

Consumer
Research

47_b

Financial Services Authority

*Financial Capability
baseline survey:
questionnaire*

March 2006



About the baseline survey questionnaire

Detailed commentary on development of the financial capability baseline survey instrument can be found within the following documents.

Measuring Financial Capability: An exploratory study (FSA CR Paper 37)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr37.pdf>

Levels of Financial Capability in the UK: Results of a baseline survey (FSA CR Paper 47)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf>

Financial Capability baseline survey: Methodological report (FSA CR Paper 47a)

<http://www.fsa.gov.uk/pubs/consumer-research/crpr47a.pdf>

The questionnaire was developed by Elaine Kempson and Sharon Collard at the Personal Finance Research Centre, University of Bristol in collaboration with Jenny Turtle and Alan Worley at BMRB Limited and the FSA .

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Copies of the report can be downloaded from the publications section of the FSA website -

http://www.fsa.gov.uk/Pages/Library/Other_publications/Consumer/index.shtml

Contents

- Section A - Personal Information..... 1
- Section B - Money Management 5
- Section C - Planning Ahead 19
- Section D - Making Choices..... 36
- Section E - Mortgages 47
 - Mortgages - Recent Active Purchase Section..... 55
- Section F - Protection..... 59
 - Protection - Recent Active Purchase Section 62
 - General Insurance - Recent Active Purchase Section..... 67
 - Savings Held Informally..... 72
- Section G - Savings 73
 - Savings - Recent Active Purchase Section 77
- Section H - Investments 82
 - Investments - Recent Active Purchase Section 87
- Section J - Credit Cards 93
 - Credit Card - Recent Active Purchase Section 96
- Section K - Loans 101
 - Loans And Credit Agreements - Recent Active Purchase Section 106
 - Current Account - Recent Active Purchase Section 111
- Section M - Getting Help 115
 - General Information Section..... 115
 - Mis-Selling Of Financial Products 117
 - Disputes With Financial Companies..... 119
 - Disputes With Shops Or Suppliers 121
 - Disputes With The Benefits Agency Or DWP About Benefits..... 123
 - Disputes Over Pensions (State Or Non-State) 125
- Section N - Money Quiz 127
- Section Z - Final Demographics 129
- Annex 1 - Money Quiz Showcards 142

IF NO DIRECT INSTRUCTION, PLEASE CONTINUE WITH NEXT QUESTION. INSTRUCTIONS TO INTERVIEWER ARE IN BOLD OR CAPITALS.

SECTION A - PERSONAL INFORMATION

QASEX CODE SEX OF RESPONDENT.

- ~ Male
 - ~ Female
-

QAGE Please could you tell me your age last birthday? WRITE IN AGE.

- ~ Numeric range (PERMITTED RANGE 18 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

[IF QAGE = *Refused* OR *Don't know* THEN ASK QAGEBND]

QAGEBND Can you tell me in which of these age groups you are?

- ~ 18-20
 - ~ 21-24
 - ~ 25-34
 - ~ 35-44
 - ~ 45-54
 - ~ 55-60
 - ~ 61-64
 - ~ 65-74
 - ~ 75+
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QASTAT SHOW SCREEN. Which of these best describes you?

- ~ Single, i.e. never married
 - ~ Married
 - ~ Widowed
 - ~ Divorced
 - ~ Separated
 - ~ Don't know
 - ~ Refused
-

QAHHL D SHOW SCREEN. Who else lives with you in your household? CODE ALL THAT APPLY.

- ~ No-one else
 - ~ Wife, husband or partner you live with as a couple
 - ~ Own/partner's children aged 15 or under
 - ~ Own/partner's children aged 16-17 and still at school or college
 - ~ Other children aged under 18 and still at school or college/under school age
 - ~ Other adult children (aged 16 or over and not at school)
 - ~ Parent(s) or other adult family members
 - ~ Other adults who share meals or a living room with you
 - ~ Don't know
 - ~ Refused
-

[IF QAHHL D = Own/partner's children aged 15 or under OR Own/partner's children aged 16-17 and still at school or college THEN ASK QAKIDS]

QAKIDS Please could you tell me the number of your or your partner's children who live in this household and are aged under 18, and are still at school or college or are under school age? WRITE IN NUMBER.

- ~ Numeric range (PERMITTED RANGE 1 TO 20) _____
 - ~ Don't know
 - ~ Refused
-

[IF QAHHL D = Wife, husband or partner you live with as a couple THEN ASK QAptage]

QAptage Please could you tell me your partner's age at their last birthday? WRITE IN AGE.

- ~ Numeric range (PERMITTED RANGE 16 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

[IF QAptage = Don't know OR Refused THEN ASK QAptbnd]

QAptbnd Can you tell me in which of these age groups they are?

- ~ 16-17
 - ~ 18-20
 - ~ 21-24
 - ~ 25-34
 - ~ 35-44
 - ~ 45-54
 - ~ 55-60
 - ~ 61-64
 - ~ 65-74
 - ~ 75+
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QAWORK SHOWCARD A1. Starting from the top of this card, please tell me the first of these that best describes your current situation. **CODE ONLY ONE.**

- ~ In full-time education
 - ~ Working full time (30+ hours) including temporarily off work
 - ~ Working part time (up to 29 hours) including temporarily off work
 - ~ Looking after the home or family
 - ~ Retired from paid work
 - ~ Unemployed
 - ~ On a government-work or training scheme
 - ~ Permanently sick or disabled
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK = *In full-time education OR Retired from paid work* THEN ASK Qptjob]

Qptjob Can I just check, do you receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF Qptjob = *Yes OR QAWORK = Working full time (30+ hours) including temporarily off work OR Working part time (up to 29 hours) including temporarily off work* THEN ASK Qselfem]

Qselfem Are you working as an employee or are you self-employed?

- ~ Employee
 - ~ Self-employed
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK Qzparwo]

Qzparwo SHOWCARD A1. Looking again at this card, please tell me the first of these that describes your partner's situation. **CODE ONLY ONE.**

- ~ In full-time education
 - ~ Working full time (30+ hours) including temporarily off work
 - ~ Working part time (up to 29 hours) including temporarily off work
 - ~ Looking after the home or family
 - ~ Retired from paid work
 - ~ Unemployed
 - ~ On a government-work or training scheme
 - ~ Permanently sick or disabled
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF Qzparwo = *In full-time education OR Retired from paid work* THEN ASK QZpaid]

QZpaid Can I just check, do they receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QZpaid = *Yes* OR Qzparwo = *Working full time (30+ hours) including temporarily off work* OR *Working part time (up to 29 hours) including temporarily off work* THEN ASK Qzemplo]

Qzemplo Is your partner working as an employee or are they self-employed?

- ~ Employee
 - ~ Self-employed
 - ~ Don't know
 - ~ Refused
-

SECTION B - MONEY MANAGEMENT

[IF QAHHL = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Other adults who share meals or a living room with you* OR *Parent(s) or other adult family members* THEN ASK QBbills]

QBbills SHOWCARD B1. Overall, who is mainly responsible for making sure that household bills and other commitments get paid? IF NECESSARY ADD: it is the person who makes sure it happens who is responsible, not necessarily the person whose money it is. CODE ONLY ONE.

- ~ Mainly you
 - ~ Mainly your partner
 - ~ Mainly someone else in the household
 - ~ You share responsibility equally with your partner or someone else
 - ~ Nobody
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBank Do you *personally* have a bank or building society current account in your own name or joint names? Please exclude any business bank accounts or accounts which are only used for receiving benefits.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBank = Yes THEN ASK QBaccou]

QBaccou And which of these types of account is it? READ OUT AND CODE ACCOUNT USED MOST OFTEN.

- ~ Ordinary current account
 - ~ Current account with offset mortgage/all-in-one mortgage
 - ~ Don't know
 - ~ Refused
-

QBmanag Do you use this current account for day-to-day money management?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBcash SHOWCARD B2. Which of these ways do you {yourself} (*extra text if lives with partner or other adults*) mainly use for getting cash? CODE ALL THAT APPLY.

- ~ Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/bank branch/post office
- ~ Use a credit card
- ~ Cash a cheque from your own account
- ~ Get cashback at a shop/supermarket
- ~ Get cash from Post Office using Post Office Card Account
- ~ Paid in cash/get pension or benefit in cash
- ~ Don't know
- ~ Refused
- ~ Does not get cash personally/given cash by someone else

[IF QBcash = *Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/bank branch/post office* OR *Cash a cheque from your own account* OR *Get cash from Post Office using Post Office Card Account* THEN ASK QBmini]

QBmini How often do you {yourself} (*extra text if lives with partner or other adults*) check the balance or ask for a mini statement before you withdraw cash? READ OUT AND CODE ONLY ONE.

- ~ Always
- ~ Most of the time
- ~ Sometimes
- ~ Hardly ever
- ~ Never
- ~ Don't know
- ~ Refused
- ~ DO NOT READ OUT: Too hard to say/varies too much

[IF QBcash = *Use a debit card (Switch/Delta/Solo/Electron/Maestro) at a cash machine/ATM/bank branch/post office* OR *Use a credit card* OR *Cash a cheque from your own account* OR *Get cashback at a shop/supermarket* OR *Get cash from Post Office using Post Office Card Account* THEN ASK QBrecor]

QBrecor And do you {yourself} (*extra text if lives with partner or other adults*) normally keep a record of the amount of money that you have withdrawn? A RECORD MEANS KEEPING A NOTE SOMEWHERE OF MONEY WITHDRAWN, NOT JUST RELYING ON A BANK STATEMENT ALONE. PROMPT IF NECESSARY.

- ~ Yes, I keep receipts from cash machine/cashback etc
- ~ Yes, I record the amount in a cheque book
- ~ Yes, I record the amount somewhere else
- ~ No (including checks amount online)
- ~ Don't know
- ~ Refused

[ASK ALL]

QBpay SHOWCARD B3. Which of these ways do you {yourself} (*extra text if lives with partner or other adults*) mainly use to pay for food and day-to-day spending? CODE ALL THAT APPLY.

- ~ Cash
 - ~ Cheque
 - ~ Cash card/debit card
 - ~ Credit card/charge card
 - ~ Store card
 - ~ Don't know
 - ~ Refused
 - ~ Does not pay for food or day-to-day spending
 - ~ Other (SPECIFY) _____
-

[IF QBpay DOES NOT = *Does not pay for food or day-to-day spending* THEN ASK QBrec]

QBrec Do you {yourself} (*extra text if lives with partner or other adults*) normally keep a record of the amount you spend on food and day-to-day spending? PROMPT IF NECESSARY.

- ~ Yes, I keep receipts
 - ~ Yes, I record the amount in a cheque book
 - ~ Yes, I record the amount somewhere else
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBmanag DOES NOT = *Yes* THEN ASK QBaccur]

QBaccur SHOWCARD B4. How accurately do you {yourself} (*extra text if lives with partner or other adults*) know how much money you have at present, excluding any savings? I am not interested in how much money you have, just how accurately you know how much money you have. CODE ONLY ONE.

