Financial Capability of Children and Young People 2019 Survey

Technical Report

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## 1. Introduction

### 1.1 Survey background and objectives

The Money and Pensions Service has a statutory duty to improve people's financial capability and help them manage their money better. As part of this remit, it has a leading role in the co-ordination of nongovernmental financial education for children and young people and financial capability training.

The Money and Pensions Service (MaPS) believes that childhood and adolescence are vital times to influence skills, knowledge, mindset, attitudes and behaviours essential to adult financial capability and the outcomes people achieve in life.

A key theme of the UK Strategy for Financial Wellbeing 2020-2030 ${ }^{1}$, launched in 2020, is ensuring all children and young people get a meaningful financial education so they are able to manage money well and make good financial decisions later in life. MaPS does this through building evidence about what children and young people need to develop good financial capability and what works to help them achieve that.

The Children and Young People's Financial Capability Survey (CYP Fin Cap) plays a major role in producing this evidence base. This research records the extent of financially capable behaviour among children and young people in the UK aged 7-17 and highlights particular groups in the population that score lower in terms of behaviours or financial capability factors. It also examines the extent to which skills, knowledge, mindset (attitudes and motivations), connection (ease and accessibility), and other influences may act as barriers or enablers to financially capable behaviour.

[^0]
## 2. Overview of survey

The Children and Young People's Financial Capability Survey is a nationally representative survey of children aged 7-17 (and their parents/carers aged $18+{ }^{2}$ ) living in the UK. The 2019 survey was the second wave of the survey with the first ever wave conducted in 2016 with children aged 4-17 and their parents/carers. As in 2016, the survey was conducted both online and face-to-face in order to represent both heavier and lighter users of the internet. Interviewing was conducted between April and July 2019.

Interviews were conducted with a UK nationally representative sample of 3,745 children (and a parent or carer). The sample was boosted in each of the devolved nations (Scotland, Wales and Northern Ireland) to ensure a robust base for analysis in each nation.

As with the 2016 wave of the study, a representative sample of respondents was interviewed using an online approach, in conjunction with a face-to-face approach which used address-based sampling. The mixed mode approach aimed to balance online with offline interviewing, as informed by a number of successful surveys such as the FCA's Financial Lives study ${ }^{3}$ and Ofcom's Technology Tracker. ${ }^{4}$ However, it should be noted that, for the purposes of this survey, no distinction was made in the profile of the two samples according to mode, and both samples were representative of all the UK children aged 7 to $17^{5}$. That said, the face-to-face sample was included partially to able to pick up low/non-internet users where the online sample could not. Please see Section 3.3.1 for a more detailed discussion about the approach to sampling. The face to face approach taken in the 2019 wave represents a minor switch in approach from the 2016 wave of research which previously had invited participants surveyed face-toface to complete the questionnaire themselves, without the assistance of the interviewer (using computer assisted self-interviewing, CASI). As the subject matter was potentially complex in parts for children and young persons, on balance it was felt that the help provided by the interviewer ensuring the questions were understood, outweighed any inadvertent influence the involvement of a professional interviewer may have had.

To ensure that the findings accurately reflect UK children aged 7 to 17, the final combined dataset was weighted to known population estimates. The variables used for weighting were age (child), gender

[^1](child), nation (child), urbanity (household level), ethnic minority groups (parent ${ }^{6}$ ) and IMD (Indices of Multiple Deprivation, household level). Social grade (SEG) and housing tenure were considered after interrogation of the initial data and comparison with ONS and other data sources but rejected as they had minimal impact on the final results. The 2019 questionnaire was developed from the 2016 survey and kept broadly similar in order to track wave on wave changes.

### 2.1 The model of financial capability

Financial wellbeing for children and young people is defined as becoming a financially capable adult. Previous work by MaPS on the Adult Financial Capability Survey shows that financial wellbeing is driven by financially capable behaviours. These financially capable behaviours are affected by financial enablers and inhibitors. One of the key findings from the most recent wave of the Adult Financial Capability survey was that together behaviours and enablers/inhibitors play a significant role in predicting financial wellbeing outcomes. Further, the study found that the components associated with financial capability behaviours and enablers/inhibitors were considerably greater than any single demographic or socio-economic characteristic in predicting financial wellbeing ${ }^{7}$.

Further analysis on the 2016 Children and Young People Financial Capability Survey findings ${ }^{8}$ has shown that it is appropriate to use a model similar to the Adult Financial Capability model for understanding what drives financially capable behaviour for children and young people.

This survey includes questions around:

- Financially capable behaviours - these are the behaviours that children and young people exhibit or the actions they take. Based on previous analysis, MaPS focuses on two key Financially Capable Behaviours: Day to day money management and active saving.
- Financial enablers and inhibitors - these are the things that make financially capable behaviours either easier or more difficult for children and young people to achieve.
- Connection - e.g. having responsibility for money
- Mindset-e.g. having a saving mindset and shopping around
- Ability - e.g. skills and knowledge
- Some 'external' factors, which are also important drivers of Financially Capable Behaviours

[^2]- Financial means - i.e. receiving money, receiving it regularly, how much do they get.
- Parental influences - i.e. parent sets rules around money
- Demographics and other characteristics - both child and household characteristics including children's social-emotional, cognitive or behavioural skills

Figure 1: Summary of relationships with financial capability and key drivers of financial behaviour


There will also be a repeat of the analysis that was originally done in 2018, looking at the 2016 data this time with the 2019 data. The outcomes of interest for this analysis are children and young people's financial capability behaviours. The goal is to understand which characteristics of interest (sometimes known as independent variables) including, the mindset, ability and connection composites as well as the demographic characteristics of the child or their household, parental influence and the child's social,
cognitive or behavioural skills, exert independent effects on financially capable behaviours by simultaneously controlling for the effects of all the other characteristics included in the analysis ${ }^{9}$.

### 2.2 Differences between 2016 and 2019 surveys

### 2.2.1 Methodology

Largely for comparability purposes, the basic methodology remained the same as in 2016, including using a similar mix of online (via a panel) and face-to-face fieldwork techniques. However, in order to build on learning from 2016 and reflect current sub-group analysis interests, some changes were made to the approach, as follows:

- A stricter quota control regime was used to ensure the interviewed profile was close to the desired outcomes, in order to reduce the need for excessive weighting (and thus maximise effective sample size).
- A weighting regime was deployed that considered a wider range of variables in order to counter methodological skews introduced by sampling techniques.
- A boost of interviews amongst primary carers who are not a parent of the child being surveyed was conducted, in order to create a more robust sample size to analyse this important group separately.
- For face to face fieldwork, interviewers administered the survey through a CAPI methodology (rather than the CASI methodology used in 2016) ${ }^{10}$ in order to utilise the interviewers' skills in ensuring the questions were understood by the children and young people (and where appropriate any questions the adults may have had difficulty with). ${ }^{11}$ Please refer to Section 4.2 for a more detailed discussion.

[^3]
### 2.2.2 Questionnaire

Based on 2016 analysis, some topics were identified where more depth of questioning was desired. Additions and amendments to the 2016 questionnaire included the following:

- Further questions to the parent about:
- pocket money, including influences, amounts and frequency; and
- the specific rules or agreements that parents set for their children regarding money
- Further questions to the children about:
- the specific money topics they recall learning about at school,
- whether they have acted upon or changed what they do with money based on this, and
- their recall of learning about money outside of school.

Specifically, the new questions added or those which changed substantially are summarised below:

- PMA. (PP) [Ask to parents PP5 codes 2,3,4 and 5] What age was [pipe: NAME/your x year old] when they started getting pocket money or allowance?
- PMB. (PP) [Ask to parents PMA, codes 1-17] How often does [pipe: NAME/your x year old] receive pocket money or allowance?
- PMC. (PP) [Ask to parents PMA, codes 1-17] In what form does [pipe: NAME/your x year old] receive pocket money or allowance? [MULTI RESPONSE]
- PMD. (PP) [Ask to parents PMA, codes 1-17] How much pocket money or allowance does [pipe: NAME/your $x$ year old] receive per occasion?
- NewQEa) (P) [Ask to parents who code PP5 2-13] You said [pipe: NAME/you x year old] receives money of [His/her/their own]. Do you set any specific rules (or agreements) with your child about how they get their money? [MULTI RESPONSE]
- NewQEb) (P) [Ask to parents who code PP5 2-13] Do you set any specific rules (or agreements) with [pipe: NAME/you x year old] about what they do with their money? [MULTI RESPONSE]
- NewQEc) (P) Ask to parents who code PP5 2-13] Do you set any specific rules (or agreements) with [pipe: NAME/you x year old] about what they do if they run out of money? [MULTI RESPONSE]
- NewQEd) (P) [Ask to parents who code PP5 2-13] What, if any, other rules do you set about the money [pipe: NAME/you x year old] receives?
- SCH1a. (C) Have you learned about these money topics at school? [SHOWCARD] [Ask age 7-10] [MULTI RESPONSE]
- SCH1b. (C) And have you learned about any of these money planning topics at school? [Ask age 7-10] [MULTI RESPONSE]
- SCH1c. (C) And have you learned about any of these topics at school about money choices? [Ask age 7-10] [MULTI RESPONSE]
- SCH1dOth. (C) What other money topics did you learn about? [Ask age 7-10] [TYPE IN]
- SCH2. (C) Does your school have a way for you to save your money, such as a school savings club? [Age 7-10]
- SCH3. (C) Have you learned about any of these money topics at school? [Ask age 11-17] [SHOWCARD] [MULTI RESPONSE]
- SCH3a. (C) And have you learned about any of these money topics at school about future planning? [Ask age 11-17] [MULTI RESPONSE]
- SCH3b. (C) And have you learned about any of these money topics at school about risks and security? [Ask 11-17] [MULTI RESPONSE]
- SCH3c. (C) And have you learned about any other money topics at school? [Ask 11-17]
- SCH3cOth. (C) What other money topics did you learn about? [Ask 11-17]
- SCH3d. (C) Have you ever had the opportunity to set up your own business at school? [Ask 1117]
- NewQGa (C) You said you have learned or done some things to do with money at school. To what extent do you agree with the following statements?... made a difference to what I do with my money [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE] [SINGLE RESPONSE]
- NewQGb (C) ...I talked to my parents about what I learned [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCOOL/COLLEGE] [SINGLE RESPONSE]
- NewQH. (C) Have you learned to manage money anywhere outside of school? [ASK ALL] [MULTI RESPONSE]
There were also a number of questions added around technology and internet use to see whether additional weighting could be needed by these variables. However, in the end they were checked but not used for weighting. These variables may be used for further analysis and reporting in the future.
- C2_1. (P) [ASK ALL] Which, if any, of these do you ever use the internet for - using any type of device including a laptop or desktop computer, a mobile phone or a tablet? [MULTI RESPONSE]
- C2_1. (P) [ASK ALL] Which, if any, of these do you ever use the internet for - using any type of device including a laptop or desktop computer, a mobile phone or a tablet? [MULTI RESPONSE]
- C1a. [ASK ALL] [SHOWCARD] I try to keep up with technology
- C1b. (P) [ASK ALL] My friends tend to come to me if they have questions about technology
- C1c. (P) [ASK ALL] I'm as knowledgeable about these technologies as the next person
- C1c. (P) [ASK ALL] I'm as knowledgeable about these technologies as the next person
- C3_1B. (P) [ASK ALL] I look out for and use discount codes or discount vouchers whenever I can [SINGLE RESPONSE]


## 3. Sampling design

### 3.1 Overall principles

The sample profile was designed to give as close a representation as possible to the population of children aged 7-17 in the UK, thus minimising the weighting required, and maximising the effective sample sizes (ESS) ${ }^{12}$. Additionally, the design allowed for required over-sampling in each devolved nation, which were needed to deliver robust samples for each. As education is a devolved area of policy, a robust analysis for each nation is critical to getting a complete picture of children and young people's financial capabilities.

