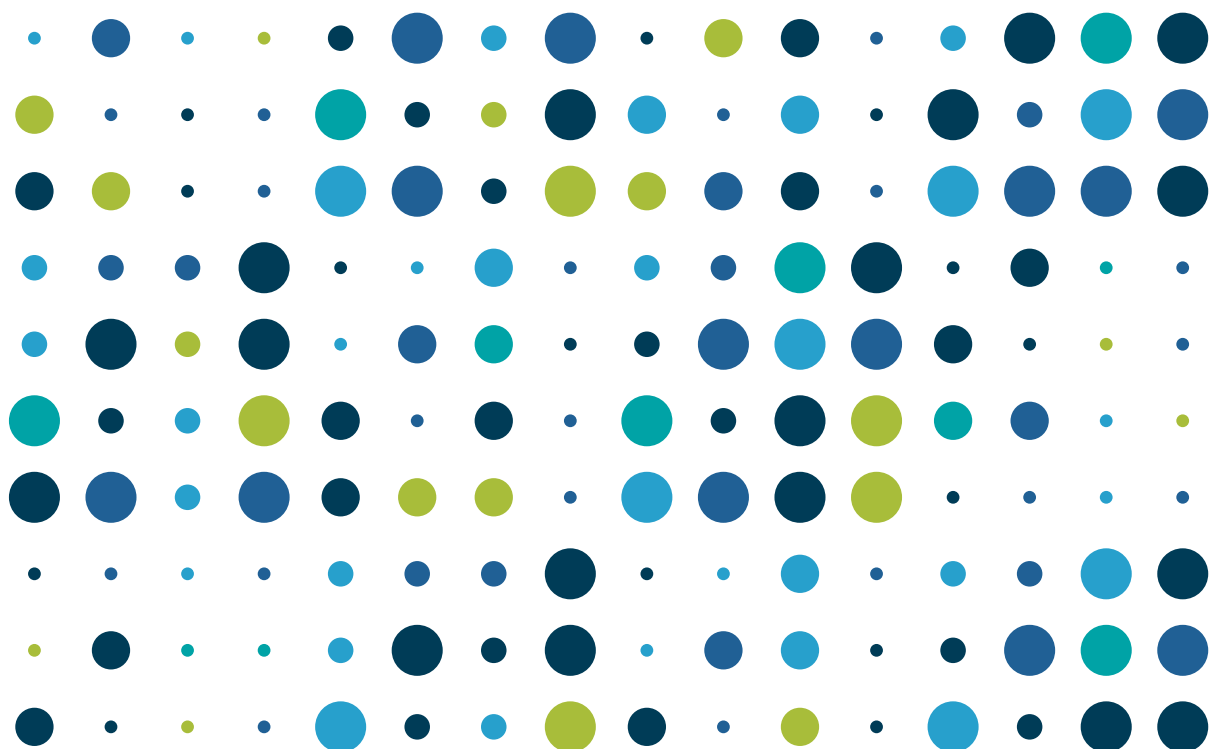


# Wealth and Assets Survey (WAS) statistics round 8: Coherence and triangulation with other sources

May 2026



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## Overview

### Purpose of this guide

This guidance document provides coherence and comparability information for the different data sources used by the Office for National Statistics (ONS) to triangulate statistics collected by the Wealth and Assets Survey (WAS).

This report has been produced by the ONS Wealth and Pensions Team and focuses on the Wealth and Assets Survey (WAS). While care has been taken to accurately describe other data sources, users with a primary interest in those sources should refer to the relevant source-specific metadata and quality documentation.

### Scope and use

This guide is designed to support analysts and users in interpreting WAS outputs alongside other official and administrative data sources. It summarises comparable measures in other datasets and explains key differences in coverage, populations, timing, and valuation methods that can lead to discrepancies. For some topics covered by the WAS, comparable data from administrative sources or major surveys is limited, which restricts the scope of validation. This guide is intended to support informed use of WAS data, not to harmonise measures across sources.

While it remains useful to make broad comparisons between published point estimates, the absence of confidence intervals for these estimates means that some observed differences may arise from sampling variability and may not be statistically meaningful. As such, comparisons should be interpreted with this in mind.

