



HM Revenue
& Customs

Research report 623

Help to Save Customer Experience Research

Quantitative and qualitative findings from research
with Help to Save customers

August 2021

Behaviour, Insight and Research Team

OFFICIAL

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1. Executive summary

Help to Save was introduced by the Government in 2018 as a scheme designed to encourage people on low incomes to build up savings, kick-start saving habits and promote financial inclusion by encouraging people to engage with mainstream financial services.

Help to Save customers are able to save up to £50 per calendar month in their Help to Save account for up to 48 calendar months. After 2 years, the Government will award a 50% bonus of the highest balance saved during this period, with individuals able to continue saving for a further 2 years to earn an additional bonus.

HMRC commissioned BMG Research to undertake quantitative and qualitative research which aimed to understand the demographic characteristics of Help to Save customers, explore customer satisfaction with and understanding of the scheme, as well as to understand customer experiences of participating with the scheme, and any changes to their saving behaviours and attitudes.

The research included an online survey completed by 2,743 Help to Save customers between December 2020 and January 2021, as well as 33 follow-on qualitative depth interviews throughout March 2021.

The research found that Help to Save customers are predominantly working women with children at home – in line [general profile of the tax credit population](#). A third are single parents. MoneySavingExpert was found to be a key source of awareness of the scheme.

Customer views on Help to Save are overwhelmingly positive, with a significant majority recommending the scheme to others.

Help to Save has had a positive impact on savings behaviour across the board, but particularly among those who did not previously save regularly: they are significantly more likely than those who were regular savers prior to opening their Help to Save account to strongly agree that they save more, more often, find it easier to save and are more likely to save in the future than they were before they had the account. They are also as likely as regular savers to strongly agree that the account helps them to save and that it encourages them not to make withdrawals. The scheme has been largely successful in targeting those who did not previously save regularly.

It has also helped to shift mindsets, making people feel good about saving and increasing confidence that saving is possible and worthwhile.

For a minority, circumstances, including the impact of COVID-19, have made using the account impossible, while others forgot all about it due to the lack of communication. However, for many, Help to Save has provided the incentive to continue saving in the future.

Levels of understanding of the scheme are relatively high, but there is some room for improvement, given that greater understanding is associated with higher levels of satisfaction, more regular payments and more positive reported impacts on saving behaviours.

Customers reported that the account is very easy to open and use, however, there are clear signs that the app is easier to use than the website, and that it contributes to greater understanding of the scheme, more positive reported impacts on saving behaviour, and higher levels of satisfaction and recommendation. Receiving communications is also associated with greater understanding and more positive reported saving behaviours.

According to this research, Help to Save has clearly achieved its objective of getting people into regular saving, minimising withdrawals and increasing engagement with mainstream financial services. However, the wider savings context, with very low levels of interest for 'traditional' savings products, may limit the likelihood of continued saving once the Help to Save scheme ends for some.

2. Background and objectives

2.1 Background

Help to Save was introduced in 2018 and is one of HMRC's first 'digital by default' services. HMRC is working with its delivery partner National Savings and Investments (NS&I) to deliver the digital Help to Save account.

The Help to Save scheme is designed to encourage people on low incomes to build up savings, kick-start saving habits and promote financial inclusion by encouraging people to engage with mainstream financial services.

Customers are able to save up to £50 per calendar month in their Help to Save account for up to 48 calendar months. After 2 years, the Government will award a 50% bonus of the highest balance saved during this period, with individuals able to continue saving for a further 2 years to earn an additional bonus. This means that customers are able to save up to £2,400 over 4 years in their account, earning a further government bonus of up to £1,200.

Customers are eligible to open a Help to Save account if they:

- are receiving Working Tax Credit (WTC)
- have a nil award of WTC but are receiving Child Tax Credits
- are claiming Universal Credit (UC) and earning at least the equivalent of 16 hours per week at the National Living Wage (NLW)

If payments are received as a couple, then each partner can apply for their own account. Once opened, customers can continue to use their account even if their circumstances change, for example, if they move off Universal Credit. More information about the scheme can be found by visiting [the Gov.uk page for the Help to Save scheme](#).

In December 2019, HMRC commissioned BMG Research to explore the experiences, saving behaviours, and profile of Help to Save account holders via a programme of qualitative and quantitative research. This research will help HMRC to understand the success of the programme in encouraging savings behaviour among lower income households as well as supporting improvements that can be made to the customer experience. This report details the findings of this research.

2.2 Objectives

The core objectives of this research are to:

- understand the demographic characteristics of those who have used the scheme
- measure customer satisfaction with Help to Save
- determine customers' understanding of Help to Save, identifying any areas of confusion that may require further clarification
- understand customers' perceptions and experiences of participating in Help to Save; in particular with the digital service, identifying any aspects that could be improved to promote saving through the scheme
- develop an understanding of customers' saving behaviours and attitudes through their participation in the Help to Save scheme, and explore any behavioural change – now and in the future

3. Methodology

The research combined a quantitative survey of account holders with follow up qualitative in-depth interviews. BMG Research undertook both the quantitative and the qualitative elements of the research.

3.1 Quantitative method

HMRC provided 40,409 useable Help to Save account holder contacts from HMRC's Help to Save database. Within this sample of customers, 28,425 contacts were randomly drawn and included customers who had only saved, made withdrawals, made no deposits, and/or received their first bonus. To ensure that responses were achieved across different customer saver types, HMRC provided an additional 4,000 contacts who had made withdrawals, 3,984 contacts who had made no deposits and 4,000 contacts who had received their first bonus.

An online survey was conducted from 18 December 2020 to 17 January 2021.

Based on the response rates to a soft launch of 3,500 email invitations, and a target of 1,640 completes, 18,000 invitations were issued to randomly drawn contacts, and to all of the contacts in the withdrawals, nil deposit and bonus groups. A reminder was sent to non-responders.

We achieved 2,743 completed questionnaires, an overall response rate of 9.1%, and Table 1 below shows how this breaks down by each of the sample groups.

Table 1: Mailing sizes and response rates by saver type

	Initial mailing	Returns	Response Rate	Reminder	Reminder Returns	TOTAL	RESPONSE RATE
Random	18,000	1,098	6.1%	16,902	835	1,993	10.7%
Withdrawal	4,000	124	3.1%	3,876	106	230	5.8%
Nil deposit	3,984	25	0.6%	3,959	29	54	1.4%
Bonus	4,000	320	8.0%	3,680	206	526	13.2%
TOTAL	29,984	1,567	5.2%	28,417	1,176	2,743	9.1%

Within the sample, there were five discrete sub-groups:

- those who had only made deposits and had not received their bonus
- those who had made deposits and withdrawals and not received their bonus
- those who had only made deposits and received a bonus
- those who had made deposits and withdrawals and received a bonus
- those who had made no deposits since opening the account

For brevity, these five groups are referred to as follows:

- only saved
- withdrawals
- bonus
- withdrawals/bonus
- nil deposits

To ensure that the overall sample is representative of the wider population of Help to Save account holders, and to account for differential response rates across the sample groups, the data was weighted according to the breakdown of the randomly drawn sample on the basis outlined above. Details of the weighting approach can be found in Appendix 1. The weighting approach generated an effective sample size of 1,642, which carries a maximum confidence interval of $\pm 2.4\%$ at the 95% level of confidence.

Most of the results presented within this report have been based on ‘valid responses’ rather than ‘all responses’, which means that those who did not provide an answer, or answered ‘don’t know’, ‘don’t recall’ or ‘prefer not to say’, have been excluded from the base. The only exceptions to this relate to questions that assess respondents’ knowledge of aspects of the scheme, where all responses have been included.

The quantitative questionnaire can be found in Appendix 2.

3.2 Qualitative method

Following the completion of the quantitative survey, 33 telephone depth interviews were undertaken during March 2021 with respondents to the quantitative survey who had agreed to participate in follow-up research. The table below shows the composition of the sample in terms of saver groups and key demographics.

The length of the depth interviews varied, ranging from around 25 minutes up to 1 hour.

Table 2: Breakdown of the qualitative sample

Saver type	App use		Comms		Gender		Age		
Only saved	14	Used app	13	Recall texts and emails	10	Male	13	18 to 34	7
Bonus/withdrawals	11	Not used app	20	Recall emails	11	Female	20	35 to 44	11
Withdrawals	4			Recall texts	1			45+	14
Nil deposits	4			Don’t recall	11			Unknown	1

The topic guide covered the following themes:

- communication about the scheme, including views on email and text messaging
- understanding of the scheme
- usability of website/app
- use of account
- impact on savings behaviour
- recommendations and suggestions for improvements

The qualitative discussion guide can be found in Appendix 3.

4. Findings

4.1 Demographic profile of Help to Save customers

Help to Save customers are predominantly working women with children at home, in line with the [general profile of the tax credit population](#).

To summarise:

- Help to Save account holders were predominantly women (80%)
- one in 5 (20%) were aged up to 34, 37% were aged 35 to 44, 32% were aged 45 to 54 and 12% were older. Over two thirds (69%) were aged between 35 and 54
- one in 6 (17%) were of BAME background

Table 3: Gender, age and ethnicity breakdown of sample

Demographic	TOTAL	Only Saved	Withdrawals	Bonus	Withdrawals/ Bonus	Nil Deposits
Gender	(2,700)	(1,447)	(245)	(717)	(211)	(80)
Male	20%	21%	20%	24%	17%	15%
Female	80%	79%	79%	76%	83%	85%
Age	(2,709)	(1,451)	(247)	(718)	(212)	(81)
18 to 24	1%	1%	3%	<0.5%	0%	1%
25 to 34	19%	16%	26%	19%	27%	24%
35 to 44	37%	36%	32%	40%	42%	40%
45 to 54	32%	33%	28%	29%	25%	32%
55 to 64	11%	13%	10%	11%	6%	4%
65+	1%	1%	1%	1%	1%	0%
Ethnicity	(2,647)	(1,417)	(237)	(708)	(209)	(76)
White	83%	83%	83%	79%	75%	84%
Mixed	2%	2%	4%	2%	3%	4%
Asian/Asian British	4%	4%	2%	11%	5%	1%
Black/Black British	5%	4%	6%	3%	12%	7%
Arab/Other	6%	7%	5%	5%	6%	4%

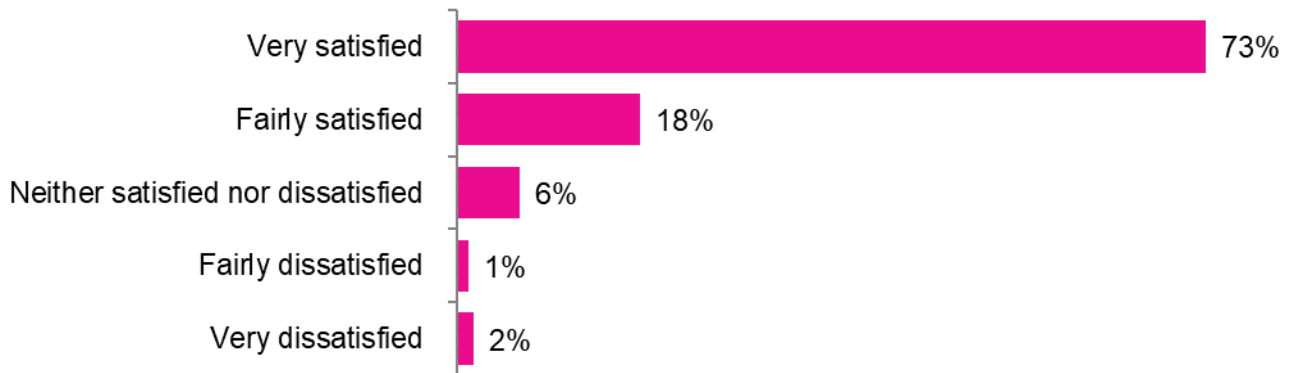
Sample bases in parentheses. Figures in bold are statistically significant differences from the average minus the sub-sample (95% level of confidence)

- 2 in 5 (41%) were living with someone as a couple, and three-quarters (74%) had children in the household. A third (33%) were single parents
- two thirds (64%) were the main income earner, and 2 in 5 (41%) were the main financial decision-maker
- a quarter (24%) indicated their day-to-day activities were limited by a health problem or disability which has lasted, or is expected to last, at least 12 months, including problems related to old age
- the majority (84%) were currently in employment, including 3 in 10 (29%) working for an employer full time, 2 in 5 (37%) working for an employer part time, and one in 5 (17%) who were self-employed
- Child Benefit (62%), Working Tax Credit (47%) and Child Tax Credit (46%) were the most common sources of non-employment income, followed by Universal Credit (31%). This question allowed multiple answers so the categories are not mutually exclusive
- half (52%) were in rented accommodation, a third (32%) were buying their property with the help of a mortgage or loan, and one in 10 (10%) owned it outright
- 7 in 10 (72%) had other types of savings, including 3 in 5 (58%) who had another savings account, a quarter (25%) an ISA and one in 10 (10%) premium bonds. 3 in 10 (28%) had no other savings. This question allowed multiple answers which is why proportions do not sum to 100%
- close to one in 5 (17%) had fallen behind or missed payments for 3 or more months in the last 6 months, rising to 3 in 10 among those who had made withdrawals (36%), those who had made withdrawals and also received their bonus (30%) and nil deposits (32%)

4.2 Customer satisfaction with and advocacy of Help to Save

4.2.1 Customer satisfaction

Views of the account were extremely positive, with 9 in 10 (91%) satisfied, including 73% who were very satisfied. Only 3% were dissatisfied, rising to 12% among those who had not made a deposit. Women were more likely to be very satisfied than men (75% cf. 68%).

