

Appendix: Technical note of surveys

Methodology

This study was based on two quota samples; the main stage and the young person's booster.

For the main stage, MORI conducted a total of 1,647 interviews among residents in 280 randomly selected Enumeration Districts (EDs) across Great Britain.

For the young person's booster, MORI conducted a total of 189 interviews of 18-24 year olds in 110 randomly selected Enumeration Districts (EDs) across Great Britain.

The main stage sample interviews were conducted with the head of household (HOH) or partner/spouse. Quotas were set on age, household size, tenure and children in household.

The young person's booster quotas were set on gender, age, household size and tenure.

Fieldwork was conducted face-to-face in respondents' homes between 20th March and 13th May 2002 using CAPI (Computer Assisted Personal Interviewing) which ensured clean data and enabled the use of complex filters.

Data are weighted by sex of HOH, age of HOH, tenure and region.

The questionnaire

The questionnaire was designed by Professor Elaine Kempson in consultation with MORI and the DTI. It covered the following issues:

- Money management and attitudes to borrowing
- Household demographics
- Mortgages
- Bank accounts and overdrafts
- Credit cards
- Store cards/running accounts
- Mail order
- Hire purchase
- Loans
- Insurance policies
- Household bills
- Questions for those who have fallen behind with payments or have financial difficulties or have borrowed more than they can afford or have used credit for extra borrowing.

Pilot

Prior to the main stage, the questionnaire was piloted across 5 EDs across Great Britain. Two of the EDs were in major cities, two were in smaller market towns and one was in a rural area, among fifty residents in total. Quotas were set on age, social class, tenure and household size.

There were no substantive changes to the structure of the questionnaire after the pilot as residents were happy to answer all the questions. The changes that were made predominantly related to the wording or filtering at specific questions.

Data analysis

Analysis of the data was carried out by Infocorp, to specifications set out by Professor Elaine Kempson and MORI.

Interpretation of the Data

It should be remembered that a sample has been interviewed and that results are subject to sampling tolerances. Overall results are accurate to around $\pm 3\%$ (assuming a 95% confidence level).

In the computer tables, where percentages do not add up to exactly 100% this may be due to computer rounding, the exclusion of “don’t knows” or to multiple answers. An asterisk (*) indicates a value of less than one per cent, but more than zero.

It is also worth noting that the survey deals with peoples’ *perceptions* at the time that the survey was conducted, and these may differ from the true situation.

Statistical reliability

The respondents to the questionnaire are only samples of the total “population”, so we cannot be certain that the figures obtained are exactly those we would have if everybody had been interviewed (the “true” values). We can, however, predict the variation between the sample results and the “true” values from a knowledge of the size of the samples on which the results are based and the number of times that a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95% - that is, the chances are 95 in 100 that the “true” value will fall within a specified range. The table below illustrates the predicted ranges for different sample sizes and percentage results at the “95% confidence interval”:

Approximate sampling tolerances applicable to percentages at or near these levels			
Size of sample on which survey result is based	10% or 90%	30% or 70%	50%
	\pm	\pm	\pm
100 interviews	6	9	10
200 interviews	4	6	7
400 interviews	3	4	5
500 interviews	3	4	4
600 interviews	2	3	4
800 interviews	2	3	4
900 interviews	2	3	3
1,000 interviews	2	3	3
1,500 interviews	2	2	3
1,647 interviews	2	2	3

Source: MORI

For example, with a sample size of 1,647 where 30% give a particular answer, the chances are 19 in 20 that the “true” value (which would have been obtained if the whole population had been interviewed) will fall within the range of plus or minus two percentage points from the sample result.

When results are compared between separate groups within a sample, different results may be obtained. The difference may be “real”, or it may occur by chance (because not everyone in the population has been interviewed). To test if the difference is a real one – i.e. if it is “statistically significant”, we again have to know the size of the samples, the percentage giving a certain answer and the degree of confidence chosen. If we assume a “95% confidence interval”, the differences between the results of two separate groups must be greater than the values given in the table below:

Differences required for significance			
at or near these percentage levels			
Size of samples compared	10% or 90%	30% or 70%	50%
	±	±	±
100 and 100	7	13	14
100 and 200	7	11	12
200 and 200	7	10	11
250 and 400	5	7	8
100 and 400	6	9	10
200 and 400	5	8	9
500 and 500	4	6	6
1000 and 250	4	6	7
1000 and 500	3	5	5
1000 and 1000	3	4	4
1500 and 500	3	5	5

Source: MORI