The period covered by WAS Round 8 (April 2020 to March 2022) overlapped with the COVID-19 pandemic, as did all comparator data sources referenced in this guide. During this time, data collection methods were adapted across surveys, and households experienced heightened economic uncertainty. These factors may affect coherence and comparability between sources for this period, with observed differences potentially reflecting pandemic-related impacts.

### Coherence and WAS

Coherence refers to the degree to which statistics are comparable across sources and/or over time, considering differences in concepts, definitions, methods, and data collection.

### Triangulation and WAS

Triangulation refers to the process of comparing and cross-checking data sources to increase confidence in the reliability and coherence of a statistical output. For WAS, estimates are systematically reviewed against comparable measures from other data

## WAS Round 8 Coherence and triangulation with other sources

sources, surveys and administrative datasets. For Round 8, triangulation did not identify any concerns with the estimates. Please see the [Wealth and Assets Survey Guide](#) and the [Household total wealth in Great Britain quality and methods guide](#) for relevant information on other aspects of statistical quality. If external sources used to triangulate the WAS appeared to diverge from our estimates, we would investigate whether the difference can be explained by known methodological distinctions including through direct engagement with the producers of these statistics. Internally, the discrepancy would be discussed with teams involved in the collection, processing and analysis of WAS. Triangulation is conducted in parallel to a suite of internal quality assurance checks. Substantive shifts in WAS estimates over time would be expected to be detected during that process with external data sources providing an additional line of validation.

This report is not intended as a guide on how to perform triangulation. Instead, it highlights the importance of triangulation for validating findings by comparing data with other sources.

### Acronyms

ASHE: Annual Survey of Hours and Earnings

DB: Defined Benefit

DVLA: Driver and Vehicle Licensing Agency

EHS: English Housing Survey

FRS: Family Resources Survey

FYE: Financial year ending

GB: Great Britain

HMRC: His Majesty Revenue and Customs

HPI: House Price Index

ISA: Individual Savings Account

LCF: Living Costs and Food Survey

LGV: Light goods vehicle

OSR: Office for Statistics Regulation

SCAPE: Superannuation Contributions Adjusted for Past Experience

UK: United Kingdom

WAS: Wealth and Assets Survey

# 1. Data sources

## Wealth and Assets Survey (WAS)

### **Status and producer**

Published by the Office for National Statistics. Accredited official statistics status of the WAS core outputs including Total Household Wealth in Great Britain, has been suspended from Round 8, covering the period 2020-2022 onwards while we undertake further work to improve quality, in line with the [Office for Statistics Regulation \(OSR\) Assessment Report 296 \(June 2025\)](#).

### **Frequency and timeliness**

Published every two years; typically, around two to three years after the end of the reference period.

### **Time series**

The statistics included in this data source have a repeated cross-sectional component and also have a longitudinal component (a panel design following households across waves/rounds). Data are available from Wave 1 (July 2006 to June 2008) to Round 7 (April 2018 to March 2020). For Round 8 (April 2020 to March 2022), a methodology change introduced a break in the time series for pension wealth and total wealth (where pension wealth is included). As a result, Round 8 estimates are not directly comparable with previous rounds.

### **Reference period**

Data are available for:

- biennial "waves" (two-year July to June periods) from July 2006 to June 2008 until July 2014 to June 2016
- biennial "rounds" (two-year financial year periodicity) from April 2016 to March 2018 onwards

The shift from waves to rounds aligned the survey period with the UK financial year, improving comparability with other household finance surveys.

### **Source data**

The Wealth and Assets Survey (WAS) included approximately 15,100 households for Round 8 (April 2020 to March 2022).

### **Main concepts measured:**

- total household wealth (aggregate of pension, net property, physical and net financial wealth components)

## WAS Round 8 Coherence and triangulation with other sources

- household debt
- pension wealth (self-reported valuations; modelled to present-day values)
- property wealth (self-reported valuations; net values calculated as total value minus mortgage debt)
- physical wealth (self-reported valuations)
- financial wealth (self-reported valuations; net values calculated as total savings and investments minus financial liabilities)

### Comparability of WAS

Topic Area	WAS
Scope	Household and individual wealth with both a cross-sectional and a longitudinal design
Date Source	Household survey
Measurement	WAS reports medians because wealth is highly skewed. Different estimators (medians, means etc.) can diverge more or less depending on the underlying distribution, so caution is needed when comparing WAS medians with mean-based statistics. WAS relies on self-reporting from survey respondents; self-reported valuations of assets often produce higher estimates than market-based valuations
Geographic Coverage	Great Britain (excluding addresses North of the Caledonian Canal, the Scottish Islands and the Isles of Scilly). Note as of Round 9 the WAS sampling frame now includes addresses North of the Caledonian Canal
Reference Period	Biennial (two financial years)

## Family Resources Survey (FRS)

### Status and producer

Accredited Official Statistics published by the Department for Work and Pensions.

