

Financial Capability of Children, Young People and their Parents in the UK 2016

Technical Report

www.moneyadviceservice.org.uk



Contents

Context & Objectives	1
Methodology	2
Overview	2
Questionnaire length and incentives	2
Issues and challenges of fieldwork	3
Sampling	5
Overview	5
Total number of interviews	6
Questionnaire Design	8
Overview	8
Questionnaire content	8
Cognitive understanding and testing	10
Pilot	11
Imagery	11
Devolved nation considerations	12
Representativeness and Weighting	13
Overview	13
Weighting process	13
Effect of weighting and sample profile	15
Appendix 1: Questionnaires	17
4-6 questionnaire	17
7-17 questionnaire	38
Appendix 2: Survey images	76
4-6 survey	76
7-17 survey	89
Appendix 3: Additional Images	98
Appendix 4: Weighting within subgroups	109
Appendix 5: Expansion weights	119

Context & Objectives

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

In 2016 the Money Advice Service commissioned the first ever survey of children aged 4-17 and their parents/carers in the UK, to better understand the current financial capability of children and young people to be able to support the wider financial capability sector. This complements previous financial capability research conducted by the Money Advice Service amongst adults (2013 – 2015) and 15-17 year olds (2013 & 2014).

The Money Advice Service recognises that financial capability is strongly correlated to attitudes and mindset and that future financial skills are shaped at a very early age (3 -7) ([See Habit Formation and learning in young children](#)) with parents and carers pivotal in influencing child development. Therefore, a focus of this survey was to assess financial capability within a family environment and specifically to understand the influence of parents on children's financial capability. Whilst the main focus is on the financial capability of children, some assessment is also made of the parent/carer's capability, albeit to a lesser depth than in adult financial capability surveys.

The Money Advice Service collaborated closely with BMG Research in instrument design, with BMG undertaking the fieldwork and data processing. This included a staged approach of cognitive testing amongst children to assess the suitability of questions, and further questionnaire review post piloting.

Methodology

Overview

The survey was administered using a mixed method approach – partly through face-to-face computer assisted self-interviewing (CASI) and partly through online surveys. Using a mixed CASI/online mode of research for this project has a number of advantages, most notably in terms of improving the quality of responses, by engaging with respondents through devices that are most convenient to them.

The combined use of online and CASI assists in increasing participation, as larger proportions of the population increasingly have access to e-mail, messaging and internet on-the-go, with a two-fold increase in adults accessing the internet via mobile phone technology since 2010. It is increasingly common for respondents to complete surveys both at home and via email inboxes on their tablets and phones.

Also, adopting a mixed mode may be a more accurate method than CASI alone as it may include families not typically included in CASI studies due to wider behavioural changes, i.e. fewer stay at home mums, increased car ownership and less traditional working patterns. If people's behaviour changes over time, then survey modes must then adapt with them to ensure they have a fair opportunity to respond and respond accurately. The survey included a voice recording to allow children with lower reading capabilities to listen and understand the question instead of reading.

As education is a devolved area of policy, additional interviews (boosts) were conducted in each of the devolved nations (Scotland, Wales and Northern Ireland) in order to ensure a robust analysis for each.

The sample of 15-17 year olds was also boosted for both analysis and longitudinal purposes. Increasing the numbers of interviews in devolved nations, and for 15-17 year-olds, allows us to examine the data in more detail across these nations and age groups. Additionally, the sampled 15-17 year-olds will be included in follow-up research to be conducted in 2017. Given that we would expect some drop-out amongst those young people who have participated already, a larger sample size for these older children was vital to ensure that sample sizes from any follow-up survey are robust.

In total, 4,958 children and young people aged between 4 and 17 across the UK took part in the survey. This includes 817 who completed the 4-6 year-old survey, and 4,141 who completed the 7-17 year-old survey. A parent/carer was also interviewed for each child that took part. Fieldwork took place between 19th February and 15th June 2016. Younger children, those aged 4-6 years-old, were interviewed later in the process, beginning on 4th April 2016.

Questionnaire length and incentives

The length of the questionnaire is one of the key considerations in survey dropout, or a refusal to engage in an interview initially. As discussed further on page 9, the questionnaire length is greater for older children given that they are asked a greater range of questions, and as we would expect, this is consistent with generally increasing survey times.

As this was a lengthy undertaking on the part of respondents, incentive vouchers ranged between £5 and £15, and were given to the adults on completing the survey. This incentive could be shared with the child on the discretion of the adult.

For the sake of comparison, the figures below for interview length show the median interview length. The median is reported as mean survey length is a less useful measure for online surveys, as we do not know instances where respondents have been distracted for short periods, or away from their machine and not focussed on the survey. The questionnaire length shown includes the time taken for both the parent and child interview.

We see a considerable difference in survey length between online and CASI interviewing, with the latter generally taking longer.

Child age	Online median survey length (min)	CASI median survey length (min)
4-6	18.30	NA
7-11	24.09	33.67
12-13	25.58	38.63
14-15	27.16	38.31
16-17	29.61	39.90

Issues and challenges of fieldwork

The name Money Advice Service

The piloting stage identified that the name *Money Advice Service* may potentially dis-incentivise certain groups of the population – initial responses were that respondents felt they were being sold something, purely due to the word ‘money’. Pre-mailing and the provision of as much information as possible given in advance to respondents helped to alleviate this issue.

A Browser-Based Platform

In order to limit any effect of survey-design on the results, we wanted to try and homogenise the survey completion experience across the online and CASI samples. To do this the survey was built on a browser-based platform that would be flexible enough to re-size based on the identified device-type and screen size, but also to keep all the essential thematic and design features consistent all users.

The online survey was completed using the media indicated in the following table. Additionally, a range of OS's (operating systems) and browser types were supported.

	4-6	7-11	12-13	14-15	16-17
Device Type					
Desktop	45%	33%	44%	38%	39%
Tablet	11%	47%	41%	44%	42%
Mobile device	45%	20%	16%	18%	19%

Interviewing 4-6 year-olds Online Only

Very young children (aged 4-6) were only interviewed online, with access to parental help if they required. Parental assistance was given at the discretion of the parent (as instructed by the survey instructions), and parents scored the level of assistance given towards the end of the survey.

This was for three main reasons:

- Firstly, the cognitive testing (further discussed on page 10) revealed a number of procedural issues concerning the interview process itself:
 - Very young children didn't respond too well to trained interviewers, largely because they were strangers. Consequently, it took a long time for interviewers to settle children into following the survey instructions, which would have cost implications in using trained interviewers in a face-to-face setting.
 - There was a degree of acquiescence bias, with many children trying to please interviewers, by opting for responses they thought were the 'correct' or socially desirable answers.
 - Younger children, 4-6 year olds in particular, required the most assistance reading and interpreting the questions resulting in these surveys tending to be significantly longer than for other age groups (per question). Given that parents would be 'topping' and 'tailing' all survey responses anyway, it was appropriate for interviews of 4-6 year olds to be conducted entirely online with some parental support permitted. The additional costs of conducting a face-to-face survey with 4-6 year olds on this subject matter, outweighed any potential reward in terms of child response accuracy, particularly as we were able to record and add in question audio to the script.
- Secondly, we found that, on balance, 4-6 year olds tended to be fairly familiar with computers and devices that were typically used in their household. Younger children were much more likely to complete the survey on their parent's phone than any other group. Given that the online questionnaires were formatted appropriately to for

each device that the child and parent could use, ranging from a larger-screen device (desktop or tablet), to smaller-screen mobile device (e.g. smartphone or featurephone), we felt that most children would be reasonably comfortable completing the survey on an online device, with or without the help of their parents.

- Thirdly, while we were aware that surveying only online risks excluding those households without an internet connection, the 2016 Ofcom Report “Children and parents: media use and attitudes” shows that overall, 86% of children aged 5-7 have access to devices connected to the internet at their home, so we were reassured that sample frame coverage was still relatively high. We do however recognise that there is therefore a slight selection bias in the 4-6 year old sample.

Computer assisted self-interviewing (CASI) technology

For interviews administered via a CASI unit, either the adult or interviewer was able to assist the child with any issues that arose when using these tablets. Much attention was paid to how the CASI script appeared visually, such as using large screens (8”), larger text, few long response lists, visual stimuli etc. Furthermore, a trained interviewer was on hand at each juncture to supply any support required.

Some technical issues were encountered during the pilot. Even though CASI units were protected by strong encryption algorithms, it would nonetheless be inadvisable to store potentially sensitive data on a mobile unit. Given this, responses were transmitted ‘live’ over wi-fi and 3G to a central server.

A drawback to this is that consistent and reliable 3G access was required, and the potential for signal dropout over longer surveys increases. To help alleviate this issue, where possible, parents were asked whether their home wi-fi could be used for data transmission. Although this was not always feasible it helped secure many surveys in low signal areas.

Sampling

Overview

Given that the survey was a mixed-mode design, and that the online component was conducted via a consumer panel, different sampling strategies were used for each mode.

Broadly speaking the differences can be summarised as follows: the online approach was an initial random stratification of the online consumer panel, with quotas used to ensure that the sample included key groups; whereas the face-to-face approach involved the random selection of households within a sample of wards stratified by GOR and LA across the UK.

Further detail about the sampling within each mode is below.

Online

Just over two thirds of the interviews (68.8% - 3,409/4,958) were conducted online. The online sample was administered in partnership with a third party, ResearchBods. The sample frame was a design that was proportional to the number of households that contained dependent children within specified age bandings, within each nation. The sample frame was drawn randomly within each stratum from the larger ResearchBods Panel.

Within England, these were additionally stratified by Government Office Region (GOR), and by Local Government District (LGZ) within Northern Ireland. No stratification by geographical sub-unit was undertaken in either Scotland or Wales.

Using these breakdowns, a random selection of contacts within each stratum (child age within GOR) were invited to take part.

The sample frame was fed into the online process in stages to ensure that responses were spread out over a period rather than front or back-loaded. As only one child can be interviewed within any given household, households that were already selected based upon a child's age were omitted from the original sample when selecting children from other age groups. An IP-blocker was also implemented in order to prevent duplicate responses from the same household.

Unlike the CASI sample, described below, these could encompass any geographical location within each region or country, allowing for a good spread across the country.

Respondents from this sampling frame were contacted up to three times (an initial contact and two reminder e-mails).

CASI

Just under one third of the sample (31.2% - 1,549/4,958) was conducted via face-to-face (F2F) interview. The F2F interviews were conducted by BMG Research interviewers and parents were found through door-knocking in a pre-selected geographical unit. Within England, the PSU (Primary Sampling Unit) comprises Government Office Region (GOR), which are sampled proportionately to the total population breakdown by region. Scotland, Wales and Northern Ireland represent individual PSUs, which are oversampled in comparison with England. This is detailed in the table overleaf.

Within each English Government Office Region, Scotland and Wales, four local authority areas (LAs) were selected at random, and all wards within these four LAs further selected. The number of interviews undertaken by ward is proportional to population in the GOR.

Northern Ireland was sampled slightly different from the other nations of the UK. The required number of interviews was sampled proportionate to the population breakdown of each Local Government Zone (LGZ), council areas were randomly selected, as elsewhere, and addresses within wards were selected in their entirety.

As with the online sampling, only one child could be selected in any given household. Households could be revisited up to five times by interviewers if an adult and child were identified within the household, and they agreed to participate, but were unable to do so at that time. For households with multiple children, the appropriate child was selected using the birthday rule (i.e. the child with the next birthday).

Total number of interviews

As discussed in the Methodology section in total 4,958 children aged 4-17 were interviewed. For each child interviewed a parent or carer was also interviewed.

The overall sample breakdown by age and nation (across both online and CASI and including all sample boosts) is as follows.

Age of child	Total achieved interviews	Nation	Total achieved interviews
4-6	817	England	3211
7-11	1447	Northern Ireland	550
12-15	1547	Wales	604
16-17	1147	Scotland	593

Further detail about the sample breakdown within each mode is shown below.

Online

Initial contact for online surveys was made to parents and carers through an online panel. This was the sole method used for conducting the 4-6 year-old survey, and additionally comprised a majority of all surveys administered to 7-17 year-olds and their parents.

There are sample boosts that should also be considered: respondents aged 15-17 and respondents from devolved nations. These are discussed further in the section on weighting.

Online sample of interviews	Nationally-representative sample	Devolved Nation Boost	Age Boost	Total
England, child 4-6	472	0	0	472
Northern Ireland, child 4-6	18	94	0	112
Scotland, child 4-6	41	75	0	116
Wales, child 4-6	25	92	0	117
England, child 7-11	453	0	0	453
Northern Ireland, child 7-11	14	86	0	100
Scotland, child 7-11	60	86	0	146
Wales, child 7-11	42	122	0	164
England, child 12-15	379	0	199	578
Northern Ireland, child 12-15	18	61	12	91
Scotland, child 12-15	52	66	35	153
Wales, child 12-15	34	101	15	150
England, child 16-17	294	34	242	536
Northern Ireland, child 16-17	6	25	12	52
Scotland, child 16-17	26	53	28	79
Wales, child 16-17	17	112	20	90

CASI

Additional face-to-face interviews were carried out across the UK to represent non-users or lighter users of the internet. As with the online tranche, these incorporate age and devolved nation boosts.

It was also important, given that we were also interviewing children, that clear information was provided at the outset to allay any possible concerns that the parents might have. To this end:

- There was a pre-mailing of respondents indicating that they had been selected for interview, and to expect an interviewer to attend on a given date. This pre-mailing included sources from which they could find out more information about the Money Advice Service.
- On the day of interview, parents were shown a letter of authority from the Money Advice Service, MRS contact details, and details of the Money Advice Service website, and a background document detailing the Money Advice Service's general remit.

CASI sample of interviews	Nationally-representative sample	Devolved Nation Boost	Age Boost	Total	Total CASI + Online
England, child 4-6	0	0	0	0	472
Northern Ireland, child 4-6	0	0	0	0	112
Scotland, child 4-6	0	0	0	0	116
Wales, child 4-6	0	0	0	0	117
England, child 7-11	416	0	0	416	869
Northern Ireland, child 7-11	18	88	0	106	206
Scotland, child 7-11	17	22	0	39	185
Wales, child 7-11	5	18	0	23	187
England, child 12-15	293	0	155	448	1026
Northern Ireland, child 12-15	8	37	12	57	148
Scotland, child 12-15	10	18	14	42	195
Wales, child 12-15	4	19	5	28	178
England, child 16-17	66	0	242	308	844
Northern Ireland, child 16-17	8	19	5	32	84
Scotland, child 16-17	8	5	16	29	108
Wales, child 16-17	4	3	14	21	111

Questionnaire Design

Overview

Although the questionnaire was based on similar objectives to the Adult Financial Capability survey, the Children, Young People and Parent survey was built around the Children and Young People and Parents Outcomes Framework developed by the Money Advice Service. The framework details the objectives and desired outcomes identified for children and young people and their parents. The Money Advice Service then assessed which of the outcomes it would be possible to measure in a large-scale survey of children, young people and their parents.

Clearly children and young people are likely to have different financial needs and capabilities to adults, so naturally the survey would seek to cover topics both relevant to children and young people at their current life-stage, but also some questions that might assess preparedness for financial decisions later in life (mainly for older children aged 14+). Also, given their different stage of cognitive and educational development, and limited experience of financial behaviours (such as having no access to debt, fewer bills to pay etc.), the survey needed to be an independent, standalone design, very different from the survey of adults.

In order to design an appropriate survey, subsequent to establishing a framework, the survey development stages were as follows:

- Working with the National Centre for Social Research to help develop additional questions for the items on the outcomes framework
- Working with a children and youth specialist agency, Families, Kids & Youth, to test and develop picture questions that were suitable for the younger age groups
- Examining the existing questions from the 15-17 survey that the Money Advice Service had previously conducted
- Working with academic experts in order to develop questions to assess cognitive and non-cognitive ability
- Cognitive testing conducted by BMG Research to 'road test' key elements of the questionnaire
- Piloting stage conducted by BMG Research to test the survey content and questionnaire length in field

The final surveys were designed through collaboration between BMG Research and the Money Advice Service.

Questionnaire content

As a result of the extensive testing, the surveys across different age groups diverged in terms of content. Two questionnaires were developed, one for 7-17 year olds and their parents/carers and one for 4-6 year olds and their parents/carers.

