



The Over 50s

Transcripts

**The Over 50s' attitudes towards:
Finance and Cheques**



Letter from the Client Services Director

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Any queries please contact me at diane@voxpops.com

Yours sincerely

Diane



INTERNAL OVER 50s - 'Are you worried financially about the future?'

Name: Jean

Age: 50

Occupation: Nurse

Epsom Tp01

03:24

Are you worried financially about the future?

Not at the moment, I'm okay. Well, I'm earning.

03:35

Name: Christine Stillwell

Age: 62

Occupation: Meals Supervisor in a Primary School

Epsom Tp01

12:06

Are you worried financially about the future?

No because I'm not a worrier really, so no.

12:17

12:17

Is there anything else that makes you feel quite secure about it?

No I just think what will be will be and I'll worry about it when it gets there.

12:30

Name: Alyson Lytton

Age: 52

Occupation: School teacher

Epsom Tp01

20:49

Are you worried financially about the future?

No.

20:52



20:52

Why is that?

Because we've saved in the past. We've paid off our mortgage, we've made provision for the future so I think we're quite happy with how things are at the moment.

21:09

Name: Sandra Roberts

Age: 53

Occupation: Housewife

Epsom Tp01

30:54

Are you worried financially about the future?

No, I think if you worry yourself... There's no point, because there's always ways around things. You don't have to have a lot of money to survive really and to enjoy life and as long as you've got enough to survive on, and you have your pension and perhaps as I say you could do voluntary jobs to get your fulfilment you don't have to earn lots of money as long as you've got enough to survive.

31:25

Name: Graham

Age: 62

Occupation: Journalist

Epsom Tp01

49:40

Are you worried financially about the future?

No.

49:46

49:46

Why not?

I'm not, I simply am not. I've got enough money to live my life now. If I won the lottery tomorrow, then I'd win the lottery tomorrow, but I've got enough money.

50:05

Name: Giodens



Age: 58

Occupation: Carer

Epsom Tp02

08:05

Are you worried financially about the future?

I think everyone is, but I don't really want to think about it. I'll worry about it when it comes and if it happens, then I'll worry about it.

08:18

08:18

Is there anything in particular that you're worried about?

Well the way the country's going at the moment yeah and with jobs going and thing closing and social services are closing, NHS, yeah those sort of things worry me. And I think when I get really old and the NHS isn't there anymore, but I'm hoping I'll be too senile to realise.

08:47

Name: Richard Davies

Age: 56

Occupation: Works at Barry Cars, Chessington

Epsom Tp02

21:50

Are you worried financially about the future?

No, there's no problem with finances. I've taken out various financial commitments to banks and insurance companies to sort of tie me up for the next few years or longer.

22:17

Name: Jean Ramiah

Age: 58

Occupation: Cultural Coordinator

Sutton Tp03

16:30

Are you worried financially about the future?

No I am not worried financially, I am worried about the climate change. About what is happening in the world. We never know what can happen here. You see Japan was the third economic, how do you say that, power in the world, but in some seconds you see what has happened. I am worried



about that, but not about finance, because I think people will be able to cope if the standard of living is rising a bit, the prices are rising. In the long run, people will get used to it. But what is happening about climate change, about wars etc. that's another matter. I am worried more about that more than financially.

17:31

Name: Anne Wilkins

Age: 59

Occupation: Unemployed

Sutton Tp03

32:46

Are you worried financially about the future?

No, I try not to worry about that, because I don't know what the future is going to be like. And I don't waste a lot of time worrying about stuff that I can't do much about. What will be will be, and whatever it is I'll deal with it when I get there.

33:11

Name: Libby Refell

Age: 56

Occupation: Accountant

Sutton Tp03

45:46

Are you worried financially about the future?

Yes.

45:50

45:50

Why?

Because they keep pulling the goal posts further and further away, and pinching money off me basically, the government. And I've made provision myself, but it's being undermined by the government.

45:09

45:09

How does that make you feel?

Furious.



45:15

45:15

Why?

Well I think that's obvious. They're not paying me money, they're pinching money off me. I can't retire when I plan to and they haven't given me enough time to make that money up.