### Frequency and timeliness

Published annually in the FRS annual report, typically around one year after the end of the reference period.

### Time series

Available from financial year ending (FYE) 2003 for the UK. Results for Great Britain available from FYE 1995. The statistics included in this data source have a repeated cross-sectional component and do not have a longitudinal component.

### Reference period

Annual (financial year).

### Source data

The Family Resources Survey (FRS) included around 16,000 households for FYE 2022 and around 10,000 households for FYE 2021.

### Main concepts relating to WAS statistics:

- participation rates in active pensions
- tenure, notably the percentage share of households that own their property

### Comparability to WAS

Topic Area	FRS	WAS
<b>Scope</b>	FRS is designed to provide information on income and circumstances of UK households	WAS focuses on wealth accumulation and assets
<b>Data source</b>	Household survey	Household survey
<b>Measurement</b>	Both surveys collect data on pension participation in workplace and individual personal pensions	Both surveys collect data on pension participation in workplace and individual personal pensions
<b>Geographic Coverage</b>	UK	GB
<b>Reference Period</b>	Annual (financial year)	Biennial (two financial years)

## [Annual Survey of Hours and Earnings \(ASHE\)](#)

### Status and producer

WAS Round 8 Coherence and triangulation with other sources

Accredited Official Statistics published by the Office for National Statistics and the Department for Work and Pensions.

**Frequency and timeliness**

Published annually, up to April 2022, in a release titled “Employee workplace pensions in the UK”. The publication presents provisional results for the most recently ended year, and final results for the preceding year. For example, the 2022 release contained 2021 provisional and 2020 final results. There was a period when this publication was paused. It was restarted in March 2026 following user feedback on the value of the data.

**Time series**

Available from 1997 to 2024. The statistics included in this data source have a repeated cross-sectional component. Employers often report on the same employees across years, but this is not designed as a longitudinal panel.

**Reference period**

ASHE collects data based on the pay period that includes a reference date in April of each survey year.

**Source data**

The Annual Survey of Hours and Earnings (ASHE) employer survey included 140,000 employees for 2021.

**Main concepts relating to WAS statistics:**

- participation rates in active occupational pensions
- share of active occupational pensions that are defined benefit and defined contribution-type schemes

**Comparability to WAS**

<b>Topic Area</b>	<b>ASHE</b>	<b>WAS</b>
<b>Scope</b>	Active occupational pensions	All pensions including workplace and personal, active, preserved rights or in-payment
<b>Data source</b>	Employer survey; utilising payroll data to support data entry	Household survey; self-reported from survey respondents

<b>Measurement</b>	ASHE reports contributions as a percentage of full pay or qualifying pay and there is no measure of pension pot size  Pension participation rates are collected at the job-level rather than person-level (a person with multiple jobs may be counted multiple times in ASHE)	WAS measures overall pension wealth at the person-level and does not publish contribution rates  Pension participation rates are collected at the person-level
<b>Geographic Coverage</b>	UK	GB
<b>Reference Period</b>	Snapshot based on April pay period	Biennial (two financial years)

## Living Costs and Food Survey (LCF)

### **Status and producer**

Accredited Official Statistics published by the Office for National Statistics.

### **Frequency and timeliness**

Published yearly in the “Family spending in the UK” release, typically around 12 to 18 months after the end of the reference period.

### **Time series**

Available from 2001. The statistics included in this data source have a repeated cross-sectional component and do not have a longitudinal component.

### **Reference period**

Annual (financial year).

### **Source data**

The Living Costs and Food Survey (LCF) included 5,630 households in FYE 2022 and 5,400 households in FYE 2021.

