



## Public Opinion Programme, HKU Hong Kong Deposit Protection Board

Jointly conduct

### *Survey on Hongkongers' Sense of Security on Savings*

Questionnaire

August 8, 2018

## Part I Introduction

Good afternoon/evening, Mr. /Ms. /Mrs., my name is X, an interviewer from the Public Opinion Programme (POP) at The University of Hong Kong. We are conducting a survey on people's saving habit. I would like to invite you to participate in an interview which will take around 10 minutes. I would like to stress that your number is randomly drawn from our database and your information provided will be kept strictly confidential and used for aggregate analysis only. If you have any questions about the research, you can call xxxx-xxxx to talk to our supervisors. If you want to know more about the rights as a participant, please contact The University of Hong Kong (full name: Human Research Ethics Committee of The University of Hong Kong) at xxxx-xxxx during office hours.

Yes

No → Interview ends, thank you for your cooperation, bye-bye

**[S1] Is the telephone number here xxxx-xxxx?**

Yes

No → Interview ends, thank you for your cooperation, bye-bye

## Part II Selection of Respondents

[For landline samples]

**[S2] The target population of this survey is {Stage 1} Hong Kong citizens of age 18 or above / {Stage 2} Hong Kong citizens of age 18 or above who are full-time home-wives. May I know how many members in your household belong to this group? [If there is no respondent belonged to this group, the interview ends. Thank you, and bye-bye.]**

Yes → Interview begins (If the qualified family member is not the one who answered the phone, invite him/her to the phone and repeat the introduction)

Yes, more than one, \_\_\_\_ (exact number) → S3

No → Interview ends, thank you for your cooperation, bye-bye.

Refuse to answer → Interview ends, thank you for your cooperation, bye-bye.

**[S3] Since there is more than one available, we hope that all qualified family members have equal chance to be interviewed. I would like to speak to the one who will have her birthday next. (Interviewer can ask: "Is there anyone whose birthday is in August or the coming three months?")**

Yes – The one answered the phone is the respondent → {S4}

Yes – Another family member is the respondent → {S4}

No – Family member refuses to answer → Interview ends, thank you for your cooperation, bye-bye.

No – Respondent refuses to answer → Interview ends, thank you for your cooperation, bye-bye.

[For mobile samples]

**[S2b] Are you a {Stage 1} Hong Kong citizens of age 18 or above / {Stage 2} Hong Kong citizens of age 18 or above who are full-time housewives?**

Yes

No → Interview ends. Thank you for your cooperation. Bye-bye.

**[S4] For quality control purpose, our conversation will be recorded for internal reference. All data containing personal identifiers and the recording will be destroyed within six months upon project completion. Is it okay for us to start this survey?**

Yes → Start the interview

No → Interview ends. Thank you for your cooperation. Bye-bye.

### **Part III Demographics(I)**

Since we're targeting at a special target group for this survey, I'd like to ask you some information to verify the eligibility first, hope you don't mind.

**[DM1] Gender** (interviewer to code)

Male

Female

**[DM2] Employment status**

(Interviewers to note: if the respondents reply "part-time", please further probe: "then, what is your full-time role?", full-time students or housewives who have part-time jobs should be categorized as "student" and "housewives" but not "working population.")

Full-time house-wife/home-maker

Full-time working population

Part-time working population

Student

Retiree

Others (including the unemployed, the self-employed and the others who are economically inactive)

Refuse to answer

## Part IV Questionnaires

### A. Saving Habits

**[Q1] Do you have any a habit of saving money? Please include all kinds of savings, such as savings for yourself, savings for your family, pin money, etc. (One answer only)**

Yes

No {Go to Q7}

Refuse to answer {Interview ends} thank you for your co-operation, bye-bye

**[Q2] Then roughly how much do you save per month? Please include all kinds of saving, such as savings for yourself, savings for your family, etc. (One answer only)**

\$ \_\_\_\_\_ (exact number)