- ~ I have no idea at all
 - ~ Approximately, but not within £500
 - ~ I know within £500
 - ~ I know within £100
 - ~ I know within £50
 - ~ I know within £10
 - ~ I know within a pound or two
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBmanag = Yes THEN ASK QBcurac]

QBcurac I would now like to ask you some questions about the current account that you {yourself} (*extra text if lives with partner or other adults*) use for day-to-day money management. Is this account in your own name only or is it a joint account with someone else? IF THE RESPONDENT HAS MORE THAN ONE CURRENT ACCOUNT, ASK ABOUT THE ONE THEY USE MOST.

- ~ Own name only
 - ~ Joint account
 - ~ Don't know
 - ~ Refused
-

[IF QBmanag = Yes THEN ASK QBalanc]

QBalanc SHOWCARD B4. Which of these best describes how accurately you know the balance on this account? I'm not interested in how much money is in the account, just how accurately you know how much money you have in the account. CODE ONLY ONE.

- ~ I have no idea at all
 - ~ Approximately, but not within £500
 - ~ I know within £500
 - ~ I know within £100
 - ~ I know within £50
 - ~ I know within £10
 - ~ I know within a pound or two
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBmanag = Yes THEN ASK QBfreq]

QBfreq How often do you {yourself} (*extra text if lives with partner or other adults*) normally check how much money is in this account? READ OUT AND CODE ONLY ONE.

- ~ Every day
 - ~ At least once a week, but not every day
 - ~ At least once a fortnight, but not once a week
 - ~ At least once a month, but not once a fortnight
 - ~ Less than once a month
 - ~ Never
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBfreq DOES NOT = *Never* THEN ASK QBamoun]

QBamoun And how do you {yourself} (*extra text if lives with partner or other adults*) mainly check how much money is in this account? DO NOT PROMPT.

- ~ Bank statement sent in the post
 - ~ Check online
 - ~ Phone bank and ask for balance
 - ~ Asks for balance or mini statement at a branch/post office
 - ~ Asks for balance or mini statement at an ATM/cash machine
 - ~ Text message from bank
 - ~ Don't know
 - ~ Refused
 - ~ Does not check
-

[IF QBmanag = *Yes* THEN ASK QBrecei]

QBrecei SHOWCARD B5. Which of these statements best describes what you {yourself} (*extra text if lives with partner or other adults*) do when you receive a bank statement for this account? CODE ONLY ONE.

- ~ I check off receipts/spending against the statement
 - ~ I check the entries and balance on the statement to see if they look OK
 - ~ I just check the final balance
 - ~ I don't look at the statement at all
 - ~ Never receives statement
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBamoun = *Check online* AND QBrecei = *I don't look at the statement at all* OR *Never receives statement* THEN ASK QBrece2]

QBrece2 SHOWCARD B5. Which of these statements best describes what you {yourself} (*extra text if lives with partner or other adults*) do when you check the statement for this account online? CODE ONLY ONE.

- ~ I check off receipts/spending against the statement
 - ~ I check the entries and balance on the statement to see if they look OK
 - ~ I just check the final balance
 - ~ I don't look at the statement at all
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBaccou = *Ordinary current account* OR *Don't know* OR *Refused* THEN ASK QBover]

QBover Thinking about your ordinary current account (*extra text if also has offset mortgage for day-to-day money management*), is there an overdraft facility on this account, agreed with your bank or building society?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBaccou = *Ordinary current account* OR *Don't know* OR *Refused* THEN ASK QBdrawn]

QBdrawn SHOWCARD B6. Which of these statements best describes how often you are overdrawn on this account? Please just read out the letter that applies. CODE ONLY ONE.

- ~ A. I am constantly overdrawn
 - ~ B. I am usually overdrawn by the time I get paid/receive my income
 - ~ C. I am sometimes overdrawn by the time I get paid/receive my income
 - ~ D. I am hardly ever overdrawn
 - ~ E. I am never overdrawn
 - ~ Too hard to say/varies too much to say
 - ~ Don't know
 - ~ Refused
-

[IF QBdrawn = A. OR B. OR C. OR D. THEN ASK QBprese]

QBprese Are you overdrawn on this account at present?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBprese = Yes THEN ASK QBmuch]

QBmuch By how much are you currently overdrawn on this account? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QBmuch >=1 THEN ASK QBestim]

QBestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

QBother Apart from the current account you have just told me about, do you have any other current accounts {excluding your offset mortgage} (*extra text if have offset mortgage for day-to-day money management*), either in your own name or jointly with someone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBother = Yes OR QBmanag = No OR Don't know OR Refused THEN ASK QBany]

QBany Are you overdrawn on any current accounts at present {excluding your offset mortgage} (*extra text if have offset mortgage for day-to-day money management*)? EXCLUDE OVERDRAFTS THAT THEY HAVE ALREADY TOLD YOU ABOUT.

- ~ Yes
 - ~ No
 - ~ Don't have any other current accounts
 - ~ Don't know
 - ~ Refused
-

[IF QBany = Yes THEN ASK QBtotal]

QBtotal By how much in total are you overdrawn at present on other accounts? PLEASE WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QBtotal >=1 THEN ASK QBacura]

QBacura May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK QBprtcu]

QBprtcu Does your partner have any current accounts in their own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBprtcu = *Yes* THEN ASK QBprtod]

QBprtod As far as you know, is your partner currently overdrawn on any accounts that they have in their own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBspent In the past 12 months, how often have you {and your partner} (*extra text if lives with partner*) had money left over at the end of the week or month? Would you say it was ...? READ OUT AND CODE ONLY ONE. IF NECESSARY STATE: money left over doesn't include available balance in an overdraft facility.

- ~ Always
 - ~ Most of the time
 - ~ Sometimes
 - ~ Hardly ever
 - ~ Never
 - ~ DO NOT READ OUT: Too hard to say/varies too much to say
 - ~ Don't know
 - ~ Refused
-

[IF QBspent = *Always OR Most of the time OR Sometimes* THEN ASK QBdo]

QBdo DO NOT SHOW SCREEN. What do you {and your partner} (*extra text if lives with partner*) usually do with the money left over? PROBE: what else? DO NOT PROMPT.

- ~ Put it into/leave it in current account
 - ~ Spend it
 - ~ Put it into/leave it in savings account/investments
 - ~ Leave it in current account and then put it into savings/investments
 - ~ Keep it in purse/wallet for the next week/month
 - ~ Save it in cash at home
 - ~ Give it to someone else to save for me
 - ~ Give it away
 - ~ Depends on amount left over/varies too much to say
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[ASK ALL]

QBrun And in the past 12 months, how often have you {and your partner} (*extra text if lives with partner*) run out of money before the end of the week or month? Would you say it was ...? IF NECESSARY ADD: please include any times when you have run out of money and used your credit card or overdraft to get by. READ OUT AND CODE ONLY ONE.

- ~ Always
 - ~ Most of the time
 - ~ Sometimes
 - ~ Hardly ever
 - ~ Never
 - ~ DO NOT READ OUT: Too hard to say/varies too much to say
 - ~ Don't know
 - ~ Refused
-

[IF QBrun = *Always OR Most of the time OR Sometimes* THEN ASK QBusual]

QBusual DO NOT SHOW SCREEN. What do you {and your partner} (*extra text if lives with partner*) usually do when you run out of money? PROBE: what else?

- ~ Borrow from family/friends
 - ~ Cut back spending/do without
 - ~ Use authorised/arranged overdraft
 - ~ Use unauthorised overdraft
 - ~ Use credit or store card(s)
 - ~ Take out commercial loan
 - ~ Draw money out of savings or transfer savings into current account
 - ~ Do overtime/earn extra money
 - ~ Depends on amount needed/varies too much to say
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[ASK ALL]

QBcommi SHOWCARD B7. Which one of the following statements best describes how well you {and your partner} (*extra text if lives with partner*) are keeping up with your bills and credit commitments at the moment? Please just read out the letter that applies. CODE ONLY ONE.

- ~ A. Keeping up with all bills and commitments without any difficulties
 - ~ B. Keeping up with all bills and commitments, but it is a struggle from time to time
 - ~ C. Keeping up with all bills and commitments, but it is a constant struggle
 - ~ D. Falling behind with some bills or credit commitments
 - ~ E. Having real financial problems and have fallen behind with many bills or credit commitments
 - ~ Don't know
 - ~ Refused
 - ~ Don't have any bills or credit commitments
-

QBfndif Within the last five years, have you found yourself in financial difficulties? By that I mean being three months or more behind with payments on your regular commitments.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBfndif = Yes THEN ASK QBproad]

QBproad Did you seek professional advice from anybody?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QBproad = Yes THEN ASK QBwhoad]

QBwhoad Who did you contact for advice?

- ~ Money advice service
 - ~ National Debtline
 - ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Solicitor
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBproad = Yes THEN ASK QBfread]

QBfread Can I check, did you pay for this advice or was it entirely free?

- ~ Paid for advice
 - ~ Entirely free
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK DOES NOT = *In full-time education* THEN ASK QBbetof]

QBbetof Thinking about the period of time since you left full-time education, have there been times when you have been a good deal better-off financially than you are now?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK DOES NOT = *In full-time education* THEN ASK QBworsf]

QBworsf And still thinking about the period of time since you left full-time education, have there been times when you have been a good deal worse-off financially than you are now?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QBag SHOWCARD B8. I am now going to read you some things that other people have said about managing money. Please tell me how strongly you agree or disagree with them.

- “I am impulsive and tend to buy things even when I can't really afford them.”
- “I am more of a saver than a spender.”
- “I prefer to buy things on credit rather than wait and save up.”
- “I would rather cut back than put everyday spending on a credit card I couldn't repay in full each month.”
- “I am very organised when it comes to managing my money day to day.”
- “I am never late at paying my bills.”

- ~ Agree strongly
 - ~ Tend to agree
 - ~ Tend to disagree
 - ~ Disagree strongly
 - ~ Don't know
 - ~ Refused
-

QBlumpy SHOWCARD B9. Do you {and your partner} (*extra text if lives with partner*) have any bills or expenses like the ones shown on this card that you pay *quarterly, six monthly or annually*? Do not include any that you have arranged to pay in monthly or weekly instalments. CODE ALL THAT APPLY.

- ~ A. TV licence
- ~ B. Gas, electricity, water or telephone bill
- ~ C. Council tax
- ~ D. Car tax
- ~ E. Car insurance
- ~ F. Home insurance
- ~ G. Subscriptions, e.g. to gym or professional organisation
- ~ H. Season ticket, e.g. for travel
- ~ Don't know
- ~ Refused
- ~ None of these

[IF QBlumpy = A. OR B. OR C. OR D. OR E. OR F. OR G. OR H. THEN ASK QBplan]

QBplan SHOWCARD B10. Do you {and your partner} (*extra text if lives with partner*) plan ahead to make sure you have the money to pay for these expenses? CODE ONLY ONE.

- ~ Yes, I do plan ahead for this expense/these expenses
- ~ No, I don't plan ahead for this expense/these expenses
- ~ No need to plan ahead because there is always enough money in current account to pay for this expense/these expenses
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QAHHLD = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Parent(s) or other adult family members* OR *Other adults who share meals or a living room with you* AND QBplan = *Yes, I do plan ahead for this expense/these expenses* THEN ASK QBrespo]

QBrespo SHOWCARD B11. Who is *mainly* responsible for planning ahead to make sure you have the money for this type of expense? CODE ONLY ONE.

