

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 1  
**Q1a. How often do you personally use cash as a payment method?**  
 Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use of cash	1513	138	338	406	246	385	131	1251	52	79	172	560	271	287	286	1513	-	1513	-	711	741	172	1012
	73% <sub>bck</sub> lquv	60%	64%	76% <sub>bc</sub>	80% <sub>abc</sub>	80% <sub>abc</sub>	75% <sub>k</sub>	72% <sub>k</sub>	84% <sub>k</sub>	78% <sub>k</sub>	63%	69%	73%	80% <sub>alm</sub>	77% <sub>l</sub>	100% <sub>aqr</sub>	-	74% <sub>aq</sub>	-	83% <sub>au</sub>	66%	56%	80% <sub>av</sub>
NET: Rarely use cash	112	14	45	24	7	22	8	99	3	2	31	51	18	19	21	-	112	112	-	26	83	39	38
	5% <sub>eptw</sub>	6%	9% <sub>adef</sub>	4%	2%	5%	4%	6%	4%	2%	11% <sub>aghj</sub>	6%	5%	5%	6%	-	100% <sub>apr</sub>	5% <sub>p</sub>	-	3%	7% <sub>at</sub>	13% <sub>aw</sub>	3%
NET: Ever use cash	2030	225	505	521	305	475	172	1700	62	97	261	800	365	356	367	1513	112	2030	-	846	1101	301	1251
	98% <sub>c</sub>	98%	96%	98%	99% <sub>c</sub>	99% <sub>ac</sub>	98%	98%	100%	96%	96%	98%	98%	99% <sub>a</sub>	98%	100% <sub>a</sub>	100%	100% <sub>a</sub>	-	99%	98%	98%	99% <sub>a</sub>
Every day	278	19	55	80	46	79	34	215	13	16	26	99	44	56	63	278	-	278	-	182	83	18	207
	13% <sub>bhqu</sub> v	8%	10%	15% <sub>b</sub>	15% <sub>b</sub>	17% <sub>abc</sub>	19% <sub>ahk</sub>	12%	21% <sub>k</sub>	15%	9%	12%	12%	16%	17%	18% <sub>aqr</sub>	-	14% <sub>aq</sub>	-	21% <sub>au</sub>	7%	6%	16% <sub>av</sub>
Most days	553	53	125	141	89	143	45	471	16	20	75	195	94	100	119	553	-	553	-	291	237	47	390
	27% <sub>quv</sub>	23%	24%	27%	29%	30%	26%	27%	26%	20%	27%	24%	25%	28%	32% <sub>al</sub>	37% <sub>aqr</sub>	-	27% <sub>aq</sub>	-	34% <sub>au</sub>	21%	15%	31% <sub>av</sub>
About once or twice per week	681	66	158	185	111	162	51	564	23	43	72	266	133	131	105	681	-	681	-	238	421	106	415
	33% <sub>oqt</sub>	28%	30%	35%	36%	34%	29%	32%	37%	43% <sub>agk</sub>	26%	33%	36% <sub>o</sub>	37% <sub>o</sub>	28%	45% <sub>aqr</sub>	-	34% <sub>aq</sub>	-	28%	37% <sub>at</sub>	35%	33%
About once or twice per month	406	73	122	91	52	68	33	350	7	16	58	189	75	50	60	-	-	406	-	109	277	89	201
	20% <sub>fnp</sub> qtw	32% <sub>acd</sub> ef	23% <sub>df</sub>	17%	17%	14%	19%	20%	11%	16%	21%	23% <sub>ano</sub>	20% <sub>n</sub>	14%	16%	-	-	20% <sub>apq</sub>	-	13%	25% <sub>at</sub>	29% <sub>aw</sub>	16%
About once every three months	57	10	22	13	2	11	2	53	1	1	8	29	7	8	12	-	57	57	-	11	44	18	20
	3% <sub>eptw</sub>	4% <sub>e</sub>	4% <sub>e</sub>	3%	1%	2%	1%	3%	2%	1%	3%	4%	2%	2%	3%	-	51% <sub>apr</sub>	3% <sub>p</sub>	-	1%	4% <sub>at</sub>	6% <sub>aw</sub>	2%
About once every six months	28	2	8	6	4	7	1	24	2	1	9	9	7	6	7	-	28	28	-	3	24	13	9
	1% <sub>ptw</sub>	1%	2%	1%	1%	1%	1%	1%	3%	1%	3% <sub>ah</sub>	1%	2%	2%	2%	-	25% <sub>apr</sub>	1% <sub>p</sub>	-	*	2% <sub>at</sub>	4% <sub>aw</sub>	1%
About once every year	11	1	5	1	-	4	-	11	-	-	7	7	2	-	1	-	11	11	-	3	8	3	1
	1% <sub>pw</sub>	1%	1%	*	-	1%	-	1%	-	-	3% <sub>ah</sub>	1%	1%	-	*	-	10% <sub>apr</sub>	1% <sub>p</sub>	-	*	1%	1% <sub>w</sub>	*

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 1

**Q1a. How often do you personally use cash as a payment method?****Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Less often than once a year	15 1%p	1 *	10 2%af	3 1%	1 *	-	4 2%ah	11 1%	-	* *	7 3%ah	6 1%	2 1%	5 1%	2 *	-	15 14%apr	15 1%p	-	8 1%	7 1%	5 2%	9 1%
Never	27 1%prtw	* *	14 3%aef	8 1%	1 *	4 1%	2 1%	24 1%	-	1 1%	8 3%	7 1%	6 2%	2 1%	3 1%	-	-	-	27 100%	4 *	20 2%t	6 2%w	5 *
Don't know	18 1%pr	5 2%f	7 1%	4 1%	1 *	1 *	2 1%	14 1%	-	3 3%h	3 1%	6 1%	2 1%	1 *	2 1%	-	-	-	-	9 1%	7 1%	2 1%	8 1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 2

**Q1b. How often do you personally use cash for other non-payment purposes such as gift giving, a small loan, for charity donations, tips in restaurants or hairdressers and so on?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use of cash	442 21% u	52 mnq 23%	118 22%	114 21%	58 19%	100 21%	35 20%	361 21%	26 43% jk	19 19%	68 25%	192 24% mn	62 17%	57 16%	97 26% am	404 27% aq	6 6%	441 22% aq	-	261 30% au	163 14%	75 24%	265 21%
NET: Rarely use cash	705 34% lp	66 29%	184 35%	190 36%	110 36%	154 32%	57 32%	603 35%	18 28%	28 28%	79 29%	249 31%	137 37%	147 41% al	129 35%	449 30%	66 60% apr	698 34% ap	5 19%	273 32%	410 36% a	105 34%	442 35%
NET: Ever use cash	1785 86% joq	192 83%	439 83%	462 87%	267 87%	425 89% c	148 85%	1502 86% j	57 91%	78 78%	238 88% j	730 90% ao	325 87% o	312 87% o	293 79%	1342 89% aq	85 76%	1773 87% aq	10 36%	771 90% au	962 85%	259 84%	1123 89% av
Every day	54 3% efu	11 5% ef	17 3% f	17 3% f	3 1%	6 1%	6 3%	44 3%	3 5%	2 2%	10 4%	21 3%	6 2%	11 3%	15 4%	52 3% ar	1 1%	54 3%	-	34 4% au	19 2%	14 5% a	31 2%
Most days	128 6% inu	16 7%	45 9% aef	35 7%	13 4%	20 4%	8 5%	107 6%	5 8%	8 8%	25 9%	56 7% n	20 5%	11 3%	26 7% n	120 8% aq	2 1%	128 6%	-	89 10% au	31 3%	28 9% w	67 5%
About once or twice per week	260 13% qu	25 11%	56 11%	63 12%	42 14%	74 15% ac	21 12%	210 12%	19 30% agh jk	10 10%	33 12%	115 14%	36 10%	35 10%	55 15% mn	232 15% aq	4 4%	258 13% aq	-	138 16% au	113 10%	33 11%	167 13%
About once or twice per month	639 31% coq t	74 32%	137 26%	158 30%	99 32%	171 36% ac	56 32%	538 31%	13 20%	31 31%	92 34%	289 35% ao	126 34% o	108 30% o	68 18%	489 32% aq	13 11%	634 31% aq	5 16%	238 28%	389 35% at	79 26%	416 33% av
About once every three months	332 16% p	47 20%	77 15%	82 15%	51 17%	75 16%	29 17%	286 16%	6 10%	10 10%	33 12%	124 15%	68 18%	55 15%	64 17%	210 14%	22 20%	330 16% ap	1 2%	141 16%	181 16%	46 15%	209 17%
About once every six months	182 9%	12 5%	42 8%	50 9%	33 11% b	44 9%	9 5%	159 9%	6 9%	8 8%	21 8%	59 7%	35 10%	42 12% al	36 10%	121 8%	23 21% apr	181 9% ap	* 1%	66 8%	110 10%	33 11%	111 9%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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Absolutes/col percents

Table 2

**Q1b. How often do you personally use cash for other non-payment purposes such as gift giving, a small loan, for charity donations, tips in restaurants or hairdressers and so on?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	66 3%p	4 2%	26 5%a	13 3%	8 3%	14 3%	9 5%	54 3%	1 1%	1 1%	7 3%	30 4%	10 3%	13 4%	9 2%	38 3%	8 7%apr	64 3%p	1 5%	25 3%	39 3%	6 2%	39 3%
Less often than once a year	126 6%blp	4 2%	38 7%b	45 8%abf	18 6%b	21 4%	9 5%	104 6%	5 7%	8 8%	17 6%	37 4%	24 6%	38 11%alo	21 6%	80 5%	13 11%apr	122 6%p	3 11%	42 5%	80 7%	20 6%	83 7%
Never	140 7%prtw	15 6%	40 8%	35 7%	18 6%	32 7%	10 6%	115 7%	3 5%	12 12%ah	18 7%	46 6%	26 7%	22 6%	39 11%aln	65 4%	17 16%apr	121 6%p	18 64%	43 5%	91 8%at	36 12%aw	68 5%
Don't know	150 7%flr tvw	24 10%f	47 9%f	35 7%	22 7%	22 5%	17 10%	121 7%	2 3%	10 10%	16 6%	38 5%	22 6%	25 7%	40 11%alm	105 7%	9 8%	136 7%	-	44 5%	75 7%	13 4%	74 6%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 3

**Q2. How often, if at all, do you personally use the following?****Summary****Base: All respondents**

	Payment Methods				
	Contactless credit or debit card	A mobile payment service (like Apple Pay or Samsung Pay) through a smart phone	A mobile payment service (like Apple Pay or Samsung Pay) through any other device such as a smart watch, laptop or tablet	A service to transfer money electronically through a mobile app	A service to transfer money online using a website or app
Unweighted base	2076	2076	2076	2076	2076
Weighted base	2076	2076	2076	2076	2076
NET: Heavy use	1315 63%	231 11%	142 7%	371 18%	442 21%
NET: Rarely use	142 7%	149 7%	131 6%	223 11%	377 18%
NET: Ever use	1658 80%	483 23%	356 17%	913 44%	1379 66%
Every day	211 10%	43 2%	32 2%	38 2%	29 1%
Most days	564 27%	92 4%	52 2%	110 5%	105 5%
About once or twice per week	541 26%	96 5%	58 3%	223 11%	308 15%
About once or twice per month	201 10%	103 5%	84 4%	320 15%	560 27%
About once every three months	70 3%	67 3%	49 2%	106 5%	174 8%
About once every six months	32 2%	31 2%	33 2%	56 3%	96 5%
About once every year	16 1%	9 *	16 1%	22 1%	38 2%
Less often than once a year	24 1%	42 2%	33 2%	39 2%	69 3%

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 3

**Q2. How often, if at all, do you personally use the following?**

**Summary**

**Base: All respondents**

	Payment Methods				
	Contactless credit or debit card	A mobile payment service (like Apple Pay or Samsung Pay) through a smart phone	A mobile payment service (like Apple Pay or Samsung Pay) through any other device such as a smart watch, laptop or tablet	A service to transfer money electronically through a mobile app	A service to transfer money online using a website or app
Weighted base	2076	2076	2076	2076	2076
Never	394 19%	1546 74%	1678 81%	1114 54%	626 30%
Don't know	24 1%	47 2%	42 2%	49 2%	71 3%

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 4  
**Q2. How often, if at all, do you personally use the following?**  
**Contactless credit or debit card**  
**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use	1315 63%efg noptw	170 74%ade f	410 78%ade f	336 63%ef	149 48%	251 52%	95 54%	1123 65%ag	38 61%	60 59%	206 76%agh j	582 72%amn o	236 63%no	196 55%	203 54%	916 61%	74 66%	1285 63%p	21 76%	470 55%	797 71%at	244 79%aw	735 58%
NET: Rarely use	142 7%chl u	12 5%	21 4%	40 8%c	32 10%ac	37 8%ac	23 13%ah	103 6%	5 8%	10 10%	19 7%	39 5%	28 8%	32 9%l	29 8%	104 7%	10 9%	141 7%	1 5%	79 9%au	60 5%	16 5%	92 7%
NET: Ever use	1658 80%efn optw	194 84%ef	467 89%ade f	428 80%ef	219 71%	350 73%	135 77%	1394 80%	49 79%	80 80%	238 88%agh o	705 87%amn o	296 79%o	268 75%	267 72%	1181 78%	94 85%	1626 80%p	22 81%	640 74%	960 85%at	279 91%aw	970 77%
Every day	211 10%efg nprtw	40 17%ade f	91 17%ade f	58 11%ef	8 3%	14 3%	8 5%	184 11%g	8 14%g	10 10%	56 21%agh j	118 14%am no	32 9%	17 5%	31 8%	128 8%	21 19%apr	201 10%p	9 34%	54 6%	151 13%at	54 18%aw	102 8%
Most days	564 27%efn otw	89 39%ade f	190 36%ade f	144 27%ef	57 19%	83 17%	38 22%	479 28%	19 30%	29 28%	89 33%g	246 30%ano	108 29%	79 22%	85 23%	401 27%	30 27%	558 27%a	* 2%	194 23%	348 31%at	114 37%aw	302 24%
About once or twice per week	541 26%b	41 18%	129 25%	134 25%	83 27%b	153 32%abc d	49 28%	459 26%	11 18%	21 21%	61 22%	218 27%	96 26%	100 28%	87 23%	387 26%	23 21%	525 26%	11 40%	221 26%	298 26%	76 25%	332 26%
About once or twice per month	201 10%ckv	12 5%	36 7%	52 10%	39 13%bc	62 13%abc	17 9%	168 10%k	6 10%	10 10%	13 5%	84 10%	31 8%	40 11%	35 9%	161 11%a	10 9%	201 10%a	- -	92 11%	103 9%	19 6%	142 11%av
About once every three months	70 3%hu	12 5%	10 2%	20 4%	15 5%c	13 3%	13 7%ah	51 3%	4 6%	3 3%	11 4%	22 3%	15 4%	12 3%	14 4%	50 3%	6 5%	69 3%	1 5%	41 5%au	27 2%	10 3%	45 4%
About once every six months	32 2%	1 *	8 1%	6 1%	6 2%	12 2%	5 3%	25 1%	1 1%	1 1%	3 1%	9 1%	8 2%	10 3%l	4 1%	22 1%	3 3%	32 2%	- -	16 2%	16 1%	4 1%	21 2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 4

**Q2. How often, if at all, do you personally use the following?****Contactless credit or debit card****Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	16 1%	-	1 *	5 1%	4 1%	6 1%	3 2%	11 1%	-	2 2%	2 1%	3 *	2 1%	4 1%	2 1%	14 1%	-	16 1%	-	9 1%	7 1%	2 1%	11 1%
Less often than once a year	24 1%h	-	1 *	10 2%c	6 2%c	6 1%	2 1%	16 1%	1 1%	4 4%ah	3 1%	5 1%	3 1%	5 1%	9 2%al	19 1%	1 1%	24 1%	-	12 1%	10 1%	-	15 1%
Never	394 19%ckl uv	31 14%	52 10%	101 19%cd	85 28%abcd	125 26%abcd	39 22%k	325 19%k	10 17%	20 20%k	29 11%	101 12%	75 20%l	88 25%al	102 27%alm	317 21%ar	17 15%	386 19%	3 11%	215 25%au	159 14%	28 9%	288 23%av
Don't know	24 1%rtw	5 2%	7 1%	3 1%	3 1%	5 1%	1 1%	20 1%	3 4%	-	4 2%	7 1%	3 1%	3 1%	4 1%	15 1%	-	18 1%	2 8%	4 *	9 1%	1 *	7 1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 5  
**Q2. How often, if at all, do you personally use the following?**  
**A mobile payment service (like Apple Pay or Samsung Pay) through a smart phone**  
**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use	231 11%def mptw	84 36%acd ef	93 18%adef	34 6%ef	9 3%	11 2%	15 9%	197 11%	2 3%	17 17%ai	39 14%ai	106 13%am	29 8%	35 10%	41 11%	149 10%	9 8%	226 11%p	3 12%	63 7%	157 14%at	85 28%aw	86 7%
NET: Rarely use	149 7%efw	19 8%f	54 10%aef	45 8%ef	13 4%	17 3%	14 8%	120 7%	4 7%	11 11%	36 13%ah	73 9%ano	32 9%	19 5%	18 5%	102 7%	17 15%apr	147 7%	1 5%	53 6%	86 8%	40 13%aw	66 5%
NET: Ever use	483 23%efn ptw	130 57%acd ef	175 33%ade	107 20%ef	33 11%	37 8%	35 20%	402 23%	13 21%	32 32%g	92 34%agh	243 30%amn	71 19%	67 19%	72 19%	328 22%	32 28%	473 23%p	7 24%	155 18%	302 27%at	152 49%aw	204 16%
Every day	43 2%efw	15 7%adef	21 4%adef	6 1%f	1 *	- -	2 1%	37 2%	- -	4 4%	10 4%	23 3%	3 1%	7 2%	9 2%	28 2%	3 3%	42 2%	1 3%	13 2%	27 2%	19 6%aw	14 1%
Most days	92 4%def tw	40 17%acde f	39 7%adef	7 1%	2 1%	5 1%	6 4%	77 4%	1 1%	8 8%	18 7%	33 4%	13 4%	18 5%	19 5%	60 4%	2 2%	89 4%	3 9%	23 3%	65 6%at	39 13%aw	31 2%
About once or twice per week	96 5%efp tw	29 12%acde f	33 6%ef	21 4%f	7 2%	6 1%	7 4%	83 5%	1 2%	6 6%	11 4%	50 6%an	13 3%	11 3%	13 3%	61 4%	3 3%	95 5%p	- -	27 3%	65 6%at	26 9%aw	41 3%
About once or twice per month	103 5%fmw f	27 12%acde f	28 5%f	28 5%f	11 4%	9 2%	6 3%	86 5%	7 11%ag	4 4%	18 6%	64 8%amno	10 3%	13 4%	13 3%	77 5%	6 6%	101 5%	2 7%	39 5%	58 5%	27 9%aw	52 4%
About once every three months	67 3%fnw	10 4%	26 5%af	13 2%	9 3%	8 2%	7 4%	52 3%	1 2%	6 6%	21 8%ah	39 5%an	15 4%n	2 1%	9 2%	45 3%	7 7%	67 3%	- -	23 3%	40 4%	22 7%aw	25 2%
About once every six months	31 2%efp	3 1%	14 3%ef	12 2%ef	* *	2 *	3 1%	27 2%	1 1%	1 1%	10 4%ah	12 2%	5 1%	10 3%o	2 *	17 1%	6 5%apr	30 1%p	1 5%	13 1%	16 1%	7 2%	19 2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 5  
**Q2. How often, if at all, do you personally use the following?**  
**A mobile payment service (like Apple Pay or Samsung Pay) through a smart phone**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle (m)	Lower middle (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	9	2	3	1	1	1	1	8	-	-	-	6	2	1	*	7	-	9	-	5	4	1	3
	*	1%	1%	*	*	*	1%	*	-	-	-	1%	*	*	*	-	*	-	1%	*	*	*	*
Less often than once a year	42	4	10	19	3	5	3	32	2	5	5	16	10	6	8	34	4	41	-	12	27	10	18
	2%w	2%	2%	4%aef	1%	1%	2%	2%	3%	4%	2%	2%	3%	2%	2%	3%	3%	2%	-	1%	2%	3%	1%
Never	1546	96	333	416	269	433	139	1294	46	67	171	553	293	287	294	1156	78	1517	18	693	799	153	1040
	74%bck	42%	63%b	78%abc	88%abc	90%abc	79%jk	74%k	74%	67%	63%	68%	78%l	80%al	79%al	76%ar	70%	75%	67%	81%au	71%	50%	82%av
Don't know	47	5	18	10	5	10	2	42	3	1	9	17	10	4	7	29	2	40	3	11	26	3	20
	2%rtw	2%	3%	2%	2%	2%	1%	2%	4%	1%	3%	2%	3%	1%	2%	2%	2%	2%	9%	1%	2%	1%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 6