### **Main concepts relating to WAS statistics:**

- vehicle ownership rates of households
- tenure, particularly the percentage share of households that own their property

### Comparability to WAS

Topic Area	LCF	WAS
<b>Scope</b>	LCF focuses on income and expenditure	WAS focuses on wealth accumulation and assets
<b>Data source</b>	Household survey	Household survey
<b>Measurement</b>	Self-reported expenditure and vehicle ownership rates (based on households with at least one car or van)	Includes all self-reported vehicle ownership (cars, vans, motorcycles, personalised plates)
<b>Geographic Coverage</b>	UK	GB
<b>Reference Period</b>	Annual (financial year)	Biennial (two financial years)

### Vehicle Ownership Administrative Data (DVLA)

#### **Status and producer**

Accredited Official Statistics published by the Department for Transport using administrative data from the Driver and Vehicle Licensing Agency.

#### **Frequency and timeliness**

Published yearly in the “Vehicle licensing statistics” release, typically around 6 months after the end of the reference period.

#### **Time series**

Available from 2015.

#### **Reference period**

Annual (calendar year).

#### **Source data**

Administrative data held by the Driver and Vehicle Licensing Agency (DVLA).

#### **Main concepts relating to WAS statistics:**

## WAS Round 8 Coherence and triangulation with other sources

- change in the number of new car registrations as a proxy for change in car ownership

### Comparability to WAS

Topic Area	DVLA	WAS
Scope	DVLA covers all registered vehicles	WAS covers vehicles owned by individuals in private households only
Data source	Administrative (registered vehicles)	Household survey
Measurement	Quarterly statistics allow for calculation of year-on-year change in car registrations	Statistics available biennially on a financial year basis, on a self-reported basis from survey respondents
Geographic Coverage	GB	GB
Reference Period	Annual (calendar year)	Biennial (two financial years)

## [English Housing Survey \(EHS\)](#)

### Status and producer

Accredited Official Statistics produced by the Ministry of Housing, Communities and Local Government.

### Frequency and timeliness

Published yearly in a headline report and a collection of topic specific reports, typically around 7 to 12 months after the end of the reference period.

### Time series

Available from 2008. The statistics included in this data source have a repeated cross-sectional component. The survey also includes a longitudinal dwelling/housing-stock component where sampled dwellings are revisited (i.e. panel of properties, not households/people).

**Reference period**

Annual (financial year).

**Source data**

The English Housing Survey includes around 10,000 interviews in FYE 2022 and 7,500 interviews in FYE 2021.

**Main concepts relating to WAS statistics:**

- tenure, particularly the percentage share of households that own their property in England

**Comparability to WAS**

<b>Topic Area</b>	<b>EHS</b>	<b>WAS</b>
<b>Scope</b>	The EHS focuses on housing in terms of living conditions and reflects current dwelling of the household	WAS focuses on housing in terms of total property wealth
<b>Data source</b>	Household survey	Household survey
<b>Measurement</b>	Self-reported tenure and conditions	Self-reported tenure and property valuations
<b>Geographic Coverage</b>	England-only	GB; overall property ownership rates are available at country level allowing an England-only comparison
<b>Reference Period</b>	Annual (financial year)	Biennial (two financial years)

**Lender-based House Price Indices (Nationwide HPI)**

**Status and producer**

## WAS Round 8 Coherence and triangulation with other sources

The Nationwide House Price Index (HPI) used to triangulate WAS is produced by Nationwide Building Society. It is not an accredited official statistic however it is a well-established and regularly published alternative data source of property values.

### Frequency and timeliness

Nationwide HPI is published monthly, one month after the end of the reference period.

### Time series

The Nationwide HPI is available from 1993. The statistics included in this data source have a repeated cross-sectional component and do not have a longitudinal component.

### Reference period

Calendar month.

### Source data

Lender-based House Price Indices are based on mortgage lending data from a lenders' own customers. Lending data consists of mortgage approvals rather than completed sales.