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

The introduction of an overlap or not between the samples used in the different data collection modes meant two alternatives for the sample design were considered:

- Option (A) exclusivity: the online element only samples those parents ${ }^{13}$ using the internet for a certain number of hours a week (for example, 6 hours), the face-to-face selects those using it for fewer hours, reflecting the likely audience for each interviewing mode.
- Option (B) overlap: lower level internet users are allowed from the online panel sample (to their natural incidence within this), and some higher-level internet users are allowed into the face-to-face sample (again to the natural incidence).

As in 2016, Option B was used for the 2019 survey because the differences between children of online and offline parents were felt to be small. The FCA Financial Lives survey ${ }^{14}$ provides some evidence that any differences are evident in the older age-groups, with particular attitudinal and behavioural differences between the offline and online groups aged 75+. The need for in-home interviewing was still important because not all types of households in the UK are available to be surveyed via online panels.

Furthermore, having comparable profiles of online and face-to-face samples allows for comparisons between the groups to inform weighting, and also to inform future sampling approaches which may for example wish to interview all online (or indeed all face-to-face).

[^4]
### 3.1.2 Stratifying and setting quotas

Data from ONS ${ }^{15}$ and the Ofcom Technology Tracker ${ }^{16}$ was used to identify appropriate sample profiles for each of the online and face-to-face samples. The profiling dimensions covered nation, urbanity, gender, age, ${ }^{17}$ socio-economic group and parental working status. This structuring allowed the samples to be profiled and controlled for these elements within the four nations.

### 3.1.3 Boost sampling for households where the primary carer is not a parent

In order to try to provide a robust base for analysis of children whose main carer is not a parent, a minimum number of interviews was stipulated amongst these children (and a qualifying adult). ${ }^{18}$. The boost was conducted online only.

This group is defined as:

- Main carer completing the survey (S1) is a family carer (grandparent, aunt, uncle, other relative) or a private foster carer or other legal guardian; and
- They have sole, main or shared responsibility for the child (N1/N1a).

The (unweighted) incidence of the group in the random sample of the population was $1.5 \%$. In total there were 104 interviews introduced into this analysis as shown in Table 1.

The interviews (excluding the boost) have been weighted to be nationally representative of the children and young people aged 7 to 17 living in the UK, however due to a lack of reliable population estimates no additional weighting has been applied to the 'boost' sample of 49 children whose main carer is not a parent.

[^5]Table 1. Interviews achieved in the children whose main carer is not a parent group

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Sourced from random sampling | 34 | 7 | 13 | 1 | 55 |
| Sourced from a targeted boost | 36 | 2 | 11 | 0 | 49 |
| Total | 70 | 9 | 24 | $\mathbf{1}$ | 104 |

### 3.2 Face to face

### 3.2.1 Sample design

The face-to-face sample was designed to select for households with at least one 7-17 year old child. Using the profiles established from published resources, a specialist sampling company (UK Geographics) were engaged to select a suitable profile. The sample list itself was built using census locations called Output Areas to create sampling units:

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


### 3.2.2 Approach

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

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

## First Stage

- The OAs in the UK were grouped into sampling units (SUs), which were then stratified by region ${ }^{19}$ and rural/urban:

[^6]- Firstly, all the SUs were sorted by region;
- the SUs were then sorted within region by rural/urban.

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

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

## Second stage

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

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

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

### 3.3 Online

For the online interviews, sample was drawn from combined UK panels (covering England, Wales, Scotland and Northern Ireland) and was quota controlled on the same variables as the face-to-face sample.

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

### 3.4 Quota profiles

### 3.4.1 Face-to-Face quota profile and maps

The quota profile was designed to be representative of UK children and young people aged 7-17, but it also allowed for the nation upweights, as indicated by the increased numbers of sampling units.

Table 1. Comparing face-to-face sampling units by urbanity for sampled and representative profiles

|  | England | Scotland | Wales | Northern <br> Ireland |
| :--- | :---: | :---: | :---: | :---: |
| Representative - urban | 103 | 33 | 31 | 20 |
| Sampled - urban | 85 | 40 | 33 | 21 |
| Representative - rural | 14 | 7 | 9 | 12 |
| Sampled - rural | 11 | 8 | 9 | 16 |

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

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

Table 2. Targeted quota profile for face-to-face interviews

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| $7-11$ | 281 | 121 | 83 | 85 | 570 |
| $12-15$ | 211 | 86 | 62 | 60 | 419 |
| $16-17$ | 108 | 43 | 30 | 30 | 211 |
| Male | 309 | 127 | 89 | 88 | 613 |
| Female | 291 | 123 | 86 | 87 | 587 |
| AB (HH) | 171 | 55 | 37 | 36 | 299 |
| C1 (HH) | 161 | 69 | 42 | 42 | 314 |
| C2 (HH) | 124 | 62 | 41 | 46 | 273 |
| DE + DK (HH) | 144 | 64 | 55 | 51 | 314 |
| Urban (HH) | 528 | 208 | 140 | 109 | 985 |
| Rural (HH) | 72 | 42 | 35 | 66 | 215 |
| White + DK (HH) | 433 | 237 | 166 | 172 | 1008 |
| EMG (HH) | 167 | 13 | 9 | 3 | 192 |
| Own outright + mortgage | - | - | - | - | 778 |
| Rented: private | - | - | - | - | 190 |
| Rented: social | - | - | - | - | 232 |
|  | $\mathbf{2 0 0}$ | 250 | $\mathbf{1 7 5}$ | $\mathbf{1 7 5}$ | 1200 |

### 3.4.2 Online quota profile

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

Table 3. Targeted quota profile for online interviews

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| 7-11 (male) | 338 | 111 | 79 | 55 | 583 |
| 7-11 (female) | 318 | 107 | 75 | 54 | 554 |
| 12-15 (male) | 253 | 79 | 59 | 39 | 430 |
| 12-15 (female) | 239 | 76 | 56 | 38 | 409 |
| $16-17$ (male) | 130 | 39 | 29 | 20 | 218 |
| $16-17$ (female) | 122 | 38 | 27 | 19 | 206 |


| AB (HH) | 399 | 99 | 69 | 46 | 613 |
| :--- | :---: | :---: | :---: | :---: | :---: |
| C1 (HH) | 376 | 125 | 78 | 54 | 633 |
| C2 (HH) | 289 | 112 | 76 | 59 | 536 |
| DE + DK (HH) | 336 | 114 | 102 | 66 | 618 |
| Urban (HH) | 1232 | 374 | 260 | 140 | 2006 |
| Rural (HH) | 168 | 76 | 65 | 85 | 394 |
| White + DK (HH) | 1010 | 427 | 308 | 221 | 1966 |
| EMG (HH) | 390 | 23 | 17 | 4 | 434 |
| Own outright + mortgage | - | - | - | - | 1493 |
| Rented: private | - | - | - | - | 395 |
| Rented: social | - | - | - | - | 512 |

### 3.5 Interviews achieved

### 3.5.1 Face-to-face

The following interviews were achieved face-to-face:
Table 4. Achieved profile for face-to-face interviews

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| $7-11$ | 343 | 132 | 86 | 101 | 662 |
| $12-15$ | 213 | 95 | 76 | 76 | 460 |
| $16-17$ | 86 | 40 | 25 | 35 | 186 |
| Male | 346 | 137 | 95 | 108 | 686 |
| Female | 296 | 130 | 92 | 104 | 622 |
| AB (HH) | 178 | 67 | 47 | 41 | 333 |
| C1 (HH) | 155 | 65 | 40 | 50 | 310 |
| C2 (HH) | 141 | 54 | 44 | 50 | 289 |
| DE + DK (HH) | 168 | 80 | 56 | 70 | 374 |
| Urban (HH) | 571 | 216 | 122 | 167 | 1076 |
| Rural (HH) | 71 | 51 | 65 | 45 | 232 |
| White (HH) | 462 | 252 | 185 | 209 | 1108 |
| EMG + DK (HH) | 180 | 15 | 2 | 3 | 200 |
| Own outright + mortgage | 359 | 135 | 88 | 142 | 724 |
| Rented: private | 134 | 36 | 30 | 35 | 235 |
| Rented: social | 140 | 93 | 67 | 34 | 334 |
| Other + DK | 8 | 3 | 2 | 1 | 14 |
|  | 642 | 267 | 187 | 212 | 1308 |

A total of 1308 interviews were achieved face to face.

### 3.5.2 Online

The following interviews were achieved:

Table 5. Achieved profile for online interviews

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| 7-11 (male) | 349 | 106 | 82 | 49 | 586 |
| 7-11 (female) | 329 | 112 | 72 | 49 | 562 |
| 12-15 (male) | 244 | 78 | 71 | 36 | 429 |
| 12-15 (female) | 251 | 94 | 53 | 43 | 441 |
| 16-17 (male) | 129 | 39 | 29 | 16 | 213 |
| 16-17 (female) | 123 | 35 | 32 | 16 | 206 |
| AB (HH) | 474 | 138 | 70 | 63 | 745 |
| C1 (HH) | 368 | 124 | 92 | 73 | 657 |
| C2 (HH) | 268 | 95 | 73 | 27 | 463 |
| DE + DK (HH) | 311 | 106 | 104 | 45 | 566 |
| Urban (HH) | 1277 | 410 | 244 | 166 | 2097 |
| Rural (HH) | 148 | 54 | 95 | 43 | 340 |
| White (HH) | 1123 | 441 | 330 | 208 | 2102 |
| EMG + DK (HH) | 302 | 23 | 9 | 1 | 335 |
| Own outright + mortgage | 844 | 278 | 177 | 127 | 1426 |
| Rented: private | 281 | 65 | 63 | 49 | 458 |
| Rented: social | 257 | 112 | 89 | 29 | 487 |
| Other + DK | 37 | 7 | 9 | 4 | 57 |
|  | 1431 | 460 | 339 | 207 | 2437 |

A total of 2437 interviews were achieved online.

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

The following interviews were achieved in total:

Table 6. Achieved profile for all interviews

|  | England | Scotland | Wales | Northern <br> Ireland | Total |
| :--- | :---: | :---: | :---: | :---: | :---: |
| 7-11 (male) | 534 | 173 | 136 | 97 | 940 |
| 7-11 (female) | 487 | 177 | 104 | 102 | 870 |
| 12-15 (male) | 353 | 126 | 102 | 77 | 658 |
| 12-15 (female) | 355 | 141 | 98 | 78 | 672 |
| 16-17 (male) | 181 | 61 | 39 | 35 | 316 |
| 16-17 (female) | 157 | 53 | 47 | 32 | 289 |
| AB (HH) | 652 | 205 | 117 | 104 | 1078 |
| C1 (HH) | 523 | 189 | 132 | 123 | 967 |
| C2 (HH) | 409 | 149 | 117 | 77 | 752 |
| DE + DK (HH) | 479 | 186 | 160 | 115 | 940 |
| Urban (HH) | 1848 | 626 | 366 | 333 | 3173 |
| Rural (HH) | 219 | 105 | 160 | 88 | 572 |
| White (HH) | 1585 | 693 | 515 | 417 | 3210 |
| EMG + DK (HH) | 482 | 38 | 11 | 4 | 535 |
| Own outright + mortgage | 1203 | 413 | 265 | 269 | 2150 |
| Rented: private | 415 | 101 | 93 | 84 | 693 |
| Rented: social | 397 | 205 | 156 | 63 | 821 |
| Other + DK | 45 | 10 | 11 | 5 | 71 |
| Total | 2067 | 731 | 526 | 421 | 3745 |

Across the 4 nations, a total of 3745 interviews were achieved combining both interviewing methods.

## 4. Questionnaire Development

### 4.1 Design

The 2019 questionnaire was developed from the 2016 survey. Additional questions were added to cover a range of topics of interest new to this year's survey. See section 2.2.2 Questionnaire for more details.