Less than \$1,000

\$1,000 - \$2,999

\$3,000 - \$4,999

\$5,000 - \$9,999

\$10,000 - \$14,999

\$15,000 or above

No fixed amount

Don't know / hard to say

Refuse to answer

**[Q3] Where do you mainly save your money at? (Interviewer to read out the first 5 options, order to be randomized by computer, multiple answers are allowed)**

Cash at home

Demand deposit or time deposit in banks

Shares, bonds or funds

Saving insurance

Kept by parents / spouses / children

None of the above

Don't know / hard to say

Refuse to answer

**[Q4] What is/are your reason(s) for saving money? (Do not read out answers, multiple answers are allowed)**

Buying house(s)

Buying car(s)

Other shopping

Travelling

Start-up

Marriage

Children's education

Taking care of family

Preparing for retirement

Preparing for emergency needs

Long-term investment

Life learning

Enhancing the living standard of the future

Others: \_\_\_\_\_

No special reason / saving the remaining

Don't know / hard to say

Refuse to answer

**[Q5] Do you have a target saving amount for this year? If yes, how much is it?**

Yes: \$ \_\_\_\_\_ (exact amount)

Less than \$10,000

\$10,000 - \$29,999

\$30,000 - \$49,999

\$50,000 - \$99,999

\$100,000 - \$199,999

\$200,000 - \$299,999

\$300,000 - \$499,999

\$500,000 or above

No {Go to Q8}

Don't know / hard to say {Go to Q8}

Refuse to answer

**[Q6] Then, do you think you can achieve this target? (One answer only) {Go to Q8}**

Yes

Half-half

No

Don't know / hard to say

Refuse to answer

**[Q7] {Only ask those answered "no saving habit" at Q1} What is/are your major reason(s) for not having a habit of saving money? (Do not read out answers, multiple answers are allowed)**

No such need

No income

Insufficient income

Cannot make ends meet

Impossible to achieve the target / meaningless (e.g. insufficient for buying house(s)/ marriage)

Feeling hopeless for the future

Taken care by parents / family

Subsidized by the government

No family burden

Others: \_\_\_\_\_

No special reason

Don't know / hard to say

Refuse to answer

**B. Sense of Security on Savings**

**[Q8] In your opinion, which of the following is the most significant meaning of having sufficient savings? (Interviewers to read out the first 4 options, order to be randomized by computer, one answer only)**

Can reach my dream

Can have better sense of security in living

Can live independently

Can take care of others

Others: \_\_\_\_\_

None of the above

Don't know / hard to say

Refuse to answer

**[Q9] On a scale of 0 to 100, how much sense of security do your current savings or liquid assets bring you? 0 represents completely no sense of security; 100 represents extremely high sense of security; 50 represents half-half.**

\_\_\_\_\_ (0-100, exact number)

Don't know / hard to say

Refuse to answer

**[Q10] If to maintain your current living standard for another year, how much savings or liquid assets do you consider enough to build up sufficient "sense of security"?**

\$ \_\_\_\_\_

I won't have sufficient sense of security no matter how much money I have

Don't know / hard to say

Refuse to answer

### C. Banks Savings

**[Q11] In how many banks do you own savings account(s)? Please include all types of accounts, such as integrated deposits account, time despite saving account, foreign currency saving account, etc. (One answer only)**

Do not have a saving account {Go to Auto Selection}

One bank {Go to Auto Selection}

Two banks

Three banks

Four banks or above

Don't know / hard to say

Refuse to answer {Go to Auto Selection}

**[Q12] {Only ask those who answered more than 1 bank at Q11} Why did you set up savings accounts in multiple banks? (Do not read out answers, multiple answers are allowed)**

Catering for different needs (e.g. remuneration, deposits, savings, mortgage)

Enjoy the services/discounts of different banks

Diversify savings / reduce risk

Others: \_\_\_\_\_

Don't know / hard to say

Refuse to answer

### **[Auto Selection] Survey questions for full-time housewives**

[DM1] Females+ [DM2] Full-time housewives → {Survey questions for full-time home-makers}