Both surveys used a common core set of questions among parent and carers to establish overall parental and household financial capability and parental attitudes towards financial management. These common topics include:

- Household demographics – household composition, relationship to child.
- Adult demographics – gender, age, employment, ethnicity, disability, education.
- Adult finances and financial resilience – financial behaviours, financial anxiety and pressure on spend.
- Parenting style and attitudes to childhood financial responsibility – whether parents engage with their children about household finances, when parents thought they should engage children in financial decision-making, and whether parents set clear rules.
- Child demographics – gender, age, employment, ethnicity, disability, education.
- Child character traits – irritability, disobedience etc.

However, with regard to questions put to a child, testing confirmed that there are very different levels of ability and understanding for children of different ages. Particularly when it comes to children's individual experience of handling money, or taking on different tasks that children of different ages may be expected to engage in (such as work etc.). This led to the following conclusions for the questionnaire design:

- There should be a smaller core question set for children aged 4-6, with questions that are generally simpler and bespoke for that age group. This means that the set would be largely dissimilar to those asked to 7-17 year-olds.

- The survey, for all ages, should include a voice recording to allow children with lower reading capabilities to listen and understand the question instead of reading.
- Questions for 4-6 year olds were presented in a much more visual format, as opposed to text only, to make them easy to understand and as engaging as possible. Details are given in the section on *imagery*.
- Older age groups tended to read and answer questions quicker, so were able to deal with more questions in the allotted time. Therefore more questions were asked of older age groups. Questionnaire length increments were set at those aged 8+, those aged 11+, 12+, 14+ and finally 15+.

The child surveys aimed to cover the following broad topics:

- Child finances - many of these questions were similar to the parent questions. Mainly involved questions on whether the child had money, received it regularly and whether they had various types of banking accounts.
- Child financial responsibilities – questions to assess the extent of existing responsibilities, typically centred on which items children tend to pay for themselves, and what items their parents do.
- Child financial attitudes - which encompasses attitudes to borrowing, how to improve the child's current financial situation, seeking approval from peers when making purchases, spending and saving, and sticking to spending plans, and seeking financial advice (principally the sources from which children seek advice).
- Child financial behaviour - this includes access to, and use of bank accounts, spending habits (on toiletries, socialising etc), planning how to pay for things, saving behaviour (including amounts saved, frequency of saving), and assessing value for money.
- Financial support for children - who do children discuss money issues with, and in the case of parental discussions, what type of subject matter (debt, financial choices, budgeting etc.).
- Child awareness and knowledge of financial concepts - this section is formed of multiple 'quiz' type questions that ranged from simple coin and note recognition, basic arithmetic that is required in typical financial situations, through to awareness and understanding of financial concepts such as mortgages, tax, inflation and interest.
- Child character traits – personality traits that may shape behaviours and actions that are likely to impact on financial capability; including; attitudes to employment, self-discipline, anxiety, irritability, disobedience, diligence etc.
- Qualifications and curriculum – questions to assess child performance in key subjects such as Maths and English, whether they were taught money management at school and for older children, what qualifications they had.

Cognitive understanding and testing

Both the 4-6 year-old, and the 7-17 year-old surveys were administered to two separate respondents – adult respondents; and children with whom they have a caring role/relationship. Adults were more likely to have encountered survey questioning in the course of their lifetime – for young children however, this is likely to have been one of their first experiences of a survey, so it was important to design the survey to cater for a wide variety of abilities.

In light of this, when interviewing, both face-to-face and online, there are a number of key concerns to take into account:

- **Child literacy**, particularly for younger children. Do they understand what is being asked of them? We tried to alleviate this problem by using imagery and audio reading out the questions where possible; furthermore, adults can help their children in answering. We asked parents to indicate when this occurred and the extent of the help given to allow us to monitor the potential effect of this.
- **Child numeracy**. Data suggest that, broadly speaking, children aged four, and to a lesser extent five, may have a more limited ability to grasp basic concepts about finance. The main educational or childcare setting of children aged four is least likely to be within the structured schooling of a primary school, and more likely in pre-school or nursery settings, where they are less likely to directly learn about subjects related to finance.

Before launching the main stage fieldwork, the proposed questions were cognitively tested to check they were appropriately pitched to younger children in particular. This involved meeting with a number of children aged 4-7, their parents and teachers in face-to-face interviews to discuss the proposed questions and ensure children were able to read and understand each question. These interviews took place in January and February 2016.

Cognitive testing was undertaken at pre- and early-years schools, and within households across the Midlands. The testing script was based on proposed questions to be included within the surveys for young children. Two rounds of testing were conducted in total, the first using an initial script, and the second using an adapted script that incorporated the changes recommended by the first visit. In all, 45 children were incorporated within this process, 33 on the first round (16 in-school and 17 in-home), and 12 on the second round. Interviewing at this stage was conducted by BMG researchers, rather than interviewers as the process was primarily undertaken to inform on areas of the questionnaire design itself.

The key findings from the cognitive tests are as follows:

- **4-5 year-olds**. They were least able to read out all the questions and responses, and often simply could not do it at all, so lost interest. Colour association also played a role here – green used for ticks was perceived by children as ‘good’, and red for crosses ‘bad’. Based on this, some of the imagery and response category wording was altered, as shown in the section on imagery.
- **5-6 year-olds**. There were mixed abilities - some needed the questions reading out to them, whilst others were fine. This age group, if they were not concentrating on reading the question and responses, tended to give the answer they thought was right, not necessarily what they were thinking. There was a lot of eye contact sought between the child and interviewer to seek reassurance that answers given were ‘correct’.
- **6 year-olds**. They were generally able to read the questions themselves. Most were comfortable with all questions put to them, except for the question "when nice things happen to you it is only good luck?" Most children had difficulties understanding conceptually what luck really was.
- **7 year-olds**. Generally had few problems reading questions, navigating the responses on the tablet, and demonstrated a good understanding of most questions, although piloting (discussed on page 11) identified certain concentration issues which raised concerns about questionnaire length for these younger children.
- **Teachers**. BMG also interviewed teachers at schools visited. Teachers suggested that primary school children, particularly 4-6 year olds, would most likely treat an activity such as this as a test, no matter where they were (home of school), where answers would likely be considered right or wrong. Also, according to those teachers interviewed, children associate colours like green and red, words such as like or dislike, good and bad, items like a tick or cross and smiley or sad faces, with either positive or negative responses. As a result, there is a serious danger of biasing the results based on very young children responding in ways they perceive to be socially desirable and when drafting questionnaire wording and designing accompanying imagery it is important to be mindful of this.
- **Audio Recording**. The cognitive testing also found that many children, particularly younger ones (aged 4-6), struggled to read and understand some of the content and the objective of many questions. However, they were more likely

to understand them, if the questions were read to them. With this in mind, BMG organised for the audio recording of all questions asked of children and young people.

Pilot

An extensive series of pilots were conducted through the questionnaire design stage (18th March to 3rd April 2016). The main pilot totalled 171 surveys of 7-17 year-olds. This was undertaken via face-to-face fieldwork, utilising a range of different interviewers, 17 in total. From this, it was identified at an early stage, that interview length varied substantially, with a median interview length of around 35 minutes, but with one in eight interviews lasting more than one hour.

Both during, and subsequent to the pilot, further questionnaire design changes were made, which largely focused on reducing the number of questions asked of specific age groups in order to reduce the overall average time of the survey. In particular, piloting identified a concentration deficit amongst 7-year olds, who tended to flag over a long tranche of questions. Consequently, certain sections were dropped, such as questions on the frequency of saving¹.

The pilot also identified key technical issues, mainly around the strength, consistency and reliability of 3G signals on long, browser-based surveys. This is discussed further in the section on technical considerations (page 4).

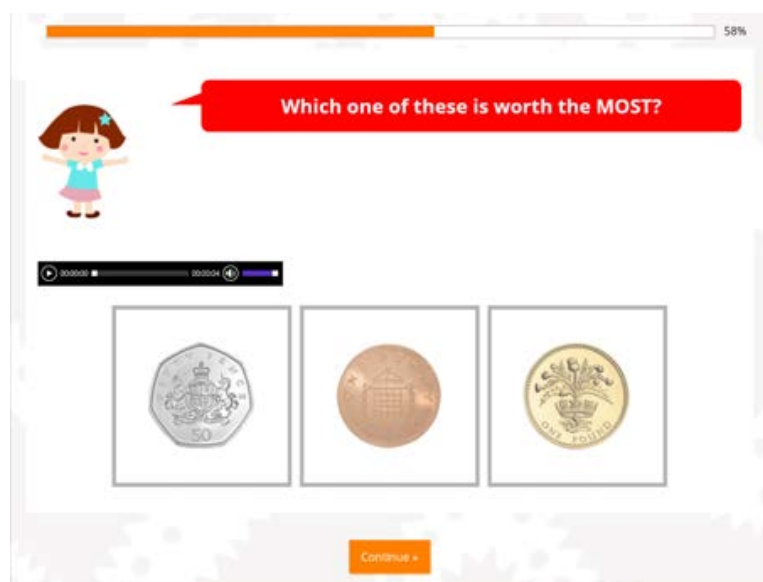
Imagery

Given the lower level of reading ability for 4-6 year-olds, more imagery was used to support questionnaire understanding and engagement for this age group compared to 7-17 year-olds. Additionally, supplementary voice recordings were available for all children (4-17), so those children aged 4-6 who had lower levels of reading ability could also be assisted by the audio should they, or their parent choose.

The question set for 4-6 year-olds tended to focus on the following areas: warm-up; mindset; knowledge; connection; and ability. Imagery was important in engaging young children for these questions in particular, so a varied and bespoke set of images were designed for the survey.

The warm-up questions were used to introduce children to the design, and to get them used to how to answer questions, in terms of clicking on response options.

For example, the question below incorporates a characterisation of a young child to help with 'mirroring' (association builds engagement). It also shows only three options for children to select. Response options were limited for this age group to a maximum of three as part of the simplification of the questionnaire, to help them navigate and understand what was being asked of them.



¹ See **Habit Formation and learning in young children** - this highlighted that children as young as seven are unable to judge future distances beyond about one month but it seems that by approximately eight years, when children typically become able to recite the months of the year in sequence, they become able to consistently judge the times of future months from different starting points within the year

Some further examples of bespoke images designed to help with ‘mirroring’ are shown below, but a full set of bespoke images designed, and ‘full-view’ questions can be found in Appendix 2.



Devolved nation considerations

Given that there are different currency and schooling arrangements across the nations of the United Kingdom, these arrangements had to be considered and reflected in the questionnaire design.

Money Notes

Some questions asked children to recognise different coin and notes, as well as make basic calculations with them. Given that the principal money notes in Scotland and Northern Ireland are different in their design to those in England & Wales, this had to be reflected in the survey in order to maintain comparability across nations. Children were shown money notes relative to the nation in which they resided. Example images are shown below.



School Courses and Academia

Given differences in the examination structure between children in Scotland against the rest of the UK, questionnaire wording was altered for children aged 16+ who were resident in Scotland, in order to show the appropriate qualification types. In practice, this means:

- National 4 & 5 instead of GCSEs;
- Scottish Highers instead of A/S or A-Levels;
- SVQ framework levels in place of NVQs.

Representativeness and Weighting

Overview

Due to survey non-response, the stratified sampling design and the over-sampling of age groups and nations, it was necessary to weight the data to make it representative of UK children by geography, income deprivation, child age, gender, and assumed ethnicity (making the assumption that the child's ethnicity matches the parent's²).

- 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.

Weighting process

The data has been weighted, using a two-step process:

- **Marginal iterative weighting (raking).** To illustrate, imagine that one applies age and gender weights. An age weight is initially applied to create an age-weighted sample w_1 . A gender weight is then applied to the w_1 set to create w_2 ; however, this has the effect of pushing the initial age weights away from the desired totals. Therefore to resolve this, w_2 is now weighted by age, w_3 by gender and so on, with each run producing an overall set of weights that are converging to the desired totals across all dimensions.

This raking process was undertaken separately for key age groups within each country; age 4, 5-6, 7-11, 12-15, and 16-17 within each of England, Scotland, Northern Ireland and Wales. The unweighted and weighted populations for each of these respondent subsets are contained in Appendix 4.

Weighting would have been capped at a maximum weight of 4.0 for any one respondent, but in practice, this was not required.

- **Expansion weighting.** To produce a UK-wide dataset, it is then necessary to apply two multipliers in succession:
 - 1: Age multiplier within country to address oversampling of older children/young people. From this, data tables and other outputs which are country-specific have been produced. In this instance, the unweighted and weighted number of respondents within a country are the same, and is represented by the variable INTRAWEIGHT in the datafile (these values are shown in Appendix 5).
 - 2: Country multiplier within UK, so that the sample for an individual country represents the actual contribution within the UK-wide population. In essence, England is weighted upwards, as it is comparatively under-represented due to the devolved nation sample boost, and devolved nations are weighted downwards. As the multiplier is the same for each individual within a single country, then this *will not change* the proportional results for an individual country (but will change the weighted absolute number of respondents). This weight is referred to as INTERWEIGHT within the data file.

The variables that have been used in the weighting process include child demographics (gender & ethnicity), geo-demographic (the income domain of each nation's index of multiple deprivation), urban-rural, and region within England. These population figures are taken from 2014 population estimates produced by the relevant statistical authority within each country³. Levels of each marginal do change slightly to reflect local populations:

- England includes a marginal denoting government office region marginal.
- As BME populations form a limited proportion of total population within devolved nations, the marginal levels used here are *White* or *BME*. Within England however, a more granular set of levels has been used (White, Asian, Black, Other), to reflect the greater diversity seen in this country.

It is also worth considering that the definitions of urban/rural communities across the four countries do differ slightly. There is broad parity in terms of how urban, semi-urban and rural communities are defined, albeit slight differences in the population thresholds used to define small or large communities.

Income deprivation however is unique to each of the countries in terms of how it is defined. Income deprivation was preferred to the Index of Multiple Deprivation for this survey due to two main factors. First, lessons from the Adult Financial Capability

² As the ethnicity of the child was not collected directly

³ Office for National Statistics, Welsh Government, Northern Ireland Statistics & Research Agency, National Records of Scotland.

Survey suggested that income-related items such as income and housing tenure were key to ensuring the representativeness of the survey. Household income is also a key determinant of financial capability. Second, whilst the questionnaire contains a question about household income, such questions habitually contain a high level of non-response (either refusals or those who say they are unsure). This was also the case for this survey, at over 20% of respondents. Therefore, income deprivation is a useful and robust small area proxy estimate to include in the weighting design.

It should be noted that income deprivation quintiles (from high to low deprivation) are derived from the total number of *households* irrespective of whether the household contains children or not. An estimate for households containing children was derived as follows:

- Each small area is attributed an income deprivation quintile. These quintiles are split so that the total population (rather than number of households) within each quintile is approximately equal.
- Using population estimates of the number of children in each small area, we can build up the total number of children from various age bands who live in each decile.

Note that, unlike the total household split across the UK, where one-fifth of households will fall within each quintile, for households containing dependent children, the split of households skews slightly towards more deprived households in England and Wales. In the overall population, we would expect roughly equal numbers of households in each decile. However, when applied to child populations, we find that children and young people are slightly more likely to live in the least affluent 20% of each country: approximately 23% in income deprived areas in England and Wales as opposed to the expected 20% that would occur if the distribution of children mirrored that of adults. Scottish and Northern Irish child populations tend to be slightly more equally distributed across the five income deprivation quintiles.

Also of note, is that deprivation values apply to small areas, rather than individual households – i.e. households within a given small area are blanket coded with the same deprivation value, which obviously doesn't take into account that there may be small area variation within income levels. Whilst this proxy measure of income lacks precision, it was felt to be the best measure available to hand.

Effect of weighting and sample profile

Weighting has had the general effect of reducing the impact of deliberately over-sampled populations, namely, of households with participating children aged 15+, and of the devolved nations (Scotland, Northern Ireland, Wales). The following tables show the relative effects of this, comparing the unweighted and weighted populations for each weighting variable. The weighted breakdowns match the breakdown of children within the UK population as a whole.

Child gender is a weighting variable, although in actuality there is little shift between the unweighted and weighted distribution of children for this measure.

Child gender	4-17			4-6			7-17		
N %	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>
Male	2573 51.9	2538 51.2	-0.7	420 51.4	417 51.0	-0.4	2153 52.0	2121 51.2	-0.8
Female	2385 48.1	2420 48.8	+0.7	397 48.6	400 49.0	+0.4	1988 48.0	2020 48.8	+0.8
Base sizes	4958			817			4141		

Child age is a further weighting variable. We know that those aged 15-17 are disproportionately oversampled in the survey, which is why substantial shift in the distribution of child age is observed for 7-17 year-olds. However, within the 4-6 year-old survey, we also see a significant downwards adjustment made to 4 year-olds against those aged 5-6.