### 4.2 Minimising mode effects and use of showcards

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

One major strength of face-to-face interviewing is the interviewers' ability to assist the respondent to understand the questions and probe where necessary. The processes of being interviewed via an online panel (greater frequency, less personal) versus that of being recruited face to face (far less common, much more personal), are different in the first place. Therefore on balance it was considered better to capitalise on the interviewers' skills, rather than go for a CASI (computer assisted selfinterviewing) approach by using self-completion exercise once the interviewer had completed an initial recruitment phase.

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

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

### 4.3 Online: ensuring both parents and children completed the survey

One of the primary challenges of this research design was to ensure both parent and child completed their part of the questionnaire independently, and for example the parent completing online didn't simply carry on with the survey without calling the child to the screen. It is not possible to guarantee this did not occur, but there were number of strategies that we employed for preventing it from occurring or identifying it if it did happen:

- Careful wording. We impressed on the parent the importance of gaining the child's view separately. We provided guidance about what to do should the child get 'stuck'.
- Formal pause. We introduced a screen that timed out after 30 seconds, thus giving the opportunity and some motivation to ensure the named child was brought to the screen.
- Formal confirmation. We asked a specific question which requested the respondent to confirm their name and/or age as the one provided by the adult earlier in the questionnaire.
- QC timing check. A timer was introduced to check that there was a handover process and that the child's portion of the questionnaire was completed at an appropriate speed.

The confirmation routine and timing check were introduced into the quality control checks as potential failure items.

### 4.4 Testing and feedback

The draft questionnaire was reviewed by both MaPS and Critical and a number of wording and procedural recommendations were made. These were minor changes to routing and instructions.

### 4.4.1 Mini cognitive test

Once the questionnaire was agreed, ahead of the soft-launch, 4 interviews were conducted with consumers in a mini cognitive test in order to get candid feedback on the questionnaire. Respondents were recruited specifically to both answer the questions and then subsequently provide feedback on anything they found difficult, confusing or unusual. The additional feedback session comprised one-onone interviews lasting around 15 minutes each and were conducted by a specialist qualitative researcher. The main outcomes of the process are shown below.

Table 7. Adjustments to the questionnaire following the mini-cog test

| Question | Adjustment |
| :--- | :--- |
| AdultP7 | The code frame was adjusted to be "No - their parents or carers pay for this for them" <br> to be consistent with terms used in earlier questions. |
| PP19 | The question wording was adjusted to "Which of the following do you (or your parents <br> or carers) do with your bank or building society account(s)?" |
| PP19 | The second code was adjusted to be "My parents or carers do this" |
| YP19 | The question was adjusted from "Look at this list and choose ..." to "Of the following, <br> ..." |
| C6 | The handover to the child was adjusted to "Thank you for helping! Can we just check <br> that you are ...?" |

### 4.5 Questionnaire programming

The questionnaires were programmed in advanced market research software (Askia). The script was checked thoroughly against the master copy, for wording and routing errors, by both MaPS and Critical. Corrections were made ahead of the soft-launch. Once some data had been captured, basic analysis tables were run as a further check of bases and any other potential issues such as routing errors or high levels of non-response to certain, more difficult to answer questions.

### 4.6 Online soft launch

The online questionnaire was soft-launched between 3-8 April 2019. Over this time, 163 completed responses were received. Base counts at each question were reviewed and some minor adjustments were made to routing at questions YP13, CYP18a, NewQG and NQ3. The Word questionnaire was
updated to reflect these changes. Timings at each question were also reviewed to establish if any questions were causing particular consternation. Similarly, the open question at the end of the survey which requested any additional comments was reviewed, with no comments causing any concern. ${ }^{20}$

### 4.7 Face-to-face soft launch

A soft launch was conducted over the period 15-21 April. A total of 10 interviews were completed in this period. Three sampling units were selected for the soft-launch, 2 in England (both urban) and one in Scotland (also urban). As the purpose of the soft-launch was to achieve sufficient test interviews over a short period of time, it was decided that 3 urban sample units would be a suitable test.

### 4.7.1 Questionnaire amendments and corrections

Results were checked for routing, response rates and any signs of difficulty with comprehension. A few small problems were detected with interviewer instructions for use of showcards, which were corrected ahead of the full survey launch.

At this point the three interviewers involved in the soft launch were asked for their feedback on the process so far. This resulted in one request to reduce the number of showcards: for some questions with a very simple code-frame, it was felt with hindsight they did not require a showcard.

### 4.8 Welsh version

In line with the Welsh Language Act, the online questionnaire was also made available in the Welsh language for respondents who were registered as living in Wales. This option was used by one online respondent and not requested by any face-to-face interviewees.

[^7]
## 5. Face-to-Face Fieldwork

Interviewing was achieved by allocating 1 interviewer to work on each sample point. They worked on this for the equivalent of 3 full days, achieving between 4 and 6 interviews in each sampling unit.

The average face-to-face interview length was 37 minutes.

### 5.1 Fieldwork materials

In addition to the tablet device with which the survey was administered, interviewers were equipped with 3 additional items:

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


### 5.2 Incentivisation

An incentive of $£ 5$ per combined adult and child interview was provided.

### 5.3 Fieldwork dates

Fieldwork commenced on 15 April 2019 and the final interviews were collected on 28 July 2019 (a 14 week fieldwork period).

## 6. Online fieldwork

Online interviewing was completed using 2 different online panels to help achieve the required quotas, resulting in a balanced sample. The panels chosen were ones which also have access to other smaller panels, further increasing the likelihood of reaching more of population, especially in the devolved nations where panel membership is typically lower than in England.

The average online interview length was 31 minutes.

### 6.1 Incentivisation

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

### 6.2 Fieldwork dates

Fieldwork commenced on 01 April 2019 and the final interviews were collected by 21 July 2019, although the vast majority of interviews online were collected by the end of June (8 weeks fieldwork).

## 7. Data processing

### 7.1 Data cleaning

Data collected face to face and online underwent slightly different quality control processes.

### 7.1.1 Quality control processes for face-to-face interviews

It is standard practice for some 'overage' to occur where additional interviews are conducted at the start of fieldwork to enable any replacements to occur, without extending the fieldwork end date. This also allows some interviews to be completely removed, if necessary, whilst still retaining a useful sample size.

Face-to-face interviewing was checked with the usual quality control measures, where $5 \%$ of interviews were backchecked using telephone calls. The calls checked whether the interview occurred, whether the interviewer showed their ID card, who the interview was conducted with (parent and child), whether show-materials were used, and a number of other logistical checks recommended by IQCS. ${ }^{21}$ In addition, three questions were chosen and re-asked to respondents to check the same answer was provided:

| Question | Location | Type |
| :--- | :--- | :--- |
| Sc1. What ages are the children you have parental responsibility <br> for in your household? | Beginning | Factual |
| NEW5_2a. What type of school does (your child) attend? | Middle | Factual |
| R4. What is your (the parent/carers) highest qualification from the <br> list | End | Factual |

Table 8. F2F questions checked as part of the QC

The three interview specific questions were chosen, with consultation with MaPS, because they were objective in nature and hence responses should not have changed since the original interview. All 3 questions were considered to be fairly absolute in nature, and relevant to the segmentation and weighting later on.

The following number of quality control checks were completed, by nation:

[^8]|  | England | Scotland | Wales | Northern <br> Ireland |
| :--- | :---: | :---: | :---: | :---: |
| Quality control checks conducted | 102 | 31 | 36 | 30 |
| Interviews removed | 3 | 1 | 0 | 0 |
| Total interviews put forward for analysis | 642 | 267 | 187 | 212 |

Table 9. F2F questions checked as part of the QC

The four interviews which failed the quality control tests and were removed from the final dataset were as follows:

- Two interviews were found to be a test interview (the interviewer used a live sample record to put through a test interview when familiarising themselves with the questionnaire). These were easily spotted as they lacked key sampling information and had no response to the quality control information seeking permission to recontact.
- One interview had the wrong age inputted and was of an age of child which the respondent did not have. This led to some confusion about which child had taken part and multiple other mismatches on the quality control gave cause for concern.
- One interview was conducted with a child aged six, and the child did not answer all the questions (the parent answered some of them on the child's behalf). ${ }^{22}$


### 7.1.2 Quality control process for online data: deduplication

In total 78 duplicate records were removed, where one of the following scenarios was found:

- One or more data records shared the same ID and survey answers (system duplication).
- One or more data records shared the same ID yet survey answers differed (client duplication).
- The data record had a different ID, but results to key questions ${ }^{23}$ were the same (respondent duplication).


### 7.1.3 Quality control process for online data: algorithm for removing low quality interviews

In the absence of an interviewer, self-completion respondents occasionally don't read questions correctly and/or enter responses too quickly. An algorithm was used to establish whether an online

[^9]respondent had not answered the questionnaire with due consideration and attention. As measures of the time taken to complete online can occasionally be wrong, the speed of completion was only one input into the algorithm and as such apparent speeding alone was not considered a sufficient reason for exclusion. The factors which were included in the algorithm, and their relative importance, are shown below:

| Factor | Category | Importance |
| :--- | :--- | :--- |
| Responding "Don't know" or "Prefer not to say" to the majority of <br> questions | Disruption | High |
| Speed of completion (measured in top 10\% or two standard deviations <br> faster than the median time to complete) | Speeding | Medium |
| Answers to open-questions are nonsense or single key strokes when <br> otherwise a useful response is expected, in particular: NewQEd | Speeding / <br> disruption | Medium |
| Incompatible answers: Parent age (S6a) vs Child age (Q102) | Speeding / <br> confusion | Low |
| Incompatible answers: UK_region (London) vs Urbanity | Confusion | Low |
| Incompatible answers: PP24c (able to explain choices) vs PP25c <br> (frequency of explaining choices) (and vice versa) | Confusion | Low |
| Incompatible answers: PP16f (responsibility for saving) vs PP16g (think <br> about what to do with money) | Confusion | Low |
| Incompatible answers: P10c (role model around money) vs P11e <br> (important to help children around money) | Confusion | Low |
| Incompatible answers (Child): LQ10 (lots I would change) vs RO1 (High <br> self-esteem) | Confusion | Low |
| Incompatible answers (Child): NQ99a (Money makes me anxious) vs <br> CYP10 (Confident with money) | Confusion | Low |
| Incompatible answers: PP4 (Parent states that their child doesn't have <br> any money in any of the accounts listed i.e. not codes 3-9) vs NQ4 <br> (Child states they do have a bank account) | Confusion | Low |
| Incompatible answers: S9 (Who is the main income earner in your <br> household?) vs S8 (Which of these best applies...(relationship status)) | Confusion | Low |
| Incompatible answers: P12 (I set rules or agreements for child about <br> money) vs NewQEa-c (final code to all - I do not set rules about what <br> they do with their money) | Confusion | Low |
| No answer (Child): C2 and C3 (Zig's needs) = Don't know i.e. no answers <br> offered at all | Speeding / <br> confusion | Low |
| No answer (Child): P22 (bank statement) = Nonsense answer e.g. >£100 | Speeding | Low |

Table 10. Parameters for exclusion (only survey)

A total of 172 exclusions in the data cleansing process were made. 78 of these were duplicates, with the remainder due to a combination of respondents going through the survey extremely quickly, giving illogical/conflicting answers to questions (68 interviews), or because of a large number of missing or "don't know" responses (26 interviews).

