

Access to Cash Survey

Overview

As part of our commitment to responding to the [Access to Cash Report 2022 findings](https://www.tynwald.org.im/spfile?file=/business/opqp/sittings/20212026/2022-GD-0015.pdf) <<https://www.tynwald.org.im/spfile?file=/business/opqp/sittings/20212026/2022-GD-0015.pdf>> , the Department for Enterprise (DfE) is seeking information through a survey in regards to how individuals make payments and more generally use cash.

Responses will be collated to provide DfE with an indication of the current cash usage trends across the Island's adult population.

Why your views matter

DfE are carrying out this survey as part of our commitment to responding to the Access to Cash Report findings.

Responding to the survey

You can respond to the survey online by clicking on the 'Online Survey' link below. Alternatively, you can download a copy of the survey under 'Related' below and email your responses to dfegov@gov.im or return a hard copy to:

Access to Cash Survey
Department for Enterprise
St George's Court
Upper Church Street
Douglas
Isle of Man
IM1 1EX

The survey is open from 27 July 2023 to 7 September 2023.

This is an anonymous survey.

About you

These questions will allow us to determine the demographics of the responses we receive.

What is your age?

Please select only one item

Under 12

- 12 - 15
- 16 - 17
- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- 65+

What town or village do you currently live in or is closest to you?

Please select only one item

- Andreas
- Baldrine
- Ballasalla
- Ballaugh
- Bride
- Castletown
- Colby
- Crosby
- Douglas
- Foxdale
- Glen Vine
- Jurby
- Kirk Michael
- Laxey
- Onchan
- Peel
- Ramsey
- St John's
- Sulby
- Union Mills
- Other (please specify)

Other:

What is your total gross household income per annum:

Please select only one item

- £0
- £1 - £9,999
- £10,000 - £24,999
- £25,000 - £49,999
- £50,000 - £74,999
- £75,000 - £99,999
- £100,000 or more
- Prefer not to say

What is your employment status?

Please select only one item

- Full time (30+ hours per week)
- Part time (8 – 29 hours per week)
- Part time (<8 hours per week)
- Full time student (includes those currently in school)
- Unemployed
- Retired
- Not working by choice

What is your accommodation type?

Please select only one item

- House
- Bungalow
- Apartment
- Other (please specify)

Other:

What is your property ownership status?

Please select only one item

- Owned with mortgage
- Owned outright
- Private sector rental
- Public sector rental
- Living in parents' home
- Other (please specify)

Other:

Perceived level of economic security

In order to assess how you feel about your economic security, please answer the following questions taking into account your work situation, savings held, etc.

Which of the following best describes your financial situation?

Please select only one item

- Very secure
- Somewhat secure
- Neither secure or insecure
- Somewhat insecure
- Very insecure

Please indicate what you think your level of economic security will be in 12 months' time?

Please select only one item

- Very secure
- Somewhat secure
- Neither secure or insecure
- Somewhat insecure
- Very insecure

Cash usage

Your responses to the following questions will allow us to determine an overall picture of the current situation in regards to cash usage.

Please select which of these statements you would consider as being true in your opinion in regards to the use of cash: (Select all that apply)

Please select all that apply

- It is convenient for small purchases
- It is useful in emergencies
- Higher awareness of spending compared with non-cash payment methods
- It makes budgeting easier
- To avoid falling into debt
- It is an anonymous payment form
- More secure than non-cash payment methods
- It is useful to have a number of different payment options

Moving away from cash to other forms of payment options is in your opinion:

Please select only one item

- Extremely convenient
- Very convenient
- Somewhat convenient
- Not so convenient
- Not at all convenient

How often do you withdraw cash?

Please select only one item

- Daily
- Several times a week
- Once per week
- Several times a month
- Once per month
- I don't withdraw cash
- Other (please specify)

Other:

What is the average cash amount per withdrawal?

Please select only one item

- £0 – £50
- £50 – £100
- £100 – £200
- £200 – £300
- £300+
- I don't withdraw cash

When you withdraw cash, where do you normally withdraw from?

Please select only one item

- Bank counter
- ATM
- Cash back

I don't withdraw cash

Other (please specify)

Other:

Do you use Internet/Mobile banking?

Please select only one item

Yes

No

How often do you use Internet/Mobile banking?

Please select only one item

All the time

Very regularly

Regularly

Not so regularly

I don't use internet banking

If you don't use Internet/Mobile banking at least regularly, what are the barriers in doing so? (Select all that apply)

Please select all that apply

- Increased potential of fraud
- Decrease in privacy
- More difficult to track spending
- Less convenient than cash
- Don't trust digital security systems
- Access difficulties with digital options
- Don't trust card payments generally

Please indicate which of the following statements apply to you:

Please select all that apply

- I feel more in control of my finances when using cash
- I am always able to withdraw cash
- I want to use cash more widely than I currently do
- I am frustrated when I can only use cash for payments
- I think that the Pandemic increased the usage of cash
- I think that the Pandemic decreased the usage of cash
- I want to use non-cash more than I am currently able to
- I believe that a move to a cashless society is progress
- I believe that there is limited ability to withdraw cash
- The availability of ATM's is limited
- ATM's are not conveniently situated near where I regularly shop
- Not enough retailers provide a cash back service
- Non purchase cash back from retailers would be a significant benefit which I would use

Have you used cash to purchase goods or services in the last two weeks?

Please select only one item

- Yes
- I don't know/ can't recall
- I have not used cash in the last 2 weeks
- I never use cash to pay for day-to-day items

If you have used cash to purchase goods or services in the last two weeks, where did you use this cash? (Select all that apply)

Please select all that apply

- Local convenience store
- Supermarket
- Homecare/DIY shops
- Cafe
- Pub
- Restaurant
- Parking
- Taxi
- For fuel
- On public transport
- Cash to friends and family
- Personal care services (e.g. hairdresser)
- Paying for work done to my home/ garden
- Paying utility bills

Do you have a credit card?

Please select only one item

- Yes
- No

If you do have a credit card, how many do you have?

Please select only one item

- 1
- 2
- 3
- 4
- 5 or over

Any other comments

Are there any other comments you would like to make?