

# Financial Services Culture Board (FSCB) Annual Survey Data (2016-2022) - User Guide

## 1. Background to the FSCB

The Financial Services Culture Board (FSCB), previously known as the Banking Standards Board (BSB), operated from 2015 to 2023 as a private sector, not-for-profit, non-statutory, voluntary membership body with the aim of helping to raise standards of behaviour and competence in UK financial services organisations.

The FSCB's origins stemmed from the 2008/09 financial crisis. In July 2012, and in the wake of the financial crisis, the House of Commons and the House of Lords set up a Parliamentary Commission on Banking Standards to report on professional standards and culture in the UK Banking sector. The Commission reported in July 2013 and recommended the creation of a 'professional body for banking in the UK' with 'the onus on the industry itself to maintain the impetus for its development'. The BSB was established in April 2015 with a remit to provide challenge, support and scrutiny to member firms committed to rebuilding the trustworthiness of the sector. Membership of the BSB was open to all banks and building societies operating in the UK, and in 2021, following the name change to the FSCB, membership was expanded to all licenced financial services firms in the UK.

## 2. Background to the FSCB Assessment Framework

The FSCB Assessment Framework was developed by the FSCB with support from leading academics in the fields of organisational behaviour and ethnography from the London Business School and the London School of Economics, and with strategy consultants. The premise of the FSCB Assessment Framework was that there is not one uniquely good (or bad) organisational culture against which all others can be measured; firms with very different cultures can produce equally good or bad outcomes for customers, clients and more broadly. The FSCB did not, therefore, set out to measure or rank culture directly. Instead, the FSCB constructed an Assessment Framework of nine characteristics of ethical and professional attributes (*honesty, respect, openness, accountability, competence, reliability, responsiveness, resilience, and shared purpose*) that – based on extensive research and expert judgement – it would expect to lead to good outcomes for customers, members, clients, employees, and society as a whole. These nine characteristics are what the FSCB would therefore expect to be associated with any good culture in financial services.

From 2016 to 2022 the FSCB carried out an annual Assessment of its member firms. The FSCB Assessment consisted of an online Survey of employees at member firms, as well as qualitative evidence collected at some firms in the form of in-depth interviews with senior executives and non-executive directors, focus groups with employees, and high-level questions sent to firms' boards. The FSCB analysed the data collected to provide the boards of participating firms with an independent, objective assessment of the culture at their firm. The FSCB also reported on the aggregated dataset to help the sector track progress over time.

## 3. FSCB Survey origins and design

The design of the FSCB Employee Survey was informed by relevant bodies of research and models in organisational health and risk management, knowledge from reports on culture in financial services, and case studies of failures and conduct issues in the sector. Further inputs included academic research on culture and behaviour, regulatory frameworks, and lessons from other sectors.

The FSCB Survey consisted of 36 core questions, which explored employees' perceptions, observations and beliefs about their firm's culture, drawing on personal experience. These core questions were all in the form of a statement for which respondents were asked the extent to which they agreed or disagreed on a five-point scale. Each core question corresponded to one of the nine characteristics of the FSCB Assessment Framework. The FSCB also reported on three cross-characteristic clusters of questions: *customer focus, leadership* and *speaking up*. See Appendix section [Core questions](#) for more detail on which questions correspond to each characteristic or cluster of questions.

The FSCB conducted cognitive testing with employees in a variety of roles and functions at different firms to help develop the questions and to ensure that they were easy to understand and to answer. The Survey questions were designed to be precise, yet sufficiently generic in their phrasing to make them relevant to employees in all roles at all

levels of seniority. Questions were both positively and negatively framed to reduce the risk of acquiescence bias (the tendency of survey participants to agree with questions) and were phrased in a way to reduce other known biases, for example illusory superiority bias (individuals overestimating their own qualities and abilities). The 36 core questions were presented to respondents in a randomised order, except for some questions at the start and end which were in a fixed position to consistently frame the Survey. Specifically, the order of the first seven questions was Q5, Q20, Q30, Q1, Q17, Q13 and Q15. The order of the final two questions was Q27 and Q36. Respondents were not told which questions related to which characteristic of the Assessment Framework.

Following the 36 core questions, the FSCB Survey included a free text question asking respondents for three words that they would use to describe their organisation, and, since 2017, additional questions that varied each year to explore themes of particular interest (see Appendix section [Additional questions](#) for more detail on these). The results of these questions did not feed into the characteristic or cluster scores. Respondents were also asked a series of demographic questions to allow the experiences and perceptions of different groups to be explored (see appendix section [Demographic questions](#) for more detail on these).

The core 36 questions in the FSCB Survey were mandatory<sup>1</sup>, but respondents could elect to not complete the additional questions. Similarly, respondents could select the ‘prefer not to say’ answer option to additional or demographic questions where relevant.

#### 4. Survey framing, participating firms and response statistics

The FSCB Survey was run on a consistent basis in each firm to reduce, as far as was practical, any firm-specific framing effects that might bias responses. Most firms invited all of their employees to respond to the Survey (full census) and a very small number of larger firms invited a random sample of employees, ensuring a large enough number of total responses to achieve statistically robust results. The FSCB provided sample text for an invitation email to all member firms, and once employees clicked on the Survey link, all Survey respondents were presented with the same landing page. The Survey had a set appearance and format that positioned it clearly as an externally-run, independent, confidential survey. The FSCB did not collect any personal data on individuals (such as names, email addresses etc.) Survey participants were given assurances that personal information would not be collected and that individual responses would not be shared with the firms they work for.

The Survey data was collected around the same time of the year, except for 2020 when fieldwork was moved back by around four months due to the disruption caused by the Covid-19 pandemic. In each individual firm, responses were usually collected during a two to three week period.

**Figure 1: FSCB Survey fieldwork dates (2016-2022)**

2016	20 April – 26 June 2016
2017	8 May – 7 June 2017
2018	30 April – 19 June 2018
2019	29 April – 14 June 2019
2020	7 September – 5 October 2020
2021	4 May – 14 June 2021
2022	16 May – 26 June 2022

Typically, around 20 to 30 firms participated in the annual Survey exercise each year, and these spanned a wide range of financial services organisations in the UK, including large universal banks, building societies, investment and private banks, and challengers.

<sup>1</sup> These was one exception to this. In 2022, participating firms were given the option to run a shorter survey, consisting of six of the 36 core questions (the questions that fell within the *customer-focus* cluster), the additional questions asked that year on the Consumer Duty and the set of demographic questions. The results for any firms that elected for this approach in 2022 are included in the aggregated, industry results for the additional questions, but not for the core question results or the FSCB Scores by characteristics or cluster.