46:30

Name: Terrence Stoley

Age: 57

Occupation: Maintenance Worker

Sutton Tp04

11:52

Are you worried financially about the future?

No, no. Because no matter how hard times get, I can live harder.

12:04

Name: Janet Ford

Age: 60

Occupation: Portering Manager

Sutton Tp04

43:48

Are you worried financially about the future?

No, it's too late to worry about those sort of things. No.

43:57

43:57

Why not?

Because I'm not. I'm not that type of person, it's comme si comme ca. what will be will be you know. I never worry about those sort of things, I never have done.

44:16

Name: Michael

Age: 52

Occupation: Hypnotherapist

Sutton Tp04



55:05

Are you worried financially about the future?

To a small extent, not a great extent no.

55:17

55:17

Why not?

When there's not an income coming in, umm, I've got a pension, I'll have a pension. A private, and hopefully if there is still a state one left. But even so, there's always the idea that if you're not earning, you'll just have to manage money a little bit better.

55:39

Name: David Wildey

Age: 65

Occupation: Driving Instructor

Kingston Tp05

18:40

Are you worried financially about the future?

Not terrifically worried, I am concerned yeah. I am concerned. You've got to keep, as I said, ticking over. So I'm not greatly worried, you've just got to keep on your toes and keep your eye on things. Keep taking the money, working when you can.

19:02

Name: Pauline Hilliam

Age: 58

Occupation: Self-employed Tutor

Kingston Tp05

53:41

Are you worried financially about the future?

Not worried, I think hopefully what's the word, cautious and thrifty. But not worried, no.

53:53

53:53

Why is that?



I think because we've had times where we've had dire straits before, and we've come through it with a lot of re-jigging and our faith has helped us, and I think that's been a lesson that we learnt before the credit crunch kicked in. So we've sort of applied that to what we're doing now really.

54:11

Name: Philip Hammond

Age: 61

Occupation: Psychiatric Social Worker

Kingston Tp06

09:15

Are you worried financially about the future?

No.

09:19

09:19

Why not?

Because I've got various, I'm a practice teacher as well so there are opportunities to work for the university, with students. Paid of most of my mortgage, I've got a decent income from my pension, my wife's younger than me and still working, so not too worried.

09:45

Name: Lynne Plant

Age: 60

Occupation: Art/Play Therapist

Kingston Tp06

14:49

Are you worried financially about the future?

No.

14:53

14:53

Why is that?

Because I've saved all my life. Paid into pension and I've worked all my life.

15:02



Name: Barbara Bagalo

Age: 52

Occupation: Dental Nurse

Kingston Tp06

24:37

Are you worried financially about the future?

Yes because I'm sort of struggling now, so God knows what's going to happen in ten years time, or five years time, or even next year. I am quite worried about it.

24:58

Name: Maureen

Age: 51

Occupation: Royal Mail Manager

Birmingham Tp07

13:57

Are you worried financially about the future?

Yes. If we lose our jobs well I don't know what we're going to do. And that is a worry. But you try not to put it at the front of your mind, you just get on with trying to paying your bills and pay off your debts as quickly as you can and hopefully you'll survive.

14:17

Name: Shirley

Age: 62

Occupation: Pharmacy Technician

Birmingham Tp07

22:29

Are you worried financially about the future?

I'm not, no. But I think this age group shouldn't be worried about their future financially, I think possibly younger people might if they don't have a pension on the go at the moment and different things, and aren't thinking about their retirement years. Because believe you me, it passes very quickly.

22:54



Name: Eileen

Age: 60

Occupation: Housewife

Birmingham Tp07

32:15

Are you worried financially about the future?

Yeah I suppose so yeah. Worry about my son and daughter and their future, money-wise and the way things are yeah I worry about them yeah, financially.

32:30

32:30

Why is that?

Because of the price of everything, the cutbacks, you name it you know it's a worrying time for them for the future.

32:42

Name: Colin

Age: 54

Occupation: Salon Owner/Hairdresser

Birmingham Tp07

42:53

Are you worried financially about the future?

