The future of cash



Client: NoteMachine

Fieldwork dates: 31/05/2022 to 21/06/2022

Interview method: Telephone

Population effectively sampled: UK adults aged 18+

Sample size: 2,003

Data weighting: Data was weighted to the profile of all adults aged 18+. Data was weighted by sex, region, and age. Targets for the weighted data were derived from the Office for National Statistics.

Presentation of questions: The computer tables attached in PDF format show each question, in full, in the order they were put to respondents, including all response codes and the bases for all demographics.

In all questions where the responses are a list of parties, names, or statements, these will typically have been displayed to respondents in a randomising order.

Questions where there is a 'natural order' to responses (e.g., numerical responses, ordinal scales such as 'strongly disagree' to 'strongly agree', or factual questions (e.g., demographics) will not have been randomised.

Some questions may not have been asked to all respondents, for example in cases where they were filtered based on answers to previous questions to ensure that respondents were only asked relevant questions. This will affect the base size of the question.

Further enquiries: research@wacomms.co.uk

British Polling Council: WA Communications is a member of the British Polling Council and abides by its rules https://www.britishpollingcouncil.org/

Q12. Which of the following have you used cash to pay for in the last few months?												
		Age Gender										
Unweighted base Weighted base	Total 2003 2003	18-24 92 213	25-34 121 342	35-44 139 321	45-54 210 340	55-64 412 313	65+ 1029 473	Male 944 977	Female 1055 1020			
Paying and / or tipping someone (e.g. gardener, waiter, hairdresser, window cleaner, busker, etc.)	55%	47%	51%	55%	59%	56%	58%	53%	57%			
Giving money to a friend (e.g. paying them back, putting money in a birthday card)	49%	39%	54%	53%	52%	48%	44%	46%	51%			
Giving a donation (e.g. homeless person, charity fundraiser, etc.)	48%	49%	46%	49%	49%	50%	45%	47%	49%			
Giving pocket money or an allowance to your child	23%	10%	22%	35%	32%	16%	21%	19%	27%			
Top-up food shop (e.g. milk or eggs from a corner shop) Food or drinks when out (e.g. at the pub, a	54%	59%	50%	54%	56%	55%	52%	54%	54%			
restaurant, a coffee, a sandwich or a drink on the go or at work)	53%	50%	55%	58%	52%	58%	48%	55%	52%			
Getting a haircut or beauty treatment (e.g. wax, nails etc.)	44%	50%	49%	39%	40%	42%	47%	48%	41%			
Newspapers and/or magazines	25%	12%	15%	19%	25%	31%	38%	24%	26%			
Tickets for an activity (e.g. cinema, concert, event, etc.)	17%	37%	19%	12%	12%	16%	13%	19%	14%			
Taxi ride	25%	32%	23%	22%	26%	22%	28%	24%	26%			
Bus or train fare	19%	35%	20%	19%	21%	14%	11%	19%	18%			
Gas, electric or water either to pay a bill, into a pre-pay meter, or to top up a card	9%	15%	8%	9%	8%	10%	7%	9%	9%			
Not used cash for any of the above	11%	13%	12%	10%	9%	10%	12%	11%	11%			

Q13a. How important do you think it is that cash remains in use, when thinking of society as a whole?

				A	ge			Ge	Gender		
	Total	18-24	25-34	35-44	45-54	55-64	65+	Male	Female		
Unweighted base	2003	92	121	139	210	412	1029	944	1055		
Weighted base	2003	213	342	321	340	313	473	977	1020		
Essential	38%	30%	27%	39%	36%	48%	43%	34%	42%		
Very important	26%	24%	20%	27%	29%	23%	30%	26%	26%		
Fairly important	14%	22%	19%	11%	14%	13%	11%	15%	14%		
Somewhat important	5%	5%	6%	7%	6%	5%	3%	6%	4%		
Not that important	13%	16%	18%	13%	12%	9%	12%	15%	11%		
Not at all important	4%	1%	10%	3%	4%	2%	1%	5%	2%		

Q13b. How important do you think it is that cash remains in use, when thinking of yourself?

				A	ge			Ge	Gender		
	Total	18-24	25-34	35-44	45-54	55-64	65+	Male	Female		
Unweighted base	2003	92	121	139	210	412	1029	944	1055		
Weighted base	2003	213	342	321	340	313	473	977	1020		
Essential	26%	20%	19%	22%	25%	33%	35%	23%	30%		
Very important	23%	15%	18%	26%	21%	20%	29%	21%	24%		
Fairly important	15%	24%	13%	10%	15%	16%	15%	17%	14%		
Somewhat important	7%	10%	7%	11%	10%	7%	3%	8%	7%		
Not that important	22%	26%	28%	24%	21%	21%	16%	23%	21%		
Not at all important	7%	5%	15%	7%	7%	4%	2%	9%	4%		

Q14. Why do you see a role for cash in society?

			Gender						
Unweighted base Weighted base	Total 1704 1679	18-24 70 175*	25-34 87 246	35-44 119 274	45-54 180 289	55-64 363 281	65+ 885 414	Male 775 787	Female 927 887
For people who don't want to or can't use other means (e.g. old people)	36%	24%	28%	39%	34%	46%	40%	29%	43%
A necessity for when other means of payment are not accepted or not working	26%	40%	29%	21%	33%	22%	20%	29%	23%
Easier to budget when money is in your pocket	23%	17%	23%	31%	18%	22%	24%	20%	25%
Easier to pay for small things	19%	13%	22%	20%	18%	19%	20%	22%	17%
More convenient / essential for certain things (e.g. tradesmen)	18%	28%	11%	17%	22%	14%	20%	17%	20%
Something else	23%	18%	28%	32%	23%	22%	17%	26%	20%

Q15a. Roughly how far, in travelling time, is the nearest free to use cash-point from your home?