**Figure 2: FSCB Survey participating firms (2016-2022)**

2016	2017	2018	2019	2020	2021	2022
Airdrie Savings Bank	Aldermore Bank	Atom Bank	Aldermore Bank	Aldermore Bank	Bank of Ireland UK	CAF Bank
Bank of Ireland UK	Bank of Ireland UK	Bank of Ireland UK	Atom Bank	Bank of Ireland UK	CAF Bank	Cambridge & Counties Bank
Barclays	Barclays	Barclays	Bank of Ireland UK	Buckinghamshire Building Society	Cambridge & Counties Bank	Chetwood Financial
Buckinghamshire Building Society	Buckinghamshire Building Society	Buckinghamshire Building Society	Barclays	CAF Bank	C. Hoare & Co.	C. Hoare & Co.
Cambridge & Counties Bank	Cambridge & Counties Bank	Cambridge & Counties Bank	Buckinghamshire Building Society	Cambridge & Counties Bank	The Co-operative Bank	The Co-operative Bank
Charity Bank	Charity Bank	Charity Bank	Cambridge & Counties Bank	The Co-operative Bank	Darlington Building Society	Darlington Building Society
Citi	Citi	Citi	Charity Bank	Darlington Building Society	Ecology Building Society	Ecology Building Society
The Co-operative Bank	The Co-operative Bank	The Co-operative Bank	C. Hoare & Co.	Ecology Building Society	Handelsbanken	First Rate Exchange Services
Handelsbanken	CYBG	CYBG	Citi	EFG Private Bank	HSBC	HSBC
HSBC	Ecology Building Society	Ecology Building Society	The Co-operative Bank	Handelsbanken	Harpenden Building Society	Harpenden Building Society
Ipswich Building Society	Handelsbanken	Handelsbanken	Darlington Building Society	HSBC	Hodge Bank	Hodge Bank
Lloyds Banking Group	HSBC	HSBC	EFG Private Bank	Harpenden Building Society	Lloyds Banking Group	Lloyds Banking Group
Morgan Stanley International	Ipswich Building Society	Lloyds Banking Group	Ecology Building Society	Hodge Bank	Monmouthshire Building Society	Monmouthshire Building Society
Nationwide Building Society	Lloyds Banking Group	Morgan Stanley International	Handelsbanken	Lloyds Banking Group	Morgan Stanley International	Monzo Bank
Paragon Bank	Morgan Stanley International	Nationwide Building Society	HSBC	Masthaven Bank	Nationwide Building Society	Nationwide Building Society
Penrith Building Society	Nationwide Building Society	OneSavings Bank	Lloyds Banking Group	Monmouthshire Building Society	OneSavings Bank	OneSavings Bank
Principality Building Society	OneSavings Bank	Paragon Bank	Morgan Stanley International	Morgan Stanley International	Penrith Building Society	Oodle Car Finance
RBS	Paragon Bank	Penrith Building Society	Nationwide Building Society	Nationwide Building Society	Rabobank	Penrith Building Society
Santander UK	Penrith Building Society	Redwood Bank	OneSavings Bank	NatWest Group	Redwood Bank	Redwood Bank
Standard Chartered	RBS	RBS	Penrith Building Society	OneSavings Bank	Reliance Bank	Reliance Bank
State Bank of India	Santander UK	Santander UK	Rabobank	Penrith Building Society	Scottish Building Society	Scottish Building Society
Virgin Money	Standard Chartered	Standard Chartered	Redwood Bank	Rabobank	Tesco Bank	Tesco Bank
	State Bank of India	State Bank of India	Reliance Bank	Redwood Bank	Unity Trust Bank	Unity Trust Bank
	Tesco Bank	Tesco Bank	RBS	Reliance Bank	Vanquis Bank	
	Unity Trust Bank	Unity Trust Bank	Santander UK	Santander UK		
		Vanquis Bank	State Bank of India	Scotiabank		
			Tesco Bank	Scottish Building Society		
			Unity Trust Bank	State Bank of India		
			Vanquis Bank	Tesco Bank		
				Unity Trust Bank		
				Vanquis Bank		

Figure 3: FSCB Survey response statistics

Year	Number of participating firms	Total sample	Total responses received	Overall response rate
2016	22	82,139	28,122	34%
2017	25	106,092	36,268	34%
2018	26	188,050	72,024	38%
2019	29	194,584	81,664	42%
2020	31	181,692	73,212	40%
2021	24	129,661	45,689	35%
2022	23	122,281	41,906	34%

### 5. Methodology for calculating results for individual firms

To provide robust results, the FSCB carried out a series of checks on the data, including for extreme responses and suspected duplicates/multiple responses from the same individual. Extreme responses were identified as any response where the respondents had answered ‘strongly agree’ to all 36 core questions, or ‘strongly disagree’ to all 36 core questions, irrespective of whether the question was positively or negatively phrased. Checks for duplicate or multiple responses were carried out looking at the pattern of responses, including cookie information. Any extreme or suspected duplicate/multiple responses were removed from the dataset ahead of calculating results.

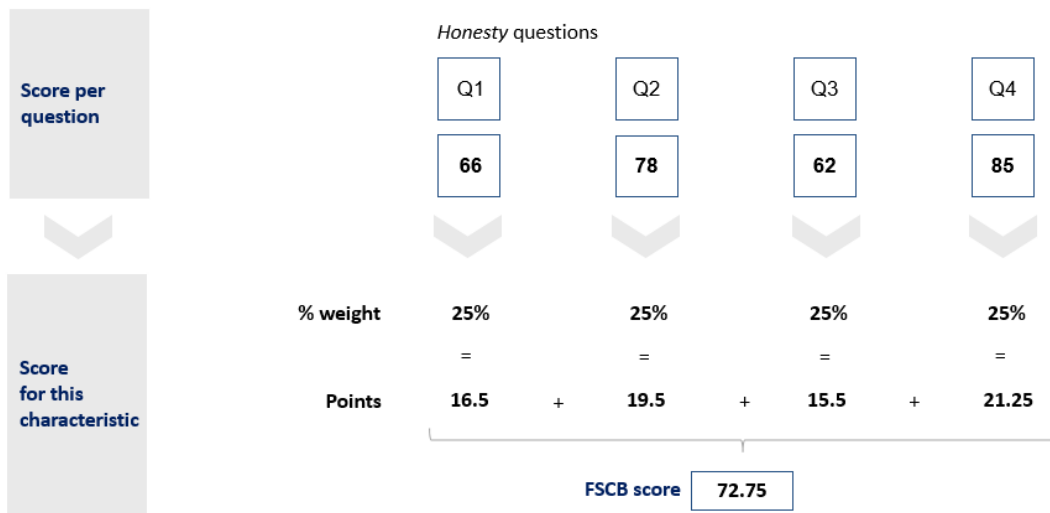
To aid comparisons of results across firms, business areas or over time, the FSCB converted the results to the 36 core questions into scores (the ‘FSCB Score’). The FSCB Score was calculated on a scale of 0 to 100, after applying weights evenly from 0 to 1 to the percentage of respondents selecting each of the five possible response options (i.e., 0, 0.25, 0.5, 0.75, 1). For positively phrased questions (i.e. questions where agreeing to the statement represents a more favourable answer) the highest weight was given to ‘strongly agree’ and lowest to ‘strongly disagree’. For negatively phrased questions, this was reversed. This means that a higher FSCB Score always represents a more favourable response, irrespective of whether the question is positively or negatively phrased.

Figure 4: Illustration of approach to calculate the FSCB Score for core questions



