

Appendix: The Survey of Members

Sample

The survey covered the members of seven credit unions. An eighth was approached, but its officers preferred not to take part. We decided not to take a systematic random sample of all credit unions in the United Kingdom. We were, for example, more interested in the difficulties experienced in Great Britain than in the more successful credit unions in Northern Ireland, but a systematic random sample would have provided six times as many interviews in Ulster as in Britain. The selection was designed as far as possible to cover each type of union (community, association and workplace), in different parts of the United Kingdom. The group included large and medium-sized unions, but not very small ones.

The officers of each of the seven unions agreed to go through their records to identify every *n*th member, using a procedure designed to yield 25 members who currently had a loan outstanding, and 25 without a current loan. The union wrote to each of the selected members, telling them about the survey, and giving them an opportunity to refuse to release their name and address. Details of those who had not opted out were passed to PSI to take part in the survey.

Each of the credit unions' members were interviewed by a different interviewer. All the interviewers had experience of work of this kind. Five were briefed in person; the sixth by telephone. The briefings were backed up by detailed written instructions.

A copy of the questionnaire is attached at the end of this appendix.

Interviews took place in members' homes, not at the credit union's premises. The interview was with the named member as selected by

the union. If that person was married, information was collected about the couple's income, savings and non-union credit use. If the spouse was also a union member (independently of the named respondent) details of his or her union savings and loans were also obtained. Interviewers were instructed to involve the spouse in the interview whenever possible, especially if the spouse was the person mainly responsible for the family's money management.

The response among members of each of the seven unions was as follows:

Suburb	38 interviews
Borough	22 interviews
Yorkshire	36 interviews
Belfast	30 interviews
N. Ireland	32 interviews
Northern	34 interviews
Scotland	39 interviews

The low response rate in the Borough credit union appeared to be associated with its status as a workplace based credit union. Members associated the union with their work, and were reluctant to give up their leisure time to be interviewed about it.

The completed interview schedules were checked and coded in the office, and subject to a computer edit check before analysis. Those questionnaires with a 'don't know' at certain key questions were analysed in comparison with the others in order to calculate an estimate of the correct answer. For example, earnings were estimated on the basis of occupation, savings on the basis of their known relationship with income.

At the analysis stage, the results were reweighted to provide a) equal representation from each of the seven unions, and b) the correct proportion of people with and without loans among the membership of each union.

The sample as selected was representative of all members. This is the appropriate basis for analysis of procedures associated with membership such as participation in union activities, savings and loans. Where the analysis covers 'outside' factors such as income and employment, non-union savings and the use of non-union credit, it is more appropriate to look at member-families as a unit. The same approach is needed for a comparison between within-union and outside activities (such as total savings). Where both members of a

couple were members of the union, it was necessary to apply a half weight in order to make the sample representative of member families. Each table carries a note (at the top right) to show whether it is representative of members or of member-families. The non-technical reader need not bother with this distinction.

Within the usual limits (of sampling error, response bias and measurement accuracy) the results of the survey provide an accurate representation of each of the seven unions. As mentioned in the introduction, however, the combined results for all seven unions cannot be considered truly representative of all unions in the UK. First, the seven were not a random selection, and clearly differ in some respects from a true cross-section. Second, the variation between unions (especially in their social composition, and in their savings policies) were so great that there can be little statistical confidence in the findings based on only seven. Third, the decision to assign equal weight to each union (rather than a weight proportionate to its membership) means that the sample will be more representative of unions than of union members.

When there are big differences between unions, therefore, it is not strictly correct to add them together. In practice we have sometimes added them, but this should be read only as an approximation, and we have also indicated the range of variation between them. Where the unions all provide similar results, there is no reason not to combine them, and we can be much more confident that this accurately reflects the national picture.

It is for this reason that it has been necessary to describe differences between unions in more detail than might have seemed appropriate in a report which was more concerned with the overall state of credit unions than with the condition of particular groups.