**Q2. How often, if at all, do you personally use the following?**

**A mobile payment service (like Apple Pay or Samsung Pay) through any other device such as a smart watch, laptop or tablet**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use	142 7%efw	46 20%acdef	60 11%adef	27 5%ef	4 1%	4 1%	10 6%	127 7%	1 1%	3 3%	32 12%ahij	63 8%	25 7%	19 5%	24 6%	100 7%	5 5%	139 7%	3 9%	63 7%	71 6%	58 19%aw	52 4%
NET: Rarely use	131 6%ftw	12 5%	52 10%aef	38 7%f	14 5%	16 3%	11 6%	107 6%	4 7%	9 9%	31 12%ah	62 8%	22 6%	21 6%	19 5%	95 6%	12 11%	130 6%	1 5%	40 5%	88 8%at	27 9%w	61 5%
NET: Ever use	356 17%defw	75 32%def	148 28%ade	74 14%f	29 9%	31 6%	30 17%	298 17%	10 16%	18 18%	79 29%agh	173 21%amno	54 15%	53 15%	56 15%	255 17%	26 23%	353 17%	4 14%	134 16%	209 19%	108 35%aw	155 12%
Every day	32 2%efw	9 4%aef	15 3%aef	8 1%f	-	-	-	32 2%a	-	-	11 4%agh	16 2%	5 1%	6 2%	5 1%	21 1%	3 2%	32 2%	-	17 2%	14 1%	16 5%aw	9 1%
Most days	52 2%defw	22 9%acdef	22 4%adef	5 1%	-	3 1%	5 3%	43 2%	-	3 3%	9 3%	17 2%	10 3%	7 2%	11 3%	32 2%	1 1%	49 2%	3 9%	16 2%	34 3%	19 6%aw	17 1%
About once or twice per week	58 3%fw	15 7%adef	22 4%ef	14 3%f	4 1%	2 *	5 3%	52 3%	1 1%	1 1%	13 5%	30 4%	11 3%	6 2%	8 2%	47 3%	2 1%	58 3%	-	30 4%	24 2%	24 8%aw	26 2%
About once or twice per month	84 4%dfm	16 7%df	36 7%adef	10 2%	10 3%	11 2%	9 5%	64 4%	5 8%	6 6%	15 5%	47 6%am	6 2%	13 4%	13 3%	59 4%	9 8%	84 4%	-	32 4%	50 4%	22 7%aw	43 3%
About once every three months	49 2%fw	5 2%	21 4%af	12 2%	7 2%	4 1%	3 2%	38 2%	4 6%	5 5%	13 5%ah	24 3%	8 2%	8 2%	9 2%	37 2%	6 6%	49 2%	-	18 2%	30 3%	9 3%	22 2%
About once every six months	33 2%f	5 2%	11 2%f	12 2%f	3 1%	2 *	5 3%	27 2%	1 1%	-	13 5%ah	20 2%	3 1%	3 1%	3 1%	21 1%	3 3%	32 2%	1 5%	11 1%	22 2%	9 3%w	16 1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 6

**Q2. How often, if at all, do you personally use the following?**

**A mobile payment service (like Apple Pay or Samsung Pay) through any other device such as a smart watch, laptop or tablet**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q6b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle (m)	Lower middle (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	16 1%	-	9 2%a	3 1%	* *	4 1%	1 *	15 1%	-	-	2 1%	7 1%	3 1%	4 1%	3 1%	10 1%	1 1%	16 1%	-	5 1%	11 1%	3 1%	9 1%
Less often than once a year	33 2%t	2 1%	11 2%	11 2%	3 1%	5 1%	2 1%	27 2%	-	3 3%	3 1%	12 1%	8 2%	6 2%	4 1%	27 2%	1 1%	33 2%	-	7 1%	25 2%at	6 2%	15 1%
Never	1678 81%bcklv	150 65%	366 70%	449 84%abc	274 89%abc	440 92%abcd	140 80%k	1407 81%k	51 81%	81 80%	189 69%	629 77%	313 84%l	299 83%l	307 82%	1234 82%	83 75%	1642 81%	23 82%	714 83%a	899 80%	195 63%	1096 87%av
Don't know	42 2%prw	6 2%	12 2%	10 2%	5 2%	9 2%	5 3%	32 2%	2 3%	2 2%	4 2%	11 1%	6 2%	6 2%	10 3%	24 2%	2 2%	36 2%	1 3%	11 1%	20 2%	5 2%	14 1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 7

**Q2. How often, if at all, do you personally use the following?**  
**A service to transfer money electronically through a mobile app**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use	371	105	154	81	19	12	37	306	8	19	70	175	62	41	59	255	19	366	3	123	226	104	170
	18%efn	46%acd	29%ade	15%ef	6%f	2%	21%	18%	13%	19%	26%ah	21%ano	17%	11%	16%	17%	17%	18%p	12%	14%	20%at	34%aw	13%
NET: Rarely use	223	32	77	58	24	32	20	191	6	7	49	105	34	32	41	160	17	218	4	74	143	47	122
	11%ft	14%f	15%aef	11%f	8%	7%	11%	11%	9%	7%	18%ahj	13%a	9%	9%	11%	11%	15%	11%	14%	9%	13%at	15%aw	10%
NET: Ever use	913	186	337	233	70	87	79	775	25	34	159	429	145	128	150	619	55	896	14	282	588	205	453
	44%efm	81%acd	64%ade	44%ef	23%	18%	45%	45%	40%	34%	58%agh	53%amn	39%	36%	40%	41%	50%	44%p	52%	33%	52%at	67%aw	36%
Every day	38	17	19	3	-	-	5	32	-	1	10	14	4	7	12	28	3	38	-	14	22	14	11
	2%defw	7%ade	4%ade	1%	-	-	3%	2%	-	1%	4%	2%	1%	2%	3%a	2%	3%	2%	-	2%	2%	4%aw	1%
Most days	110	31	60	18	-	1	14	84	4	8	17	52	20	9	20	62	5	105	3	32	69	35	47
	5%def	14%ade	11%ade	3%ef	-	*	8%	5%	6%	8%	6%	6%an	5%	2%	5%	4%	4%	5%p	12%	4%	6%t	11%aw	4%
About once or twice per week	223	57	75	61	19	11	18	190	4	9	43	108	39	26	27	164	11	223	-	77	135	55	112
	11%efn	25%acd	14%aef	11%ef	6%f	2%	10%	11%	7%	9%	16%ah	13%ano	10%	7%	7%	11%	10%	11%a	-	9%	12%	18%aw	9%
About once or twice per month	320	49	106	94	27	43	23	277	11	9	40	149	49	55	50	204	20	313	7	85	219	55	161
	15%efp	21%aef	20%aef	18%ef	9%	9%	13%	16%	17%	9%	15%	18%a	13%	15%	13%	14%	18%	15%p	26%	10%	19%at	18%w	13%
About once every three months	106	21	39	23	8	15	10	91	2	4	23	53	18	14	19	70	12	104	-	39	64	27	52
	5%efw	9%ade	7%aef	4%	2%	3%	5%	5%	3%	4%	8%a	7%	5%	4%	5%	5%	11%apr	5%	-	4%	6%	9%aw	4%
About once every six months	56	6	24	13	8	4	9	46	1	1	10	31	5	10	7	38	4	52	4	15	38	13	28
	3%frt	3%	5%af	2%	3%	1%	5%	3%	1%	1%	4%	4%am	1%	3%	2%	3%	3%	3%	14%	2%	3%t	4%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 7

**Q2. How often, if at all, do you personally use the following?**  
**A service to transfer money electronically through a mobile app**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle- quart-ile (m)	Lower middle- quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Nega- tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	22 1%	2 1%	6 1%	6 1%	2 1%	5 1%	1 *	19 1%	2 3%	- -	8 3%ah	7 1%	4 1%	3 1%	4 1%	18 1%	1 1%	22 1%	- -	8 1%	14 1%	3 1%	17 1%
Less often than once a year	39 2%	2 1%	8 2%	16 3%	6 2%	8 2%	1 *	36 2%	1 2%	2 2%	8 3%	14 2%	7 2%	5 1%	11 3%	34 2%	- -	39 2%	- -	12 1%	27 2%	4 1%	24 2%
Never	1114 54% bck luv	39 17%	170 32% b	287 54% bc	234 76% abcd	384 80% abcd	90 51% k	927 53% k	36 58% k	62 61% k	105 39%	376 46%	217 58% l	219 61% al	215 58% l	866 57% aqr	50 45%	1092 54%	12 45%	560 65% au	521 46%	101 33%	786 62% av
Don't know	49 2% lv	5 2% pru	19 4%	12 2%	4 1%	8 2%	6 4%	36 2%	2 3%	4 4%	9 3%	9 1%	11 3% l	11 3% l	8 2%	28 2%	6 6% pr	42 2%	1 3%	17 2%	19 2%	1 *	26 2%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 8  
**Q2. How often, if at all, do you personally use the following?  
A service to transfer money online using a website or app  
Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Heavy use	442 21%def nw	102 44%acde ef	165 31%ade f	92 17% f	38 12%	46 10%	39 22%	367 21%	10 17%	26 25%	72 27%	196 24%an	77 21%	61 17%	72 19%	333 22%	18 16%	441 22%a	- -	170 20%	250 22%	104 34%aw	235 19%
NET: Rarely use	377 18%b	23 10%	84 16%	105 20%b	65 21%b	101 21%b	29 17%	313 18%	15 24%	20 20%	60 22%	147 18%	66 18%	67 19%	67 18%	273 18%	27 24%	371 18%	5 19%	163 19%	206 18%	67 22%	240 19%
NET: Ever use	1379 66%efn tw	181 79%ade f	400 76%ade f	343 64% f	187 61%	269 56%	124 71%	1158 67%	39 63%	58 58%	196 72%aj	595 73%am no	237 53%	215 60%	232 62%	1002 66%	73 65%	1359 67%a	15 55%	539 63%	796 71%at	252 82%aw	790 62%
Every day	29 1%df	12 5%ade f	15 3%ade f	1 * f	- *	1 *	4 2%	25 1%	- -	1 1%	7 3%	12 1%	4 1%	2 1%	10 3%an	24 2%	3 2%	29 1%	- -	14 2%	15 1%	8 2%	13 1%
Most days	105 5%efp w	33 14%acde f	44 8%ade f	19 4% f	4 1%	4 1%	10 5%	88 5%	2 3%	6 6%	17 6%	40 5%	21 6%	15 4%	16 4%	67 4%	6 6%	104 5%p	- -	37 4%	60 5%	32 10%aw	44 3%
About once or twice per week	308 15%ef	56 24%ade f	105 20%ade f	72 13% f	34 11%	40 8%	26 15%	254 15%	8 13%	19 19%	48 18%	144 18%ano	53 14%	43 12%	46 12%	241 16%a	9 8%	308 15%a	- -	119 14%	174 15%	64 21%aw	178 14%
About once or twice per month	560 27%jtw	57 25%	151 29%	147 28%	84 27%	122 25%	55 31%j	479 28%j	14 22%	13 13%	63 23%j	253 31%ano	94 25%	88 24%	93 25%	397 26%	28 25%	547 27%	10 36%	206 24%	340 30%at	82 27%	316 25%
About once every three months	174 8%b	9 4%	45 9%	51 10%b	25 8%	44 9%b	11 7%	145 8%	8 14%	9 9%	29 11%	66 8%	38 10%	27 7%	30 8%	128 8%	13 12%	173 9%	- -	73 9%	97 9%	38 12%a	108 9%
About once every six months	96 5%	9 4%	24 5%	19 4%	22 7%ad	22 5%	9 5%	80 5%	3 5%	4 4%	14 5%	36 4%	15 4%	24 7%	15 4%	70 5%	10 9%	92 5%	4 14%	36 4%	59 5%	16 5%	59 5%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 8

**Q2. How often, if at all, do you personally use the following?**

**A service to transfer money online using a website or app**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
About once every year	38 2%p	1 *	5 1%	12 2%	5 2%	16 3%abc	3 2%	33 2%	1 1%	2 2%	4 1%	15 2%	5 1%	4 1%	10 3%	22 1%	3 3%	38 2%p	- -	19 2%	19 2%	7 2%	26 2%
Less often than once a year	69 3%	3 1%	10 2%	22 4%	14 4%	19 4%	6 3%	55 3%	3 4%	5 5%	14 5%	30 4%	7 2%	12 3%	12 3%	53 3%	1 1%	68 3%	1 5%	35 4%	31 3%	7 2%	46 4%
Never	626 30%bck luv	37 16%	100 19%	171 32%bc	115 38%abc	202 42%abcd	48 27%	520 30%k	20 32%	38 38%k	63 23%	200 25%	125 34%l	134 37%al	124 33%l	470 31%	32 29%	612 30%	10 37%	295 34%au	305 27%	54 17%	439 35%av
Don't know	71 3%flpr lv	13 6%ef	26 5%ef	18 3%	5 2%	9 2%	4 2%	60 3%	3 4%	4 4%	14 5%	18 2%	11 3%	9 3%	17 4%	40 3%	7 6%	60 3%	2 8%	25 3%	27 2%	2 1%	36 3%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 9

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Summary****Base: All respondents**

	Situations					
	Paying for shopping/ purchases costing under £5.00	Paying for shopping/ purchases costing between £10 and £20	Paying for shopping/ purchases costing £30 or more	Paying for occasional professional services such as babysitting, house cleaning/ window cleaning	Lending or gifting money to family/ friends	As a way of being paid by others for goods or services you've provided
Unweighted base	2076	2076	2076	2076	2076	2076
Weighted base	2076	2076	2076	2076	2076	2076
NET: Important	1397 67%	1070 52%	754 36%	1274 61%	1279 62%	1076 52%
Very important (4)	707 34%	471 23%	355 17%	606 29%	542 26%	442 21%
Fairly important (3)	689 33%	600 29%	399 19%	668 32%	738 36%	634 31%
Not very important (2)	394 19%	600 29%	672 32%	293 14%	402 19%	435 21%
Not at all important (1)	201 10%	318 15%	549 26%	173 8%	184 9%	226 11%
NET: Not important	594 29%	918 44%	1221 59%	467 22%	586 28%	660 32%
Not applicable	24 1%	24 1%	28 1%	261 13%	133 6%	245 12%
Don't know	61 3%	63 3%	74 4%	74 4%	78 4%	94 5%
Mean	2.96	2.61	2.28	2.98	2.88	2.74
Standard deviation	0.98	1.02	1.06	0.96	0.94	0.98
Standard error	0.02	0.02	0.02	0.02	0.02	0.02

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 10

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

#### Summary II

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Important for all	464 22% <sub>fu</sub>	40 17%	145 27% <sub>abf</sub>	125 24% <sub>f</sub>	76 25% <sub>f</sub>	78 16%	43 24%	391 22%	10 16%	21 20%	57 21%	164 20%	91 24%	80 22%	102 27% <sub>al</sub>	403 27% <sub>aqr</sub>	16 14%	460 23% <sub>a</sub>	3 11%	306 36% <sub>au</sub>	147 13%	54 18%	351 28% <sub>av</sub>
Not important for all	166 8% <sub>fin</sub> ptw	28 12% <sub>f</sub>	54 10% <sub>f</sub>	39 7%	20 7%	24 5%	15 8% <sub>i</sub>	146 8% <sub>i</sub>	-	6 6%	34 12% <sub>ahi</sub>	80 10% <sub>ano</sub>	37 10% <sub>n</sub>	14 4%	22 6%	86 6%	28 25% <sub>apr</sub>	160 8% <sub>p</sub>	5 18%	20 2%	144 13% <sub>at</sub>	54 18% <sub>aw</sub>	40 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 11

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing under £5.00**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	High-est quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
NET: Important	1397	127	327	350	229	364	125	1165	46	61	161	524	253	263	262	1153	35	1382	8	725	633	146	988	
	67% bck quv	55%	62%	66% b	74% abc d	76% abc d	71% k	67% k	74%	61%	59%	64%	68%	73% al	70%	76% aqr	31%	68% aq	30%	84% au	56%	47%	78% av	
Very important	(4)	707	41	137	185	136	209	62	592	18	35	84	258	127	142	137	625	14	702	3	461	229	57	554
	34% bcq uv	18%	26%	35% bc	44% abc d	44% abc d	35%	34%	30%	35%	31%	32%	34%	40% al	37%	41% aqr	13%	35% aq	12%	54% au	20%	18%	44% av	
Fairly important	(3)	689	86	190	165	93	155	62	573	27	26	76	265	125	121	125	528	20	680	5	263	404	89	435
	33% q	37%	36%	31%	30%	32%	36%	33%	44% ijk	26%	28%	33%	34%	34%	33%	35% aqr	18%	33% q	18%	31%	36% at	29%	34%	
Not very important	(2)	394	58	101	116	47	72	27	336	12	17	49	170	86	48	61	222	34	386	4	91	285	72	192
	19% fnp tw	25% aef	19%	22% ef	15%	15%	16%	19%	20%	17%	18%	21% n	23% ano	13%	16%	15%	30% apr	19% p	15%	11%	25% at	23% w	15%	
Not at all important	(1)	201	29	60	48	26	37	14	171	2	13	45	99	24	36	26	99	32	194	5	23	169	77	68
	10% mpt w	13%	11%	9%	9%	8%	8%	10%	4%	13%	17% agh	12% amo	6%	10%	7%	7%	28% apr	10% p	19%	3%	15% at	25% aw	5%	
NET: Not important		594	87	161	165	73	108	41	508	15	30	94	269	110	84	87	321	65	580	9	115	454	149	259
	29% fno ptw	38% aef	31% f	31% ef	24%	23%	24%	29%	24%	30%	35% g	33% ano	30%	23%	23%	21%	59% apr	29% p	34%	13%	40% at	48% aw	21%	
Not applicable		24	1	11	4	2	7	2	20	1	1	7	3	4	3	6	8	3	16	9	7	14	5	4
	1% lprw	*	2%	1%	1%	1%	1%	1%	2%	1%	3%	*	1%	1%	2% l	1%	2% p	1% p	32%	1%	1%	2% w	*	
Don't know		61	15	28	15	3	1	7	45	1	8	10	18	6	9	18	31	9	53	1	12	26	8	13
	3% efpr tw	6% adef	5% aef	3% f	1%	*	4%	3%	1%	8% ah	4%	2%	2%	3%	5% alm	2%	8% apr	3% p	4%	1%	2%	3%	1%	
Mean	2.96 bc klquv	2.65	2.83	2.95 b	3.12 ab cd	3.14 ab cd	3.04 k	2.95 k	3.03	2.92	2.78	2.86	2.98	3.07 al	3.07 al	3.14 aq	2.18	2.96 aq	2.36	3.38 au	2.64	2.43	3.18 av	

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 11

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing under £5.00**

**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Standard deviation	0.98	0.94	0.97	0.98	0.97	0.94	0.94	0.98	0.82	1.07	1.09	1.01	0.92	0.98	0.93	0.91	1.04	0.97	1.13	0.79	0.98	1.08	0.88
Standard error	0.02	0.07	0.05	0.04	0.05	0.04	0.07	0.02	0.11	0.10	0.07	0.04	0.05	0.05	0.02	0.10	0.02	0.30	0.03	0.03	0.06	0.02	

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 12

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing between £10 and £20**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ire- land	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not conc- erned	Posi- tive	Nega- tive	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
NET: Important	1070	101	273	272	181	243	106	880	33	52	134	393	194	186	223	920	27	1060	6	636	402	116	775	
		52%quv	44%	52%	51%	59%abd	51%	60%ah	51%	52%	49%	48%	52%	52%	60%aln	61%aqr	25%	52%aq	23%	74%au	36%	38%	61%av	
Very important	(4)	471	27	116	131	84	113	38	392	19	22	62	173	87	85	105	422	15	465	3	331	128	42	375
		23%bqu	12%	22%b	25%b	27%ab	24%b	22%	23%	30%	22%	23%	21%	23%	24%	28%al	28%aqr	13%	23%q	12%	39%au	11%	14%	30%av
Fairly important	(3)	600	75	157	141	97	130	67	488	14	30	72	220	106	101	118	498	13	595	3	305	273	74	400
		29%qu	32%	30%	27%	32%	27%	39%ahi	28%	22%	30%	27%	27%	28%	28%	32%	33%aqr	11%	29%aq	11%	36%au	24%	24%	32%av
Not very important	(2)	600	72	148	158	73	148	48	507	20	25	71	246	124	100	89	390	36	590	5	160	422	78	342
		29%eop	31%	28%	30%	24%	31%e	27%	29%	32%	25%	26%	30%o	33%o	28%	24%	26%	32%	29%p	20%	19%	37%at	25%	27%
Not at all important	(1)	318	42	70	77	47	82	16	282	8	13	53	154	47	55	39	159	38	310	6	46	262	104	127
		15%gop	18%	13%	15%	15%	17%	9%	16%ag	13%	13%	20%g	19%amo	13%	15%	11%	10%	34%apr	15%p	21%	5%	23%at	34%aw	10%
NET: Not important		918	114	218	235	120	230	63	789	28	38	125	401	171	155	129	549	74	900	11	206	684	182	469
		44%gop	50%e	42%	44%	39%	48%e	36%	45%ag	45%	38%	46%	49%ao	46%o	43%o	34%	36%	66%apr	44%p	41%	24%	61%at	59%aw	37%
Not applicable		24	2	10	4	2	6	2	20	1	1	8	4	4	3	6	8	4	16	9	7	14	5	4
		1%lprw	1%	2%	1%	1%	1%	1%	1%	2%	1%	3%ah	*	1%	1%	2%	1%	3%pr	1%p	32%	1%	1%	2%w	*
Don't know		63	13	24	20	4	1	5	49	1	9	5	16	5	15	16	35	7	55	1	10	28	5	17
		3%flpr	6%ef	5%ef	4%ef	1%	*	3%	9%aghk	2%	9%aghk	2%	2%	1%	4%m	4%lm	2%	6%pr	3%	4%	1%	3%	1%	1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 12

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing between £10 and £20**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Mean	2.61bl quv	2.40	2.65b	2.64b	2.73b	2.58	2.76	2.59	2.72	2.68	2.55	2.52	2.64	2.63	2.82al mn	2.81aq r	2.04	2.62q	2.22	3.09au	2.25	2.18	2.82av
Standard deviation	1.02	0.94	0.99	1.03	1.04	1.04	0.91	1.02	1.05	1.00	1.07	1.04	0.98	1.03	0.98	0.97	1.05	1.01	1.13	0.89	0.95	1.06	0.98
Standard error	0.02	0.07	0.05	0.04	0.06	0.05	0.07	0.03	0.14	0.10	0.07	0.04	0.05	0.05	0.03	0.10	0.02	0.30	0.03	0.03	0.06	0.03	