Figure 1: Satisfaction with the Help to Save scheme (valid responses)

Q30. Overall, how satisfied are you with the Help to Save scheme itself? (Unweighted sample base 2,734)

The qualitative research reinforced this, with respondents reporting that the account exceeded their expectations, was easy to set up, and had had a positive impact on them.

“You first think it's too good to be true, but it actually is what it says on the tin.”

Bonus, female, 55 to 64, regular saver, fairly easy to save, website user, comms received

“It's been a blessing. It has had a very positive impact on me.”

Bonus/withdrawal, male, 35 to 44, not regular saver, fairly difficult to save, app user, received comms

“It's been absolutely spot on. I got exactly what I was expecting of the account.”

Withdrawals, male, 45-54, not regular saver, very difficult to save, website user, comms received

The qualitative research also highlighted that customers felt reassured about the validity of the scheme because of the government/HMRC backing.

“I mentioned the account to family members and they said it sounded like scam but I knew it wasn't because it was from HMRC.”

Nil deposits, female, 35 to 44, not regular saver, very difficult to save, no comms received

“When you initially hear about it you think it might be a scam – but because it's a government scheme I have more faith in it.”

Saved only, male, 18 to 24, regular saver, fairly easy to save, website user, no comms received

“I have every faith that the government is not going to roll over and play dead. Other government schemes (e.g. green energy) you sign up and are contracted out to 'numpties'. This one is wholly government funded and I had no reason to think there were any flaws in it.”

Bonus, female, 55 to 64, regular saver, fairly easy to save, website user, comms received

However, a small number of qualitative respondents did highlight the potential challenges to communications caused by the prevalence of hoaxes/scams, particularly those purporting to be from HMRC.

“One of the challenges HMRC have got is there are so many hoax calls pretending to be them that it probably turns a lot of people away from even clicking on a genuine link or responding to a genuine text.”

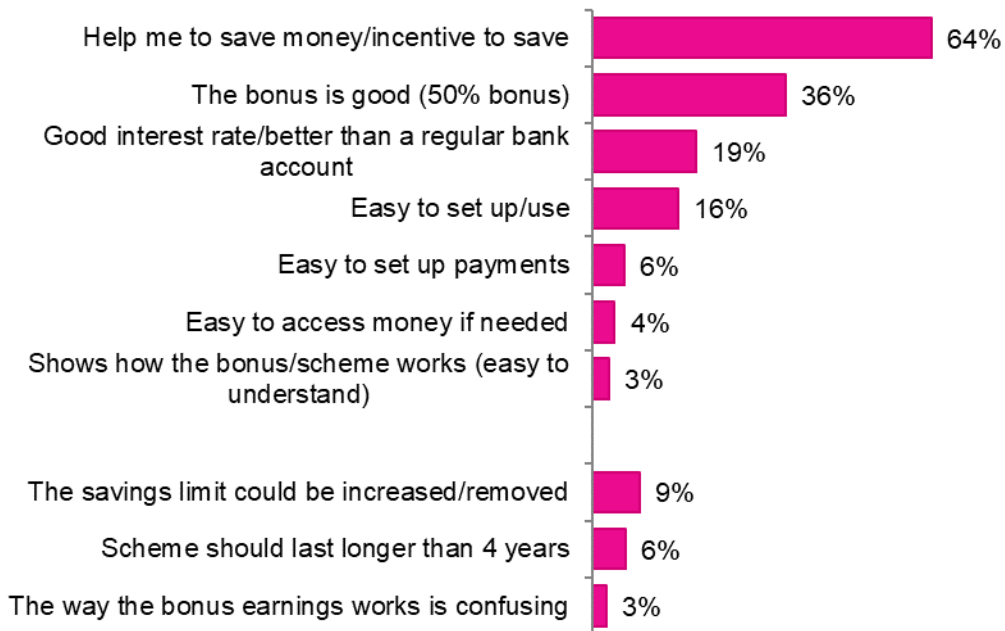
Saved only, male, 25 to 34, not regular saver, fairly difficult to save, app user, no comms received

Satisfied account holders were asked why this was the case, and what could be improved. This was an open question, with verbatim responses coded up into key themes.

Figure 2 shows that key reasons for satisfaction were that the account incentivises saving (64%) and offers a good bonus (36%). While the scheme offers a bonus rather than interest, a significant minority (19%) associate this with interest rates, and note that Help to Save compares favourably with banks in this respect. One in 6 (16%) mentioned the ease of use.

In terms of improvements, relatively few made suggestions, although one in 10 (9%) of those who were satisfied with the account suggested that the savings limit could be increased or removed, and one in 20 (6%) that the scheme should be extended beyond 4 years.

Figure 2: Reasons for satisfaction with/suggestions for improvements to the Help to Save scheme (open response – valid responses among those who were satisfied, mentions 3%+)



Q31a. Why do you say you are satisfied? What is particularly good about it? What could be improved? (. Unweighted sample base 2,023)

Figure 3 shows that for the small minority who were dissatisfied – just 3% or 94 respondents on an unweighted basis – a third (35%, equating to less than 1% of all respondents) mentioned that they did not have enough money to save, and the qualitative research

highlighted that for some, particularly those who had not been able to make any deposits, COVID-19 had had an impact on this.

“We haven’t used it yet because my husband went self-employed and then we went into a global pandemic. We don’t have any spare cash at all. I would love to use it but it just isn’t viable. We’re on full UC now.”

Nil deposits, female, not regular saver, 25 to 34, fairly difficult to save, no comms received

“I like it, but I just feel it has been overlooked for people who opened an account just before this (COVID) happened.”

Nil deposits, female, not regular saver, 25 to 34, fairly difficult to save, no comms received

One in 5 (19%) had forgotten that they signed up, and the same proportion (19%) felt that either the savings limit could be increased or removed, or that they should be able to make up missed payments.

“I needed to take money out and wasn’t aware that you couldn’t just put it back in on payday when that’s required – that was really negative because it takes so long to get back to where you were so it might not be worth it.”

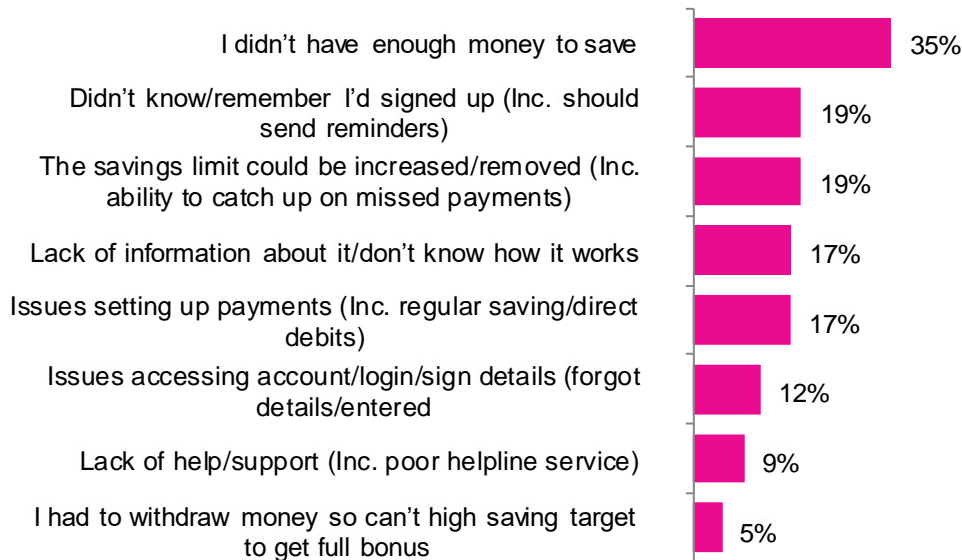
Bonus, male, not regular saver, 45-54, fairly difficult to save, website user, comms received

Close to one in 5 (17%) did not understand how the scheme works, and the same proportion (17%) had issues setting up regular payments, an issue that also came through in the qualitative research.

One in 10 (12%) had issues accessing their account and, although the base sizes are small, this rises to 20% of those who use the website only compared to 3% of those who use the app only.

One in 10 (9%) felt there was a lack of support.

Figure 3: Reasons for dissatisfaction with the Help to Save scheme (open response valid responses among those who were dissatisfied, mentions 3%+)



Q31b. Why do you say that (Unweighted sample base 94)

4.2.2 Advocacy of the Help to Save scheme

Levels of advocacy are very high, with 7 in 10 (72%) having recommended the account, and 4 in 5 (80%) of these having recommended it to more than one person.

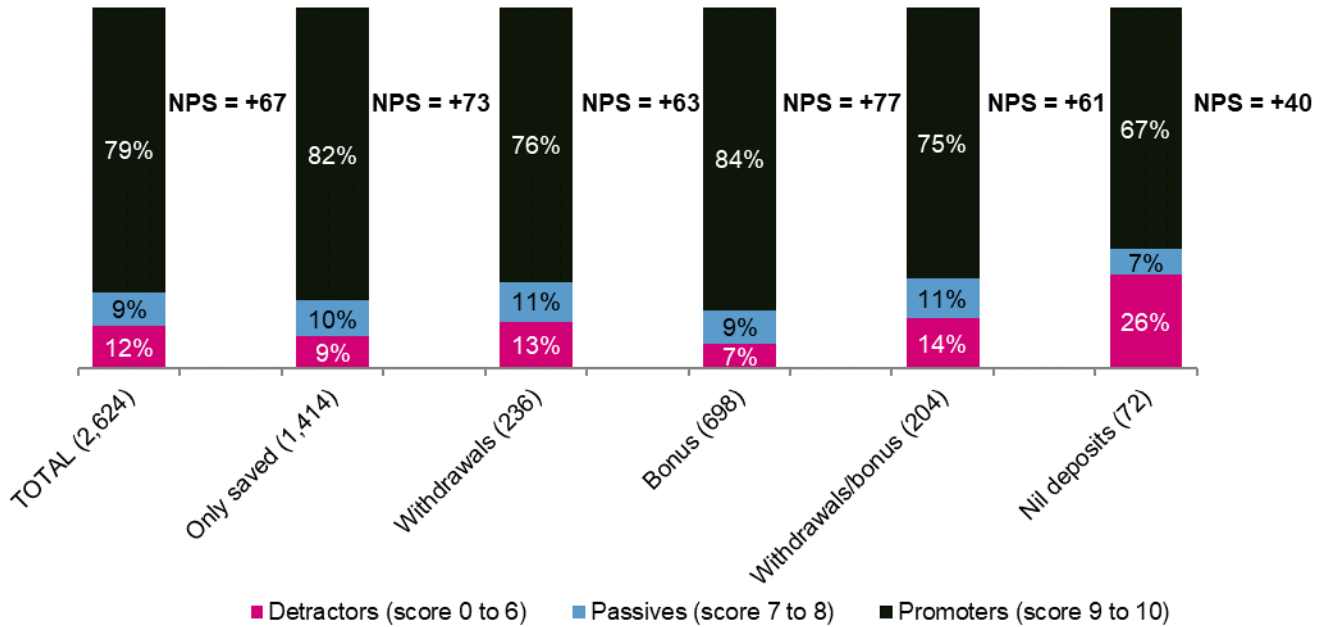
Where they had not recommended the account, this was largely because they did not know who might be eligible (47%) or thought they would not be interested (13%), although one in 10 (9%) did say they did not want people to know they had an account.

One in 10 of those who have made no deposits felt the scheme was not worth recommending, and/or that it was too complicated (both 13%).

We also considered advocacy in terms of the Net Promoter Score (NPS), which is a metric that is widely used across the public and private sector to measure levels of customer experience and advocacy. Respondents were asked 'On a scale of 0 to 10, how likely would you be to recommend the Help to Save scheme to friends or family in future', and the NPS is calculated by subtracting the proportion who score 0 to 6 (detractors) from the proportion who score 9 or 10 (promoters).

Figure 4 shows the NPS for the Help to Save scheme is +67, which is very positive, and compares extremely well with the NPS for UK banks. In [GlobalData's 2018 retail banking survey](#) only First Direct and Nationwide scored above +30. Even among those who have made no deposits, the NPS is +40.