Others → {Part V Personal information II}

**{Survey questions for full-time housewives}**D. Personal savings

**[Q13] Do you have a habit of saving up “pin money”? If yes, what is/are the main source(s) of the “pin money”?** {Note: Those answering “yes” in this Q12 must also answer “yes” in Q1}

Yes:

- Housekeeping money from spouses
- Housekeeping money from descendants
- Pocket money from parents
- Investment returns
- Rent
- Part-time jobs
- Savings from the past (e.g. previous jobs)

Others: \_\_\_\_\_

Refuse to disclose the source

No {Go to Part V Personal information II}

Don't know/ hard to say

Refuse to answer

**[Q14] What is/are your major reason(s) for keeping pin money?**

Can prepare for the family's emergency needs

Can prepare for my own emergency needs

Can take care of family

Can enhance sense of security

Can be financial independent

Others: \_\_\_\_\_

No special reason

Don't know / hard to say

Refuse to answer

**[Q15] Do other members of your family know your possession of pin money?**

Yes {Go to Q17}

No

Some do while some do not know

Not sure if they know it or not

Refuse to answer

**[Q16] {Only for those who did not answer “yes” at Q15} Why didn't you tell your family that you've kept “pin money”?**

No need to let my family know

Don't want to let my family know

Because the money belong to me

Want to safeguard my life

Privacy concerns

Cannot make it if I say it

No special reason

Others: \_\_\_\_\_

Don't know / hard to say

Refuse to answer

**[Q17] Lastly, approximately how much pin money can you save per month?**

\$ \_\_\_\_\_ (exact amount)

Less than \$1,000

\$1,000 - \$2,999

\$3,000 - \$4,999

\$5,000 - \$9,999

\$10,000 - \$14,999

\$15,000 or above

No fixed amount

Don't know / hard to say

Refuse to answer

## Part V Demographics (II)

We would like to ask you some personal information for aggregate analyses. Your information provided will be kept strictly confidential. You may also refuse to answer any question.

### [DM3a] Age

\_\_\_\_\_ (Exact age)

Do not want to tell

### [DM3b] [For those who do not want to tell their exact age] **Age interval** (Interviewer can read out the intervals)

18 – 19

20 – 29

30 – 39

40 – 49

50 – 59

60 – 69

70 or above

Refuse to answer

### [DM4] **Education Attainment**

Not educated, pre-elementary education

Primary

Junior secondary (F.1-F.3)

Senior secondary (F.4-F.5, vocational training included)

Tertiary, non-degree (Diploma / Certificate/ Associate degree)

Tertiary, degree (Degree/Postgraduate or above)

Refuse to answer

### [DM5] **Monthly personal income** (including all sources of income, such as salary, commission, double pay, bonus, rental income, investment returns, government allowances, pocket money, housekeeping money, pension or other forms of asset transfer) (Interviewer can read out options)

\$5,000 or below

\$5,000 - \$9,999

\$10,000 - \$19,999

\$20,000 - \$39,999

\$40,000 - \$79,999

\$80,000 or above

Unstable

Refuse to answer

This is the end of the interview. Thank you for your time.

**THE UNIVERSITY OF HONG KONG 香港大學**  
**PUBLIC OPINION PROGRAMME 民意研究計劃**

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Tel 電話: (852) 3917 7700 Fax 傳真: (852) 2546 0561 Website 網址: <http://hkupop.hku.hk>  
Address: Room 706, 7/F, The Jockey Club Tower, The University of Hong Kong, Pokfulam, Hong Kong  
地址: 香港薄扶林香港大學賽馬會教學樓 7 樓 706 室



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The Public Opinion Programme (POP) was established in June 1991 at the Social Sciences Research Centre under the Faculty of Social Sciences of The University of Hong Kong. It was transferred to the Journalism and Media Studies Centre of The University of Hong Kong in May 2000, and then back to the Faculty of Social Sciences in January 2002. 香港大學民意研究計劃在一九九一年六月成立，初時隸屬香港大學社會科學學院的社會科學研究中心，二零零零年五月轉往香港大學新聞及傳媒研究中心，二零零二年一月再轉回香港大學社會科學學院管轄。