- ~ Mainly you
- ~ Mainly your partner
- ~ Mainly someone else in the household
- ~ You share responsibility equally with your partner or someone else
- ~ Nobody
- ~ Don't know
- ~ Refused

[IF QBplan = *Yes, I do plan ahead for this expense/these expenses* THEN ASK QBahead]

QBahead SHOWCARD B12. How do you {does he/she} (*extra text if living with other adults*) plan ahead for these expenses? PROBE: What else? DO NOT PROMPT.

- ~ Let money build up in current account
 - ~ Put money into a savings account
 - ~ Keep spending down
 - ~ Put cash aside weekly/fortnightly/monthly/at regular intervals
 - ~ Buy savings stamps
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QBplan DOES NOT = *Yes, I do plan ahead for this expense/these expenses* OR *Other (SPECIFY)* AND more than one type of expenditure at QBlumpy THEN ASK QBdue]

QBdue SHOWCARD B13. Can I check, which of the expenses that you told me about have you paid most recently? CODE ONLY ONE.

- ~ A. TV licence
 - ~ B. Gas, electricity, water or telephone bill
 - ~ C. Council tax
 - ~ D. Car tax
 - ~ E. Car insurance
 - ~ F. Home insurance
 - ~ G. Subscriptions, e.g. to gym or professional organisation
 - ~ H. Season ticket, e.g. for travel
 - ~ Don't know
 - ~ Refused
-

[IF QBplan DOES NOT = *Yes, I do plan ahead for this expense/these expenses* THEN ASK QBhow]

QBhow SHOWCARD B14. How did you {and your partner} (*extra text if lives with partner*) find the money to pay for this? PROBE: What else did you do? DO NOT PROMPT.

- ~ Enough money in current account without going into overdraft
 - ~ Paid from current account and went into overdraft
 - ~ Used credit card
 - ~ Drew on savings
 - ~ Cut back on spending
 - ~ Borrowed from friends/family
 - ~ Borrowed from a commercial lender, e.g. bank or finance company
 - ~ Delayed payment/didn't pay it
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[ASK ALL]

QBexpen SHOWCARD B15. Do you {or your partner} (*extra text if lives with partner*) spend more than £200 a month on any of the items on this card? CODE ALL THAT APPLY.

- ~ Travel to work
 - ~ Rent paid because you work away from home and cannot claim it back
 - ~ Child care
 - ~ Care for someone else (including nursing home)
 - ~ School fees
 - ~ Financial support to a partner or family member who does not live with you
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

SECTION C - PLANNING AHEAD

QCdropi SHOWCARD C1. I would now like to discuss various aspects of planning ahead, including planning for unexpected events as well as making plans for things that you know will occur in the medium or long term. In the past three years, have you {or your partner} (*extra text if lives with partner*) experienced a large drop in your income *which you did not expect*, for any of the reasons on this card? {Please exclude retirement, as I will ask about this later} (*extra text if QAWORK = Retired from paid work*). CODE ALL THAT APPLY.

- ~ Unable to work/retired early because of an accident, ill-health or disability
- ~ Redundancy/job loss
- ~ Large drop in wages
- ~ Drop in income following relationship breakdown/separation/divorce
- ~ Drop in income following death of a spouse/partner
- ~ Drop in benefits
- ~ Drop in income from investments
- ~ Some other reason (WRITE IN ON NEXT SCREEN)
- ~ No, has not experienced any large, unexpected drop in income in the last three years
- ~ Don't know
- ~ Refused

[IF QCdropi = *Some other reason (WRITE IN ON NEXT SCREEN)* THEN ASK QCothre]

QCothre ASK RESPONDENT WHAT OTHER REASON MAY BE.

- ~ Other reason: _____
- ~ Don't know

[IF QCdropi DOES NOT = *No, has not experienced any large, unexpected drop in income in the last three years OR Don't know OR Refused* THEN ASK QCendme]

QCendme IF MORE THAN ONE DROP IN INCOME IN PAST THREE YEARS, ASK ABOUT LARGEST DROP. How did you manage to make ends meet when this happened? PROBE FULLY. DO NOT PROMPT.

- ~ Cut back on spending
- ~ Drew money from savings account
- ~ Drew money from current account (excluding any overdraft facility)
- ~ Sold investments
- ~ Claimed on insurance policy
- ~ Used credit card or overdraft
- ~ Took out loan (including Social Fund loan)
- ~ Borrowed money from family/friends
- ~ Family/friends gave money to help out
- ~ Got a job/got a second job/worked additional hours in existing job
- ~ Used redundancy payment
- ~ Claimed social security benefits
- ~ Other way (WRITE IN ON NEXT SCREEN)
- ~ Didn't make ends meet/fell behind with bills or other commitments
- ~ Don't know
- ~ Refused

[IF QCendme = *Other way (WRITE IN ON NEXT SCREEN)* THEN ASK QCothwa]

QCothwa ASK RESPONDENT WHAT OTHER WAY THEY MADE ENDS MEET.

- ~ Other way: _____
 - ~ Don't know
 - ~ Refused
-

[IF QCdropi DOES NOT = *No, has not experienced any large, and unexpected drop in income in the last three years OR Don't know OR Refused* THEN ASK QCfallb]

QCfallb SHOWCARD C2. At that time, did you fall behind with the payments on any of the following? CODE ALL THAT APPLY.

- ~ Rent or mortgage
 - ~ Council tax
 - ~ Gas/electricity/water bills
 - ~ Phone/mobile phone bills
 - ~ Repayment on loans, credit or store cards
 - ~ Income tax bill
 - ~ Other payments (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QCfallb = *Other payments (WRITE IN ON NEXT SCREEN)* THEN ASK QCpthpa]

QCpthpa ASK RESPONDENT WHAT OTHER PAYMENTS THEY FELL BEHIND WITH.

- ~ Other payments: _____
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK OR QZparwo = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work* THEN ASK QCendm2]

QCendm2 If you {or your partner, if they earn more than you} (*extra text if has partner that works*) became completely unable to work for three months or more due to ill-health or an accident, what would you do to make ends meet? PROBE FULLY. DO NOT PROMPT.

- ~ Draw money from current account (excluding any overdraft facility)
- ~ Draw money from savings account
- ~ Sell investments
- ~ Claim on insurance policy
- ~ Cut back on spending
- ~ Use credit card or overdraft
- ~ Take out loan (including Social Fund loan)
- ~ Borrow money from family/friends
- ~ Ask family/friends to give money to help out
- ~ Borrow against home/remortgage/increase mortgage on home
- ~ Use redundancy payment
- ~ Claim social security benefits
- ~ Make arrangement with creditors to pay less/suspend payments
- ~ Wouldn't make ends meet - would fall behind with bills or other commitments
- ~ Employer would pay sick pay
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QAWORK OR QZparwo DOES NOT = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work* THEN ASK Qcendm3]

Qcendm3 If your {household} (*extra text if other adults in household*) income were to drop by a quarter tomorrow and that lasted for at least three months or more, what would you do to make ends meet? PROBE FULLY. DO NOT PROMPT.

- ~ Draw money from current account (excluding any overdraft facility)
- ~ Draw money from savings account
- ~ Sell investments
- ~ Claim on insurance policy
- ~ Cut back on spending
- ~ Use credit card or overdraft
- ~ Take out loan (including Social Fund loan)
- ~ Borrow money from family/friends
- ~ Ask family/friends to give money to help out
- ~ Get a job/get a second job/work additional hours in existing job
- ~ Borrow against home/remortgage/increase mortgage on home
- ~ Use redundancy payment
- ~ Claim social security benefits
- ~ Make arrangement with creditors to pay less/suspend payments
- ~ Wouldn't make ends meet - would fall behind with bills or other commitments
- ~ Couldn't happen - income is completely secure
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[ASK ALL]

QClengt SHOWCARD C3. {If you did the things you mentioned} (*extra text if any method mentioned at QCendm3*), for how long do you think you {and your partner} (*extra text if lives with partner*) would be able to make ends meet? CODE ONLY ONE.

- ~ Less than one week
- ~ More than one week but less than one month
- ~ More than one month but less than three months
- ~ More than three months but less than six months
- ~ More than six months but less than twelve months
- ~ Twelve months or more
- ~ Don't know
- ~ Refused

[IF QCendm2 OR Qcendm3 = Draw money from savings account OR Sell investments THEN ASK Qsavin]

Qsavin Can I check, are the savings or investments you mentioned specifically set aside for a rainy day, that you would only draw on in a real emergency?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF QCendm2 OR Qcendm3 DOES NOT = Draw money from current account (excluding any overdraft facility) OR Draw money from savings account OR Sell investments OR Claim on insurance policy OR Employer would pay sick pay THEN ASK QCprovi]

QCprovi Have you ever considered making financial provision in case you {and your partner} (*extra text if lives with partner*) experienced a large and unexpected drop in income?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QCnopro {Even though you have thought about making provision} (*extra text if QCprovi = Yes*), why haven't you made any provision? PROBE FULLY.

- ~ Can't afford to/don't have enough money/income too low/cost too high
- ~ Haven't thought about it/haven't got around to it
- ~ Too old
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QAHHLD = *Wife, husband or partner you live with as a couple* OR *Other adult children (aged 16 or over and not at school)* OR *Other adults who share meals or a living room with you* OR *Parent(s) or other adult family members* THEN ASK QCresme]

QCresme SHOWCARD C4. Who has been mainly responsible for planning to make sure you could make ends meet if you had a large drop in income?

- ~ Mainly you
 - ~ Mainly your partner
 - ~ Mainly someone else in the family
 - ~ You share the responsibility equally with your partner or someone else
 - ~ Nobody
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

QCexpen In the past three years, have you {and your partner} (*extra text if lives with partner*) experienced a major expense which you weren't expecting? By major, I mean an expense equivalent to your whole income for a month, or more.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QCexpen = Yes THEN ASK QCfind]

QCfind How did you {and your partner} (*extra text if lives with partner*) find the money to pay for this? IF MORE THAN ONE MAJOR EXPENSE IN THE PAST THREE YEARS, ASK ABOUT THE LARGEST. PROBE FULLY.