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 13

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing £30 or more**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ire- land	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not conc- erned	Posi- tive	Nega- tive
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Important	754 36%flq uv	70 30%	224 43%abf	201 38%f	127 41%bf	133 28%	69 39%	622 36%	26 42%	37 37%	107 39%	256 31%	148 40%l	133 37%	171 46%aln	645 43%aqr	23 21%	745 37%aq	6 23%	464 54%au	269 24%	84 27%	546 43%av
Very important	(4) 355 17%bluv	19 8%	103 20%b	100 19%b	59 19%b	74 16%b	30 17%	289 17%	18 29%ah	18 18%	54 20%	116 14%	62 16%	72 20%l	88 24%alm	311 21%ar	15 14%	350 17%	3 12%	256 30%au	91 8%	37 12%	277 22%av
Fairly important	(3) 399 19%fqu	51 22%f	121 23%af	101 19%f	68 22%f	59 12%	39 22%	333 19%	8 12%	19 19%	53 19%	140 17%	86 23%l	60 17%	83 22%	334 22%aqr	8 7%	395 19%aq	3 11%	208 24%au	178 16%	47 15%	269 21%av
Not very important	(2) 672 32%tv	83 36%	150 28%	184 35%	87 28%	168 35%c	61 35%	567 33%	16 25%	28 28%	82 30%	281 35%o	124 33%	109 31%	104 28%	478 32%	39 34%	667 33%a	2 6%	244 28%	403 36%at	81 26%	410 32%
Not at all important	(1) 549 26%cdo ptw	62 27%	117 22%	111 21%	87 28%d	171 36%abc de	38 22%	468 27%	17 28%	26 25%	66 24%	250 31%amo	89 24%	95 26%	76 20%	336 22%	39 35%p	535 26%p	8 30%	127 15%	410 36%at	135 44%aw	280 22%
NET: Not important	1221 59%cop tw	145 63%c	267 51%	295 55%	174 57%	339 71%acd e	99 56%	1035 60%	33 53%	54 53%	148 55%	531 65%amn o	213 57%o	204 57%o	181 48%	814 54%	77 69%p	1202 59%ap	10 36%	372 43%	813 72%at	216 70%aw	690 55%
Not applicable	28 1%lprw	1 *	11 2%	5 1%	3 1%	7 2%	* *	25 1%	1 2%	1 1%	9 3%ah	5 1%	4 1%	6 2%	5 1%	10 1%	4 3%pr	19 1%	9 32%	8 1%	16 1%	5 2%	6 *
Don't know	74 4%efpr tuvw	15 6%ef	24 5%ef	31 6%aef	3 1%f	- -	7 4%	55 3%	2 3%	9 9%ahk	8 3%	22 3%	8 2%	16 4%	16 4%	42 3%	8 7%p	65 3%	3 9%	16 2%	30 3%	3 1%	23 2%
Mean	2.28fl quv	2.13	2.43ab f	2.38ab f	2.33f	2.08	2.36	2.27	2.46	2.32	2.37	2.16	2.33l	2.33l	2.52al mn	2.43aq r	2.00	2.29q	2.09	2.71au	1.95	1.95	2.44av
Standard deviation	1.06	0.93	1.07	1.04	1.09	1.06	1.02	1.05	1.21	1.09	1.09	1.03	1.03	1.10	1.09	1.06	1.04	1.06	1.27	1.06	0.94	1.05	1.07

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 13

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for shopping/ purchases costing £30 or more**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Standard error	0.02	0.07	0.05	0.05	0.06	0.05	0.08	0.03	0.16	0.11	0.07	0.04	0.05	0.06	0.05	0.03	0.10	0.02	0.35	0.04	0.03	0.06	0.03

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**



## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 14

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**  
**Paying for occasional professional services such as babysitting, house cleaning/ window cleaning**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ire- land	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not conc- erned	Posi- tive	Nega- tive	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
NET: Important	1274	100	305	335	197	338	112	1060	41	61	151	527	220	220	230	1003	48	1263	4	646	600	145	896	
	61% bv	bqu 43%	58% b	63% b	64% b	70% abcd	64%	61%	66%	61%	55%	65% a	59%	61%	62%	66% aqr	43%	62% aq	16%	75% au	53%	47%	71% av	
Very important	(4)	606	30	136	165	107	168	49	506	23	28	64	229	107	122	112	508	14	598	3	372	222	45	481
	v	29% bqu	13%	26% b	31% b	35% abc	35% abc	28%	29%	36%	28%	24%	28%	29%	34% a	30%	34% aqr	13%	29% q	10%	43% au	20%	15%	38% av
Fairly important	(3)	668	70	169	169	90	170	63	554	19	33	87	298	113	98	118	495	34	665	2	274	378	100	416
	n	32% n	30%	32%	32%	29%	35%	36%	32%	30%	33%	32%	37% an	30%	27%	32%	33%	30%	33% a	6%	32%	34%	32%	33%
Not very important	(2)	293	57	84	71	25	56	18	255	7	13	38	113	70	43	46	192	15	286	6	76	208	58	128
	w	14% ept	25% acd	16% e	13% e	8%	12%	10%	15%	11%	13%	14%	14%	19% ano	12%	12%	13%	13%	14% p	22%	9%	18% at	19% aw	10%
Not at all important	(1)	173	30	52	40	23	28	14	141	9	9	31	84	31	22	23	98	24	168	4	31	142	66	62
	w	8% fpt	13% adf	10% f	8%	8%	6%	8%	8%	14%	9%	12%	10% ano	8%	6%	6%	6%	22% apr	8% p	14%	4%	13% at	21% aw	5%
NET: Not important		467	87	136	111	49	84	32	396	16	23	69	197	101	65	69	290	39	454	10	107	349	124	190
	ptw	22% efn	38% acd	26% ef	21%	16%	17%	18%	23%	25%	22%	25%	24% no	27% ano	18%	18%	19%	35% apr	22% p	36%	12%	31% at	40% aw	15%
Not applicable		261	26	58	63	56	59	24	225	5	8	40	66	48	57	58	174	19	248	11	92	146	35	150
	t	13% lpr	11%	11%	12%	18% acd	12%	13%	13%	8%	8%	15%	8%	13% l	16% l	16% l	11%	17%	12%	39%	11%	13%	11%	12%
Don't know		74	17	27	24	6	-	8	57	1	9	12	23	4	17	16	46	5	65	3	14	32	3	28
	tw	4% fmpr	7% aef	5% ef	5% f	2% f	-	4%	3%	1%	9% ah	4%	3%	1%	5% m	4% m	3%	5%	3%	9%	2%	3%	1%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 14

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Paying for occasional professional services such as babysitting, house cleaning/ window cleaning**

**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scot-	Eng-	North-	Wales	London	High-	Upper	Lower	Lowest	Rely	Rarely	Ever	Never	Conc-	Not	Posi-	Nega-
	(a)	(b)	(c)	(d)	(e)	(f)	land	land	ern	(j)	(k)	est	middle	middle	quar-	on	(q)	use	use	erned	con-	itive	tive
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Mean	2.98bc kquv	2.53	2.88b	3.03bc	3.14ab c	3.13ab c	3.02	2.98k	2.97	2.95	2.84	2.93	2.92	3.12al m	3.07	3.09aq r	2.44	2.99q	2.22	3.31au	2.72	2.46	3.21av
Standard deviation	0.96	0.95	0.98	0.95	0.95	0.88	0.93	0.95	1.07	0.98	1.01	0.97	0.97	0.93	0.91	0.91	1.07	0.95	1.08	0.81	0.98	1.04	0.86
Standard error	0.02	0.08	0.05	0.04	0.06	0.04	0.08	0.02	0.14	0.10	0.07	0.04	0.05	0.05	0.03	0.11	0.02	0.33	0.03	0.03	0.07	0.03	

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 15

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Lending or gifting money to family/ friends**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- Ireland	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Concern- ed	Not concern- ed	Positive	Negative	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
NET: Important	1279	127	338	338	203	272	109	1062	42	67	158	507	215	242	237	998	47	1268	7	653	592	163	872	
	62% quv	55%	64% f	63% f	66% bf	57%	62%	61%	67%	66%	58%	62%	58%	67% am	63%	66% aqr	42%	62% aq	26%	76% au	53%	53%	69% av	
Very important	(4)	542	37	128	142	102	133	39	449	22	33	68	209	99	103	103	433	19	534	5	356	176	45	433
		26% bquv	16%	24% b	27% b	33% abc	28% b	22%	26%	35%	32%	25%	26%	26%	29%	28%	29% aqr	17%	26% q	19%	41% au	16%	14%	34% av
Fairly important	(3)	738	90	210	196	101	139	70	613	20	34	91	298	116	139	134	565	28	734	2	297	416	118	438
		36% fq	39% f	40% af	37% f	33%	29%	40%	35%	32%	34%	33%	37%	31%	39% m	36%	37% aq	25%	36% aq	7%	35%	37%	38%	35%
Not very important	(2)	402	64	84	98	49	107	32	347	10	14	55	164	90	66	51	272	26	394	5	117	270	59	221
		19% optw	28% acd	16%	18%	16%	22% ce	18%	20%	15%	14%	20%	20% o	24% ao	18%	14%	18%	23%	19% p	17%	14%	24% at	19%	18%
Not at all important	(1)	184	19	44	44	28	48	11	159	9	5	27	86	35	20	26	103	26	179	5	28	153	59	66
		9% nptw	8%	8%	8%	9%	10%	6%	9%	14%	5%	10%	11% n	9%	6%	7%	7%	23% apr	9% p	17%	3%	14% at	19% aw	5%
NET: Not important		586	83	128	142	76	156	42	506	18	19	81	251	125	86	77	375	52	573	9	145	424	118	287
		28% optw	36% acd	24%	27%	25%	32% ace	24%	29%	29%	19%	30%	31% no	33% ano	24%	21%	25%	47% apr	28% p	33%	17%	38% at	38% aw	23%
Not applicable		133	5	29	27	22	49	10	113	2	8	22	31	20	23	40	93	8	122	10	41	80	22	80
		6% blrt	2%	6%	5%	7% b	10% abcd	6%	7%	3%	8%	8%	4%	5%	6%	11% almm	6%	7%	6%	37%	5%	7%	7%	6%
Don't know		78	15	30	25	6	2	14	57	1	7	10	24	14	8	19	46	5	68	1	21	32	5	26
		4% fhpr tuw	6% ef	6% aef	5% ef	2%	*	8% ah	3%	1%	7%	4%	3%	4%	2%	5%	3%	5%	3%	4%	2%	3%	2%	2%
Mean		2.88bq uv	2.69	2.90b	2.91b	2.99ab	2.83	2.91	2.86	2.92	3.09ah	2.83	2.82	2.99al m	3.00al m	2.97aq r	2.40	2.88q	2.47	3.23au	2.61	2.53	3.07av	
Standard deviation		0.94	0.87	0.91	0.93	0.97	0.99	0.86	0.95	1.06	0.88	0.97	0.97	0.87	0.91	0.90	1.08	0.94	1.25	0.82	0.94	0.99	0.89	

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 15

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**Lending or gifting money to family/ friends**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Standard error	0.02	0.07	0.04	0.04	0.06	0.05	0.07	0.02	0.14	0.09	0.07	0.04	0.05	0.05	0.05	0.02	0.11	0.02	0.35	0.03	0.03	0.06	0.03

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 16

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**As a way of being paid by others for goods or services you've provided**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ire- land	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not conc- erned	Posi- tive	Nega- tive	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
NET: Important	1076	128	278	283	176	210	101	892	33	51	124	406	198	186	218	870	30	1068	5	576	471	133	749	
	52% v	56% f	53% f	53% f	57% af	44%	57% k	51%	52%	50%	46%	50%	53%	52%	58% al	58% aqr	27%	53% aq	17%	67% au	42%	43%	59% av	
Very important	(4)	442	27	121	127	74	93	37	363	20	22	63	159	83	81	98	372	13	438	3	303	131	42	357
	v	21% bqu	12%	23% b	24% b	19% b	21%	21%	32%	21%	23%	20%	22%	23%	26% al	25% aqr	12%	22% aq	10%	35% au	12%	14%	28% av	
Fairly important	(3)	634	102	158	156	102	117	63	529	13	29	61	247	115	105	120	497	17	630	2	273	340	91	392
		31% fkq	44% acd	30%	29%	33% f	24%	36% k	30% k	21%	29%	23%	30%	31%	29%	32%	33% aqr	15%	31% aq	7%	32%	30%	29%	31%
Not very important	(2)	435	44	111	115	58	106	36	362	15	22	55	185	82	74	64	280	34	424	8	123	300	62	230
		21% ptw	19%	21%	22%	19%	22%	21%	24%	22%	20%	23%	22%	21%	17%	19%	30% apr	21% p	28%	14%	27% at	20%	18%	
Not at all important	(1)	226	27	61	59	26	52	13	200	8	6	41	126	34	28	19	133	24	219	5	39	180	74	95
		11% nop	12%	12%	11%	9%	11%	7%	12%	12%	6%	15% gj	15% amno	9%	8%	5%	9%	22% apr	11% p	20%	5%	16% at	24% aw	8%
NET: Not important		660	71	172	175	84	158	49	562	23	27	96	311	116	102	84	413	58	643	13	162	480	136	325
	w	32% opt	31%	33%	33%	27%	33%	28%	32%	36%	27%	35%	38% amn	31% o	28%	22%	27%	52% apr	32% p	48%	19%	43% at	44% aw	26%
Not applicable		245	12	38	46	42	107	17	208	7	13	35	73	46	49	50	171	13	234	9	96	135	33	150
	r	12% bcdl	5%	7%	9%	14% bcd	22% abc	10%	12%	11%	13%	9%	12%	14% l	13% l	11%	12%	12%	32%	11%	12%	11%	12%	
Don't know		94	19	38	29	5	4	9	76	1	9	17	23	13	22	22	58	10	85	1	26	41	5	42
	rtw	5% eflp	8% aef	7% aef	5% ef	2%	1%	5%	4%	1%	9% ah	6%	3%	4%	6% l	6% l	4%	9% apr	4%	4%	3%	4%	2%	3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 16

**Q3. How important or unimportant is it to you that you are able to use cash for each of the following situations?**

**As a way of being paid by others for goods or services you've provided**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Mean	2.74lq uv	2.64	2.75	2.77	2.86bf	2.68	2.84	2.73	2.81	2.85	2.66	2.61	2.79l	2.83l	2.98al m	2.86aq r	2.21	2.75aq	2.10	3.14au	2.44	2.38	2.94av
Standard deviation	0.98	0.88	1.00	1.00	0.95	1.01	0.90	0.99	1.08	0.91	1.08	1.02	0.96	0.95	0.89	0.95	1.02	0.98	1.03	0.88	0.95	1.05	0.95
Standard error	0.02	0.07	0.05	0.05	0.06	0.05	0.08	0.03	0.15	0.10	0.08	0.04	0.06	0.05	0.05	0.03	0.11	0.02	0.28	0.03	0.03	0.07	0.03

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 17

**Q4a. Thinking about the last three months, can you recall whether there was a time when you could only pay by cash for something?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Yes	1174 57% qf	151 66% ade	310 59% 59%	295 55% 55%	165 54% 54%	253 53% 53%	104 59% 59%	979 56% 56%	42 68% j	49 48% 48%	155 57% 57%	484 60% m	195 52% 52%	213 59% 59%	205 55% 55%	876 58% q	47 42% 42%	1158 57% aq	10 36% 36%	516 60% a	622 55% 55%	173 56% 56%	736 58% 58%
No	571 28% npt w	57 25% 25%	133 25% 25%	148 28% 28%	90 29% 29%	144 30% 30%	44 25% 25%	486 28% 28%	10 16% 16%	31 31% 31%	75 28% 28%	232 28% 28%	122 33% an	82 23% 23%	96 26% 26%	393 26% 26%	41 37% apr	556 27% p	13 47% 47%	204 24% 24%	348 31% at	102 33% aw	325 26% 26%
Can't remember	331 16% blr uv	23 10% 10%	84 16% 16%	90 17% b	52 17% b	83 17% b	27 15% 15%	273 16% 16%	10 16% 16%	21 21% 21%	41 15% 15%	98 12% 12%	56 15% 15%	64 18% l	72 19% l	243 16% 16%	23 21% 21%	317 16% 16%	5 17% 17%	140 16% 16%	158 14% 14%	33 11% 11%	204 16% v

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 18

**Q4b. You said there has been a time recently when you could only pay by cash for something. Which of the following best describes the reason for this?**

**Base: All respondents who recall a time in the last three months when they could only pay cash for something**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	High-est quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	1145	126	275	297	174	273	99	958	38	50	131	431	188	229	222	872	45	1134	5	518	592	162	735
Weighted base	1174	151*	310	295	165	253	104*	979	42**	49*	155	484	195	213	205	876	47*	1158	10**	516	622	173	736
Cash was the only payment method that would be accepted by the vendor/ recipient	958 82%	123 82%	247 80%	236 80%	135 81%	217 86%a	86 82%	800 82%	34 79%	39 80%	127 82%	406 84%	157 80%	172 81%	162 79%	715 82%	40 86%	947 82%a	5 51%	423 82%	508 82%	135 78%	614 83%a
The equipment for paying electronically was not working	202 17%f	26 18%	67 22%f	54 18%f	30 18%f	24 10%	25 24%	162 17%	8 18%	7 15%	25 16%	74 15%	38 19%	38 18%	37 18%	164 19%ar	4 9%	199 17%	2 22%	92 18%	105 17%	32 19%	118 16%
I did not have easy access to cards, cheques or bank transfer	63 5%ru	11 7%	25 8%e	14 5%	4 2%	10 4%	4 4%	54 5%	2 5%	3 7%	16 10%ah	22 4%	14 7%	11 5%	12 6%	45 5%	5 12%	61 5%	3 26%	38 7%au	21 3%	10 6%	42 6%
Other	50 4%	2 1%	8 3%	12 4%	13 8%abc	15 6%b	4 4%	40 4%	4 9%	2 4%	6 4%	18 4%	9 5%	11 5%	9 4%	36 4%	2 4%	50 4%	-	23 4%	26 4%	5 3%	35 5%
Can't remember	17 1%uw	4 3%	5 2%	4 1%	3 2%	1 *	-	17 2%	-	-	3 2%	5 1%	1 1%	3 1%	7 4%a	12 1%	-	17 1%	-	9 2%	4 1%	3 1%	6 1%

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 19

**Q4c. Thinking about the last three months, can you recall whether there was a time when you wanted to pay by cash but were not able to?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Yes	309 15% <sub>tu</sub>	61 27% <sub>acd</sub>	94 18% <sub>ef</sub>	88 17% <sub>f</sub>	35 11% <sub>f</sub>	32 7%	33 19%	250 14%	12 19%	15 15%	70 26% <sub>ah</sub>	122 15%	62 17%	51 14%	53 14%	238 16%	15 13%	301 15%	5 19%	160 19% <sub>au</sub>	139 12%	65 21% <sub>aw</sub>	182 14%
No	1534 74% <sub>bdk</sub>	147 64%	374 71%	374 70%	234 76% <sub>b</sub>	405 84% <sub>abc</sub>	126 72%	1298 75% <sub>k</sub>	45 72%	66 66%	181 67%	631 78% <sub>ao</sub>	275 74%	261 73%	265 71%	1111 73%	82 74%	1504 74%	20 72%	609 71%	878 78% <sub>at</sub>	221 72%	961 76% <sub>a</sub>
Can't remember	232 11% <sub>lvw</sub>	22 10%	58 11%	70 13% <sub>f</sub>	38 12%	43 9%	17 10%	190 11%	5 9%	20 19% <sub>aghk</sub>	21 8%	61 8%	36 10%	46 13% <sub>l</sub>	55 15% <sub>al</sub>	163 11%	15 13%	225 11%	3 9%	89 10%	111 10%	22 7%	122 10%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 20

**Q5. In the next month, how likely or unlikely are you to pay for goods or services using cash?**

**Base: All respondents**

		Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
		Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	High-est quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base		2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base		2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Certain to/ likely		1547	144	346	422	251	385	137	1281	50	78	175	599	291	280	277	1295	28	1540	3	741	762	163	1079
		75%bck quv	63%	66%	79%abc	82%abc	80%abc	78%k	74%k	81%k	78%k	64%	74%	78%	78%	74%	86%aqr	25%	76%aq	12%	86%au	68%	53%	85%av
Certain to	(+3)	808	42	154	234	157	221	82	658	27	41	90	304	143	148	164	750	5	805	*	465	320	43	651
		39%bcq uv	18%	29%b	44%abc	51%abc	46%abc	47%hk	38%	44%	41%	33%	37%	38%	41%	44%a	50%aqr	4%	40%aq	1%	54%au	28%	14%	51%av
Very likely	(+2)	352	44	96	91	46	76	30	293	11	18	46	140	64	71	59	287	11	352	-	148	194	55	211
		17%	19%	18%	17%	15%	16%	17%	17%	18%	18%	17%	17%	17%	20%	16%	19%aqr	10%	17%a	-	17%	17%	18%	17%
Fairly likely	(+1)	387	58	96	97	48	87	25	331	12	19	40	155	84	62	54	258	12	383	3	128	248	65	218
		19%opt	25%ae	18%	18%	16%	18%	14%	19%	19%	19%	15%	19%	23%o	17%	14%	17%	11%	19%p	11%	15%	22%at	21%	17%
Neither likely nor unlikely	(0)	225	26	63	56	29	50	19	192	3	12	38	89	35	39	40	116	27	217	2	57	150	45	87
		11%ptw	11%	12%	11%	10%	10%	11%	11%	5%	12%	14%	11%	9%	11%	11%	8%	25%apr	11%p	9%	7%	13%at	14%w	7%
Fairly unlikely	(-1)	151	37	60	25	10	20	9	134	3	6	30	68	26	19	26	52	21	148	4	28	117	54	54
		7%def ptw	16%ade f	11%adef	5%	3%	4%	5%	8%	4%	6%	11%	8%	7%	5%	7%	3%	19%apr	7%p	13%	3%	10%at	18%aw	4%
Very unlikely	(-2)	70	11	24	17	8	9	-	64	5	1	10	35	10	10	10	17	21	64	5	13	51	33	16
		3%fgpr tw	5%	5%f	3%	3%	2%	-	4%g	8%gj	1%	4%g	4%	3%	3%	3%	1%	19%apr	3%p	18%	2%	5%at	11%aw	1%
Certain not to	(-3)	38	2	20	3	2	10	2	35	-	1	14	16	6	3	7	11	10	25	12	7	30	12	11
		2%dpwt w	1%	4%ade	1%	1%	2%	1%	2%	-	1%	5%agh	2%	2%	1%	2%	1%	9%apr	1%p	44%	1%	3%at	4%aw	1%
NET: Certain not to/ unlikely		259	50	104	46	20	39	11	233	8	8	54	120	43	31	42	80	52	237	21	48	198	99	81
		12%def gnprtw	22%ade f	20%adef	9%	7%	8%	6%	13%ag	12%	8%	20%agh	15%an	12%	9%	11%	5%	46%apr	12%p	75%	6%	18%at	32%aw	6%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 20