### Main concepts relating to WAS statistics:

- residential property values in pounds (£)

### Comparability to WAS

Topic Area	Nationwide HPI	WAS
Scope	Properties with approved mortgage applications	All owned properties
Data source	Commercial (mortgage lending) data*	Household survey
Measurement	Agreed prices at mortgage approval; market-based (excludes cash sales)	Self-reported property valuations
Geographic Coverage	UK	GB

<b>Reference Period</b>	Monthly	Biennial (two financial years)
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\* Note, Statistics mentioned in this report are publicly available data

**UK House Price Index (UK HPI)**

**Status and producer**

Accredited Official Statistics jointly produced by HM Land Registry, Land and Property Services Northern Ireland, Office for National Statistics and Registers of Scotland. Published by HM Land Registry on GOV.UK.

**Frequency and timeliness**

Published monthly in “UK House Price Index reports”, 2 months after the end of the reference period.

**Time series**

Available from 2016 at UK level. The statistics included in this data source have a repeated cross-sectional component (transaction-based administrative dataset) and do not have a longitudinal component.

**Reference period**

One calendar month.

**Source data**

The UK HPI uses administrative sales data collected on residential housing transactions, whether for cash or with a mortgage. Data is provided by HM Land Registry for England and Wales, Registers of Scotland, The Land and Property Services/Northern Ireland Statistics & Research Agency and the Valuation Office Agency.

**Main concepts relating to WAS statistics:**

- residential property values in pounds (£)

**Comparability to WAS**

<b>Topic Area</b>	<b>UK HPI</b>	<b>WAS</b>
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## WAS Round 8 Coherence and triangulation with other sources

<b>Scope</b>	UK HPI focuses on all completed sales (cash and mortgage)	Measures total household property wealth. Covers all properties owned
<b>Data source</b>	Administrative (property transaction registers)	Household survey
<b>Measurement</b>	UK HPI estimates average (geometric mean) sold property prices using a hedonic model that adjusts for property characteristics	WAS reports median self-reported valuation
<b>Geographic Coverage</b>	UK	GB
<b>Reference Period</b>	Monthly	Biennial (two financial years)

## National Accounts

### **Status and producer**

Published by the Office for National Statistics as part of the UK National Accounts and the National Balance Sheet.

### **Frequency and timeliness**

Household Sector Financial Balance Sheet is published quarterly; Household Sector National Balance Sheet is published annually.

### **Time series**

Exact start dates vary by component. The Household Sector Financial Balance Sheet is available from 1987, with variation in the specific asset/liability category. The National Balance Sheet is available from 1995. The statistics included in this data source have a repeated cross-sectional component (annual/quarterly aggregates) and do not have a longitudinal component.

### **Reference period**

National Balance Sheet: end of calendar year.

Financial Balance Sheet: end of calendar quarter.

### **Source data**

## WAS Round 8 Coherence and triangulation with other sources

The UK National Accounts draw on business and household surveys as well as administrative and financial data from HMRC and the Bank of England. These sources are combined with price indices, trade statistics, and modelling to create a comprehensive picture of economic activity across all sectors.

### Main concepts relating to WAS statistics:

- financial assets
- non-financial assets
- financial liabilities
- total household net worth

### Comparability to WAS

Topic Area	National Accounts	WAS
<b>Scope</b>	National Accounts provide household sector-wide macro aggregates; includes communal establishments	WAS provides distributional statistics (quantiles) from household-level microdata; private households only
<b>Data source</b>	Administrative and financial data, business and household surveys, combined with modelling and price indices	Household survey
<b>Measurement</b>	Market-based valuations Pension valuation uses a fixed discount rate focused on international comparison	Self-reported valuations Pension valuation uses a SCAPE-based discount rate to improve stability of the DB pensions wealth
<b>Geographic Coverage</b>	UK	GB
<b>Reference Period</b>	Annual (calendar year)	Biennial (two financial years)

## 2. Comparison

When comparing statistics that cover similar concepts, but are based on different data sources, perfect alignment is unlikely because of differences in methodology, measurement, and timing. However, we generally expect consistency in overall trends and patterns, with no substantial divergence.

Comparisons are made for the following indicators:

- physical wealth - vehicle ownership
- property wealth - home ownership
- financial wealth - account and investment holdings
- pension wealth - pension membership

These were selected for the Round 8 triangulation because of their availability in broadly comparable and publicly available data sources.