Not desperately, no not desperately. I think I've got a few irons on the fire that will actually allow me to continue a good lifestyle into old age.

43:08

Name: David

Age: 60

Occupation: Butcher

Birmingham Tp07

53:27

Are you worried financially about the future?

Not really. There's



Name: Gerry

Age: 54

Occupation: Bus driver

Birmingham Tp08

07:57

Are you worried financially about the future?

Not at the minute, no. Like everybody else, you're worried about your job. You know what I mean. Although ours is pretty stable what we do, you know if you get the sack or something, you'd worry then. But apart from that, no.

08:17

Name: David

Age: 51

Occupation: Police Officer

Birmingham Tp08

15:08

Are you worried financially about the future?

Hopefully not, hopefully not. Hopefully my finances are in place for the future, so hopefully no worried.

15:23

Name: David

Age: 50

Occupation: TV Producer

Birmingham Tp08

23:41

Are you worried financially about the future?

No not really because I've worked long enough to kind of gain a certain amount of security. And also enough experience to maybe move between different areas of work, different jobs. So I'm not desperately worried about it, I mean I'm in a fairly comfortable position at the moment. If that disappears, I might have a different attitude then.

24:10



Name: Tim

Age: 56

Occupation: Film Editor

Birmingham Tp08

32:05

Are you worried financially about the future?

No, I've got sufficient plans, and pension and investments.

32:14

Name: Jeanette

Age: 62

Occupation: Team Leader

Birmingham Tp08

42:06

Are you worried financially about the future?

Yes.

42:09

42:09

Why is that?

Because when and if I do finish work, all I will be living on is my pension. Basically I don't even know if I can do that, we will see, in 10 or 15 years if I'm still at work.

42:26

Name: Janette

Age: 62

Occupation: Credit Controller

Birmingham Tp08

49:58

Are you worried financially about the future?

Not overly worried. I think you've got to take every day as it comes to be honest, because I mean life's too short. I mean I hear so many stories about people having terrible illnesses that it makes me think you've got to live every day as you can, as if it's your last they say and that's true I think.

50:20



Name: Keith

Age: 56

Occupation: Hydrogeologist

Birmingham Tp09

14:15

Are you worried financially about the future?

I work in the public sector and the change in terms and conditions is worrying, but I will survive and whenever that comes, it comes. I'm not desperately worried about it, no, everybody has the same worries really.

14:39

Name: Jackie

Age: 60

Occupation: Enquiry Officer

Birmingham Tp09

24:27

Are you worried financially about the future?

No. I've got plans. No, that's it, no.

24:36

Name: Jackie

Age: 60

Occupation: Enquiry Officer

24:27

Are you worried financially about the future?

No. I've got plans. No, that's it, no.

Name: Rafalita

Age: 53

Occupation: Cleaner/Caterer

Birmingham Tp09

34:39

Are you worried financially about the future?



Sometimes I am and sometimes I'm not. There's some part of me, you think about those will be struggling, like our young people that I feel sorry for. Because the system is not treating them properly, the school system's not treating them very well and the college system's not, and all those who say they're there for them, they're not there. They're there to make sure they keep themselves in a job, and all these MPs and councils, we need to be challenging them and reminding them that if it wasn't for our parents and for us, the parents, they wouldn't be where they are today. It's their job to make sure that the generation of today and tomorrow is well looked after, just like our seniors.

35:25

Name: Bill

Age: 52

Occupation: Recently unemployed

Birmingham Tp09

47:27

Are you worried financially about the future?

I am worried about the future with what's going on in society with the recession. There's very few jobs out there, it does worry me. You know I worry for the others, particularly the young ones how they're going to survive. But I just keep my faith, keep going, I'm sure the country will get out of this recession eventually. Give another five or six years and I think we'll be back on top.

47:54

'What impact do you think the end of cheques will have on your spending?'

Name: Jean

Age: 50

Occupation: Nurse

Epsom Tp01

03:35

What impact do you think the end of cheques will have on your spending?

The end of cheques? Cheques as in writing cheques? Oh well I don't use them anyway, so it won't have any impact.

03:50

03:50

Why don't you use them?