**Q5. In the next month, how likely or unlikely are you to pay for goods or services using cash?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Don't know	44 2% w	10 4% f	13 2%	9 2%	7 2%	6 1%	9 5% ah	32 2%	1 2%	3 3%	5 2%	6 1%	4 1%	8 2% l	14 4% alm	21 1%	4 4%	37 2% p	1 3%	12 1%	17 2%	2 *	18 1%
Mean	1.53bc hkquv	0.93	1.13	1.74ab c	1.92ab c	1.77ab c	1.90ah k	1.48k	1.68	1.71k	1.15	1.44	1.56	1.71al	1.67l	1.99a qr	-0.41 q	1.58a	-1.71	2.06au	1.16	0.48	1.98av
Standard deviation	1.58	1.54	1.74	1.45	1.41	1.49	1.36	1.61	1.58	1.40	1.81	1.63	1.52	1.45	1.58	1.30	1.61	1.53	1.54	1.31	1.65	1.71	1.34
Standard error	0.04	0.11	0.08	0.06	0.08	0.07	0.11	0.04	0.20	0.14	0.12	0.06	0.08	0.07	0.08	0.03	0.16	0.03	0.35	0.04	0.05	0.10	0.04

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 21

**Q6. Official figures show that the use of cash for payments has dropped by a third over the last ten years. More payments are now made by debit card or credit card than by cash. This trend is likely to continue with cash usage predicted to account for less than 20% of all consumer payments by 2027. To what extent, if at all, would you say you are concerned about a move towards cashless or electronic payments?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)			Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
																on cash	Rarely	Ever use							
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297		
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265		
NET: Concerned	859 41%bcl quv	65 28%	180 34%	214 40%b	155 51%abcd	244 51%abcd	83 47%	712 41%	27 43%	37 37%	105 38%	292 36%	161 43%l	168 47%al	176 47%al	711 47%aqr	26 23%	846 42%q	4 15%	859 100%au	-	65 21%	703 56%av		
Very concerned (4)	343 17%bclq uv	14 6%	59 11%	96 18%bc	58 19%bc	118 24%abcd	26 15%	280 16%	17 27%	21 20%	41 15%	104 13%	73 19%l	66 18%l	80 21%al	305 20%aqr	5 4%	339 17%q	-	343 40%au	-	23 8%	304 24%av		
Fairly concerned (3)	516 25%uv	51 22%	121 23%	119 22%	98 32%abcd	127 26%	56 32%aij	432 25%	10 16%	17 17%	64 23%	188 23%	89 24%	103 29%	96 26%	406 27%ar	21 19%	507 25%	4 15%	516 60%au	-	42 13%	399 32%av		
Not very concerned (2)	710 34%tvw	87 38%	166 31%	191 36%	110 36%	157 33%	67 38%	587 34%	27 43%	29 29%	79 29%	287 35%	124 33%	123 34%	116 31%	508 34%	39 35%	694 34%	10 38%	-	710 63%at	75 24%	406 32%v		
Not at all concerned (1)	417 20%efg inoptw	65 28%ade f	140 27%ade f	100 19%e	40 13%	73 15%	18 10%	366 21%agi	6 9%	29 28%gi	80 29%aghi	210 26%amno	71 19%	51 14%	59 16%	233 15%	44 39%apr	407 20%p	9 34%	-	417 37%at	163 53%aw	117 9%		
NET: Not concerned	1128 54%efn optw	152 66%ade f	306 58%ef	291 55%f	150 49%	229 48%	85 48%	953 55%	32 52%	58 57%	159 58%	497 61%amno	194 52%	174 48%	175 47%	741 49%	83 74%apr	1101 54%p	20 72%	-	1128 100%at	238 77%aw	523 41%		
Don't know	89 4%eflr tuvw	14 6%ef	40 8%aef	27 5%ef	2 1%	6 1%	8 4%	73 4%	3 5%	6 6%	9 3%	24 3%	17 5%	16 5%	22 6%l	60 4%	3 3%	83 4%	4 13%	-	-	5 2%	38 3%		
Mean	2.40bc klquv	2.06	2.20	2.42bc	2.57abcd	2.61abcd	2.55k	2.38	2.64k	2.31	2.25	2.24	2.46l	2.54al	2.56al	2.54aq	1.88	2.40q	1.78	3.40au	1.63	1.75	2.73av		
Standard deviation	1.00	0.89	0.99	1.01	0.94	1.02	0.88	1.01	1.00	1.12	1.05	0.99	1.03	0.96	1.02	1.00	0.88	1.00	0.73	0.49	0.48	0.96	0.94		

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 21

**Q6. Official figures show that the use of cash for payments has dropped by a third over the last ten years. More payments are now made by debit card or credit card than by cash. This trend is likely to continue with cash usage predicted to account for less than 20% of all consumer payments by 2027. To what extent, if at all, would you say you are concerned about a move towards cashless or electronic payments?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Standard error	0.02	0.07	0.05	0.04	0.05	0.05	0.07	0.02	0.13	0.11	0.07	0.04	0.06	0.05	0.05	0.03	0.08	0.02	0.17	0.02	0.01	0.06	0.03

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 22

**Q7. You said you are concerned about a move towards cashless or electronic payments. Why do you say that?**

**Base: All respondents who are concerned about a move towards cashless or electronic payments**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Con-cerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	880	59	165	233	167	256	75	736	23	46	87	269	163	191	198	740	21	868	4	880	-	61	736
Weighted base	859	65*	180	214	155	244	83*	712	27**	37*	105*	292	161	168	176	711	26**	846	4**	859	-**	65*	703
I like to have the option of paying in cash	550 64%bclv	30 46%	88 49%	125 58%	117 75%abcd	190 78%abcd	50 60%	464 65%	13 50%	23 61%	58 55%	164 56%	113 70%l	118 70%l	119 68%l	465 65%	9 33%	547 65%a	* 10%	550 64%	-	25 39%	487 69%av
There is more scope for scams using debit or credit cards	463 54%cdklv	26 40%	77 43%	96 45%	104 67%abcd	159 65%abcd	42 50%	385 54%k	18 66%	19 50%	44 42%	139 48%	100 62%al	92 54%	100 57%	387 54%	9 34%	458 54%	-	463 54%	-	20 31%	407 58%av
Cash is more reliable/ electronic payment systems don't always work	396 46%dv	27 41%	92 51%d	81 38%	78 50%d	119 49%d	46 56%	326 46%	8 31%	15 41%	42 40%	134 46%	77 48%	80 48%	81 46%	335 47%	4 14%	388 46%	2 45%	396 46%	-	15 23%	350 50%av
I have more control over/ more sight over my finances using cash	365 43%v	19 30%	68 38%	91 42%	70 45%	118 48%ab	31 37%	305 43%	11 42%	18 49%	42 40%	117 40%	66 41%	78 46%	80 46%	322 45%ar	8 29%	363 43%	-	365 43%	-	14 22%	326 46%av
I like to have the option to be paid in cash	358 42%clv	23 35%	57 32%	87 41%	85 55%abcd	105 43%cd	36 43%	292 41%	11 42%	19 50%	32 31%	106 36%	67 42%	87 52%al	76 43%	304 43%	9 34%	354 42%	-	358 42%	-	14 21%	316 45%av
Cash is more convenient	327 38%bcv	11 17%	45 25%	89 42%bc	74 48%abc	108 44%abc	28 34%	273 38%	11 39%	15 41%	31 30%	105 36%	60 37%	77 46%a	68 39%	305 43%ar	2 6%	324 38%	-	327 38%	-	12 18%	289 41%av
I'm concerned for other people who aren't good with technology	319 37%	21 33%	56 31%	69 32%	61 39%	111 46%acd	24 29%	270 38%	11 42%	14 36%	34 33%	102 35%	68 42%	64 38%	68 38%	255 36%	6 22%	313 37%	3 63%	319 37%	-	20 31%	271 39%
Cash is quicker	315 37%cv	26 40%cd	42 23%	74 34%cd	65 42%cd	109 44%acd	29 35%	266 37%	7 25%	14 38%	28 27%	95 33%	66 41%	67 40%	73 42%	293 41%ar	3 11%	312 37%	-	315 37%	-	14 21%	264 38%v

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 22

**Q7. You said you are concerned about a move towards cashless or electronic payments. Why do you say that?**  
Base: All respondents who are concerned about a move towards cashless or electronic payments

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	859	65*	180	214	155	244	83*	712	27**	37*	105*	292	161	168	176	711	26**	846	4**	859	-**	65*	703
I'm concerned for other people who don't have credit/ debit cards	281	12	41	67	64	97	23	238	12	8	31	87	60	57	62	225	4	276	3	281	-	15	247
	33%bc	18%	23%	31%	41%abc	40%abc	28%	33%	43%	22%	30%	30%	37%	34%	35%	32%	14%	33%	63%	33%	-	23%	35%a
I don't like paying for some things electronically	259	16	47	56	60	78	40	200	7	13	24	75	57	41	61	224	5	258	-	259	-	12	228
	30%h	25%	26%	26%	39%acd	32%	48%ahk	28%	25%	34%	23%	26%	36%n	24%	35%n	31%	19%	31%	-	30%	-	18%	32%av
I don't like creating a digital footprint/ record of my payments	239	14	57	55	40	74	22	193	14	10	31	87	44	38	53	199	4	237	-	239	-	12	211
	28%	21%	32%	26%	25%	30%	26%	27%	52%	27%	30%	30%	27%	22%	30%	28%	17%	28%	-	28%	-	18%	30%a
I don't have credit/ debit cards	10	-	4	2	3	2	-	10	-	-	3	-	3	5	2	9	-	10	-	10	-	3	7
	1%	-	2%	1%	2%	1%	-	1%	-	-	3%	-	2%l	3%al	1%	1%	-	1%	-	1%	-	4%w	1%
Other	45	2	6	12	7	18	3	37	3	1	6	16	10	10	4	36	1	42	1	45	-	1	43
	5%or	3%	3%	5%	5%	7%	4%	5%	11%	3%	6%	5%	6%	6%	2%	5%	3%	5%	28%	5%	-	2%	6%a
Don't know	6	-	3	2	1	-	-	5	-	1	1	3	-	1	3	4	-	5	1	6	-	3	1
	1%rw	-	2%	1%	*	-	-	1%	-	3%	1%	1%	-	*	2%	1%	-	1%	27%	1%	-	5%aw	*
NET: Convenience	432	31	63	111	91	136	42	361	12	19	39	143	85	92	93	397	4	428	-	432	-	22	365
	50%ckv	49%	35%	52%c	58%ac	56%c	50%	51%k	43%	50%	38%	49%	53%	55%	53%	56%ar	14%	51%	-	50%	-	34%	52%v
NET: Choice	624	37	107	146	127	207	62	521	16	25	67	194	124	132	132	524	16	619	*	624	-	30	546
	73%bclv	57%	59%	68%	82%abcd	85%abcd	75%	73%	60%	68%	64%	66%	77%l	79%l	75%	74%	60%	73%a	10%	73%	-	46%	78%av
NET: Avoiding digital	377	26	75	91	77	108	44	301	16	16	40	131	79	58	82	321	6	374	-	377	-	21	329
	44%hn	41%	41%	43%	50%	44%	53%	42%	61%	43%	38%	45%n	49%n	34%	46%n	45%	22%	44%	-	44%	-	32%	47%av
NET: Concern for others	411	22	76	93	83	137	36	345	16	14	47	135	86	81	89	332	8	404	3	411	-	25	350
	48%	34%	42%	43%	53%bd	56%abcd	43%	48%	61%	38%	45%	46%	53%	48%	51%	47%	29%	48%	63%	48%	-	39%	50%a

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 23

**Q8. You said you are not concerned about a move towards cashless or electronic payments. Why do you say that?**

**Base: All respondents who are not concerned about a move towards cashless or electronic payments**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- Ireland	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not concerned	Posi- tive	Nega- tive
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	1104	123	265	297	162	257	88	922	34	60	130	446	186	194	201	730	86	1083	14	-	1104	223	524
Weighted base	1128	152*	306	291	150	229	85*	953	32**	58*	159	497	194	174	175	741	83*	1101	20**	-**	1128	238	523
Card/ contactless is more convenient	666 59%p	83 55%	190 62%	166 57%	86 57%	141 61%	50 59%	560 59%	18 56%	38 66%	86 54%	313 63%ao	105 54%	109 63%	93 53%	401 54%	58 70%p	648 59%p	15 75%	-	666 59%	168 71%aw	292 56%
Card/ contactless is quicker	627 56%pw	88 58%	191 62%ade	153 53%	74 50%	120 52%	48 57%	536 56%	16 48%	26 46%	99 62%	298 60%am	98 50%	89 51%	91 52%	374 50%	53 64%p	611 55%p	14 69%	-	627 56%	159 67%aw	260 50%
I don't have to carry so much cash with me	605 54%cp	78 51%	145 47%	160 55%	87 58%	135 59%c	42 50%	515 54%	19 59%	29 50%	83 52%	290 58%am	93 48%	93 53%	86 49%	371 50%	51 61%	590 54%p	12 59%	-	605 54%	158 67%aw	275 53%
It's progress/ modern	464 41%ow	53 35%	124 40%	120 41%	73 49%ab	94 41%	47 55%ahj	388 41%	12 36%	18 30%	63 40%	215 43%o	81 42%	77 45%o	57 32%	312 42%	33 40%	455 41%	8 40%	-	464 41%	135 57%aw	190 36%
It's easier to keep a record of payments	464 41%p	80 53%ade	128 42%	110 38%	52 35%	95 41%	34 40%	392 41%	15 45%	23 40%	73 46%	237 48%ano	75 38%	62 36%	61 35%	269 36%	44 54%apr	456 41%p	5 28%	-	464 41%	126 53%aw	202 39%
You can't always get cash/ find a cash machine (ATM)	411 36%p	51 33%	128 42%	98 34%	51 34%	83 36%	27 32%	346 36%	14 45%	24 41%	62 39%	174 35%	80 41%	73 42%	62 35%	253 34%	33 39%	404 37%p	4 22%	-	411 36%	100 42%	194 37%
Cards are good for regular payments	319 28%nr	45 30%	84 27%	82 28%	43 29%	65 28%	19 22%	276 29%	8 25%	17 29%	40 25%	147 30%n	51 26%	35 20%	60 34%n	203 27%	26 32%	308 28%	9 44%	-	319 28%	92 39%aw	133 26%
I have more control over/ more sight over my finances using card	294 26%eno prw	52 34%e	80 26%	80 28%e	27 18%	55 24%	27 31%	248 26%	5 16%	15 26%	56 35%ah	159 32%ano	48 25%	33 19%	33 19%	144 19%	27 33%p	281 26%p	11 55%	-	294 26%	98 41%aw	111 21%
It's a good way of reducing tax avoidance/ undeclared payments	131 12%pw	17 11%	47 15%e	28 10%	11 7%	28 12%	8 9%	114 12%	4 13%	5 8%	27 17%	73 15%ano	22 11%	14 8%	14 8%	74 10%	16 20%apr	128 12%p	1 7%	-	131 12%	50 21%aw	42 8%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 23

**Q8. You said you are not concerned about a move towards cashless or electronic payments. Why do you say that?**

**Base: All respondents who are not concerned about a move towards cashless or electronic payments**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	1128	152*	306	291	150	229	85*	953	32**	58*	159	497	194	174	175	741	83*	1101	20**	-**	1128	238	523
Other	22 2%r	1 1%	2 1%	6 2%	6 4%c	8 4%c	1 1%	18 2%	1 2%	2 4%	3 2%	9 2%	3 2%	5 3%	5 3%	16 2%	3 3%	20 2%	2 9%	-	22 2%	3 1%	14 3%
Don't know	27 2%v	4 3%	12 4%	6 2%	1 *	4 2%	1 2%	23 2%	-	2 4%k	-	13 3%	4 2%	3 2%	5 3%	20 3%	-	25 2%	-	-	27 2%	-	14 3%v
NET: Convenience	946 84%p	128 84%	259 85%	240 83%	124 83%	195 85%	66 78%	801 84%	28 88%	51 88%	131 82%	419 84%	161 83%	142 82%	152 87%	598 81%	72 87%	924 84%p	17 86%	-	946 84%	216 91%aw	428 82%
NET: Control	538 48%ep	88 58%ae	146 48%	138 48%	57 38%	108 47%	41 49%	454 48%	17 52%	25 44%	91 57%ah	275 55%am	84 43%	72 41%	72 41%	309 42%	46 55%p	524 48%p	11 57%	-	538 48%	144 60%aw	235 45%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 24

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

**Summary****Base: All respondents**

	Events	
	You could only pay for goods and services using digital payments like credit or debit cards or other electronic payment services (e.g. mobile phones or smart watches)	All cash was removed from society so that notes and coins didn't exist
Unweighted base	2076	2076
Weighted base	2076	2076
NET: Positive	531 26%	308 15%
Very positive (+2)	131 6%	90 4%
Fairly positive (+1)	399 19%	218 11%
Neither positive nor negative (0)	495 24%	397 19%
Fairly negative (-1)	407 20%	449 22%
Very negative (-2)	555 27%	815 39%
NET: Negative	961 46%	1265 61%
Don't know	88 4%	107 5%
Mean	-0.43	-0.85
Standard deviation	1.27	1.20
Standard error	0.03	0.03

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 25

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

#### Summary II

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Positive for both	282 14%dfn optw	43 19%def	118 23%ade f	57 11%af	32 10%	32 7%	20 11%	237 14%	7 12%	17 17%	57 21%agh	131 16%ano	61 16%no	36 10%	37 10%	158 10%	36 33%apr	276 14%p	4 16%	55 6%	223 20%at	282 92%aw	-
NET: Negative for both	920 44%bck lquv	73 32%	184 35%	232 44%bc d	166 54%abc d	265 55%abc d	86 49%k	767 44%k	25 40%	42 42%	92 34%	325 40%	174 47%	184 51%al	172 46%	750 50%aqr	21 19%	912 45%aq	2 7%	612 71%au	279 25%	-	920 73%av
NET: Positive for statement on digital payments but negative for statement on cashless society	108 5%tv	14 6%	27 5%	25 5%	14 5%	28 6%	9 5%	89 5%	5 8%	5 5%	20 7%	43 5%	19 5%	19 5%	20 5%	76 5%	6 6%	105 5%	2 8%	24 3%	83 7%at	-	108 9%av

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 26

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

**You could only pay for goods and services using digital payments like credit or debit cards or other electronic payment services (e.g. mobile phones or smart watches)**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Positive	531 26%efn ptw	90 39%ade f	171 33%ade f	120 23%	62 20%	87 18%	37 21%	446 26%	17 27%	31 30%	98 36%agh	245 30%ano	101 27%	75 21%	82 22%	323 21%	49 44%apr	520 26%p	8 28%	104 12%	419 37%at	282 92%aw	108 9%
Very positive (+2)	131 6%dfn ptw	29 12%ade f	50 10%ade f	21 4%	14 4%	18 4%	6 3%	117 7%	2 2%	7 7%	29 11%agh	66 8%an	23 6%	13 4%	21 6%	62 4%	26 23%apr	130 6%p	1 2%	25 3%	105 9%at	101 33%aw	16 1%
Fairly positive (+1)	399 19%pt w	61 27%ade f	121 23%ae f	99 19%	48 16%	70 14%	31 18%	330 19%	15 24%	24 23%	69 25%ah	179 22%ao	78 21%	62 17%	61 16%	260 17%	24 21%	390 19%p	7 26%	79 9%	314 28%at	181 59%aw	92 7%
Neither positive nor negative (0)	495 24%tw	40 17%	134 25%	144 27%b	69 23%	108 23%	39 22%	418 24%	16 26%	22 22%	59 22%	199 25%	81 22%	86 24%	86 23%	353 23%	34 30%	481 24%	10 38%	102 12%	374 33%at	16 5%	218 17%v
Fairly negative (-1)	407 20%quv	52 22%	86 16%	99 19%	67 22%	103 21%	48 27%ahj k	334 19%	10 15%	16 15%	40 15%	153 19%	88 24%o	69 19%	63 17%	308 20%q	13 11%	406 20%aq	* 1%	203 24%au	186 16%	5 2%	372 29%av
Very negative (-2)	555 27%bcl quv	29 12%	109 21%b	143 27%bc	101 33%abc	174 36%abc	44 25%	466 27%k	15 25%	29 29%	57 21%	188 23%	95 25%	118 33%alm	121 33%al	472 31%aqr	10 9%	548 27%q	1 5%	427 50%au	116 10%	1 *	548 43%av
NET: Negative	961 46%bck lquv	80 35%	195 37%	242 45%bc d	168 55%abc d	277 58%abc d	92 53%k	800 46%k	25 40%	44 44%	97 36%	341 42%	183 49%l	187 52%al	184 49%l	779 52%aqr	23 20%	954 47%aq	2 7%	630 73%au	302 27%	6 2%	920 73%av
Don't know	88 4%fmrt uvw	20 9%ae f	26 5%f	26 5%f	8 3%	7 2%	7 4%	73 4%	5 8%	3 3%	18 7%	28 3%	8 2%	10 3%	21 6%m	57 4%	6 5%	76 4%	7 27%	22 3%	33 3%	4 1%	19 1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 26

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

**You could only pay for goods and services using digital payments like credit or debit cards or other electronic payment services (e.g. mobile phones or smart watches)**

**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Mean	-0.43ef noptw	0.04a def	-0.16a def	-0.48f	-0.65	-0.73	-0.55	-0.42	-0.39	-0.37	-0.10a gh	-0.28a no	-0.42	-0.62	-0.57	-0.60	0.39a pr	-0.44p	0.25	-1.11	0.10at w	1.24a	-1.08
Standard deviation	1.27	1.28	1.29	1.21	1.23	1.21	1.17	1.27	1.22	1.33	1.33	1.28	1.26	1.23	1.28	1.23	1.25	1.27	0.87	1.13	1.12	0.65	1.01
Standard error	0.03	0.10	0.06	0.05	0.07	0.05	0.09	0.03	0.16	0.13	0.09	0.05	0.07	0.06	0.03	0.12	0.03	0.23	0.04	0.03	0.04	0.03	