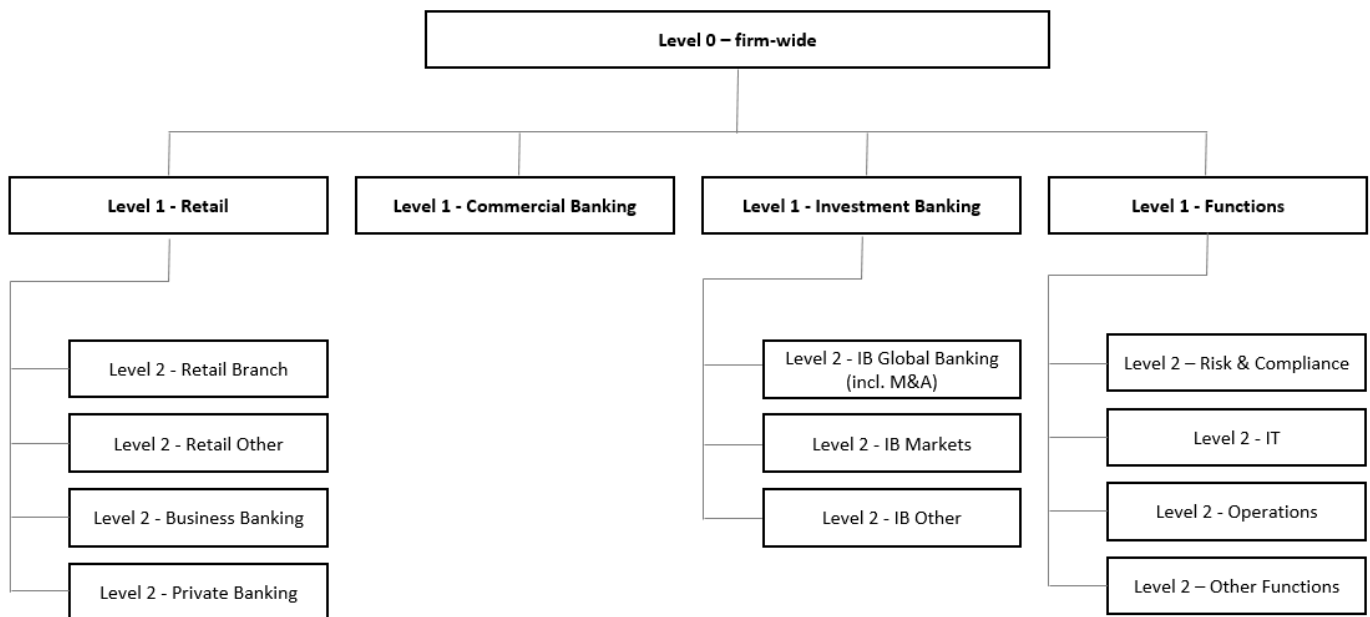
FSCB Scores for characteristics and clusters were calculated taking the arithmetic average of the question scores that made up that particular characteristic/cluster (e.g. the FSCB Score for the *honesty* characteristic was calculated by taking the average scores for questions 1, 2, 3 and 4).

Figure 5: Illustration of approach to calculate the FSCB Score for characteristics and clusters



Ahead of running the FSCB Survey, participating firms provided details of their business lines and associated headcounts. Each business line was mapped to the most applicable area in the standard FSCB Hierarchy. This allowed the FSCB to generate benchmark data to allow firms to compare their Survey results in particular business lines / functions with equivalent areas at other firms.

Figure 6: FSCB Hierarchy<sup>2</sup>



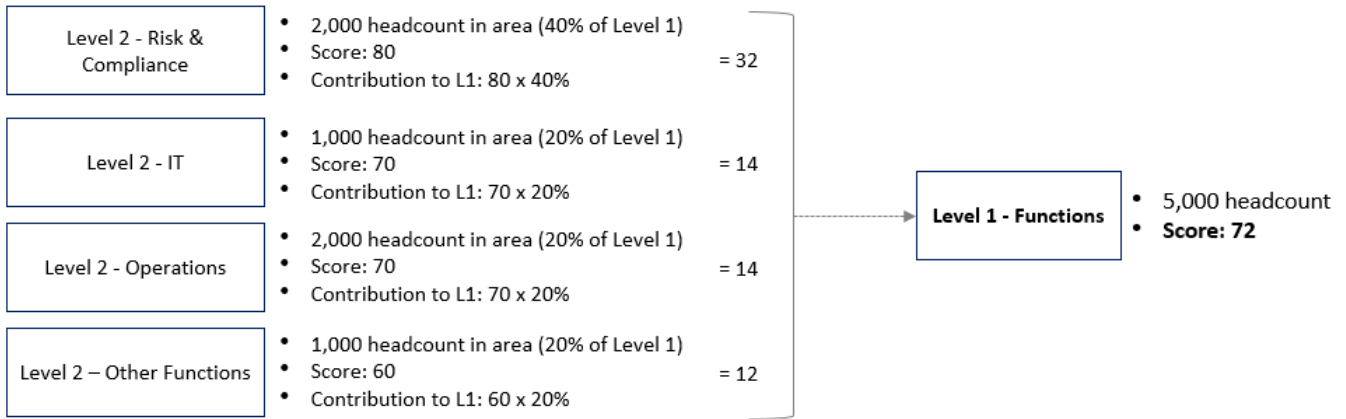
Results were first calculated at the most granular level of the firm’s hierarchy and then a population-weighting approach, using the headcount data provided by firms, was applied to calculate results at higher levels of aggregation. Application of a population-weighting methodology prevented smaller areas within a firm that happened to have higher than average response rates disproportionately biasing results.

In the example illustrated in Figure 7 below, the firm has a headcount of 5,000 employees in Functions (FSCB Hierarchy Level 1), of which 2,000 are in the Level 2 area of Risk & Compliance, 1,000 in the Level 2 area of IT, 1,000 in the Level 2 area of Operations and 1,000 in the Level 2 area of Other Functions. To get from the Level 2 to Level 1 FSCB Score on any question, characteristic or cluster, the Level 2 scores are each weighted by the relative size of that area’s headcount<sup>3</sup>.

<sup>2</sup> Note that a change was made to the FSCB Hierarchy in 2019. From 2016 to 2018, the FSCB reported on three Level 2 categories within the Level 1 Functions area: ‘Level 2 - Risk & Compliance’, ‘Level 2 - IT & Operations’, and ‘Level 2 - Other Functions’. From 2019 to 2022, the area ‘Level 2 - IT & Operations’ was replaced by two separate areas: ‘Level 2 – IT’ and ‘Level 2 – Operations’.

<sup>3</sup> There was one exception to this population weighting rule: if the margin of error of a particular area’s results was more than 12% (based on a 95% confidence level and an assumed response statistic of 50%), and the headcount of that area formed greater than 20% of the headcount of

Figure 7: Illustration of population-weighting methodology



## 6. Methodology for providing benchmark data

The FSCB provided benchmarks to allow firms to see how their results compared to peers and to allow progress to be reported to wider stakeholders on the range of results across participating firms. The benchmarks drew on the FSCB Score (see section [Methodology for calculating results for individual firms](#)) as a single point of measurement for each firm's results by question, characteristic and cluster. Benchmarks were provided at an overall firm level, and for each area of the FSCB Hierarchy, subject to a minimum number of qualifying firms to ensure that the results of no individual firm could be identified or inferred. In 2016, the minimum number of qualifying firms for a benchmark to be provided was seven, but this was amended to five firms from 2020 onwards. Where possible, benchmark data was also provided separately for OSIs<sup>4</sup> (systemically important institutions) and non-OSIs (non-systemically important institutions) to allow peer comparisons. Based on the headcount data provided by firms, the margin of error for each firm's results at each level of the FSCB Hierarchy was calculated<sup>5</sup>, with only firms that achieved an acceptably low margin of error being eligible for inclusion in benchmarks.

The margin of error thresholds applied for inclusion in the benchmarks from 2016 to 2022 are shown in Figure 8, and the number of firms in each benchmark group is shown in Figure 9.

Figure 8: Margin of error thresholds for inclusion in FSCB benchmarks

	2016	2017	2018	2019	2020	2021	2022
Larger firms (firm total headcount of 300 or more employees)	7%	7%	7.5%	7%	7%	7.4%	7.5%
Smaller firms (firm total headcount of fewer than 300 employees)	9%	9%	9%	9%	9%	9%	9%

the level above, then instead of population weighting being used, the FSCB pooled all responses to calculate results for the level above. This was to prevent results which might not be representative of the populations they are meant to represent from unduly impacting results for the level above.

<sup>4</sup> As defined by the Bank of England / Prudential Regulation Authority, in their annual list of UK firms designated as other systemically important institutions (O-SIIs)

<sup>5</sup> Using a confidence level of 95% and an assumed response statistic of 50%.