They're outdated, cards are a lot easier, quicker and more convenient.

03:58

Name: Christine Stillwell

Age: 62

Occupation: Meals Supervisor in a Primary School

Epsom Tp01

12:30

What impact do you think the end of cheques will have on your spending?

Cheques, none. Because I usually pay by card or online, so I hardly ever use a cheque really.

12:44

12:44

Why don't you use cheques?

There's not much need for them really. The only way I'd use them is if it's for a birthday and I send a cheque to someone older, cash through the post that way. Or for other activities maybe at church they might need something like a pay by cheque but otherwise no.

13:08

Name: Alyson Lytton

Age: 52

Occupation: School teacher

Epsom Tp01

21:09

What impact do you think the end of cheques will have on your spending?

The end of cheques?

21:17

21:17

The phasing out of cheques.

Very very little. We hardly use them anyway.

21:22

21:22

Why don't you use them?

Because tend to use either cash or cards it's so much easier.



21:31

Name: Sandra Roberts

Age: 53

Occupation: Housewife

Epsom Tp01

31:25

What impact do you think the end of cheques will have on your spending?

I think this is going to be quite complicated for older people. Young people it's not going to affect at all, because everybody is used to using credit cards. But I think older people might be a bit phased about that, removal of the cheques.

31:50

31:50

How do you think it's going to affect your spending?

It won't worry me at all. I mean I use credit cards mainly now anyway, I very rarely use a cheque, I don't know the last time I've been asked to write one.

32:01

32:01

Why don't you use them?

I think it's just using credit cards is so easy.

32:12

Name: Graham

Age: 62

Occupation: Journalist

Epsom Tp01

50:05

What impact do you think the end of cheques will have on your spending?

None at all, because they have gone. My mother, who's eighty-something, frozen over. Is freaked out because she hasn't got cheques any more. Well, hang on mum you can use card. That's, that's actually gone.

50:34

50:34



Why don't you use them?

Because I don't have any reason to. If I want to buy something I can go on the internet. [Following comments irrelevant]

51:34

Name: Giodens

Age: 58

Occupation: Carer

Epsom Tp02

08:47

What impact do you think the end of cheques will have on your spending?

The end of tax? Oh cheques, end of cheques. Well I don't use cheques

08:56

08:56

Why don't you use them?

Because I work with cash.

09:05

09:05

Why do you prefer to use cash?

Because I can keep a better grip on things. I think with cheques and things, it's just too easy to write it, you're not actually seeing the money in cards over (?) So I won't have a credit card, haven't got a credit card. Won't use one of those.

09:21

09:21

Why not?

Because if I can't afford it, I won't put it on credit. So if I can't afford it, I just don't have it.

09:30

Name: Richard Davies

Age: 56

Occupation: Works at Barry Cars, Chessington

Epsom Tp02

22:17

What impact do you think the end of cheques will have on your spending?



No it won't actually affect me at all really. Like I say, I've made provision for myself in my later years. At the present time I'm quite happy, unless something unsaid is dictated to change.

22:54

22:54

To what extent do you use cheques?

I never use cheques actually, it's all cards. I never cards, um, cheques. I always use cards.

23:04

23:04

Why?

It's the old convenience thing. I've got a cheque-book there, which I seldomly use. The cards, it's just a convenience really. I don't carry money around, if I want something, I'll just go to the cashpoint and draw form there really.

23:29

Name: Jean Ramiah

Age: 58

Occupation: Cultural Coordinator

Sutton Tp03

17:31

What impact do you think the end of cheques will have on your spending?

Bank cheques? Is it phasing out? I do not know that. But it's only a means of payment. In the past, there was money, the barter system, in the past. But now you've got cards, I don't think there's any difference. Maybe you must be a bit more cautious when you go to a hole in the wall, when you put your PIN, but that's all. With a cheque, you had to look out not to let somebody just take it. I do not talk about this, but I don't think it would be a big difference.

18:34

18:34

Why not?

It's paper money, now it's card money. Or it's bank notes, it's the same thing. It's my opinion anyway.