Child age	4-17			4-6			7-17		
N %	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>
Aged 4	320 6.5	273 5.5	-1.0	320 39.2	273 33.5	-5.7	-	-	
Aged 5-6	497 10.0	544 11.0	+1.0	497 60.8	544 66.5	+5.7	-	-	
Aged 7-11	1447 29.2	1887 38.0	+8.8	-	-		1447 34.9	1887 45.6	+10.7
Aged 12-15	1547 31.2	1467 29.6	-1.6	-	-		1547 37.4	1467 35.4	-2.0
Aged 16-17	1147 23.1	788 15.9	-7.2	-	-		1147 27.7	788 19.0	-8.7
Base sizes	4958			817			4141		

The devolved nations (Scotland, Wales and Northern Ireland) were each oversampled. With country and region within England being used as one of the weighting variables, then these are clearly down-weighted in the final results, as indicated in the following table. This has the effect of upweighting each of the English regions, although in terms of actual numbers, we see that this effect was greater for southern regions including London.

Region	4-17			4-6			7-17		
N %	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>	<i>Unwtd</i>	<i>Wtd</i>	<i>Diff</i>
North East	180 3.6	192 3.9	+0.3	24 2.9	31 3.8	+0.9	156 3.8	161 3.9	+0.1
North West	448 9.0	550 11.1	+2.1	67 8.2	90 11.0	+2.8	381 9.2	461 11.1	+1.9
Yorkshire & Humberside	324 6.5	414 8.4	+1.9	58 7.1	68 8.4	+1.3	266 6.4	346 8.4	+2.0
East Midlands	331 6.7	353 7.1	+0.4	55 6.7	57 7.0	+0.3	276 6.7	296 7.1	+0.4
West Midlands	370 7.5	458 9.2	+1.7	52 6.4	74 9.1	+2.5	318 7.7	383 9.3	+1.6
East of England	337 6.8	468 9.4	+2.6	44 5.4	77 9.5	+4.1	293 7.1	390 9.4	+2.3
London	469 9.5	663 13.4	+3.9	87 10.6	119 14.6	+4.0	382 9.2	544 13.1	+3.9
South East	440 8.9	696 14.0	+5.1	55 6.7	114 13.9	+7.2	385 9.3	582 14.1	+4.8
South West	312 6.3	395 8.0	+1.7	30 3.7	63 7.7	+4.0	282 6.8	332 8.0	+1.2
Scotland	604 12.2	380 7.7	-4.5	116 14.2	61 7.4	-6.8	488 11.8	320 7.7	-4.1
Wales	593 12.0	232 4.7	-7.3	117 14.3	37 4.5	-9.8	476 11.5	195 4.7	-6.8
Northern Ireland	550 11.1	158 3.2	-7.9	112 13.7	26 3.2	-10.5	438 10.6	131 3.2	-7.4
Total	4958 100.0			817 100.0			4141 100.0		

Before expansion weights were applied, all individual observations were given weights considered to lie within a 'normal range' (between 0.2 through 4.0). It was not necessary to apply weighting caps.

Appendix 1: Questionnaires

4-6 questionnaire

Children's Financial Capability

Questionnaire Key

The following key identifies who answered each question:

(P) – Parent question

(PP) – Parent question in reference to the child

(C) – Child question

(CC) – Child question relating to parent question

INTRODUCTION

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

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

QUESTIONS

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

[SINGLE RESPONSE]

1. Yes
2. No [CLOSE]

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

[OPEN RESPONSE]

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

[SINGLE RESPONSE]

1. North East
2. North West
3. Yorkshire
4. East Midlands
5. West Midlands
6. East of England
7. South East
8. South West
9. London
10. Scotland
11. Wales
12. Northern Ireland
13. None of these [CLOSE]

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

[MULTI RESPONSE]

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

8. Babies & Toddlers (0-2)
9. Other adults (18+)

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

[SINGLE GRID, CODES SELECTED AT SC2]

Male/Female

1. {hDemOccPnt} Adults (Grandparents)
2. {hDemOccGpr} Adults (Parents/Step-parents/Carers)
3. {[hDemOccAch} Adult Children (18+)
4. {[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 4 [CLOSE IF ONLY THIS CODED]
2. 4
3. 5
4. 6
5. Over 6
6. I do not have parental responsibility of any children in my household [CLOSE]

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

1. your 4 year old

2. your 5 year old
3. your 6 year old
4. None of These Classifications Apply

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[OPEN RESPONSE]

1. Name provided
2. Prefer not to say

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

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

- 1.
2. Prefer not to say [SHOW BANDING]

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

1. Married / Living with partner
2. Single (never married)
3. Widowed
4. Separated
5. Divorced

6. Don't know
7. Prefer not to say

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

[SINGLE RESPONSE]

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

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

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

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

1. No - [he/she] doesn't get any money of [his/her] own (SC)
2. Pocket money or allowance from parent/carer
3. Pocket money or allowance from another family member e.g. grandparents
4. In return for good behaviour from parent/carer
5. In return for helping out at home/chores from parent/carer
6. Now and again on special days out or holidays
7. Birthdays, Christmas or special occasions
8. When [he/she] sees Grandparents or other family friends or relatives
9. Irregularly or when we have some money to spare
10. Other (please specify)
11. Don't know (SC)

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 PP5] **Who is mainly responsible for deciding how [pipe: NAME]'s day-to-day money is spent?**

[SINGLE RESPONSE]

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

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

[MULTI RESPONSE]

1. Nothing (SC)
2. Puts [his/her] money in
3. Takes [his/her] money out
4. Looks after [his/her] bank details
5. Checks [his/her] bank balance
6. Goes into the bank
7. Don't know (SC)

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE PER ROW RANDOMISED]

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

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

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

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

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

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

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

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

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

[SINGLE RESPONSE PER ROW RANDOMISED]

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

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

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

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

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

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

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

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

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

1. No
2. Yes, sometimes

3. Yes, always
4. Don't know

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

[SINGLE RESPONSE PER ROW RANDOMISED]

PP26a. {rcEduFinSrc} **(PP)** [ASK ALL] **Where the money your household has comes from**

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

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

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

PP26balternative **(PP)** [ASK ALL] **Do you ever talk to [pipe: NAME/your x year old] about what [he/she] spends [her/his] money on?**

1. Yes – frequently
2. Yes – from time to time
3. No – we don't talk about what they spend their money on

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

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

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

[SINGLE RESPONSE PER ROW RANDOMISED]

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

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15

5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

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

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

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

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

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

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15

5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

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

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

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

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

1. Aged 1
2. Aged 2
3. Aged 3
4. Aged 4

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

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

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

[SINGLE RESPONSE]

1. 0 - Not at all satisfied
2. 1
3. 2
4. 3
5. 4
6. 5

7. 6
8. 7
9. 8
10. 9
11. 10 – Completely satisfied

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

[SINGLE RESPONSE]

1. 0 - Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Very confident

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

[SINGLE RESPONSE]

1. 0 - Not at all confident
2. 1
3. 2
4. 3

5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Very confident

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

[SINGLE RESPONSE]

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

P6. {rFstPayMis} (P) [ASK ALL] **In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months.**

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

NQ96. {rFstPayBilUnx} (P) [ASK ALL] **Thinking about an unexpected bill which [pipe: A3] have to pay within seven days from today. Which, if any of the following would you do to pay a bill of £300? If you think you would do more than one, please select the main thing you would do, that is the one you would get the most money from.**

[SINGLE RESPONSE]

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

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

[MULTI RESPONSE]

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

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

4. Slightly agree
5. Strongly agree
6. Don't know

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

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

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

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

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

[SINGLE PER ROW RANDOMISED]

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

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

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

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

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

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

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

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

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

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

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

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – It sounds a lot like me

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – It sounds a lot like me

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – It sounds a lot like me

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

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

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

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

1. **(C)** [ASK ALL CHILDREN] **Which one of these is worth the most?**

[SINGLE RESPONSE]

1. [Image] £1
2. [Image] 1p
3. [Image] 50p

2. **(C)** [ASK ALL CHILDREN] **And which is worth the least?**

[SINGLE RESPONSE]

4. [Image] £1
5. [Image] 1p
6. [Image] 50p

3. **(C)** [ASK ALL CHILDREN] **I want to buy this lollipop. It costs £1.50. Choose the coins I need.**

[MULTI RESPONSE]

1. [Image] £1
2. [Image] 1p
3. [Image] 50p

4. **(C)** [ASK ALL CHILDREN] **Which one of these is worth the most?**

[SINGLE RESPONSE]

1. [Image] £10 note
2. [Image] £20 note
3. [Image] £5 note

5. **(C)** [ASK ALL CHILDREN] **Which one of these is worth the least?**

[SINGLE RESPONSE]

1. [Image] £10 note
2. [Image] £20 note
3. [Image] £5 note

6. **(C)** [ASK ALL CHILDREN] **A bike I like costs £35. How many £5 notes would I need to buy it?**

[SINGLE RESPONSE]

1. [Image] stack of 3 £5 notes
2. [Image] stack of 4 £5 notes
3. [Image] stack of 7 £5 notes

LAWSEQ q6. **(C)** [ASK ALL CHILDREN] **When you have to say things in front of teachers, do you usually feel shy?**

[SINGLE RESPONSE]

1. Yes
2. No

8. **(C)** [ASK ALL CHILDREN] **My friend is playing with a toy and I want to play with it. What should I do?**

[SINGLE RESPONSE]

1. Take it off them
2. Ask if I can have a turn
3. Find something else to play with

9. **(C)** [ASK ALL CHILDREN] **Do you have any money saved up?**

[SINGLE RESPONSE]

1. Yes
2. No

10. **(C)** [ASK ALL CHILDREN] **Choose the one that is more like you**

[SINGLE RESPONSE]

1. I like to save my money
2. I like to spend my money

11. **(C)** [ASK ALL CHILDREN] **Do your parents talk to you about what you spend your money on?**

[SINGLE RESPONSE]

1. Yes
2. No

12. **(C)** [ASK ALL CHILDREN] **Imagine it was your birthday yesterday and you got £5, what would you do with it?**

[SINGLE RESPONSE]

1. I would spend it all at once
2. I would wait and think about what to spend the money on

13. **(C)** [ASK ALL CHILDREN] **Where are good places to keep your money?**

[MULTI RESPONSE]

1. Around the house
2. In a piggy bank or money box
3. In the garden

4. In a purse or wallet

14. **(C)** [ASK ALL CHILDREN] **Can you help me? I only have £5 to spend and I am hungry. I can spend it on a new toy or on lunch. Which should I choose?**

[SINGLE RESPONSE]

1. Toy
2. Lunch

15. **(C)** [ASK ALL CHILDREN] **My parents get money for the family to spend. How do you think they get the money?**

[SINGLE RESPONSE]

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

16. **(C)** [ASK ALL CHILDREN] **Do you ask your mum or dad for things your friends have?**

[SINGLE RESPONSE]

1. All the time
2. Sometimes
3. Never

17. **(C)** [ASK ALL CHILDREN] **I asked my friends what they think adverts on TV are for. What do you think they are for?**

[SINGLE RESPONSE]

1. To show you things that you or your parents could buy
2. For fun or a break
3. To make you or your parents buy things

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

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

NEW6. (PP) [ASK ALL] **Which of the following child care, early years or educational settings does your child attend? Please select all that apply**
[MULTI RESPONSE]

1. Day nursery e.g. a private/independent nursery covering up to a full working day
2. Pre school e.g. A group at a primary school or similar location covering mornings or afternoons/a few hours per week only
3. Registered child minder
4. Looked after by parents/friends/family
5. Primary school
6. Other (please specify)

NEW6a. (PP) [ASK IF CHILD ATTENDS MORE THAN ONE CHILD CARE ETC]
Which of the following child care, early years or educational settings does your child attend the most per week?
[SINGLE RESPONSE]

1. Day nursery e.g. a private/independent nursery covering up to a full working day
2. Pre school e.g. A group at a primary school or similar location covering mornings or afternoons/a few hours per week only
3. Registered child minder
4. Looked after by parents/friends/family
5. Primary school
6. Other (please specify)

NQ999. {-} (PP) [ASK ALL] **Please indicate below how much help your child received in completing this survey...**

[SINGLE RESPONSE]

1. A lot
2. A little
3. None

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

[SINGLE RESPONSE PER ROW]

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

1. Meeting expected levels of development
2. Exceeding expected levels
3. Not yet reaching expected levels ('emerging')
4. Don't know
5. Not applicable

NQ999b. (PP) [ASK ALL] **Reading / Writing**

1. Meeting expected levels of development
2. Exceeding expected levels
3. Not yet reaching expected levels ('emerging')
4. Don't know
5. Not applicable

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

1. Own it outright
2. Own it with a mortgage
3. Rent it from a private landlord
4. Rent it from a local authority or housing association
5. Part own / part rent the property (shared ownership)
6. Live with your parents/grandparents/other family members

7. Have some other arrangement (please specify)
8. Don't know
9. Prefer not to say

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

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

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

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

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

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

1. Semi or unskilled manual worker
2. Skilled manual worker
3. Supervisory or clerical/ junior managerial/ professional/ administrative
4. Intermediate managerial/ professional/ administrative
5. Higher managerial/ professional/ administrative
6. Student
7. Casual worker – not in permanent employment
8. Housewife/ Homemaker
9. Retired and living on state pension
10. Unemployed or not working due to long-term sickness
11. Full-time carer of other household member
12. Other
13. Don't know
14. Prefer not to say

S4_mob. (P) [ASK ALL] **Please indicate to which occupational group [you belong/the Main Income Earner in your household belongs], or which group fits best.**

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

R3a. {rDemDis} (P) [ASK ALL] **Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we mean anything that has troubled you over a period of at least 12 months or that is likely to trouble you over a period of at least 12 months.**

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

R4. {rDemEduBst} (P) [ASK ALL] **Which, if any, of the following is the highest educational or professional qualification you have obtained? If you are still studying in full time education, please select the highest qualification reached before starting your current course or training.**

[SINGLE RESPONSE]

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

R8. (P) [ASK IF HIGHEST QUALIFICATION IS GCSE/O-LEVEL/CSE, CODE 5 AT R4] **Do you hold the equivalent of GCSE/O-level/CSE grade C or above in...?**
[SINGLE RESPONSE PER ROW]

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

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

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

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

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

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

NQa. {cDemNet} (PP) [ASK ALL] **Approximately how many hours in total has [pipe: NAME/your x year old] spent actively using the Internet in the last week (i.e. the last seven days)? This includes E-mail, web browsing/surfing and other**

on-line services such as downloading, but does not cover time when you were connected but not using it. Please include both homework and personal use.
[SINGLE RESPONSE]

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

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

7-17 questionnaire

Children's Financial Capability

Questionnaire Key

The following key identifies who answered each question:

(P) – Parent question

(PP) – Parent question in reference to the child

(C) – Child question

(CC) – Child question relating to parent question

INTRODUCTION

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

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

QUESTIONS

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

[SINGLE RESPONSE]

1. Yes
2. No [CLOSE]

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

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

[SINGLE RESPONSE]

1. North East
2. North West
3. Yorkshire
4. East Midlands
5. West Midlands
6. East of England
7. South East
8. South West
9. London
10. Scotland
11. Wales
12. Northern Ireland
13. None of these [CLOSE]

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

[MULTI RESPONSE]

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

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

[SINGLE GRID, CODES SELECTED AT SC2]

Male/Female

1. {hDemOccPnt} Adults (Grandparents)
2. {hDemOccGpr} Adults (Parents/Step-parents/Carers)
3. {[hDemOccAch} Adult Children (18+)
4. {[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 of any children in my household [CLOSE]

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

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

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

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

[SINGLE RESPONSE]

1. Mother [CODE TO S7/2]
2. Father [CODE TO S7/1]
3. Step-mother [CODE TO S7/2]
4. Step-father [CODE TO S7/1]
5. Grandmother [CODE TO S7/2]
6. Grandfather [CODE TO S7/1]

7. Aunt [CODE TO S7/2]
8. Uncle [CODE TO S7/1]
9. Other relative
10. Carer/guardian
11. Refused [CLOSE]

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

[SINGLE RESPONSE]

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

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

[OPEN RESPONSE]

1. Name provided
2. Prefer not to say

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

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[NUMERIC]

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

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

[SINGLE RESPONSE]

1. Under 18 [CLOSE]
2. 18-24
3. 25-29
4. 30-34
5. 35-39
6. 40-44
7. 45-49
8. 50-54
9. 55-59
10. 60-64
11. 65-69
12. 70-74