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 27

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

**All cash was removed from society so that notes and coins didn't exist**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Positive	308	47	132	59	34	35	20	262	7	18	64	142	64	39	44	172	39	301	6	65	238	308	-
	15%dfnptw	21%adf	25%adef	11%df	11%	7%	12%	15%	12%	18%	23%agh	17%ano	17%n	11%	12%	11%	35%apr	15%p	21%	8%	21%at	100%aw	-
Very positive (+2)	90	15	40	15	8	11	6	74	3	7	23	39	19	10	18	48	18	88	1	20	70	90	-
	4%dfptw	7%df	8%adef	3%	3%	2%	3%	4%	5%	7%	8%ah	5%	5%	3%	5%	3%	16%apr	4%p	5%	2%	6%at	29%aw	-
Fairly positive (+1)	218	32	92	45	26	23	15	188	5	11	41	103	45	28	26	124	21	212	4	45	168	218	-
	11%fop	14%f	18%adef	8%df	8%	5%	8%	11%	7%	11%	15%a	13%ano	12%o	8%	7%	8%	19%apr	10%p	16%	5%	15%at	71%aw	-
Neither positive nor negative (0)	397	54	97	119	47	80	28	339	13	17	50	183	60	57	67	255	29	384	10	66	314	-	-
	19%ptw	24%e	18%	22%aef	15%	17%	16%	20%	20%	17%	18%	22%amn	16%	16%	18%	17%	26%p	19%p	37%	8%	28%at	-	-
Fairly negative (-1)	449	57	98	108	68	118	45	365	14	25	53	169	92	83	73	331	19	445	3	125	306	-	449
	22%ctv	25%	19%	20%	22%	25%c	26%	21%	23%	25%	19%	21%	25%	23%	20%	22%	17%	22%a	11%	15%	27%at	-	36%av
Very negative (-2)	815	45	170	218	147	235	75	679	26	35	90	284	149	166	155	681	19	806	3	578	217	-	815
	39%bclquv	19%	32%b	41%bc	48%abc	49%abcd	43%	39%	42%	35%	33%	35%	40%	46%al	42%l	45%aqr	17%	40%aq	9%	67%au	19%	-	64%av
NET: Negative	1265	101	269	326	215	353	120	1044	40	60	143	454	241	249	229	1012	38	1251	5	703	523	-	1265
	61%bcklquv	44%	51%	61%bc	70%abcd	74%abcd	68%k	60%k	64%	60%	53%	56%	64%l	69%alo	61%	67%aqr	34%	62%aq	20%	82%au	46%	-	100%av
Don't know	107	28	28	28	11	12	7	93	2	5	15	35	9	14	34	73	5	95	6	25	52	-	-
	5%fmrtw	12%acdef	5%df	5%df	3%	3%	4%	5%	3%	5%	6%	4%	2%	4%	9%almn	5%	4%	5%	22%	3%	5%	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 27

**Q8b. To what extent are you positive or negative about the possibility of the following happening in your lifetime?**

**All cash was removed from society so that notes and coins didn't exist**

**Base: All respondents**

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Mean	-0.85e fnprtw	-0.41a def	-0.54a def	-0.93f	-1.08	-1.16	-1.00	-0.84	-0.93	-0.74	-0.57a gh	-0.72a no	-0.84n	-1.06	-0.95	-1.02	*a pr	-0.86p	-0.05	-1.43	-0.40at w	1.29a	-1.64
Standard deviation	1.20	1.21	1.34	1.13	1.12	1.03	1.13	1.21	1.18	1.27	1.34	1.23	1.23	1.12	1.20	1.14	1.34	1.20	1.07	1.01	1.16	0.46	0.48
Standard error	0.03	0.09	0.06	0.05	0.06	0.05	0.09	0.03	0.16	0.12	0.09	0.05	0.07	0.06	0.06	0.03	0.13	0.03	0.28	0.03	0.04	0.03	0.01

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 28

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Bank pays	1188	95	268	310	188	327	96	998	36	59	177	513	230	217	171	885	60	1174	8	511	664	201	753
	57% <sup>bco</sup>	41%	51%	58% <sup>bc</sup>	61% <sup>bc</sup>	68% <sup>abc</sup>	55%	57%	58%	58%	65% <sup>ah</sup>	63% <sup>ao</sup>	62% <sup>o</sup>	60% <sup>o</sup>	46%	58%	53%	58% <sup>a</sup>	30%	59%	59%	65% <sup>a</sup>	60% <sup>a</sup>
By banks and credit/debit card companies (as part of their operating costs)	905	70	192	242	149	253	68	758	31	49	127	382	187	168	125	655	48	893	7	377	517	146	588
	44% <sup>bco</sup>	30%	37%	45% <sup>bc</sup>	48% <sup>bc</sup>	53% <sup>abc</sup>	39%	44%	50%	48%	47%	47% <sup>ao</sup>	50% <sup>ao</sup>	47% <sup>o</sup>	33%	43%	43%	44% <sup>a</sup>	25%	44%	46%	48%	47% <sup>a</sup>
By bank account and credit card holders (through banks offering lower interest rates to their customers)	283	26	76	68	39	75	27	240	5	10	50	131	43	49	47	229	11	281	1	134	147	54	165
	14%	11%	14%	13%	13%	16%	16%	14%	9%	10%	18%	16% <sup>a</sup>	12%	14%	12%	15% <sup>ar</sup>	10%	14% <sup>a</sup>	4%	16%	13%	18%	13%
By the public through general taxation	105	28	50	19	4	5	15	86	1	3	12	44	17	19	21	74	11	103	2	51	50	20	63
	5% <sup>ef</sup>	12% <sup>adef</sup>	9% <sup>adef</sup>	4% <sup>f</sup>	1%	1%	9% <sup>a</sup>	5%	1%	3%	4%	5%	4%	5%	6%	5%	10% <sup>apr</sup>	5%	7%	6%	4%	6%	5%
By businesses taking cash payments (funded through increasing the prices of goods or services)	100	16	27	20	12	27	9	81	8	2	18	43	21	14	17	78	8	98	2	48	52	21	56
	5%	7%	5%	4%	4%	6%	5%	5%	13% <sup>ahj</sup>	2%	7%	5%	6%	4%	5%	5%	7%	5%	8%	6%	5%	7%	4%
Other	9	-	2	-	3	4	1	7	-	1	2	3	1	2	-	8	-	9	-	8	1	2	7
	* <sup>u</sup>	-	*	-	1%	1% <sup>d</sup>	1%	*	-	1%	1%	*	*	1%	-	1%	-	*	-	1% <sup>au</sup>	*	1%	1%
Don't know	674	92	179	184	101	117	54	567	17	36	63	211	105	106	164	469	33	646	15	241	362	65	386
	32% <sup>fkl</sup>	40% <sup>af</sup>	34% <sup>f</sup>	35% <sup>f</sup>	33% <sup>f</sup>	24%	31%	33% <sup>k</sup>	27%	36% <sup>k</sup>	23%	26%	28%	30%	44% <sup>alm</sup>	31%	29%	32%	55%	28%	32%	21%	31% <sup>v</sup>

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 29

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

Q10. Which one of these approaches do you think best describes how card and contactless payments are currently funded?

	Total	NET: Bank pays (b)	By banks and credit/debit card companies (as part of their operating costs) (d)	By bank account and credit card holders (through banks offering lower interest rates to their customers) (c)	By businesses taking card or contactless payments (funded through increasing the prices of goods or services) (e)	By the public through general taxation (a)	Other (f)
Unweighted base	2076	790	593	197	507	83	14
Weighted base	2076	792	578	214	506	92*	14**
NET: Bank pays	1188 57%	667 84%ae	496 86%ae	172 80%a	374 74%a	31 34%	8 59%
By banks and credit/debit card companies (as part of their operating costs)	905 44%	500 63%ac	460 80%abce	40 19%	295 58%ac	17 19%	8 56%
By bank account and credit card holders (through banks offering lower interest rates to their customers)	283 14%	167 21%de	36 6%	132 62%abde	79 16%d	14 15%d	* 3%
By the public through general taxation	105 5%	31 4%d	18 3%	14 6%	16 3%	46 50%bcde	- -
By businesses taking cash payments (funded through increasing the prices of goods or services)	100 5%	32 4%	19 3%	14 6%	62 12%bcd	5 6%	- -
Other	9 *	2 *	2 *	1 *	2 *	- -	2 17%
Don't know	674 32%	58 7%	45 8%	14 6%	53 10%	9 10%	3 24%

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f**

**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 30

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

	Q11. Which broad statement comes closest to how you feel about funding free access to cash through ATMs?		
	Total	There should be a subsidy so that individuals who rely on cash do not have to pay fees for using ATMs (b)	Individuals who use ATMs should pay a fee to access to their cash based on their use of the machines (a)
Unweighted base	2076	1511	126
Weighted base	2076	1514	131*
NET: Bank pays	1188 57%	920 61%	86 65%
By banks and credit/debit card companies (as part of their operating costs)	905 44%	718 47%	49 38%
By bank account and credit card holders (through banks offering lower interest rates to their customers)	283 14%	202 13%	36 28%b
By the public through general taxation	105 5%	90 6%	8 6%
By businesses taking cash payments (funded through increasing the prices of goods or services)	100 5%	71 5%	17 13%b
Other	9 *	5 *	- -

**Proportions/Mean: Columns Tested (5% risk level) - a/b  
 Overlap formulae used. \* small base**

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 30

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

	Q11. Which broad statement comes closest to how you feel about funding free access to cash through ATMs?		
	Total	There should be a subsidy so that individuals who rely on cash do not have to pay fees for using ATMs (b)	Individuals who use ATMs should pay a fee to access to their cash based on their use of the machines (a)
Weighted base	2076	1514	131*
Don't know	674 32%	428 28% <sup>a</sup>	21 16%

**Proportions/Mean: Columns Tested (5% risk level) - a/b**  
**Overlap formulae used. \* small base**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 31

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

	Q12. Which one of the following options do you think would be the best way to pay for access to cash through ATMS?								
	Total	Individuals taking out cash from an ATM pay no extra fees at the cashpoint or through banking fees - it is paid by all those who use a banking service... (f)	NET: Individual taking out cash from an ATM pay (a)	NET: Individual taking out cash from an ATM pay a fee per transaction (b)	Individuals taking out cash from an ATM pay per withdrawal to their card provider (bank or building society) (d)	Individuals taking out cash from an ATM pay the company operating the machine an extra fee which is added to the value of the withdrawal (c)	Individuals taking out cash from an ATM pay an annual or monthly fee through their card provider (bank or building society) for 'access to cash' (e)	Other (g)	Don't know
Unweighted base	2076	844	482	384	217	167	98	100	650
Weighted base	2076	826	515	411	230	181	104*	91*	644
NET: Bank pays	1188 57%	596 72%abd	328 64%	258 63%	135 59%	122 68%	70 67%	62 68%	202 31%
By banks and credit/debit card companies (as part of their operating costs)	905 44%	453 55%ade	240 47%	198 48%	105 46%	93 51%	42 40%	50 55%	162 25%
By bank account and credit card holders (through banks offering lower interest rates to their customers)	283 14%	143 17%	88 17%b	60 15%	30 13%	30 16%	28 27%abdfg	12 13%	40 6%
By the public through general taxation	105 5%	43 5%	36 7%	25 6%	13 6%	13 7%	10 10%	2 2%	24 4%
By businesses taking cash payments (funded through increasing the prices of goods or services)	100 5%	45 5%	39 8%	31 8%	23 10%f	9 5%	8 8%	4 5%	12 2%
Other	9 *	2 *	1 *	-	-	-	1 1%	4 4%abcdf	3 *

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g**  
**Overlap formulae used. \* small base**

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 31

**Q9. Most cash machine (ATM) withdrawals by UK cardholders in the UK (over 90%) are made free of charge. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?**

**Base: All respondents**

Q12. Which one of the following options do you think would be the best way to pay for access to cash through ATMs?

	Individuals taking out cash from an ATM pay no extra fees at the cashpoint or through banking fees - it is paid by all those who use a banking service... (f)	NET: Individual taking out cash from an ATM pay (a)	NET: Individual taking out cash from an ATM pay a fee per transaction (b)	Individuals taking out cash from an ATM pay per withdrawal to their card provider (bank or building society) (d)	Individuals taking out cash from an ATM pay the company operating the machine an extra fee which is added to the value of the withdrawal (c)	Individuals taking out cash from an ATM pay an annual or monthly fee through their card provider (bank or building society) for 'access to cash' (e)	Other (g)	Don't know	
Weighted base	2076	826	515	411	230	181	104*	91*	644
Don't know	674	140	111	96	59	37	15	19	403
	32%	17%	22%	23% <sup>f</sup>	26% <sup>ef</sup>	20%	14%	21%	63%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g**  
**Overlap formulae used. \* small base**

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 32

**Q10. Since January 2018 shops can no longer apply surcharges if a consumer chooses to pay by card, either online or in-store. Which one of these approaches do you think best describes how card and contactless payments are currently funded?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ire-land (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Bank pays	792	72	180	211	115	213	59	670	28	36	109	341	146	136	128	592	40	785	3	345	438	131	474
	38%	31%	34%	40%	38%	44%abc	34%	39%	45%	35%	40%	42%ao	39%	38%	34%	39%	36%	39%a	12%	40%	39%	42%	37%
By banks and credit/debit card companies (as part of their operating costs)	578	51	122	162	92	151	41	487	23	27	78	244	114	100	92	429	26	573	3	246	324	87	348
	28%c	22%	23%	30%c	30%	31%bc	24%	28%	37%	27%	29%	30%	31%	28%	25%	28%	23%	28%a	12%	29%	29%	28%	28%
By bank account and credit card holders (through banks offering lower interest rates to their customers)	214	21	58	49	23	62	17	183	5	8	32	97	32	36	37	164	14	213	-	98	114	44	125
	10%	9%	11%	9%	7%	13%ae	10%	11%	8%	8%	12%	12%	9%	10%	10%	11%	12%	10%	-	11%	10%	14%aw	10%
By businesses taking card or contactless payments (funded through increasing the prices of goods or services)	506	45	110	113	93	145	52	414	21	18	75	232	90	89	74	369	29	503	3	222	278	87	337
	24%o	20%	21%	21%	30%abc	30%abcd	30%	24%	35%j	18%	28%	28%ao	24%	25%	20%	24%	26%	25%a	12%	26%	25%	28%	27%a
By the public through general taxation	92	24	40	23	1	3	5	77	1	9	18	40	19	14	15	67	8	89	2	40	51	26	57
	4%ef	11%adef	8%aef	4%ef	*	1%	3%	4%	1%	9%agh	6%	5%	5%	4%	4%	4%	7%	4%	8%	5%	4%	8%aw	5%
Other	14	-	3	2	5	4	1	12	-	1	2	4	5	*	2	10	2	14	-	9	5	2	12
	1%	-	1%	*	1%	1%	*	1%	-	1%	1%	*	1%	*	1%	1%	2%	1%	-	1%	*	1%	1%
Don't know	673	89	192	183	93	115	59	565	12	37	68	197	113	119	152	474	33	639	19	244	356	63	385
	32%fkl	39%f	37%f	34%f	30%	24%	34%	32%k	20%	37%i	25%	24%	30%	33%l	41%alm	31%	30%	31%	68%	28%	32%	20%	30%v
	rtvw																						

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 33

**Q11. Which broad statement comes closest to how you feel about funding free access to cash through ATMs?**

Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
There should be a subsidy so that individuals who rely on cash do not have to pay fees for using ATMs	1514 73%qv	165 72%	378 72%	393 74%	229 75%	349 73%	128 73%	1275 73%	47 75%	64 64%	202 74%	572 70%	287 77%l	280 78%al	271 73%	1125 74%aq	67 60%	1489 73%aq	14 52%	663 77%au	816 72%	203 66%	989 78%av
Individuals who use ATMs should pay a fee to access to their cash based on their use of the machines	131 6%dfm nw	25 11%ade f	54 10%ade f	22 4%	12 4%	19 4%	10 5%	110 6%	3 4%	9 9%	27 10%ah	82 10%amno	11 3%	13 4%	19 5%	89 6%	14 12%apr	129 6%	2 6%	44 5%	83 7%	60 20%aw	47 4%
Don't know	431 21%rtv w	41 18%	95 18%	117 22%	66 21%	112 23%	38 22%	353 20%	13 20%	27 27%k	43 16%	159 20%	76 20%	66 18%	84 22%	298 20%	31 28%	412 20%	11 41%	152 18%	229 20%	44 14%	229 18%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 34

**Q11. Which broad statement comes closest to how you feel about funding free access to cash through ATMs?**  
**Base: All respondents**

Q9. Which one of these approaches do you think best describes how free access to cash through ATMs is currently funded?

	Total	NET: Bank pays (b)	By banks and credit/ debit card companies (as part of their operating costs) (d)	By bank account and credit card holders (through banks offering lower interest rates to their customers) (c)	By the public through general taxation (a)	By businesses taking cash payments (funded through increasing the prices of goods or services) (e)	Other (f)
Unweighted base	2076	1187	919	268	97	93	8
Weighted base	2076	1188	905	283	105*	100*	9**
There should be a subsidy so that individuals who rely on cash do not have to pay fees for using ATMs	1514 73%	920 77% <sup>c</sup>	718 79% <sup>bc</sup>	202 71%	90 86% <sup>ce</sup>	71 71%	5 59%
Individuals who use ATMs should pay a fee to access to their cash based on their use of the machines	131 6%	86 7% <sup>d</sup>	49 5%	36 13% <sup>bd</sup>	8 8%	17 17% <sup>bd</sup>	- -
Don't know	431 21%	183 15% <sup>a</sup>	138 15% <sup>a</sup>	45 16% <sup>a</sup>	7 6%	13 13%	4 41%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f**

**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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**Access to Cash September 2018**  
**ONLINE Fieldwork: 7th - 9th September 2018**

Absolutes/col percents

Table 35

**Q11. Which broad statement comes closest to how you feel about funding free access to cash through ATMs?**

Base: All respondents

	Q12. Which one of the following options do you think would be the best way to pay for access to cash through ATMs?								
	Total	Individuals taking out cash from an ATM pay no extra fees at the cashpoint or through banking fees - it is paid by all those who use a banking service... (f)	NET: Individual taking out cash from an ATM pay (a)	NET: Individual taking out cash from an ATM pay a fee per transaction (b)	Individuals taking out cash from an ATM pay per withdrawal to their card provider (bank or building society) (d)	Individuals taking out cash from an ATM pay the company operating the machine an extra fee which is added to the value of the withdrawal (c)	Individuals taking out cash from an ATM pay an annual or monthly fee through their card provider (bank or building society) for 'access to cash' (e)	Other (g)	Don't know
Unweighted base	2076	844	482	384	217	167	98	100	650
Weighted base	2076	826	515	411	230	181	104*	91*	644
There should be a subsidy so that individuals who rely on cash do not have to pay fees for using ATMs	1514 73%	718 87%abcde	340 66%	272 66%	159 69%	114 63%	68 65%	75 83%abcde	381 59%
Individuals who use ATMs should pay a fee to access to their cash based on their use of the machines	131 6%	24 3%	97 19%dfg	78 19%dfg	29 13%fg	49 27%abdfg	18 18%fg	1 2%	9 1%
Don't know	431 21%	85 10%	78 15%cf	60 15%c	42 18%bcf	18 10%	18 17%	14 16%	254 40%

**Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g**  
**Overlap formulae used. \* small base**

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 36

**Q12. The network of free ATMS is managed by LINK which connects the cash machines of its members, including most major card issuers such as banks and building societies. Providing free access to cash through the LINK ATM network currently costs around 1 billion pounds a year. The costs are covered by card providers, like banks or building societies, who pay operators of free cash machines a fee for each withdrawal. LINK sets the level of fee charged to the card provider and manages the ATM network. If LINK no longer provided free access to cash as they currently do, which one of the following options do you think would be the best way to pay for access to cash through ATMS?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Individuals taking out cash from an ATM pay no extra fees at the cashpoint or through banking fees - it is paid by all those who use a banking service...	826	98	187	199	125	218	81	684	25	36	109	338	158	165	131	624	34	818	7	380	433	118	555
	40%	42%	36%	37%	41%	45%acd	46%	39%	40%	36%	40%	42%	42%	46%ao	35%	41%a	30%	40%a	26%	44%au	38%	38%	44%a
NET: Individual taking out cash from an ATM pay	515	58	149	122	76	111	33	435	18	29	78	242	87	74	80	357	40	505	7	190	316	129	265
	25%tw	25%	28%	23%	25%	23%	19%	25%	29%	29%	29%	30%amn	23%	21%	21%	24%	36%apr	25%p	26%	22%	28%at	42%aw	21%
NET: Individual taking out cash from an ATM pay a fee per transaction	411	41	119	89	64	97	22	346	16	27	60	193	67	62	66	281	35	402	7	149	255	102	209
	20%gpt	18%	23%d	17%	21%	20%	13%	20%g	26%g	26%g	22%g	24%ano	18%	17%	18%	19%	32%apr	20%p	26%	17%	23%at	33%aw	16%
Individuals taking out cash from an ATM pay per withdrawal to their card provider (bank or building society)	230	11	55	50	49	65	12	194	10	14	30	108	36	36	41	160	17	226	3	93	134	46	125
	11%bw	5%	10%b	9%	16%abc	14%b	7%	11%	16%	14%	11%	13%a	10%	10%	11%	11%	15%	11%	10%	11%	12%	15%aw	10%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 36