Figure 4: Help to Save Net Promoter Score (valid responses)



Q35. On a scale of 0 to 10, how likely would you be to recommend the Help to Save scheme to friends or family in future? (Unweighted sample bases in parentheses)

The qualitative research highlighted that some customers have become particular advocates of the scheme, as the quote below from a rent officer demonstrates.

“We’ve always promoted Wiltshire Money, but there isn’t a bonus feature, so I no longer recommend them, I promote Help to Save to a lot of my clients. I explain, even if you put £10 a month away, you’re gaining £5 to a bonus. That’ll end up getting you a bonus paid direct to your bank account, and then the same again for another two years. A lot of my clients have signed up.”

Saved only, female, regular saver, 25 to 34, very easy to save, website user, no comms received

4.3 Customer understanding of Help to Save

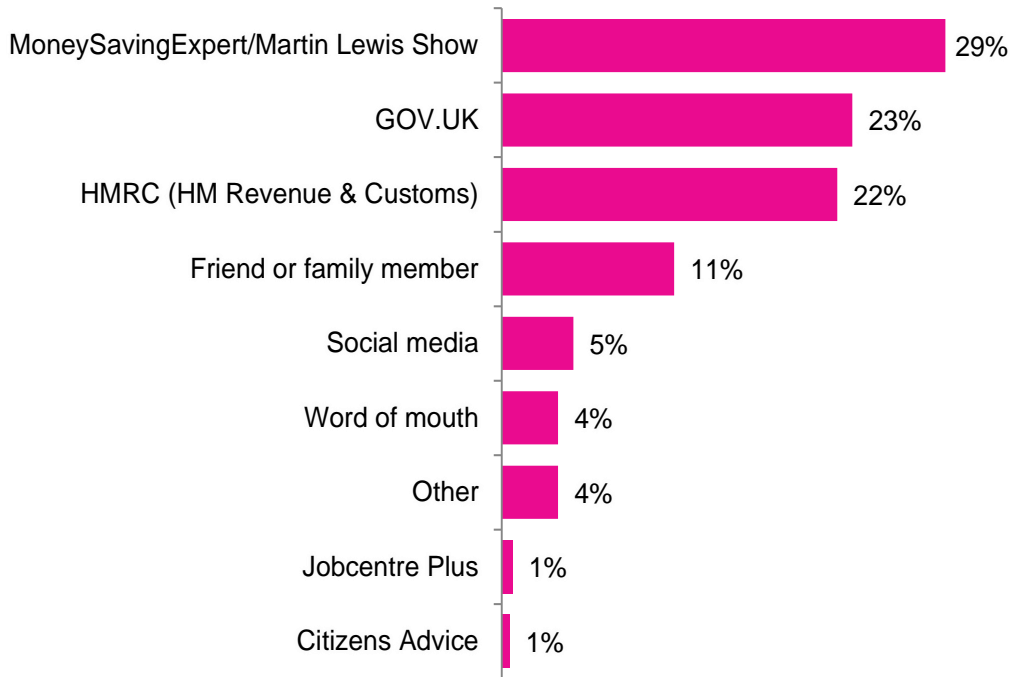
4.3.1 Sources of awareness of Help to Save

Figure 5 shows that 3 in 10 (29%) had heard about the scheme via MoneySavingExpert/Martin Lewis show, and around one in 5 via Gov.uk and HMRC (23% and 22% respectively).

The proportion of customers who had heard about the scheme via MoneySavingExpert increases with age, from 21% of those aged 18 to 34, to 42% of those aged 55+. In contrast, the proportion of customers who had heard about the scheme via HMRC decreases with age, from 29% of those aged 18 to 34, to 14% of those aged 55+.

One in 10 (11%) had heard about it via a friend or family member, and a further one in 20 (4%) via word of mouth. One in 20 (5%) had heard about it via social media, and this was consistent by age.

Figure 5: Source of awareness of Help to Save (valid responses)



Q1. How did you first find out about the Help to Save scheme? (Unweighted sample base 2,485)

The qualitative interviews revealed that while some customers did find out about the scheme via HMRC, some account holders were surprised that they were not informed about the scheme via HMRC, with several suggesting that details are held by HMRC that would allow for a text or email to be sent out to those who are eligible.

“They have got my email address, they know I am on UC, I thought they might have written to me or emailed me.”

Withdrawals, female, 45 to 54, not regular saver, very difficult to save, website user, no comms received.

“When you receive your tax credits renewal. I get texts from HMRC, so you would have thought maybe a text from HMRC.”

Withdrawals, female, 25 to 34, regular saver, very easy to save, website user, no comms received.

Many qualitative participants had ‘just come across’ the scheme, via articles in the press, via Martin Lewis, via work, or through online groups, and felt it was not well known, and should be promoted better.

“Advertise it more and make people realise how particularly good it is. Word of mouth is important but to actually let them know.”

Saved only, female, 45 to 54, not regular saver, fairly difficult to save, website user, no comms received

4.3.2 Understanding of Help to Save scheme

The Help to Save scheme allows eligible customers to get a bonus of 50p for every £1 they save over 4 years. They can save between £1 and £50 each calendar month, and can pay in as many times a month as they wish up to this limit, but do not have to pay money in every month.

Deposits can be made by debit card, standing order or bank transfer, and money can only be withdrawn into a nominated bank account.

After the first two years, account holders get a bonus of 50% of the highest balance they have saved, even if they have made withdrawals.

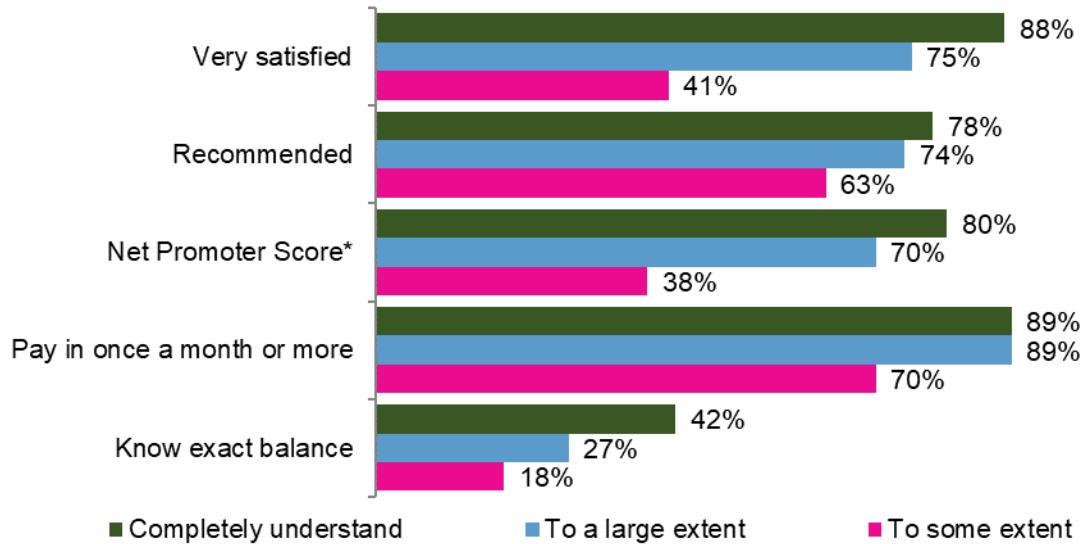
After 4 years, they get a final bonus which is 50% of the difference between the highest balance saved in the first 2 years and the highest balance saved in the last 2 years. Bonuses are paid into a nominated bank account, rather than their Help to Save account.

Close to half (46%) of customers surveyed felt they understood how the Help to Save scheme works completely, and a further third (35%) to a large extent. Those who recalled receiving communications from the scheme were significantly more likely than those who did not to feel they completely understood the scheme (52% cf. 33%) and in particular those who recalled receiving texts (62%).

Figure 6 below shows how key metrics vary depending on the level of self-reported understanding of the account. As an example, 9 in 10 (88%) of those who reported completely understanding the account were very satisfied with the account, as compared to three quarters (75%) of those who reported understanding it to a large extent, and 2 in 5 (41%) of those who felt they understood it to some extent only.

This was also the case in relation to a number of other key metrics, showing that greater understanding of the scheme was associated with higher levels of satisfaction and recommendation, and more regular payments. It was also associated with stronger agreement that Help to Save has had a positive impact on saving behaviours.

Figure 6: Key metrics by levels of understanding of the Help to Save scheme (valid responses)



Unweighted sample bases vary

* Net Promoter Score is calculated by subtracting the proportion who score 0 to 6 (detractors) from the proportion who score 9 or 10 (promoters) in terms of how likely they would be to recommend the Help to Save scheme to friends or family in future.

Account holders were asked on an unprompted basis how long they thought the account lasted, how often they could put money in, the maximum amount they could put in each month and over the course of 4 years, and the level of bonus. They were then asked if they were aware of each of these aspects of the account, and a number of others, on a prompted basis.

Two in 3 (65%) knew on an unprompted basis that the account lasts for 4 years, while one in 7 (15%) thought it lasts 2 years. On a prompted basis, 7 in 10 (72%) were aware that it lasts for 4 years.

Only 3 in 10 (28%) knew on an unprompted basis that they could put money in as often as they liked, with most thinking they could do so once a month (62%). While the qualitative research suggested that for some this reflects how often they themselves had made deposits, as many had set up regular payments once a month, nevertheless, even when prompted, half (52%) were unaware of this.

Levels of prompted awareness were also lower in relation to being eligible even if circumstances change (54%), and that money can only be withdrawn to a nominated bank account (58%).

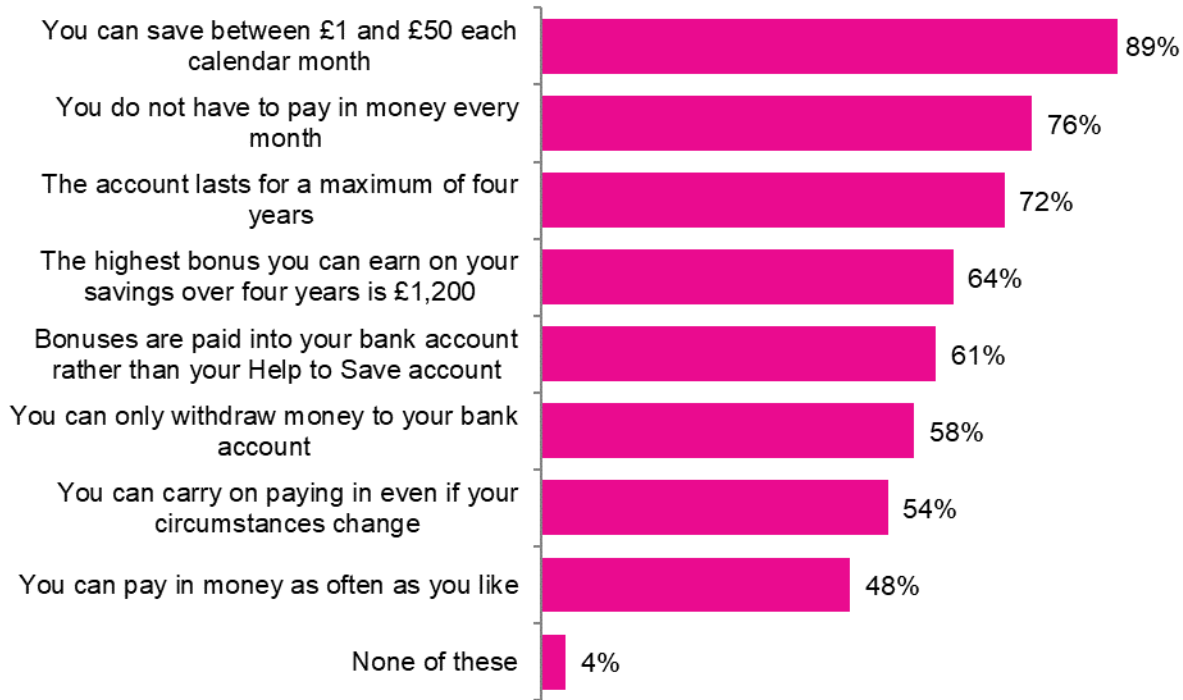
By contrast, 9 in 10 (89%) were aware on both an unprompted and a prompted basis that they could save between £1 and £50 per calendar month, and three quarters (76%) knew on a prompted basis that they do not have to make deposits every month.

Two thirds (64%) knew on an unprompted basis that the bonus for every pound saved is 50p, and half (54%) knew the most someone can put into their account over a 4 year period is £2,400.

When prompted, 2 in 3 (64%) knew that the highest bonus is £1,200.

Customers who recalled receiving communications were significantly more likely than those who did not to be aware of most aspects of the account, particularly those who recalled receiving text messages.