13. 75-79
14. 80-84
15. 85+
16. Prefer not to say [CLOSE]

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

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

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

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

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

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

1. No – [he/she] doesn't have any money of [his/her] own (SC)
2. In a piggy bank or cash box at home
3. In a savings account in [his/her] name

4. In a Child Trust Fund in [his/her] name
5. In a current account in [his/her] name
6. In a credit union account in [his/her] name
7. In a NS&I Savings or Premium Bonds in [his/her] name
8. In a junior ISA in [his/her] name
9. In a banking product in parents' or someone else's name
10. [Parents/carers] look after [his/her] money
11. Don't know (SC)

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

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

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

1. [he/she] doesn't get any money of [his/her] own (SC)
2. Pocket money or allowance from parent/carer
3. Pocket money or allowance from another family member e.g. grandparents
4. In return for good behaviour from parent/carer
5. In return for helping out at home/chores from parent/carer
6. Now and again on special days out or holidays
7. Birthdays, Christmas or special occasions

8. When [he/she] sees Grandparents or other family friends or relatives
9. Irregularly or when we have some money to spare
10. [Q102 7 TO 11] From work or a part time job such as delivering papers [parents of 13+]
11. Through selling things online or somewhere else using an adults account
12. [Q102 10 TO 11] Benefits payments [parents of 16+]
13. Other (please specify)
14. Don't know (SC)

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

1. Parents or carers decided
2. [He/She] decided
3. We decided together

4. Don't know

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

[SINGLE RESPONSE]

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

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

[MULTI RESPONSE]

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

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

[SINGLE RESPONSE PER ROW]

ADULTYP7a. {rcMonSpnClt} [ASK PARENTS OF 11+, CODE 5 TO 11 AT Q102]

Non-school clothes and shoes

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

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

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

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

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

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

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

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

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

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

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

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

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

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

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

[SINGLE RESPONSE PER ROW]

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

1. Yes

2. No
3. Don't know

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

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

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

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

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

[SINGLE RESPONSE PER ROW]

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

1. Yes
2. No
3. Don't know
4. Not applicable

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

1. Yes

2. No
3. Don't know

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

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

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

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

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

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

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

[SINGLE RESPONSE PER ROW RANDOMISED]

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

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

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

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

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

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

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

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

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

[SINGLE RESPONSE PER ROW RANDOMISED]

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

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

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

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

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

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

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

1. No
2. Yes, sometimes

3. Yes, always
4. Don't know

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PP28. **(PP)** [ASK ALL] **To what extent would you say that...**
[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

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

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

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

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15

5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

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

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

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

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

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

1. Under age 5
2. Aged 5-7
3. Aged 8-11
4. Aged 12-15

5. Aged 16-18
6. Parents/carers shouldn't do this
7. Don't know

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

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

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

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

1. Aged 1
2. Aged 2
3. Aged 3

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

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

1. Aged 1
2. Aged 2
3. Aged 3
4. Aged 4
5. Aged 5
6. Aged 6
7. Aged 7
8. Aged 8
9. Aged 9
10. Aged 10
11. Aged 11
12. Aged 12

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

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

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

1. 0 - Not at all satisfied
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Completely satisfied

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

1. 0 - Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Very confident

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

1. 0 - Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Very confident

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

1. It is not a burden at all

2. It is somewhat of a burden
3. It is a heavy burden
4. Don't know

P6. {rFstPayMis} (P) [ASK ALL] **In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months.**

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

NQ96. {rFstPayBilUnx} (P) [ASK ALL] **Thinking about an unexpected bill which [pipe: A3] have to pay within seven days from today. Which, if any of the following would you do to pay a bill of £300? If you think you would do more than one, please select the main thing you would do, that is the one you would get the most money from.**

[SINGLE RESPONSE]

1. [I/we] would pay it with [my/our] own money, without dipping into savings or cutting back on essentials
2. [I/we] would pay it with [my/our] own money, without dipping into savings but [I/we] would have to cut back on essentials
3. [I/we] would have to dip into savings

4. [I/we] would use a form of credit or overdraft
5. [I/we] would get the money from friends or family as a gift or loan
6. [I/we] would have to sell personal/household item(s) to get the money
7. [I/we] would not be able to pay this expense
8. Don't know
9. Prefer not to say

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

[MULTI RESPONSE]

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

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

[SINGLE PER ROW RANDOMISED SCALE ROTATED]

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

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

6. Don't know

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

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

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

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

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

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

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

[SINGLE PER ROW RANDOMISED]

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

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

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

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

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

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

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

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

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

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

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

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – It sounds a lot like me

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7

9. 8
10. 9
11. 10 – It sounds a lot like me

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

1. 0 - It doesn't sound like me at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – It sounds a lot like me

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

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

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

1. Current account
2. Savings account / ISA

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

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

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

1. £1
2. 1p
3. 50p

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

1. £10
2. £5
3. £20

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

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

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

[MULTI RESPONSE]

1. £1
2. 1p
3. 50p

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

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

CYP1. (C) [ASK ALL CHILDREN] **Do you get to have 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 8 TO 17 YEAR OLDS, CODES 2 TO 11 AT SC1] **Do you get to have a choice in...? - The cost of your mobile phone call and data package**
[SINGLE RESPONSE]

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

CYP2. {cMonSrc } **(CC)** [ASK 7 TO 17 YEAR OLDS, CODES 1 TO 11 AT Q102] **Where do you get your money from?**
[MULTI RESPONSE]

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

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

YP1. **(C)** [ASK THOSE WHO GET MONEY, ALL EXCEPT CODE 1 AT CYP2] **How much money were you given in total last week?**
[NUMERIC]

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

YP1a. {cMonSrcAmtAbs} **(C)** [ASK THOSE WHO WANT TO ANSWER FOR LAST MONTH, CODES 1 AT YP1] **How much money were you given in total last month?**
[NUMERIC]
Don't know

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

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

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

1. Under £2
2. £2 - £5

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

YP7. (C) [ASK THOSE AGED 11 TO 17 AND THOSE WHO GET MONEY, CODES 5 TO 11 AT Q102 AND CODES 2,3,4,6,7,8 AT CYP2] **Do you have to pay for any of the following things out of your own money? (11+)**

[SINGLE RESPONSE PER ROW]

YP7a. {cMonSpnClt} (C) [ASK THOSE AGED 11 TO 17 AND THOSE WHO GET MONEY, CODES 5 TO 11 AT Q102 AND CODES 2,3,4 AT CYP2] **Non school clothes and shoes**

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

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

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

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

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

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

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

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

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

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

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

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

1. Yes
2. No

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CYP4. {cMonStr} **(C)** [ASK ALL EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CYP2 AND ALL WHO HAVE A BANK ACCOUNT, CODE 1 AT NQ4] **[Apart from in your bank account(s)] where do you keep your money?**
[MULTI RESPONSE]

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

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?]**
[SINGLE RESPONSE]

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

YP3. {cSavFrq} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND CODE 1 AT CYP2] **When you get money, how often do you save at least some of it, [say by putting it in a piggy bank or cash box or into your bank account]? (8+)**
[SINGLE RESPONSE]

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

YP3b. {cSpnFrq} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND CODE 1 AT CYP2] **[You said that you save some money every time/most times/some of the time you get money.] How often do you spend that money on things you want? (8+)**
[SINGLE RESPONSE]

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

YP3c. {cSavFrq2} **(C)** [ASK THOSE AGED 8 TO 17 AND ALL EXCEPT THOSE WHO DON'T GET MONEY, CODES 2 TO 11 AT Q102 AND NOT CODE 1 AT 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] **What is the longest time you have saved up for? (for example to buy something you wanted)**
[SINGLE RESPONSE]

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

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

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

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

1. A house to live in
2. Electricity
3. Water supply
4. Food
5. New clothes
6. TV
7. Mobile phone

8. Tablet or iPad
9. Books
10. Car
11. Internet access
12. Don't know (SC)

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

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

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

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

CYP8a. {cMonSavDcs} (C) [ASK ALL CHILDREN EXCEPT THOSE WHO DON'T GET MONEY, CODE 1 AT CYP2] **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] **When you have money, who usually decides what you spend it on? (7+)**
[SINGLE RESPONSE]

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

NQ5. {cMonSpnPlnFrq} (C) [ASK THOSE AGED 14 TO 17 UNLESS DO NOT GET ANY MONEY FROM PARENTS, CODES 8 TO 11 AT Q102 AND NOT CODE 1 AT CYP2] **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] **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] **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] **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] **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] **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] **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] **I am generally willing to do what is asked of me (for example - by teachers or parents) (11+)**

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

YP8a. {cFcmMtr} (C) [ASK THOSE AGED 14 TO 17 UNLESS DO NOT GET ANY MONEY FROM PARENTS, CODES 8 TO 11 AT Q102 AND NOT CODE 1 AT CYP2] **How do you keep track of the money you get and the money you spend? (14+)**

[MULTI RESPONSE]

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

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE PER ROW]

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

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

6. Don't know

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

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

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

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

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

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

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

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

5. Strongly agree
6. Don't know

NCYP10. {cMonSpnPln} (C) [ASK ALL] **Imagine you were given £5 to spend on a school trip. Would you plan how to spend the money and then stick to that plan? For example, would you work out how much you want to spend on different things like sweets or presents.**

[SINGLE RESPONSE]

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

CYP10. {cFstHthCfd} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **How confident do you feel managing your money? Please answer on a scale of 0-10, where 0 is 'not at all confident' and 10 is 'very confident' (12+)**

[SINGLE RESPONSE]

1. 0 - Not at all confident
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 - Very confident

CYP11. {cMonSavAmt10} (C) [ASK ALL CHILDREN] **Imagine someone gives you £10. How much would you spend and how much would you save for later?**
 [NUMERIC]

CYP12. {cMonSavAmt10} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **Imagine someone gives you £100. How much would you spend and how much would you save for later?**
 [NUMERIC]

YP11. {cDcpFinBor} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102]

Below are some things people your age have said about borrowing money.

Which one best describes how you feel about borrowing money? (12+)

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

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

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

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

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

CYP17. {cOpn} **(C)** [ASK ALL CHILDREN] **Do you talk about your money with any of the following people?**

[MULTI RESPONSE]

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

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

[MULTI RESPONSE]

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

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

[SINGLE RESPONSE]

1. My parent(s)
2. My friends
3. My teachers
4. Other family members
5. Other adults
6. Online (for example - Youtube, Money Saving Expert)

7. A bank, building society or other financial organisation
8. TV programmes
9. Don't know
10. None of them would give useful advice

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

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

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

YP18d. {cQzPns} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102]

The money you get when you retire from working

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

YP18e. {cQzBnc} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 16 AT Q102]

The amount of money you have in your bank account

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

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

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

Mortgage

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

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

Junior ISA

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

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

Savings account

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

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

Payday loan

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

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

Government Bond

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

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

Credit card

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

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

Investment

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

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

[SINGLE RESPONSE PER ROW]

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

1. True
2. False

YP21b. {cQzSln} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

You always need to start paying a student loan back as soon as you leave University

1. True
2. False

YP21c. {cQzDdb} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

Direct debits can take money from your bank account each month for regular bills

1. True
2. False

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

[SINGLE RESPONSE PER ROW]

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

Rent or mortgage

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

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

Electricity or gas at home

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

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

Water at home

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

YP28d. {cQzHth} **(C)** [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

Visits to a GP or hospital

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

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

Council tax

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

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

Internet at home

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

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

Borrowing a library book

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

NEW4. {cQzNpy} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

What would be the consequence if you weren't able to pay your council tax? (14+)

[MULTI RESPONSE]

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

P22. {cQzActBnc} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102]

Looking at this example of a bank statement, how much money was in the account at the end of February? (12+)

[NUMERIC]

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

YP23. {cQzActPns} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

How much has Sally paid towards her retirement so far this year? (14+)

[SINGLE RESPONSE]

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

YP24. {cQzActGpy} (C) [ASK THOSE AGED 14 TO 17, CODES 8 TO 11 AT Q102]

How much was Sally paid this month before any tax or deductions were taken? (14+)

[SINGLE RESPONSE]

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

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

Suppose you put £100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made? (11+)

[NUMERIC]

YP26. {cQzPow} (C) [ASK THOSE AGED 12 TO 17, CODES 6 TO 11 AT Q102] **If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time? (12+)**

[SINGLE RESPONSE]

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

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

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] **Which subjects did you learn how to manage your money in? (12+)**
[MULTI RESPONSE]

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

CYP18b. {cEduFinSchUse} **(C)** [ASK THOSE WHO HAVE LEARNT TO MANAGE THEIR MONEY IN SCHOOL/COLLEGE, CODE 1 AT CYP18] **How useful was it?**
[SINGLE RESPONSE]

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

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

1. Vocational qualification at level 1 or 2 (eg NVQ/SVQ)
2. Vocational qualification at level 3 (eg NVQ/SVQ)

3. GCSE/National 4/National 5
4. A-S Level
5. A level
6. Scottish Highers
7. Something else
8. I have no qualifications yet
9. Don't know

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

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

1. Yes
2. No

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

1. Yes
2. No

Statement7. [SHOW ALL] Thanks very much for your help, we really appreciate it. Please ask your parent or guardian to fill in the rest of the questions in this survey
Statement8. [SHOW ALL] We are interested in including lots of different people in our research. The final section of this survey is therefore a few questions about you and the people you live with so that we can make sure we include different types of people in this survey.

NEW5_1. {cDemEduLvl} **(PP)** [ASK ALL] **What stage of their education is [pipe: NAME/your x year old] in currently?**
[SINGLE RESPONSE]

1. Primary
2. Secondary
3. Post-16 education (e.g. sixth form, college, Apprenticeship, Traineeship)

4. Other (please specify)
5. Don't know

NEW5_2a. {cDemEduEst} **(PP)** [ASK PARENTS WHO SELECTED PRIMARY, SECONDARY OR POST-16, CODES 1 TO 3 AT NEW5_1] **What type of school does [pipe: NAME/your x year old] attend?**
[SINGLE RESPONSE]

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

NEW5_2b. {cDemEduEst [COMBINE WITH PREVIOUS]} **(PP)** [ASK PARENTS WHO POST-16 EDUCATION, CODES 3 AT NEW5_1] **What type of Post-16 institution does [pipe: NAME/your x year old] attend?**
[SINGLE RESPONSE]

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

NQ999. {-} **(PP)** [ASK ALL] **Please indicate below how much help your child received in completing this survey...**
[SINGLE RESPONSE]

1. A lot
2. A little
3. None

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

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

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

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

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

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

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

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

S9. {hDemMie} **(P)** [ASK THOSE WHO ARE MARRIED/LIVING WITH A PARTNER, CODES 1 AT S8] **Who is the Main Income Earner in your household? The Main**

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

1. Semi or unskilled manual worker(e.g. Manual workers, all apprentices to be skilled trades, Caretaker, Park keeper, non-HGV driver, shop assistant)
2. Skilled manual worker(e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, AA patrolman, pub/bar worker, etc)
3. Supervisory or clerical/ junior managerial/ professional/ administrative(e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc)

4. Intermediate managerial/ professional/ administrative(e.g. Newly qualified (under 3 years) doctor, Solicitor, Board director small organisation, middle manager in large organisation, principal officer in civil service/local government)
5. Higher managerial/ professional/ administrative(e.g. Established doctor, Solicitor, Board Director in a large organisation (200+ employees, top level civil servant/public service employee))
6. Student
7. Casual worker – not in permanent employment
8. Housewife/ Homemaker
9. Retired and living on state pension
10. Unemployed or not working due to long-term sickness
11. Full-time carer of other household member
12. Other
13. Don't know
14. Prefer not to say

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

[SINGLE RESPONSE]

1. £ per week/ £ per month/ £ per year
2. Up to £86/ Up to £374/ Under £4,500
3. £87 - £124/ £375 - £541/ £4,500 - £6,499
4. £125 - £143/ £542 - £624/ £6,500 - £7,499
5. £144 - £182/ £625 - £791/ £7,500 - £9,499
6. £183 - £220/ £792 - £957/ £9,500 - £11,499
7. £221 - £259/ £958 - £1,124/ £11,500 - £13,499
8. £260 - £297/ £1,125 - £1,291/ £13,500 - £15,499
9. £298 - £336/ £1,292 - £1,457/ £15,500 - £17,499
10. £337 - £384/ £1,458 - £1,666/ £17,500 - £19,999
11. £385 - £480/ £1,667 - £2,082/ £20,000 - £24,999
12. £481 - £576/ £2,083 - £2,499/ £25,000 - £29,999
13. £577 - £672/ £2,500 - £2,916/ £30,000 - £34,999
14. £673 - £768/ £2,917 - £3,332/ £35,000 - £39,999