- ~ Drew money from current account (excluding any overdraft facility)
 - ~ Drew money from savings account
 - ~ Sold investments
 - ~ Claimed on insurance policy
 - ~ Cut back on spending
 - ~ Used credit card or overdraft
 - ~ Took out loan (including Social Fund loan)
 - ~ Borrowed money from family/friends
 - ~ Family/friends gave money to help out
 - ~ Got a job/got a second job/worked additional hours in existing job
 - ~ Arranged to pay it in instalments
 - ~ Did not find money
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[ASK ALL]

QCfind2 How would you {and your partner} (*extra text if lives with partner*) find the money to meet {an} {another} (*text dependent on answer to QCexpen*) unexpected major expense? By major, I mean an expense equivalent to your whole income for a month, or more. **PROBE FULLY. DO NOT PROMPT.**

- ~ Draw money from current account (excluding any overdraft facility)
- ~ Draw money from savings account
- ~ Sell investments
- ~ Claim on insurance policy
- ~ Cut back on spending
- ~ Use a credit card or overdraft
- ~ Take out loan (including Social Fund loan)
- ~ Borrow money from family/friends
- ~ Ask family/friends to give money to help out
- ~ Get a job/get a second job/work additional hours in existing job
- ~ Arrange to pay in instalments
- ~ Sell possessions
- ~ Borrow against home/remortgage/increase mortgage on home
- ~ Delay payment
- ~ Would not be able to find money
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

QCantic **SHOWCARD C5.** Do you anticipate needing money in the foreseeable future for any of the things on this card? **CODE ALL THAT APPLY.**

- ~ A. To buy/replace car
- ~ B. To buy a home (if not already a homeowner)
- ~ C. To help your child/children set up home/buy first home
- ~ D. Major house repairs/home improvements
- ~ E. To pay for a wedding
- ~ F. Initial costs associated with having a new baby
- ~ G. Travel overseas for an extended period (excluding business travel)
- ~ H. For your child's/children's education/training
- ~ I. For your grandchild's/grandchildren's education
- ~ J. For your own education/training
- ~ K. For something else (WRITE IN ON NEXT SCREEN)
- ~ Don't know
- ~ Refused
- ~ None of these

[IF QCantic = K. THEN ASK QCothfo]

QCothfo **ASK RESPONDENT WHAT FUTURE EVENT MAY BE.**

- ~ Future event: _____
- ~ Don't know
- ~ Refused

[IF more than one response at QCantic THEN ASK QCfirst]

QCfirst Which of these things is likely to occur first? CODE ONLY ONE.

- ~ A. To buy/replace car
 - ~ B. To buy a home (if not already a homeowner)
 - ~ C. To help your child/children set up home/buy first home
 - ~ D. Major house repairs/home improvements
 - ~ E. To pay for a wedding
 - ~ F. Initial costs associated with having a new baby
 - ~ G. Travel overseas for an extended period (excluding business travel)
 - ~ H. For your child's/children's education/training
 - ~ I. For your grandchild's/grandchildren's education
 - ~ J. For your own education/training
 - ~ K. For something else
 - ~ Don't know
 - ~ Refused
-

[IF QCantic DOES NOT = *Don't know* OR *Refused* OR *None of these* OR QCfirst DOES NOT = *Don't know* OR *Refused* THEN ASK QCcost]

QCcost And how much do you expect it to cost? ENTER AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 1,000,000) _____
 - ~ Don't know
 - ~ Refused
-

[IF QCcost ≥ 1 THEN ASK QClump]

QClump Is this a lump sum or a recurring amount?

- ~ Lump sum
 - ~ Recurring amount
 - ~ Don't know
 - ~ Refused
-

[IF QClump = *Recurring amount* THEN ASK QCfreq]

QCfreq PLEASE CODE FREQUENCY OF PAYMENTS.

- ~ Per year
 - ~ Per month
 - ~ Per week
 - ~ Per term
 - ~ Don't know
 - ~ Refused
-

[IF QCantic DOES NOT = *Don't know* OR *Refused* OR *None of these* OR QCfirst DOES NOT = *Don't know* OR *Refused* THEN ASK QCEXPro]

QCEXPro I'd now like to ask you some questions about this expense. Have you made any specific provision for meeting this expense?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QCEXPro = *Yes* THEN ASK QCproma]

QCproma SHOWCARD C6. Which, if any, of these have you done in order to meet this expense? PROBE: What else? CODE ALL THAT APPLY.

- ~ Built up balance in current account
 - ~ Put money into savings or deposit account
 - ~ Put money into investments
 - ~ Taken out an endowment/life insurance policy
 - ~ Taken out some other type of insurance policy
 - ~ Bought property
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QCproma DOES NOT = *Don't know* OR *Refused* THEN ASK QCtotco]

QCtotco Would your provision cover the total cost of this expense?

- ~ Yes, it would cover the total cost
 - ~ No, it would only cover part of the cost
 - ~ Don't know
 - ~ Refused
-

[IF QCEXPro = *No* THEN ASK QCconpr]

QCconpr Have you ever considered making financial provision for this expense?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QCwhyno {Even though you have considered making financial provision for this}, why have you not made any provision for this {so far} (*extra text if QCconpr = Yes*)? PROBE FULLY. DO NOT PROMPT.

- ~ Can't afford to/don't have enough money/income too low/cost too high
- ~ Haven't thought about it/haven't got around to it
- ~ Need to pay off debts first
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QCExPro = No OR No, it would only cover part of the cost THEN ASK QCfind3]

QCfind3 DO NOT SHOW SCREEN. How do you expect to cover {the rest of} (*extra text if QCtotco = No, it would only cover part of the cost*) this expense? PROBE FULLY. DO NOT PROMPT.

- ~ Draw money from current account (excluding overdraft facility)
- ~ Draw money from savings account
- ~ Sell investments
- ~ Cash in an endowment/life insurance policy
- ~ Cut back on spending
- ~ Use a credit card or overdraft
- ~ Take out loan (including Social Fund loan)
- ~ Borrow money from family/friends
- ~ Make arrangements with creditors to pay less/suspend payments
- ~ Get a job/take a second job/work extra hours in existing job
- ~ Get mortgage/borrow against home/remortgage/increase mortgage on home
- ~ Sell home/move to smaller home
- ~ Would not be able to find money
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QAHHLD = *Wife, husband or partner you live with as a couple OR Other adult children (aged 16 or over and not at school) OR Other adults who share meals or a living room with you OR Parent(s) or other adult family members* THEN ASK QCrespo]

QCrespo SHOWCARD C7. Who has been mainly responsible for making sure you have enough money to cover any major expenses in future? Is it ...? READ OUT.

- ~ Mainly you
- ~ Mainly your partner
- ~ Mainly someone else in the family
- ~ You share the responsibility equally with your partner or someone else
- ~ Nobody
- ~ Don't know
- ~ Refused

[IF (Qselfem = *Self-employed* OR *Employee* OR QAWORK = *Working full time (30+ hours) including temporarily off work* OR *Working part time (Up to 29 hours) including temporarily off work*) AND ((QASEX = *Male* AND QAGEBND = *65-74* OR *75+* OR QAGE >*64*) OR (QASEX = *Female* AND QAGEBND = *61-64* OR *65-74* OR *75+* OR QAGE >*59*)) THEN ASK QCwork]

QCwork SHOWCARD C8. You said earlier that you are still working. Looking at this card, which of these best describes your current situation?

- ~ I have decided to retire later as my income would be too low
 - ~ I have decided to retire later as I enjoy working
 - ~ I have retired but continue to work to increase my income
 - ~ I have retired but continue to work because I enjoy working
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK = *Retired from paid work* OR *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCearly]

QCearly {You said earlier that you are retired} (*extra text if QAWORK = Retired from paid work*). Can I check, did you retire early?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QCearly = *Yes* THEN ASK QCretag]

QCretag At what age did you retire? WRITE IN.

- ~ Numeric range (PERMITTED RANGE 30 TO 65) _____
 - ~ Don't know
 - ~ Refused
-

[IF QCearly = *Yes* THEN ASK QCchoos]

QCchoos Did you choose to retire early?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QAWORK = *Retired*]

QCretin Do you *personally* have your own occupational or personal pension?

- ~ Yes - own occupational pension
 - ~ Yes - own personal pension
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QCretin = *Yes - own occupational pension* OR *Yes - own personal pension* THEN ASK QCpensi]

QCpensi For how many years in total were contributions paid into a pension in your own name? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 50) _____
 - ~ Don't know
 - ~ Refused
-

[IF QCretin = *Yes - own occupational pension* OR *Yes - own personal pension* THEN ASK QCaddit]

QCaddit SHOWCARD C9. And did you make any additional contributions to your pension in any of the ways shown on this card? CODE ALL THAT APPLY.

- ~ Regular extra personal contributions such as Additional Voluntary Contributions (AVCs) or Free Standing Additional Voluntary Contributions (FSAVCs)
 - ~ Buying additional years
 - ~ Irregular lump sum contributions
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QCretin = *No* OR *Don't know* OR *Refused* THEN ASK QCownpe]

QCownpe Did you ever consider taking out an occupational or personal pension of your own?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QCretin = No OR Don't know OR Refused THEN ASK QCnopen]

QCnopen Why did you never take out either an occupational or personal pension of your own?
PROBE FULLY. DO NOT PROMPT.

- ~ Didn't have a job/didn't work for long enough
- ~ Couldn't afford to/didn't earn enough/income too low
- ~ Too many debts/bills/financial commitments
- ~ Was relying on state pension
- ~ Was relying on partner's pension (including ex-partner)
- ~ Was relying on financial support from family
- ~ Didn't think about it/didn't get around to it
- ~ Not eligible/employer did not offer a pension scheme
- ~ Didn't think I'd live that long
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QAWORK = Retired from paid work OR QCwork = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCstand]

QCstand Is your current {household} income sufficient to give you the standard of living you hoped to have in your retirement?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF QCstand = No THEN ASK QCinsuf]

QCinsuf ASK WHY THEIR INCOME IS LOWER THAN THEY HAD HOPED.

- ~ Why income is lower: _____
- ~ Don't know
- ~ Refused

[IF QAWORK DOES NOT = Retired from paid work OR QCwork DOES NOT = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCpenpl]

QCpenpl Do you {or your partner} (extra text if lives with partner) have an occupational or personal pension into which you, your employer or someone else is currently paying?

- ~ Yes - respondent
- ~ Yes - partner
- ~ No pension
- ~ Don't know
- ~ Refused

QCpastp {Apart from this current pension} (*extra text if QCpenpl = Yes - respondent OR Yes - partner*), do you {or your partner} (*extra text if lives with partner*) have any other pension scheme into which money has been paid in the past?

- ~ Yes - respondent
 - ~ Yes - partner
 - ~ No pension
 - ~ Don't know
 - ~ Refused
-

QCyears For how many years in total have contributions been paid into a pension in your own name {including any previous pensions you have had} (*extra text if QCpastp = Yes - respondent*)? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE. EXCLUDE YEARS THAT HAVE BEEN PAID IN BUT SINCE REFUNDED.

- ~ Numeric range (PERMITTED RANGE 0 TO 50) _____
 - ~ Don't know
 - ~ Refused
-

QCaddco SHOWCARD C9. And have you made any additional contributions to a pension scheme in any of the ways shown on this card? CODE ALL THAT APPLY.

- ~ Regular extra personal contributions such as Additional Voluntary Contributions
 - ~ Buying additional years
 - ~ Irregular lump sum contributions
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QCpenpl DOES NOT = *Yes - respondent* OR QCpastp DOES NOT = *Yes - respondent* THEN ASK QCnoown]

QCnoown Why have you never taken out either an occupational or personal pension of your own? PROBE: what other reasons? DO NOT PROMPT.

- ~ Didn't have a job/didn't work for long enough
 - ~ Couldn't afford to/didn't earn enough/income too low
 - ~ Too many debts/bills/financial commitments
 - ~ Was relying on state pension
 - ~ Was relying on partner's pension (including ex-partner)
 - ~ Was relying on financial support from family
 - ~ Didn't think about it/didn't get around to it
 - ~ Not eligible/employer did not offer a pension scheme
 - ~ Didn't think I'd live that long
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* OR QCretin DOES NOT = *Yes - own occupational pension* OR *Yes - own personal pension* OR QCpenpl DOES NOT = *Yes - respondent* OR *Yes - partner* OR QCpastp DOES NOT = *Yes - respondent* OR *Yes - partner* THEN ASK QCownp2]

QCownp2 Have you {or your partner} (*extra text if lives with partner*) ever actively considered making any financial provision for your retirement?

