



# IMPACT OF COVID-19 ON FINANCIAL WELLBEING

The questionnaire for a national survey  
April 2020



# Background

The Commission for Financial Capability surveyed 3,085 people on how their personal and household finances were affected by the COVID-19 pandemic. They were asked about their income, payment of bills, borrowing, debt, savings and ability to pay for other essentials such as food. This questionnaire was designed by Professor Elaine Kempson of the University of Bristol and distributed to eight countries.<sup>1</sup> The New Zealand fieldwork took place between 14-28 April 2020, using the Dynata online panel. So far results are also in from the UK and Norway, and are compared in the accompanying report.

The base for analysis is people who are responsible for the household finances (N=2,778). Non-householders who are responsible only for their own personal finances (most of whom were aged under 25 and lived at home with their parents) are not included, except for the sections on KiwiSaver behaviours and gendered impacts which use individual level data (N=3,085).

**The full report can be found in the accompanying document of the same name.**

## Appendix 3 to the report: The questionnaire.

Welcome to this survey on the financial impact of the covid-19 crisis. Your participation is very important to us so that we have a clear picture of the situation across the New Zealand population.

All the information you provide will be aggregated with other responses to give us a clearer picture of how COVID 19 is impacting New Zealanders financially. You will not be identified in any way and your privacy is assured. We do intend to share the aggregate results with other government agencies to help them better understand what support and assistance New Zealanders need to get through this crisis.

We would like to start with some demographic questions to make sure we include a wide cross section of New Zealanders.

### ASK ALL

**SQ1** What is your age? NUMBER RANGE 18-99

**dSQ1:** RECODE AGE BREAKS FROM SQ1:

1	18 to 34 yrs	IF 18-34 AT SQ1
2	35 to 54 yrs	IF 35-54 AT SQ1
3	55 to 64 yrs	IF 55-64 AT SQ1
4	65 +	IF 65-99 AT SQ1

### ASK ALL, SC

**SQ2** Which gender do you most identify with?

Male	1
Female	2
Other	3

### ASK ALL, MC, code 14 EXC TERMINATE IF CODE 14

**SQ3** Which of the following ethnicity groups best describes you? ~~SELECT-2-~~  
You can select as many as needed

NZ European	1
NZ Maori	2
Samoan	3
Cook Island Maori	4
Tongan	5
Niuean	6
Another Pacific Island group	7
Chinese	8
Korean	9
Indian	10
Another Asian group	11
Another European group	12
Another ethnic group	13
I'd prefer not to answer	14

**dSQ3: RECODE ETHNICITY BREAKS FROM SQ3:**

1	Maori	IF CODE 2
2	Pacific Island	IF CODE 3, 4, 5, 6 OR 7
3	Asian	IF Code 9, 11
4	European/Caucasian	IF CODE 1, 12
5	Chinese	IF Code 8
6	Indian	IF Code 10
7	Other (Everyone else not in the above groups)	IF code 13

**ASK ALL, SC****SQ4** Which town or city do you live in or live closest to?

North Island			
Upper North Island		Lower North Island	
Kaitiaia	01	Taupo	12
Whangarei	02	New Plymouth	13
Warkworth	03	Napier/Hastings	14
Auckland	04	Taihape	15
Thames	05	Wanganui	16
Tauranga	06	Palmerston North	17
Hamilton	07	Masterton	18
Whakatane	08	Porirua/Hutt Valley	19
Rotorua	09	Wellington	20
Gisborne	10		
Otorohanga	11		

South Island			
Upper South Island		Lower South Island	
Nelson	21	Ashburton	27
Blenheim	22	Timaru	28
Westport	23	Wanaka	29
Kaikoura	24	Queenstown	30
Greymouth	25	Dunedin	31
Christchurch	26	Invercargill	32