15. £769 - £961/ £3,333 - £4,166/ £40,000 - £49,999
16. £962 - £1,441/£4,167 - £6,249/£50,000 - £74,999
17. £1,442 - £1,922/ £6,250 - £8,332/ £75,000 - £99,999
18. £1,923+/ £8,333+/ £100,000+
19. Don't know
20. Prefer not to say

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

[SINGLE RESPONSE]

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

R3a. {rDemDis} (P) [ASK ALL] **Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' we mean anything that has troubled you over a period of at least 12 months or that is likely to trouble you over a period of at least 12 months.**

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

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

[SINGLE RESPONSE]

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

R4. {rDemEduBst} (P) [ASK ALL] **Which, if any, of the following is the highest educational or professional qualification you have obtained? If you are still studying in full time education, please select the highest qualification reached before starting your current course or training.**

[SINGLE RESPONSE]

1. I have no formal qualifications
2. Vocational qualifications such as Apprenticeships or City and Guilds

3. A-Level, Scottish Higher, Welsh Baccalaureate, International Baccalaureate or equivalent
4. Diplomas in higher education, HNC/HND/BTEC Higher or equivalent
5. GCSE/O-Level/CSE
6. First degree level qualification (including Foundation degree, Bachelor Degree, PGCE or equivalent)
7. University higher degree (e.g. Masters/PhD or equivalent)
8. Other
9. Still studying

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

[SINGLE RESPONSE PER ROW]

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

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

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

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

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

[SINGLE RESPONSE]

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

4. 3 – 5 hours
5. 6 – 7 hours
6. 8 – 10 hours
7. 11 – 19 hours
8. 20 – 29 hours
9. 30 hours or more
10. Don't know

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

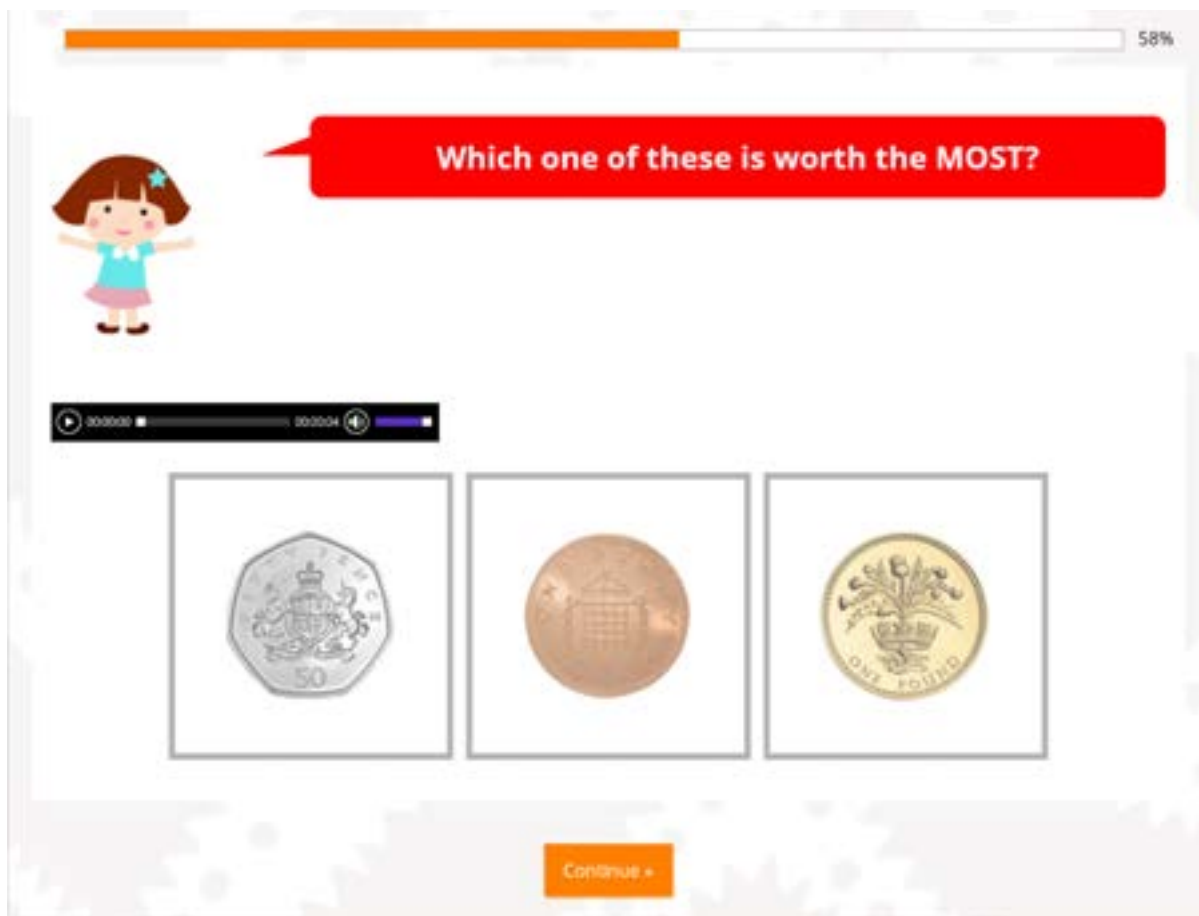
[SINGLE RESPONSE]

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

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


Appendix 2: Survey images

4-6 survey





59%


Which one of these is worth the LEAST?



00:00:00 00:00:04









Continue »


60%





**I want to buy this lollipop.
It costs £1.50.
Choose the coins I need.**



00:00:00 00:00:07










Continue »

61%






Which one of these is worth the MOST?



Continue >

62%

Which one of these is worth the LEAST?



Continue >

64%




A bike I like costs £35.
How many £5 notes would I need to buy it?



00:00:00 00:00:06







Continue >

65%



When you have to say things in front of your teacher, do you usually feel shy?