Figure 9: Number of firms included in industry benchmarks<sup>6</sup>

	2016	2017	2018	2019	2020	2021	2022
<b>Level 0 (firm-wide)</b>	<b>22</b>	<b>25</b>	<b>26</b>	<b>29</b>	<b>29</b>	<b>24</b>	<b>22</b>
<b>Level 1: Retail</b>	<b>17</b>	<b>22</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>17</b>	<b>15</b>
Level 2: Retail Branch	9	10	9	12	10	9	6
Level 2: Retail Other	7	12	13	13	14	11	11
Level 2: Private Banking	n/a	n/a	7	8	7	n/a	n/a
Level 2: Business Banking	n/a	n/a	n/a	7	7	n/a	5
<b>Level 1: Commercial Banking</b>	<b>7</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>5</b>	<b>n/a</b>
<b>Level 1: Investment Banking</b>	<b>8</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>5</b>	<b>n/a</b>	<b>n/a</b>
Level 2: IB Global Banking (incl. M&A)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Level 2: IB Markets	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Level 2: IB Other	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Level 1: Functions</b>	<b>19</b>	<b>21</b>	<b>24</b>	<b>26</b>	<b>28</b>	<b>22</b>	<b>20</b>
Level 2: Risk & Compliance	12	16	16	12	21	14	10
Level 2: IT & Operations (until 2018)	11	13	15				
Level 2: IT (from 2019)				16	17	10	10
Level 2: Operations (from 2019)				15	14	9	8
Level 2: Other Functions	13	15	17	18	18	14	13

## 7. Methodology for calculating aggregated industry results

To calculate the aggregated industry results, the FSCB applied a combination of headcount and response weighting, depending on the dataset:

- The overall results by question, characteristic and cluster are a weighted average of each participating firm's results (as calculated applying the [methodology in section 5](#)) with the weights determined by each firm's relative firm-wide headcount. For example, if Firm A had a total headcount of 10,000 and the total headcount across all participating firms was 50,000, then Firm A's results would be assigned a 20% weight towards the industry results.
- The breakdown of question, characteristic and cluster results by business area are a weighted average of each participating firm's results in that business area (as calculated applying the [methodology in section 5](#)) with the weights determined by each firm's relative headcount for that business area. For example, if Firm A had a total headcount of 2,000 in the FSCB Level 1 area of Retail in a given year and the total headcount for all L1 Retail areas across participating firms was 8,000, then Firm A's Level 1 Retail results would be assigned a 25% weight towards the industry Level 1 Retail results.
- The breakdown of results by respondent demographic are calculated via a response weighting approach<sup>7</sup>. This is because the FSCB did not gather headcount from firms on the demographic splits of their populations for different areas and without this data it is not possible to precisely population-weight results. For example, if there were a total of 5,000 respondents that answered 'yes' to the demographic question 'do you have line management responsibilities', then the industry results for the demographic group of line managers for any question would be the unweighted proportions of how those 5,000 respondents answered.

<sup>6</sup> 'n/a' in the table denotes that there were an insufficient number of firms meeting the requisite margin of error thresholds to provide benchmarks.

<sup>7</sup> The one exception to this is the results by gender for the core Survey questions. These are calculated using an implicit population weighting approach. This works like the overall population weighting used to calculate individual firm results, except that it assumes (in the absence of headcount data provided by firms) that the proportion of respondents of a certain demographic is equal to the actual proportion of that demographic split in that population. These implicit headcounts are then used to weight results from lower levels of the FSCB Hierarchy to higher levels.

The methodology described above has been used to calculate the aggregated results across all Survey years deposited with the UK Data Service. Where there are small differences between statistics in these datasets and results previously published by the FSCB, this is likely to be due to small methodological changes over the years. For consistent comparisons, refer to the datasets published with the UK Data Service.

## 8. Guide to datasets deposited with the UK Data Service

### a) FSCB Annual Survey aggregated core question results (2016-2022)

This dataset provides the results at an overall industry level and by business line / area (according to the FSCB Hierarchy) for the 36 core questions in the Survey from 2016 to 2022. It also provides the FSCB Score for each characteristic and cluster.

Notes:

1. In 2017, the wording of four questions was modified slightly. The question wording in the dataset reflects the wording used in each year of the Survey.
2. Results are only provided for business lines / areas where benchmarks were provided.
3. Following data checks in 2022, it was necessary to remove 17,203 responses to Q35 and Q36. As a result, the total number of responses for these questions and the *shared purpose* characteristic in 2022 are lower than for other questions and characteristics.

See [Appendix for more details on the core Survey questions](#).

### b) FSCB Annual Survey aggregated core question results by demographic (2016-2022)

This dataset provides a breakdown of the results to all 36 core questions in the Survey from 2016 to 2022 by respondent demographic.

Notes:

1. In some cases, the demographic question wording or response options were changed from one year to the next to reflect changes in best practice ([see Appendix for full details](#)). The information in the dataset pertains to the demographic question and response options as they were in the year that the results relate to.
2. For some demographics (e.g. ethnicity) the results provided in the dataset combine several answer categories. See [Appendix](#) for a full list of the demographic questions in the survey, all response options and how the results have been grouped.
3. Demographic results are only provided if there are a minimum of 10 responses in that demographic group to mitigate the risk of response attribution.

### c) FSCB Annual Survey aggregated additional Survey question results (2017-2022)

This dataset provides the results at an overall industry level and by business line / area (according to the FSCB Hierarchy) for additional questions asked in the survey. This includes questions on themes such as speaking up / raising concerns (2017, 2018, 2019), inclusion (2020, 2021), and the Consumer Duty (2022). The additional questions include a mixture of single select and multiple select questions, as well as some routed questions that are only asked to respondents who answered a particular way in a previous question. This information is provided in the 'Question type and routing' field, as well as in the [additional questions section of the Appendix](#).

Notes:

1. Results are only provided for business lines / areas where benchmarks were provided and where there were a minimum of 10 responses.

#### **d) FSCB Annual Survey aggregated additional Survey question results by demographic (2017-2022)**

This dataset provides a breakdown of the results to all additional questions asked in the Survey from 2017 to 2022 by respondent demographic.

Notes:

1. In some cases, the demographic question wording or response options were changed from one year to the next to reflect changes in best practice ([see Appendix for full details](#)). The information in the dataset pertains to the demographic question and response options as they were in the year that the results relate to.
2. For some demographics (e.g. ethnicity) the results provided in the dataset combine several answer categories. See [Appendix](#) for a full list of the demographic questions in the survey, all response options and how the results have been grouped.
3. Demographic results are only provided if there are a minimum of 10 responses in that demographic group to mitigate the risk of response attribution.

#### **e) FSCB Annual Survey benchmark data (2016-2022)**

This dataset provides the distribution of individual firm results, as measured by the FSCB Score, to all core questions, characteristics and clusters from 2016 to 2022 for all available benchmark areas. Specifically, it provides the highest, 75<sup>th</sup> percentile, median, 25<sup>th</sup> percentile and lowest score for each benchmark area, with these figures representing the exact thresholds that define and separate the quartiles of the benchmark. Unlike the other deposited FSCB Survey datasets, which each aggregate the results of participating firms, this dataset is based on the scores of individual firms to give a sense of the spread of results across the sector.

Notes:

1. The 25<sup>th</sup> percentile, median and 75<sup>th</sup> percentile scores are calculated based on the FSCB Score of all firms within the benchmark group, but do not necessarily represent an individual firm's score (e.g. if there were 10 firms in a benchmark group, the median would be the average of the 5<sup>th</sup> and 6<sup>th</sup> highest-scoring firms' scores).

## Appendix

### A) Core questions in the FSCB Survey

The core questions in the FSCB Survey consisted of 36 statements which respondents were asked the extent to which they agreed or disagreed. As shown in the table below, these included both positively and negatively phrased statements (for negatively phrased statements, disagreeing with the statement represents a more favourable response). Each of the 36 questions corresponded to one of the nine characteristics of the FSCB Assessment Framework, and some questions also corresponded to one of three question clusters.