**dSQ4: RECODE LOCATION BREAKS FROM SQ4:**

1	Auckland	IF CODE 4 AT SQ4
2	Porirua/ Hutt Valley/ Wellington	IF CODE 19 OR 20 AT SQ4
3	Christchurch	IF CODE 26 AT SQ4
4	Other NI	IF CODE 1-3, 5-11, 12-18 AT SQ4
5	Other South Island	IF CODE 21-25, 27-32 AT SQ4

**ASK ALL, SC****SQ5** Do you live in a rural or urban area?

Urban	1
Rural	2

### ASK ALL, SC

**SQ6** Which of these best describes you?

I live in my own home with a mortgage	1
I live in my own home without a mortgage/freehold	2
I live in a rented home/flat	3
I live with my parents/guardians	4
Something else (rent free, boarding house, hostel, retirement village etc.)	5

### Ask ALL, SC

**SQ8a1** Do you live (in the same household) with a spouse/partner?

Yes	1
No	0

### Ask all, MC

**SQ8B** Do you have...

	Yes	No
Children aged 0-4 years living in your household	1	2
Children aged 5-12 years living in your household	1	2
Children aged 13-17 years living in your household	1	2
Children aged 18 years or older living in your household	1	2
Have adult children that don't live with you	1	2

### Ask all, SC

**SQ8C** Which of the following best describes your employment situation in February 2020?

Employed full-time (more than 30 hours per week in paid employment)	1
Employed part-time (less than 30 hours per week in paid employment)	2
Self-employed/ contractor/ running your own business (which can include Uber, AirBnB etc.)	3
Not employed and not looking for work (for example, stay at home parent, full time student)	4
Unemployed and looking for work	5
Retired	6

**ASK if 1,2 or 3 at SQ8C:**

**SQ9a** Think of your job in February 2020. Which of these industries was/is this job in?

Agriculture, Forestry and Fishing	1
Mining	2
Manufacturing	3
Electricity, Gas, Water and Waste Services	4
Construction	5
Wholesale Trade	6
Retail Trade	7
Accommodation and Food Services	8
Transport, Postal and Warehousing	9
Information Media and Telecommunications	10
Financial and Insurance Services	11
Rental, Hiring and Real Estate Services	12
Professional, Scientific and Technical Services	13
Administrative and Support Services	14
Public Administration and Safety	15
Education and Training	16
Health Care and Social Assistance	17
Arts and Recreation Services	18
Other Services	19
None of the above	20

**ASK ALL, SC PER COLUMN**

**SQ11 & SQ12** Which of these best describes your personal and household income before tax?

	SQ11 Personal	SQ12 Household
Under \$10,000	1	1
More than \$10,000 but less than \$20,000	2	2
More than \$20,000 but less than \$30,000	3	3
More than \$30,000 but less than \$50,000	4	4
More than \$50,000 but less than \$70,000	5	5
More than \$70,000 but less than \$100,000	6	6
More than \$100,000 but less than \$120,000	7	7
More than \$120,000 but less than \$150,000	8	8
More than \$150,000 but less than \$200,000	9	9
More than \$200,000	10	10
I'd prefer not to answer	11	11
I'm not sure	12	12

# Section A

**a1.** Do you play an active role in making household financial decisions and managing your household's finances?

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

## If coded 1 at a1:

Please answer the questions in this survey in relation to your both household finances and any personal spending. People do this in different ways, so there are no right or wrong answers.

*If coded 1 at a1: use the blue text version in the questions that follow*

## If coded 2 or 3 at a1:

Please answer the questions in this survey in relation to your personal finances.

People do this in different ways, so there are no right or wrong answers.

*If coded 2 or 3 at a1: use the green text version in the questions that follow*

## Ask all

### a2\_wb

How would you describe [your household's]/[your] current financial situation?