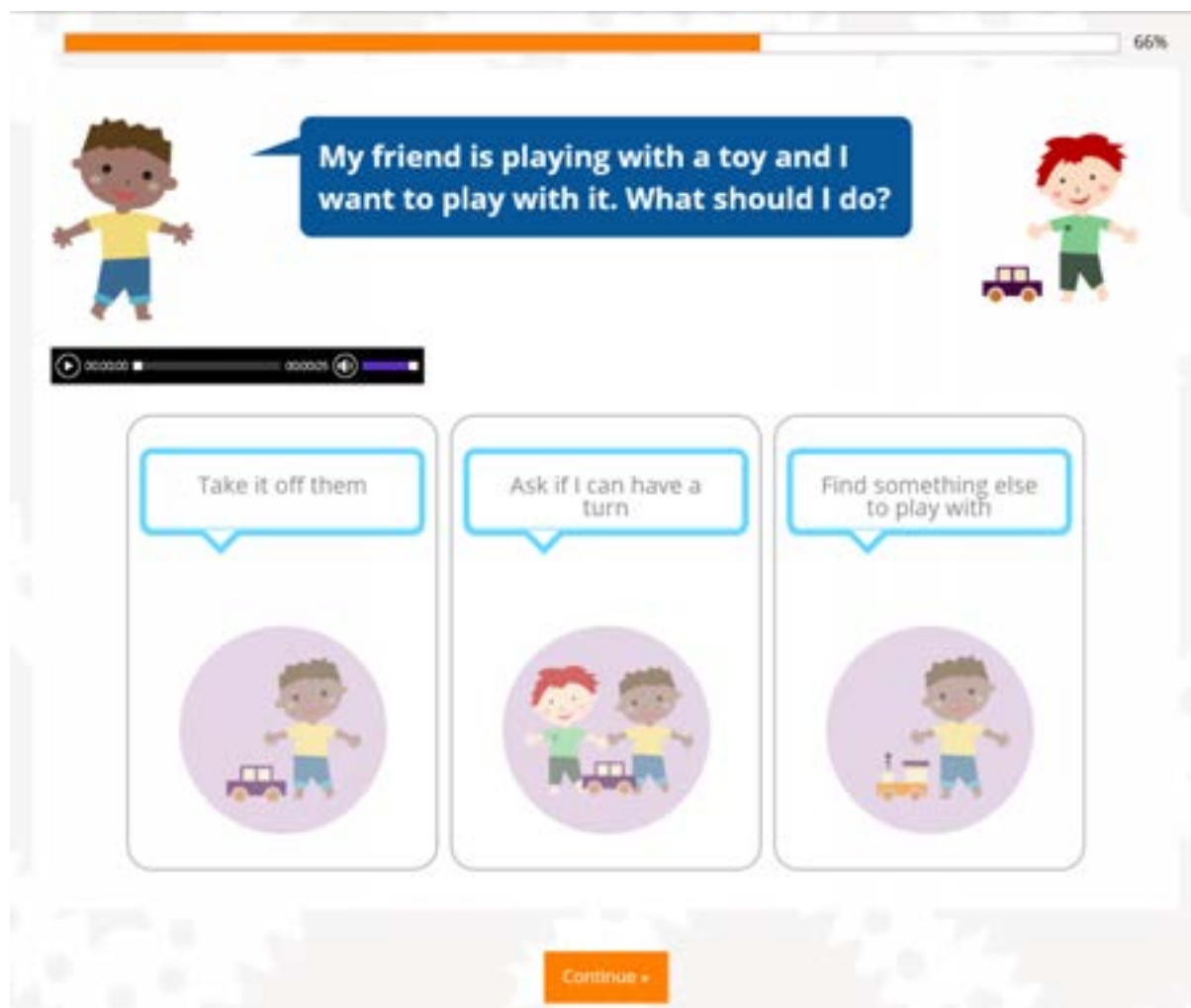
00:00:00 00:00:05

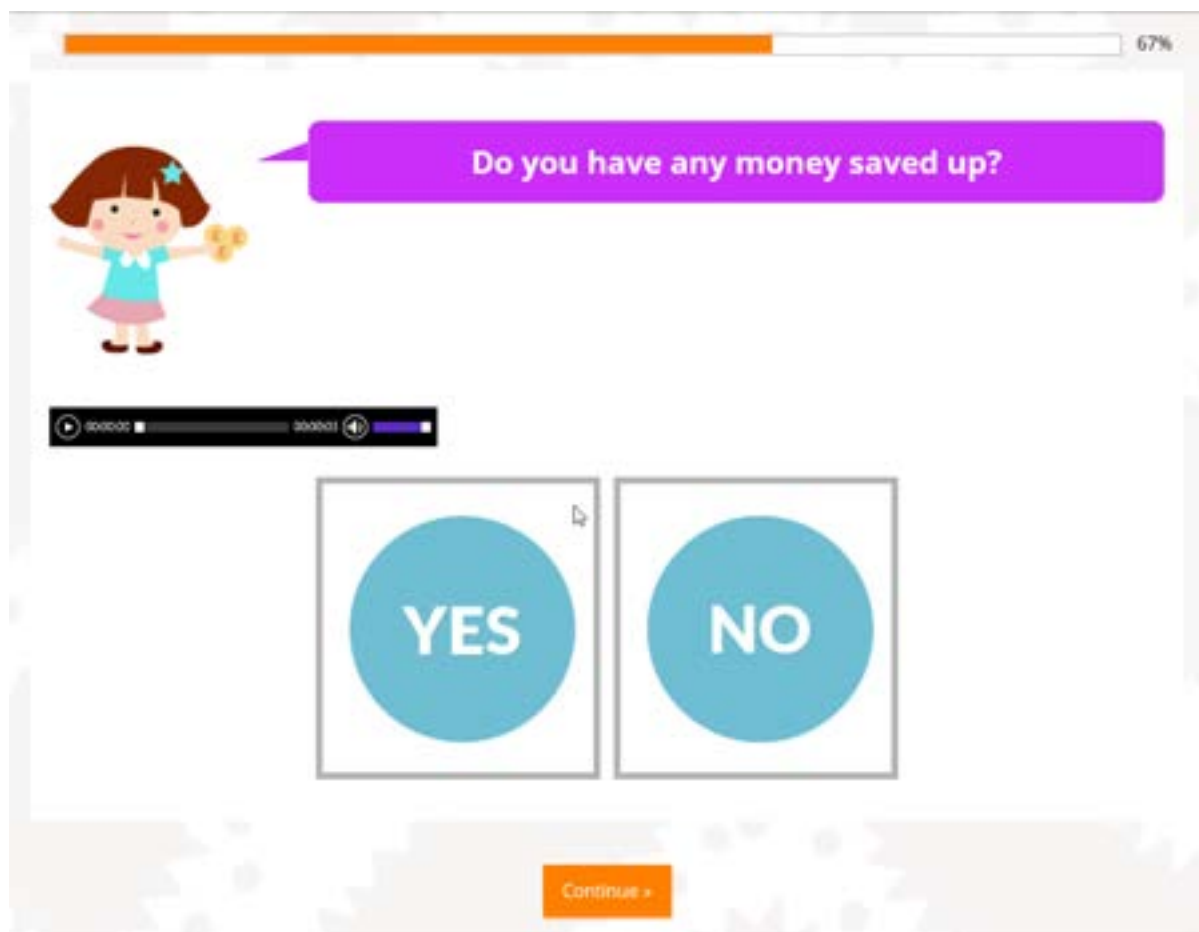


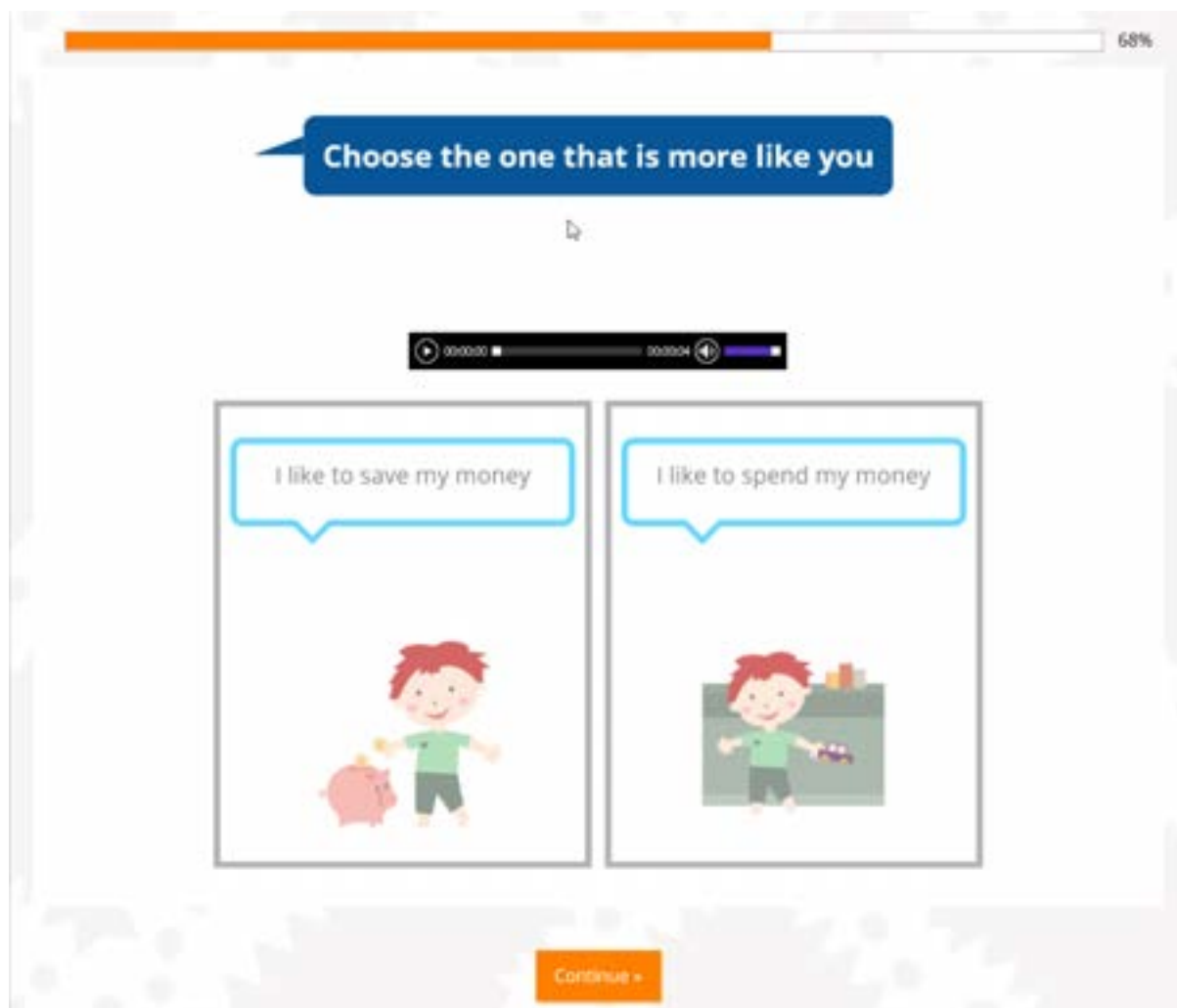


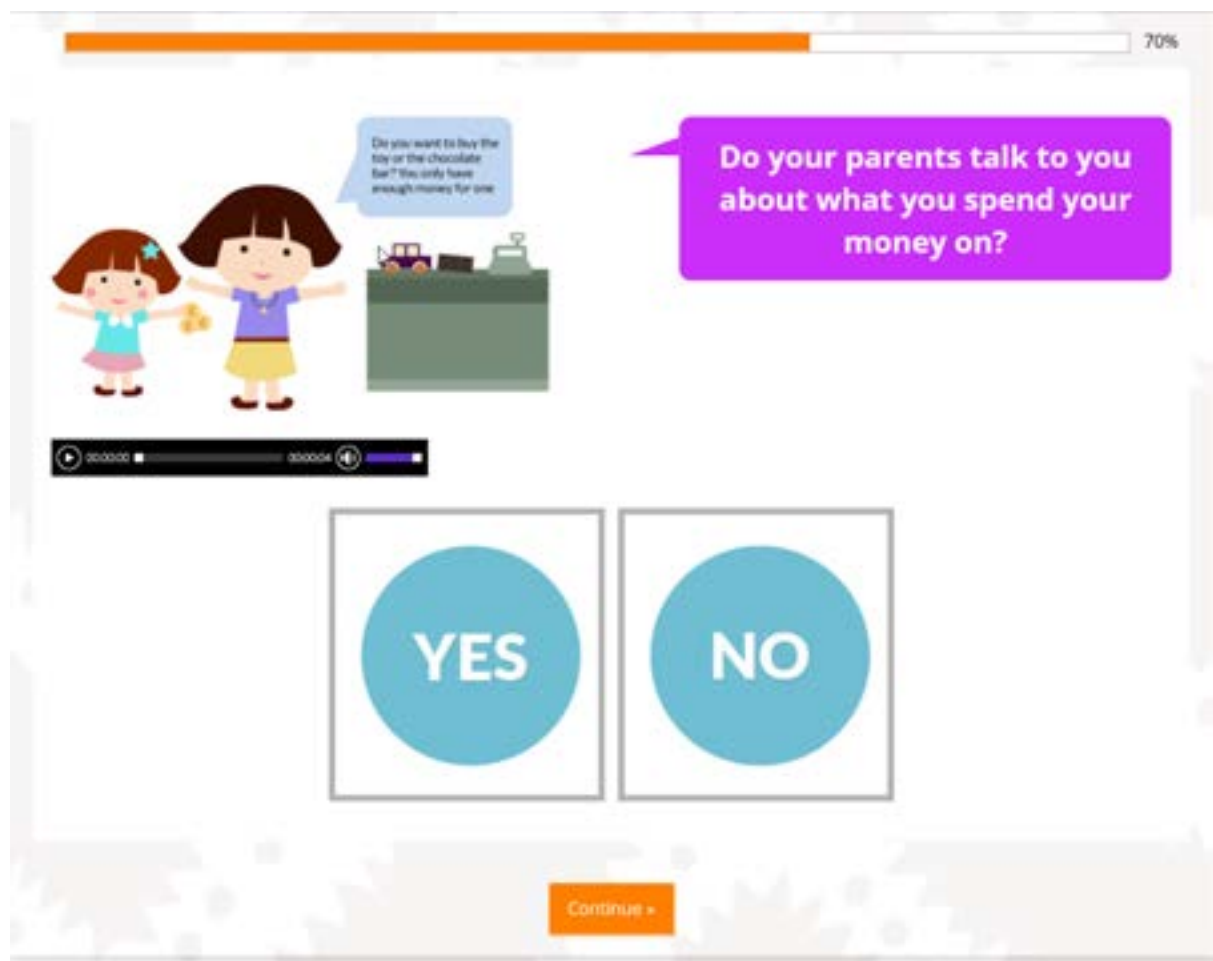
Continue >

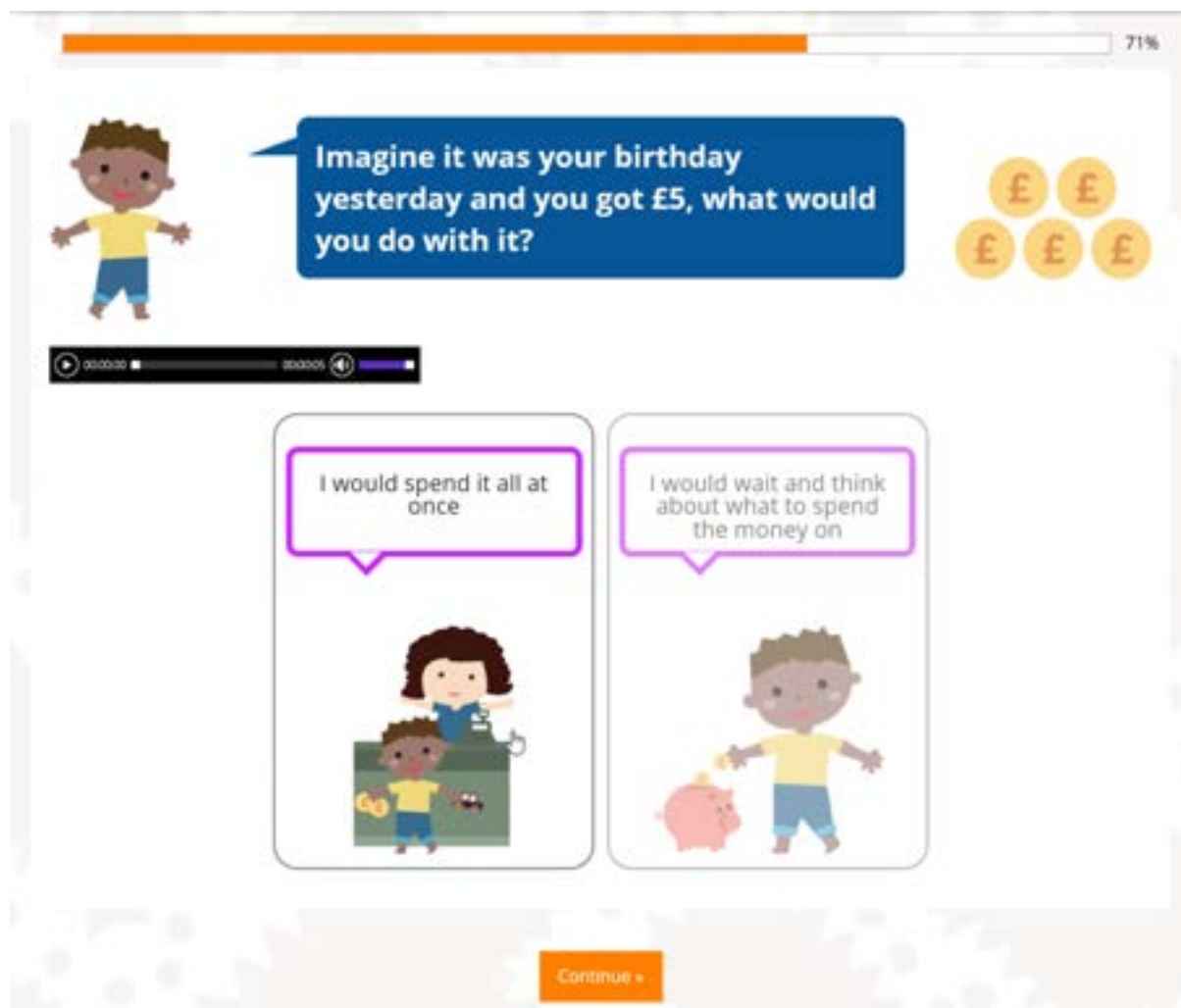
79

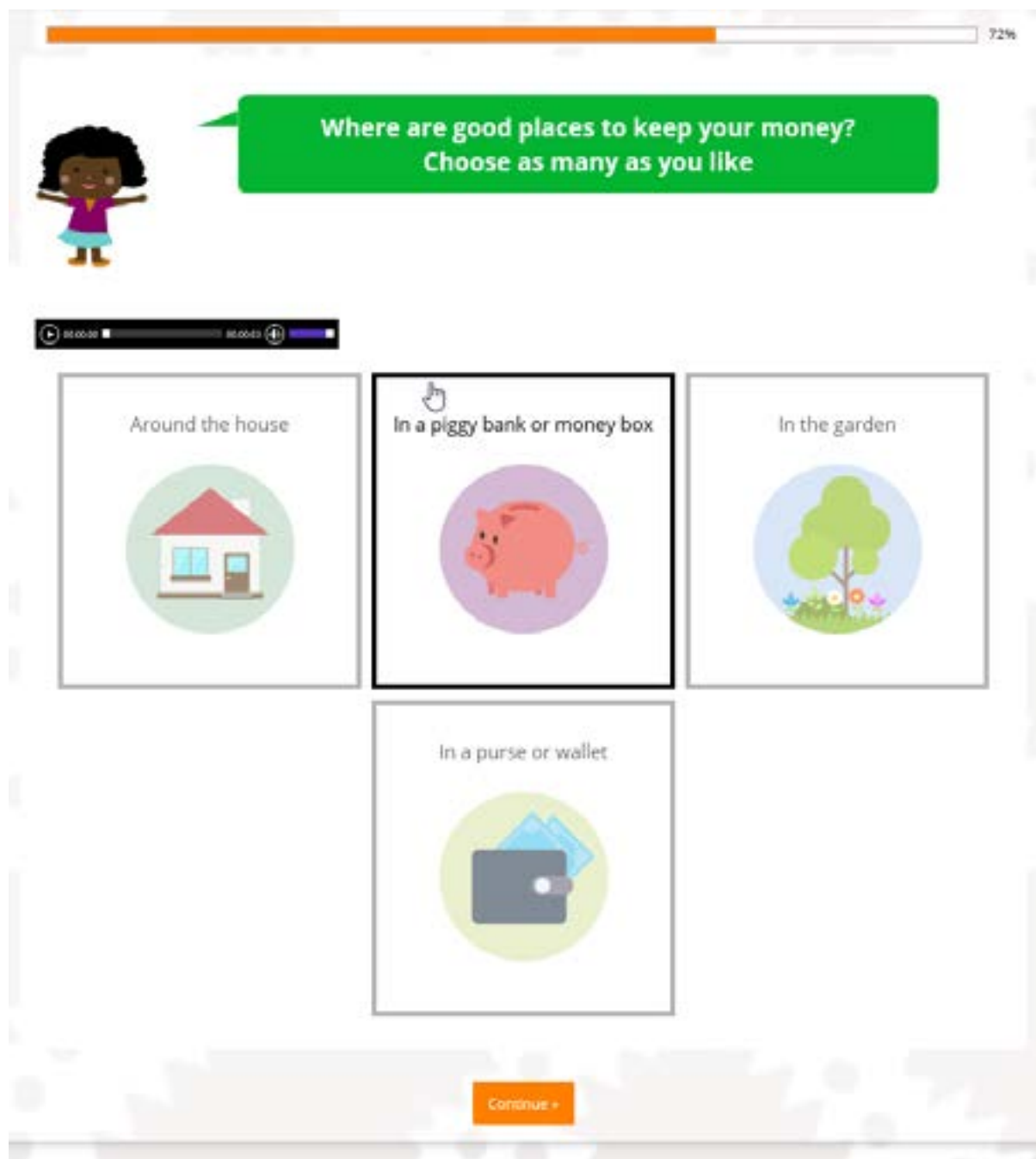


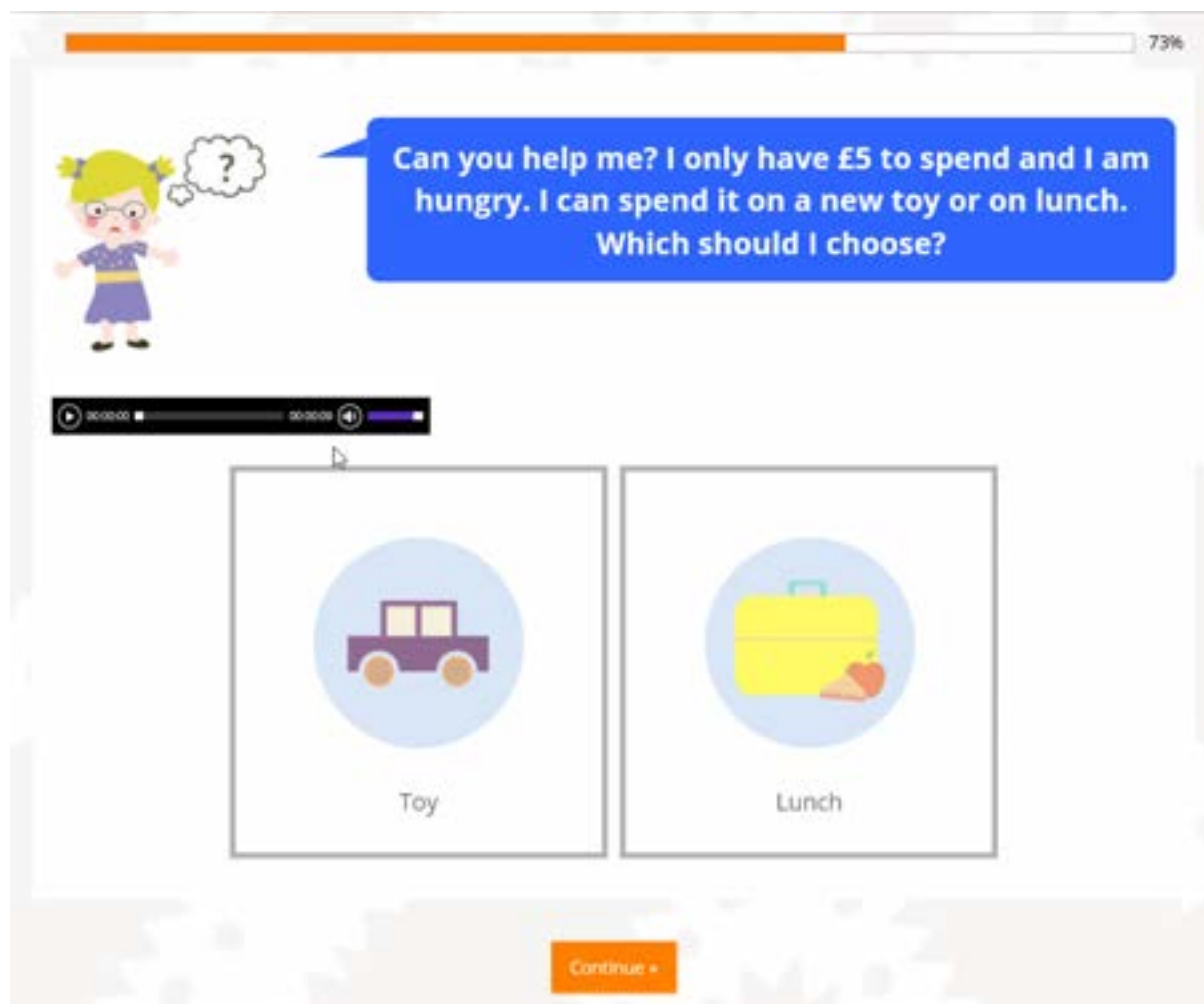












76%



Do you ask your mum or dad for things your friends have?



00:00:00

00:00:04


ALL THE TIME

SOMETIMES


NEVER

Continue >

74%



My parents get money for the family to spend. How do you think they get the money?