Core question statements	Phrasing	Characteristic	Cluster
1 - I believe senior leaders in my organisation mean what they say	positive	honesty	leadership
2 - In my organisation I see instances where unethical behaviour is rewarded	negative	honesty	
3 - My colleagues act in an honest and ethical way	positive	honesty	
4 - It is difficult to make career progression in my organisation without flexing my ethical standards	negative	honesty	
5 - At my work I feel that I am treated with respect	positive	respect	
6 - At my work people seek and respect different opinions when making decisions	positive	respect	
7 - In my organisation Risk and Compliance are both respected functions	positive	respect	
8 - In my organisation we are encouraged to follow the spirit of the rules (what they mean, not just the words)	positive	respect	
9 - I believe my organisation puts customers at the centre of business decisions	positive	respect	customer focus
10 - In my experience, people in my organisation are truly open to review and feedback from external sources	positive	openness	
11 - In my organisation people are encouraged to provide customers with information in a way that helps them make the right decisions	positive	openness	customer focus
12 - In my experience, people in my organisation do not get defensive when their views are challenged by colleagues	positive	openness	speaking up
13 - In my organisation I am encouraged to share learnings and good practices with others	positive	openness	
14 - If I raised concerns about the way we work, I would be worried about the negative consequences for me	negative	openness	speaking up
15 - In my experience, people in my area clearly understand the behaviour that is expected of them	positive	accountability	
16 - I believe senior leaders in my organisation take responsibility, especially if things go wrong	positive	accountability	leadership
17 - I see people in my organisation turn a blind eye to inappropriate behaviour	negative	accountability	
18 - I see people in my organisation try to avoid responsibility in case something goes wrong	negative	accountability	
19 - I feel comfortable challenging a decision made by my manager	positive	accountability	speaking up
20 - In my experience, people in my organisation have the skills and knowledge to do their jobs well	positive	competence	
21 - In my role, I am encouraged to continually learn new skills and improve my role-specific knowledge	positive	competence	
22 - I am confident in the ability of people in my area to identify risks	positive	competence	
23 - When my organisation says it will do something for customers, it gets done	positive	reliability	customer focus

24 - I see the people I work with go the extra mile in order to meet the needs of our customers	positive	reliability	customer focus
25 - When people in my organisation say they will do something, I can rely on them getting it done	positive	reliability	
26 - In my experience, people in my organisation are good at dealing with issues before they become major problems	positive	resilience	
27 - My organisation focuses primarily on short-term results	negative	resilience	
28 - I often feel under excessive pressure to perform in my work	negative	resilience	
29 - Working in my organisation has a negative impact on my health and wellbeing	negative	resilience	
30 - I believe that my organisation responds effectively to staff feedback	positive	responsiveness	
31 - Our internal processes and practices are a barrier to our continuous improvement	negative	responsiveness	
32 - I believe that my organisation responds effectively to customer feedback	positive	responsiveness	customer focus
33 - I believe that my organisation encourages innovation in the best interests of our customers	positive	responsiveness	customer focus
34 - I have observed improvements in the way we do things based on lessons learnt	positive	responsiveness	
35 - My organisation's purpose and values are meaningful to me	positive	shared purpose	
36 - There is no conflict between my organisation's stated values and how we do business	positive	shared purpose	

### Changes to core questions from 2016 to 2017

In 2017, the FSCB amended the wording of four questions to reflect the learnings from the first year of having run the Survey.

Original question wording in 2016	Question wording from 2017 onwards
Q15: I clearly understand the behaviour that is expected of me	Q15: In my experience, people in my area clearly understand the behaviour that is expected of them
Q18: I see people in my organisation try to pass responsibility to others in case things go wrong	Q18: I see people in my organisation try to avoid responsibility in case something goes wrong.
Q22: I feel confident in my ability to identify risks in my area	Q22: I am confident in the ability of people in my area to identify risks
Q28: I often feel under considerable pressure to perform in my work	Q28: I often feel under excessive pressure to perform in my work

Due to the changed question wordings, caution should be exercised when comparing the results of Q15, Q18, Q22 and Q28 in 2016 to latter years, as well as for characteristics that contain these questions (*accountability, competence and resilience*).

## B) Additional questions in the FSCB Survey

From 2017, the FSCB asked additional questions in its Survey to explore themes of particular interest. The additional questions for which aggregated, industry results were reported are detailed below.

### 2017 additional questions

#### Questions related to speaking up

*AddQ2017\_1 (multiple select question):*

How do you feel about raising concerns in your organisation? (Please select one or more of the statements below)

- I feel comfortable raising concerns in my organisation
- I would not know who to raise concerns to
- I would not trust the process to keep my concerns secure and confidential
- I feel that nothing would happen if I did raise concerns
- I feel it would be held against me if I raised concerns
- I feel it would make my manager look bad if I raised concerns
- I feel it would make my team look bad if I raised concerns
- I feel it would make me look bad if I raised concerns
- I would not raise concerns as no one else does this in my organisation
- I would not raise concerns, for other reasons (not covered above)
- Prefer not to say

*AddQ2017\_2 (multiple select question):*

Have you observed any of the following behaviour in the past 12 months in your organisation? (Select any or all that apply)

- Actions not in the best interests of customers, clients or members
- Actions that damage market integrity
- Ignoring internal policies and procedures
- Sexual harassment
- Bullying
- Discrimination
- Other inappropriate or unethical behaviour
- No, I have not observed any inappropriate or unethical behaviour
- Prefer not to say

### 2018 additional questions

#### Questions relating to speaking up

*AddQ2018\_1 (single select question):*

Have you wanted to raise concerns at your organisation over the last 12 months? (If yes, please select the one issue that concerned you most)

- No, I have not wanted to raise concerns at my organisation over the last 12 months
- Yes, relating to actions not in the best interests of customers, clients or members
- Yes, relating to actions that damage market integrity
- Yes, relating to ignoring internal policies and procedures
- Yes, relating to sexual harassment
- Yes, relating to bullying
- Yes, relating to discrimination
- Yes, relating to something else (please specify)

*AddQ2018\_2 (asked only of respondents who answered 'yes' to the previous question; single select question)*

Q2. Did you raise your concerns about the issue?

- Yes
- No
- Prefer not to say

*AddQ2018\_3 (asked only of respondents who answered 'yes' to the previous question; single select question)*

Q3. Do you feel your concerns were (or are being) listened to and taken seriously?

- Yes
- No
- Don't know

*AddQ2018\_4 (asked only of respondents who answered 'no' to AddQ2018\_2; multiple select question)*

Q4. What was it that stopped you from raising concerns about the issue? (Please select one or more of the statements below)

- I did not know who to raise concerns to
- I did not trust the process to keep my concerns secure and confidential
- I felt that nothing would happen if I did raise concerns
- I felt it would be held against me if I raised concerns
- I felt it would make my manager or team look bad if I raised concerns
- I felt it would make me look bad if I raised concerns
- I did not raise concerns as no one else does this in my organisation
- I did not raise concerns for other reasons (not covered above)

#### Questions relating to perceptions of gender equality

*AddQ2018\_5 (single select question)*

How far do you agree or disagree with the following statement? 'People have equal opportunities in my organisation regardless of their gender'

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2018\_6 (asked only of those who answered 'somewhat agree' or 'strongly disagree' to the previous question; single select question)*

Which of the following statements do you feel best describes your organisation?