18:45

Name: Anne Wilkins

Age: 59



Occupation: Unemployed

SuttonTp03

33:11

What impact do you think the end of cheques will have on your spending?

The end of cheques? Oh goodness, well I hope that doesn't happen, because that's all I use. I don't like cards, I don't like internet banking, I'm very suspicious of the whole thing. I like to be able to go in the bank and get my money. And know how much I've still got in there, which I think if I had a card, I'd feel that I'd lost control over what I was spending and I don't like that.

33:41

33:41

What is about cheques that appeal to you the most?

Well just that. If I had a card, I would be using it without paying attention to how much. If I really want something, at the moment, I have to go to the bank and get the cash out with a cheque. And then I know that I've got the money out and I'm not going to spend it on anything else, hopefully.

34:12

Name: Libby Refell

Age: 56

Occupation: Accountant

Sutton Tp03

46:30

What impact do you think the end of cheques will have on your spending?

Oh they should go anyway. I mean cheques, I don't use them anymore.

46:39

Why don't you use them?

Well because they're not safe. The last company I worked for had a lot of problems with fraud with cheques. It's much better to use electronic means to send money. And also, a cheque in the post, the post is atrocious, and it's much quicker to send your money electronically. And it's safer I think.

47:06

Name: Terrence Stoley

Age: 57

Occupation: Maintenance Worker

Sutton Tp04



12:04

What impact do you think the end of cheques will have on your spending?

I think it's a nuisance, I really do. Because cheques are very useful things, friends of mine that are self-employed, in private businesses and so on. Yeah I've had this conversation and debated it in depth with other people, and yeah it is a nuisance that they're going. Something will have to be done to replace them. There'll have to be some other paper-like means, other than carrying one of those god-be-damned machines around with you. Those push-button things. Yeah, cheques, something will have to be done about it, I do believe. Or some replacement, some adequate replacement.

12:44

Name: Martin Redford

Age: 53

Occupation: Self-employed artist

Sutton Tp04

25:01

What impact do you think the end of cheques will have on your spending?

Well I don't have a bank account, they threw me out. One of the things, when you live on such a small amount of money, what happened was I was giving all the money I had to different charities, and I was just living on don't know what but I was living on it. And then one day the amount that was paid into my account was delayed by a day, and all the cheques came in to be paid. The bank vetoed it, obviously, and threw me out of the bank., and I've been with them since I was fourteen, so NatWest shag them. Don't bank with NatWest.

25:55

Name: Sheila Fraser

Age: 63

Occupation: Sales Advisor

Sutton Tp04

34:28

How do you think your spending / lifestyle will change when you retire?

You might have to like pull back on certain things, on extravagances you know. We're spending and spending now because we're both at work, even though my husband's gone back to part-time work. I think you would have to watch what you spent and how you spent it, because I don't know we could end up living to ripe old age and you need money to see you through. So yeah we would have



to watch, not too much, because we're okay. But you would have to, because you can't lead the life you're doing now while we're both working.

35:11

35:11

What impact do you think the end of cheques will have on your spending?

It hasn't affected me, because we've just got our cards. You know we pay the card, which comes straight out of the account, so to me it's like a cheque. But sometimes a cheque takes so many days to clear, whereas this is instant. So it wouldn't bother me. Is that what you're talking about, cheques?

35:39

Name: Janet Ford

Age: 60

Occupation: Portering Manager

Sutton Tp04

44:16

What impact do you think the end of cheques will have on your spending?

None whatsoever. I just won't be sending cheques in the post.

44:25

44:25

Why is that?

Because I won't have them.

44:28

44:28

Do you use them and why/why not?

I use a cheque, or I did use a cheque, and it's now changed. We used to pay by cheque to buy our parking tickets at work, but now we pay by card, so I don't even need it for anything now. And I certainly wouldn't miss them I don't think, so no problem. I don't think it's a good or bad idea, I think it's just life changes and you know it's like saying, book shops are going out of style and book shops are going out of fashion, but it's because there are other ways of reading books. It's just a change, you get used to it and you live with it.

45:17

Name: Michael

Age: 52

Occupation: Hypnotherapist



Sutton Tp04

55:39

What impact do you think the end of cheques will have on your spending?