Figure 7: Prompted awareness of aspects of the Help to Save scheme (all responses)



Q28. Which of the following aspects of the Help to Save scheme were you aware of before today? (Unweighted sample base 2,743)

Calculation of the 4 year bonus was the least well understood aspect of the bonus scheme. Four in 5 (83%) felt they understood that there is a 50% bonus at the end of the 2 years, and three quarters (77%) felt they understood that it is based on the maximum in the account, completely or to a large extent. By contrast, three quarters (73%) felt they understood the

50% bonus at the end of the four years completely or to a large extent, and 3 in 5 (61%) that they understood how it is calculated.

Only a third (35%) knew that the bonus period starts at account opening, and qualitative research revealed that this had resulted in some customers missing payments in the early months following account opening.

4.4 Customers' experiences and perceptions of Help to Save

4.4.1 Ease of use of Help to Save account

Very few (2%) had found it difficult to open their account, and where they had it was most commonly because of issues with logging in.

Very few found any aspect of using their account difficult, although one in 20 (5%) found it difficult to set up a regular payment or transfer, an issue mentioned as a cause of dissatisfaction by 17% of the very small minority who were dissatisfied with the account (3%).

A similar proportion (4%) found signing in to the account difficult, and qualitative research suggested this was largely because of the need to use a Government Gateway ID to access the website. While some qualitative participants recognised that this was for their own security, several suggested that there should be an easier way to sign in (e.g. email address and password). Other aspects were mentioned by 1% or 2% of customers as being difficult.

4.4.2 Help to Save app and website usage

Three in 5 (63%) used the website only, 3 in 10 (29%) the app only, and one in 10 (9%) used both. Use of the app only declined with age, from 34% of those aged 18 to 34 to 15% of those aged 55+, and use of the website only increased with age, from 56% of those aged 18 to 34 to 79% of those aged 55+.

Where they used both the app and the website, they were much more likely to use the app (66%) than the website (19%) or to use both equally (15%), indicating that the app is preferred.

Where they used the app most often, key reasons were that it can be used anywhere (44%), it is easier/more convenient (40%), it is faster (20%), easier to log in (18%), aesthetically more pleasing (6%) and can be used to access other things as well as their account (5%).

Where they had not used the app, the key reasons were that they did not know it existed (72%) and, for a minority, because they preferred to use the website (18%). Qualitative interviews supported this, and highlighted that many would certainly have used the app if they had known about it, with some suggesting it would have made saving on an *ad hoc* basis easier.

“I didn't know there was an app, and would have used it more often than the website if I had. Should send an email or text to tell people there is an app. If it was on my phone I might randomly put in a few pounds when I can.”

Nil deposits, female, 25 to 34, not regular saver, fairly difficult to save, no comms received

Those who used the app only were significantly more likely to find most aspects of the account easier than those who used the website only. Despite the age differences in terms of usage of the app and the website noted above, there are few differences in terms of how easy or difficult customers of different ages found aspects of using the account. This suggests that these differences do in fact relate to the relative ease of use of the app and the website, rather than the age profile of their respective users.

Table 4: Ease of aspects of Help to Save account by use of app/website (valid responses excluding not-applicable)

% very easy	App only (217 – 753)	Website only (73 -1,437)	Both (87 – 233)
Paying money in	82%	79%	80%
Checking your bonus	87%	76%	84%
Signing in to the account	77%	53%	69%
Setting up a regular payment or transfer	76%	69%	72%
Accessing messages	77%	65%	66%
Downloading the Help to Save app	87%	46%	83%
Updating your details	83%	72%	67%
Withdrawing money	71%	73%	66%

Q11. How easy or difficult would you say each of the following are on your Help to Save account? (Unweighted sample bases in parentheses)

Figures in bold are statistically significant differences from the average minus the sub-sample (95% level of confidence)

Those who used the app only were more likely to feel they completely understand how the scheme works (55% cf. 44% of those who used the website only) and the various aspects of the scheme, and were also more likely to be satisfied with the scheme (84% cf. 76%) and provided a higher NPS (+83 cf. +69). They also agreed to a greater extent that the scheme had had a positive impact on their saving behaviours.

4.4.3 Communications

Half (50%) recalled receiving communications about their Help to Save account, including 47% who recalled receiving an email, 12% who recalled receiving a text message, and 8% who recalled receiving both. A quarter said that they had not received communications, and a further quarter could not recall whether they had or not (25% in both instances). The majority (95%) found these communications useful.

However, the qualitative research suggests that for many this was simply an acknowledgement that they had opened an account, or that they were in line to receive their bonus, rather than ongoing communication, and for some this presented a barrier to using the account.

“After I set it up, I never heard anything beyond that point. I didn't know what to do. I didn't get a welcome email and there is nothing to say we've noticed that you haven't used it.”

Nil deposits, female, 35-44, not regular saver, very difficult to save, no comms received

“If I was to mindfully go into the app and look at it, it will always say 'you've got so many days to make a payment', but you've actually got to physically go into the app, so if you forget to go into the app then it's pointless that reminder being there.”

Withdrawals, female, 25 to 34, not regular saver, fairly difficult to save, app user, comms received

“It might have been helpful to have some. I had forgotten about it until I did the survey.”

Nil deposits, female, 25 to 34, not regular saver, fairly difficult to save, no comms received

Many indicated that they would welcome reminders and/or acknowledgements of payments, and some would have welcomed further information about specific aspects of the account. However, some were happy with the level of communication, and expected nothing more, with some feeling that this was one of the benefits of the account – that they could leave it to look after itself.

“It works quite well not getting the constant communication – I like it to just be in the background so you forget about it and are not tempted to use the money for an impulsive buy.”

Saved only, male, not regular saver, 45-54, fairly easy to save, website user, no comms received

Those who remembered receiving communications were more likely than those who did not to feel they completely understand the scheme (52% cf. 33%). They were also more likely to save once a month or more often (88% cf. 74%), to know their balance exactly (36% cf. 25%), and to agree strongly that the scheme has positively impacted their saving behaviours (e.g. 74% agree strongly that they save more, 68% that they save more often and 61% that they are more likely to save in future [cf. 67%, 59% and 51% respectively]). They were also more likely than average to be very satisfied (79% cf. 55%), to have recommended the scheme (77% cf. 62%) and provided a higher NPS (+74 cf. +48).

4.4.4 Communications testing

As part of the qualitative research, we undertook some testing of text messages issued by HMRC to potentially eligible Help to Save customers.

The three text messages tested are shown below, in order of preference. The first was identified as the most preferred because it was seen to be more personalised and therefore to be giving a more positive message.

“It's more positive and it's quite personalised. You're 'likely' to be eligible rather than you 'could' be.”

Saved only, female, 25 to 34, regular saver, very easy to save, app and website user, no comms received

However one person did note that they would be wary of the phrase ‘we’ve identified’ because of privacy concerns, and the fear of scams.

Help to Save: Receiving Tax Credits? We've identified that you are likely to be eligible for Help to Save and can receive up to 50p for every £1 you save. Search 'help to save' online.

Help to Save: Do you intend to save more in 2019? If you're receiving Tax Credits you could be eligible for Help to Save and receive up to 50p for every £1 you save. Search 'help to save' online.

Help to Save: Receiving Tax Credits? You could be eligible for Help to Save and receive up to 50p for every £1 you save. Search 'help to save' online.

Several of the qualitative participants noted that they would have found such messages helpful, either to introduce them to the scheme, or to remind them of its existence. Several felt that the messages should include the ‘bigger picture’, i.e. highlight the maximum amount you can save/receive, as a more motivating factor. Several pointed out that they were generally sceptical of texts, particularly those containing links.

“They feel like one of these schemes that's a bit dodgy. It's such a 'too good to be true' sort of thing, it's difficult for them to be able to text and show that, without it sounding like a scam when it's not. I probably would have ignored it. Same for email. All these scams look so official. The good thing is it doesn't give you any links.”

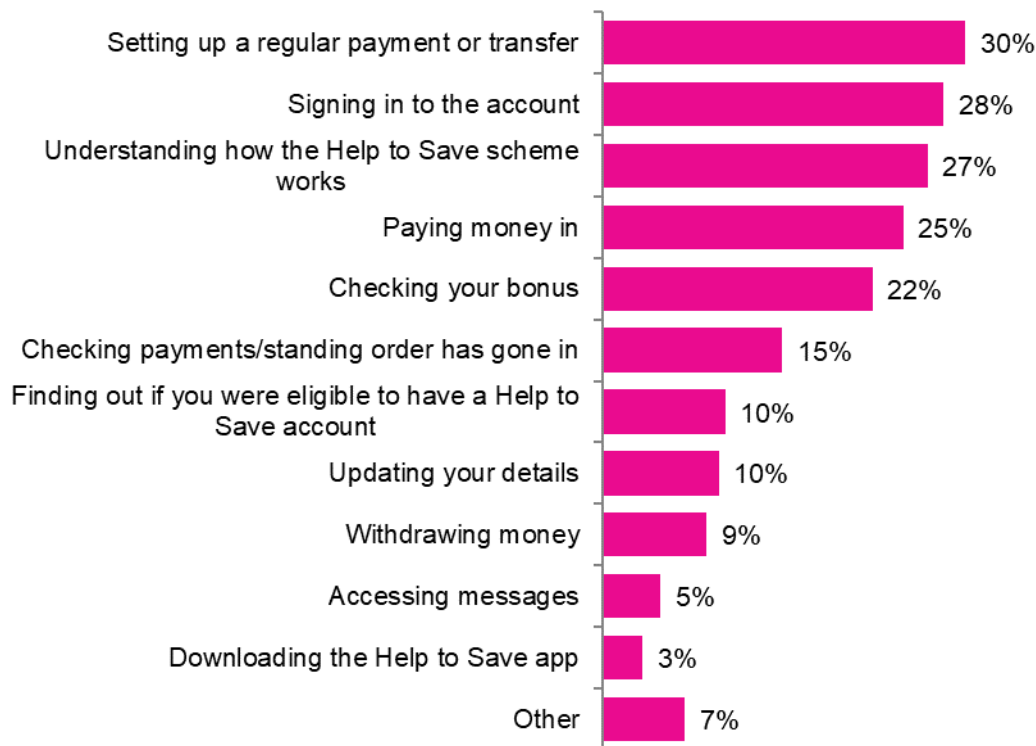
Saved only, male, 18 to 24, regular saver, fairly easy to save, website user, no comms received

However, some said they would have found the provision of a link more convenient.

4.4.5 Help and support

Less than one in 10 (7%) customers reported needing help or support with their account, though among this group help/support was needed in a variety of areas. Again, setting up a regular payment or transfer came through as an issue, mentioned by 30% of those needing help or support, as did signing in to the account (28%). Around a quarter wanted help understanding how the scheme works (27%), paying money in (25%) and checking their bonus (22%).

Figure 8: Help to Save help and support needed (valid responses)



Q15. What was it that you needed help or support with? (Unweighted sample base 205)

Where they had needed help or support, close to half (45%) called the Help to Save helpline, a similar proportion (41%) visited Gov.uk, one in 5 (19%) went online and one in 20 (5%) asked a friend or relative.

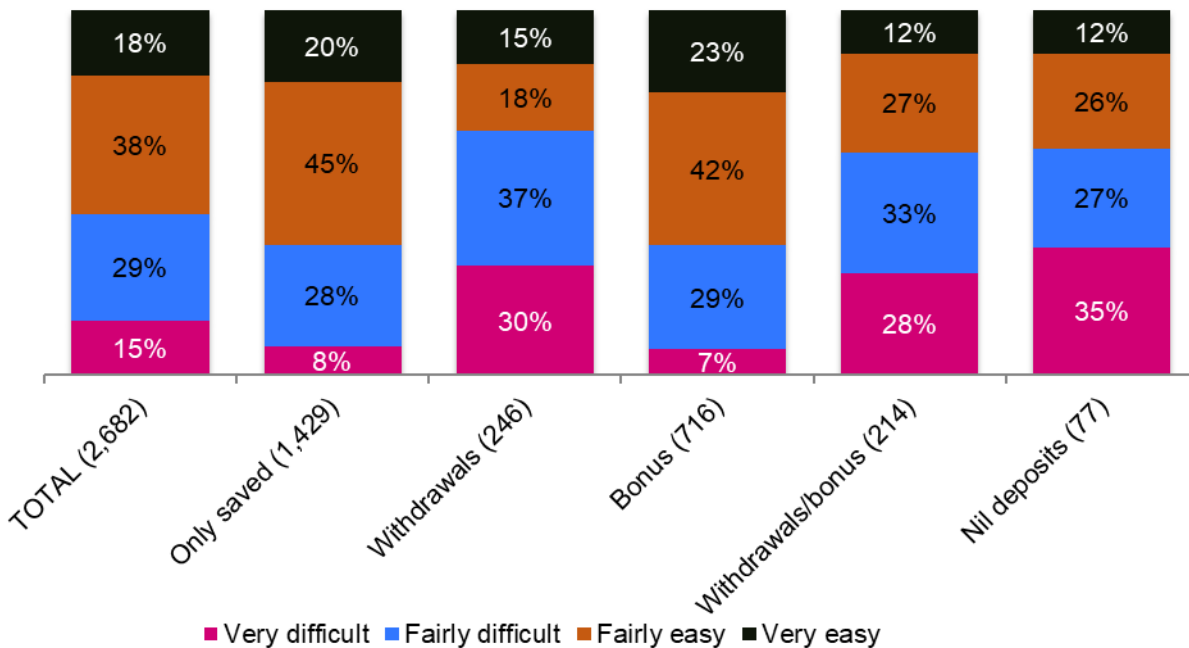
Where they had called the Help to Save helpline, two thirds (67%) found it easy to get through while 25% found it difficult, and three quarters (74%) found it helpful, while one in 5 (18%) found it unhelpful. Where they had called the helpline for help or support, customers were

more likely to report that they completely received the support they needed, than was the case where they had visited (72% cf. 29%).