1. Very bad
2. Bad
3. Neither/nor
4. Good
5. Very good
6. Don't know

### a3\_WB

How confident are you about [your household's]/[your] financial situation in the next 3 months? 5-point scale from not at all confident to very confident +DK

1. Not at all confident
2. Not confident
3. Neither/nor
4. Confident
5. Very confident
6. Don't know

### b1\_wb

How well does the following statement describe [your household]/[your] current situation: By the end of the month, [my household]/ [I] have will have some money left after having paid for food and other regular expenses"

1. Fits very well
2. Fits fairly well
3. Fits neither well nor badly
4. Does not fit well
5. Does not fit at all
6. Don't know

**b18\_wb**

Which one of the following statements best describes how well [your household]/[you] are meeting your bills and credit commitments at the moment?

1. Without any difficulty
2. It is a struggle from time to time
3. It is a constant struggle
4. Don't have any bills or credit commitments
5. Don't know

**b18\_wb\_1**

And thinking now about the next 3 months, how well [does your household]/[do you] expect to be able to meet your bills and other commitments?

1. Without any difficulty
2. It is a struggle from time to time
3. It is a constant struggle
4. Don't have any bills or credit commitments
5. Don't know

**c101**

During the last four weeks, [has your household]/[have you] used money in savings to help you to make ends meet?

1. Yes
2. No, have savings but not used them
3. No, have no savings
4. Don't know

**c10\_wb**

Please can you think about [the total net income of your household]/ [your total net income] in February this year. By that I mean your income after taxes and other deductions. Approximately how many months' of that income do you have in savings today?

1. More than 12 months
2. Between 6 - 12 months
3. Between 3 - 6 months
4. Between 1 - 3 months
5. 0 - 1 months
6. Don't know

**c3\_wb**

If, tomorrow, [your household] [you] had to meet an unexpected expense that is equivalent to [your household's]/[your] current net monthly income, how much of it would you be able to cover without needing to borrow, overdraw your account or use a credit card'?

1. Yes
2. No, have savings but not used them
3. No, have no savings
4. Don't know



**c17**

How has [your total monthly net household income]/[your total monthly net income] from all sources changed since the beginning of March?

- |    |  |
|----|--|
| 1. | Increased  |
| 2. | Stayed more or less stable                       |
| 3. | Fallen but by less than a third                  |
| 4. | Fallen substantially (i.e. by more than a third) |

**FILTER: Ask all whose income has increased (code 1), is stable (code 2) or fallen by less than a third (code3) at Q C17**

**c5\_wb**

If [your total monthly net household income]/[your total monthly net income] fell by a third, for how many months could your household/you meet all your expenses without needing to borrow?

- |    |                       |
|----|-----------------------|
| 1. | More than 12 months   |
| 2. | Between 6 - 12 months |
| 3. | Between 3 - 6 months  |
| 4. | Between 1 - 3 months  |
| 5. | 0 - 1 months          |
| 6. | Don't know            |

**Filter: Ask all whose income has fallen by more than a third (code 4) at QC17**

**c5\_wb1**

For how many months will [your household]/[you] be able to meet all your expenses without needing to borrow?

- |    |                       |
|----|-----------------------|
| 1. | More than 12 months   |
| 2. | Between 6 - 12 months |
| 3. | Between 3 - 6 months  |
| 4. | Between 1 - 3 months  |
| 5. | 0 - 1 months          |
| 6. | Don't know            |

**[Filter: All]**

How well do the following statements describe your current situation:

**Anxiety** "Thinking about my financial situation makes me anxious"

- |    |                        |
|----|------------------------|
| 1. | Not at all             |
| 2. | Not very well          |
| 3. | Neither well nor badly |
| 4. | Fairly well            |
| 5. | Very well              |
| 6. | Don't know             |

**b3\_wb**

"[My household is]/[I am]: currently struggling to pay for food or other necessary expenses"

- 
1. Not at all

---

  2. Not very well

---

  3. Neither well nor badly

---

  4. Fairly well

---

  5. Very well

---

  6. Don't know

---

**b10\_mm**

During the last four weeks, [has your household]/[have you] used a credit card, overdraft or borrowed money to buy food or to pay expenses because you have run short of money?