Not a great deal, because I very rarely use them now. So, very little.

55:51

55:51

Why don't you use them?

Because fewer places take them now and supermarkets, it's all debit cards or cash. It's just that accessibility, not that many places that will takes cheques now.

56:11

Name: David Wildey

Age: 65

Occupation: Driving Instructor

Kingston Tp05

18:22

How do you think your spending / lifestyle will change when you retire?

I'll probably put on more weight, get too fat. As I said, probably try and get out and about a little bit more. Try and keep healthy and fitter by going more for walks and that sort of thing, that's all really.

18:40

Name: Shamine Gill

Age: 62

Occupation: Medical Receptionist

Kingston Tp05

30:31

What impact do you think the end of cheques will have on your spending?

I'd like to see the end of bank cheques really, yeah I would, because at the moment I get paid by cheque, which I'm not really happy about. But yeah that would be good. I'm not one of those into internet banking, I don't know, it's because I'm not, it's not in my era I suppose. So I'd rather pay my bills by cheque or direct debit, that sort of thing, I'm giving you more information than you need!

31:09

31:09



Why is that do you think?

I don't know, again it's just that I'm not, I don't go for it. I tend to stick in my own little rut you know, you get used to one thing and you just stay there don't you? You don't want to try something different.

31:33

Name: Peter Evans

Age: 62

Occupation: Antique Dealer

Kingston Tp05

43:54

What impact do you think the end of cheques will have on your spending?

It will impact because I can't get decent interest on my money, but I have put money abroad. I don't know. I think I'll be all right, because it's not extravagant. I don't drink, I try not to smoke, so there are a lot of savings in that respect. I don't think that I lead an extravagant lifestyle, so I think I'll be all right.

44:43

Name: Pauline Hilliam

Age: 58

Occupation: Self-employed Tutor

Kingston Tp05

54:11

What impact do you think the end of cheques will have on your spending?

I didn't know they were going to end. Not a lot because I don't really use cheques. I get paid in the agency, the agency gets paid my cheques mainly or cash, so that will change because we'll have to do something else. But for our personal spending, I very very seldom write a cheque now other than through the post, and even that you can do online can't you or on the phone or something. So personally not much, but in the business yes it would have an effect on how we ask the children's parents to pay for their tuition.

54:49

Name: Philip Hammond

Age: 61

Occupation: Psychiatric Social Worker



Kingston Tp06

09:45

What impact do you think the end of cheques will have on your spending?

Not particularly, no. Although I quite like cheques, because of my age. I always like the fact that you can send a cheque off, not very keen on banking on the internet. Not sure that's very safe actually, I don't do that. So many people can hack into it, they say it's safe, but not for me.

10:19

Name: Lynne Plant

Age: 60

Occupation: Art/Play Therapist

Kingston Tp06

15:34

What impact do you think the end of cheques will have on your spending?

No it won't really.

15:45

15:45

Why is that?

I don't particularly use them. Cash or pay on a debit card.

15:51

15:51

Why don't you use cheques?

Not a lot of places take them now, so it's not very convenient really. No other answer.

16:03

Name: Barbara Bagalo

Age: 52

Occupation: Dental Nurse

Kingston Tp06

24:58

What impact do you think the end of cheques will have on your spending?

None at all. We've all got quite used to using debit cards now. I seldom use a cheque now really.

25:15



25:15

Why is that?

Well basically because a lot of shops they don't accept them, and if they do, they charge you for that, especially smaller stores, they do charge you for it. And why wander around with a chequebook when you've got a debit card that does exactly the same thing to be honest?

25:36

Name: Maureen

Age: 51

Occupation: Royal Mail Manager

Birmingham Tp07

14:17

What impact do you think the end of cheques will have on your spending?

Bank cheques? I don't use cheques. I use debit card or cash, I don't use cheques.

14:27

14:27

Why don't you think you use them?

Nobody takes them anymore, really. I think I write a cheque for their swimming lessons, and I write a cheque for school activities sometimes. But really nobody takes them anymore.