4.5 Customers' saving behaviour

Towards the end of the survey, respondents were asked how easy or difficult they find it to save money regularly. Close to half (44%) reported finding it difficult to save regularly, including one in 6 (15%) who found it very difficult, with 66% of those who had made withdrawals, and 62% of those who had made no deposits who found it very or fairly difficult.

Figure 9: Ease of saving reguarly (valid responses)



Q46. How easy or difficult do you find it to save money regularly? (Valid responses. Unweighted sample bases in parentheses)

Two in 5 (43%) had found it more difficult to save over the last few months, while 3 in 10 (29%) had found it easier.

When those who find it difficult to save money regularly were asked what makes it most difficult to save regularly, low income (68%), too many bills or expenses (61%) or unexpected bills or expenses (44%) were the most commonly mentioned barriers.

Around 3 in 10 of those who find it difficult to save regularly said they just couldn't afford to save (33%) or that they had too much debt (28%), and one in 5 (17%) said that it was because they were not working.

One in 5 (19%) were finding it difficult to manage financially, and, while 3 in 10 (31%) expected to be better of a year on, one in 6 (16%) expected to be worse off.

Close to 2 in 5 (37%) rated their financial confidence as 9 or 10 on a scale of 0 to 10, so can be classified as 'confident'. A similar proportion (36%) rated their financial confidence as 7 or 8, and a quarter (27%) rated it as 0 to 6, so can be classified as 'not confident'.

Two thirds (67%) had a particular reason for wanting to save and 2 in 5 (43%) had a particular amount they wanted to save when they opened the account. For those that did have a target amount they wanted to save, three quarters (77%) wanted to save the maximum £50 per month, and the average amount they wanted to save overall was £2,404.

Several qualitative participants said that they had found Help to Save instrumental in helping them to meet their savings targets.

"I feel I'm definitely more likely to meet my saving target as a result of Help to Save because it's staying in my savings now whereas before it would come out."

Bonus, female, 35 to 44, not regular saver, fairly easy to save, app and website, comms received

"Would have found it very difficult to save a similar sum without Help to Save - always dipped into it before and never managed to actually maintain savings. I'm more likely to meet my savings target and get closer to it because of Help to Save."

Saved only, female, 35-44, not regular saver, fairly easy to save, website user, comms received

Most (81%) reported saving on a monthly basis, most commonly £50 (89%), and 7 in 10 (70%) said they had set up regular payments.

Four in 5 (80%) reported having made no withdrawals, and 9 in 10 (90%) had a rough idea or knew exactly how much was in their account.

Half (51%) said that they would continue to save once the Help to Save scheme ends, a fifth (22%) said they would spend the money on something in particular they had been saving for, one in 10 (11%) said they would spend it as and when they needed to, and 16% did not know/preferred not to say.

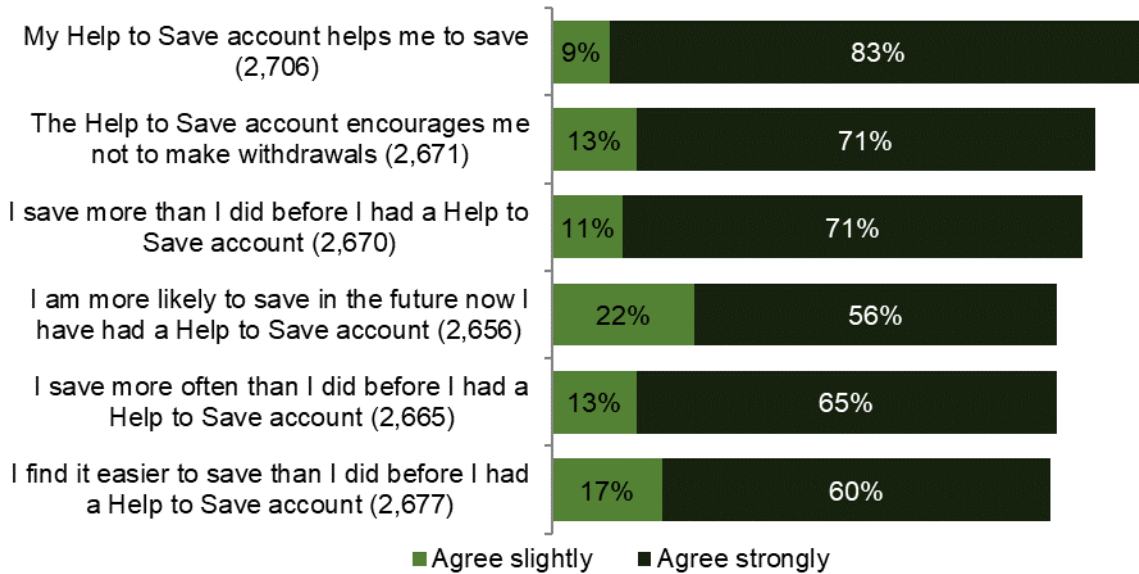
4.6 Impact of Help to Save on customers' saving behaviour

The reported impact on saving behaviour was very positive across the board, although less so for those who had made no deposits. Over 4 in 5 (83%) strongly agreed that the account helps them to save, 7 in 10 that it encourages them not to make withdrawals (71%) and that they save more than they did before (71%), 3 in 5 that they save more often than they did before (65%) and that they find it easier to save (60%). Over half (56%) said that they are more likely to save in future, and an additional 22% agreed slightly that they will (only 7% disagreed with this).

There were no differences by gender, but those aged 55+ were more likely to agree that they save more (87%) and that it encourages them not to make withdrawals (89%).

The reported impact on saving behaviour was particularly positive among Asian/Asian British respondents.

Figure 10: Agreement with saving related statements (valid responses)

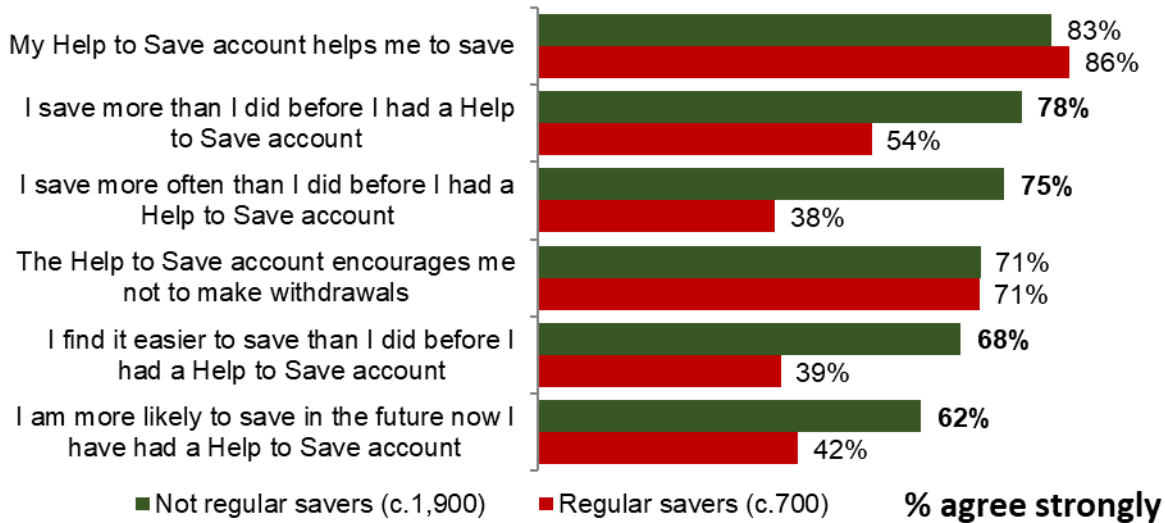


Q44. Please indicate how strongly you agree or disagree with each of the following statements. (Unweighted sample bases in parentheses)

Three quarters (73%) of Help to Save customers had not been regular savers before opening the account, and this group reported greater financial challenges than those who had been regular savers.

Four in 5 (83%) of this group strongly agreed that the account helps them to save and 7 in 10 (71%) that it encourages them not to make withdrawals. This group were also significantly more likely than regular savers to strongly agree that they save more (78%), more often (75%), find it easier to save (68%) and are more likely to save in the future (62%) than they were before they had the account.

Figure 11: Agreement with saving related statements by regularity of saving (valid responses)



Q44. Please indicate how strongly you agree or disagree with each of the following statements. (Unweighted sample bases in parentheses)

This was also the case for those who had no other savings at the time of interview (who represented 28% of the sample): four in five (82%) of this group strongly agreed that the account helps them to save and seven in ten (71%) that it encourages them not to make withdrawals. This group were also significantly more likely than those with other savings to strongly agree that they save more (77%), more often (73%), find it easier to save (68%) and are more likely to save in the future (61%) than they were before they had the account.

5. Conclusions

Help to Save customers are predominantly working women with children at home – in line with the general profile of the tax credit claimant population. A third are single parents.

Customer views on Help to Save are overwhelmingly positive, with a significant majority recommending the scheme to others.

Help to Save has had a positive impact on savings behaviour across the board, but particularly among those who did not previously save regularly: they are significantly more likely than regular savers to strongly agree that they save more, more often, find it easier to save and are more likely to save in the future than they were before they had the account. They are also as likely as regular savers to strongly agree that the account helps them to save and that it encourages them not to make withdrawals.

The qualitative findings fully support the quantitative findings, with participants articulating how Help to Save has helped to shift their saving habits.

“Before the Help to Save account, I used a regular savings account and it was easy access so I could easily withdraw. The Help to Save bonus gives me an incentive not to withdraw the money.”

Bonus, female, 35 to 44, not regular saver, fairly easy to save, app and website, comms received

“I had a regular savings account before and they are just pointless because I'd put money in and I'd take it out the next day. With Help to Save money has sat there for longer than it would have done with a bank.”

Bonus/withdrawals, 35 to 44, female, not regular saver, very easy to save, app user, received comms

It has also helped to shift mindsets, making people feel good about saving and increasing confidence that saving is possible and worthwhile.

“When I first opened it I was just coming to grips with sorting out my finances. I thought I couldn't do it but it gave me the kick to start. It gave me the confidence to get my mindset together.”

Bonus, female, single parent, 35 to 44, not regular saver, fairly difficult to save, app user, received comms

“It's had the impact of helping me understand I can save even if I have got a bit of debt. There wasn't a particular reason for saving other than the bonus was too good to miss. I am really glad we saved it and I hope we can go on to continue saving for the four years, for the bonus and for the discipline of saving. I do feel more confident, it has helped me to see that having a savings account that is separate to my current account is helpful in this.”

Saved only, male, 25 to 34, not regular saver, fairly difficult to save, app user, no comms received

For a minority, circumstances, including the impact of COVID-19, have made using the account impossible, while others forgot all about it due to the lack of communication. However, for many Help to Save has provided the incentive to continue saving in the future.

“Rather than the £50 going into the Help to Save account, at least another £50 will be going into my savings account, and the same amount or more depending on what my circumstances are but definitely not less.”

Withdrawals, male, 45-54, not regular saver, very difficult to save, website user, comms received

“Have savings now, more than ever before, and it feels good having that to fall back on so certainly want to keep going with it. Certainly going to continue with at least £50 a month into an ISA but hopefully more than that if possible - a sense of achievement.”

Bonus/withdrawals, male, not regular saver, 45-54, fairly difficult to save, website user, received comms

“Help to Save has helped me stand on my own two feet. I will continue to save. If it was opened again and I was still eligible I would go again. If not I would still continue to save to my savings account as before.”

Withdrawals, female, regular saver, 25 to 34, very easy to save, website user, no comms received

MoneySavingExpert is a key source of awareness of the scheme.

Levels of understanding of the scheme are relatively high, but there is some room for improvement, given that greater understanding is associated with higher levels of satisfaction, more regular payments and more positive reported impacts on saving behaviours.

The account is very easy to open and use, however there are clear signs that the app is easier to use than the website, and that it contributes to greater understanding of the scheme, more positive reported impacts on saving behaviour, and higher levels of satisfaction and recommendation.

Receiving communications is also associated with greater understanding and more positive reported saving behaviours.

The scheme has been largely successful in targeting those who did not previously save regularly.

