friends
- 15. My boyfriend/girlfriend
- 16. My teachers/lecturers
- 17. Other family members
- 18. Other adults
- 19. Online (for example - YouTube, Money Saving Expert)
- 20. A bank, building society or another financial organisation
- 21. University/student support [ASKED IF IN EDUCATION]

- 22. My colleagues [ASKED IF IN WORK]
- 23. Other (Please specify)
- 24. Don't know
- 25. None of them would give useful advice

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A. [ASK ALL]

{cMonSpnDcnMob} **(CC) Do you get to have a choice in the cost of your mobile phone call and data package?**

[SINGLE RESPONSE]

- 5. Yes
- 6. No
- 7. Don't know
- 8. I don't have a mobile phone

CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A.b [ASK THOSE WHO HAVE A MOBILE PHONE, CODES 1 TO 3 AT CHILDREN AND YOUNG PEOPLE'S FINANCIAL CAPABILITY SURVEY1A]

**How much of your mobile phone call and data package do you pay for?**

- 4. I pay for all of it
- 5. I pay for some of it or pay if it goes over the capped amount
- 6. My parents/carers or someone else pays for all of it

#### PERSONALITY & HABITS QUESTIONS:

NQ99. [ASK ALL] **(C) To what extent do you agree or disagree with the following statements?**

[SINGLE RESPONSE PER ROW]

NQ99a. {cFstHthAnx} **(C) Thinking about my money makes me anxious**

NQ99b. {cFstHthFix} **(C) Nothing I do will make much difference to my money situation**

NEW\_O2A. {cNEW\_O2A} **(C) When it comes to money I prefer to live for today rather than plan for tomorrow**

NEW\_O2D. {cNEW\_O2D} **(C) I am too busy to sort out my finances at the moment**

7. Strongly disagree
8. Slightly disagree
9. Neither agree nor disagree
10. Slightly agree
11. Strongly agree
12. Don't know

YP99. [ASK ALL] **(C) When you want to buy something for yourself, how often...**

[SINGLE RESPONSE PER ROW]

YP99a. {cDcpFinShp} **(C)... do you look in different places or stores to compare prices?**

6. Never
7. Rarely
8. Sometimes
9. Often
10. Don't know

YP99c. {cDcpFinVfm} **(C)... do you think about whether the item is good value for money?**

6. Never
7. Rarely
8. Sometimes
9. Often
10. Don't know

O4\_AFINCAP [ASK ALL] **(C) To what extent would you say the following statements apply to you personally?**

[SINGLE CODE]

- C I often buy things on impulse**  
**D I feel under pressure to spend like my friends even when I can't afford it**

**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**

14. 0 Does not sound like me at all

- 15. 1
- 16. 2
- 17. 3
- 18. 4
- 19. 5
- 20. 6
- 21. 7
- 22. 8
- 23. 9
- 24. 10 Sounds a lot like me
- 25. Don't know
- 26. Not applicable

### QUIZ QUESTIONS:

[Statement] **The next few questions are a bit different, they are quiz questions rather than questions on the way you think about money. Please do not worry if you cannot answer them, some of these questions are designed to be difficult.**

YP18. [ASK ALL] **(C) Can you pick the word that best fits this description?**

[SINGLE RESPONSE PER ROW]

YP18a. {cQzIfI} **(C) The amount the price of things in shops goes up by**

YP18b. {cQzIrs} **(C) The money that is added to savings by banks or building societies**

YP18c. {cQzTax} **(C) The money people pay to government**

YP18d. {cQzPns} **(C) The money you get when you retire from working**

YP18e. {cQzBnc} **(C) The amount of money you have in your bank account**

- 10. Interest
- 11. Pension
- 12. Inflation
- 13. Balance
- 14. Tax
- 15. Benefit
- 16. Credit
- 17. Debit
- 18. Don't know

NEW4. {cQzNpy} [ASK ALL] **(C) What would be the consequence if you weren't able to pay your council tax?**

[PLEASE SELECT ALL THAT APPLY]

[MULTI RESPONSE]

- 6. Nothing *[exclusive]*
- 7. You could go to prison
- 8. The government will pay what is owed for you
- 9. Your things may be taken by a debt collector
- 10. Don't know *[exclusive]*

P22. {cQzActBnc} [ASK ALL] **(C) Looking at this example of a bank statement, how much money was in the account at the end of February?**

[NUMERIC]

MS P MCSHAUSS

Bristol Bank  
Green Street  
Forest Glade  
RR9 5AT

Sheet Account 02-82-03  
8 Number 4749355

DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			£ 25.00
01-Feb-05		BACS TRANSFER SALARY		£ 1,000.00	
01-Feb-05	DD	ELECTRICITY BOARD	£ 30.00		£ 995.00
02-Feb-05	DD	CAR INSURANCE	£ 50.00		£ 945.00
		XXX BANK FOREST GLADE HIGH			
02-Feb-05	ATM	STREET	£ 150.00		£ 795.00
04-Feb-05	CHQ	100004	£ 35.00		£ 760.00
06-Feb-05	DD	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	HIGH STREET	£ 120.00		£ 410.00
15-Feb-05	SO	BUILDING SOCIETY	£ 50.00		£ 360.00
20-Feb-05	CHQ	100005	£ 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

Employee No.	Employee Name				Process Date	National Insurance Number	
515	Paula McShauss				30/01/2018	SP739355C	
Payments		Units	Rate	Amount		Deductions	Amount
Salary	1.00	£ 2,250.00	£	2,250.00		PAYE Tax	342.50
Bonus	1.00	£ 300.00	£	300.00		National Insurance	239.76
Overtime	15.00	£ 10.00	£	150.00		Pension	120.00
						Other	35.00
Paula McShauss 216 Grafton Road Kings Heath Birmingham B52 2DP				This Period		Year to Date	
				Pay	£ 2,700.00	Pay	£ 22,950.00
				PAYE Tax	£ 342.50	PAYE Tax	£ 2,615.00
				Nat Insurance	£ 239.76	Nat Insurance	£ 1,911.60
				Pension	£ 120.00	Pension	£ 1,200.00
				Other	£ 35.00	Other	£ 350.00
Tayler and Butler Limited						Net Pay	£ 1,962.74
Tax Code: 1282L		Payment Method: BACS		Dept: No Department			

Statement: "Now please look at this payslip, and then answer the questions below"

YP23. {cQzActPns} [ASK ALL] (C) How much has Paula paid towards her retirement so far, this year?

[SINGLE RESPONSE]

- 7. £120.00
- 8. £1,200.00
- 9. £1,911.60
- 10. £300.00
- 11. £350.00
- 12. Don't know

YP24. {cQzActGpy} [ASK ALL] **(C) How much was Paula paid this month before any tax or deductions were taken?**

[SINGLE RESPONSE]

- 7. £1,962.74
- 8. £342.50
- 9. £2,250.00
- 10. £2,700.00
- 11. £22,950.00
- 12. Don't know

YP26. {cQzPow} [ASK ALL] **(C) 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?**

[SINGLE RESPONSE]

- 5. More
- 6. The same
- 7. Less
- 8. Don't know

17NEW\_7. [ASK ALL] **Imagine you were given £1,000. What would you do with the money?**  
[OPEN RESPONSE]

### **ENDING QUESTIONS:**

**That is the end of the survey. Thanks very much for your help, we really appreciate it...**

END1. {cEND1} [ASK ALL] **(C) The Money Advice Service would like the opportunity to get back in touch with you sometime within the next two years in order to continue our**

research in this area. Are you happy for the Money Advice Service to hold your contact details and share with future research partners?

*Any details you share will be treated in the strictest of confidence and your personal information will be destroyed after the 2-year period has past. You will not be contacted for marketing purposes.*

[SINGLE RESPONSE]

- 3. Yes
- 4. No

END2. {cEND2} [IF YES TO END1] **(C) Can you please share your contact details with us so we can get back in touch.**

**Your details will be kept securely and not shared with anyone outside of the project team.**

[STANDARD CONTACT FORM]

- 7. Mobile
- 8. Landline
- 9. Email
- 10. Secondary email
- 11. Address
- 12. Contact preference – drop down menu 1. By email 2. By telephone 3. By post

Add Don't know and Prefer not to say to each option

Add message if don't know/prefer not to say is selected for codes 1 – 5 'You haven't filled in any contact details. Please fill in either a phone number, email address or postal address so that we can contact you directly for the next wave of the research'