14:43

Name: Shirley

Age: 62

Occupation: Pharmacy Technician

Birmingham Tp07

22:54

What impact do you think the end of cheques will have on your spending?

I don't know. I don't think so really, because you've still got to be pretty responsible haven't you for your finances.

23:15

23:15

To what extent do you use bank cheques?



I don't use bank cheques, I haven't used them. I can't remember the last time I used a bank cheque.

23:27

23:27

Why do you think that is?

Because you just stick a card in the wall don't you, you know and you just stick a card into the, when you're shopping. And if you go on a secure site on the internet, you can just stick in a number. So, do you really them?

23:54

Name: Eileen

Age: 60

Occupation: Housewife

Birmingham Tp07

32:42

What impact do you think the end of cheques will have on your spending?

I don't deal in cheques so I don't know, I don't deal in bank cheques.

32:56

32:56

Why is that?

I just don't, I don't deal in bank cheques, I just don't.

33:06

33:06

Why don't you think you use them?

I don't know. I've just never used them, I just have my money in cash and I sort of spend as I go along.

33:23

Name: Colin

Age: 54

Occupation: Salon Owner/Hairdresser

Birmingham Tp07

43:08

What impact do you think the end of cheques will have on your spending?



I actually do like having cheques and handling cheques for my business. Because it's sort of up until recently, it was free banking with the cheques. People are accepting it, it's just one of those things that's going to happen. In the future, young people won't even know what a chequebook is. They won't have a clue what a chequebook is. It's only my older clientele who still like to keep a control of money. They like to be able to refer back to their little cheque stubs, how much they're spending throughout a year and who they spend it with. But it's disappearing and we're accepting it.

43:53

Name: David

Age: 60

Occupation: Butcher

Birmingham Tp07

53:38

What impact do you think the end of cheques will have on your spending?

Well that might cause a few problems, but at the end of the day, financially my wife does all the credit cards and stuff like that. I don't rely on credit, but you know everything's done by debit is it? I'm a cash man myself, what I've got in my pocket is what I like to spend.

54:03

54:03

Why do you use cheques?

I don't use cheques, my wife does.

54:07

54:07

Why does she use them?

The wife is in charge of all the finances, I give her the money at the end of the week and say "Right, pay Tom, Dick and Harry."

54:22

Name: Gerry

Age: 54

Occupation: Bus driver

Birmingham Tp08



08:17

What impact do you think the end of cheques will have on your spending?

You mean having no money?

08:27

08:27

Well the government are planning on phasing out bank cheques.

Oh yeah. I mean I've always used a chequebook, occasionally I still do. Produce a cheque when it's needed. When did I last? I did use one a couple of weeks ago for something. Oh it was a holiday that was it, paid for a holiday. The bloke wanted a cheque for some reason, so sent him a cheque.

08:55

08:55

How do you think it will affect your spending?

Well I don't think it will affect it at all really you know what I mean. It was just handy to have the cheque and keep the chequebook. But if it goes I suppose it wouldn't bother me too much.

09:13

Name: David

Age: 51

Occupation: Police Officer

Birmingham Tp08

15:23

What impact do you think the end of cheques will have on your spending?

None. I rarely use cheques now so it won't have any impact.

15:31

15:31

Why don't you use cheques?

Cards are more convenient, pure convenience. If a cheque's appropriate, I use one. Obviously if they're not, then I'll have to find other means. But no, it won't make any difference.

15:45

Name: David

Age: 50

Occupation: TV Producer

Birmingham Tp08



24:10

What impact do you think the end of cheques will have on your spending?

Nothing. I haven't used a cheque in five years.

24:17

24:17

Why not?

I haven't had a need to. I mean traditionally, some of the things you might have used a cheque for might be paying small businesses, even paying for school trips and things like that. That's all become an online process now. I honestly can't think of the last time that I wrote a cheque. Maybe a year ago, so it'll have almost no impact.

24:50

Name: Tim

Age: 56

Occupation: Film Editor

Birmingham Tp08

32:34

What impact do you think the end of cheques will have on your spending?