00:00:00

+30s

Earn money by going to work

From the bank

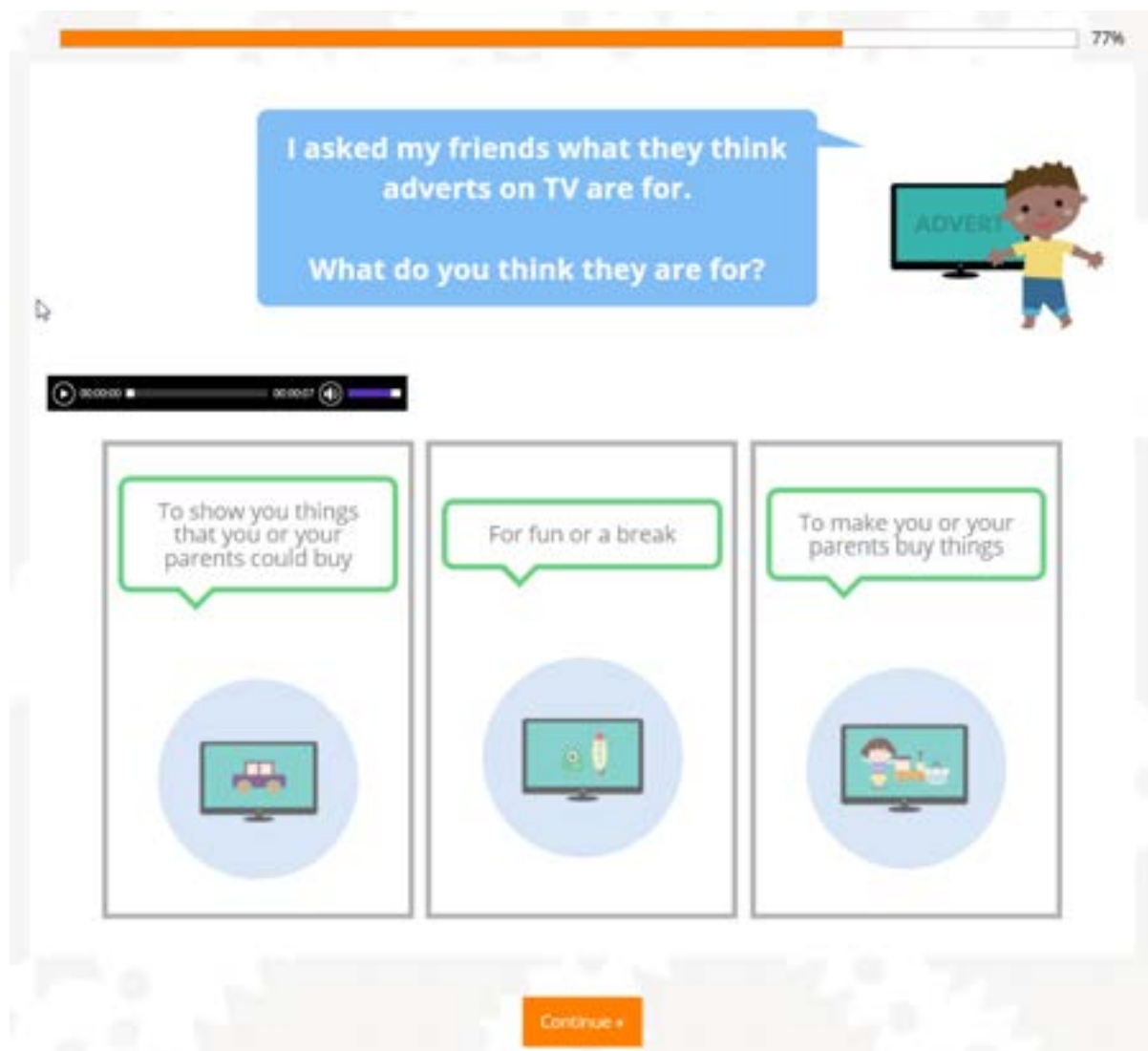
From the till at the shop

WORK

BANK

SHOP

Continue >



7-17 survey

45%

Which one of these is worth the most?

Please select one only


-50% 000001

ONE POUND

50

Continue >

50%





Which one of these is worth the least?


Please select one only

00:00:00

00:00:04








Continue >

51%




My parents get money for the family to spend. How do you think they get the money?


Click on your answer

00:00:00


00:00:04



Earn money by going to work




From the bank




From the till at the shop

Continue >

52%




I want to buy these lollipops. They cost £1.50.
Which coins will I need to buy them?





Please select the right coins and click continue

000000

000001








Continue >

55%



Do you know what a bank account is?

Please select one only

000000

000001

☐ Yes

☐ No

Continue >

59%

A bank account is somewhere people can keep their money rather than keeping it at home. Credit union and building society accounts are like bank accounts, if you have a credit union or building society account you should answer **yes to this question.**

BANK

BUILDING SOCIETY

CREDIT UNION

Do you have a bank account of your own?

Please select one only

00:00:00

00:00:01

☐ Yes

☐ No

☐ I don't know if I have one

Continue +

59%

Apart from in your bank account, where do you keep your money?

Please select all that apply

Purse or wallet

Piggy bank or cash box at home

My parent or carer looks after it for me

Nowhere in particular

Somewhere else

Don't know

Continue >

93

6.5%



Zig is 16, and he is an alien who has come from another planet to live on Earth. He can choose up to 3 of the items you see below.

Can you pick the 3 most important things you think he needs to live here?

Please select up to 3 options

000000 000010

 Tablet or iPad	 Books	 Internet access	 TV
 Car	 Mobile phone	 Water supply	 A house to live in
 Food	 Electricity	 New clothes	 Don't know

Continue »

49%

A bank account is somewhere people can keep their money rather than keeping it at home. Credit union and building society accounts are like bank accounts, if you have a credit union or building society account you should answer yes to this question.

BANK

BUILDING SOCIETY

CREDIT UNION

Do you have a bank account of your own?

Please select one only

00:00:00 00:00:01

☐ Yes

☐ No

☐ I don't know if I have one

Continue >

Looking at this example of a bank statement, how much money was in the account at the end of February?

MS J BLOGGIS			Bristol Bank	
Sheet	Account	02 82 03	Green Street	
008	Number	47491515	Forest Glade	
			BS8 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		965.00
02 Feb-05	DD CAR INSURANCE	50.00		
02 Feb-05	XXX BANK FOREST GLADE HIGH STREET	150.00		795.00
04 Feb-05	CHQ 100009	25.00		760.00
06 Feb-05	DD XXX MOBILE PHONE COMPANY	30.00		730.00
10 Feb-05	DD XXX MORTGAGE BANK	200.00		530.00
10 Feb-05	XXX BANK FOREST GLADE HIGH STREET	120.00		410.00
15 Feb-05	SO NEW BUILDING SOCIETY	50.00		360.00
20 Feb-05	CHQ 100010	300.00		60.00
28 Feb-05	CR NET INTEREST		1.00	61.00
28 Feb-05	BALANCE CARRIED FORWARD			61.00

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

Please type in your answer to the nearest pound

£

☐ Don't know

Continue >

76%

Now please look at this payslip, and then answer the questions below.

Employee No.	Employee Name	Process Date			National Insurance Number	
3	Sally James	28-10-15			SP739355C	
Payments	Units	Rate	Amount	Deductions	Amount	
Salary	1.00	2000.00	2000.00	PAYE Tax	382.60	
Bonus	1.00	500.00	500.00	National Insurance	246.52	
Overtime	20.00	10.00	200.00	Pension	100.00	
				Other	20.00	
Sally James 789 Marlton Road Kings Heath Birmingham B14 3FL				This Period		Year to Date
				Pay	2700.00	Pay 27000.00
				PAYE Tax	382.60	PAYE Tax 3826.00
				Nat Insurance	246.52	Nat Insurance 2465.20
				Pension	100.00	Pension 1000.00
				Other	20.00	Other 200.00
Tayler and Butler Limited					Net Pay	1950.88
Tax Code: 944L		Payment Method: BACS			Dept: No Department	

How much has Sally paid towards her retirement so far this year?

Please select one only



- ☐ £100
 ☐ £320
 ☐ £2465.20
 ☐ £1000
 ☐ £200
 ☐ Don't know

How much was Sally paid this month before any tax or deductions were taken?

Please select one only



- ☐ £1950.88
 ☐ £2700
 ☐ £2000
 ☐ £27000
 ☐ £246.52
 ☐ Don't know

Continue >

Appendix 3: Additional Images

Buttons – Items, TV & Buildings





Buttons – Play

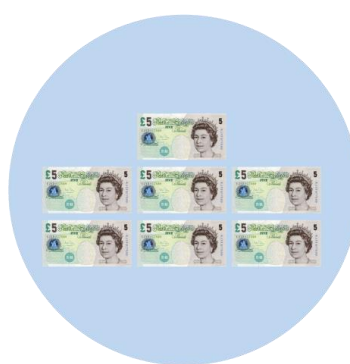


Money

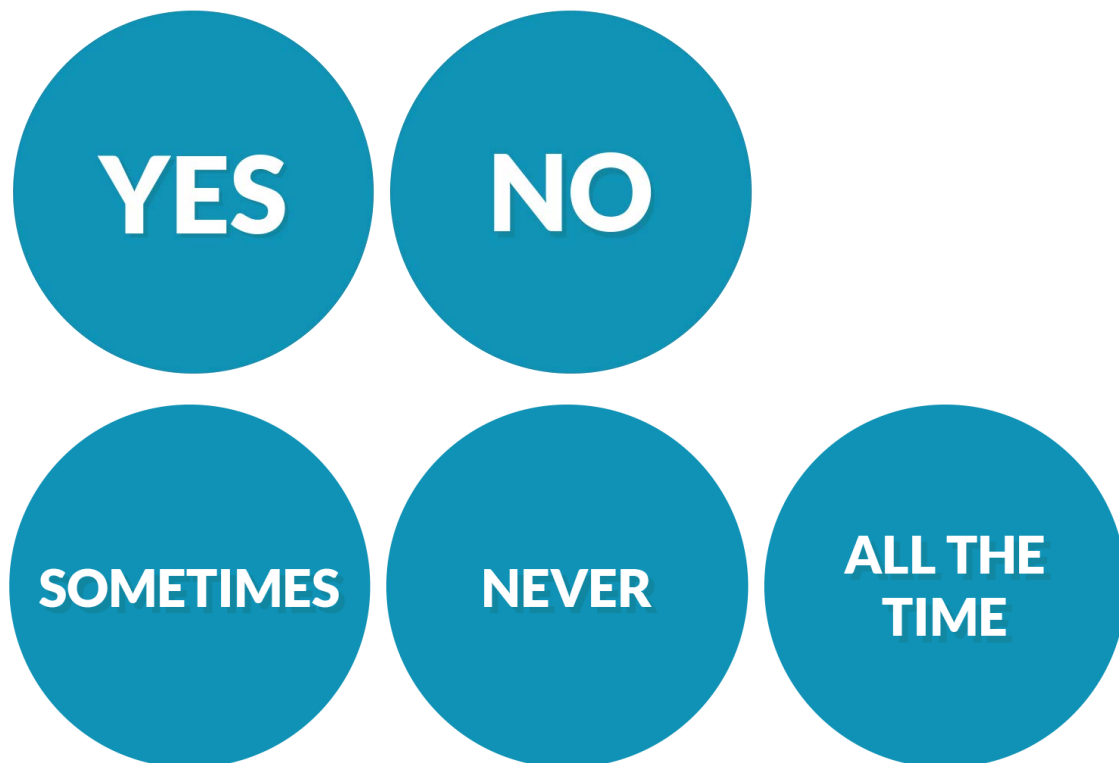




Note that banknotes in Scotland and Northern Ireland were changed to reflect local usage.



Response Buttons



Illustrations – Buildings & Institutions



Illustrations – Children



Illustrations – Shopping, School & Play





Illustrations – Items



Appendix 4: Weighting within subgroups

England - Child aged 4

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	92	96.71	48.68	51.17	+2.49
Female	97	92.29	51.32	48.83	-2.49
White	155	143.55	82.01	75.95	-6.06
Asian	12	20.43	6.35	10.81	+4.46
Black	10	9.98	5.29	5.28	-0.01
Other Ethnicity	12	15.04	6.35	7.96	+1.61
IMD income: 1 Least affluent	55	48.55	29.10	25.69	-3.41
IMD income: 2	45	40.52	23.81	21.44	-2.37
IMD income: 3	33	35.82	17.46	18.95	+1.49
IMD income: 4	25	32.36	13.23	17.12	+3.89
IMD income: 5 Most affluent	31	31.75	16.40	16.80	+0.40
Urban	157	161.41	83.07	85.40	+2.33
Intermediate urban-rural	19	14.74	10.09	7.80	-2.25
Rural	13	12.85	6.88	6.80	-0.08
North East	7	8.52	3.70	4.51	+0.81
North West	34	24.30	17.99	12.86	-5.13
Yorkshire & Humber	22	18.63	11.64	9.86	-1.78
East Midlands	20	15.48	10.58	8.19	-2.39
West Midlands	21	19.96	11.11	10.56	-0.55
East	19	21.03	10.05	11.12	+1.07
London	29	32.81	15.34	17.36	+2.02
South East	22	31.13	11.64	16.47	+4.83
South West	15	17.14	7.94	9.07	+1.13

England - Child aged 5-6

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	149	144.87	52.65	51.19	-1.46
Female	134	138.13	47.35	48.81	+1.46
White	227	217.51	80.21	76.86	-3.35
Asian	27	30.59	9.54	10.81	+1.27
Black	7	15.14	2.47	5.35	+2.88
Other Ethnicity	22	19.75	7.77	6.98	-0.79
IMD income: 1 Least affluent	78	71.94	27.56	25.42	-2.14
IMD income: 2	66	59.91	23.32	21.17	-2.15
IMD income: 3	56	52.95	19.79	18.71	-1.08
IMD income: 4	43	49.16	15.19	17.37	+2.18
IMD income: 5 Most affluent	40	49.04	14.13	17.33	+3.2
Urban	259	239.84	91.52	84.75	-6.77
Intermediate urban-rural	14	22.84	4.95	8.07	+3.12
Rural	10	20.32	3.53	7.18	+3.65
North East	17	14.65	6.01	4.47	-1.54
North West	33	36.65	11.66	12.95	+1.29
Yorkshire & Humber	36	27.85	12.72	9.84	-2.88
East Midlands	35	23.25	12.37	8.25	-4.12
West Midlands	31	30.42	10.95	10.75	-0.20
East	25	31.55	8.83	11.15	+2.32
London	58	48.34	20.49	17.08	-3.41
South East	33	46.47	11.66	16.42	+4.76
South West	15	25.72	5.30	9.09	+3.79

England - Child aged 7-11

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	468	444.84	53.86	51.19	-2.67
Female	401	424.16	46.14	48.81	+2.67
White	748	685.12	86.08	78.84	-7.24
Asian	46	87.51	5.29	10.07	+4.78
Black	39	43.02	4.49	4.95	+0.46
Other Ethnicity	36	53.36	4.14	6.14	+2.00
IMD Income: 1 Least affluent	278	211.86	31.99	24.38	-7.61
IMD Income: 2	183	176.06	21.06	20.26	-0.80
IMD Income: 3	171	160.16	19.68	18.43	-1.25
IMD Income: 4	125	156.94	14.38	18.06	+3.68
IMD Income: 5 Most affluent	112	163.98	12.89	18.87	+5.98
Urban	779	724.83	89.64	83.41	-6.23
Intermediate urban-rural	59	75.17	6.79	8.65	+1.86
Rural	31	69.00	3.57	7.94	+4.37
North East	40	39.46	4.60	4.54	-0.06
North West	117	113.68	13.46	13.08	-0.38
Yorkshire & Humber	95	86.04	10.93	9.90	-1.03
East Midlands	83	72.48	9.55	8.34	-1.21
West Midlands	106	94.90	12.20	10.92	-1.28
East	82	96.47	9.44	11.10	+1.66
London	134	141.66	15.42	16.30	+0.88
South East	124	143.92	14.27	16.56	+2.29
South West	88	80.39	10.13	9.25	-0.88

England - Child aged 12-15

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	532	525.21	51.85	51.19	-0.66
Female	494	500.79	48.15	48.81	+0.66
White	860	828.19	83.82	80.72	-3.10
Asian	82	93.98	7.99	9.16	+1.17
Black	43	47.81	4.19	4.66	+0.47
Other Ethnicity	41	56.02	4.00	5.46	+1.46
IMD Income: 1 Least affluent	346	235.08	33.72	22.91	-10.81
IMD Income: 2	213	202.04	20.76	19.49	-1.27
IMD Income: 3	211	189.83	20.57	18.50	-2.07
IMD Income: 4	124	192.70	12.09	18.78	+6.69
IMD Income: 5 Most affluent	132	206.35	12.87	20.11	+7.24
Urban	909	847.89	88.60	82.64	-5.96
Intermediate urban-rural	74	92.13	7.21	8.98	+1.77
Rural	43	85.98	4.19	8.38	+4.19
North East	56	47.09	5.46	4.59	-0.87
North West	152	135.53	14.81	13.21	-1.60
Yorkshire & Humber	95	101.37	9.26	9.88	+0.62
East Midlands	102	87.72	9.94	8.55	-1.39
West Midlands	121	112.55	11.79	10.97	-0.82
East	115	115.22	11.21	11.23	+0.02
London	140	155.64	13.64	15.17	+1.53
South East	153	172.06	14.91	16.77	+1.86
South West	92	98.80	8.97	9.63	+0.66