- 
1. Yes

---

  2. No

---

  3. Don't know

---

**b19\_wb11 to b19\_wb19**

[Does your household]/[do you] currently owe money because you have missed repayments on any of following credit agreements? Select all that apply

- 
1. Mortgage loan

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  2. Personal loan from a bank or finance company

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  3. Credit card or store card

---

  4. Credit from a retailer/hire purchase

---

  5. Goods bought on credit from a mail order catalogue/online

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  6. Loan from a payday lender

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  7. Loan from home collected credit company (truck shop)

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  8. Car finance/car leasing

---

  9. None of these

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**b19\_wb21 to b19\_wb27**

[Does your household]/[do you] currently owe money because you have missed payments on any of the following bills?  
*Select all that apply*

- 
1. Rent

---

  2. Electricity

---

  3. Gas

---

  4. Water

---

  5. Rates

---

  6. TV/broadband/mobile/telephone

---

  7. None of these

---

**con\_1**

Please think about all the bills and credit commitments that [your household has]/ [you have].

Have you been in contact with any of these creditors to agree a new payment arrangement for the coming months because [your household is]/ [you are] currently facing financial problems?

- 
1. Yes

---

  2. No

---

[FILTER: Ask if 1 at Con\_1]

**con11\_1 to con11\_3**

What was the outcome?

	Yes	No	Don't know
Agreed arrangement with at least one creditor	1	2	3
Waiting for an answer from at least one creditor	1	2	3
Have been turned down by at least one creditor	1	2	3
Children aged 18 years or older living in your household	1	2	
Have adult children that don't live with you	1	2	

**[FILTER Ask all]**

**insecure** Thinking about the work that you [or your partner] were doing at the end of February, which, if any, of the following applied to you? Select all that apply

1.	I /partner was self-employed
2.	I /partner was on a zero hours contract (where your employer is not obliged to provide a minimum number of hours work for you)
3.	I /partner found work through an agency (eg Manpower, Reed )
4.	I /partner found work through an online platform (eg Uber, Deliveroo)
5.	I /partner was on a temporary contract
6.	None of these

**Filter: if one or more of 1-5 in insecure 1**

**insecure\_2:** Did this work provide the main income or a secondary income for your household?

1.	Main income only
2.	Only secondary income
3.	Both main income and secondary income
4.	Don't know

**corona\_1 to corona\_3**

As a consequence of the covid-19 crisis, has any of the following happened to you, or (if applicable) the partner you live with?

	Happened to me	Happened to the partner I live with	No	Don't know
Temporarily laid off work, and not receiving a salary/wage	1	2	3	4
Lost job/all self employed income, and now unemployed	1	2	3	4
Earnings/self-employed income has fallen substantially	1	2	3	4
Have adult children that don't live with you	1	2	3	4

**govgrant\_1**

Do you expect any of your or (if applicable) your partner's income to be covered by the wage subsidy scheme:

me	the partner I live with	No	Don't know
1	2	3	4

**future\_1 to future\_3****[If answered 0 at sQ8a1]**

How likely is it that any of the following will happen to you in the next three months?

**[If answered 1 at sQ8a1]**

How likely is it that any of the following will happen to either you or the partner you live with in the next three months?

	Very likely	Quite likely	Not very likely	Very likely	Don't know
Temporarily laid off work, and not receiving a salary/wage	1	2	3	4	5
Lose job/all self employed income, and become unemployed	1	2	3	4	5
Earnings/self-employed income will fall substantially	1	2	3	4	5

### ASK ALL

Which of these services, if any, have you used for covid-19 related financial advice and information?

	I have used it	I know about it but have not used it	I have not used it and I did not know about it	Very likely	Don't know
Sorted.org.nz	1	2	3	4	5
MoneyTalks helpline	1	2	3	4	5
Citizens Advice Bureau	1	2	3	4	5

**Thank you for your help**