- Women have greater opportunities in my organisation
- Men have greater opportunities in my organisation
- Other (please describe): \_\_\_\_\_

## **2019 Additional questions**

#### Questions relating to speaking up

*AddQ2019\_1 (single select question)*

Have you wanted to raise concerns at your organisation over the last 12 months? (Please select any that apply)

- No, I have not wanted to raise concerns at my organisation over the last 12 months
- Yes, relating to actions not in the best interests of customers, clients or members
- Yes, relating to actions that damage market integrity
- Yes, relating to ignoring internal policies and procedures
- Yes, relating to sexual harassment
- Yes, relating to bullying
- Yes, relating to discrimination
- Yes, relating to workload
- Yes, relating to performance management
- Yes, relating to colleagues' competence or capability
- Yes, relating to something else (please specify \_\_\_\_\_)
- Prefer not to say

*AddQ2019\_2 (asked only of respondents who answered 'yes' to the previous question; single select question)*

In the previous question you answered yes to having wanted to raise a concern at your organisation over the last 12 months. Did you raise your concerns about this issue? (If yes, please select the one issue that concerned you most)

- No, I have not raised a concern at my organisation over the last 12 months

- Yes, relating to actions not in the best interests of customers, clients or members
- Yes, relating to actions that damage market integrity
- Yes, relating to ignoring internal policies and procedures
- Yes, relating to sexual harassment
- Yes, relating to bullying
- Yes, relating to discrimination
- Yes, relating to workload
- Yes, relating to performance management
- Yes, relating to colleagues' competence or capability
- Yes, relating to something else (please specify \_\_\_\_\_)
- Prefer not to say

*AddQ2019\_3 (asked only of respondents who answered 'yes' to the previous question, multiple select question)*

How did you raise this concern? (Please select any that apply)

- Raised with your line manager(s)
- Raised with senior management (not including your line manager)
- Raised with HR
- Raised with a designated 'speak-up contact/champion/guardian' at your firm
- Raised with a trade union representative
- Raised with other colleague at your firm
- Called an internal hotline
- Emailed a generic 'speak-up' mailbox at your firm
- Used a 'speak-up' web-based service or mobile application provided by your firm
- Raised with a third party contracted by your firm
- Raised with an external body / organisation (outside your firm)
- Other (please specify \_\_\_\_\_)
- Prefer not to say

*AddQ2019\_4 (asked only of respondents who selected a speaking up channel in the previous question (i.e. any answer option except 'prefer not to say'), single select question)*

How satisfied are you with how your concern was dealt with?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't know

#### Questions relating to decision-making / impact of work on others

*AddQ2019\_5 (single select question)*

To what extent do you agree or disagree with the statement: 'I feel that my work makes a positive difference to others'?

Please consider the following groups when answering such as your family, work colleagues, your line manager(s), senior leaders in your organisation, shareholders/owners, customers/clients/members, the local community and society at large.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2019\_6 (asked only of respondents who answered 'strongly agree' or 'somewhat agree' to the previous question; multiple select question)*

In the previous question you agreed that your work makes a positive difference to others. Who do you see as the beneficiaries? (Please select any that apply)

- Your family
- Work colleagues
- Your line manager(s)
- Senior leaders in your organisation

- Your organisation's shareholders / owners
- Customers / clients / members
- The local community
- Society at large
- Other (please specify) \_\_\_\_\_

*AddQ2019\_7 (single select question)*

To what extent do you agree or disagree with the statement: 'I feel that my work has a negative impact on others'?

Please consider the following groups when answering such as your family, work colleagues, your line manager(s), senior leaders in your organisation, shareholders/owners, customers/clients/members, the local community and society at large.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2019\_8 (asked only of respondents who answered 'strongly agree' or 'somewhat agree' to the previous question; multiple select question)*

In the previous question you agreed that your work has a negative impact on others. Who do you see as being negatively impacted? (Please select any that apply)

- Your family
- Work colleagues
- Your line manager(s)
- Senior leaders in your organisation
- Your organisation's shareholders / owners
- Customers / clients / members
- The local community
- Society at large
- Other (please specify) \_\_\_\_\_

*AddQ2019\_9 (single select question)*

To what extent do you agree or disagree with the statement: 'I feel that other people value me for my work'?

Please consider the following groups when answering such as your family, work colleagues, your line manager(s), senior leaders in your organisation, shareholders/owners, customers/clients/members, the local community and society at large.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2019\_10 (asked only of respondents who answered 'strongly agree' or 'somewhat agree' to the previous question; multiple select question)*

In the previous question you agreed that other people value you for your work. Who do you see as valuing you for your work? (Please select any that apply)

- Your family
- Work colleagues
- Your line manager(s)
- Senior leaders in your organisation
- Your organisation's shareholders / owners
- Customers / clients / members
- The local community
- Society at large
- Other (please specify) \_\_\_\_\_

Question relating to fatigue at work

*AddQ2019\_11 (single select question)*

During your working time, how often do you feel fatigued or very tired?

- Every day
- Almost every day
- 3-4 times per week
- 1-2 times per week
- 1-2 times per month
- Rarely or never
- Prefer not to say

## 2020 Additional questions

### Questions relating to inclusion and autonomy

#### *AddQ2020\_1 (single select question)*

I feel accepted by my colleagues at work

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

#### *AddQ2020\_2 (single select question)*

I feel that I can be myself at work

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

#### *AddQ2020\_3 (single select question)*

In my organisation, people are able to use their initiative and judgement in carrying out their work

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

### Questions relating to data use

#### *AddQ2020\_4 (single select question)*

I believe that my organisation collects, stores and uses current and potential customer/client data responsibly

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

#### *AddQ2020\_5 (asked only of respondents who answered 'somewhat disagree' or 'strongly disagree' to the previous question; multiple select question)*

In the previous question you disagreed that your organisation collects, stores and uses current and potential customer/client data responsibly. What specific aspects are you concerned about? *(Please select all that apply)*

- My organisation does not use data appropriately
- Third parties are given access to data without proper safeguards
- Inaccurate data is being collected
- My organisation gathers more data on customers/clients than is necessary in order to serve them well
- Employees are not adequately trained in how to handle data
- My organisation does not hire or retain people with the sufficient technical skills to safely handle data
- Data is not stored safely

- The internal systems used to handle data are inadequate
- Other (please specify)
- Prefer not to say

*AddQ2020\_6 (asked only of respondents who answered 'my organisation does not use data appropriately' to the previous question; multiple select question)*

In the previous question you stated that you are concerned about the appropriate use of current and potential customer/client data at your organisation. What specific aspect of data use are you concerned about? *(Please select all that apply)*

- Lack of transparency on how data is used and for what purposes
- Inappropriate use of data to target customers/clients
- Use of data without customer/client consent
- Selling data inappropriately
- Other (please specify)
- Prefer not to say

#### Questions relating to the impact of the COVID-19 pandemic

*AddQ2020\_7 (single select question)*

Overall, I believe that my organisation has treated employees fairly during the coronavirus crisis

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2020\_8 (single select question)*

Overall, I feel that senior leaders in my organisation have managed the impact of the coronavirus crisis on our business well

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2020\_9 (single select question)*

Overall, I feel that my line manager has supported me throughout the coronavirus crisis

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2020\_10 (single select question)*

Overall, I am proud of how my organisation has helped customers, clients or members during the coronavirus crisis

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2020\_11 (single select question)*

Overall, I feel that my organisation has appropriately supported my health and wellbeing during the coronavirus crisis

- Strongly agree

- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2020\_12 (multiple select question)*

For which (if any) of the following health and wellbeing aspects do you feel that your organisation has offered appropriate support to employees? (Please select all that apply)

- Physical wellbeing
- Working environment/equipment
- Emotional wellbeing and mental health
- Work related stress
- Work/life balance
- Social wellbeing and staying connected
- Caring responsibilities
- Financial wellbeing
- I do not feel that my organisation offered any health and wellbeing support
- Other (please specify)

## 2021 Additional questions

### Questions relating to inclusion

*AddQ2021\_1 (single select question)*

I feel accepted by my colleagues at work

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2021\_2 (single select question)*

I feel excluded by my colleagues at work

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2021\_3 (single select question)*

I worry that the people I interact with at work may draw conclusions about my ability based on stereotypes about my identity or background

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

*AddQ2021\_4 (single select question)*

I feel included in the informal networks that matter for my career

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

## 2022 Additional questions

### Questions relating to the FCA's Consumer Duty

#### *AddQ2022\_1 (single select question)*

At my organisation it is as easy for customers to cancel a product or service as it is to obtain it

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- I don't know

#### *AddQ2022\_2 (single select question)*

In my team we routinely consider analysis of customer feedback and complaints to improve how we do things

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- This doesn't apply to my work

#### *AddQ2022\_3 (single select question)*

I believe the products and services designed by my organisation take into account the different circumstances and needs of our customers

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- I don't know

#### *AddQ2022\_4 (single select question)*

At my organisation we are equipped to assist vulnerable customers with their different needs

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- I don't know

### C) Demographic questions in the FSCB Survey

The table below shows selected demographic questions included in the FSCB Employee Survey over time. For each of the demographics in the table, the breakdown of results to core question and additional questions at an aggregated, industry level are reported.