				A	ge			Ge	nder	Urban/ Rural	
	Total	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Urban	Rural
Unweighted base	2003	92	121	139	210	412	1029	944	1055	1440	563
Weighted base	2003	213	342	321	340	313	473	977	1020	1505	498
Under 5 minutes	38%	41%	52%	48%	37%	31%	25%	42%	34%	40%	30%
5 - 10 minutes	41%	40%	34%	40%	37%	48%	45%	42%	40%	40%	43%
11 - 20 minutes	11%	10%	5%	6%	16%	11%	15%	8%	13%	9%	15%
21 - 30 minutes	2%	0%	1%	3%	4%	3%	3%	1%	4%	1%	6%
31 - 45 minutes	1%	1%	0%	1%	0%	1%	1%	1%	1%	1%	1%
46 - 60 minutes	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%
More than one hour	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
Don't know	7%	9%	7%	3%	6%	4%	11%	6%	7%	8%	3%

Q17b. To what extent do you agree or disagree with the following statements? I am concerned by bank branch closures.

				A	ge			Ger	Gender		
Unweighted base	Total 2003	18-24 92	25-34 121	35-44 139	45-54 210	55-64 412	65+ 1029	Male 944	Female 1055		
Weighted base	2003	213	342	321	340	313	473	977	1020		
NET: Agree	63%	43%	47%	65%	71%	73%	69%	60%	66%		
Strongly agree	43%	15%	26%	41%	51%	54%	58%	39%	48%		
Tend to agree	19%	28%	21%	24%	20%	18%	11%	21%	18%		
Neither/nor	11%	18%	16%	12%	11%	10%	6%	12%	11%		
Tend to disagree	9%	17%	15%	9%	7%	7%	6%	10%	8%		
Strongly disagree	9%	11%	15%	11%	5%	5%	8%	9%	8%		
NET: Disagree	18%	28%	30%	20%	12%	12%	13%	20%	17%		
Don't know	7%	11%	7%	3%	6%	4%	11%	7%	7%		

Q17c. To what extent do you agree or disagree with the following statements? I have been directly affected by a bank branch closing.

				Ą	ge			Gender			Rural
	Total	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Urban	Rural
Unweighted base	2003	92	121	139	210	412	1029	944	1055	1440	563
Weighted base	2003	213	342	321	340	313	473	977	1020	1505	498
NET: Agree	767	38	96	98	173	150	211	360	406	541	225
Strongly agree	29%	13%	15%	22%	39%	38%	36%	27%	30%	27%	33%
Tend to agree	10%	5%	13%	9%	12%	10%	8%	10%	10%	9%	12%
Neither/nor	9%	11%	8%	12%	5%	8%	8%	7%	10%	8%	11%
Tend to disagree	15%	20%	13%	16%	17%	15%	13%	15%	15%	16%	12%
Strongly disagree	30%	39%	41%	38%	21%	24%	22%	32%	27%	30%	28%
NET: Disagree	45%	59%	54%	54%	38%	39%	35%	48%	43%	47%	40%
Don't know	8%	11%	9%	3%	6%	5%	12%	9%	7%	9%	4%

Q17d. To what extent do you agree or disagree with the following statements? If the UK went cashless it would be problematic for me.

				A	ge			Ge	Gender		
	Total	18-24	25-34	35-44	45-54	55-64	65+	Male	Female		
Unweighted base	2003	92	121	139	210	412	1029	944	1055		
Weighted base	2003	213	342	321	340	313	473	977	1020		
NET: Agree	53%	52%	33%	54%	50%	58%	67%	47%	59%		
Strongly agree	37%	32%	20%	34%	37%	41%	52%	33%	41%		
Tend to agree	16%	20%	13%	20%	13%	17%	14%	14%	18%		
Neither/nor	10%	8%	16%	5%	13%	11%	6%	9%	10%		
Tend to disagree	14%	19%	15%	17%	14%	14%	8%	16%	12%		
Strongly disagree	16%	9%	29%	21%	17%	13%	8%	20%	12%		
NET: Disagree	30%	28%	44%	38%	31%	26%	16%	36%	24%		
Don't know	7%	11%	7%	3%	6%	4%	12%	8%	7%		

Q17f. To what extent do you agree or disagree with the following statements? I'm more likely to use cash as the cost-of-living crisis gets worse as it allows me to be more careful with my spending .

				Age				Gender				Income		
Unweighted base Weighted base	Total 2003 2003	18-24 92 213	25-34 121 342	35-44 139 321	45-54 210 340	55-64 412 313	65+ 1029 473	Male 944 977	Female 1055 1020	£20k or less 835 705	£20k-£30k 263 324	£30k-£50k 218 354	£50k+ 125 153*	
NET: Agree	37%	34%	31%	34%	37%	40%	44%	33%	41%	47%	37%	25%	19%	
Strongly agree	26%	22%	15%	25%	27%	28%	32%	20%	31%	35%	25%	14%	10%	
Tend to agree	12%	12%	16%	9%	10%	12%	12%	12%	11%	12%	12%	11%	10%	
Neither/nor	14%	17%	17%	13%	11%	16%	12%	14%	14%	16%	12%	12%	13%	
Tend to disagree	16%	13%	17%	18%	16%	16%	15%	15%	16%	13%	20%	23%	22%	
Strongly disagree	25%	25%	27%	31%	30%	24%	17%	30%	21%	18%	28%	39%	43%	
NET: Disagree	41%	38%	43%	49%	46%	40%	32%	45%	37%	32%	48%	62%	65%	
Don't know	8%	11%	8%	4%	7%	5%	12%	8%	8%	5%	3%	2%	3%	