

21st Century Evangelicals May 2012 - Money Matters

Welcome

Thank you for being part of the Evangelical Alliance's Online Research Panel.

We are living through difficult economic times. In this survey we would like to find out how you are coping financially, how Christians approach money matters and the role of the Church in thinking about and responding to the crisis.

We realise that not everyone likes talking openly about money and that some of our questions may appear sensitive or intrusive. Please remember that all answers are anonymous and will only be used to compile statistics for our reports. And if you'd really rather not answer a particular question you can always leave it blank.

People vary, but most report being able to complete these surveys in between 15 and 25 minutes. If you need to, you should be able to break off and complete the survey later.

The survey is brought to you by the Evangelical Alliance working in partnership with a consortium of Christian organisations whose members are:

Care, Care for the Family, Christians Against Poverty, Compassion UK, CWR, MAF, Open Doors UK and Ireland, Prospects, Stewardship, Urban Saints

Please press next page to begin.

1. If you're new to the panel and have reached here after clicking on a web page, or via Facebook or Twitter, please enter your email address below.

But if you have received a personal invitation to do the survey by email please just go to the next page.

About you

As usual we begin with a few short background questions which we will ask you to repeat in each wave of the panel survey. Please be assured all your answers are anonymous and will remain confidential to our research team.

2. Your gender:

Male Female

3. In which year were you born?

Where do you live?

4. In which region or nation of the UK do you normally reside?

- London (within M25)
- South-east England outside London (Kent, Hampshire, Sussex, Surrey, Berkshire, Buckinghamshire, Oxfordshire)
- East Anglia (Essex, Hertfordshire, Bedfordshire, Cambridgeshire, Norfolk, Suffolk)
- East Midlands (Derbyshire, Leicestershire, Rutland, Northamptonshire, Nottinghamshire, Lincolnshire)
- West Midlands (Herefordshire, Shropshire, Staffordshire, Warwickshire, Birmingham & West Midlands conurbation, Worcestershire)
- South-west England (Bristol, Gloucestershire, Somerset, Dorset, Wiltshire, Devon, Cornwall)
- North-west England (Cumbria, Lancashire, Greater Manchester, Merseyside, Cheshire)
- North-east England (Northumberland, County Durham, Tyne and Wear, Teesside)
- Yorkshire and the Humber
- Wales
- Scotland
- Northern Ireland
- Elsewhere or outside UK

Your Christian background

5. How would you describe the church you most often attend (or where you are in membership)?

- Anglican (Church of England /Church in Wales / Episcopalian)
- Baptist
- Charismatic - independent or non-denominational (e.g. Vineyard, Pioneer, Newfrontiers or local community church)
- Church of Scotland or other Presbyterian
- Free Church denomination (e.g. Methodist, URC, Salvation Army)
- Other evangelical church, denomination, assembly or fellowship
- Pentecostal (e.g. Elim, Assemblies of God, New Testament Church of God, Redeemed Christian Church of God)
- Uncommitted to any church at present
- Other denomination (please specify)

6. Do you consider yourself to be a committed Christian (i.e. someone who believes in God, tries to follow Jesus, practises your faith, prays and attends church as you are able)?

Please note that if your answer is "no" this survey is not really appropriate for you and you will exit at this point.

Yes

No

Unsure

7. Do you consider yourself to be an evangelical Christian?

Yes

No

Unsure

How you spend your money

In this section we'd like to find out something about the way you think when spending your money, the kind of things you buy and what influences you when you buy them.

8. Which of the following items do you consider to be a necessity for you and your household - something you would find it hard to live without?

	Absolutely essential	Desirable but not essential	Not a priority	Cannot afford this so I do without
The latest hi-tech electronic gadgets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being able to enjoy my leisure activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keeping my home warm	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A car or other means of transport that gets me where I need to go.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashionable clothes and personal grooming to make me look good	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A car that looks good, performs well and is no more than a couple of years old	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Going out for a meal at least once a month	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A good healthy and varied diet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A good holiday at least once every year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A smart home in a desirable neighbourhood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A home that feels safe and comfortable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Any other things you consider absolutely essential

Shopping habits

9. When buying food, goods or services how often do you

	Whenever it is possible	Often	Sometimes	Never
Choose to buy something for environmental reasons such as food miles or carbon footprint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Choose to buy something for ethical reasons such as fair trade or the practices of a company	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Try to find the best bargain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use charity shops because they are cheaper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use charity shops because you like to support a good cause	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Choose to deal with a firm because you know it is run by Christians	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchase online because you don't have to go out to the shops to find exactly what you want	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchase online because it is cheaper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Credit and debt

In this section we'd like to know what you think about, and what you do about borrowing money.