**Q12. The network of free ATMS is managed by LINK which connects the cash machines of its members, including most major card issuers such as banks and building societies. Providing free access to cash through the LINK ATM network currently costs around 1 billion pounds a year. The costs are covered by card providers, like banks or building societies, who pay operators of free cash machines a fee for each withdrawal. LINK sets the level of fee charged to the card provider and manages the ATM network. If LINK no longer provided free access to cash as they currently do, which one of the following options do you think would be the best way to pay for access to cash through ATMS?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scot-land	Eng-land	North-ern Ire-land	Wales	London	High-est quar-tile	Upper middle quar-tile	Lower middle quar-tile	Lowest quar-tile	Rely on cash	Rarely	Ever use	Never use	Conc-erned	Not conc-erned	Posi-tive	Nega-tive
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Individuals taking out cash from an ATM pay the company operating the machine an extra fee which is added to the value of the withdrawal	181 9%etw	30 13%def	64 12%ade	39 7%	15 5%	32 7%	10 6%	152 9%	6 10%	12 12%	30 11%	84 10%	31 8%	27 7%	25 7%	120 8%	18 16%apr	176 9%	5 17%	56 7%	120 11%at	55 18%aw	84 7%
Individuals taking out cash from an ATM pay an annual or monthly fee through their card provider (bank or building society) for 'access to cash'	104 5%f	17 7%f	29 6%	32 6%f	12 4%	14 3%	11 6%	89 5%	1 2%	2 2%	18 7%	50 6%	20 5%	11 3%	14 4%	77 5%	5 5%	103 5%	- -	41 5%	62 5%	28 9%aw	57 4%
Other	91 4%buv	1 *	19 4%b	27 5%b	17 6%b	28 6%b	7 4%	79 5%	2 2%	3 3%	14 5%	32 4%	16 4%	21 6%	14 4%	71 5%	3 3%	91 4%	- -	52 6%au	38 3%	3 1%	74 6%av
Don't know	644 31%flr tw	74 32%	171 33%f	186 35%af	90 29%	123 26%	53 30%	540 31%	18 29%	33 33%	72 26%	201 25%	113 30%	99 28%	148 40%alm n	460 30%	34 30%	616 30%	13 47%	237 28%	340 30%	57 19%	370 29%v

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 37  
**Gender**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Male	1013	82	261	261	151	258	92	841	32	48	193	508	172	144	123	763	63	993	12	399	581	195	575
	49% w	36% bno	50% b	49% b	49% b	54% ab	53% g	48% h	51% i	47% j	71% k	62% l	46% m	40% n	33% o	50% p	57% q	49% r	44% s	46% t	52% u	63% v	45% w
Female	1063	148	265	272	156	222	83	897	30	53	79	305	202	214	250	749	48	1038	15	460	546	113	690
	51% p	64% q	50% r	51% s	51% t	46% u	47% v	52% w	49% x	53% y	29% z	38% aa	54% ab	60% ac	67% ad	50% ae	43% af	51% ag	56% ah	54% ai	48% aj	37% ak	55% al

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 38  
**Age**  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
18-24	230 11%cd efimn ptw	230 100%acde f	-	-	-	-	21 12%ei	200 11%ei	1 1%	9 9%	38 14%ei	102 13%mn	25 7%	18 5%	44 12%mn	138 9%	14 13%	225 11%p	* 2%	65 8%	152 13%at	47 15%aw	101 8%
25-34	359 17%bdef nprtw	-	359 68%abde f	-	-	-	24 13%	302 17%	14 23%	19 19%	64 24%agh	164 20%an	71 19%n	43 12%	62 17%	217 14%	36 33%apr	345 17%p	11 39%	123 14%	212 19%t	89 29%aw	181 14%
35-44	332 16%befr tw	-	167 32%abe f	165 31%abef	-	-	37 21%	265 15%	9 15%	20 20%	68 25%ah	154 19%am	51 14%	49 14%	58 15%	243 16%	18 16%	319 16%	7 26%	116 14%	186 17%	64 21%aw	174 14%
45-54	367 18%bcef gv	-	-	367 69%abce f	-	-	17 10%	316 18%g	18 30%agh	16 16%	62 23%g	160 20%	76 20%	54 15%	58 15%	284 19%	14 13%	362 18%	4 14%	154 18%	199 18%	39 13%	240 19%v
55-64	307 15%bcdf hklq	-	-	-	307 100%abcd f	-	41 23%ahk	243 14%k	8 13%	15 14%	21 8%	94 12%	59 16%	67 19%al	66 18%l	246 16%aqr	7 6%	305 15%aq	1 4%	155 18%au	150 13%	34 11%	215 17%w
65+	480 23%bcde kluv	-	-	-	-	480 100%abc de	35 20%k	411 24%k	11 18%k	22 22%k	18 7%	139 17%	92 25%l	126 35%alm	86 23%l	385 25%ar	22 20%	475 23%a	4 14%	244 28%au	229 20%	35 11%	353 28%av
NET: 18-34	589 28%de fnprt w	230 100%acd ef	359 68%adef	-	-	-	45 25%	502 29%	15 24%	28 28%	103 38%agh	266 33%amn	95 26%n	62 17%	106 29%an	355 23%	50 45%apr	570 28%p	11 41%	188 22%	364 32%at	136 44%aw	282 22%
NET: 35-54	700 34%befn	-	167 32%be f	533 100%abce f	-	-	55 31%	581 33%	28 45%	36 36%	130 48%agh	315 39%ano	127 34%	104 29%	115 31%	527 35%r	32 29%	680 34%	11 41%	271 32%	385 34%	103 33%	414 33%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 38  
Age  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: 55+	787 38% bcdk lquv	-	-	-	307 100% abcd	480 100% abcd	76 43% k	654 38% k	19 31% k	37 37% k	39 15%	233 29%	151 40% l	193 54% alm o	151 41% l	630 42% aqr	29 26%	780 38% aq	5 18%	400 47% au	379 34%	69 22%	568 45% av
Average age	47.94b cklquv	21.75	32.05b	47.24b c	59.18a bcd	71.53a bcde	48.36k	47.89k	48.85k	47.67k	40.42	45.05	49.68l	53.85a lmo	48.06l	49.76a qr	42.75	48.13a q	41.21 u	51.45a	46.05	40.81	50.88av

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 39  
Social Grade  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
A	131 6%now	19 8%	27 5%	38 7%	14 4%	34 7%	9 5%	112 6%	7 10%	3 3%	27 10%ah	86 11%amno	17 4%o	11 3%	5 1%	99 7%	11 9%	130 6%	1 4%	50 6%	80 7%	24 8%	66 5%
B	436 21%dj no	50 22%	105 20%	86 16%	65 21%	128 27%acd	39 22%j	372 21%j	15 24%j	9 9%	90 33%agh j	290 36%amn o	55 15%o	43 12%o	12 3%	304 20%	25 22%	432 21%ap	2 6%	161 19%	262 23%at	87 28%aw	247 20%
C1	583 28%hl	71 31%	161 31%	152 29%	78 25%	121 25%	64 36%ah	467 27%	15 25%	37 37%	72 27%	205 25%	127 34%alo	117 33%lo	93 25%	428 28%	30 27%	576 28%	3 11%	230 27%	330 29%	88 29%	356 28%
C2	421 20%fg r	47 20%	129 25%af	119 22%f	61 20%f	65 14%	20 12%	368 21%g	15 25%g	18 18%	50 18%	177 22%o	97 26%ano	66 18%	51 14%	300 20%	25 22%	403 20%	14 50%	181 21%	221 20%	55 18%	256 20%
D	262 13%fkl u	29 13%	58 11%	81 15%f	51 17%acf	42 9%	22 13%k	216 12%k	5 8%	18 18%k	16 6%	44 5%	56 15%l	77 21%alm	67 18%al	203 13%	9 8%	255 13%	1 5%	122 14%u	120 11%	27 9%	180 14%av
E	243 12%bkl u	14 6%	46 9%	56 11%	38 12%b	88 18%abc de	20 11%	202 12%k	5 8%	15 15%k	17 6%	11 1%	22 6%l	45 13%lm	146 39%alm n	179 12%	12 10%	234 12%	7 24%	114 13%u	114 10%	26 9%	160 13%
NET: AB	567 27%djm notw	69 30%	132 25%	124 23%	79 26%	163 34%acd e	49 28%j	484 28%j	21 34%j	12 12%	118 43%agh j	376 46%amn o	71 19%o	54 15%o	17 5%	403 27%	36 32%	563 28%a	3 9%	211 25%	342 30%at	111 36%aw	313 25%
NET: ABC1	1150 55%not w	140 61%	292 56%	277 52%	157 51%	284 59%de	112 64%ahj	951 55%	37 59%	49 49%	190 70%ahj o	581 71%amn o	198 53%o	171 48%o	110 29%	831 55%	66 59%	1138 56%a	6 21%	442 51%	673 60%at	199 65%aw	669 53%
NET: C2DE	926 45%gkl ruv	90 39%	234 44%	256 48%f	150 49%f	196 41%	63 36%	786 45%gk	26 41%	51 51%gk	82 30%	232 29%	175 47%l	187 52%al	263 71%alm n	682 45%	46 41%	892 44%	22 79%	417 49%au	455 40%	109 35%	596 47%av

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 39  
Social Grade  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: DE	504	43	105	138	89	130	42	419	10	33	32	55	78	122	213	382	21	489	8	236	234	53	340
	24% <sub>uv</sub>	19%	20%	26% <sub>c</sub>	29% <sub>bc</sub>	27% <sub>bc</sub>	24% <sub>k</sub>	24% <sub>k</sub>	16%	33% <sub>ik</sub>	12%	7%	21% <sub>l</sub>	34% <sub>alm</sub>	57% <sub>alm</sub>	25%	19%	24%	29%	28% <sub>au</sub>	21%	17%	27% <sub>av</sub>

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing



## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 40  
**GO Region**  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scot-	Eng-	North-	Wales	London	High-	Upper	Lower	Lowest	Rely	Rarely	Ever	Never	Concerned	Not	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	land	land	ern	(j)	(k)	est	middle	middle	quar-	on	(q)	use	use	(t)	concerned	(v)	(w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Scotland	175	21	41	37	41	35	175	-	-	-	-	49	27	40	42	131	8	172	2	83	85	20	120
	8%hijk	9%	8%	7%	13%acdf	7%	100%ahij	-	-	-	-	6%	7%	11%l	11%l	9%	7%	8%	7%	10%	8%	7%	9%
North East	84	8	18	23	14	22	-	84	-	-	-	24	22	14	20	64	*	77	7	36	40	6	55
	4%gkr	3%	3%	4%	4%	5%	-	5%agjk	-	-	-	3%	6%l	4%	5%	4%	*	4%	24%	4%	4%	2%	4%
North West	232	27	41	57	47	59	-	232	-	-	-	82	40	50	41	178	11	229	1	99	122	29	132
	11%cgj	12%	8%	11%	15%ac	12%c	-	13%agij	-	-	-	10%	11%	14%	11%	12%	10%	11%	3%	11%	11%	9%	10%
Yorkshire & Humberside	169	19	40	47	23	40	-	169	-	-	-	58	37	40	28	126	9	168	1	58	102	18	107
	8%gijk	8%	8%	9%	8%	8%	-	10%agij	-	-	-	7%	10%	11%al	8%	8%	8%	8%	5%	7%	9%	6%	8%
West Midlands	179	19	51	42	17	50	-	179	-	-	-	65	36	33	33	132	11	173	4	72	93	24	95
	9%egij	8%	10%	8%	6%	10%e	-	10%agij	-	-	-	8%	10%	9%	9%	9%	10%	9%	16%	8%	8%	8%	7%
East Midlands	147	14	32	42	23	36	-	147	-	-	-	55	26	26	30	120	5	145	1	60	86	15	100
	7%gjk	6%	6%	8%	7%	7%	-	8%agij	-	-	-	7%	7%	7%	8%	8%ar	5%	7%	5%	7%	8%	5%	8%
Wales	101	9	24	30	15	22	-	-	-	101	-	26	26	21	23	79	2	97	1	37	58	18	60
	5%ghkl	4%	5%	6%	5%	5%	-	-	-	100%aghi	-	3%	7%l	6%	6%l	5%	2%	5%	4%	4%	5%	6%	5%
Eastern	193	16	48	45	35	50	-	193	-	-	-	85	29	35	34	134	9	190	2	89	98	27	117
	9%gijk	7%	9%	8%	11%	10%	-	11%agij	-	-	-	10%	8%	10%	9%	9%	8%	9%	7%	10%	9%	9%	9%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 40  
GO Region  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total	18-24	25-39	40-54	55-64	65+	Scot-	Eng-	North-	Wales	London	High-	Upper	Lower	Lowest	Rely	Rarely	Ever	Never	Concerned	Not	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	land	land	ern	(i)	(k)	est	middle	middle	quar-	on	(q)	use	use	(t)	concerned	(v)	(w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
London	272	38	102	92	21	18	-	272	-	-	272	159	28	22	29	172	31	261	8	105	159	64	143
	13%efg	17%ef	19%aef	17%aef	7%	4%	-	16%agij	-	-	100%agh	20%amno	8%	6%	8%	11%	28%apr	13%ap	28%	12%	14%	21%aw	11%
	ijmnop									ij													
	rw																						
South East	282	39	78	55	44	65	-	282	-	-	-	123	44	47	48	195	17	282	-	112	160	56	171
	14%dgi	17%d	15%	10%	14%	14%	-	16%agij	-	-	-	15%	12%	13%	13%	13%	15%	14%ap	-	13%	14%	18%a	13%
	jk							k															
South West	179	19	32	38	20	70	-	179	-	-	-	56	43	25	37	130	4	176	-	81	94	24	125
	9%cgij	8%	6%	7%	6%	15%abcd	-	10%agij	-	-	-	7%	12%l	7%	10%	9%	4%	9%	-	9%	8%	8%	10%a
	k					e		k															
Northern Ireland	62	1	18	24	8	11	-	-	62	-	-	31	15	5	8	52	3	62	-	27	32	7	40
	3%bghk	*	3%b	4%ab	3%	2%	-	-	100%aghj	-	-	4%	4%	1%	2%	3%	2%	3%	-	3%	3%	2%	3%
									k														

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 41

Have you taken a foreign holiday in the last 3 years?

Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Yes	1298	187	355	315	165	276	95	1103	46	53	215	640	215	182	158	933	67	1273	15	482	770	215	760
	63%efg notw	81%acd ef	67%ade f	59% bc	54% abc	57% abc	54% ahi	63%gj k	75%gj l	52% m	79%agh j	79%amn o	58% p	51% q	42% r	62% s	60% t	63% u	54% v	56% w	68%at x	70%aw y	60% z
No	778	44	171	218	142	204	80	635	16	48	57	174	158	176	215	580	45	757	13	377	357	93	504
	37%bck luv	19% m	33%b n	41%bc o	46%abc p	43%abc q	46%ahi r	37%k s	25% t	48%hik u	21% v	21% w	42%l x	49%al y	58%alm z	38% aa	40% ab	37% ac	46% ad	44%au ae	32% af	30% ag	40%av ah

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 42  
**Opinion Influencer**  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Yes	196 9%efn w	45 19%ade f	83 16%ade f	40 7%ef d	9 3%	19 4%	9 5%	171 10%	6 10%	9 9%	59 22%agh j	28 13%am no	22 7%	30 6%	161 11%ar 9%	10 9%	196 10%a -	- -	96 11%au -	92 8%	56 18%aw -	103 8%	
No	1880 91%bck lprtv	186 81%	443 84%	493 93%bc d	298 97%abc d	461 96%abc d	166 95%k	1566 90%k	56 90%	92 91%k	213 78%	709 87%	346 93%l	336 94%al	343 92%l	1352 89%	102 91%	1835 90%p	27 100%	763 89%	1036 92%t	252 82%	1162 92%av

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 43  
**Tenure**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	Highest quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Homeowners	1345	116	270	333	225	402	107	1126	43	69	147	628	247	212	147	998	70	1313	22	571	734	186	840
	65% no	bck 50%	51%	63% d	73% abc	84% abc de	61%	65% k	70%	68% k	54%	77% am no	66% o	59% o	39%	66%	62%	65%	79%	66%	65%	60%	66%
Owned outright - without mortgage	749	44	67	126	143	368	63	626	20	41	70	283	146	147	109	574	28	738	9	351	384	75	514
	36% koqv	bcd 19%	13%	24% c	46% abc d	77% abc de	36%	36% k	32%	40% k	26%	35% o	39% o	41% ao	29%	38% aqr	25%	36% q	32%	41% au	34%	24%	41% av
Owned with a mortgage or loan	596	71	203	207	82	33	44	500	24	28	77	344	101	65	38	424	42	575	13	220	350	111	326
	29% rtw	fno 31%	aeaf 39%	aeaf 39%	27% f	7%	25%	29%	38%	28%	28%	42% am no	27% no	18% o	10%	28%	38%	28%	47%	26%	31% at	36% aw	26%
NET: Renters	695	94	248	194	83	77	67	579	18	31	115	168	119	145	221	495	41	683	5	277	373	114	407
	33% efl	41% ef	47% ade f	36% ef	27% f	16%	38%	33%	29%	31%	42% ah	21%	32% l	40% alm n	59% alm n	33%	36%	34%	18%	32%	33%	37%	32%
NET: Rent from Council/ Housing Association	424	40	128	135	62	59	51	342	10	20	53	59	75	93	174	319	22	417	1	191	206	60	268
	20% flu	17%	24% af	25% abf	20% f	12%	29% ahk	20%	16%	20%	19%	7%	20% l	26% al n	47% alm n	21%	20%	21%	4%	22% u	18%	19%	21%
Rented from the council	270	19	85	90	39	38	37	210	8	16	33	36	57	54	107	203	14	264	1	122	133	36	171
	13% fhl	8%	16% bf	17% abf	13% f	8%	21% ahk	12%	12%	16%	12%	4%	15% l	15% l n	29% alm n	13%	12%	13%	4%	14%	12%	12%	14%
Rented from a housing association	154	21	43	45	23	21	14	132	2	5	20	23	18	39	67	116	8	153	-	70	73	24	97
	7% fl	9% f	8% f	9% f	8%	4%	8%	8%	4%	5%	7%	3%	5%	11% alm	18% alm n	8%	7%	8%	-	8%	6%	8%	8%
Rented from someone else	271	54	120	59	20	18	15	237	8	11	62	109	44	52	47	176	19	266	4	85	167	55	139
	13% ftw	23% ade f	23% ade f	11% f	7%	4%	9%	14%	13%	11%	23% agh j	13%	12%	14%	13%	12%	17%	13% p	14%	10%	15% at	18% aw	11%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 43  
Tenure  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Rent free	36	21	8	6	-	1	2	33	1	1	10	18	8	1	5	19	1	34	1	11	21	8	18
	2%	9%	2%	1%	-	*	1%	2%	1%	1%	4%	2%	2%	*	1%	1%	1%	2%	3%	1%	2%	3%	1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 44  
**What is the highest educational level that you have achieved to date?**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ire- land	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not conc- erned	Posi- tive	Nega- tive
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
No formal education	13 1%	1 1%	1 *	2 *	3 1%	5 1%	1 *	12 1%	-	-	2 1%	-	2 1%l	5 1%l	5 1%l	11 1%	1 1%	12 1%	1 2%	7 1%	4 *	3 1%	8 1%
Primary	18 1%	-	8 2%	2 *	4 1%	5 1%	-	13 1%	1 1%	4 4%agh	3 1%	4 1%	4 1%	5 1%	3 1%	14 1%	-	17 1%	1 4%	9 1%	7 1%	3 1%	8 1%
Secondary school, high school, 6th form/college, GCSE's, A-Levels, BTEC, NVQ levels 1 to 3, etc.	1213 58%bfg kiv	94 41%	299 57%b	342 64%abc f	228 74%abc df	250 52%b	85 48%k	1031 59%gk	31 50%k	66 65%gk	89 33%	378 46%	235 63%l	256 72%alm	274 74%alm	892 59%	59 53%	1193 59%a	9 34%	505 59%	645 57%	152 49%	771 61%av
University degree or equivalent professional qualification, NVQ level 4, etc.	589 28%ejn o	76 33%e	143 27%e	143 27%e	59 19%	168 35%acd e	60 34%j	493 28%j	17 28%	18 18%	122 45%ahi j	293 36%amn o	108 29%no	70 20%	66 18%	436 29%	39 35%	575 28%	11 40%	224 26%	354 31%at	98 32%	355 28%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	185 9%ehn ow	26 11%e	60 11%e	40 7%	14 5%	45 9%e	21 12%	142 8%	10 16%	12 12%	42 15%ah	117 14%amno	23 6%	16 4%	14 4%	123 8%	10 9%	181 9%	2 6%	88 10%	93 8%	43 14%aw	94 7%
Still in full time education	40 2%def m	31 14%acde f	9 2%def	-	-	-	7 4%	31 2%	2 3%	1 1%	10 4%	16 2%g	* *	5 1%	8 2%g	24 2%	2 2%	40 2%g	-	17 2%	23 2%	6 2%	20 2%
Don't know	3 *r	1 *	-	2 *	-	1 *	2 1%h	2 *	-	-	-	-	-	1 *	1 *	1 1%	1 1%	2 *	-	2 *	1 *	1 *	2 *
Prefer not to answer	14 1%ru	-	6 1%	3 *	-	6 1%	-	13 1%	1 2%	-	3 1%	5 1%	-	-	1 *	11 1%	-	11 1%	4 13%	8 1%u	1 *	2 1%	5 *

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 45

**Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Yes - responsible for half or more of the items bought	1885 91% <sup>bfl</sup>	162 70%	490 93% <sup>bf</sup>	517 97% <sup>abc</sup>	297 97% <sup>abf</sup>	420 88% <sup>b</sup>	160 91%	1572 90%	59 95%	94 93%	256 94%	717 88%	339 91%	340 95% <sup>al</sup>	361 97% <sup>alm</sup>	1375 91%	102 91%	1841 91%	26 96%	782 91%	1022 91%	282 92%	1155 91%
No - not responsible for most of the items bought	191 9% <sup>den</sup>	69 30% <sup>acde</sup>	36 7% <sup>d</sup>	16 3%	10 3%	60 12% <sup>acde</sup>	15 9%	166 10%	3 5%	7 7%	16 6%	96 12% <sup>ano</sup>	34 9% <sup>o</sup>	18 5%	12 3%	138 9%	10 9%	189 9%	1 4%	77 9%	106 9%	26 8%	109 9%

**Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w**  
**Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing**

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 46  
**How many cars are there in your household?**  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
No cars in the household	436 21%fh	56 24%f	118 22%f	129 24%f	68 22%f	64 13%	63 36%ah	349 20%	6 10%	18 18%	84 31%ah	79 10%	65 17%l	90 25%lm	177 47%alm	323 21%	25 23%	422 21%	6 22%	176 20%	226 20%	57 18%	269 21%
NET: Any	1640 79%gk	174 76%	408 78%	403 76%	239 78%	416 87%abcde	113 64%	1389 80%agk	56 90%gk	83 82%gk	188 69%	734 90%amno	308 83%no	269 75%o	196 53%	1189 79%	86 77%	1609 79%	21 78%	683 80%	902 80%	251 82%	995 79%
1	842 41%b	41 18%	203 39%b	207 39%b	136 44%b	255 53%abcde	82 47%	696 40%	24 39%	39 39%	105 39%	305 38%	170 45%lo	177 49%alo	140 38%	624 41%	49 44%	831 41%a	5 18%	381 44%au	432 38%	121 39%	542 43%a
2	608 29%gnw	71 31%	174 33%e	147 28%	78 25%	137 28%	19 11%	531 31%agk	26 42%gk	31 31%g	64 24%g	331 41%amno	111 30%no	71 20%o	41 11%	437 29%	31 28%	594 29%	10 35%	236 27%	354 31%	98 32%	344 27%
3+	191 9%cn	62 27%acde	30 6%	50 9%f	24 8%	24 5%	11 6%	162 9%	6 9%	12 12%	19 7%	98 12%amno	27 7%	21 6%	14 4%	128 8%	6 5%	184 9%	7 25%	67 8%	116 10%	33 11%	109 9%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 47

To which of the following ethnic groups do you consider you belong?

Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
White	1893 91% bch kqv	195 84%	437 83%	489 92% bc	301 98% abc d	472 98% abc d	168 96% ahk	1565 90% k	62 100% ahk	98 98% ahk	181 66%	733 90%	355 95% al	336 94%	345 92%	1385 92% q	92 83%	1850 91% q	27 97%	778 91%	1035 92%	268 87%	1164 92% v
NET: BAME	144 7% efg jn	28 12% ade f	69 13% ade f	37 7% ef	5 2%	5 1%	5 3%	138 8% agij	-	2 2%	76 28% aghi j	67 8% mn	17 5%	16 4%	25 7%	100 7%	11 10%	142 7%	1 3%	62 7%	74 7%	24 8%	85 7%
Mixed	28 1% f	7 3% ef	13 2% f	5 1%	1 *	2 *	3 1%	26 1%	-	-	9 3% ah	11 1%	4 1%	1 *	8 2% n	20 1%	-	28 1%	-	12 1%	15 1%	7 2%	16 1%
Asian	71 3% efg	13 6% ef	41 8% ade f	14 3% f	2 1%	1 *	1 *	70 4% ag	-	1 1%	40 15% aghi j	32 4%	9 2%	11 3%	10 3%	50 3%	8 7%	69 3%	1 3%	33 4%	33 3%	13 4%	36 3%
Black	34 2% ef	5 2% ef	11 2% ef	16 3% aef	-	2 *	-	33 2%	-	1 1%	22 8% aghi j	19 2%	4 1%	3 1%	6 2%	25 2%	2 2%	34 2%	-	12 1%	19 2%	3 1%	27 2% a
Chinese	4 *	1 *	3 1%	1 *	-	-	-	4 *	-	-	1 *	3 *	-	-	2 *	3 *	-	4 *	-	2 *	3 *	-	3 *
Other ethnic group	7 *	2 1%	2 *	1 *	1 *	-	1 1%	5 *	-	-	3 1%	2 *	-	1 *	-	3 *	1 1%	7 *	-	3 *	3 *	-	3 *
Prefer not to answer	39 2% fmw	7 3% f	20 4% ade f	6 1%	2 1%	3 1%	3 2%	35 2%	-	1 1%	15 6% ah	13 2%	1 *	7 2%	3 1%	27 2%	8 8% apr	38 2%	-	19 2%	19 2%	15 5% aw	15 1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 48

To which of the following religious groups do you consider yourself to be a member of?

Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Christian	1015 49%bcd jquv	58 25%	187 36%b	235 44%bc	185 60%abc d	349 73%abc de	75 43%	856 49%j	53 86%agh jk	30 30%	126 46%j	392 48%	189 51%	189 53%	175 47%	779 51%aqr	39 35%	991 49%q	14 50%	476 55%au	510 45%	118 38%	666 53%av
NET: Other	126 6%fgw	23 10%aef	48 9%adef	29 5%	12 4%	15 3%	2 1%	116 7%ag	-	8 8%gi	49 18%aghi j	54 7%	20 5%	17 5%	20 5%	91 6%	9 8%	123 6%	1 3%	60 7%	61 5%	27 9%w	66 5%
Muslim	46 2%def	11 5%adef	29 5%adef	5 1%	-	1 *	-	42 2%	-	3 3%g	25 9%aghi	19 2%	6 2%	6 2%	6 2%	29 2%	6 5%	43 2%	1 3%	17 2%	25 2%	9 3%	24 2%
Hindu	15 1%u	4 2%df	7 1%f	1 *	2 1%	-	-	15 1%	-	-	8 3%ah	10 1%	1 *	1 *	-	11 1%	2 1%	14 1%	-	10 1%u	4 *	6 2%aw	6 1%
Jewish	16 1%	4 2%c	1 *	5 1%	3 1%	3 1%	-	16 1%	-	-	9 3%agh	7 1%	2 1%	2 *	2 1%	13 1%	-	16 1%	-	9 1%	5 *	4 1%	8 1%
Sikh	8 *	-	4 1%	4 1%	-	-	-	8 *	-	-	4 1%a	2 *	1 *	2 1%	3 1%	7 *	-	8 *	-	4 *	4 *	1 *	4 *
Buddhist	14 1%	1 *	1 *	7 1%	1 *	4 1%	-	13 1%	-	1 1%	-	7 1%	3 1%	1 *	3 1%	11 1%	-	14 1%	-	6 1%	8 1%	2 1%	6 *
Other	28 1%	3 1%	6 1%	7 1%	5 2%	7 1%	2 1%	24 1%	-	3 3%	4 2%	9 1%	7 2%	4 1%	7 2%	20 1%	2 1%	28 1%	-	14 2%	15 1%	5 2%	17 1%
None	880 42%efh ikptw	137 60%ade f	268 51%aef	256 48%aef	105 34%f	114 24%	95 54%ahi k	717 41%ik	8 14%	60 60%ahi k	79 29%i	350 43%	160 43%	145 41%	170 45%	601 40%	58 52%p	863 43%p	12 42%	297 35%	529 47%at	149 48%w	508 40%
Prefer not to say	55 3%fmw	12 5%f	23 4%af	12 2%f	6 2%	2 *	3 2%	48 3%	1 1%	3 3%	18 7%ah	18 2%	4 1%	8 2%	8 2%	41 3%	5 5%	53 3%	1 5%	26 3%	27 2%	14 5%aw	25 2%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 49  
**Which of the following best describes where you live?**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Urban	1635	188	435	442	235	334	132	1392	49	62	269	646	298	277	298	1193	95	1596	22	657	902	252	966
	79% <sub>fjw</sub>	82% <sub>f</sub>	83% <sub>aef</sub>	83% <sub>aef</sub>	76%	70%	75% <sub>j</sub>	80% <sub>aj</sub>	79%	62%	99% <sub>agh</sub>	79%	80%	77%	80%	79%	85%	79%	81%	77%	80%	82%	76%
Urban - Population over 10,000	848	112	232	232	130	142	77	722	22	28	223	343	167	133	147	613	59	824	13	347	460	141	494
	41% <sub>fjw</sub>	49% <sub>af</sub>	44% <sub>f</sub>	43% <sub>f</sub>	42% <sub>f</sub>	30%	44% <sub>j</sub>	42% <sub>j</sub>	35%	28%	82% <sub>agh</sub>	42%	45%	37%	39%	41%	53% <sub>apr</sub>	41%	49%	40%	41%	46%	39%
Town and Fringe	786	76	203	211	105	193	55	670	27	34	46	303	131	144	151	580	36	772	9	310	442	111	472
	38% <sub>k</sub>	33%	39%	40%	34%	40%	32% <sub>k</sub>	39% <sub>k</sub>	44% <sub>k</sub>	34% <sub>k</sub>	17%	37%	35%	40%	40%	38%	32%	38%	32%	36%	39%	36%	37%
NET: Rural	441	42	91	90	72	146	43	346	13	38	3	167	75	81	75	319	17	435	5	202	226	56	299
	21% <sub>cdh</sub>	18%	17%	17%	24% <sub>cd</sub>	30% <sub>abc</sub>	25% <sub>k</sub>	20% <sub>k</sub>	21% <sub>k</sub>	38% <sub>aghk</sub>	1%	21%	20%	23%	20%	21%	15%	21%	19%	23%	20%	18%	24% <sub>a</sub>
Village	401	39	90	83	65	124	36	319	12	33	3	154	69	75	70	287	14	394	5	180	207	51	268
	19% <sub>dhk</sub>	17%	17%	16%	21%	26% <sub>abc</sub>	21% <sub>k</sub>	18% <sub>k</sub>	20% <sub>k</sub>	33% <sub>aghk</sub>	1%	19%	18%	21%	19%	19%	13%	19%	19%	21%	18%	17%	21% <sub>a</sub>
Hamlet & Isolated Dwelling	40	3	1	8	8	21	7	27	1	5	-	14	7	6	6	32	3	40	-	22	18	5	30
	2% <sub>ch</sub>	1%	*	1% <sub>c</sub>	2% <sub>c</sub>	4% <sub>acd</sub>	4% <sub>hk</sub>	2%	2%	5% <sub>hk</sub>	-	2%	2%	2%	2%	2%	2%	2%	-	3%	2%	2%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 50  
Which of the following best describes your current working status?  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc-erned (t)	Not conc-erned (u)	Posi-tive (v)	Nega-tive (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Working	1198	150	411	415	175	46	94	1001	40	63	216	588	217	171	147	862	73	1170	20	448	689	216	660
	58% fno tw	65% f	78% abe f	78% abe f	57% f	10%	54%	58%	64%	62%	80% agh ij	72% amn o	58% no	48% o	40%	57%	65%	58%	74%	52%	61% at	70% aw	52%
Working full time - working 30 hours per week or more	947	118	346	342	126	14	85	778	36	49	194	518	171	122	85	677	59	925	17	327	573	190	494
	46% fno tw	51% ef	66% abe f	64% abe f	41% f	3%	48%	45%	58%	48%	71% agh j	64% amn o	46% no	34% o	23%	45%	53%	46%	63%	38%	51% at	62% aw	39%
Working part time - working between 8 and 29 hours per week	251	31	66	73	50	32	10	224	4	14	23	70	47	49	63	185	14	245	3	120	116	26	167
	12% fgl u	14% f	12% f	14% f	16% af	7%	6%	13% agk	6%	14% g	8%	9%	13%	14% l	17% al	12%	12%	12%	11%	14% au	10%	9%	13%
NET: Not working	878	81	114	117	132	434	81	737	23	38	55	225	156	187	226	651	39	861	7	411	439	92	605
	42% cdk luv	35% cd	22%	22%	43% cd	90% abc de	46% k	42% k	36% k	38% k	20%	28%	42% l	52% alm n	60% alm n	43%	35%	42%	26%	48% au	39%	30%	48% av
Not working / temporarily unemployed / sick, but seeking work	67	12	24	20	9	2	8	51	4	5	4	10	7	4	37	47	4	66	1	39	27	9	43
	3% flnu	5% f	5% f	4% f	3% f	*	4%	3%	6%	5%	2%	1%	2%	1%	10% alm n	3%	3%	3%	4%	4% au	2%	3%	3%
Not working and not seeking work	75	2	21	28	23	2	7	64	1	3	8	6	10	15	37	51	6	70	1	32	40	9	49
	4% bflr	1%	4% bf	5% abf	7% abf	*	4%	4%	1%	3%	3%	1%	3% l	4% l	10% alm n	3%	5%	3%	4%	4%	4%	3%	4%
Student	75	64	10	1	-	-	8	64	1	1	13	26	3	5	19	45	5	72	1	22	48	11	41
	4% cde fmnp	28% acde f	2% def	*	-	-	5%	4%	1%	1%	5%	3% m	1%	1%	5% mn	3%	5%	4% p	2%	3%	4%	4%	3%
Retired on a state pension only	135	-	-	1	5	129	9	119	2	5	2	10	22	36	57	100	6	131	4	74	58	6	99
	7% bcde kluv	-	-	*	2% cd	27% abcd e	5% k	7% k	3%	5% k	1%	1%	6% l	10% al	15% alm n	7%	5%	6%	14%	9% au	5%	2%	8% av

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 50  
Which of the following best describes your current working status?  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)			
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Retired with a private pension	357	-	-	3	55	299	38	295	7	17	16	126	75	93	39	290	12	356	-	175	182	32	260
	17%bcdk	-	-	1%	18%bcd	62%abc	22%k	17%k	11%	17%k	6%	15%o	20%o	26%alo	11%	19%aqr	10%	18%a	-	20%au	16%	11%	21%av
House person, housewife, househusband, etc.	170	3	60	65	40	2	11	143	9	7	12	48	39	33	36	118	7	165	*	69	84	24	113
	8%bfl	1%	11%abf	12%abf	13%abf	*	6%	8%k	14%k	7%	4%	6%	10%l	9%	10%l	8%	6%	8%	2%	8%	7%	8%	9%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 51  
**Do you work in any of the following occupations?**  
**Base: All respondents who work**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	North-ern Ireland (i)	Wales (j)	London (k)	High-est quar-tile (l)	Upper middle quar-tile (m)	Lower middle quar-tile (n)	Lowest quar-tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	1091	110	342	417	176	46	81	916	33	61	176	494	197	184	151	800	62	1069	13	430	602	184	625
Weighted base	1198	150*	411	415	175	46*	94*	1001	40**	63*	216	588	217	171	147	862	73*	1170	20**	448	689	216	660
NET: Public Sector	351	49	136	116	48	1	32	289	10	20	62	160	68	61	42	249	17	345	4	133	201	57	206
	29%f	33%f	33%f	28%f	28%f	3%	34%	29%	25%	31%	29%	27%	31%	35%	28%	29%	24%	29%	21%	30%	29%	26%	31%
A nationalised industry/state corporation	24	8	5	7	4	-	6	18	-	-	7	14	4	3	4	18	1	24	-	8	16	7	12
	2%	5%ac	1%	2%	2%	-	7%ah	2%	-	-	3%	2%	2%	2%	2%	2%	2%	2%	-	2%	2%	3%	2%
Central government or civil service (including Courts service and Bank of England)	45	8	13	16	8	-	4	38	1	3	13	26	7	8	1	31	2	45	-	20	24	6	31
	4%	5%	3%	4%	5%	-	4%	4%	2%	5%	6%	4%	3%	5%	1%	4%	3%	4%	-	4%	3%	3%	5%
Local government or council (including fire services, police and local authority controlled schools/colleges)	116	9	46	39	21	1	12	95	2	8	19	51	22	23	12	86	2	114	-	45	65	13	72
	10%	6%	11%	9%	12%	1%	12%	10%	4%	12%	9%	9%	10%	14%	8%	10%	3%	10%	-	10%	9%	6%	11%
A university, or other grant funded establishment (include opted-out schools)	33	7	14	11	2	-	1	27	1	4	6	22	5	4	2	20	1	33	-	8	24	11	16
	3%	4%	3%	3%	1%	-	1%	3%	2%	6%	3%	4%	2%	2%	1%	2%	1%	3%	-	2%	3%	5%	2%
A health authority or NHS Trust	75	8	26	34	5	1	3	64	3	5	6	24	20	13	11	55	3	73	2	25	45	11	42
	6%l	5%	6%	8%e	3%	2%	3%	6%k	8%	8%	3%	4%	9%l	7%	8%	6%	4%	6%	8%	6%	7%	5%	6%
The armed forces	2	-	2	-	-	-	-	2	-	-	-	2	-	-	-	-	-	2	-	-	2	2	-
	*	-	*	-	-	-	-	*	-	-	-	*	-	-	-	-	-	*	-	-	*	1%w	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 51

#### Do you work in any of the following occupations?

Base: All respondents who work

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- Ireland	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not concerned	Posi- tive	Nega- tive
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Weighted base	1198	150*	411	415	175	46*	94*	1001	40**	63*	216	588	217	171	147	862	73*	1170	20**	448	689	216	660
Other public sector occupation (Please specify as much detail as possible)	56	9	30	9	8	-	7	45	4	-	11	23	11	10	12	39	7	54	3	28	24	7	32
	5% <sub>d</sub>	6%	7% <sub>ad</sub>	2%	5%	-	7%	5%	10%	-	5%	4%	5%	6%	8%	5%	10%	5%	13%	6%	4%	3%	5%
NET: Private Sector	847	100	275	299	127	45	62	712	30	43	155	428	149	110	105	612	55	825	16	315	488	159	454
	71%	67%	67%	72%	72%	97% <sub>abcde</sub>	66%	71%	75%	69%	71%	73%	69%	65%	72%	71%	76%	71%	79%	70%	71%	74%	69%
A charity, voluntary organisation or trust	35	2	7	22	3	*	3	25	2	5	9	25	2	5	2	23	2	34	*	13	22	9	15
	3%	1%	2%	5% <sub>ac</sub>	2%	1%	3%	2%	5%	8% <sub>ah</sub>	4%	4% <sub>a</sub>	1%	3%	1%	3%	3%	3%	2%	3%	3%	4%	2%
Self-employed (Private sector)	148	9	30	54	34	21	11	118	9	10	29	54	26	26	29	114	8	143	6	78	67	21	100
	12% <sub>clu</sub>	6%	7%	13% <sub>c</sub>	19% <sub>abcde</sub>	46% <sub>abcde</sub>	11%	12%	23%	16%	13%	9%	12%	15%	20% <sub>al</sub>	13%	12%	12%	29%	17% <sub>au</sub>	10%	10%	15% <sub>a</sub>
None of the above/ I work in the Private sector	664	90	238	223	90	24	48	570	18	28	117	349	121	79	74	475	45	648	10	224	400	129	339
	55% <sub>ntw</sub>	60%	58%	54%	51%	51%	51%	57%	47%	44%	54%	59% <sub>an</sub>	56%	46%	51%	55%	62%	55%	49%	50%	58% <sub>t</sub>	60%	51%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 52

Do you have any children aged 18 or under? If so, how old are they?

Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	High-est quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
No children aged 18 or under	1475	196	247	274	283	476	124	1242	39	70	179	531	251	281	282	1070	84	1443	20	634	798	189	935
	71%cdv	85%acd	47%	51%	92%abcd	99%abcde	71%	71%	63%	70%	66%	65%	67%	79%alm	76%alm	71%	75%	71%	74%	74%a	71%	61%	74%av
NET: Yes	590	31	273	258	24	4	51	485	23	31	91	283	122	74	89	434	27	578	7	222	322	115	324
	28%befnotw	13%f	52%abef	48%abef	8%f	1%	29%	28%	37%	30%	33%	35%ano	33%no	21%	24%	29%	24%	28%	26%	26%	29%	37%aw	26%
NET: Any 5-18	498	19	202	248	24	4	45	412	19	22	75	236	98	63	82	373	20	489	5	191	267	86	279
	24%befnw	8%f	38%abef	47%abcef	8%f	1%	25%	24%	30%	22%	28%	29%ano	26%n	18%	22%	25%	18%	24%	18%	22%	24%	28%	22%
NET: Any 11-18	316	7	83	199	24	3	32	259	12	13	50	157	54	43	51	247	12	312	1	120	176	43	180
	15%bef	3%f	16%bef	37%abcef	8%f	1%	18%	15%	20%	13%	18%	19%ano	15%	12%	14%	16%a	11%	15%	5%	14%	16%	14%	14%
Yes - children aged under 5 years old	196	17	146	33	-	-	11	168	5	13	29	93	54	23	20	130	11	190	6	64	117	57	99
	9%defnotw	7%ef	28%abdef	6%ef	-	-	6%	10%	8%	13%	11%	11%ano	14%ano	6%	5%	9%	10%	9%	22%	7%	10%t	18%aw	8%
Yes - children aged 5 to 10 years old	273	12	162	96	2	2	22	228	10	13	42	118	62	34	47	194	13	265	5	100	142	57	148
	13%befnw	5%ef	31%abdef	18%abef	1%	*	13%	13%	16%	13%	16%	15%n	17%n	9%	13%	13%	12%	13%	18%	12%	13%	19%aw	12%
Yes - children aged 11 to 15 years old	236	5	72	140	17	2	22	196	7	12	42	126	34	33	36	183	8	234	1	87	133	37	132
	11%bef	2%f	14%bef	26%abcef	6%f	*	12%	11%	12%	12%	15%	16%amno	9%	9%	10%	12%	7%	12%	5%	10%	12%	12%	10%
Yes - children aged 16 to 18 years old	143	5	19	106	12	1	15	120	5	3	21	67	31	18	20	117	4	142	-	55	77	10	90
	7%bcfev	2%f	4%f	20%abcef	4%f	*	8%	7%	9%	3%	8%	8%	8%	5%	5%	8%ar	4%	7%	-	6%	7%	3%	7%v

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 52

**Do you have any children aged 18 or under? If so, how old are they?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Refused	11 1%r	4 2%f	6 1%f	1 *	-	-	-	11 1%	-	-	3 1%	-	-	3 1%l	2 1%	8 1%	1 1%	9 *	-	3 *	8 1%	4 1%	5 *