Demographic	2016	2017	2018	2019	2020	2021	2022
gender	Y	Y	Y	Y	Y	Y	Y
line manager	Y	Y	Y	Y	Y	Y	Y
customer facing	Y	Y	Y	Y	Y	Y	Y
tenure at firm	Y	Y	Y	Y	Y	Y	Y
member of a professional body	Y	Y	Y	N	N	N	N
Senior Managers and Certification Regime	N	Y	Y	Y	Y	Y	Y
sector experience	N	N	Y	Y	Y	Y	Y
employment status	N	N	Y	Y	Y	Y	Y
ethnicity	N	N	N	Y	Y	Y	Y
disability	N	N	N	N	Y	Y	Y
parental education level	N	N	N	N	Y	N	N
occupation of main household earner	N	N	N	N	N	Y	Y
age	N	N	N	N	N	Y	Y
religion	N	N	N	N	N	Y	Y
sexual orientation	N	N	N	N	N	Y	Y
working arrangements	N	N	N	N	Y	Y	Y
gender reassignment	N	N	N	N	N	N	Y

The table below outlines the list of question wordings for all demographic questions in the FSCB Survey for which aggregated, industry results are reported. Where the question wording or response options for a demographic question have changed over time, the previous versions are also shown in the table.

Demographic	Latest version of the question	Any previous versions of the question
Gender	<p>What best describes your gender?</p> <ul style="list-style-type: none"> <li>•Man</li> <li>•Woman</li> <li>•Prefer not to say</li> <li>•I use another term, for example, non-binary: (please enter below)</li> </ul> <p>_____ [free text]</p>	<p>This question was introduced in 2016 and slightly changed four times: in 2017, 2018, 2021 and 2022.</p> <p>In 2016:</p> <p>What is your gender?</p> <ul style="list-style-type: none"> <li>•Male</li> <li>•Female</li> <li>•Non-binary</li> <li>•Prefer not to say</li> </ul> <p>In 2017:</p> <p>What is your gender?</p> <ul style="list-style-type: none"> <li>•Female</li> <li>•Male</li> <li>•Something else</li> <li>•Rather not say</li> </ul> <p>From 2018 to 2020:</p> <p>What best describes your gender?</p> <ul style="list-style-type: none"> <li>•Female</li> <li>•Male</li> <li>•Prefer not say</li> </ul>

		<ul style="list-style-type: none"> <li>•Prefer to self-describe: (please enter below) _____ [free text]</li> </ul> <p>In 2021:</p> <p>What best describes your gender?</p> <ul style="list-style-type: none"> <li>•Female</li> <li>•Male</li> <li>•Prefer not to say</li> <li>•I use another term: _____ [free text]</li> </ul>
Line manager	<p>Do you have line management responsibilities?</p> <ul style="list-style-type: none"> <li>•Yes</li> <li>•No</li> </ul>	The question was introduced in 2016 and has been asked on a consistent basis since.
Customer facing	<p>Is your role customer facing/front office?</p> <ul style="list-style-type: none"> <li>•Yes</li> <li>•No</li> </ul>	The question was introduced in 2016 and has been asked on a consistent basis since.
Tenure at firm	<p>How many years have you been with your organisation?</p> <ul style="list-style-type: none"> <li>•Up to 1 year</li> <li>•Between 1 and up to 3 years</li> <li>•Between 3 and up to 7 years</li> <li>•Between 7 and up to 15 years</li> <li>•Between 15 and up to 22 years</li> <li>•Between 22 and up to 30 years</li> <li>•More than 30 years</li> </ul>	<p>The question was introduced in 2016 and slightly changed in 2018 to expand the number of answer options. Since 2018 it has remained consistent.</p> <p>In 2016 and 2017:</p> <p>How many years have you been with your organisation?</p> <ul style="list-style-type: none"> <li>•Up to 1 year</li> <li>•Between 1 to up to 3 years</li> <li>•Between 3 and up to 7 years</li> <li>•Between 7 and up to 15 years</li> <li>•More than 15 years</li> </ul>
Membership of a professional body	<p>Are you currently a member of a professional body?</p> <ul style="list-style-type: none"> <li>•Yes</li> <li>•No</li> </ul>	The question was asked from 2016 to 2018.
Senior Managers and Certification Regime	<p>Are you subject to the Senior Managers or Certification Regime?</p> <ul style="list-style-type: none"> <li>•The Senior Managers Regime</li> <li>•The Certification Regime</li> <li>•Neither</li> <li>•Don't Know</li> </ul>	The question was introduced in 2017 and has been asked on a consistent basis since.
Sector experience	<p>How many years in total have you worked in the banking sector?</p> <ul style="list-style-type: none"> <li>•Up to 1 year</li> <li>•Between 1 and up to 3 years</li> <li>•Between 3 and up to 7 years</li> <li>•Between 7 and up to 15 years</li> <li>•Between 15 and up to 22 years</li> <li>•Between 22 and up to 30 years</li> <li>•More than 30 years</li> </ul>	The question was introduced in 2018 and has been asked on a consistent basis since.
Employment status	<p>What is your employment status?</p> <ul style="list-style-type: none"> <li>•Permanent full-time employee</li> <li>•Permanent part-time employee</li> <li>•Fixed term contractor</li> </ul>	The question was introduced in 2018 and has been asked on a consistent basis since.

	<ul style="list-style-type: none"> <li>•Other</li> <li>•Don't know</li> </ul>	
Ethnicity <sup>8</sup>	<p>What is your ethnic group? Choose one option that best describes your ethnic group or background.</p> <ul style="list-style-type: none"> <li>•Arab / Arab British</li> <li>•Asian / Asian British –Bangladeshi</li> <li>•Asian / Asian British–Chinese</li> <li>•Asian / Asian British–Indian</li> <li>•Asian / Asian British–Pakistani</li> <li>•Asian / Asian British–Other</li> <li>•Black / Black British –African</li> <li>•Black / Black British–Caribbean</li> <li>•Black / Black British–Other</li> <li>•Mixed / Multiple ethnic group –White and Black/Black British African</li> <li>•Mixed / Multiple ethnic group –White and Black/Black British Caribbean</li> <li>•Mixed / Multiple ethnic group –White and Asian/Asian British</li> <li>•Mixed / Multiple ethnic group –Other</li> <li>•White –British</li> <li>•White –Irish</li> <li>•White –Irish Traveller or Roma</li> <li>•White –Other</li> <li>•Any other ethnic group</li> <li>•Prefer not to say</li> </ul>	<p>The question was introduced in 2019.</p> <p>The question was slightly adjusted in 2020 and since then it has remained constant.</p> <p>In 2019:</p> <p>What is your ethnic group? Choose one option that best describes your ethnic group or background.</p> <ul style="list-style-type: none"> <li>•Arab</li> <li>•Asian –Bangladeshi</li> <li>•Asian –Indian</li> <li>•Asian –Pakistan</li> <li>•Asian –Other</li> <li>•Black –African</li> <li>•Black –Caribbean</li> <li>•Black –Other</li> <li>•Chinese</li> <li>•Mixed White and Black African</li> <li>•Mixed White and Black Caribbean</li> <li>•Mixed White and Asian</li> <li>•Mixed other</li> <li>•White –British</li> <li>•White –Irish</li> <li>•White –Gypsy or Irish Traveller</li> <li>•White –Other</li> <li>•Any other ethnic group</li> <li>•Prefer not to say</li> </ul>
Disability <sup>9</sup>	<p>Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?</p> <ul style="list-style-type: none"> <li>•Yes</li> <li>•No</li> <li>•Prefer not to say</li> </ul> <p><i>[Asked of those who answered 'yes' to the previous question]</i></p> <p>Does your condition or illness / do any of your conditions or illnesses reduce your ability to carry-out day-to-day activities?</p> <ul style="list-style-type: none"> <li>•Yes, a lot</li> <li>•Yes, a little</li> <li>•No</li> <li>•Prefer not to say</li> </ul>	<p>The question was introduced in 2020 and has been asked on a consistent basis since.</p>
Parental education level	<p>What is the highest level of qualification achieved by either of your parent(s) or guardian(s) by the time you were 18?</p> <ul style="list-style-type: none"> <li>•Degree level or Degree equivalent or above</li> <li>•Qualifications below degree level</li> <li>•No qualifications</li> </ul>	<p>This question was asked only in 2020.</p>