According to this research, Help to Save has clearly achieved its objective of getting people into regular saving, minimising withdrawals and increasing engagement with mainstream financial services. However, the wider savings context, with very low levels of interest for ‘traditional’ savings products, may limit the likelihood of continued saving once the Help to Save scheme ends for some.

“I’ll potentially keep saving but perhaps not with as much dedication. I wouldn’t say we’ll go back to spending every penny that we have, so it’s likely that the current

accounts would stay a little bit healthier but I don't think we would go out of our way to save in the same way as we have been doing.”

Withdrawals, female, 25 to 34, not regular saver, fairly difficult to save, app user, comms received

A final observation from a qualitative participant provides a good summation of the findings from this research, and the positive impacts of Help to Save:

“The scheme definitely needs to be run again. I don't think a lot of people knew about it. Get the word out there. The more people who benefit from it, you're then going to start building a generation of people who see the value in saving, and that means it's going to take a bit of money to get them to start saving.”

Withdrawals, female, 25 to 34, not regular saver, fairly difficult to save, app user, comms received

6. Customers' suggestions for improvements to Help to Save

Respondents at the qualitative stage were asked to suggest any improvements they thought could be made to the Help to Save scheme, and a wide range of suggestions were offered. These relate both to communications surrounding the scheme, and the scheme itself, and can be summarised as follows:

Communications:

- promote the Help to Save scheme more effectively:
 - at point of eligibility
 - via social media
 - in job centres
 - via banks
- promote availability of the app
- provide more information on setting up standing orders /regular payments.
- send reminder texts/emails towards the end of the month if payment has not been made
- send regular texts/emails to acknowledge receipt of payments and provide update on account/bonus

The Help to Save scheme:

- start the scheme from the first payment rather than on signing up
- extend scheme to longer than four years
- offer referral bonus (although this could be costly given the high level of advocacy of the scheme)
- provide more detailed explanation of the impact on the bonus when making withdrawals
- allow people to make up missed payments
- allow larger payments per month (even if not reflected in the bonus)
- provide online chat function
- provide hints and tips on saving money
- provide opportunity to leave bonus in the account
- reduce bonus

7. Appendix 1: quantitative weighting approach

To ensure that the overall sample is representative of the wider universe of Help to Save account holders, and to account for differential response rates across the sample groups, the data has been weighted according to the breakdown of the randomly drawn sample.

Because of the lower response rate among nil deposits it has been necessary to cap the weights for this group at '5', to ensure individual cases do not overly skew the overall results. This means that the additional shortfall for nil deposits (3.619%) has been distributed proportionately across the other cells. The unweighted and weighted profiles are shown below.

	Unweighted	Target weight	Weighted	Unweighted sample size	Weighted sample size	Maximum confidence interval	For brevity these five groups have been labelled as follows
Those who have only made deposits and have not received their bonus	53.555%	57.924%	60.518%	1,469	1,660	±2.6%	Only saved
Those who have made no deposits since opening the account	3.026%	19.441%	15.822%	83	434	±4.7%	Nil deposits
Those who have made deposits and withdrawals	12.577%	8.816%	9.223%	247	253	±6.2%	Withdrawals
Those who have only made deposits and received a bonus	26.577%	8.904%	9.296%	729	255	±6.1%	Bonus
Those who have made withdrawals and received a bonus	4.265%	4.915%	5.1405%	215	141	±8.3%	Withdrawals/bonus

8. Appendix 2: quantitative questionnaire

HMRC Help to Save Customer Experience Survey

Your feedback is very important as it will allow the Help to Save team to make sure that they take into consideration how the account is working for you and other account-holders.

If you would prefer to complete the survey over the telephone please click here to provide us with your contact details and a preferred time for us to call you.

IF TELEPHONE CHOSEN:

Please provide the number you would like us to call you on:

Please indicate which of the following would be the best time to call (PLEASE SELECT ALL THAT APPLY)

Morning
Afternoon
Evening

Weekday
Weekend

We will call you on the number you have provided from 0121 260 1014 over the next couple of weeks.

Thank you for your time.

If you would like to complete the survey now please click the NEXT button.

- The survey will take around **15 minutes to complete**.
- Just to confirm, your responses will be treated in the strictest confidence. BMG Research abides by the Market Research Society Code of Conduct and data protection laws at all times.
- You can find out more information about our surveys and what we do with the information we collect in our Privacy Notice which is here: www.bmgresearch.co.uk/privacy
- Click NEXT to begin the survey.
- By clicking the button you agree to participate in the survey.

First we'd like you to answer some questions about your Help to Save account and how you use it.

ALL

Q1 How did you first find out about the Help to Save scheme?

PLEASE CHECK ONE ONLY

- 1 Jobcentre Plus
- 2 The Money Advice Service
- 3 MoneySavingExpert/Martin Lewis Show
- 4 Citizens Advice
- 5 GOV.UK
- 6 HMRC (Her Majesty's Revenue and Customs)
- 7 StepChange
- 8 Nidirect
- 9 Social media
- 10 Friend or family member
- 11 Word of mouth
- 12 Other (PLEASE SPECIFY)
- 13 Don't recall
- 14 Prefer not to say

ALL

Q2 Did you have a **particular reason** for wanting to save when you opened the Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Don't recall
- 4 Prefer not to say

ALL

Q3a And did you have a **particular amount** you wanted to save when you opened the Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Don't recall
- 4 Prefer not to say

IF YES (Q3a/1)

Q3b How much did you want to save per month?

PLEASE WRITE IN £ BELOW

- 98 Don't recall
- 99 Prefer not to say

IF YES (Q3a/1)

Q3c How much did you want to save overall?

PLEASE WRITE IN £ BELOW

- 98 Don't recall
- 99 Prefer not to say

ALL

Q4 And were you a regular saver before opening a Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

ALL

Q5 How easy was it to open a Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Very easy
- 2 Fairly easy
- 3 Neither easy nor difficult
- 4 Fairly difficult
- 5 Very difficult
- 6 Don't recall
- 7 Prefer not to say

IF DIFFICULT (Q5/4 or 5)

Q6 Why was it difficult? What would have made it easier to sign up?

PLEASE TELL US IN AS MUCH DETAIL AS POSSIBLE

- 98 Don't recall
- 99 Prefer not to say

ALL

Q7 Approximately how often would you say you look at your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Every day
- 2 At least once a week but not every day
- 3 At least once a fortnight but not once a week
- 4 At least once a month but not once a fortnight
- 5 Less than once a month
- 6 Never
- 7 Don't recall
- 8 Prefer not to say

IF ACCESSED ACCOUNT (Q7/not 6)

Q8 And do you access your account via the Help to Save app or via the Help to Save website?

PLEASE CHECK ONE ONLY

- 1 App only
- 2 Website only
- 3 Both
- 4 Don't recall
- 5 Prefer not to say

IF ACCESS VIA BOTH (Q8/3)

Q9a Which would you say you use the most – the app or the website?

PLEASE CHECK ONE ONLY

- 1 App
- 2 Website
- 3 Both equally
- 4 Don't recall
- 5 Prefer not to say

IF USE ONE MORE THAN OTHER (Q9a/1 or 2)

Q9b Why do you use the <Q9a/1 or 2> more than the <Q9a/1 or 2>?

PLEASE TELL US IN AS MUCH DETAIL AS POSSIBLE

IF NOT ACCESSED VIA APP (Q8/2)

Q10 Why haven't you used the app to access your Help to Save account?

PLEASE CHECK ALL THAT APPLY

- 1 I don't use apps
- 2 I don't know how to use the app
- 3 I prefer to use the website
- 4 I wasn't aware there was an app
- 5 I don't have access to apps
- 6 It's too complicated
- 7 No particular reason
- 8 Other reason (PLEASE SPECIFY)
- 9 Prefer not to say

IF ACCESSED ACCOUNT (Q7/not 6)

Q11 How easy or difficult would you say each of the following are on your Help to Save account?

PLEASE CHECK ONE ONLY PER ROW

- 1 Not applicable – I have never tried
 - 2 Very easy
 - 3 Fairly easy
 - 4 Neither easy nor difficult
 - 5 Fairly difficult
 - 6 Very difficult
 - 7 Don't know
 - 8 Prefer not to say
-
- A) Signing in to the account
 - B) Paying money in
 - C) Withdrawing money
 - D) Setting up a regular payment or transfer
 - E) Checking your bonus
 - F) Downloading the Help to Save app
 - G) Accessing messages
 - H) Updating your details

ALL

Q12 Have you received any text messages or emails about your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Text message only
- 2 Email only
- 3 Both
- 4 No
- 5 Don't recall
- 6 Prefer not to say

IF TEXT MESSAGE (Q12/1 or 3)

Q13a How useful did you find the text messages?

PLEASE CHECK ONE ONLY

- 1 Very useful
- 2 Fairly useful
- 3 Not very useful
- 4 Not useful at all
- 5 Don't recall
- 6 Prefer not to say

IF EMAIL (Q12/2 or 3)

Q13b How useful did you find the emails?

PLEASE CHECK ONE ONLY

- 1 Very useful
- 2 Fairly useful
- 3 Not very useful
- 4 Not useful at all
- 5 Don't recall
- 6 Prefer not to say

ALL

Q14 Have you ever needed help or support in relation to your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

IF YES (Q14/1)

Q15 What was it that you needed help or support with?

PLEASE CHECK ALL THAT APPLY

- 1 Understanding how the Help to Save scheme works
- 2 Finding out if I was eligible to have a Help to Save account
- 3 Signing in to the account
- 4 Paying money in
- 5 Withdrawing money
- 6 Setting up a regular payment or transfer
- 7 Checking your bonus
- 8 Checking payments/standing order has gone in
- 9 Downloading the Help to Save app
- 10 Accessing messages
- 11 Updating your details
- 12 Other (PLEASE SPECIFY)
- 13 Don't recall
- 14 Prefer not to say

IF YES (Q14/1)

Q16 Where did you go to find support?
PLEASE CHECK ALL THAT APPLY

- 1 Called the Help to Save helpline
- 2 Visited gov.uk
- 3 Asked a friend/relative
- 4 Went online
- 5 Other (PLEASE SPECIFY)
- 6 Don't recall
- 7 Prefer not to say

IF YES (Q14/1)

Q17 Did you get the support you needed?
PLEASE CHECK ONE ONLY

- 1 Completely
- 2 Partly
- 3 Not at all
- 4 Don't recall
- 5 Prefer not to say

IF NO (Q14/2)

Q18 If you did need help or support in relation to your Help to Save account where would you go to find it?
PLEASE CHECK ALL THAT APPLY

- 1 Call the Help to Save helpline
- 2 Visit gov.uk
- 3 Ask a friend/relative
- 4 Go online
- 5 Other (PLEASE SPECIFY)
- 6 Don't know
- 7 Prefer not to say

IF HELP TO SAVE HELPLINE NOT MENTIONED ABOVE FOR SUPPORT (Q16/not 1)

Q19 Have you ever called the Help to Save helpline?
PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

IF YES (Q16/1 or Q19/1)

Q20 How easy was it to get through when you called the Help to Save helpline?
PLEASE CHECK ONE ONLY

- 1 Very easy
- 2 Fairly easy
- 3 Neither easy nor difficult
- 4 Fairly difficult
- 5 Very difficult
- 6 Don't recall
- 7 Prefer not to say

IF YES (Q16/1 or Q19/1)

Q21 How helpful was the advice you received when you called the Help to Save helpline?
PLEASE CHECK ONE ONLY

- 1 Very helpful
- 2 Fairly helpful
- 3 Neither helpful nor unhelpful
- 4 Fairly unhelpful
- 5 Very unhelpful
- 6 Don't recall
- 7 Prefer not to say

ALL

Q22 How well do you feel you understand how the Help to Save scheme works?
PLEASE CHECK ONE ONLY

- 1 Completely
- 2 To a large extent
- 3 To some extent
- 4 Not at all
- 5 Don't know
- 6 Prefer not to say

ALL

Q23 How long do you think your Help to Save account lasts?

PLEASE CHECK ONE ONLY

- 1 One year
- 2 Two years
- 3 Three years
- 4 Four years
- 5 Five years
- 6 More than five years
- 7 As long as I want to keep it
- 8 Don't know
- 9 Prefer not to say

ALL

Q24 How often do you think you can put money into your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Every day
- 2 Once a week
- 3 Once a month
- 4 As often as I like
- 5 Don't know
- 6 Prefer not to say

ALL

Q25 What is the maximum amount you are allowed to put into your Help to Save account each month?

PLEASE WRITE AMOUNT IN £ BELOW

£□□

- 98 Don't know
- 99 Prefer not to say

ALL

Q26 What do you think the bonus will be for every pound you save?

PLEASE WRITE IN PENCE BELOW

□□ pence

- 98 Don't know
- 99 Prefer not to say

ALL

Q27 What is the most someone can put into their Help to Save account over a four-year period?