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 53  
Which of the following ITV regions do you live in?  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Anglia	212 10%gijk	19 8%	63 12%	51 10%	33 11%	46 10%	2 1%	210 12%agjk	-	-	-	95 12%	34 9%	37 10%	36 10%	144 10%	10 9%	211 10%p	1 5%	84 10%	119 11%	31 10%	128 10%
Border	20 1%h	2 1%	5 1%	4 1%	5 2%	5 1%	9 5%ahjk	9 1%	2 3%hk	-	-	7 1%	7 2%	4 1%	2 1%	16 1%	-	20 1%	1 2%	14 2%a	7 1%	4 1%	12 1%
Central	287 14%gijk	32 14%	71 13%	78 15%	32 10%	76 16%e	6 4%k	280 16%agjk	-	-	-	97 12%	59 16%	49 14%	58 15%	214 14%	15 14%	278 14%	6 21%	114 13%	160 14%	35 11%	170 13%
Granada	226 11%gjk	27 12%	44 8%	52 10%	47 15%acd	56 12%	-	225 13%agjk	-	1 1%	-	82 10%	37 10%	51 14%a	37 10%	177 12%	10 9%	224 11%	1 3%	97 11%	119 11%	29 9%	131 10%
London	374 18%efg ijmnop w	62 27%aef	129 24%aef	104 20%ef	39 13%	40 8%	-	374 22%agjk	-	-	272 100%agh ij	207 25%amno	41 11%	35 10%	47 13%	250 17%	37 33%ap	362 18%p	8 30%	153 18%	209 19%	82 27%aw	205 16%
Meridian	197 9%gijk	16 7%	43 8%	46 9%	33 11%	58 12%a	-	197 11%agjk	-	-	-	77 9%	35 9%	39 11%	38 10%	133 9%	12 11%	194 10%	-	78 9%	116 10%	33 11%	123 10%
STV	157 8%hijk l	18 8%	34 6%	37 7%	35 11%acdf	33 7%	157 90%ahjk	-	-	-	-	45 6%	25 7%	36 10%l	35 9%l	121 8%	8 7%	155 8%	1 5%	73 9%	76 7%	18 6%	107 8%
Tyne Tees	87 4%gkr	8 3%	18 3%	22 4%	14 4%	25 5%	-	87 5%agjk	-	-	-	25 3%	23 6%l	15 4%	21 6%	66 4%	1 1%	79 4%	7 24%	38 4%	41 4%	7 2%	57 5%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 53  
Which of the following ITV regions do you live in?  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Wales	100	9	24	30	15	22	-	1	-	99	-	26	26	20	24	78	2	96	1	38	56	18	60
		5%ghkl	4%	5%	6%	5%	-	*	-	99%aghi	-	3%	7%l	5%	6%l	5%	2%	5%	4%	4%	5%	6%	5%
West	54	9	9	9	6	22	-	54	-	-	-	18	14	7	11	33	3	54	-	20	30	9	32
		3%kp	4%	2%	2%	4%acd	-	3%agk	-	-	-	2%	4%	2%	3%	2%	3%	3%p	-	2%	3%	3%	3%
Westcountry	108	10	26	21	10	41	-	108	-	-	-	33	22	15	23	84	-	105	-	57	48	15	77
		5%gjkq	4%	5%	4%	9%acde	-	6%agjk	-	-	-	4%	6%	4%	6%	6%q	-	5%q	-	7%au	4%	5%	6%a
Yorkshire	193	19	43	55	32	43	-	193	-	-	-	71	38	44	33	146	10	192	1	70	114	22	123
		9%gijk	8%	8%	10%	11%	9%	11%agjj	-	-	-	9%	10%	12%a	9%	10%	9%	9%	5%	8%	10%	7%	10%
UTV	60	1	16	24	8	11	-	-	60	-	-	31	13	5	8	50	3	60	-	25	32	5	40
		3%bghk	*	3%	4%ab	3%	2%	-	97%aghj	-	-	4%	3%	1%	2%	3%	2%	3%	-	3%	3%	2%	3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 54  
**Marital Status**  
 Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Single	607	184	208	135	50	31	65	501	12	29	122	194	86	105	165	414	39	590	12	220	357	101	328
	29%def	80%acd	40%ade	25%ef	16%f	6%	37%ahi	29%	19%	29%	45%ahj	24%	23%	29%	44%alm	27%	35%	29%p	42%	26%	32%at	33%w	26%
NET: Married/ Civil partnership/ co habiting	1177	42	298	334	196	308	84	993	37	63	124	572	243	185	100	871	60	1151	14	506	618	177	735
	57%bgn	18%	57%b	63%ab	64%ab	64%abc	48%	57%gk	60%	62%gk	46%	70%ano	65%ano	52%o	27%	58%	53%	57%	51%	59%	55%	58%	58%
Married	876	8	168	243	168	288	64	738	30	43	85	430	173	139	71	666	40	860	7	406	442	126	560
	42%bcku	3%	32%b	46%bc	55%abcd	60%abcd	37%	42%k	48%k	43%	31%	53%ano	46%o	39%o	19%	44%ar	36%	42%	26%	47%au	39%	41%	44%a
Civil Partnership	19	3	10	5	2	-	3	15	-	1	4	5	5	4	3	14	-	18	-	8	12	10	4
	1%fw	1%f	2%f	1%f	1%	-	2%	1%	-	1%	2%	1%	1%	1%	1%	1%	-	1%	-	1%	1%	3%aw	*
Co Habiting	282	31	119	86	26	20	17	240	7	18	35	136	65	41	26	190	20	272	7	93	164	41	171
	14%efo	14%f	23%abd	16%ef	8%f	4%	10%	14%	11%	18%	13%	17%ano	17%ano	12%o	7%	13%	17%	13%	25%	11%	15%t	13%	14%
NET: Widowed/ separated/ divorced	277	1	17	61	60	138	24	231	13	9	22	47	45	65	105	217	13	276	1	126	145	27	197
	13%bcklv	1%	3%	11%bc	20%abcd	29%abcde	14%	13%k	21%k	9%	8%	6%	12%l	18%alm	28%almn	14%a	11%	14%a	2%	15%	13%	9%	16%av
Widowed	80	1	1	6	9	62	6	71	*	2	3	9	13	18	32	68	2	80	-	41	39	6	59
	4%bckl	1%	*	1%	3%c	13%abcde	3%	4%k	1%	2%	1%	1%	3%l	5%l	9%alm	4%a	1%	4%	-	5%	3%	2%	5%av
Separated	36	-	7	15	5	9	5	27	3	1	3	6	11	9	10	28	2	36	-	15	19	4	25
	2%l	-	1%	3%b	2%	2%	3%	2%	4%	1%	1%	1%	3%l	2%l	3%l	2%	2%	2%	-	2%	2%	1%	2%
Divorced	161	-	9	39	46	67	14	132	10	5	16	32	21	38	63	122	9	160	1	71	87	17	112
	8%bcl	-	2%	7%bc	15%abcd	14%abcd	8%	8%	16%ahjk	5%	6%	4%	6%	11%alm	17%almn	8%	8%	8%	2%	8%	8%	6%	9%a

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 54  
**Marital Status**  
**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total	18-24	25-39	40-54	55-64	65+	Scotland	England	Northern Ireland	Wales	London	Highest quartile	Upper middle quartile	Lower middle quartile	Lowest quartile	Rely on cash	Rarely	Ever use	Never use	Concerned	Not concerned	Positive	Negative
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Prefer not to answer	15 1%lr	3 1%	4 1%	3 1%	2 1%	2 1%	2 1%	13 1%	- -	- -	4 1%	1 *	* *	4 1%	3 1%	11 1%	- -	13 1%	1 5%	7 1%	8 1%	3 1%	6 *

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 55

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Glasgow	85	9	22	22	19	12	85	-	-	-	-	26	10	21	16	61	6	83	2	38	42	13	50
	4%hkl	4%	4%	4%	6%f	3%	48%ahijk	-	-	-	-	3%	3%	6%	4%	4%	5%	4%	7%	4%	4%	4%	4%
Edinburgh	76	12	18	12	17	17	76	-	-	-	-	17	15	18	22	57	1	76	-	34	38	7	57
	4%hkl	5%	3%	2%	5%d	4%	43%ahijk	-	-	-	-	2%	4%	5%l	6%al	4%	1%	4%	-	4%	3%	2%	4%a
Newcastle	86	8	18	25	12	23	-	86	-	-	-	24	22	14	22	65	*	79	7	40	38	7	56
	4%gkr	3%	3%	5%	4%	5%	-	5%agjk	-	-	-	3%	6%l	4%	6%l	4%	*	4%	24%	5%	3%	2%	4%
Leeds	91	12	19	19	16	25	-	91	-	-	3	27	21	24	14	70	6	91	-	37	50	16	49
	4%gk	5%	4%	4%	5%	5%	-	5%agjk	-	-	1%	3%	6%	7%al	4%	5%	5%	4%	-	4%	4%	5%	4%
Hull	25	2	5	7	4	7	-	25	-	-	-	12	4	5	3	19	1	23	1	9	13	3	17
	1%	1%	1%	1%	1%	2%	-	1%	-	-	-	1%	1%	1%	1%	1%	1%	1%	5%	1%	1%	1%	1%
Sheffield	62	4	19	24	5	10	-	62	-	-	-	26	9	12	13	44	3	62	-	20	39	5	41
	3%gk	2%	4%	5%aef	2%	2%	-	4%agk	-	-	-	3%	2%	3%	3%	3%	3%	3%	-	2%	3%	2%	3%
Manchester	162	21	31	44	28	38	-	158	-	4	-	61	22	40	28	121	11	159	1	67	86	20	90
	8%gik	9%	6%	8%	9%	8%	-	9%agjk	-	4%gk	-	7%	6%	11%am	8%	8%	10%	8%	5%	8%	8%	7%	7%
Liverpool	65	8	13	11	14	18	-	55	-	9	-	16	15	12	14	50	3	65	-	26	36	8	37
	3%gkl	4%	3%	2%	4%	4%	-	3%gk	-	9%aghi	-	2%	4%	3%	4%	3%	2%	3%	-	3%	3%	3%	3%
Nottingham	82	7	16	27	13	19	-	82	-	-	-	29	18	13	17	67	1	81	1	33	48	7	56
	4%gk	3%	3%	5%	4%	4%	-	5%agjk	-	-	-	4%	5%	4%	5%	4%	1%	4%	5%	4%	4%	2%	4%
Birmingham	164	20	44	37	16	47	-	163	-	2	-	63	33	30	31	126	7	158	4	67	86	24	85
	8%gijk	9%	8%	7%	5%	10%ew	-	9%agjk	-	2%	-	8%	9%	8%	8%	8%	6%	8%	14%	8%	8%	8%	7%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 55

Which of the following cities do you live in, or nearest to?  
Base: All respondents

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Norwich	83 4%gkp	10 4%	26 5%	19 3%	12 4%	17 4%	-	83 5%agjk	-	-	-	28 4%	18 5%	19 5%	14 4%	50 3%	6 5%	83 4%p	-	35 4%	43 4%	14 5%	47 4%
Milton Keynes	68 3%egk	2 1%	21 4%e	19 4%	4 1%	23 5%abe	-	68 4%agk	-	-	-	38 5%amo	6 2%	13 4%	7 2%	51 3%	2 2%	67 3%	1 5%	21 2%	44 4%	8 3%	43 3%
Brighton	48 2%ck	4 2%	5 1%	13 2%	8 3%	18 4%ac	-	48 3%agk	-	-	-	16 2%	14 4%o	12 3%	4 1%	31 2%	4 4%	48 2%	-	23 3%	25 2%	7 2%	28 2%
Oxford	37 2%	7 3%d	7 1%	4 1%	9 3%d	9 2%	-	37 2%ak	-	-	-	14 2%	8 2%	3 1%	7 2%	23 2%	-	37 2%	-	14 2%	23 2%	7 2%	21 2%
London	453 22%efg ijmnop	64 28%ef	156 30%aef	127 24%ef	48 16%	60 12%	-	453 26%agij	-	269 99%agh ij	-	243 30%amn o	49 13%	47 13%	64 17%	313 21%	39 35%apr	440 22%	8 30%	182 21%	259 23%	86 28%aw	261 21%
Southampton	71 3%gk	8 3%	17 3%	16 3%	11 3%	20 4%	-	71 4%agk	-	-	-	32 4%	15 4%	12 3%	11 3%	50 3%	4 4%	70 3%	-	24 3%	45 4%	15 5%	49 4%
Bristol	75 4%cgk	12 5%	10 2%	16 3%	9 3%	28 6%acd	-	75 4%agk	-	-	-	22 3%	22 6%al	13 4%	12 3%	56 4%	3 3%	75 4%	-	31 4%	42 4%	13 4%	51 4%
Plymouth	65 3%gku	2 1%	18 3%	14 3%	5 2%	26 5%abde	-	65 4%agk	-	-	-	22 3%	10 3%	10 3%	15 4%	47 3%	-	62 3%	-	38 4%au	24 2%	8 3%	47 4%
Cardiff	76 4%ghkr	8 3%	20 4%	21 4%	11 4%	16 3%	-	1 *	-	75 75%aghi k	-	24 3%	21 6%l	12 3%	14 4%	57 4%	1 1%	72 4%	1 4%	28 3%	45 4%	17 6%	40 3%
Belfast	62 3%bghk	1 *	18 3%b	24 4%ab	8 3%	11 2%	-	-	-	62 100%aghj k	-	31 4%	15 4%	5 1%	8 2%	52 3%	3 2%	62 3%	-	27 3%	32 3%	7 2%	40 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 55  
Which of the following cities do you live in, or nearest to?  
Base: All respondents

	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)			Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)				
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	High-est quart-ile (l)	Upper middle quart-ile (m)	Lower middle quart-ile (n)	Lowest quart-ile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Posi-tive (v)	Nega-tive (w)	
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265	
None of these	139	10	25	32	38	34	15	114	-	11	-	42	26	23	34	100	11	137	-	65	69	15	100	
		7%kl	5%	5%	6%	12%abcd	7%	8%ik	7%k	-	10%ik	-	5%	7%	6%	9%l	7%	9%	7%	-	8%	6%	5%	8%a

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 56

**What is the combined annual income of your household, prior to tax being deducted?**  
**Base: All respondents**

		Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)		
		Total	18-24	25-39	40-54	55-64	65+	Scotland	England	North- ern Ireland	Wales	London	High- est quar- tile	Upper middle quar- tile	Lower middle quar- tile	Lowest quar- tile	Rely on cash	Rarely	Ever use	Never use	Conc- erned	Not concerned	Posi- tive	Nega- tive
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Unweighted base		2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base		2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
Up to £7,000	(3.5)	88 4% flm nu	23 10% acd f	23 4% f	19 3% f	19 6% f	4 1%	14 8% ahk	70 4%	1 2%	3 3%	6 2%	- -	- -	- -	88 24% almn	67 4%	5 5%	86 4%	1 4%	47 6% au	32 3%	14 5%	46 4%
£7,001 to £14,000	(10.5)	285 14% klmn	21 9%	65 12%	70 13%	46 15%	81 17% ab	28 16% k	230 13% k	7 11%	20 20% k	24 9%	- -	- -	- -	285 76% alm n	219 14%	15 14%	281 14%	2 8%	129 15%	143 13%	30 10%	182 14%
£14,001 to £21,000	(17.5)	358 17% bckl mouv	18 8%	67 13%	80 15% b	67 22% abc d	126 26% abc d	40 23% ik	292 17% k	5 9%	21 21% k	22 8%	- -	- -	358 100% almo	- -	287 19% ar	19 17%	356 18% a	2 7%	168 20% au	174 15%	39 13%	249 20% av
£21,001 to £28,000	(24.5)	373 18% bkl no	25 11%	92 18%	105 20% b	59 19% b	92 19% b	27 15%	305 18% k	15 24% k	26 26% k	28 10%	- -	373 100% alno	- -	271 18%	18 16%	365 18%	6 23%	161 19%	194 17%	64 21%	241 19%	
£28,001 to £34,000	(31)	257 12% bmno	14 6%	58 11%	64 12% b	40 13% b	81 17% abc d	22 12%	219 13%	8 13%	8 8%	27 10%	257 32% amno	- -	- -	190 13%	10 9%	254 13%	3 10%	105 12%	143 13%	31 10%	156 12%	
£34,001 to £41,000	(37.5)	175 8% mno	18 8%	57 11% ef	49 9%	18 6%	33 7%	10 6%	149 9%	5 9%	11 11%	27 10%	175 21% amno	- -	- -	130 9%	6 5%	170 8%	3 10%	66 8%	104 9%	20 6%	109 9%	
£41,001 to £48,000	(44.5)	91 4% efkm now	20 9% aef	24 4%	30 6% ef	6 2%	12 2%	5 3%	81 5% k	2 2%	4 4%	4 1%	91 11% amno	- -	- -	61 4%	7 7%	90 4%	1 4%	32 4%	55 5%	12 4%	42 3%	
£48,001 to £55,000	(51.5)	91 4% fgmn o	9 4%	30 6% f	32 6% f	13 4% f	7 1%	1 *	81 5% g	7 12% aghj	2 2%	22 8% agh	91 11% amno	- -	- -	61 4%	5 4%	89 4%	- -	29 3%	59 5%	22 7% aw	47 4%	

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
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## Access to Cash September 2018

### ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 56

**What is the combined annual income of your household, prior to tax being deducted?**

**Base: All respondents**

	Total (a)	Age					Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
		18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scot- land (g)	Eng- land (h)	North- ern Ire- land (i)	Wales (j)	London (k)	High- est quar- tile (l)	Upper middle quar- tile (m)	Lower middle quar- tile (n)	Lowest quar- tile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Conc- erned (t)	Not conc- erned (u)	Posi- tive (v)	Nega- tive (w)
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
£55,001 to £62,000	(58.5)	54 3%fmno pw	5 2%f	31 6%adef	15 3%f	4 1%f	-	4 2%	47 3%	1 2%	1 1%	21 8%agh	54 7%amno	-	-	29 2%	7 6%p	53 3%p	-	18 2%	35 3%	19 6%aw	25 2%
£62,001 to £69,000	(65.5)	33 2%fmno t	11 5%aef	10 2%f	9 2%f	3 1%f	-	2 1%	30 2%	1 1%	-	12 4%ah	33 4%amno	-	-	19 1%	5 5%apr	33 2%p	-	6 1%	26 2%at	8 3%	17 1%
£69,001 to £76,000	(72.5)	26 1%no	5 2%	6 1%	8 1%	4 1%	3 1%	2 1%	24 1%	-	-	8 3%a	26 3%amno	-	-	16 1%	3 3%	26 1%	-	7 1%	19 2%	7 2%	16 1%
£76,001 to £83,000	(79.5)	26 1%fno	10 4%adef	9 2%ef	6 1%	-	1 *	2 1%	22 1%	2 3%	-	13 5%ah	26 3%amno	-	-	17 1%	-	26 1%	-	7 1%	17 2%	9 3%aw	12 1%
£83,001 or more	(86)	61 3%fmno p	11 5%f	21 4%f	20 4%f	5 2%	3 1%	1 1%	55 3%	5 7%gj	-	26 10%aghj	61 7%amno	-	-	37 2%	8 7%apr	59 3%p	1 3%	22 3%	38 3%	15 5%w	31 2%
Prefer not to answer	158 8%dlm nor	41 18%acde f	33 6%	25 5%	21 7%	38 8%	17 10%	133 8%	3 5%	5 5%	34 12%ah	-	-	-	-	108 7%	3 2%	143 7%	9 31%	61 7%	87 8%	19 6%	92 7%
Average income (£000's)	29.43e fgjmno ptw	35.81a def	32.74a ef	31.17a ef	25.30	23.70	24.14	30.10a gj	35.45a gj	23.22	43.29a ghj	46.40a mno	24.50o	17.50o	8.84	28.10	34.14a pr	29.42p	27.00	26.90	31.79a t	34.84a w	27.99

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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## Access to Cash September 2018 ONLINE Fieldwork: 7th - 9th September 2018

Absolutes/col percents

Table 57

**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?**

**Base: All respondents**

	Age						Region					Combined Annual Income				Frequency of Cash Use (Q1a)				Concern Over Cash Decline (Q6)		Sentiment Towards Removal of Cash (Q8b)	
	Total (a)	18-24 (b)	25-39 (c)	40-54 (d)	55-64 (e)	65+ (f)	Scotland (g)	England (h)	Northern Ireland (i)	Wales (j)	London (k)	Highest quartile (l)	Upper middle quartile (m)	Lower middle quartile (n)	Lowest quartile (o)	Rely on cash (p)	Rarely (q)	Ever use (r)	Never use (s)	Concerned (t)	Not concerned (u)	Positive (v)	Negative (w)
Unweighted base	2076	196	471	557	332	520	171	1733	61	111	227	738	365	403	422	1531	111	2038	20	880	1104	289	1297
Weighted base	2076	230	526	533	307	480	175	1738	62*	101*	272	813	373	358	373	1513	112*	2030	27**	859	1128	308	1265
NET: Yes	480 23%chk lu	47 20%	81 15%	117 22%cd	90 29%abcd	144 30%abcd	60 34%ahjk	384 22%k	15 24%k	20 20%	31 11%	95 12%	81 22%l	116 32%alm	156 42%alm	361 24%	17 15%	468 23%	6 23%	234 27%au	225 20%	60 20%	325 26%a
Yes - physical condition	299 14%bckl uv	14 6%	30 6%	72 13%bcd	68 22%abcd	116 24%abcd	33 19%k	244 14%k	8 13%	14 14%k	16 6%	59 7%	49 13%l	77 21%alm	93 25%alm	233 15%	12 11%	295 15%	2 6%	152 18%au	136 12%	26 9%	216 17%av
Yes - mental condition	197 9%fl	39 17%aef	56 11%f	64 12%af	24 8%f	13 3%	28 16%ahjk	156 9%	6 10%	7 7%	21 8%	36 4%	29 8%l	36 10%l	80 21%almn	136 9%	11 10%	190 9%	3 12%	84 10%	100 9%	34 11%	119 9%
Yes - disability	141 7%bckl	2 1%	21 4%	38 7%b	33 11%abc	47 10%abc	16 9%k	113 6%k	7 11%k	5 5%	5 2%	23 3%	24 7%l	35 10%al	47 13%alm	103 7%	7 7%	136 7%	4 13%	60 7%	78 7%	22 7%	97 8%
Yes - other	16 1%	-	5 1%	5 1%	4 1%	2 *	2 1%	13 1%	-	* -	-	7 1%	2 *	3 1%	4 1%	12 1%	-	16 1%	-	8 1%	7 1%	2 1%	11 1%
No	1539 74%efg notw	174 75%	425 81%aef	401 75%ef	209 68%	331 69%	112 64%	1302 75%g	46 74%	79 79%g	229 84%agh	704 87%amn	286 77%no	235 66%o	200 54%	1110 73%	91 81%	1509 74%	19 67%	598 70%	878 78%at	238 77%	908 72%
Prefer not to say	58 3%fr	10 4%f	20 4%f	15 3%	8 3%	5 1%	3 2%	52 3%	1 2%	1 1%	12 4%	14 2%	7 2%	8 2%	17 4%al	41 3%	4 4%	54 3%	3 10%	27 3%	24 2%	9 3%	31 2%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - a/g/h/i/j/k - a/l/m/n/o - a/p/q/r/s - a/t/u - a/v/w  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing