

A huge thank you to my guest Owain Service for coming on the show to talk about the behavioural science of money *and* to unveil the [new research](#) we did together.

Here are some of the links to topics we discussed on the show.

Use the [Institute of Fiscal Studies tool](#) to check how your household income stacks up against the rest of the UK. I hope you finished the showing perhaps feeling richer than you started, but if you want to check it out to be sure this is a great tool.

The Office of National Statistics (ONS) [Annual Survey of Hours and Earnings](#) is a great tool for understanding how pay is distributed. You can also get a snapshot, as I did, from looking at a single month of ONS data

In preparation for this episode Owain advised me to read the Perils of Perception by Bobby Duffy, which was fascinating. I also brushed up on the Thaler and Sunstein's "Nudge"

Finally, we talked about Scarcity Mindset which is something I'm fascinated with, so much so that I wrote my own short paper about it, [Mind Over Money](#). It's a relatively short read, links back to some of the sources we discussed on the show, and as a bonus has a brief history of the concept of Scarcity Mindset and how some of the data I observe in my day job as Chief Impact Officer at Wagestream is potentially connected to this phenomenon.