### Physical wealth

#### Vehicle ownership

- Vehicle ownership estimates are broadly consistent across sources.
- [WAS](#) reports an increase from 79% of households owning any vehicle in Round 7 to 80% in Round 8 (a 1 percentage point rise).
- [DVLA registration data](#) show a 1% increase in registered vehicles over a similar period, supporting the modest rise seen in WAS.
- [LCF](#) estimates 81% of households have a car or van in FYE 2022; although not directly comparable, this is close to WAS Round 8 and supports broad coherence across sources.

### Property wealth

#### Home ownership

- [WAS Round 8 home ownership estimates](#) closely match those from [FRS](#) and the [English Housing Survey](#) (EHS), indicating high coherence across sources.
- WAS estimates 33% of GB households own outright and 29% own with a mortgage; FRS reports very similar GB figures (35% outright, 29% with a mortgage).
- WAS estimates 64% of households in England own their home (outright or with a mortgage), identical to FRS and close to EHS (65%).

## WAS Round 8 Coherence and triangulation with other sources

- From Round 8 onward, WAS weighting calibrates to tenure, supporting comparability with other surveys, particularly those which also incorporate tenure calibration, though exact methodologies are not identical.

### **Home valuations**

- For Round 8, [WAS estimates a median main residence value](#) of £275,000 in Great Britain; comparable median figures are not published by price indices. Over a similar period, mean prices from house price indices were lower (£235,000 from [ONS HPI estimate](#) available for GB and £239,000 from [Nationwide estimate](#) for the UK).
- These differences may reflect self-reported vs sales transaction-based data, median vs mean measures, and geographic coverage; overall, considering these differences estimates are similar enough in magnitude to support confidence in WAS property value estimates.
- Note, WAS provides household-level distributional information on property values, which is not available from house price indices.

### **Financial wealth**

#### **Account and investment holdings**

- While financial asset ownership patterns are broadly consistent across sources, [WAS](#) does generally report higher ownership rates than [FRS](#).
- WAS estimates near-universal current-account ownership (99%), compared with 92-95% in FRS.
- WAS reports higher ownership of ISAs than FRS (43% compared with 34%). The reasons for this difference are not straightforward to identify and cannot be attributed to a single factor; likely reflecting a range of methodological and contextual differences between surveys as well as random variation.
- Given the range of plausible contributing factors, the difference observed in WAS Round 8 was considered tolerable, with additional analysis planned for Round 9 to explore this in more detail.

### **Pension wealth**

#### **Pension participation**

## WAS Round 8 Coherence and triangulation with other sources

- Estimates of [pension participation from the Wealth and Assets Survey \(WAS\)](#) Round 8 (April 2020 to March 2022) are broadly consistent with those from other major sources, particularly where concepts and populations are similar.
- WAS estimates 78% of employees had an active occupational pension for Round 8, closely aligning with 78% from the [Family Resources Survey \(FRS\)](#) for FYE 22 and 80% from the [Annual Survey of Hours and Earnings \(ASHE\)](#) in April 2021.
- While WAS and ASHE both publish pension participation by scheme type these figures are not directly comparable because of differences in units of analysis.

### **Pension entitlements**

- ONS produces two conceptually different measures to meet different user needs: WAS provides [household and individual-level pension wealth](#), while [National Accounts Table 29](#) provides a macro-level, system-wide view of pension entitlements.
- Coverage differs substantially: [Table 29](#) includes both private pensions and the State Pension, while WAS covers private pension entitlements only.
- Data sources differ fundamentally: WAS is based on self-reported survey data, enabling rich distributional analysis but subject to sampling and recall limitations; Table 29 uses administrative and regulatory data, ensuring more complete coverage and consistency with National Accounts.
- Valuation methods for DB pensions also differ: WAS applies a simplified, standardised SCAPE-based discount rate (since 2024) reflecting a stable household perspective, while Table 29 uses scheme-specific or model-based approaches, including fixed discount rates (2% real / 4% nominal) for government schemes to support international comparability.
- Due to these differences, Table 29 is not used to triangulate WAS pension wealth estimates; each source should be interpreted within its own framework.

## **3. Annex: Survey questions**

This annex brings together questions relating to comparable wealth concepts across surveys. Differences in wording and response options can influence measurement and are included here to support interpretation of differences between published point estimates.

Other aspects of survey context, including question positioning, may also influence responses, however, these are not considered comparatively here.