PLEASE WRITE AMOUNT IN £ BELOW

£□□□□

98 Don't know

99 Prefer not to say

ALL

Q28 Which of the following aspects of the Help to Save scheme were you aware of before today?

PLEASE CHECK ALL THAT APPLY

- 1 The account lasts for a maximum of four years
- 2 You can save between £1 and £50 each calendar month
- 3 You do not have to pay in money every month
- 4 You can pay in money as often as you like
- 5 You can only withdraw money to your bank account
- 6 The highest bonus you can earn on your savings over four years is £1,200
- 7 Bonuses are paid into your bank account rather than your Help to Save account
- 8 You can carry on paying into your Help to Save account even if your circumstances change, including if you are no longer in receipt of Working Tax Credits or Universal Credit
- 9 None of these
- 10 Don't know

ALL

Q29 Please indicate how well you feel you understand each of the following aspects of the Help to Save scheme.

PLEASE CHECK ONE ONLY PER ROW

- 1 Completely
 - 2 To a large extent
 - 3 To some extent
 - 4 Not at all
 - 5 Don't know
 - 6 Prefer not to say
- A) You get a 50% bonus at the end of 2 years
- B) The 2-year bonus is based on the maximum amount of money you have had in your account, even if you have made withdrawals
- C) You get a 50% bonus at the end of 4 years
- D) The 4-year bonus is based on the difference between the maximum amount you save over years 1 and 2 and the maximum amount you save over years 3 and 4

ALL

Q30 Overall, how satisfied are you with the Help to Save scheme itself?

PLEASE CHECK ONE ONLY

- 1 Very satisfied
- 2 Fairly satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Fairly dissatisfied
- 5 Very dissatisfied
- 6 Prefer not to say

ALL PROVIDING RATING (Q30/1 to 5)

Q31 IF SATISFIED: Why do you say you are satisfied? What is particularly good about it?
What could be improved?

PLEASE TELL US IN AS MUCH DETAIL AS POSSIBLE

IF NEITHER/NOR/DISSATISFIED: Why do you say neither/nor/you are dissatisfied?
How could it be improved?

PLEASE TELL US IN AS MUCH DETAIL AS POSSIBLE

98 No comment

ALL

Q32 Have you recommended the Help to Save account to anyone else, such as friends, family or colleagues?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

IF YES (Q32/1)

Q33 Approximately how many people have you recommended Help to Save to?

PLEASE CHECK ONE ONLY

- 1 One
- 2 Two to five
- 3 Six to ten
- 4 Eleven to twenty
- 5 More than twenty
- 6 Can't remember
- 7 Prefer not to say

IF NO (Q32/2)

Q34 Which, if any, of the following describe why you have **not** recommended the Help to Save account to anyone else?

PLEASE CHECK ALL THAT APPLY

- 1 Didn't think they would be interested
- 2 Didn't want people to know I had an account
- 3 Didn't know how to forward the link
- 4 Didn't know if they would be eligible
- 5 Didn't think the scheme was worth recommending
- 6 Too complicated
- 7 Other (PLEASE SPECIFY)
- 8 No particular reason
- 9 Prefer not to say

ALL

Q35 How likely would you be to recommend the Help to Save scheme to friends or family in future? Please use a scale of 0 to 10, where 0 = not at all likely and 10 = extremely likely.

WRITE IN NUMBER BETWEEN 0 AND 10 BELOW

- 98 Don't know
- 99 Prefer not to say

ALL

Q36 Approximately how often would you say you put money into your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Once a week or more
- 2 Once a month
- 3 Once every few months
- 4 Once every six months
- 5 Less often
- 6 It varies too much to say
- 7 As and when I have some spare money
- 8 Never
- 9 Don't recall
- 10 Prefer not to say

IF NEVER (Q36/8)

Q37 Why have you never put money into your Help to Save account?

PLEASE CHECK ALL THAT APPLY

- 1 Only just opened it
- 2 Not enough disposable income
- 3 Not working
- 4 Still in education
- 5 Too many other expenses or bills
- 6 Unexpected expenses or bills
- 7 Too much debt
- 8 Can't afford to (general)
- 9 Don't understand how to
- 10 Not interested
- 11 Not thought about it
- 12 Not got around to it
- 13 Too much effort
- 14 Other (PLEASE SPECIFY)
- 15 Prefer not to say

IF NOT NEVER (Q36/not 8)

Q38 And have you set up a regular payment into your Help to Save account or do you make payments as and when you are able to?

PLEASE CHECK ONE ONLY

- 1 Make regular payments
- 2 Make payments when I am able to
- 3 Both
- 4 Don't recall
- 5 Prefer not to say

IF NOT NEVER (Q36/not 8)

Q39 And approximately how much do you tend to put into your account each time you make a deposit?

PLEASE WRITE IN. IF UNSURE PROBE WITH BANDINGS

PLEASE CHECK ONE ONLY

- 1 Up to £5
- 2 £6 to £10
- 3 £11 to £15
- 4 £16 to £20
- 5 £21 to £25
- 6 £26 to £30
- 7 £31 to £35
- 8 £36 to £40
- 9 £41 to £45
- 10 £46 to £50
- 11 It varies too much to say
- 12 Don't recall
- 13 Prefer not to say

ALL

Q40 Approximately how often would you say you take money out of your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Once a week or more
- 2 Once a month
- 3 Once every few months
- 4 Once every six months
- 5 Less often
- 6 It varies too much to say
- 7 Never
- 8 Don't recall
- 9 Prefer not to say

IF NOT NEVER (Q40/not 8)

Q41 And approximately how much do you tend to take out of your account each time you make a withdrawal?

**PLEASE WRITE IN. IF UNSURE PROBE WITH BANDINGS
PLEASE CHECK ONE ONLY**

- 1 Up to £5
- 2 £6 to £10
- 3 £11 to £15
- 4 £16 to £20
- 5 £21 to £25
- 6 £26 to £30
- 7 £31 to £35
- 8 £36 to £40
- 9 £41 to £45
- 10 £46 to £50
- 11 £51 to £100
- 12 £101 to £200
- 13 £201 or more
- 14 It varies too much to say
- 15 Don't recall
- 16 Prefer not to say

ALL

Q42 Which of the following best describes how accurately you know the balance on your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 I have no idea at all
- 2 I have a rough idea of how much I have
- 3 I know exactly to within the next pound or two
- 4 The balance is zero
- 5 Prefer not to say

ALL

Q43 When you opened your Help to Save account, did you think the bonus period started from the date when you opened the account, or from the date you first put money into the account?

PLEASE CHECK ONE ONLY

- 1 When I opened the account
- 2 When I first put money in
- 3 Don't know

ALL

Q44 Please indicate how strongly you agree or disagree with each of the following statements.

PLEASE CHECK ONE ONLY PER ROW

- 1 Agree strongly
 - 2 Agree slightly
 - 3 Neither agree nor disagree
 - 4 Disagree slightly
 - 5 Disagree strongly
 - 6 Don't know
 - 7 Not applicable
 - 8 Prefer not to say
-
- A) My Help to Save account helps me to save
 - B) I save **more** than I did before I had a Help to Save account
 - C) I save **more often** than I did before I had a Help to Save account
 - D) I am more likely to save in the future now I have had a Help to Save account
 - E) I find it easier to save than I did before I had a Help to Save account
 - F) The Help to Save account encourages me **not** to make withdrawals

IF NOT NIL DEPOSIT

Q45 What do you plan to do once your Help to Save account closes?

PLEASE CHECK ONE ONLY

- 1 Keep saving
- 2 Spend the money on something in particular I have been saving for
- 3 Spend it as and when I need to
- 4 Don't know
- 5 Prefer not to say

ALL

Q46 How easy or difficult do you find it to save money regularly?

PLEASE CHECK ONE ONLY

- 1 Very easy
- 2 Fairly easy
- 3 Fairly difficult
- 4 Very difficult
- 5 Prefer not to say

ALL

Q47 Have you found it easier or more difficult to save over the last few months?

PLEASE CHECK ONE ONLY

- 1 Easier
- 2 More difficult
- 3 No difference
- 4 Prefer not to say

IF DIFFICULT (Q46/3 or 4 or Q47/2)

Q48 What makes it most difficult for you to save money regularly?

PLEASE CHECK ALL THAT APPLY

- 1 Low income
- 2 Not working
- 3 Still in education
- 4 Too many other expenses or bills
- 5 Unexpected expenses or bills
- 6 Too much debt
- 7 Can't afford to (general)
- 8 Don't understand how to
- 9 Not interested
- 10 Not thought about it
- 11 Not got around to it
- 12 Other (PLEASE SPECIFY)
- 13 Prefer not to say

ALL

Q49 How well would you say you are managing financially these days?

PLEASE CHECK ONE ONLY

- 1 Living comfortably
- 2 Doing alright
- 3 Just about getting by
- 4 Finding it quite difficult
- 5 Finding it very difficult
- 6 Don't know
- 7 Prefer not to say

ALL

Q50 Looking ahead, how do you think you will be financially a year from now, will you be...
PLEASE CHECK ONE ONLY

- 1 Better off
- 2 Worse off
- 3 About the same
- 4 Don't know
- 5 Prefer not to say

ALL

Q51 How confident do you feel managing your money? Please answer on a scale of 0 to 10 where 0 is 'not at all confident', and 10 is 'completely confident'.
WRITE IN NUMBER BETWEEN 0 AND 10 BELOW

- 98 Don't know
- 99 Prefer not to say

ALL

Q52 In the last 6 months, have you fallen behind or missed any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months.
PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Don't recall
- 4 Prefer not to say

IF YES (Q52/1)

Q53 Which credit commitments and/ or domestic bills have you missed, or fallen behind on, in the last 6 months?
PLEASE CHECK ALL THAT APPLY

- 1 Credit card or store card bills
- 2 Other credit commitments
- 3 Mortgage repayments
- 4 Rent payments
- 5 Council tax payments
- 6 Utility bills
- 7 Other household bills
- 8 Other
- 9 Don't recall
- 10 Prefer not to say

In this section we would like to find out a little about your household. The information is used to understand the experiences of different kinds of household, but will not identify you or anyone in your household.

ALL

D1 Are you...
PLEASE CHECK ONE ONLY

- 1 Male
- 2 Female
- 3 Other
- 4 Prefer not to say

ALL

D2 Which of these age bands are you in?
PLEASE CHECK ONE ONLY

- 1 18 to 24
- 2 25 to 34
- 3 35 to 44
- 4 45 to 54
- 5 55 to 64
- 6 65 to 74
- 7 75 or over
- 8 Prefer not to say

ALL

D3 Are you living with someone in your household as a couple?
PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

ALL

D4 Including yourself, how many adults in total live in your household (i.e. people over the age of 16)?
PLEASE WRITE IN BELOW

99 Prefer not to say

ALL

D5 How many dependent children live in your household (i.e. up to the age of 16)?
PLEASE WRITE IN BELOW

99 Prefer not to say

ALL

D6 Which of the following best describes your current working status?

PLEASE CHECK ONE ONLY

- 1 Working for an employer(s) full-time
- 2 Working for an employer(s) part-time
- 3 Self-employed full-time
- 4 Self-employed part-time
- 5 Unemployed and looking for work
- 6 Unemployed and not looking for work
- 7 Retired
- 8 Semi-retired (drawing a pension or other income sources but still working)
- 9 Student
- 10 Permanently sick/ disabled
- 11 Temporarily sick (no job to go to)
- 12 Looking after the home
- 13 Other (please write in)
- 14 Don't know
- 15 Prefer not to say

ALL

D7 And which of the following best describes your working status before you opened your Help to Save account?

PLEASE CHECK ONE ONLY

- 1 Working for an employer(s) full-time
- 2 Working for an employer(s) part-time
- 3 Self-employed full-time
- 4 Self-employed part-time
- 5 Unemployed and looking for work
- 6 Unemployed and not looking for work
- 7 Retired
- 8 Semi-retired (drawing a pension or other income sources but still working)
- 9 Student
- 10 Permanently sick/ disabled
- 11 Temporarily sick (no job to go to)
- 12 Looking after the home
- 13 Other (please write in)
- 14 Don't know
- 15 Prefer not to say

ALL

D8 What kinds of income do you receive into your household?
PLEASE CHECK ALL THAT APPLY

- 1 Universal Credit (UC)
- 2 Working Tax Credit (WTC)
- 3 Child Tax Credit (CTC)
- 4 Jobseeker's Allowance (JSA)
- 5 Income Support (IS)
- 6 Personal Independence Payment (PIP)
- 7 Employment and Support Allowance (ESA)
- 8 Child Benefit
- 9 Housing Benefit
- 10 Other regular allowances from outside the household
- 11 Pension from a former employer
- 12 State pension
- 13 Earnings from employment or self-employment
- 14 Interest from savings
- 15 Other sources (e.g. rent)
- 16 No source of income
- 17 Prefer not to say

IF UC (D8/1)

D9 The government expanded eligibility for Universal Credit as a result of the Covid pandemic. Did you become eligible for Universal Credit as a result of these changes?
PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

ALL WHO LIVE WITH OTHER ADULTS (D4/not 1)

D10 Are you the main income earner in your household?
PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No
- 3 Prefer not to say

ALL WHO LIVE WITH OTHER ADULTS (D4/not 1)

D11 Which of the following best describes financial decision-making in your household?
PLEASE CHECK ONE ONLY

- 1 I am the main decision-maker in the household
- 2 I make my own decisions, but not those for other adults in the household
- 3 I share responsibility with my spouse, partner or other adult
- 4 I leave most financial matters to my spouse, partner or other adult
- 5 All of my financial matters are dealt with by my spouse, partner, adult children or other adult
- 6 Don't know
- 7 Prefer not to say

ALL

D12 Which of the following best describes how you occupy the property you currently live in?