### 7.2 Data appending

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

Table 11. List of data appends

| Field Name | Description |
| :--- | :--- |
| MASSegment | MaPS Segmentation flag |
| ctry_name | Country name |
| region_name | Region name |
| LA_id_lower_tier | Local authority lower tier code |
| LA_name_lower_tier | Local authority upper tier code |
| Upper_Tier_LA_id | Local authority upper tier ID |
| Upper_Tier_LA_name | Local authority upper tier name |
| WPC_id | Westminster constituency ID |
| WPC_name | Westminster constituency name |
| SPC_WAC_id | Devolved assembly constituency ID |
| SPC_WAC_name | Devolved assembly constituency name |
| rural_urban_2011_id | Rural urban indicator |
| rural_urban_2011_name | Rural urban name |
| EIMD_2015_decile | IMD (England) decile |
| SIMD2016_decile | IMD (Scotland) decile |
| WIMD_2014_decile | IMD (Wales) decile |
| NIMD2017_decile | IMD (Northern Ireland) decile |
| CTV_TOWNSIZE_ID | Urbanity indicator townsize ID |
| CTV_TOWNSIZE_NAME | Urbanity indicator townsize name |
| CTV_GROUP_ID | Urbanity indicator group ID |
| CTV_GROUP_NAME | Urbanity indicator group name |

## 8. Weighting

Weighting is the adjustment of the relative importance or influence that each response has on the total survey responses, generated in such a way as to ensure that the profile of the total sample matches pre-defined criteria or targets.

### 8.1 Motivations for weighting

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

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

### 8.2 Overview of approach

In the 2016 study, weighting was applied within nation to age, gender, urban/rural (urbanity), deprivation and ethnicity. For comparability all of these are included or were at least considered for inclusion in the final weighting regime for the 2019 study. Tenure and SEG were also considered.

The starting point for the regime was to apply: age, gender and urbanity within nation. Other variables were then investigated, using a standard procedure:

- Comparison at the nation level of weighted data with "known" distributions, to see whether weighting might be needed;
- Calculation of weights and assessment of the impact of applying these weights on a number of key statistics from the survey data.

Finally, the impact on Effective Sample Size (ESS) of the suggested regime was then assessed, and subsequent adjustments made in order to maximise ESS. However, because interviews have been controlled by a number of these variables already at the sampling stage using quotas (including some proxy quotas such as urban / rural split), there were only minimal gains on ESS by making such adjustments to the final regime. To express this in another way, the unweighted profile was close to required (weighted) profile meaning weights were already relatively small.

### 8.2.1 Tested variables

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

| Label | Content | Question wording |
| :---: | :---: | :---: |
| Child indicators |  |  |
| CYP2 | Whether the child gets money | Where do you get your money from? |
| CYP8a | Whether the child is responsible for financial decisions | When you have money, who usually decides whether you save any of it? |
| CYP8b |  | When you have money, who usually decides what you spend it on? |
| CYP11 | Whether the child has a savings mindset | Imagine someone gives you $£ 10$. How much would you spend and how much would you save for later? |
| CYP12 |  | Imagine someone gives you $£ 100$. How much would you spend and how much would you save for later? |
| YP8a | Whether the child keeps track of their money or keeps track only mentally | How do you keep track of the money you get and the money you spend? |
| NQ5 | Whether the child plans how to buy things they need | How often do you plan how you are going to pay for things you need? |
| NCYP10 |  | 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. |
| CYP5 | Whether the child knows how much money they have | Do you know how much money you have in total, including in your bank and in other places? |
| YP3c | Whether the child is able to save to buy something | How often do you put money aside into your savings? |
| CYP18 | Whether the child has learnt how to manage money in school or college? | Have you learnt about how to manage your money in school or college? |
| Parent indicators |  |  |
| P11b | Positive attitude to teaching children about money from a young age | Children should be protected from understanding how money works |
| P13 | Talk to children about money | Do you discuss your household finances openly with any of the following people? |
| P12c | Parent sets rules about money | I set clear rules or agreements for [pipe: NAME/my x year old] about money that I stick to |
| NQ98 | Whether the child is able to save | Imagine you gave [child] $£ 5$ to spend on a school trip. Would [they] make a plan in advance of how much to spend on different things like sweets or presents? |
| PP17 |  | How often does [child] save up [their] own money to buy a specific item? |

Table 12. Questions used to determine the effectiveness of the 2 sets approach to weighting

If weighting appeared necessary but had no impact on these key variables, it was not considered practical to apply the weights. In this way only variables which were likely to have an impact were introduced into the weighting regime, further improving reliability.

### 8.3 Weighting regime

### 8.3.1 Variables considered and included

Both child age and gender are known to be fundamental indicators of financial capability and were used in the 2016 weighting regime. For these reasons both these variables were central to the final regime. Mid 2017 counts from ONS within nation were used to generate a suitable weighting profile for children aged 7 to 17 .

Our sample provider UK Geographics (UKG) were able to provide reliable profiles of children by age group within nation for urbanity. This is a measure UKG generate themselves by combining those published by ONS and NISRA, into a single measure using respondents' postcodes. ${ }^{24}$

Our final profile of unweighted interviews showed a small shortfall in interviews achieved in ethnic minority groups (EMG), in particular in England, compared to the expected profile within nation (provided again by UKG). This lower response in EMG was corrected by using this dimension in the weighting. When reporting by devolved nation, because the proportion in EMG is smaller than that in England, there was only a small impact on the overall effective sample size (a $1 \%$ point reduction) when adjusted back to the correct proportion.

UKG also provided an analysis of person age by income deprivation, which showed the profiles of those aged 7-17 (and particularly 7-11) who live in households with lower incomes, measured using the Index of Multiple Deprivation (IMD). This variable was tested and was seen to have the most useful impact on the key measures, and hence this measure of income, social grade and deprivation was considered superior - not least because it is geo-demographic in nature, i.e. it is based on postcode and not susceptible to respondent subjectivity.

### 8.3.2 Variables considered and rejected

Socio-economic grouping (SEG), was not of primary interest for weighting in 2016. This is true of other studies too, the main difficulty is that, being a mainly market research measure, there is little available

[^10]published data for the entire UK, particularly for subgroups such as those with children aged seven to 17.

Results from the last few waves of the Ofcom Tech Tracker and Media Literacy suggests that SEG for those with children is broadly in line with the overall population leading us to conclude there are no substantial differences in SEG between households with and without children.

Whilst a suitable profile is available to weight to, ultimately SEG was rejected for the final regime because:

- For the majority of interviews (online), the underlying data relies on respondent selfclassification using a somewhat arcane codeframe.
- Whilst monitoring during fieldwork the skews seen in SEG were small, and checks (with online panel held data) confirmed only minor levels of differential non-response.
- There are better measures of "social grade" and income that could be used.

A further weighting dimension considered was tenure. This was monitored throughout fieldwork and the interviewed sample was very similar in proportion to the UK average. The weighting regime however saw very little movement in results when weighting additionally by tenure (or SEG) and as a result IMD was retained as the superior weighting dimension.

Interviewing mode was considered because the total number of online interviews achieved in 2019 was expected to exceed the proportion conducted in 2016. For compatibility between waves it was considered best to retain approximately two thirds of the interviews sourced from online techniques (the rest face-to-face). In the end more face-to-face interviews than anticipated were completed in the fieldwork period, so it was not in fact necessary to make this adjustment after all. In 2019, 65\% of the interviews were online, compared to 68\% in 2016.

### 8.3.3 Final variables used in the weighting

The final weighting applied was as follows:

- Age and gender of child within nation;
- Urbanity within nation;
- Index of Multiple Deprivation (IMD);
- Ethnic Minority Groups across the UK as a whole.


## $C$ Critical

### 8.3.4 Final effective sample sizes

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

|  | UK <br> (overall) | England | Scotland | Wales | Northern <br> Ireland |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Unweighted base | 3745 | 2067 | 731 | 526 | 421 |
| Weighted base (as part of UK) | 3745 | 3102 | 318 | 181 | 144 |
| Effective sample size | 2679 | 1938 | 692 | 491 | 374 |
| Weighting efficiency | $72 \%$ | $94 \%$ | $95 \%$ | $93 \%$ | $89 \%$ |

Table 13. Effective sample sizes for 2019

Just for reference, these compare with 2016 as follows, where the overall sample was 4,141 compared with 3,745 this year:

|  | UK | England | Scotland | Wales | Northern <br> Ireland |
| :--- | :---: | :---: | :---: | :---: | :---: |
| 2019 weights | 2679 | 1938 | 692 | 491 | 374 |
| 2016 weights | 2742 | 2085 | 403 | 424 | 339 |

[^11]
## Appendix 1: Imagery

ADD4. I want to buy these lollipops. They cost $£ 1.50$. Which coins will I need to buy them? (7-11)


ADD4. A game I like costs $£ 35$. How many $£ 5$ notes will I need to buy it? (7-11)
NCYP10. 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. (All)


C2. Zig is 16, and is an alien who has come from another planet to live on Earth. They can choose 3 of the items you see below. Can you pick the 3 most important things you think they need to live here? (7-11)

C3. Zig will need more money so they can buy the things they will need to live here. What would be the one or two best ways for them to make sure they get the money they need to live here? (7-11)


CYP11. Imagine someone gives you $£ 10$. How much would you spend and how much would you save for later? (AII)

CYP12. Imagine someone gives you $£ 100$. How much would you spend and how much would you save for later? (AII)


P22. Looking at this example of a bank statement, how much money was in the account at the end of February? (11-17)

| MS J BLOGGS <br> Sheet 008 | Account Number | $\begin{aligned} & 02.82 .03 \\ & 47493555 \end{aligned}$ |  |  | Bristol Bank Green Street Forest Glade RR9 5AT |
| :---: | :---: | :---: | :---: | :---: | :---: |
| DATE |  | DETAILS | PAID OUT | PAID IN | BALANCE |
| 01-Feb-05 |  | BALANCE BROUGHT FORWARD |  |  | 25.00 |
| 01-Feb-05 |  | BACS TRANSFER SALARY |  | 1000.00 |  |
| 01-Feb-05 | DD | ELECTRICITY BOARD | 30.00 |  | 995.00 |
| 02-Feb-05 | DD | CAR INSURANCE XXX BANK FOREST GLADE HIGH | 50.00 |  |  |
| 02-Feb-05 | ATM | STREET | 150.00 |  | 795.00 |
| 04-Feb-05 | CHQ | 100009 | 35.00 |  | 760.00 |
| 06-Feb-05 | DD | XXX MOBILE PHONE COMPANY | 30.00 |  | 730.00 |
| 10-Feb-05 | DD | XXX MORTGAGE BANK XXXX BANK FOREST GLADE HIGH | 200.00 |  | 530.00 |
| 12-Feb-05 | ATM | STREET | 120.00 |  | 410.00 |
| 15-Feb-05 | so | NEW BUILDING SOCIETY | 50.00 |  | 360.00 |
| 20-Feb-05 | CHQ | 100010 | 300.00 |  | 60.00 |
| 28-Feb-05 | CR | NET INTEREST |  | 1.00 | 61.00 |
| 28-Feb-05 |  | BALANCE CARRIED FORWARD |  |  | 61.00 |
| KEY TO ABBEVIATIONS |  |  |  |  |  |
|  | DD | DIRECT DEBIT |  |  |  |
|  | ATM | ATM CASH WITHDRAWAL |  |  |  |
|  | CHQ | CHEQUE |  |  |  |
|  | So | STANDING ORDER |  |  |  |
|  | CR | AUTOMATED CREDIT |  |  |  |

YP23. How much has Sally paid towards her retirement so far this year? (14-17)
YP24. How much was Sally paid this month before any tax or deductions were taken


## Appendix 2: Face-to-face letter

Dear householder,
If your household has children aged between 7 and 17 the Money Advice Service would like your help.
During April to July, Critical Research is conducting a pioneering research project on behalf of the Money Advice Service to see how children, young people and their parents think about money. This is the second round of a survey that was first conducted in 2016.

The aims of the 2019 project are to understand more about:

- How children and young people manage their money
- What financial decisions children of different ages are able to make
- How we can help families manage their money in the future

The Money Advice Service would like to hear from a variety of people from all across the UK. Your home has been chosen at random to take part in the survey.

We are giving $f 5$ cash as a way of saying thank you to households where a parent/carer and one of their children aged 7-17 participate in full.

A researcher from Critical will visit your home to ask you and your child a series of questions, entering your answers into their tablet. All information you provide will be confidential and used in accordance with General Data Protection Regulation (GDPR). We also follow the Market Research Society code of conduct in all of our research.