<sup>8</sup> Some of these answer options are combined when providing aggregated, industry results by ethnicity. Results are provided for the following groups: Arab / Arab British, Asian / Asian British, Black / Black British, Mixed / Multiple ethnic groups, White British, White (excluding White British), Any other ethnic group. In 2019, the answer option 'Chinese' was grouped within the 'Asian / Asian British' category.

<sup>9</sup> In the aggregated, industry results by disability, those with a disability are respondents who answered 'yes' to both questions. Those without a disability are those that answered 'no' to either of the questions.

	<ul style="list-style-type: none"> <li>•I don't know</li> <li>•Prefer not to say</li> <li>•Not applicable</li> </ul>	
Occupation of main household earner	<p>What was the occupation of your main household earner when you were aged about 14?</p> <ul style="list-style-type: none"> <li>• Modern professional &amp; traditional professional occupations such as: teacher, nurse, physiotherapist, social worker, musician, police officer (sergeant or above), software designer, accountant, solicitor, medical practitioner, scientist, civil/mechanical engineer.</li> <li>• Senior, middle or junior managers or administrators such as: finance manager, chief executive, large business owner, office manager, retail manager, bank manager, restaurant manager, warehouse manager.</li> <li>• Clerical and intermediate occupations such as: secretary, personal assistant, call centre agent, clerical worker, nursery nurse.</li> <li>• Technical and craft occupations such as: motor mechanic, plumber, printer, electrician, gardener, train driver.</li> <li>• Routine, semi-routine manual and service occupations such as: postal worker, machine operative, security guard, caretaker, farm worker, catering assistant, sales assistant, HGV driver, cleaner, porter, packer, labourer, waiter/waitress, bar staff.</li> <li>• Long-term unemployed (claimed Jobseeker's Allowance or earlier unemployment benefit for more than a year).</li> <li>• Small business owners who employed less than 25 people such as: corner shop owners, small plumbing companies, retail shop owner, single restaurant or café owner, taxi owner, garage owner.</li> <li>• Other such as: retired, this question does not apply to me, I don't know.</li> <li>• Prefer not to say</li> </ul>	The question was introduced in 2021 and has been asked on a consistent basis since.
Age	<p>Which age bracket do you fall under?</p> <ul style="list-style-type: none"> <li>• 24 or under</li> <li>• 25-34</li> <li>• 35-44</li> <li>• 45-54</li> <li>• 55-64</li> <li>• 65 or over</li> <li>• Prefer not to say</li> </ul>	The question was introduced in 2021 and has been asked on a consistent basis since.

Religion	<p>What is your religion?</p> <ul style="list-style-type: none"> <li>• No religion</li> <li>• Christian (including Church of England, Church of Scotland, Catholic, Protestant, and all other Christian denominations)</li> <li>• Buddhist</li> <li>• Hindu</li> <li>• Jewish</li> <li>• Muslim</li> <li>• Sikh</li> <li>• Prefer not to say</li> <li>• Any other religion, please describe: _____ [free text]</li> </ul>	<p>The question was introduced in 2021 and has been asked on a consistent basis since.</p>
Sexual orientation	<p>What best describes your sexual orientation?</p> <ul style="list-style-type: none"> <li>• Bi</li> <li>• Gay or Lesbian</li> <li>• Heterosexual/ Straight</li> <li>• Prefer not to say</li> <li>• I use another term:(please enter below) _____ [free text]</li> </ul>	<p>The question was introduced in 2021 and has been asked on a consistent basis since.</p>
Working arrangements	<p>Please indicate which of the following options best reflects your current working arrangements:</p> <ul style="list-style-type: none"> <li>• I am working primarily on-site at a work location (including offices, branch locations and IT centres)</li> <li>• I am working primarily from home</li> <li>• I split my time roughly equally between working from home and a work location</li> <li>• I have another working arrangement</li> <li>• Prefer not to say</li> </ul>	<p>The question was introduced in 2020.</p> <p>The question was adjusted twice, in 2021 and in 2022.</p> <p><u>In 2020, the question sequence relating to working arrangements was the following:</u></p> <p>The following questions are directly related to the coronavirus pandemic 2020. When answering the questions, please think about the past few months, beginning from mid-March 2020, when the Government issued guidance to work from home if possible. If you are answering this Survey outside of the UK, please answer the questions thinking about the time period relevant to your country.</p> <p>Please indicate which of the following options best reflects your usual working arrangements <u>before the introduction of official Government guidance</u> to work from home if possible:</p> <ul style="list-style-type: none"> <li>• I worked primarily on-site at a work location (including offices, branch locations and IT centres)</li> <li>• I worked primarily from home</li> <li>• I split my time roughly equally between working from home and a work location</li> <li>• I had another working arrangement</li> <li>• I was not working for this organisation before the crisis</li> <li>• Prefer not to say</li> </ul> <p>Please indicate which of the following options best reflects your working arrangements <u>over the three months after lockdown restrictions were put in place in mid-March 2020:</u></p> <ul style="list-style-type: none"> <li>• I worked primarily on-site at a work location (including offices, branch locations and IT centres)</li> <li>• I worked primarily from home</li> </ul>

		<ul style="list-style-type: none"> <li>• I split my time roughly equally between working from home and a work location</li> <li>• I had another working arrangement</li> <li>• I was unable to work as a result of the coronavirus crisis</li> <li>• I was not working for this organisation during the crisis</li> <li>• Prefer not to say</li> </ul> <p>Please indicate which of the following options best reflects your <u>current working arrangements</u>:</p> <ul style="list-style-type: none"> <li>• I am working primarily on-site at a work location (including offices, branch locations and IT centres)</li> <li>• I am working primarily from home</li> <li>• I split my time roughly equally between working from home and a work location</li> <li>• I have another working arrangement</li> <li>• Prefer not to say</li> </ul> <p><u>In 2021, the question sequence relating to working arrangements was the following:</u></p> <p>Please indicate which of the following options best reflects your current working arrangements:</p> <ul style="list-style-type: none"> <li>• I am working primarily on site at a work location (including offices, branch locations and IT centres)</li> <li>• I am working primarily from home</li> <li>• I split my time roughly equally between working from home and a work location</li> <li>• I have another working arrangement</li> <li>• Prefer not to say</li> </ul> <p>Are your current working arrangements representative of what they have been over the past six months?</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Prefer not to say</li> </ul>
Gender reassignment	<p>Do you consider yourself to be trans, or have a trans history?</p> <ul style="list-style-type: none"> <li>• No</li> <li>• Yes</li> <li>• Prefer not to say</li> </ul>	This question was asked only in 2022.