10. Do you personally have debts or loans of any of the following sort, and how manageable are they?

	No, never have had	Not at the moment	Yes but it's not a problem	Yes and I'm worried about how to repay it
Hire purchase or credit agreements on other goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A car loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Store credit cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal credit card (Visa, Mastercard etc) with outstanding balance not paid off monthly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A mortgage or loan on your home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Catalogue or mail order payment agreement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank overdraft	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Credit and debt (3)

11. Have you borrowed money from any of the following ?

	No never	In the past but not at the moment	Yes (currently) but it's not a problem	Yes and I'm worried about how to repay it
Payday loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pawn shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan sharks in your community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social fund loans (from Benefits Agency)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A Credit Union	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family or friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doorstep credit companies (Provident or similar)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A cash loan against the security of your vehicle or home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Credit and debt (2)

12. Have you ever?

	Yes	No
Been refused credit or a loan after a credit check	<input type="radio"/>	<input type="radio"/>
Had items repossessed	<input type="radio"/>	<input type="radio"/>
Been declared bankrupt	<input type="radio"/>	<input type="radio"/>
Been harassed or attacked because of a bad debt	<input type="radio"/>	<input type="radio"/>
Consulted a financial adviser to help manage your money	<input type="radio"/>	<input type="radio"/>
Received 'Martin's Money' e-mails	<input type="radio"/>	<input type="radio"/>
Asked your church or minister for financial help	<input type="radio"/>	<input type="radio"/>
Received financial help from your church, minister or from another Christian you know	<input type="radio"/>	<input type="radio"/>
Approached a CAP (Christians Against Poverty) centre for help with your debt situation	<input type="radio"/>	<input type="radio"/>
Approached any other debt advice service for help with your debt situation	<input type="radio"/>	<input type="radio"/>

If you approached a debt advice service other than CAP (please specify)

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Credit and debt (4)

13. In terms of your feelings about money and debt please indicate how strongly you agree or disagree with the following statements:

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I am at ease with borrowing money whenever I need it to buy something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am at ease with taking out a mortgage or loan in order to purchase my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do a lot of research to make sure I am getting the best deals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When I was growing up no-one ever taught me or talked about how to manage money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel I am good at managing my money and avoiding problems with it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I try as hard as I can never to borrow money and get into debt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel very confused by all the figures involved in credit deals, loans and interest payments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I really enjoy an occasional day out shopping at a large mall or retail park.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. In terms of your feelings about money and debt please indicate how strongly you agree or disagree with the following statements:

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I do a lot of research to make sure I am getting the best deals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am at ease with borrowing money whenever I need it to buy something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am at ease with taking out a mortgage or loan in order to purchase my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I really enjoy an occasional day out shopping at a large mall or retail park.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel I am good at managing my money and avoiding problems with it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When I was growing up no-one ever taught me or talked about how to manage money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I try as hard as I can never to borrow money and get into debt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel very confused by all the figures involved in credit deals, loans and interest payments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Credit and Debt (5)

15. In total what is the amount of money you need to repay to clear your debts?

	Nothing	Under £1,000	£1,000 - £9,999	£10,000 - £49,999	£50,000 - £250,000	Over £250,000	Don't Know
Mortgage on your home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
All other debts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Giving your money away

We'd now like to ask about how you manage your giving - to church, to charities and to people in need.