This annex includes only the survey questions relevant to the published point estimate comparisons presented above and does not attempt to document all areas of overlap between the different surveys.

## **Pension Wealth**

### **Pension participation**

#### **Wealth and Assets Survey Round 8 Questionnaire**

*[Asked if respondent is employed and asked for up to two jobs per respondent]*

Thinking again about your main/second job, some people will receive a pension from their employer when they retire, as well as the state pension. Does your employer offer access to a pension scheme or superannuation scheme?

1. Yes
2. No

*[Asked if employer offers a pension]* Are you eligible to belong to your employer's pension scheme?

1. Yes
2. No

*[Asked if respondent is eligible]* Are you a member of this pension scheme?

1. Yes
2. No

#### **Annual Survey of Hours and Earnings April 2021 Questionnaire**

*[All questions asked of employer for all employees]*

On 21 April 2021,

Had the employee been automatically enrolled into a workplace pension by your organisation before this date? Answer this question even if the employee does not currently pay into, has opted out of, or is no longer a member of a pension scheme.

- Yes
- No

Was the employee a member of any pension scheme run or facilitated by your organisation? Include if the employer or employee is currently on a contribution holiday.

## WAS Round 8 Coherence and triangulation with other sources

- Yes
- No

### **Family Resources Survey Financial Year 2021/2022**

*[Asked if respondent is aged under 70 and an employee or doctor or dentist in practice]* Does your employer run a pension scheme for any employees?

1. Yes
2. No

*[Asked if respondent is aged under 70 and an employee or doctor or dentist in practice]* Are you eligible to belong to a pension scheme run by your employer?

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

*[Asked if employer runs a pension scheme and respondent is eligible]* Are you a member of a pension scheme run by your employer?

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

## **Physical Wealth**

### **Vehicle ownership**

#### **Wealth and Assets Survey Round 8 (April 2020 to March 2022)**

*[Asked to all]* How many cars, vans or motorbikes, if any, do you [or members of your household] own? Please exclude lease vehicles, company vehicles and mobility cars.

Enter number.

*[Asked to all]* Do you (or other members of your household) own any of the following?

- Caravan/trailer
- Boat
- Plane
- Bicycle
- Other type of vehicle, excluding leased and company vehicles (please specify)
- None of these

### **Living Costs and Food Survey Financial Year 2021/2022**

## WAS Round 8 Coherence and triangulation with other sources

*[Asked to all]* Do you or any members of your household own or privately lease any motor vehicles? Include cars leased through Motability. Exclude cars being bought through Motability on hire purchase.

- Yes
- No

*[Asked if household owns or privately leases a motor vehicle]* How many vehicles do you own or privately lease?

Enter number (0 to 8).

*[asked to all those that own or privately lease a vehicle or if a vehicle has been sold in the last 12 months]* Thinking about your make and model of vehicle, is/was it...

- a car
- a light van - including a specialised/converted car that is treated as a light van for tax purposes
- a motorcycle
- a motor caravan
- or some other motor vehicle?

Running prompt: Car includes minibuses, people carriers and 4-wheel drive passenger vehicles; Light van includes pick-ups and 4-wheel drive vehicles that do not have side windows behind the driver.

*[Applies to all vehicles household has stated that they or any members of the household own or privately lease]* Is the vehicle privately owned or leased at present?

- Privately owned at present
- Privately leased at present

*[Asked for all vehicles household has had continuous use of that they do/did not own, such as a company car, in the last 12 months]* Do you have continuous use of the vehicle at present?

- Yes
- No

## **Property Wealth**

### **Home ownership**

#### **Wealth and Assets Survey Round 8 (April 2020 to March 2022)**

*[Asked to all]* In which of these ways do you occupy this accommodation?

## WAS Round 8 Coherence and triangulation with other sources

- Own it outright
- Buying it with the help of a mortgage or loan
- Pay part rent and part mortgage (shared ownership)
- Rent it
- Live here rent-free (including rent-free in relative's/friend's property; excluding squatting)
- Squatting

### **Family Resources Survey Financial Year 2021/2022**

*[Asked to all]* In which of these ways do you occupy this accommodation?