PLEASE CHECK ONE ONLY

- 1 Own it outright
- 2 Buying it with the help of a mortgage or loan
- 3 Pay part rent and part mortgage (shared ownership)
- 4 Rent it (including if you are on Housing Benefit or Local Housing Allowance)
- 5 Live here rent-free (including in relative's or friend's property; excluding squatting)
- 6 Sheltered accommodation
- 7 Occupy it in some other way (please write in)
- 8 Don't know
- 9 Prefer not to say

ALL

D13 Which, if any, of these products do you have currently, either in your own name or in joint names? Please do not include any products that are used solely for business purposes.

PLEASE SELECT ALL THAT APPLY.

- 1 Savings account with a bank or building society
- 2 ISA account
- 3 Premium bonds
- 4 National Savings and Investment (NS&I)
- 5 Credit union savings account
- 6 E-money alternative account
- 7 Post Office card account
- 8 None of these
- 9 Don't know
- 10 Prefer not to say

ALL

D14 What is your ethnic group?

PLEASE CHOOSE ONE OPTION THAT BEST DESCRIBES YOUR ETHNIC GROUP

White

- 1 English/Welsh/Scottish/Northern Irish/British
- 2 Irish
- 3 Gypsy or Irish Traveller
- 4 Any other White background, please describe

Mixed/Multiple ethnic groups

- 5 White and Black Caribbean
- 6 White and Black African
- 7 White and Asian
- 8 Any other Mixed/Multiple ethnic background, please describe

Asian/Asian British

- 9 Indian
- 10 Pakistan
- 11 Bangladeshi
- 12 Chinese
- 13 Any other Asian background, please describe

Black/ African/Caribbean/Black British

- 14 African
- 15 Caribbean
- 16 Any other Black/African/Caribbean background, please describe

Other ethnic group

- 17 Arab
- 18 Any other ethnic group, please describe
- 19 Prefer not to say

ALL

D15 Are your day-to-day activities limited by a health problem or disability which has lasted, or is expected to last at least 12 months, including problems related to old age?

PLEASE CHECK ONE ONLY

- 1 Yes, limited a lot
- 2 Yes, limited a little
- 3 No
- 4 Prefer not to say

ASK ALL

D16 Finally, would you be willing for us to recontact you in the next few weeks to take part in further research on this topic?

PLEASE CHECK ONE ONLY

- 1 Yes
- 2 No

9. Appendix 3: qualitative topic guide

1. Introduction and Briefing (2-3 minutes)

- **Introductions:**
 - Moderator to introduce themselves and BMG Research
 - Thank them for agreeing to take part in the discussion
- **Overview of the research:** This research is to build on the survey you took part in a while ago about HMRC's Help to Save programme. We would like to learn a bit more about your experiences of using the account, how this may have influenced your saving habits, your understanding of the scheme, what communication you may have received, and how the programme or the communication could be developed further. The interview should take up to 45 minutes of your time and you will receive a £30 Amazon voucher as a thank you for your time and contribution.
- **Confidentiality:** All information you provide will be treated confidentially. We will not identify any individuals or disclose the personal details of those who take part. I am independent: I do not work for HMRC. Your responses will be treated in the strictest confidence as observed by standards determined by the Market Research Society.
 - Views stated are not attributable to individuals and the more open and honest you can be the better.
 - Quotes from the discussions may be used in the research report as a way of bringing the findings to life. However, these quotes would not identify any individual. This is in line with the Market Research Society Code of Conduct.
 - They may also be used in external publications/promotions, again in an unidentifiable way.
 - Are you happy for us to use quotes from this conversation in these reports? You can always change your mind once the interview is complete?
 - There are no right or wrong answers: it's just your views or opinions that count.
- **Recording:** we would like to audio-record the discussion for the purposes of accurately capturing all the information you share with us. The audio will be used for analysis purposes only and will not be shared with anyone outside of BMG research.

Provide opportunity for respondent to ask any questions.

Seek permission to audio-record. Switch microphone on. Once switched on, confirm that the audio-recorder is on for the benefit of the tape.

2. Warm Up – General discussion of barriers to saving (2 to 3 minutes)

- What was it that first encouraged you to open a Help to Save account?
- Were you a regular saver before you opened your Help to Save account?

3. Communication of the programme (10-15 minutes)

- How did you hear about the scheme?
If through an internet search/website, what information were you originally looking for?
If Martin Lewis, were you specifically looking for information about saving or did you just chance upon this?
If they mention gov.uk, how did you come across it, what prompted you to visit gov.uk?
- Where would you have expected to find out about the scheme?
- Was there any particular information about the scheme that made you want to join?
- What did you understand about the scheme before signing up? Where did you get this information from?
- How did your expectations of the scheme (based on the information you had seen before) match your eventual experience? Did you come across any incorrect information?
- Do you think the scheme is generally well known? Could it be better promoted – how?
- What communications do you recall receiving from the scheme after signing up?
Prompt for different comms types, Prompt for immediately after signing up and ongoing communications?
How useful were these comms? What was your general impression of them?
Any improvements? Any information missing? Frequency, etc.
- Is there anything you know about the scheme now that you would have found helpful earlier on?
- Did you require any type of support in using the system? [If applicable, and if not already covered] Could you tell us what that was in relation to? Were you able to access the support you required?
- [If not already covered] Did you use the helpline at all? How was this? How could it be improved?
If necessary, prompt on:
Did the contact you have enable you to do what you wanted to do?
Is there anything about this that can be improved or streamlined?

Materials testing

- **[Nil deposit group]** You should have received an email with examples of emails. Could you please open that email and just read through the first one so that we can talk about the messaging there. [Will need to give the participant time to read these through] Do you recall seeing this previously?
If necessary, prompt on:
Where did you come across this?
Did this encourage you to change behaviour/do anything differently at all?
If not, would you have benefited from receiving any of these? Would they have encouraged any action?
- **[All except the nil deposit group]** You should have received an email with examples of texts. Could you please open that email and have a look at the three texts so we can talk about the messaging there. [Will need to give the participant time to read these through] Do you recall seeing this previously?
If necessary, prompt on:
Where did you come across this?
Did this encourage you to change behaviour/do anything differently at all?
If not, would you have benefited from receiving any of these? Would they have encouraged any action?
- **[Both groups]** How well do you think this gets across the key points about Help to Save?
If necessary, prompt on:
What stands out to you when you read these messages?
What do you think of these messages?
- **[Both groups]** Which of these do you prefer? Why?
If necessary, prompt on:
[Nil deposit people] Which of these introductions do you think would encourage you to read the email?
What do you think of these messages?
- **[Both groups]** How could these messages be improved?
If necessary, prompt on:
Is there anything unclear or misleading? In what way?
Is there anything missing?
Could these messages be better communicated a different way?

4. Understanding the programme (5 minutes)

- **How well do you feel you understand the purpose of Help to Save? What do you think it's trying to achieve?**
If necessary, prompt on:
How did you get that perception?
- **Do you feel you understand how the two year bonus is calculated? Why/why not? And how about the four year bonus?**

- **Do you know how often you can put money into the account?**
Interviewer to explore spontaneous responses and see if they know that you can do so as much as you like so long as it doesn't go above £50 a month. If necessary, prompt on:
 - How could this information be clarified?
 - Is there anything about how the scheme works that you feel you do not understand or could be made clearer?

5. Usability (5 minutes)

- **How easy or difficult was it to register an account with Help to Save?**
If necessary, prompt on:
Is there anything that can be done better?
Anything that can be made clearer?
- **How did you find the process of paying money into your account?**
If necessary, prompt on:
Is there anything about this process that can be made easier?
Any information that can be made clearer?
- **How do you use your account - via the website or app?**
If necessary, prompt on:
If both, explore how the two compare
- **IF THEY DON'T USE APP: Why do you not use the app?**
If necessary, prompt on:
If unaware app exists, ask whether they would use it if aware
Ask what could be done to communicate that there's an app
What else might make them more likely to use it?
- **Have you withdrawn money from your account at any point? If so, how did you find the process of withdrawing money from your account?**
If necessary, prompt on:
Is there anything about this process that can be made easier?
Any information that can be made clearer?
- **How easy or difficult do you find the process of checking your account balance?**
If necessary, prompt on:
Is there anything about this process that can be made easier?
Any information that can be made clearer?
- **Is there anything else about physically using your account that you think could be clarified or improved?**
- **Are there any features or tools that you would like to see added to the system?**

6. Behaviour in using the account (5 minutes)

- **IF MADE WITHDRAWALS:** Why did you make a withdrawal?
- **IF MADE WITHDRAWALS:** Were you aware that making a withdrawal would reduce the amount of bonus you received?
If necessary, prompt on:
If not, how could this be communicated better? And would this have influenced your behaviour
If so, did you make fewer/smaller withdrawals as a result of this?
- **IF MADE WITHDRAWALS:** What would have encouraged you NOT to make withdrawals?
If necessary, prompt on:
Wider factors/context/unavoidable spending etc
Any particular incentives not to do so that would have worked?
Further communication or text prompt of how this would affect the amount of bonus you receive?
Delay on withdrawals?
- **IF MADE WITHDRAWALS:** Did the HTS scheme encourage you to make fewer or smaller withdrawals than you would have done from another form of savings, or not?
If necessary, prompt on:
What encouraged you to do this?
How was your pattern of withdrawing money different? Different regularity/smaller sums etc?
- **IF DID NOT SAVE REGULARLY:** Why did you not save regularly?
If necessary, prompt on:
Just about finances?
What could the Help to Save scheme have done to encourage you to save more regularly?

7. Impact on savings behaviour (10 minutes)

- Before you opened your Help to Save account, what were the main barriers you were facing to regular saving?
If necessary, prompt on:
Low income
No knowledge of how to save/the benefits
Not in the habit of doing it
No incentive to do so/limited interest rates etc
- Have these barriers changed since you opened your account?
If necessary, prompt on:
How did Covid-19 affect this?

You said earlier that you were/were not a regular saver before you opened your Help to Save account.

- **IF NOT A REGULAR SAVER:** Did you ever try to save money before you opened the account?
- **IF SAVE REGULARLY:** How would you describe your savings behaviour before you opened your Help to Save account?
 - If necessary, prompt on:*
 - How much did you save?
 - What kind of account?
 - With whom?
 - Do you still have and use the accounts?
 - Do you use these as much now you have Help to Save?
 - Have you switched what you would have saved into these accounts to your HTS account?
- Has opening a Help to Save account had an impact on your savings behaviour?
 - If necessary, prompt on:*
 - How has it impacted your savings behaviour?
 - Has it impacted your Financial confidence?
 - Has it impacted your Attitude to saving?
- When you first signed up, did you have a particular target amount you wanted to save each month or overall?
 - If necessary, prompt on:*
 - Are you meeting that target? Why/why not?
 - Is there a particular reason for wanting to save that amount?
- Do you think you are more or less likely to meet your savings goals as a result of having the account?
- After the account closes, how if at all do you think your saving behaviour will change?
 - If necessary, prompt on:*
 - If carrying on saving, which type of account, will that be less or more?
 - Will you just save the same amount of money in a regular savings account?
 - Any new types of financial products you'll likely get?
- **[If not planning to continue saving]** Could you say a bit about why you don't plan to continue saving after the account closes?
 - If necessary, prompt on:*
 - Is this because of lack of finances? How does that differ compared to now?
 - Lack of incentives e.g. low interest rates?
 - Lack of understanding of savings behaviour, accounts etc
- **[If not planning to continue saving]** What might encourage you to continue saving in some form after the account closes?

8. Recommendations and final improvements (3-4 minutes)

- How would you describe your overall experience of the scheme?
- What would you say to someone thinking of opening a Help to Save account?
- Have you recommended the scheme to anyone?
If necessary, prompt on:
Who was this?
What did you tell them about it?
Did they end up signing up?
- What else would encourage you to further recommend the scheme to others?
- Are there any other ways you can think of to change or improve the scheme or encourage more people to save on a regular basis?

9. Wrap Up (2 minutes)

- Moderator to check for any final closing comments
- Repeat assurances regarding confidentiality and GDPR rights
- Arrangements for incentives discussed where necessary
- Thank and close