16. What are your practices in terms of giving ?

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
When I give money to my church or charities I try to make sure it is Gift Aided so they can reclaim the tax.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I prefer to set up automatic methods of giving (such as direct debits or standing orders) to ensure I give regularly to charity(ies)/church.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I intend in my will to make a substantial legacy to my church or to a Christian charity.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Most of my giving is quite spontaneous when I see a need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often give money to beggars in the street.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Most of my giving is in cash.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have so little money I can't afford to give very much away.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I give a lot of items I no longer need to charity shops.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I give away so much of my money that I sometimes go without things that I need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Most of my giving is now done online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I give substantial amounts to individuals in need whom I know personally.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Giving your money away (2)

17. What are your beliefs and attitudes about giving away some of your income?

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I believe in tithing so I try to give around 10% (or more) of my income to my church.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe in tithing so I give around 10% (or more) of my income to various causes which include my church, Christian organisations and other charities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't think tithing as much as 10% of my income is necessary but I do give away substantial amounts to causes such as my church, Christian organisations and other charities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I prefer to keep almost all my income to myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My money all belongs to God so I only keep what I need to live on.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I sometimes feel ashamed or guilty that I give so little away.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When I die everything I own will go to my spouse and/or family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There was a time in my life when I felt challenged and started to give away far more than I had done before then.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you agreed with the last statement, what age were you approximately when you started your increased giving

Giving your money away (3)

**18. Please estimate the proportion of your income you gave away in the last year.
i.e. for every £100 in your income after tax how many pounds are given away?**

Please enter positive whole numbers without any % or £ signs..

Total % given away

% given to my church

% given to other Christian charities or missions

% given to general charities

% given to individuals in need (outside my family)

Giving through intermediary organisations

19. What is your opinion of third party or intermediary giving organisations such as Charities Aid Foundation (CAF), Everyclick , Give as you live, Just Giving, Stewardship, The Big Give, Virgin Money, Want 2 donate?

- They provide a really useful service in helping people to donate to churches and charities.
- I don't think they are necessary and would prefer to give directly.
- I've never heard of this sort of organisation.

Other Comments

20. Do you organise or manage some or all of your giving through some third party organisation?

(Tick any that apply)

- No I don't use any such organisation
- Charities Aid Foundation
- Stewardship
- Just Giving
- Other (please specify)

Your church and its ministries

Now we'd like you to tell us what you know about your church's approach to money matters and ministries to help those in financial difficulties.

21. How large (approximately) is the main Sunday congregation in the church you currently attend (including all children and adults)?

- Under 25 people
- 25 - 50 people
- 51 - 100 people
- 101 - 200 people
- 201 -300 people
- Over 300 people

You church's teaching on money

22. Please tell us how often this has happened in your church in the last five years or so (or in the time you've been going there)

	More than once	Once only	Never	Can't recall
I've heard a sermon or talk about tithing (giving at least 10%) for God's work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I've heard a sermon or talk about the dangers of greed, materialism and serving Mammon (the God of money).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard or received information about an appeal for "extra" giving for a particular church project.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been asked personally and directly (face-to-face or by letter) to increase my regular giving to the church.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I've heard a sermon or talk about work, employment and the economy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There has been a session (other than a Sunday service) or a course about practical aspects of managing money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I've heard a sermon or talk about the need to address poverty issues in our local community.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I've heard a sermon or talk about a responsible Christian attitude to money and finance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your church's ministries

23. Which of the following ministries, projects or organisations are you and your church involved with?

	My church supports or runs	I support personally by offering time, money, gifts	I have personally been helped by	I'm aware of them but not involved	Never heard of them
CAP (Christians Against Poverty) Debt Centre	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CAP Money courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Some other debt counselling or money advice project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Church Action on Poverty (campaigning on issues such as loan sharks or the Living Wage)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A Credit Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A food bank project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A work club or other unemployment project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Support for destitute asylum seekers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welfare and Benefits Advice projects such as Citizens Advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A fund or scheme within your church that helps people in immediate need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other relevant organisation(s) supported by myself or my church

Your views on money and morality

24. Please indicate how strongly you agree or disagree with the following statements

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Christians should avoid all forms of gambling.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speculation and taking risks on the financial markets is morally wrong.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Christians should make sensible financial investments to provide for their families and their own old age.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Even if I lost all my savings and income I can trust that God would supply everything I need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is every Christian's duty to help those in poverty.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wealth is usually a real barrier to someone who seeks to follow Christ.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think it is important to take out insurance to cover the risk of loss of the things I own.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is every Christian's duty to speak out for those in poverty.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe that when Jesus said "blessed are the poor" he meant it literally - not just spiritually.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If a Christian is faithful and/or gives generously to God's work they will prosper economically.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Government economic policy

25. Please indicate how strongly you agree or disagree with the following statements

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Cuts in public services at the present rate are causing too much hardship.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No-one in the UK is really poor these days.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The government should not cut benefit levels to people living below the poverty line.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is an unacceptable level of income inequality in the UK.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Some 'top' people are paid far too much.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The government should make sure that the richest people in the country pay high levels of tax.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People I know have lost their jobs as a result of the recent recessions and public sector cuts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Too many people have become dependent on state benefits and could do more to help themselves.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How are you coping?