For further information (or to opt out of the project) please contact Critical on 02036439058 (office hours) or email sam.day@critical.co.uk.

This is a very important study, your responses could help make valuable findings that lead to improving how people across the UK are able to manage their money in the future. While your participation is voluntary, we hope that you are willing to take part.

Yours,


## Nick Watkins

Head of Insight and Evaluation, Money Advice Service

The Money Advice Service helps people manage their money, it is a free and impartial service which was set up by government. To find out more about the organisation please visit www.moneyadviceservice.org.uk.

Critical Research is a professional agency and have been conducting research amongst parents and their children for many years. If you would like further information, please request our interviewing policies from the researcher or visit www.critical.co.uk.

This study is being conducted in accordance with the Data Protection Act and GDPR. This means your personal details will be kept strictly confidential and you and your household will not be identifiable from the data.

## Appendix 3: Questionnaire

## [Subject]

## [Title]

## 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.

The Money Advice Service are conducting this survey to see how children, young people and their parents think about money. As part of our commitment to help people manage their money better, we would like to understand more about the financial decisions you and your children take and how we can help families manage their money in the future.

ONLINE ONLY: This questionnaire is for both you and a child you care for aged between 7 and 17 .
The questions should take about 20-25 minutes, with an additional 5-10 minutes asking questions to a child that you have parental responsibility for.

## Confidentiality and GDPR

Please rest assured that all of the answers you give to these questions will be completely anonymous and confidential. Where we ask for or hold any personal details about you this is only for the purpose of the research. We will not use this information or allow others to use it to sell or market any products or services to you.

We rely on your consent to collect, hold and use your information and you can withdraw your consent at any time. By continuing, you agree you are happy with the manner in which we collect, hold and use information about you.

Critical Research is an independent market research agency based in London and Watford in the UK. The Money Advice Service provides free and impartial advice to members of the UK public. Please read our privacy notices for more information on your rights and how we use personal data appropriately and securely in our research.

- Critical Research privacy policy
- Money Advice Service privacy policy


## QUESTIONS

N52. (P) [ASK ALL] This survey requires respondents to give their full postcode. Are you happy to provide this? It will only be used to analyse the survey results by specific areas, such as by Local Authority or Government region. Your postcode will not be used for any other purpose and rest assured that all answers you provide will be treated entirely anonymously.
[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] [SHOWCARD] To help us check where in the country you are, please indicate your region from below.
[SINGLE RESPONSE]

1. North East
2. North West
3. Yorkshire and the Humber
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]

Urbanity. (P) [ASK ALL] Which of these best describes the place you live most of the time?
[SINGLE RESPONSE]

1. A city or large town (including suburbs)
2. A small town
3. A village, hamlet or isolated dwelling in the countryside

E1. \{hDemTnr\} (P) [ASK ALL] [SHOWCARD] 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

S4 (P) [ASK ALL] Please indicate to which occupational group 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 on state pension (If retired but not on state pension, please indicate the occupation just before retirement)
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

R1. \{rDemEth\} (P) [ASK ALL] [SHOWCARD] 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, Traveller 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 and British Asian - Indian
10. Asian and British Asian - Pakistani
11. Asian and British Asian - Bangladeshi
12. Asian and British Asian - Chinese
13. Asian and British Asian - Any other Asian background
14. Black and Black British - African
15. Black and Black British - Caribbean
16. Black and Black British - Any other Black / African / Caribbean background
17. Middle Eastern, including Arabic origin
18. Any other ethnic group
19. Prefer not to say

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

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

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/Prefer to self-describe

1. \{hDemOccPnt\} Adults (Grandparents)
2. \{hDemOccGpr\} Adults (Parents/Step-parents/Carers)
3. $\{[h D e m O c c A c h\}$ Adult Children (18+)
4. \{[hDemOccYpp\} 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 for any children in my household [CLOSE]

Statement1 - In this survey, we would like to ask you a few questions about managing money. In the middle of the survey, we would also like to ask your child some questions about their knowledge of money. We'll let you know when it's time for your child to answer, and when they should hand back the survey to you. May we have you permission to ask [name/your $x$ year old] some questions as part of this survey?

1. Yes
2. No [CLOSE]

Q102. \{cDemAge\} (P) [DERIVED VARIABLE FOR ROUTING] Which of your children will be taking part in this survey?

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

Name1 (P) 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

S1. \{rDemRItChi\} (P) [ASK ALL] [SHOWCARD] 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. Foster carer
11. Other legal guardian
12. Refused [CLOSE] If Online: Prefer not to say

S7. \{rDemGen\} (P) [ASK OTHER RELATIVES AND CARER/GUARDIAN, CODES 9,10,11 AT S1] Are you...?
[SINGLE RESPONSE]

1. Male
2. Female
3. Prefer to self describe: $\qquad$ [please specify]
4. Prefer not to say [CLOSE]

S7DV1. [ASK ALL] [DERIVED VARIABLE]

1. his [IF $S 7=1]$
2. her [IF $S 7=2$ ]
3. their [IF S7=3]

S7DV2. [ASK ALL] [DERIVED VARIABLE]

1. he [IF S7=1]
2. she [IF S7=2]
3. they [IF S7=3]

N1. \{rRelChiCrs\} (P) [ASK ALL] [SHOWCARD] 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 [name/x year old] (SC) [CLOSE]
[If S1 code 5-11 (i.e. not a parent or step-parent) and N1 code 2 or 3 (jointly responsible), then ask;]

N1a. Who has the most caring and parenting responsibility for [pipe: NAME/your $x$ year old]?

1. I have the main share of caring/parenting responsibility
2. Another adult has the main share of caring/parenting responsibility [DOESN'T QUALIFY FOR PRIMARY CARER NOT A PARENT BOOST]
3. I share equal parenting/caring responsibility with another adult
4. Not applicable

N1aDV. [ASK ALL] [DERIVED VARIABLE]

1. Primary carer and not a parent [IF (S1=5-11 and N1=1) OR (N1a=1,3)]
2. Everyone else staying in the survey [IF (S1=1-4) OR (N1a=2,4)]
3. Those screening out [IF (S1 = 12) or (N1 =4)]

N2. \{rRelChiRul\} (PP) [ASK ALL] [SHOWCARD] 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 [pipe: NAME/your x year old] ...?

[SINGLE RESPONSE]

1. Male
2. Female
3. Prefer to self describe $\qquad$ [please specify]
4. Prefer not to say [CLOSE]

S2DV1. [ASK ALL] [DERIVED VARIABLE]

1. his [IF S2=1]
2. her [IF S2=2]
3. their [IF S2=3]

S2DV2. [ASK ALL] [DERIVED VARIABLE]

1. he [IF $S 2=1]$
2. she [IF S2=2]
3. they [IF S2=3]

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

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

S6a. \{rDemAgelnt\} (P) [ASK IF PREFER NOT TO SAY AGE, CODE 2 AT S6] [SHOWCARD] 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] [SHOWCARD] Which of these best applies to you personally?

## [SINGLE RESPONSE]

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

S11. $\{r$ DemFrs $\}(P)$ [ASK ALL] Thinking about financial decisions in your household are you?
[SINGLE RESPONSE]

1. Solely responsible
2. Mainly responsible
3. Jointly responsible
4. Not responsible
5. Not applicable

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

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

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

1. Parents or carers decided
2. [pipe: NAME/my $x$ year old] decided
3. We decided together
4. Don't know

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

1. [he/she/they] doesn't get any money of [his/her/their] 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/they] 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)

PMA. (PP) [Ask to parents PP5 codes 2,3,4 and 5] What age was [pipe: NAME/your $x$ year old] when they started getting pocket money or allowance?

1. Younger than 3
2. Aged 3
3. Aged 4
4. Aged 5
5. Aged 6
6. Aged 7
7. Aged 8
8. Aged 9
9. Aged 10
10. Aged 11
11. Aged 12
12. Aged 13
13. Aged 14
14. Aged 15
15. Aged 16
16. Aged 17
17. Don't know
18. [he/she/they] doesn't get any pocket money or allowance

PMB. (PP) [Ask to parents PMA, codes 1-17] How often does [pipe: NAME/your x year old] receive pocket money or allowance?

1. More than once a week
2. Once a week
3. Once every two weeks
4. Once every three weeks
5. Once every four weeks
6. Once every two months
7. Once every three months
8. Less than once every three months
9. It varies
10. Don't know

PMC. (PP) [Ask to parents PMA, codes 1-17] In what form does [pipe: NAME/your x year old] receive pocket money or allowance? [MULTI RESPONSE]

1. Coins
2. Notes
3. Bank transfer
4. Gift card
5. Pocket money app (with or without a prepaid card)
6. Online credit (for online stores, games, app stores and digital downloads etc)
7. It varies
8. Other [please specify]
9. Don't know

PMD. (PP) [Ask to parents PMA, codes 1-17] How much pocket money or allowance does [pipe:
NAME/your x year old] receive per occasion?

1. Under $£ 2$
2. $£ 2-£ 5$
3. $£ 6-£ 10$
4. $£ 11-£ 15$
5. $£ 16-£ 20$
6. $£ 21-£ 25$
7. $£ 26-£ 30$
8. $\quad \mathrm{E} 1-£ 50$
9. $\quad £ 51-£ 70$
10. Over $£ 70$
11. It varies
12. I do not give pocket money
13. Don't know

PP10. \{rcMob\} (PP) [ASK ALL] Does [pipe: NAME/your x year old] have [his/her/their] own mobile phone or 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/their] phone bill?
[SINGLE RESPONSE]

1. Yes, [he/she/they] pays it all
2. Yes, [he/she/they] pays some or if [he/she/they] 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/their] call and data package? [SINGLE RESPONSE]

1. Parents or carers decided
2. [pipe: NAME/my $x$ year old] 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/your x year old] 's day-to-day money is spent?
[SINGLE RESPONSE]

1. Parents or carers decide(s)
2. [pipe: NAME/my x year old] decide(s)
3. We decide together
4. Don't know

PP29. \{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]
[SHOWCARD] Which of the following does [pipe: NAME/your $x$ year old] do with $t$ heir bank account(s)?
[MULTI RESPONSE]

1. Nothing (SC)
2. Puts [his/her/their] money in
3. Takes [his/her/their] money out
4. Looks after [his/her/their] bank book details
5. Checks [his/her/their] bank balance
6. Uses [his/her/their] debit card
7. Looks at [his/her/their] account online (internet banking)
8. Looks at [his/her/their] account on a mobile phone (mobile banking)
9. Looks at [his/her/their] account on a tablet
10. Goes into the bank
11. 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/their] 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 or carers 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 or carers 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 or carers 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 or carers 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 or carers 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. \{rcMonSpnScl\} (PP) [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102] Going out with their friends

1. No - their parents or carers 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

PP20c. \{rcDcpAsk\} (PP) [ASK ALL] Ask for things after they've been told they 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 $\mathbf{x}$ year old] pays for things in shops, do they 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 they have 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, do they...
[SINGLE RESPONSE PER ROW]
PP22a. \{rcFcmPayOnIAgr\} (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. \{rcFcmPayOnIUns\} (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/their] own money or online account

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

NQ98. \{rcMonSpnPIn\} (PP) [ASK ALL] Imagine you gave [pipe: NAME/your $\mathbf{x}$ year old] $£ 5$ to spend on a school trip. Would [he/she/they] make a plan in advance of how much to spend on different things like sweets or presents?
[SINGLE RESPONSE]

1. Yes - [he/she/they] can make a plan and stick to it
2. Yes - [he/she/they] would make a plan but would be unlikely to stick to it
3. No - [he/she/they] 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] [SHOWCARD] How often does [pipe: NAME/your x year old] save up [his/her/their] 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) [SHOWCARD] 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) [SHOWCARD] 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) [SHOWCARD] 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) [SHOWCARD] That advertising, such as in search results, games, videos and from online influencers is 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 (I.E. ANSWERED PP17 EXCEPT CODE 4)] [SHOWCARD] Save up for a short period of time to buy something they want