I don't know really. I've got a financial advisor and he sort of deals with everything. So things are invested globally in terms of money, and apparently the investments seem to be doing quite well. So I'll cross that bridge probably later on.

33:02

33:02

To what extent do you use cheques?

I can't remember the last time I wrote one. I use PIN and chip, and card.

33:14

33:14

Why?

It's just more convenient, I'm constantly on the road and travelling about, I do online banking and I pay for everything by chip and PIN.

33:26

Name: Jeanette

Age: 62

Occupation: Team Leader

Birmingham Tp08



42:52

What impact do you think the end of cheques will have on your spending?

It won't have any effect on me at all, I don't use cheques.

43:01

43:01

Why don't you use them?

Everything I pay, so I know exactly what I'm spending every month, is set up on direct debit. So I know exactly what's going out every month and how much I've got left. I can't even remember the last time I used a cheque. So all my bills are paid like that.

43:18

Name: Janette

Age: 62

Occupation: Credit Controller

Birmingham Tp08

50:20

What impact do you think the end of cheques will have on your spending?

Well I don't like the thought of end of cheques because I'm old-fashioned, and there's a lot of people that ask me for a cheque still, funnily enough. And I've been told in my bank that I can't have a chequebook for much longer. I don't use many cheques, because I do a lot of online banking now, but there are a few people and I'd feel happier paying by cheque. Obviously they'll have to adapt to other methods once it stops.

50:53

Name: Keith

Age: 56

Occupation: Hydrogeologist

Birmingham Tp09

4:39

What impact do you think the end of cheques will have on your spending?

It won't, really. I'm quite a credit card person. I really can't remember the last time I wrote a cheque. Recently, funeral arrangements, I've had to make one or two cheques. But normally it's credit card, credit card, credit card, I don't even use cash much. As if I can pay by credit card I will.

15:04



15:04

Why do you think that is?

Convenience. It's just because it saves going to the bank to get money, and I do a lot of stuff on the internet, eBay or whatever and just pay by credit card. It just seems to be the only way of doing it really. Wouldn't even dream of cheques.

15:26

Name: Jackie

Age: 60

Occupation: Enquiry Officer

Birmingham Tp09

24:36

What impact do you think the end of cheques will have on your spending?

None, I don't use them.

24:46

24:46

Why not?

They're old-fashioned, and with this chip and PIN it's much easier. I mean who wants to write a cheque out? Who wants to send a cheque? When you use the internet as long as you're on a secure site, you can use your debit or credit card, so there's no need to send a cheque really. I've got a chequebook, haven't used it probably about three or four years. You know, there's no need for them.

25:14

Name: Rafalita

Age: 53

Occupation: Cleaner/Caterer

Birmingham Tp09

35:25

What impact do you think the end of cheques will have on your spending?



I tend to shop around and don't buy things I don't need. I've really cut back in that department. Don't buy things I don't need, clothes-wise, food-wise. Have to be wise in what we're doing nowadays because if we're not wise in what we're doing.

36:06

36:06

To what extent do you use cheques?

I don't really use cheques actually, I wouldn't say, I use cash wherever I go. I've got to be honest in that department.

36:19

36:19

Why is that?

Because sometimes cheques don't clear on time and credit card can really mess up your business, because I've been to supermarkets where the computer's gone down and when they've gone down if you've got a credit card, you've got to go out and get cash. I'm a busy person, so I just need to go in and come out that's why I use cash.

36:45

Name: Bill

Age: 52

Occupation: Recently unemployed

Birmingham Tp09

47:54

What impact do you think the end of cheques will have on your spending?

Oh I don't like that idea at all. I was never in favour of getting rid of the original pay packet, where you had cash in your hand and you got paid each week. In those days, people never ran out of money. When they brought in monthly pay, people tended to spend all their money at once, get themselves in debt. And the idea of getting rid of the cheque, I think that's a big mistake the bank's going to make.

48:56

48:56

To what extent do you use cheques?

If I'm donating anything to charity or sending anything to friends, because I've got friends dotted all around the country, and if they're in trouble I will send them some money. And I will send it by cheque, because I know that it's safe then. I'm in favour of the cheque, keep the cheque.

49:13