We would like to know how the recent recession has affected your household.

26. Comparing your household income today with the way it was three years ago would you say it is:

- Considerably higher Slightly higher About the same Slightly lower Considerably lower

27. Looking back over the last two or three years, would you say that your household's income has:

- Fallen much behind prices Fallen a little behind prices Kept up with prices Gone up by more than prices Gone up by much more than prices

28. Thinking about your financial situation today which of the following statements is closest to your feelings?

- I praise God for the wealth and prosperity He's given me I can say to God I'm content with what I've got I sometimes ask God for more money I keep asking God why I am really struggling with money

State benefits

29. Does any of your household's income come from any of the following state benefits?

Tick all you receive:

- | | |
|---|--|
| <input type="checkbox"/> Child benefit /tax credits | <input type="checkbox"/> JSA, ESA or other work related benefits |
| <input type="checkbox"/> State old age pension | <input type="checkbox"/> Housing benefit |
| <input type="checkbox"/> Disability rated benefits | <input type="checkbox"/> Other means-tested benefits |
| <input type="checkbox"/> Working family tax credits | <input type="checkbox"/> None |

Other (please specify)

Pensions

30. Do you have any of the following forms of pension provision (in addition to entitlement to the basic state pension)?

	Yes I am paying into it regularly	Yes but it is frozen or deferred	Yes and I am now drawing income from it	No
A final salary based pension scheme	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A personal pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A stakeholder pension	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your personal economic circumstances

Now we would like to ask you about your family or household's income and assets. Please be assured that this information is totally anonymous and confidential to the research team.

Please count as your household only people who depend on the shared income or household budget. If for example you live in a flat or a house with other people but don't pool all the money that comes in you should think of yourself as a single person household.

31. Which of these most closely reflects your household annual income?

- | | | |
|-------------------------------------|----------------------------------|---|
| <input type="radio"/> Under £10,000 | <input type="radio"/> £30-39,999 | <input type="radio"/> £60-75,000 |
| <input type="radio"/> £10-19,999 | <input type="radio"/> £40-49,999 | <input type="radio"/> Over £75,000 |
| <input type="radio"/> £20-29,999 | <input type="radio"/> £50-59,999 | <input type="radio"/> Prefer not or unable to say |

32. How many people live in your household including yourself?

33. How many of the people who live in your household, including yourself, are in paid employment?

(If you or others are in part-time employment please use decimals to represent this eg. one day per week = 0.2).

Your investments and assets

34. Do you have any of the following forms of savings or investments?

- | | |
|--|--|
| <input type="checkbox"/> A savings account at a bank or building society | <input type="checkbox"/> Other financial investments (e.g. endowment policies, unit trusts) |
| <input type="checkbox"/> An ISA | <input type="checkbox"/> A home or property other than your main residence |
| <input type="checkbox"/> Stocks or shares in public companies | <input type="checkbox"/> Assets or shares related to a business which you own or are a partner |

35. Which of the following best represents the value of your savings and investments (not including the home that you live in or funds that are tied into pension schemes)?

- | | | |
|---------------------------------------|--|---------------------------------------|
| <input type="radio"/> Nothing at all | <input type="radio"/> £10,000 - £99,999 | <input type="radio"/> Over £1 million |
| <input type="radio"/> Less than £1000 | <input type="radio"/> £100,000 - £499,999 | |
| <input type="radio"/> £1000 - £9999 | <input type="radio"/> £500,000 to £1 million | |

Have you read the latest report?

Finally, we would just like to know if you have seen or heard about our most recent report.

36. Have you read our 'Hows the Family?' report published in February 2012?

- Yes No Can't recall

Any comments about the report

37. Have you in the last few months

	Yes	No	Can't remember
Heard a church leader refer to our 'Hows the Family?' report published in February 2012?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Read, seen or heard any media coverage about that report?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

You have finished. Thank you for your help

Thank you for completing this survey.

For more details about the project and to read our previous reports, please visit www.eauk.org/snapshot