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] [SHOWCARD] Manage [his/her/their] 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 ] [SHOWCARD] Explain the choices [he/she/they] makes when [he/she/they] spends [his/her/their] money

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

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

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

PP25e. \{rcDcpWnt\} (PP) [ASK ALL] [SHOWCARD] Able to recognise the difference between something [he/she/they] wants (e.g. games) and something [he/she/they] 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/your x year old]
about...?
[SINGLE RESPONSE PER ROW RANDOMISED]

PP26a. \{rcEduFinSrc\} (PP) [ASK PARENTS OF 7 TO 10 YEAR OLDS, CODE 1 TO 4 AT Q102] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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 11+, CODE 5 TO 11 AT Q102] [SHOWCARD] The risks associated with borrowing money, and the impact of getting into debt (parents of 11+)

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

PP26e. \{rcEduOthCar\} (PP) [ASK PARENTS OF ALL] [SHOWCARD] What careers they could do in the future (ASK ALL)

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

Statement PP27: Moving on from these, how often do you show [pipe: NAME/your $\mathbf{x}$ year old] any of the following ...?
[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 (ASK ALL)

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

PP27d. \{rcEduFinShp\} (PP) [ASK ALL] How to shop around to save money ( ASK ALL)

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

PP27e. \{rcEduFinFcmBII\} (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] [SHOWCARD]...[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] [SHOWCARD]...[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. (P) [ASK ALL] [SHOWCARD] 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. \{rcEdulniBII\} (P) [ASK ALL] [SHOWCARD] 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. \{rcEdulniSav\} (P) [ASK ALL] [SHOWCARD] 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] [SHOWCARD] 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. \{rcEdulniHsp\} (P) [ASK ALL] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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. \{rcEdulniUsm\} (P) [ASK ALL] [SHOWCARD] 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. \{rcEdulniUsm\} (P) [ASK ALL] [SHOWCARD] 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. $\quad$ 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. $\quad$ 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.

P1. \{rFstHthSat\} (P) [ASK ALL] [SHOWCARD] 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. $\mathbf{O}$ - 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] [SHOWCARD] 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] [SHOWCARD] 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. \{rFstPayBIIDif\} (P) [ASK ALL] [SHOWCARD] 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 $\mathbf{3}$ months don't necessarily have to be consecutive months.

## [SINGLE RESPONSE]

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

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

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

NQ96. \{rFstPayBIIUnx\} (P) [ASK ALL] [SHOWCARD] Thinking about an unexpected bill which you 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] F2F INTERVIEWER NOTE: CODES 3 TO 10 ARE RANDOMISED

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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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. \{rEdulnfRmd\} (P) [ASK ALL] [SHOWCARD] 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. \{rEdulnfBhv\} (P) [ASK ALL] [SHOWCARD] 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] [SHOWCARD] 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. \{rEdulnfUnc\} (P) [ASK ALL] [SHOWCARD] 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. \{rEdulnfPtc\} (P) [ASK ALL] [SHOWCARD] 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] [SHOWCARD] 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. \{rEdulnfPnt (P) [ASK ALL] [SHOWCARD] 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. \{rEdulnfMgm\} (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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] I set clear rules or agreements for [pipe: NAME/my x year old] 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

NewQEa) (P) [Ask to parents who code PP5 2-13] You said [pipe: NAME/you x year old] receives money of [His/her/their own]. Do you set any specific rules (or agreements) with your child about how they get their money? [MULTI RESPONSE]

1. Pocket money/allowance is only given in return for something (e.g. chores, good behaviour or achievement) [ASK to code 2-5 at PP5]
2. They get the same amount of pocket money/ allowance each time, no matter what happens [ASK to code 2-5 at PP5]
3. They get pocket money/allowance on a set day of the week/month [ASK to code 2-5 at PP5]
4. They must get a job to earn their money [ASK to parents of children aged 11+]
5. They can get money in return for chores/good behaviour/achievement
6. They get money deducted for misbehaving
7. They get money only when a parent, carer or family member has enough money to give
8. No, I don't set rules about how they get their money (SC)

NewQEb) (P) [Ask to parents who code PP5 2-13] Do you set any specific rules (or agreements) with [pipe: NAME/you x year old] about what they do with their money? [MULTI RESPONSE]

1. What they are allowed/not allowed to spend their money on
2. Their own money must be used to pay for certain things (such as their own mobile phone bill, or clothes)
3. To save some, or all of their money
4. To keep their savings for planned purchases or longer term goals and not dip into them
5. To ask a parent/carer before spending (either online or offline)
6. To keep their money, or bank account details safe
7. Parent or carer has to look after their money for them
8. No, I do not set rules about what they do with their money (SC)

NewQEc) (P) Ask to parents who code PP5 2-13] Do you set any specific rules (or agreements) with [pipe:
NAME/you $x$ year old] about what they do if they run out of money? [MULTI RESPONSE]

1. Once it's gone, it's gone, they don't get any more
2. Once they've spent their own money, they are not allowed to borrow more (e.g. from a family member)
3. If they borrow money, they must pay it back
4. If they run out of money, they will be given more
5. If they run out of money, a parent, carer or family member will buy things for them
6. No, I do not set rules about this (SC)

NewQEd) (P) [Ask to parents who code PP5 2-13] What, if any, other rules do you set about the money [pipe: NAME/you x year old] receives?

None
Type in

## P13. \{rOpn\} (P) [ASK ALL] [SHOWCARD] 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] [SHOWCARD] Which of the following financial products do [you [S8 NE 1 OR 2 /you and your partner/spouse[S8 = 1 OR 2 ] 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 (SC)

Statement 4. [SHOW ALL] Thanks very much for your answers so far. Can you please ask [name/your $x$ year old] to answer the next few questions.
[ONLINE ONLY] The questionnaire will now pause for 30 seconds while [name/your x year old] comes to the questionnaire. You may stay whilst [name/your x year old] completes the questions, but please only help them if they are stuck. Please continue when [name/your x year old] is ready to begin.

C6. (C) Thank you for helping! Can we just check that you are [name/ x years old]?

1. Yes
2. No

C6a. (C) [ASK IF C6=2 (NOT THE CORRECT CHILD)] If you are not [name/ x years old], please can you ask your parent or carer to return to the survey.
[RETURN TO STATEMENT 4]

ADD4. \{cQzSuc\} (C) [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] [IMAGE] 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. $1 p$
3. 50 p
4. Don't know

ADD5. \{cQzSun\} (C) [ASK 7 TO 11 YEAR OLDS, CODES 1 TO 5 AT Q102] [IMAGE] 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

## CYP1. (CC) [ASK ALL CHILDREN] Do you get a choice in...?

[SINGLE PER ROW RANDOMISED]

CYP1a. \{ cOpnHol\} (CC) [ASK ALL CHILDREN] Family days out or holidays

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

CYP1b. \{cOpnFoo \} (CC) [ASK ALL CHILDREN] What to buy in the family food shop

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

CYP1A. \{cMonSpnDcnMob \} (CC) [ASK ALL] 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

CYP2. \{cMonSrc \} (CC) [ASK 7 TO 17 YEAR OLDS, CODES 1 TO 11 AT Q102] [SHOWSCREEN] 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)

CYP3. \{cMonSrcAmtRgl\} (C) [ASK THOSE WHO GET MONEY FROM POCKET MONEY/ALLOWANCE, PARENTS FOR DOING JOBS OR GOOD BEHAVIOUR, CODES 2 TO 4 AT CYP2] 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

YP1b. \{cMonSrcAmtInt\} (C) [ASK ALL] [CYP2 = NOT 1][SHOWSCREEN] Are you able to tell us roughly how much money you were 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
11. If it is easier for you to answer for the last month, please select this option

YP1b2. \{cMonSrcAmtInt\} (C) [ASK THOSE WHO GET MONEY AND FIND IT EASIER TO ANSWER FOR THE MONTH CYP2 = NOT 1 and YP1b = 11] [SHOWSCREEN] 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. $£ 31-£ 50$
9. $£ 51-£ 70$
10. Over $£ 70$
11. I was not given any money in the last month
12. Don't know

YP7. (C) [ASK THOSE AGED 11 TO 17 AND WHO GET MONEY, CODES 5 TO 11 AT Q102 AND CODES 2-11 AT CYP2] [SHOWCARD] 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 2-11 AT CYP2] [SHOWCARD] 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 AND CODES 2-11 at CYP2] [SHOWCARD] 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 AND CODES 2-11 at CYP2] [SHOWCARD] 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 AND CODES 2-11 at CYP2] [SHOWCARD] 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 AND CODES 2-11 at

 CYP2] [SHOWCARD] Toys or games or gadgets1. 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 AND CODES 2-11 at CYP2] [SHOWCARD] 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) [IMAGE] [ASK ALL CHILDREN] A bank account (or building society account) is somewhere people can keep their money rather than keeping it at home. Do you have a bank account (or building society account) of your own?
[SINGLE RESPONSE]

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

PP19_2. (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Which of the following do you (or your parents or carers) do with your bank or building society account(s)? (7+)
[MULTIPLE RESPONSE PER ROW]
PP19a. \{cFcmBnkDep\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Put money in

1. I do this
2. My parents or carers do this
3. I don't do this (SC)
4. Don't know (SC)

## PP19b. \{cFcmBnkWtd\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Take money out

1. I do this
2. My parents or carers do this
3. I don't do this (SC)
4. Don't know (SC)

PP19c. \{cFcmMtrDtl\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Look after my bank details

1. I do this
2. My parents or carers do this
3. I don't do this (SC)
4. Don't know (SC)

PP19d. \{cFcmMtrBnc\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Check my bank balance

1. I do this
2. My parents or carers do this
3. I don't do this (SC)
4. Don't know (SC)

PP19e. \{cFcmMtrDbt\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Use a debit card

1. I do this
2. My parents or carers do this
3. I don't do this (SC)
4. Don't know (SC)

PP19f. \{cFcmMtrOnl\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Look at the account online (internet banking)

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

PP19g. \{cFcmMtrMob\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD] Look at the account on my phone (mobile banking)

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

PP19h. \{cFcmMtrF2f\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] [SHOWCARD]Go into the bank

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

YP2. \{cMonStrActyp\} (C) [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE A BANK ACCOUNT, CODES 1 TO 11 AT Q102 AND CODE 1 AT NQ4] Do you know what type of bank account you have? Is it a.... (7+)
[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 7 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)
5. I don't have either of these (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

## YP3. \{cSavFrq\} (C) [ASK THOSE AGED 7 TO 17 EXCEPT THOSE WHO DON'T GET MONEY, CODES 1 TO 11 AT Q102 AND CODE 2-11 AT CYP2] [SHOWCARD] 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?

[SINGLE RESPONSE]

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

CYP5. \{cFcmMtrAmtAwr\} (C) [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CYP2] Do you know how much money you have in total, including in your bank and in other places?
[SINGLE RESPONSE]

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

YP3c. \{cSavFrq2\} (C) [ASK THOSE AGED 7 TO 17 AND ALL EXCEPT THOSE WHO DON’T GET MONEY, CODES 1 TO 11 AT Q102 AND NOT CODE 1 AT CYP2] 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

CYP6. \{cSavLng\}(C) [ASK ALL CHILDREN] [SHOWCARD] 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] [SHOWCARD] 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. \{cQol\} (C) [ASK THOSE AGED 7 TO 11, CODES 1 TO 5 AT Q102] [IMAGE] [SHOWCARD] Zig is 16, and is an alien who has come from another planet to live on Earth. They can choose 3 of the items you see below. Can you pick the $\mathbf{3}$ most important things you think they need 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] [IMAGE/SHOWCARD] Zig will need more money so they can buy the things they will need to live here. What would be the one or two best ways for them to make sure they get the money they need to live here?
[MULTI RESPONSE - UP TO TWO]

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

CYP8a. \{cMonSavDcs\} (C) [ASK ALL CHILDREN EXCEPT THOSE WHO DON’T GET MONEY, CODE 1 AT CYP2] [SHOWCARD]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

## CYP8b. \{cMonSpnDcs\} (C) [ASK ASK ALL CHILDREN EXCEPT THOSE WHO DON’T GET MONEY, CODE 1 AT

 CYP2] [SHOWCARD] 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. 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 CYP2] [SHOWCARD] 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

CYP9. $\}$ (C) [ASK ALL CHILDREN] [SHOWCARD] 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]

CYP9a. \{cOpnHhl\} (C) [ASK THOSE AGED 11 TO 17] [SHOWCARD] 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

CYP9b. \{cDcpWnt\} (C) [ASK ALL CHILDREN] [SHOWCARD] 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

CYP9c. \{cDcpFnd\} (C) [ASK ALL CHILDREN] [SHOWCARD] 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

CYP9d. \{cDcpTsk\} (C) [ASK ALL CHILDREN] [SHOWCARD] 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

CYP9e. \{cDcpIrr\} (C) [ASK THOSE AGED 11 TO 17] [SHOWCARD] 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

CYP9f. \{cDcpObd\} (C) [ASK THOSE AGED 11 TO 17] [SHOWCARD] 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 11 TO 17 UNLESS DO NOT GET ANY MONEY FROM PARENTS, CODES 8 TO 11 AT Q102 AND NOT CODE 1 AT CYP2] [SHOWCARD] How do you keep track of the money you get and the money you spend? (11+)
[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 (SC)
11. Don't know (SC)

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

How true do you think these statements are of you?
LQ6. \{cEsmShy\} (C) [ASK ALL CHILDREN] [SHOWCARD] When I have to say things in front of teachers, I usually feel shy (7-17)
[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

LQ10. \{cEsmCng\} (C) [ASK ALL CHILDREN] [SHOWCARD] There are lots of things about myself I would like to change (7-17)
[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

RO1. \{cEsmHse\} (C) [ASK ALL CHILDREN] [SHOWCARD] 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] [SHOWCARD] When nice things happen to me it is only good luck
[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

NQ99. (C) [ASK THOSE AGED 7 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] [SHOWCARD] 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] [SHOWCARD] 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 ALL] [SHOWCARD] It is important to learn how to manage your money (7+)

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] [SHOWCARD] 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] [SHOWCARD] 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

NCYP10. \{cMonSpnPIn\} (C) [ASK ALL] [SHOWCARD] [IMAGE] 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

CYP10. \{cFstHthCfd\} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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' (11+)
[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

CYP11_1. \{cMonSavAmt10\} (C) [ASK ALL CHILDREN] [IMAGE] Imagine someone gives you $£ 10$. How much would you spend and how much would you save for later?

Please enter the amount you would spend.
[NUMERIC - SHOW TALLY]
CYP11_2 Please enter the amount you would save
[NUMERIC]

CYP12_1. \{cMonSavAmt10\} (C) [ASK ALL CHILDREN] [IMAGE] Imagine someone gives you $£ 100$. How much would you spend and how much would you save for later?

Please enter the amount you would spend.
[NUMERIC - SHOW TALLY]
CYP12_2 Please enter the amount you would save
[NUMERIC]

YP11. \{cDcpFinBor\} (C) [ASK THOSE AGED 11 TO 17, CODES 5 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? (11+)
[SINGLE RESPONSE] [ROTATE ANSWERS]

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 11 AT Q102] [SHOWCARD] 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 11 AT Q102] [SHOWCARD] ... 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 11 AT Q102] [SHOWCARD] ... 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 11 AT Q102] [SHOWCARD] ... 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 11 AT Q102] Which, if any, of the following goals would you like to achieve in the next 5 years?
[MULTI RESPONSE] [RANDOMISE CODES 2-12]

1. [ASK THOSE AGED 11-17] Nothing, I have no goals for the next 5 years (SC) (11+) [FIXED]
2. [ASK THOSE AGED 11-17] Get into university (14+)
3. [ASK THOSE AGED 11-17] Go travelling (14+)
4. [ASK THOSE AGED 11-17] Get a secure job when I leave education (14+)
5. [ASK THOSE AGED 11-17] Move out of parents' home (14+)
6. [ASK THOSE AGED 11-17] Get my own car (14+)
7. [ASK THOSE AGED 11-17] Not rely on my parents for money (14+)
8. [ASK THOSE AGED 11-17] Go on holiday with my friends (14+)
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 (1114)
12. [ASK THOSE AGED 11-17] I have other goals I would like to achieve (11+) (FIXED)

YP14. \{cFstPay\} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] [SHOW SCREEN] If you received a higher than usual phone bill or there was something unexpected you needed to buy, how would you pay for it? (14+)
[MULTI RESPONSE] [RANDOMISE STATEMENTS]

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)

CYP17. \{cOpn\} (C) [ASK ALL CHILDREN] [SHOW SCREEN ] Do you talk about your money with any of the following people?
[MULTI RESPONSE] [RANDOMISE CODES 2-6]

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] [SHOW SCREEN ] If you needed advice about money, who would you ask?
[MULTI RESPONSE] [RANDOMISE CODES 2-9]

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 FIXED)

YP16a. \{cEduFinAdvMain\} (C) [ASK ALL WHO WOULD ASK FOR ADVICE, CODES 2 TO 9 AT YP16 IF MORE THAN ONE SELECTED] [SHOW SCREEN IF NEEDED] And who would be the most useful?
[SINGLE RESPONSE] [RANDOMISE CODES 1-8] [ONLY SHOW CODES AT YP16]

1. None of them would give useful advice [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 FIXED]

Statement 6.1 [SHOW TO THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102. 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 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] Can you pick the word that best fits this description? (11+)
[SINGLE RESPONSE PER ROW]
YP18a. \{cQzIfl\} (C) [ASK THOSE AGED 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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 11 TO 17, CODES 5 TO 11 AT Q102] [SHOWCARD] 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] [SHOWCARD] Of the following, 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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] 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] [SHOWCARD] Credit card

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

YP19g. \{cQzIvs\} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102] [SHOWCARD] 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. \{cQzSIn\} (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 11 TO 17, CODES 5 TO 11 AT Q102] Which of the following things do most adults pay for, and which do most adults get for free? (11+)
[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 11 TO 17, CODES 5 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 11 TO 17, CODES 5 TO 11 AT Q102] Internet at home

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

YP28g. \{cQzLib\} (C) [ASK THOSE AGED 11 TO 17, CODES 5 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 11 TO 17, CODES 5 TO 11 AT Q102] [IMAGE] Looking at this example of a bank statement, how much money was in the account at the end of February? (11+)

Enter answer here: [NUMERIC]
[DON'T KNOW BOX]

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

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

If you're having difficulty reading the payslip, please use the back button to return to the previous screen where the image is larger.
[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] [SHOWSCREEN] How much was Sally paid this month before any tax or deductions were taken? (14+)

If you're having difficulty reading the payslip, please use the back button to return to the previous screen where the image is larger.
[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 $\mathbf{2 \%}$ 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]
Don't know

YP26. \{cQzPow\} (C) [ASK THOSE AGED 11 TO 17, CODES 5 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? (11+)
[SINGLE RESPONSE]

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

CYP18. \{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
[SINGLE RESPONSE]
4. Not useful at all
5. Not very useful
6. Fairly useful
7. Very useful
8. Don't know

SCH1. (C) [ASK ALL] The next few questions are about money topics you may or may not have learned at school.

SCH1a. (C) Have you learned about these money topics at school? [SHOWCARD] [ASK age 7-10]
[MULTI RESPONSE]

1. Different ways of paying for things (cash, debit cards, credit cards and online payments)
2. Adding up the cost of different things
3. Working out the change you would receive in a shop
4. None of these

SCH1b. (C) And have you learned about any of these money planning topics at school? [SHOWCARD] [ASK age 7-10]
[MULTI RESPONSE]

1. How money is earned
2. Saving money
3. Bank accounts (e.g. current or savings accounts)
4. Bank cards
5. How to keep track of spending and saving
6. How to keep money safe (online, or coins and notes)
7. About money borrowed from banks
8. None of these

SCH1c. (C) And have you learned about any of these topics at school about money choices? [SHOWCARD] [ASK age 7-10]
[MULTI RESPONSE]

1. How to spot advertising that is trying to sell you something
2. The difference between things you 'need' to buy and things you 'want' to buy
3. Finding good value for money when you buy things
4. Donating money to charity
5. None of these

SCH1d. (C) And have you learned about any other money topics at school? [ASK age 7-10]

1. Yes I have learned about other money topics at school [please specify]
2. No, I haven't learned about any other money topics at school

SCH1dOth. (C) What other money topics did you learn about? [ASK age 7-10]
[TYPE IN]

SCH2. (C) Does your school have a way for you to save your money, such as a school savings club? [Age 7-10]

1. Yes, but I haven't used it
2. Yes, and I have used it to save money
3. No
4. Don't know

SCH3. (C) Have you learned about any of these money topics at school? [ASK age 11-17] [SHOWCARD] [MULTI RESPONSE]

1. Money calculations (e.g. Worked out the interest on a savings account or loan)
2. Savings
3. How to budget my money
4. Bank accounts (e.g. current and savings accounts)
5. How to read bank statements, payslips or bills
6. How borrowing works (e.g. credit cards, loans, student loans)
7. How pensions work
8. About government taxes
9. About different types of insurance
10. Costs of running a home (e.g. mortgages, rent, and bills)
11. Making choices about spending (e.g. shopping around, finding value for money)
12. Feelings and emotions about money
13. None of these

SCH3a. (C) And have you learned about any of these money topics at school about future planning? [ASK age
11-17] [MULTI RESPONSE]

1. Making money plans for the future
2. Ways to earn money and options for careers
3. Neither of these (SC)

SCH3b. (C) And have you learned about any of these money topics at school about risks and security? [Ask 1117] [MULTI RESPONSE]

1. Money risks (e.g. gambling, investing, borrowing, not being insured)
2. Recognising ways that advertising may try to influence my saving and spending
3. Account safety (e.g. protecting PIN and password)
4. Money security online (e.g. How to shop safely or spot a fake email or text)
5. Where to get help or advice about money
6. None of these (SC)

SCH3c. (C) And have you learned about any other money topics at school? [Ask 11-17]

1. Yes I have learned about other money topics at school [please specify]
2. No, I haven't learned about any other money topics at school

SCH3cOth. (C) What other money topics did you learn about? [ASK age 11-17]
[TYPE IN]

SCH3d. (C) Have you ever had the opportunity to set up your own business at school? [Age 11-17]

1. Yes
2. No

CYP18a. \{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 CYP18 OR SCH3 1-12 OR SCH3a 1-2 OR SCH3b 1-5 OR SCH3c 2 OR SCH3d 1)] [SHOWCARD] 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. Economics
7. Computing
8. General Studies
9. Other (please specify)
10. Don't know (SC)

NewQG (C) You said you have learned or done some things to do with money at school. To what extent do you agree with the following statements?... [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE, CODES 1 TO 11 AT Q102, AND CODE 1 AT CYP18 OR SCH1a 1-3, SCH1b 1-7, SCH1c 1-4, SCH1d 2, SCH2 1-2, SCH3 1-12, SCH3a 1-2, SCH3b 1-5, SCH3c 2, SCH3d 1]

NewQGa (C) ...It made a difference to what I do with my money [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE, CODES 1 TO 11 AT Q102, AND CODE 1 AT CYP18 OR SCH1a 1-3, SCH1b 1-7, SCH1c 1-4, SCH1d 2, SCH2 1-2, SCH3 1-11, SCH3a 1-2, SCH3b 1-5, SCH3c 2, SCH3d 1] [SINGLE RESPONSE]

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

NewQGb (C) ...I talked to my parents about what I learned [ASK THOSE AGED 7 TO 17 AND THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCOOL/COLLEGE, CODES 1 TO 11 AT Q102, AND CODE 1 AT CYP18 OR SCH1a 1-3, SCH1b 1-7, SCH1c 1-4, SCH1d 2, SCH2 1-2, SCH3 1-12, SCH3a 1-2, SCH3b 1-5, SCH3c 2, SCH3d 1] [SINGLE RESPONSE]

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

NewQH. (C) Have you learned to manage money anywhere outside of school? [ASK ALL] [MULTI RESPONSE] [SHOWCARD]

1. Youth or community group (e.g. Guides, Scouts, social, etc)
2. National youth programme (e.g. Duke of Edinburgh, etc)
3. Faith group
4. Sports club (e.g. football, dancing, gymnastics, etc)
5. Personal tutor
6. Teacher outside of school (e.g. Musical instrument teacher, etc)
7. Support worker
8. Parent or carer
9. Friend/s
10. Other family member
11. Online
12. TV programmes
13. Other [please specify]
14. None of these (SC)

YP27. \{cDemEdu\} (C) [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] [SHOWCARD] 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 (SC)

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 Language grade A* C (Grade 9-4)/ National 5 English A - C

1. Yes
2. No

New Q101c. \{cDemEduGcsEng\} (C) [ASK THOSE AGED 16 TO 17, CODES 10 TO 11 AT Q102] GCSE English Literature grade A* - C (Grade 9-4)/ 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 (Grade 9-4)/ National 5 Maths A - C

1. Yes
2. No

Statement 7. [SHOW ALL] Thanks very much for your help [NAME] we really appreciate it. Please ask your parent or guardian to fill in the rest of the questions in this survey

Statement 8. [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.