England - Child aged 16-17

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	437	432.89	51.78	51.29	-0.49
Female	407	411.11	48.22	48.71	+0.49
White	731	689.97	86.61	81.75	-4.86
Asian	53	74.61	6.28	8.84	+2.56
Black	30	37.05	3.55	4.39	+0.84
Other Ethnicity	30	42.37	3.55	5.02	+1.47
IMD Income: 1 Least affluent	266	188.55	31.52	22.34	-9.18
IMD Income: 2	164	166.77	19.43	19.76	+0.33
IMD Income: 3	179	158.50	21.21	18.78	-2.43
IMD Income: 4	112	159.18	13.27	18.86	+5.59
IMD Income: 5 Most affluent	123	170.99	14.57	20.26	+5.69
Urban	734	699.25	86.97	82.85	-4.12
Intermediate urban-rural	67	75.20	7.94	8.91	+0.97
Rural	43	69.55	5.09	8.24	+3.15
North East	60	40.09	7.11	4.75	-2.36
North West	112	112.94	13.27	13.38	+0.11
Yorkshire & Humber	76	83.99	9.00	9.95	+0.95
East Midlands	91	72.51	10.78	8.59	-2.19
West Midlands	91	93.52	10.78	11.08	+0.30
East	96	94.62	11.37	11.21	-0.16
London	108	122.98	12.80	14.57	+1.77
South East	108	140.54	12.80	16.65	+3.85
South West	102	82.80	12.09	9.81	-2.28

Scotland - Child aged 4

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	17	17.83	48.57	50.95	+2.38
Female	18	17.17	51.43	49.05	-2.38
White	33	32.46	94.29	92.75	-1.54
Asian	2	2.54	5.71	7.25	+1.54
IMD Income: 1 Least affluent	7	8.16	20.00	23.31	+3.31
IMD Income: 2	7	6.90	20.00	19.72	-0.28
IMD Income: 3	12	6.69	34.59	19.12	-15.47
IMD Income: 4	3	6.72	8.57	19.19	+10.62
IMD Income: 5 Most affluent	6	6.53	17.14	18.66	+1.52
Urban	23	24.60	65.71	70.29	+4.58
Intermediate urban-rural	7	4.60	20.00	13.15	-6.85
Rural	5	5.80	14.29	16.56	+2.27

Scotland - Child aged 5-6

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	43	41.33	53.09	51.02	-2.07
Female	38	39.67	46.91	48.98	+2.07
White	74	76.19	91.36	94.06	+2.70
Asian	7	4.81	8.64	5.94	-2.70
IMD income: 1 Least affluent	18	17.33	22.22	21.39	-0.83
IMD income: 2	14	15.10	17.28	18.64	+1.36
IMD income: 3	14	15.18	17.28	18.74	+1.46
IMD income: 4	12	16.48	14.81	20.35	+5.54
IMD income: 5 Most affluent	23	16.91	28.40	20.88	-7.52
Urban	61	56.58	75.31	69.85	-5.46
Intermediate urban-rural	12	10.75	14.81	13.27	-1.54
Rural	8	13.67	9.88	16.88	+7.00

Scotland - Child aged 7-11

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	101	94.63	54.59	51.15	-3.44
Female	84	90.37	45.40	48.85	+3.45
White	174	175.03	94.05	94.61	+0.56
Asian	11	9.97	5.95	5.39	-0.56
IMD income: 1 Least affluent	40	39.16	21.62	21.17	-0.45
IMD income: 2	48	34.43	25.95	18.61	-7.34
IMD income: 3	26	34.50	14.05	18.65	+4.60
IMD income: 4	26	37.87	14.05	20.47	+6.42
IMD income: 5 Most affluent	45	39.04	24.32	21.10	-3.22
Urban	141	126.32	76.22	68.28	-7.94
Intermediate urban-rural	15	25.20	8.11	13.62	+5.51
Rural	29	33.49	15.68	18.10	+2.42

Scotland - Child aged 12-15

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	93	100.02	47.69	51.29	+3.60
Female	102	94.98	52.31	48.71	-3.60
White	183	186.23	93.85	95.50	+1.65
Asian	12	8.78	6.15	4.50	-1.65
IMD income: 1 Least affluent	45	39.73	23.08	20.37	-2.71
IMD income: 2	48	36.16	24.62	18.54	-6.08
IMD income: 3	46	36.94	23.59	18.94	-4.65
IMD income: 4	23	40.00	11.79	20.51	+8.72
IMD income: 5 Most affluent	33	42.18	16.92	21.63	+4.71
Urban	150	131.51	76.92	67.44	-9.48
Intermediate urban-rural	20	27.01	10.26	13.85	+3.59
Rural	25	36.48	12.82	18.71	+5.89

Scotland - Child aged 16-17

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	57	55.57	52.78	51.45	-1.33
Female	51	52.43	47.22	48.55	+1.33
White	103	103.59	95.37	95.92	+0.55
Asian	5	4.41	4.63	4.08	-0.55
IMD income: 1 Least affluent	28	21.44	25.93	19.85	-6.08
IMD income: 2	22	20.19	20.37	18.69	-1.68
IMD income: 3	16	20.54	14.81	19.02	+4.21
IMD income: 4	22	22.03	20.37	20.40	+0.03
IMD income: 5 Most affluent	20	23.78	18.52	22.03	+3.51
Urban	91	73.36	84.26	67.93	-16.33
Intermediate urban-rural	4	15.00	3.70	13.89	+10.19
Rural	13	19.63	12.04	18.18	+6.14

Northern Ireland - Child aged 4

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	23	22.43	52.27	50.98	-1.29
Female	21	21.57	47.73	49.02	+1.29
White	42	42.61	95.45	96.83	1.38
Asian	2	1.89	4.55	3.17	-1.38
IMD income: 1 Least affluent	6	9.31	13.64	21.17	+7.53
IMD income: 2	4	9.06	9.09	20.59	+11.50
IMD income: 3	4	9.19	9.09	20.89	+11.80
IMD income: 4	16	9.13	36.36	20.74	-15.62
IMD income: 5 Most affluent	14	7.31	31.81	16.61	-15.20
Urban	23	23.77	52.27	54.02	+1.75
Intermediate urban-rural	4	4.93	9.09	11.21	+2.12
Rural	17	15.30	38.64	34.77	-3.87

Northern Ireland - Child aged 5-6

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	35	30.86	51.47	45.38	-6.09
Female	33	37.14	48.53	54.62	+6.09
White	66	66.15	97.06	97.28	+0.22
Asian	2	1.85	2.94	2.72	-0.22
IMD income: 1 Least affluent	9	13.64	13.24	20.06	+6.82
IMD income: 2	13	13.52	19.12	19.88	+0.76
IMD income: 3	16	14.18	23.53	20.86	-2.67
IMD income: 4	18	14.44	26.47	21.23	-5.24
IMD income: 5 Most affluent	12	12.22	17.65	17.97	+0.32
Urban	39	36.20	57.35	53.23	-4.12
Intermediate urban-rural	9	7.58	13.24	11.15	-2.09
Rural	20	24.22	29.41	35.62	+6.21

Northern Ireland - Child aged 7-11

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	106	105.86	51.46	51.39	-0.07
Female	100	100.14	48.54	48.61	+0.07
White	202	201.30	98.06	97.72	-0.34
Asian	4	4.70	1.94	2.28	+0.34
IMD income: 1 Least affluent	56	40.60	27.18	19.71	-7.47
IMD income: 2	57	40.60	27.67	19.71	-7.96
IMD income: 3	17	43.30	8.25	21.02	+12.77
IMD income: 4	36	43.61	17.48	21.17	+3.69
IMD income: 5 Most affluent	40	37.88	19.42	18.39	-1.03
Urban	125	109.24	60.68	53.03	-7.65
Intermediate urban-rural	37	22.87	17.96	11.10	-6.86
Rural	44	73.89	21.36	35.87	+14.51

Northern Ireland - Child aged 12-15

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	76	76.00	51.35	51.35	±0.00
Female	72	72.00	48.65	48.65	±0.00
White	144	145.28	97.30	98.16	+0.86
Asian	4	2.72	2.70	1.84	-0.86
IMD income: 1 Least affluent	47	29.44	31.76	19.89	-11.87
IMD income: 2	30	28.95	20.27	19.56	-0.71
IMD income: 3	21	30.87	14.19	20.86	+6.67
IMD income: 4	21	31.20	14.19	21.08	+6.89
IMD income: 5 Most affluent	29	27.54	19.59	18.61	-0.98
Urban	104	95.88	70.27	64.78	-5.49
Intermediate urban-rural	17	12.57	11.49	0.83	-10.64
Rural	27	39.55	18.24	26.72	+8.48

Northern Ireland - Child aged 16-17

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	38	42.44	45.24	50.52	+5.28
Female	46	41.56	54.76	49.48	-5.28
White	79	82.70	94.05	98.45	+4.40
Asian	5	1.80	5.95	1.55	-4.40
IMD income: 1 Least affluent	20	17.00	23.81	20.24	-3.57
IMD income: 2	20	16.38	23.81	19.50	-4.31
IMD income: 3	17	17.38	20.24	20.69	+0.45
IMD income: 4	11	17.76	13.10	21.14	+8.04
IMD income: 5 Most affluent	16	15.48	19.05	18.43	-0.62
Urban	60	45.68	71.43	54.38	-17.05
Intermediate urban-rural	8	9.21	9.52	10.87	+1.35
Rural	16	29.11	19.05	35.65	+16.60

Wales - Child aged 4

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	24	26.61	46.15	51.18	+5.03
Female	28	25.39	53.85	48.82	-5.03
White	49	47.89	94.23	92.09	-2.14
Asian	3	4.11	5.77	7.91	+2.14
IMD income: 1 Least affluent	15	13.06	28.85	25.11	-3.74
IMD income: 2	11	10.99	21.15	21.13	-0.02
IMD income: 3	9	10.24	17.31	19.70	+2.39
IMD income: 4	8	9.21	15.38	17.71	+2.33
IMD income: 5 Most affluent	9	8.51	17.31	16.36	-0.95
Urban	42	50.41	80.77	96.95	+16.18
Intermediate urban-rural	6	8.32	11.54	1.60	-9.94
Rural	4	7.54	7.69	1.45	-6.24

Wales - Child aged 5-6

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	37	33.33	56.92	51.27	-5.65
Female	28	31.67	43.08	48.73	+5.65
White	63	60.24	96.92	92.68	-4.24
Asian	2	4.76	3.08	7.32	+4.24
IMD income: 1 Least affluent	10	16.03	15.38	24.66	+9.28
IMD income: 2	17	13.29	26.15	20.45	-5.70
IMD income: 3	15	12.76	23.08	19.63	-3.45
IMD income: 4	11	11.82	16.92	18.18	+1.26
IMD income: 5 Most affluent	12	11.10	18.46	17.08	-1.38
Urban	44	60.93	67.69	93.74	+26.05
Intermediate urban-rural	13	2.02	20.00	3.11	-16.89
Rural	8	2.05	12.31	3.15	-9.16

Wales - Child aged 7-11

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	99	95.76	52.94	51.21	-1.73
Female	88	91.24	47.06	48.79	+1.73
White	179	175.33	92.72	93.76	+1.04
Asian	8	11.67	4.28	6.24	+1.96
IMD income: 1 Least affluent	38	43.16	20.32	23.08	+2.76
IMD income: 2	38	37.47	20.32	20.04	-0.28
IMD income: 3	43	36.73	22.99	19.64	-3.35
IMD income: 4	34	34.76	18.18	18.59	+0.41
IMD income: 5 Most affluent	34	34.88	18.18	18.65	+0.47
Urban	125	155.32	66.84	83.06	+16.22
Intermediate urban-rural	37	15.56	19.79	8.32	-11.47
Rural	25	16.12	13.37	8.32	-5.05

Wales - Child aged 12-15

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	89	91.60	50.00	51.46	+1.46
Female	89	86.40	50.00	48.54	-1.46
White	172	168.14	96.63	94.46	-2.17
Asian	6	9.86	3.37	5.54	+2.17
IMD income: 1 Least affluent	38	38.88	21.35	21.84	+0.49
IMD income: 2	40	35.10	22.47	19.72	-2.75
IMD income: 3	39	35.26	21.91	19.81	-2.10
IMD income: 4	33	34.02	18.54	19.11	+0.57
IMD income: 5 Most affluent	28	34.75	15.73	19.52	+3.79
Urban	119	136.36	66.85	76.61	+9.76
Intermediate urban-rural	34	20.26	19.10	11.38	-7.72
Rural	25	21.38	14.04	12.01	-2.03

Wales - Child aged 16-17

Marginal	Unwtd N	Wtd N	Unwtd %	Wtd %	Diff %
Male	57	56.93	51.35	51.29	-0.06
Female	54	54.07	48.65	48.71	+0.06
White	102	105.03	91.89	94.62	+2.73
Asian	9	5.97	8.11	5.38	-2.73
IMD income: 1 Least affluent	23	23.97	20.72	21.59	+0.87
IMD income: 2	21	22.28	18.92	20.07	+1.15
IMD income: 3	19	22.29	17.12	20.08	+2.96
IMD income: 4	23	20.73	20.72	18.67	-2.05
IMD income: 5 Most affluent	25	21.74	22.52	19.58	-2.94
Urban	78	69.69	70.27	69.69	-0.58
Intermediate urban-rural	23	14.99	20.72	14.99	-5.73
Rural	10	15.32	9.01	15.32	+6.31

Appendix 5: Expansion weights

Once respondents have been weighted within their age * country cohort using the process above, a further multiplicative weight is applied to the initial weight set to match each cohort to their relative share within the population. The 4-6 and 7-17 year old surveys were weighted separately. These multiplication factors are as follows (England has a multiplier over 1 to indicate that this was generally under-sampled; Northern Ireland is the most over-sampled, so its multiplier is lowest).

Country	Child age	Share of interviews (%)	Multiplier	Share of population (%)	Population size
England	4	23.13	1.2302	28.46	682,940
England	5-6	34.64	1.6283	56.40	1,353,601
Northern Ireland	4	5.39	0.1961	1.06	25,349
Northern Ireland	5-6	8.32	0.2571	2.14	51,350
Scotland	4	4.28	0.5669	2.43	58,286
Scotland	5-6	9.91	0.5023	4.98	119,505
Wales	4	6.36	0.2378	1.51	36,316
Wales	5-6	7.96	0.3797	3.02	72,505
		100.00		100.00	
England	7-11	20.99	1.8396	38.60	3,113,052
England	12-15	24.78	1.2042	29.84	2,405,946
England	16-17	20.68	0.7838	15.97	1,288,145
Northern Ireland	7-11	4.97	0.2865	1.43	114,932
Northern Ireland	12-15	3.57	0.3182	1.14	91,720
Northern Ireland	16-17	2.03	0.3019	0.61	49,378
Scotland	7-11	4.47	0.7687	3.43	276,948
Scotland	12-15	4.71	0.5865	2.76	222,731
Scotland	16-17	2.61	0.5785	1.51	121,657
Wales	7-11	4.52	0.4634	2.09	168,763
Wales	12-15	4.30	0.3921	1.69	135,898
Wales	16-17	2.68	0.3459	0.93	74,768
		100.00		100.00	

Before application of expansion weights all row weights fell between 0.2 and 4.0 with no weight capping applied. Upon application of the expansion weight (to correct for oversampling in the devolved nations), the range of weights fell between 0.02 and 8.00. Overall, just 36 interviews in total (out of 4,958) have a final weight in excess of 8.0, after this secondary weighting process, and these were included in the survey. As we have already seen in the profile section, besides for those variables which were used to weight the data, the impact of weights does not seem large – unweighted and weighted figures are generally comparable for remaining demographics.

Money Advice Line 0800 138 7777*
Typetalk 1800 1 0300 500 5000

If you would like this document in Braille,
large print or audio format please contact
us on the above numbers.

*Calls are free. To help us maintain and improve our service,
we may record or monitor calls. Information correct at time
of printing (March 2017)