- Yes
- No
- Don't know
- Refused

[IF QCownp2 = *No* THEN ASK QCnopn2]

QCnopn2 Why have you never considered this? PROBE FULLY. DO NOT PROMPT.

- Couldn't afford to/didn't earn enough/income too low
- Too many debts/bills/financial commitments
- Too young/haven't started work yet
- Wasn't interested/didn't think about it/didn't get round to it
- Was relying on state pension
- Was relying on partner's pension (including ex-partner)
- Was relying on financial support from family
- Didn't think I'd live that long
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working* THEN ASK QCretpr]

QCretpr SHOWCARD C10. {Apart from the pension plans you already have} (*extra text if QCpenpl OR QCpastp = Yes - respondent OR Yes - partner*), which of the things on this card do you {and your partner} (*extra text if lives with partner*) plan to use to provide for your retirement? CODE ALL THAT APPLY.

- State retirement pension
- Savings or investments
- Releasing equity in your home by moving to a less expensive one
- Borrowing against the value of your home
- Renting out rooms in your home
- Renting out a property (other than your main home)
- Sale of another property (other than your main home)
- Drawing an income from your own (or your partners) business
- Sale of valuables (including art, jewellery, antiques, etc)
- Inheritance
- Financial support from family
- Earnings from part-time/freelance work
- Occupational or personal pension from scheme not yet started
- Something else (WRITE IN ON NEXT SCREEN)
- Don't know
- Refused
- None of these

[IF QCretpr = *Something else (WRITE IN ON NEXT SCREEN)* THEN ASK QCothpe]

QCothpe ASK RESPONDENT WHAT ELSE THEY PLAN TO USE.

- What else: _____
- Don't know
- Refused

[IF (QAWORK DOES NOT = *Retired from paid work* OR QCwork DOES NOT = *I have retired but continue to work to increase my income* OR *I have retired but continue to work because I enjoy working*) AND (QAGE >49 OR QAGEBND = 55-60 OR 61-64 OR 65-74 OR 75+) THEN ASK QCstali]

QCstali Taking all this into account, how confident are you that your household income in retirement will give you the standard of living you hope for? READ OUT.

- Very confident
- Fairly confident
- Not very confident
- Not at all confident
- Don't know
- Refused

[IF QCstali = *Not very confident* OR QCstali = *Not at all confident* THEN ASK QCnotco]

QCnotco Why do you say that? PROBE: what other reasons?

- ~ Why: _____
 - ~ Don't know
 - ~ Refused
-

[IF respondent is below state retirement age THEN ASK QCminam]

QCminam Do you know the minimum income per week that the government currently guarantees a {single pensioner} {pensioner couple} (*text dependent on whether lives with partner*) will receive? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - ~ Don't know
 - ~ Refused
-

QCgovpe In fact, the minimum income per week that the government currently guarantees a {single pensioner} {pensioner couple} will receive is {£109} {£167} (*text dependent on whether lives with partner*). If you were at retirement age now, would this *on its own* be enough to give you {and your partner} (*extra text if lives with partner*) the standard of living you would hope for in your retirement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* OR *Other adults who share meals or a living room with you* OR *Other adult children (aged 16 or over and not at school)* OR *Parent(s) or other adult family members* THEN ASK QCresp2]

QCresp2 SHOWCARD C11. Who has been mainly responsible for making sure you have sufficient income for your retirement?

- ~ Mainly you
 - ~ Mainly your partner
 - ~ Mainly someone else in the family
 - ~ You share the responsibility equally with your partner or someone else
 - ~ Nobody
 - ~ Don't know
 - ~ Refused
-

[ASK ALL]

Qpla **SHOWCARD C12. I will now read you some statements made by other people about planning ahead. Please tell me how strongly you agree or disagree with them.**

“I tend to live for today and let tomorrow take care of itself.”

“I always make sure I have money saved for a rainy day.”

“I find it more satisfying to spend money than to save it for the long term.”

- ~ Agree strongly
 - ~ Tend to agree
 - ~ Tend to disagree
 - ~ Disagree strongly
 - ~ Don't know
 - ~ Refused
-

[IF respondent is below state retirement age THEN ASK Qpla4]

Qpla4 **SHOWCARD C12. I will now read you a statement made by other people about planning ahead. Please tell me how strongly you agree or disagree with it.**

“If I had to choose, I would rather have a good standard of living today than save for retirement.”

- ~ Agree strongly
 - ~ Tend to agree
 - ~ Tend to disagree
 - ~ Disagree strongly
 - ~ Don't know
 - ~ Refused
-

SECTION D - MAKING CHOICES

[ASK ALL]

QDadvic In the last five years, have you received any professional advice about planning your personal finances? By that I mean things like planning for retirement, tax planning, or investing money, but please do not include advice related to running a business.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QDadvic = Yes THEN ASK QDadvi2]

QDadvi2 SHOWCARD D1. Who did you receive this advice from? CODE ALL THAT APPLY.

- ~ A. Independent Financial Adviser
 - ~ B. Manager or adviser at a bank or building society
 - ~ C. Manager or adviser at an insurance company
 - ~ D. Accountant
 - ~ E. Solicitor
 - ~ F. Insurance Broker
 - ~ G. Mortgage adviser
 - ~ H. Stockbroker
 - ~ I. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
-

[IF QDadvi2 = I. THEN ASK QDothad]

QDothad ASK RESPONDENT WHERE ADVICE CAME FROM.

- ~ Advice came from: _____
 - ~ Don't know
 - ~ Refused
-

QDnumfi From how many different firms have you received advice in the last five years?

- ~ Numeric range (PERMITTED RANGE 0 TO 50) _____
 - ~ Don't know
 - ~ Refused
-

[IF QDnumfi >=1 AND more than one response at QDadvi2 THEN ASK QDadvi3]

QDadvi3 SHOW SCREEN. Thinking about the firm you have used most often, what type of firm was this?

- ~ A. Independent Financial Adviser
 - ~ B. Manager or adviser at a bank or building society
 - ~ C. Manager or adviser at an insurance company
 - ~ D. Accountant
 - ~ E. Solicitor
 - ~ F. Insurance broker
 - ~ G. Mortgage adviser
 - ~ H. Stockbroker
 - ~ I. Other
 - ~ Don't know
 - ~ Refused
-

[IF QDadvi2 DOES NOT = *Don't know* OR *Refused* THEN ASK QDfirm]

QDfirm Have you received advice from this firm on more than one occasion?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QDfirm = *Yes* THEN ASK QDyeara]

QDyeara For how many years have you received advice from them? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE. IF LESS THAN A YEAR, CODE AS ZERO.

- ~ Numeric range (PERMITTED RANGE 0 FOR LESS THAN A YEAR OR 1 TO 50) _____
 - ~ Don't know
 - ~ Refused
-

[IF QDadvic = *Yes* THEN ASK QDadpen]

QDadpen Have they advised you about buying a pension or an investment? CODE ALL THAT APPLY.

- ~ Yes - pension
 - ~ Yes - investment
 - ~ No - neither
 - ~ Don't know
 - ~ Refused
-

[IF QDadpen = Yes - pension OR Yes - investment THEN ASK QDauthr]

QDauthr Did you check whether they were authorised to give advice on {pensions} {investments} {pensions and investments} (text dependent on response at QDadpen)?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QDauthr = Yes THEN ASK QDauth]

QDauth DO NOT SHOW SCREEN. Who authorised them to give advice?

- ~ The Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other body (not specific)
 - ~ Don't know
 - ~ Refused
-

QDrisk SHOWCARD D2. How much risk are you prepared to take that you might lose some of the money you put into a savings account or investment? CODE ONLY ONE.

- ~ No risk at all
 - ~ Low risk
 - ~ Low to moderate risk
 - ~ Moderate risk
 - ~ Moderate to high risk
 - ~ High risk
 - ~ Don't know
 - ~ Refused
-

QDag SHOWCARD D3. I am now going to read out some statements other people have made about taking out financial products. Please tell me how strongly you agree or disagree with them.

“I've got a clear idea of the sorts of financial products that I need without consulting a financial adviser.”

“I tend to trust financial advisers and accept what they recommend.”

“I do not know enough about pensions and investments to choose ones that are suitable for my circumstances without consulting a financial adviser.”

- ~ Agree strongly
 - ~ Tend to agree
 - ~ Tend to disagree
 - ~ Disagree strongly
 - ~ Don't know
 - ~ Refused
-

QDprodu USE GREEN SHUFFLE CARDS. I would now like to ask about the financial products that you have. Please look at each of these cards and tell me which, if any, of these you currently have, either in your own name or jointly with someone else? Please just tell me the letter on the card. CODE ALL THAT APPLY.

- ~ A. Current account with a bank or building society for personal use, excluding business accounts
 - ~ B. Credit card
 - ~ C. Mortgage
 - ~ D. Savings account with a bank or building society
 - ~ E. Cash ISA/TOISA/TESSA
 - ~ F. Premium Bonds
 - ~ G. National Savings and Investments savings account
 - ~ H. Credit Union account
 - ~ I. ISA (Stocks and shares or life insurance)
 - ~ J. PEP
 - ~ K. Unit trust, investment trust or OEIC
 - ~ L. Guaranteed Equity Bond
 - ~ M. Savings bond (with a bank or building society)
 - ~ N. Investment bond
 - ~ O. Gilts
 - ~ P. Stocks and shares
 - ~ Q. National Savings Bonds or Certificates
 - ~ R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - ~ S. Personal pension or FSAVCs
 - ~ T. ISA (unsure of type)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

QD5yrs USE GREEN SHUFFLE CARDS. Please could you look at *all* the cards again and tell me which, if any of these you have *taken out in the last five years*, whether or not you still have them? Please do not include any savings or investments where you just continued to put money into an account that you already had. **CODE ALL THAT APPLY.**

- ~ A. Current account with a bank or building society for personal use, excluding business accounts
 - ~ B. Credit card
 - ~ C. Mortgage
 - ~ D. Savings account with a bank or building society
 - ~ E. Cash ISA/TOISA/TESSA
 - ~ F. Premium Bonds
 - ~ G. National Savings and Investments savings account
 - ~ H. Credit Union account
 - ~ I. ISA (Stocks and shares or life insurance)
 - ~ J. PEP
 - ~ K. Unit trust, investment trust or OEIC
 - ~ L. Guaranteed Equity Bond
 - ~ M. Savings bond (with a bank or building society)
 - ~ N. Investment bond
 - ~ O. Gilts
 - ~ P. Stocks and shares
 - ~ Q. National Savings Bonds or Certificates
 - ~ R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - ~ S. Personal pension or FSAVCs
 - ~ T. ISA (unsure of type)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QD5yrs DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QDactpu]

QDactpu USE GREEN SHUFFLE CARDS. And which of these did you *personally* play an *active* role in taking out? CODE ALL THAT APPLY.