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

## 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. Specialist or alternative provision (e.g. special school, pupil referral unit)
5. Home educated
6. Don't know
7. Not Applicable

NEW5_2b. \{cDemEduEst [COMBINE WITH PREVIOUS]\} (PP) [ASK PARENTS WHO POST-16 EDUCATION, CODE 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_1. (PP) [ASK ALL] Thinking about your child's last school report, did your child's teacher say they were performing?
[SINGLE RESPONSE PER ROW]

NQ998_1a. \{cDemEduPfmMat\} (PP) [ASK ALL] [SHOWCARD] Numeracy / Maths

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

NQ998_1b. \{cDemEduPfmEng\} (PP) [ASK ALL] [SHOWCARD] Literacy / English

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

Statement 9. 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 1,2 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

E4. \{hDemInc\} (P) [ASK ALL] [SHOWCARD] Which band from the grid below does [IF S9=1 or S8=3-8: your/ IF S9=2-4: your household's] total gross income (before tax) from all sources fall into?
[SINGLE RESPONSE]

> £ per week/ £ per month/ £ per year

1. Up to $£ 86 /$ Up to $£ 374 /$ Under $£ 4,500$
2. $£ 87-£ 124 / \mathrm{£} 375-£ 541 / £ 4,500-£ 6,499$
3. $£ 125-£ 143 / £ 542-£ 624 / £ 6,500-£ 7,499$
4. $£ 144-£ 182 / \mathrm{£} 625-£ 791 / £ 7,500-£ 9,499$
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

R3a. \{rDemDis\} (P) [ASK ALL] Do you have any physical or mental health condition(s) or illness(es) lasting or expected to last for $\mathbf{1 2}$ months or more?
[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 physical or mental health condition(s) or illness(es) lasting or expected to last for 12 months or more?
[SINGLE RESPONSE]

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

## S5 [IF R3b=1 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE]: Do any of these condition(s) or illness(es) affect [pipe: NAME/your $x$ year old] in any of the following ways? [MULTICODED]

1. Vision, e.g. blindness or partial sight
2. Hearing, e.g. deafness or partial hearing
3. Mobility, e.g. walking short distances or climbing stairs
4. Dexterity, e.g. lifting and carrying objects, or using a keyboard
5. Learning, understanding or concentrating
6. Memory
7. Mental health
8. Stamina, breathing or fatigue
9. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or attention deficit hyperactivity disorder)
10. Other (please write in)
11. None of the these [HIDE IF R3b=1] (SC)
12. Don't know (SC)
13. Prefer not to say (SC)

## S5_2 [IF R3b=2,3 (DO NOT HAVE PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR DON'T KNOW, OR PREFER NOT TO SAY): Do any of these condition(s) or illness(es) affect [NAME/your $x$ year old]?

1. [MULTI RESPONSE]Vision, e.g. blindness or partial sight
2. Hearing, e.g. deafness or partial hearing
3. Mobility, e.g. walking short distances or climbing stairs
4. Dexterity, e.g. lifting and carrying objects, or using a keyboard
5. Learning, understanding or concentrating
6. Memory
7. Mental health
8. Stamina, breathing or fatigue
9. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or attention deficit hyperactivity disorder)
10. Other (please write in)
11. None of the these (SC)
12. Don't know (SC)
13. Prefer not to say (SC)

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] [SHOWCARD] 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 HAVE QUALIFICATIONS , CODES 2-9 AT R4] Do you hold the equivalent of GCSE/Olevel/CSE grade C (Grade 4) 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] [SHOWCARD] 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 email, 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] [SHOWCARD] 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 email, 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

C2_1. (P) [ASK ALL] [SHOWCARD] Which, if any, of these do you ever use the internet for - using any type of device including a laptop or desktop computer, a mobile phone or a tablet?
[MULTI RESPONSE]

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

C2DV. [ASK ALL] [DERIVED VARIABLE]

1. Non-users [IF C2_1=6]
2. Narrow users [IF C2_1=ANY SINGLE CODE 1-5, OR ANY TWO CODES 1-4]
3. Other users [IF EVERYONE ELSE]

C1. (P) [ASK ALL] [SHOWCARD] Please look at the different statements people have made about technology services such as mobile phones, landline phones, broadband or TV services. For each statement please indicate how much you agree or disagree...

C1a. [ASK ALL] [SHOWCARD] I try to keep up with technology [SINGLE RESPONSE]

1. Strongly disagree
2. Slightly disagree
3. Slightly agree
4. Strongly agree
5. Don't know

C1b. (P) [ASK ALL] [SHOWCARD] My friends tend to come to me if they have questions about technology [SINGLE RESPONSE]

1. Strongly disagree
2. Slightly disagree
3. Slightly agree
4. Strongly agree
5. Don't know

C1c. (P) [ASK ALL] [SHOWCARD] I'm as knowledgeable about these technologies as the next person
[SINGLE RESPONSE]

1. Strongly disagree
2. Slightly disagree
3. Slightly agree
4. Strongly agree
5. Don't know

C3_1. (P) [ASK ALL] Please look at these two statements people have made about shopping around generally, whether for services such as mobile phones, broadband, insurance or for goods. For each statement please indicate how much you agree or disagree...

## C3_1A. (P) [ASK ALL] [SHOWCARD] Finding a cheaper deal is a priority for me

## [SINGLE RESPONSE]

1. Strongly disagree
2. Slightly disagree
3. Slightly agree
4. Strongly agree
5. Don't know

## C3_1B. (P) [ASK ALL] [SHOWCARD] I look out for and use discount codes or discount vouchers whenever I can [SINGLE RESPONSE]

1. Strongly disagree
2. Slightly disagree
3. Slightly agree
4. Strongly agree
5. Don't know

C4. (P) [ASK ALL] Thank you for all the questions that you've answered so far. We're almost at the end of the survey. This research is being conducted by Critical Research for the Money Advice Service, in accordance with the Market Research Society (MRS) Code of Conduct.

We're asking people who help us with the research if they'll give us their name and address so we can match your answers to other people in your local area. We'll add this extra information and then permanently delete your name and address from our records.

Are you willing to give us your name and address for a short time solely for this purpose?

1. Yes [RECORD NAME AND ADDRESS]
2. No

C5. (P) [ASK ALL] The Money Advice Service takes privacy and data protection seriously. If you would like more information about our privacy policy please see our website or call the freephone number.
https://www.moneyadviceservice.org.uk/privacy

08001387777

C7. (P) [ASK ALL] If there were any parts of the questionnaire that were difficult, or if you have any other comments about the survey, we welcome your feedback below.

TYPE IN BOX


[^0]:    ${ }^{1}$ The UK Financial Wellbeing Strategy 2020-2030.

[^1]:    ${ }^{2}$ It is important to note that as the survey aims to be representative of UK children respondents are weighted to be representative of the demographics of children, as opposed to adults.
    ${ }^{3}$ https://www.fca.org.uk/publications/research/understanding-financial-lives-uk-adults
    ${ }^{4}$ https://www.ofcom.org.uk/__data/assets/pdf_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf
    ${ }^{5}$ In other words, samples of online and face to face approach overlapped in terms of internet usage.

[^2]:    ${ }^{6}$ It should be noted that ethnicity information for the child was not collected in this survey and we have made the assumption that the child's ethnicity matches the parent's ethnicity for sampling purposes. In future waves of the survey, a question will be introduced to collect information on the child's ethnicity.
    ${ }^{7}$ Financial Capability in the UK: Results from the 2018 Survey.
    ${ }^{8}$ Measuring Financial Capability in Children and Young People: What Drives Financial Behaviour? April 2018.

[^3]:    ${ }^{9}$ Measuring Financial Capability in Children and Young People: What drives financial behaviour? Technical Appendices. April 2018.
    ${ }^{10}$ CAPI stands for computer assisted personal interviewing and CASI stands for computer assisted self-interviewing.
    ${ }^{11}$ Please see the 2016 CYP Technical Report for a more detailed discussion of the challenges faced using CASI methodology for face-to-face fieldwork.

[^4]:    ${ }^{12}$ Please note that we sampled parents, not households, to give as close as possible a representation of children aged 7-17 in the UK. That said, some of the weighting variables used were at a household level, such as IMD and Urbanity.
    ${ }^{13}$ We sampled parents but quota was controlled and weighted to children.
    ${ }^{14}$ https://www.fca.org.uk/publications/research/understanding-financial-lives-uk-adults

[^5]:    ${ }^{15}$ https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics
    ${ }^{16}$ https://www.ofcom.org.uk/__data/assets/pdf_file/0021/113169/Technology-Tracker-H1-2018-data-tables.pdf
    ${ }^{17}$ Note that Media Literacy study includes 16 and 17 year olds in the lowest age category and so does not directly map onto the 18-24 age category for this study.
    ${ }^{18}$ A parent, for the purposes of this survey, is defined as all resident birth parents and/or step-parents with main or shared responsibility for childcare decisions for the child. Please note that adopted children/adoptive parents cannot be identified in our sample due to the way the main carer question was worded.

[^6]:    ${ }^{19}$ Former Government Office Region (https://www.ons.gov.uk/methodology/geography/ukgeographies/administrativegeography/england\#regions-former-gors)

[^7]:    ${ }^{20}$ In fact whilst some commented on the length of the survey, many others (c $25 \%$ ) suggested the survey was a positive experience which had made them more reflective about their and their child's relationship with money

[^8]:    ${ }^{21}$ Interviewer Quality Control Scheme

[^9]:    ${ }^{22}$ This led to a rebriefing of the interviewer to ensure they were aware of the age restriction and that the child should answer the questions with minimal help unless they are 'stuck'
    ${ }^{23}$ A mix of open questions, contact details (such as name and postcode) and demographics were used to establish duplication

[^10]:    ${ }^{24}$ For some interviews (c. 40) only a partial postcode was available, in which case the urbanity indicator reverted to a selfclassification question (Urbanity - see questionnaire), a variable which was also used to closely monitor the urban-rural split during fieldwork. Also, there are further details about the profiles obtained from ONS and NISRA that we can provide for any researchers who may be interested to see these tables.

[^11]:    Table 14. Comparison of 2016 and 2019 effective sample sizes