- Own it outright
- Buying it with the help of a mortgage or loan
- Pay part rent and part mortgage (shared ownership)
- Rent it
- Live here rent free (including in a relative's/friend's property, excluding squatting)
- Squatting

### **English Housing Survey Financial Year 2021/2022**

*[Asked to all]* Do you (or your household) own or rent this accommodation? READ OUT...

- Do you own your home Own it outright
- Are you buying it with the help of a mortgage or loan
- Do you part own and part rent (shared ownership)
- Do you rent it (includes all those who are on Housing Benefit or Local Housing Allowance)
- Do you live here rent-free (including rent-free in relative's/friend's property but excluding squatters)
- Squatting

### **Home valuation**

#### **Wealth and Assets Survey Round 8 (April 2020 to March 2022)**

*[Asked if respondent owns address outright or is buying with the help of a mortgage or loan or pays part rent and part mortgage]* About how much would you expect to get for your current home if you sold it today (before paying off any outstanding mortgage or loan on the property)?

Enter amount in pounds.

*[If respondent does not know amount to expect if they sold their home today]* Which of these bands is closest to the amount that your home would be worth if you sold it today?

- Less than 60,000 pounds

## WAS Round 8 Coherence and triangulation with other sources

- 60,000 to 99,999 pounds
- 100,000 to 149,999 pounds
- 150,000 to 199,999 pounds
- 200,000 to 249,999 pounds
- 250,000 to 299,999 pounds
- 300,000 to 349,999 pounds
- 350,000 to 399,999 pounds
- 400,000 to 499,999 pounds
- 500,000 to 749,999 pounds
- 750,000 to 999,999 pounds
- 1 million pounds or more

## **Financial Wealth**

### **Account ownership**

#### **Wealth and Assets Survey Round 8 (April 2020 to March 2022)**

Intro: The next questions ask about savings accounts and investments you may have. Please do not include property, collectibles or valuables – only financial investments.

*[Asked to all]* Please could you look at this card and tell me which of these accounts and investments you currently have, including any joint accounts, overseas accounts and investments?

- Current account (incl. Basic Bank Account and Post Office Card Account)
- Savings or deposit account (including Government schemes such as Help to Save)
- Individual Savings Account (ISA – any type, including TESSA-ISA, PEP, Lifetime ISAs, Innovative Finance ISA)
- Fixed-term investment bonds (from a bank or building society)
- Unit Trusts or Investment Trusts
- Employee shares / share options
- Other shares
- Premium Bonds / other National Savings Bonds or Certificates
- Government / corporate bonds and gilts
- Life Insurance, Friendly Society or endowment policies
- Other financial assets not already mentioned above (please specify)
- None of these

*[Asked if respondent holds an ISA]* Thinking now about your ISAs – I should point out that since April 2008 any PEPs you hold are now regulated as ISAs. So please consider any PEPs you have as Investment ISAs for this section. Do you have...

- any cash ISAs?

## WAS Round 8 Coherence and triangulation with other sources

- any investment ISAs (which includes stocks, shares, life insurance, corporate bonds and PEPs)?
- any Lifetime ISAs?
- or any Innovative-finance ISAs?
- any Help to Buy ISAs?

### **Family Resources Survey Financial Year 2021/2022**

Intro: Now there are some questions about accounts with banks, building societies, the post office, supermarkets, or other organisations. These could also be internet or telephone banking facilities.

*[Asked to all]* Do you have now, or have you had at any time in the last 12 months any accounts? This could be in your own name only or held jointly with someone else. INCLUDE TELEPHONE/PHONE ACCOUNTS

- Yes – any account
- No
- Don't know
- Refused

*[Asked if respondent has any accounts]* Which of these accounts do you have now, or have you had in the last 12 months?

- Current account with a bank, building society, supermarket/store or other organisation
- Basic Bank Accounts including introductory/starter accounts (including internet and telephone banking)
- Post Office card accounts
- National Savings and Investments – Direct Saver (including internet and telephone banking)
- National Savings and Investments – Investment Account (including postal banking)
- ISA (Individual Savings Account) (including internet and telephone banking)
- Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation (including internet and telephone banking)
- Credit Union
- None of these

*[Asked if respondent holds an ISA]* There are different types of ISA. Do you have...

- Cash in an ISA?
- Stocks and shares (in an ISA)?