- ~ A. Current account with a bank or building society for personal use, excluding business accounts
 - ~ B. Credit card
 - ~ C. Mortgage
 - ~ D. Savings account with a bank or building society
 - ~ E. Cash ISA/TOISA/TESSA
 - ~ F. Premium Bonds
 - ~ G. National Savings and Investments savings account
 - ~ H. Credit Union account
 - ~ I. ISA (Stocks and shares or life insurance)
 - ~ J. PEP
 - ~ K. Unit trust, investment trust or OEIC
 - ~ L. Guaranteed Equity Bond
 - ~ M. Savings bond (with a bank or building society)
 - ~ N. Investment bond
 - ~ O. Gilts
 - ~ P. Stocks and shares
 - ~ Q. National Savings Bonds or Certificates
 - ~ R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - ~ S. Personal pension or FSAVCs
 - ~ T. ISA (unsure of type)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHL = *Wife, husband or partner you live with as a couple* THEN ASK QDpartn]

QDpartn USE GREEN SHUFFLE CARDS AGAIN. And looking at *all* these cards again, which, if any, of these does your partner currently have in his/her own name *only*? CODE ALL THAT APPLY.

- ~ A. Current account with a bank or building society for personal use, excluding business accounts
 - ~ B. Credit card
 - ~ C. Mortgage
 - ~ D. Savings account with a bank or building society
 - ~ E. Cash ISA/TOISA/TESSA
 - ~ F. Premium Bonds
 - ~ G. National Savings and Investments savings account
 - ~ H. Credit Union account
 - ~ I. ISA (Stocks and shares or life insurance)
 - ~ J. PEP
 - ~ K. Unit trust, investment trust or OEIC
 - ~ L. Guaranteed Equity Bond
 - ~ M. Savings bond (with a bank or building society)
 - ~ N. Investment bond
 - ~ O. Gilts
 - ~ P. Stocks and shares
 - ~ Q. National Savings Bonds or Certificates
 - ~ R. Endowment policy (excluding policy linked to mortgages)/life assurance/savings plan
 - ~ S. Personal pension or FSAVCs
 - ~ T. ISA (unsure of type)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[ASK ALL]

QDprod2 USE YELLOW SHUFFLE CARDS. Now please could you look at *this* set of cards, and tell me which of these you *currently* have, either in your own name or jointly with someone else? CODE ALL THAT APPLY.

- ~ A. Life insurance that pays out on death
 - ~ B. Critical illness insurance
 - ~ C. Income protection insurance
 - ~ D. Payment protection insurance
 - ~ E. Home contents insurance
 - ~ F. Buildings insurance
 - ~ G. Motor insurance
 - ~ H. Private medical/dental insurance
 - ~ I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - ~ J. Student loan from the Student Loan Company
 - ~ K. Loan from a credit union
 - ~ L. Loan from the Social Fund
 - ~ M. Loan from a pawnbroker
 - ~ N. Car loan/credit agreement
 - ~ O. Hire purchase, credit sale or rental purchase agreement
 - ~ P. Store card that you don't settle in full each month
 - ~ Q. Mail order catalogue arrangement to buy goods in instalments
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

QD5yrs2 USE YELLOW SHUFFLE CARDS. Please could you look at *all* the cards again and tell me which, if any, of these you have *taken out in the last five years*, whether or not you still have them? Please do not include any insurance policies that have been provided as part of an employment package, or any you renewed with the same company without considering switching to another provider. **CODE ALL THAT APPLY.**

- ~ A. Life insurance that pays out on death
 - ~ B. Critical illness insurance
 - ~ C. Income protection insurance
 - ~ D. Payment protection insurance
 - ~ E. Home contents insurance
 - ~ F. Buildings insurance
 - ~ G. Motor insurance
 - ~ H. Private medical/dental insurance
 - ~ I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - ~ J. Student loan from the Student Loan Company
 - ~ K. Loan from a credit union
 - ~ L. Loan from the Social Fund
 - ~ M. Loan from a pawnbroker
 - ~ N. Car loan/credit agreement
 - ~ O. Hire purchase, credit sale or rental purchase agreement
 - ~ P. Store card that you don't settle in full each month
 - ~ Q. Mail order catalogue arrangement to buy goods in instalments
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QD5yrs2 DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QDactp2]

QDactp2 USE YELLOW SHUFFLE CARDS. And which of these did you *personally* play an *active* role in taking out? CODE ALL THAT APPLY.

- ~ A. Life insurance that pays out on death
 - ~ B. Critical illness insurance
 - ~ C. Income protection insurance
 - ~ D. Payment protection insurance
 - ~ E. Home contents insurance
 - ~ F. Buildings insurance
 - ~ G. Motor insurance
 - ~ H. Private medical/dental insurance
 - ~ I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - ~ J. Student loan from the Student Loan Company
 - ~ K. Loan from a credit union
 - ~ L. Loan from the Social Fund
 - ~ M. Loan from a pawnbroker
 - ~ N. Car loan/credit agreement
 - ~ O. Hire purchase, credit sale or rental purchase agreement
 - ~ P. Store card that you don't settle in full each month
 - ~ Q. Mail order catalogue arrangement to buy goods in instalments
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHL = *Wife, husband or partner you live with as a couple* THEN ASK QDpart2]

QDpart2 USE YELLOW SHUFFLE CARDS. And looking at *all* the cards again which, if any, of these products does your partner currently have in his/her own name *only*? CODE ALL THAT APPLY.

- ~ A. Life insurance that pays out on death
 - ~ B. Critical illness insurance
 - ~ C. Income protection insurance
 - ~ D. Payment protection insurance
 - ~ E. Home contents insurance
 - ~ F. Buildings insurance
 - ~ G. Motor insurance
 - ~ H. Private medical/dental insurance
 - ~ I. A personal loan, e.g. with bank, building society or finance house, or a company that comes to your home to collect payments
 - ~ J. Student loan from the Student Loan Company
 - ~ K. Loan from a credit union
 - ~ L. Loan from the Social Fund
 - ~ M. Loan from a pawnbroker
 - ~ N. Car loan/credit agreement
 - ~ O. Hire purchase, credit sale or rental purchase agreement
 - ~ P. Store card that you don't settle in full each month
 - ~ Q. Mail order catalogue arrangement to buy goods in instalments
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[ASK ALL]

QDsave SHOWCARD D4. {Apart from any money you have in savings accounts that you have already told us about} (*extra text if respondent has mentioned holding savings accounts at QDprodu*), do you have any money saved in any of the ways on this card?

- ~ Money you have given to someone else to keep/save for you
 - ~ Money that you save in cash at home
 - ~ Money you have paid into a savings and loans club
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

QDloan {Apart from any loans you have already told me about} (*extra text if holds loan products at QDprod2*), do you owe any money you have borrowed from family, friends, or someone else in the community?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

SECTION E - MORTGAGES

[IF QDprodu = C. THEN ASK QJmorty]

QJmorty SHOWCARD E1. What type of mortgage do you {and your partner} (*extra text if lives with partner*) have on your main home?

- ~ Repayment mortgage
 - ~ Endowment mortgage
 - ~ Part endowment, part repayment mortgage
 - ~ Interest-only mortgage with ISA/PEP investment which will repay capital
 - ~ Interest-only mortgage with pension investment which will repay capital
 - ~ Interest-only mortgage with no linked investment product in place to repay the capital
 - ~ Some other type of mortgage (WRITE IN ON NEXT SCREEN)
 - ~ None - mortgage is on other property
 - ~ Don't know
 - ~ Refused
-

[IF QJmorty = *Some other type of mortgage (WRITE IN ON NEXT SCREEN)* THEN ASK QJothmo]

QJothmo ASK FOR NAME OF OTHER TYPE OF MORTGAGE.

- ~ Mortgage type: _____
 - ~ Don't know
-

[IF QJmorty = *Endowment mortgage OR Part endowment, part repayment mortgage* THEN ASK QJendmo]

QJendmo What do you expect your endowment policy to do? READ OUT AND CODE ONLY ONE.

- ~ To pay off only part of this mortgage
 - ~ To pay off the whole of this mortgage
 - ~ To pay off the whole of this mortgage with money to spare
 - ~ Don't know
 - ~ Refused
-

[IF QJendmo = *To pay off only part of this mortgage* THEN ASK QJshort]

QJshort DO NOT SHOW SCREEN. How do you plan to pay off the rest of this mortgage? PROBE: in what other ways? DO NOT PROMPT.

- ~ Proceeds of sale of mortgaged property
 - ~ Sale of other property
 - ~ Savings/other investments I/we already have
 - ~ Take out new investment
 - ~ Expected inheritance
 - ~ Switch to repayment mortgage
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = *Endowment mortgage* OR *Part endowment, part repayment mortgage* THEN ASK QJendow]

QJendow Can I just check, have you ever had an endowment or part endowment mortgage on this home?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF QJmorty = *Endowment mortgage* OR *Part endowment, part repayment mortgage* OR QJendow = Yes THEN ASK QJfall]

QJfall Have you done any of these things because you expected a shortfall on an endowment mortgage on this home? READ OUT.

- ~ Converted/switched to a repayment mortgage
- ~ Taken out additional investments
- ~ Paid off extra capital
- ~ Don't know
- ~ Refused
- ~ None of these

[IF QJmorty = *Interest-only mortgage with no linked investment product in place to repay the capital* THEN ASK QJpayof]

QJpayof DO NOT SHOW SCREEN. How do you plan to pay off the capital on your mortgage? PROMPT: In what other ways? CODE ALL THAT APPLY.

- ~ Proceeds of sale of mortgaged property
- ~ Sale of other property
- ~ Savings/other investments I/we already have
- ~ Take out new investment
- ~ Expected inheritance
- ~ Switch to repayment mortgage
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QJmorty DOES NOT = *Don't know* OR *None - mortgage is on other property* OR *Refused* THEN ASK QJinter]

QJinter What interest rate are you paying on this mortgage at the moment? WRITE IN TO THE NEAREST WHOLE PERCENTAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99) _____
- ~ Don't know
- ~ Refused

[ASK ALL WITH A MORTGAGE]

QJothpr Do you {or your partner} (*extra text if lives with partner*) own or part-own any other property, either with a mortgage or outright?

- ~ Yes - with a mortgage
 - ~ Yes - own outright
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QJothpr = Yes - with a mortgage THEN ASK QJmort2]

QJmort2 SHOWCARD E2. What type of mortgage do you have on this property? CODE ONLY ONE. IF MORE THAN ONE, ASK ABOUT PROPERTY HELD LONGEST.

- ~ Repayment mortgage
 - ~ Endowment mortgage
 - ~ Part endowment, part repayment mortgage
 - ~ Interest-only mortgage with ISA/PEP investment which will repay capital
 - ~ Interest-only mortgage with pension investment which will repay capital
 - ~ Interest-only mortgage with no linked investment product in place to repay the capital
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = Endowment mortgage OR Part endowment, part repayment mortgage AND QJmort2 DOES NOT = Endowment mortgage OR Part endowment, part repayment mortgage THEN ASK QJendm2]

QJendm2 What do you expect your endowment policy to do? READ OUT.

- ~ To pay off only part of this mortgage
 - ~ To pay off the whole of this mortgage
 - ~ To pay off the whole of this mortgage with money to spare
 - ~ Don't know
 - ~ Refused
-

[IF QJendm2 = To pay off only part of this mortgage THEN ASK QJshor2]

QJshor2 DO NOT SHOW SCREEN. How do you plan to pay off the rest of this mortgage? PROBE: in what other ways? DO NOT PROMPT.

- ~ Proceeds of sale of mortgaged property
 - ~ Sale of other property
 - ~ Savings/other investments I/we already have
 - ~ Take out new investment
 - ~ Expected inheritance
 - ~ Switch to repayment mortgage
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = *Interest-only mortgage with no linked investment product in place to repay the capital* AND QJmort2 DOES NOT = *Interest-only mortgage with no linked investment product in place to repay the capital* THEN ASK QJpayo2]

QJpayo2 DO NOT SHOW SCREEN. How do you plan to pay off the capital on your mortgage?
PROBE: in what other ways? DO NOT PROMPT.

- ~ Proceeds of sale of mortgaged property
 - ~ Sale of other property
 - ~ Savings/other investments I/we already have
 - ~ Take out new investment
 - ~ Expected inheritance
 - ~ Switch to repayment mortgage
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QJothpr = *Yes - with a mortgage* AND QJmorty = *None - mortgage is on other property* THEN ASK QJinte2]

QJinte2 What interest rate are you paying on this mortgage at the moment? WRITE IN TO NEAREST WHOLE PERCENTAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 30) _____
 - ~ Don't know
 - ~ Refused
-

[IF QDprodu = C. THEN ASK QJalin1]

QJalin1 All-in-one accounts are a new type of flexible mortgage which allow a person to link together different accounts - for example, a current account, a savings account and a mortgage. There are two types of all-in-one account: current-account mortgages and offset mortgages. Is your mortgage/are any of your mortgages an all-in-one account? Examples include a Virgin One account and a Woolwich Open Plan.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QJalin1 = *Yes* THEN ASK QJnegba]

QJnegba What is the amount of the negative balance or overdraft on your all-in-one mortgage?

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QJnegba >=1 THEN ASK QJguess]

QJguess May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QJalin1 DOES NOT = Yes THEN ASK QJlefpa]

QJlefpa How much in total is left to pay on your mortgage(s)? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QJlefpa >=1 THEN ASK QJestpa]

QJestpa May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH A MORTGAGE]

QJrepay How much in total are the repayments on {this mortgage} {these mortgages} (*text dependent on whether respondent has mortgage on both main home and other property*) each month? Please *include* payments into endowment policies or other investments that you intend to use to pay off your mortgage. Please *exclude* any money that you get from the Department for Work and Pensions to pay your mortgage. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QJrepay >=1 THEN ASK QJestre]

QJestre May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH A MORTGAGE]

QJexmon In the past 12 months have you {or your partner} (*extra text if lives with partner*) paid extra money off your mortgage(s)?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QJexmon = Yes THEN ASK QJtotpa]

QJtotpa How much extra in total did you {or your partner} (*extra text if lives with partner*) pay off your mortgage(s) in the past 12 months? PROBE FOR THE BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QJtotpa >=1 THEN ASK QJestim]

QJestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH A MORTGAGE]

QJreasre SHOWCARD E3. How easy is it to keep up with your mortgage repayments? Please just tell me the letter of the statement which best applies to you.

- ~ A. Keeping up with payments without any difficulties
 - ~ B. Keeping up with payments but struggle to do so from time to time
 - ~ C. Keeping up with payments but it is a constant struggle
 - ~ D. Sometimes fall behind with payments
 - ~ E. Always fall behind with payments
 - ~ F. Mortgage paid in full by Department for Work and Pensions
 - ~ Don't know
 - ~ Refused
-

[IF QJreasre DOES NOT = F. THEN ASK QJincre]

QJincre SHOWCARD E4. How easy would it be if your monthly mortgage repayments were to increase by 10% - that means an extra £10 per month for every £100 that you pay at present.

- ~ Could pay mortgage and other financial commitments without difficulty
 - ~ Could pay mortgage without any difficulties, but would struggle to pay other financial commitments
 - ~ Would struggle to pay mortgage and other financial commitments
 - ~ Would struggle to pay mortgage and would fall behind with payments for other financial commitments
 - ~ Would fall behind with mortgage payments and other financial commitments
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH A MORTGAGE]

QJvalue What is the approximate value of your home (and other property that you {or your partner} (*extra text if lives with partner*) own *outright*) at present? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QJvalue >=1 THEN ASK QJaccr]

QJaccr May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QJothpr = Yes - with a mortgage OR Yes - own outright THEN ASK QJcapga]

QJcapga Thinking now just about the property you own which is not your main home. If you sold this property, would you be liable for Capital Gains Tax?

- ~ Yes
 - ~ Possibly
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QJcapga DOES NOT = No THEN ASK QJexemp]

QJexemp Can you tell me what the current annual exempt amount per person is for Capital Gains Tax? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

MORTGAGES - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made an active purchase of a mortgage in the last five years. A prioritisation system was used to choose two active purchases for follow up where there were more than two types; but mortgages were in the second type prioritised so were always followed up.

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJwhymo SHOWCARD E5. I now want to ask you a bit more about the last time you personally took out a mortgage. Did you take out this mortgage for any of the reasons on this card? CODE ALL THAT APPLY.

- ~ Buying a property
 - ~ Remortgaging to release equity
 - ~ Remortgaging to get a better deal
 - ~ Remortgaging to pay off other credit commitments
 - ~ Remortgaging for home improvement/extension
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QJsourc SHOWCARD E6. Which, if any, of these sources of information did you use, before deciding which mortgage to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other source (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QJsourc = Q. THEN ASK QJothso]

QJothso ASK WHAT OTHER SOURCE OF INFORMATION IS.

- ~ Source of information: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QJsourc THEN ASK QJsour2]

QJsour2 And which *one* of these sources did you feel most influenced your decision about which mortgage to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other source
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJcompa Did you yourself collect information about different mortgages from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QJadvis Did a professional adviser (by that I mean someone like an independent financial adviser, a manager or adviser at a bank or building society, or a mortgage broker) collect information about different mortgages from more than one company on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QJchoic **SHOW SCREEN.** And which of the following best describes the way you chose which mortgage to take out? **READ OUT AND CODE ONLY ONE.**

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QJchoic = *I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QJadvic]*

QJadvic **SHOW SCREEN.** Which of the following best describes the person who gave you advice about what mortgage to take out? **CODE ONLY ONE.**

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ A mortgage broker
 - ~ An accountant or solicitor
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

QJpros How clearly did the person who gave you advice explain the pros and cons of the {mortgage they recommended} {mortgages they discussed with you} (*text dependent on answer given at QJchoic*)? **READ OUT AND CODE ONLY ONE.**

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJmortc DO NOT SHOW SCREEN. What was it about this particular mortgage that made you choose it rather than another mortgage? PROBE FULLY. DO NOT PROMPT.

- ~ Type of mortgage, e.g. repayment, endowment, interest-only mortgage
 - ~ Interest rate
 - ~ Type of interest rate, e.g. fixed, capped, discounted, variable
 - ~ Amount of deposit required
 - ~ Had used this company/provider before
 - ~ Reputable, well established firm
 - ~ Recommended by family member/friend/colleague
 - ~ No penalties for early redemption
 - ~ Did not consider any other mortgage
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QJsign Before you signed the agreement for this mortgage, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QJsign DOES NOT = *Read the terms and conditions carefully* THEN ASK QJbehal]

QJbehal Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

SECTION F - PROTECTION

[IF QDprod2 = C. OR D. THEN ASK QHinsur]

QHinsur Can I just check, does this insurance policy(ies) cover you personally if you are unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

- ~ Sickness or disability
 - ~ Accident
 - ~ Redundancy
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK QHpartn]

QHpartn And does it cover your partner if he/she is unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

- ~ Sickness or disability
 - ~ Accident
 - ~ redundancy
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

QHclaim If you had to claim on this insurance, would this policy pay out immediately? IF MORE THAN ONE POLICY, ASK IF ANY OF THEM WOULD PAY OUT IMMEDIATELY.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHclaim = *No* THEN ASK QHwait]

QHwait How many *months* would you have to wait? IF MORE THAN ONE POLICY ASK ABOUT THE ONE WITH THE SHORTEST WAITING TIME. WRITE IN NUMBER OF MONTHS.

- ~ Numeric range (PERMITTED RANGE 0 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

QHoften How often do you {or your partner} (*extra text if lives with partner*) personally check whether these policies provide you with adequate insurance cover?

- ~ At least once a year
 - ~ Less often
 - ~ Never
 - ~ Don't know
 - ~ Refused
-

[IF QHoften = *At least once a year* OR *Less often* THEN ASK QHdo]

QHdo Thinking about the last time you checked, which of the following did you do? READ OUT AND CODE ONLY ONE.

- ~ Increase the level of cover or benefits
 - ~ Decrease the level of cover or benefits
 - ~ Not make any changes to the level of cover or benefits
 - ~ Do something else (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
-

[IF QHdo = *Do something else (WRITE IN ON NEXT SCREEN)* THEN ASK QHadins]

QHadins ASK WHAT THEY DID.

- ~ Action taken: _____
 - ~ Don't know
 - ~ Refused
-

[IF (QDprod2 DOES NOT = C. OR D.) AND (QDprod2 = B. OR (QDprod2 = A. AND B.)) THEN ASK QHcheck]

QHcheck Thinking about your Critical Illness insurance, how often do you {or your partner} (*extra text if lives with partner*) check whether this policy provides adequate insurance cover?

- ~ At least once a year
 - ~ Less often
 - ~ Never
 - ~ Don't know
 - ~ Refused
-

[IF QHcheck = *At least once a year* OR *Less often* THEN ASK QHdo3]

QHdo3 Thinking about the last time you {or your partner} (*extra text if lives with partner*) did this, which of the following did you do? READ OUT AND CODE ONLY ONE.

- ~ Increase the level of cover or benefits
 - ~ Decrease the level of cover or benefits
 - ~ Not make any changes to the level of cover or benefits
 - ~ Do something else
 - ~ Don't know
 - ~ Refused
-

[IF QDprod2 = A. AND (QDprod2 DOES NOT = B. OR C. OR D.) THEN ASK QHlife]

QHlife Thinking about your life insurance policy which pays out on your death, how often do you {or your partner} (*extra text if lives with partner*) check whether this policy provides adequate insurance cover?

- ~ At least once a year
 - ~ Less often
 - ~ Never
 - ~ Don't know
 - ~ Refused
-

[IF QHlife = *At least once a year* OR *Less often* THEN ASK QHdo2]

QHdo2 Thinking about the last time you {or your partner} (*extra text if lives with partner*) did this, which of the following did you do? READ OUT AND CODE ONLY ONE.

- ~ Increase the level of cover or benefits
 - ~ Decrease the level of cover or benefits
 - ~ Not make any changes to the level of cover or benefits
 - ~ Do something else (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
-

[IF QHdo2 = *Do something else (WRITE IN ON NEXT SCREEN)* THEN ASK QHothac]

QHothac ASK WHAT ACTION WAS TAKEN.

- ~ Action taken: _____
 - ~ Don't know
 - ~ Refused
-

PROTECTION - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if protection is one of the prioritised product types of active purchases they have made in the last five years.

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHsourc SHOWCARD F1. Thinking about the policy you last took out, which, if any, of these sources of information did you use before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendations from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QHsourc = Q. THEN ASK QHsoth1]

QHsoth1 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

- ~ Information source: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QHsourc THEN ASK QHone]

QHone And which *one* of these sources did you feel most influenced your decision about what insurance policy to take out? CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendations from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHdiff Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QHprofe Did a professional adviser (by that I mean someone like an independent financial adviser, a manager or adviser at a bank or building society, or an insurance broker) collect information about different insurance policies from more than one company on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QHbest SHOW SCREEN OR READ OUT. And which of these best describes the way you chose which insurance policy to take out? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QHbest = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QHtell]

QHtell Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHtell = *No* OR *Don't know* THEN ASK QHperso]

QHperso SHOW SCREEN OR READ OUT. Which of the following best describes the person who gave you advice about what insurance policy to take out? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ An insurance broker
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QHtell = *No* OR *Don't know* THEN ASK QHautho]

QHautho As far as you know, was this person authorised to give advice on this type of insurance?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHautho = Yes THEN ASK QHwho]

QHwho DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

[IF QHbest = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHadvic]

QHadvic As far as you know, which of the following was this person able to give you advice about? READ OUT AND CODE ONLY ONE.

- ~ All insurance policies of this type which were available on the market
 - ~ The insurance policies of this type offered by *two or more* companies they represented
 - ~ Only the insurance policies of this type offered by *one* specific company they represented
 - ~ Don't know
 - ~ Refused
-

QHpaid DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the insurance policy you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an insurance policy. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave advice
 - ~ No commission or fee payable
 - ~ Don't know
 - ~ Refused
-

QHclear How clearly did the person who gave you advice explain the pros and cons of the {insurance policy they recommended} {insurance policies they discussed with you} (*text dependent on answers at QHbest*)? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QHwhy DO NOT SHOW SCREEN. What was it about this *particular* insurance policy that made you choose it rather than another policy? **PROBE:** what else?

- ~ Cost of premiums
 - ~ Level of cover/benefits it offered
 - ~ Recommended by professional adviser/broker
 - ~ Had used this company before
 - ~ Recommended by family member/friend/colleague
 - ~ Reputation/brand/reliability of company/had heard of company
 - ~ Recommended by lender
 - ~ Part of a package for a loan or mortgage
 - ~ Compulsory for a loan or mortgage
 - ~ Did not consider any other insurance policy
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QHread Before you signed the agreement for this insurance policy, which of the following did you personally do? **READ OUT AND CODE ONLY ONE.**

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QHread DOES NOT = *Read the terms and conditions carefully* THEN ASK QHbehal]

QHbehal Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

GENERAL INSURANCE - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if general insurance is one of the prioritised product types of active purchases they have made in the last five years.

QHwhich SHOWCARD F1. Which, if any of these sources of information did you use, before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendations from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QHwhich = Q. THEN ASK QHsoth2]

QHsoth2 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

- ~ Other source of information: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QHwhich THEN ASK QHone2]

QHone2 And which *one* of these sources did you feel most influenced your decision about what insurance policy to take out? READ OUT FROM LIST AND CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendations from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHinfo Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QHother Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society or a broker) collect information about different insurance policies from more than one company on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QHquote Before deciding which company to buy your insurance from, how many quotes did you get in total? Please include any quotes shown to you by an insurance broker. IF UNSURE, SAY: you can estimate the number if you are not sure.

- ~ Just the one you chose
 - ~ Two
 - ~ Three
 - ~ Four
 - ~ Five or more
 - ~ Don't know
 - ~ Refused
-

QHbest2 SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which insurance policy to take out? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QHearli]

QHearli Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHearli = *No* OR *Don't know* THEN ASK QHwho2]

QHwho2 SHOW SCREEN OR READ OUT. Which of these best describes the person who gave you advice about what insurance policy to take out? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ An insurance broker
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QHearli = No OR Don't know THEN ASK QHauth]

QHauth As far as you know, was this person authorised to give advice on this type of insurance?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QHauth = Yes THEN ASK QHwho3]

QHwho3 DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHadv]

QHadv As far as you know, which of the following was this person able to give you advice about? READ OUT AND CODE ONLY ONE.

- ~ All insurance policies of this type which were available on the market
 - ~ The insurance policies of this type offered by two or more companies they represented
 - ~ Only the insurance policies of this type offered by one specific company they represented
 - ~ Don't know
 - ~ Refused
-

QHpaid2 DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the insurance policy you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an insurance policy. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave advice
 - ~ No commission or fee payable
 - ~ Don't know
 - ~ Refused
-

[IF QHbest2 = *I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser* THEN ASK QHclea2]

QHclea2 How clearly did the person who gave you advice explain the pros and cons of the {the insurance policy they recommended} {the insurance policies they discussed with you} (*text dependent on answer at QHbest2*)? Was it ...? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
- ~ Fairly clearly
- ~ Not very clearly
- ~ Not at all clearly
- ~ Don't know
- ~ Refused

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHwhy2 DO NOT SHOW SCREEN. What was it about this particular insurance policy that made you choose it rather than another policy? PROBE: what else?

- ~ Cost of premiums
- ~ Level of cover/benefits it offered
- ~ Recommended by professional adviser/broker
- ~ Had used this company before
- ~ Recommended by family member/friend/colleague
- ~ Reputation/brand/reliability of company/had heard of company
- ~ Recommended by lender
- ~ Part of a package for a loan or mortgage
- ~ Compulsory for a loan or mortgage
- ~ Did not consider any other insurance policy
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

QHread2 Before you signed the agreement for this insurance policy, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
- ~ Looked at the terms and conditions briefly
- ~ Did not read the terms and conditions at all
- ~ Don't know
- ~ Refused

[IF QHread2 DOES NOT = *Read the terms and conditions carefully* THEN ASK Qhbeha]

Qhbeha Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

SAVINGS HELD INFORMALLY

[IF QDsave = Money you have given to someone else to keep/save for you OR Money that you save in cash at home OR Money you have paid into a savings and loans club THEN ASK QLinfo]

QLinfo You told me earlier that you had money saved in the following ways: {Insert types of informal savings from QDsave}. How much *in total* do you have saved in {this way} {these ways} (*text dependent on answers given at QDsave*)? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
- Don't know
- Refused

[IF QLinfo >=1 THEN ASK QLinst]

QLinst May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

SECTION G - SAVINGS

[IF QDprodu = *D. OR E. OR F. OR G. OR H. OR T.* THEN ASK QLownam]

QLownam Can I just check, are any of the savings you have mentioned held in your own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QLjoint And {in addition to savings held in your own name only} (*extra text if QLownam = Yes*) are any of the savings you have mentioned held jointly with someone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF (QLownam = *No OR Don't know*) AND (QLjoint = *No OR Don't know*) THEN ASK QLconf]

QLconf Can I just check, you told me earlier in the interview that you currently hold savings in your own name or jointly. Could you confirm for me whether the savings are all held in your own name, all held jointly with someone else, or whether some are held in your own name and some are held jointly?

- ~ All held in own name
 - ~ All held jointly
 - ~ Some held in own name, some held jointly
 - ~ Don't know
 - ~ Refused
-

[IF QLownam = *Yes OR QLconf = Some held in own name, some held jointly OR All held in own name* THEN ASK QLamoun]

QLamoun {Thinking about the savings held in your own name only} (*extra text if some savings also held jointly*), how much money *in total* do you *currently* have in these savings? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QLamoun DOES NOT = *Don't know* OR *Refused* THEN ASK QLexact]

QLexact May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QLownam = *Yes* OR QLconf = *Some held in own name, some held jointly* OR *All held in own name* THEN ASK QLamoun]

QLpaid {Thinking about the savings held in your own name only} (*extra text if some savings also held jointly*), in the past 12 months have you paid any money into these savings?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QLpaid = *Yes* THEN ASK QLpayin]

QLpayin {Thinking about the savings held in your own name only} (*extra text if some savings also held jointly*), how much *in total* did you pay into these savings in the past 12 months? Please do not include any money that you have transferred from another savings or investment account. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 1 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QLpayin <=1 THEN ASK QLexac2]

QLexac2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QLjoint = Yes OR QLconf = All held jointly OR Some held in own name, some held jointly THEN ASK QLjamou]

QLjamou {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), how much money *in total* do you *currently* have in these savings? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QLjamou DOES NOT = Don't know OR Refused THEN ASK QLjexac]

QLjexac May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- Exact amount
 - Accurate estimate
 - Rough estimate
 - Don't know
 - Refused
-

[IF QLjoint = Yes OR QLconf = All held jointly OR Some held in own name, some held jointly THEN ASK QLjpaid]

QLjpaid {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), in the past 12 months have you paid any money into these savings?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLjpaid = Yes THEN ASK QLjpayi]

QLjpayi {Thinking about the savings held jointly with someone else} (*extra text if some savings also held in own name*), how much in total did you pay into these savings in the past 12 months? Please do not include any money that you have transferred from another savings or investment account. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - Don't know
 - Refused
-

[IF QLjpayi DOES NOT = *Don't know* OR *Refused* THEN ASK QLjexa2]

QLjexa2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

SAVINGS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of savings products that is one of the two types of product highest in the priority order. This means that they must not have actively purchased more than one of the following types of products in the last five years: investments, mortgages, protection, credit cards, loans or general insurance. If the only type of savings product held are premium bonds, respondents skip to QLchoos and miss out the intervening questions.

QLsourc SHOWCARD G1. I now want to ask you a few questions about the last time you personally opened a savings account. Which, if any, of these sources of information did you use, before deciding which savings account to open? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other source (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QLsourc = Q. THEN ASK QLotsou]

QLotsou ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- ~ Source of information: _____
 - ~ Don't know
-

[IF more than one source mentioned at QLsourc THEN ASK QLinflu]

QLinflu And which *one* of these sources did you feel most influenced your decision about what savings account to open? CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendation from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other source
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLcolle Did you yourself collect information about different savings accounts in more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QLadvis Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society) collect information about different savings accounts from more than one company on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QLchoic SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which savings account to open? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QLchoic = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QLearli]

QLearli Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QLearli DOES NOT= Yes THEN ASK QLadvic]

QLadvic SHOW SCREEN OR READ OUT. Which of these best describes the person who gave you advice about what savings account to open? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QLearli DOES NOT= Yes THEN ASK QLautho]

QLautho As far as you know, was this person authorised to give advice about savings accounts?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QLautho = Yes THEN ASK QLauth]

QLauth DO NOT SHOW SCREEN. Who were they authorised by?

- ~ Financial Services Authority
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

QLclear How clearly did the person who gave you advice explain the pros and cons of the {savings account they recommended} {savings accounts they discussed with you}?
READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QLrange As far as you know, which of the following was this person able to give you advice about? READ OUT.

- ~ All the savings accounts which were available on the market
 - ~ All the savings accounts offered by *two or more* companies they represented
 - ~ Only the savings accounts offered by *one* specific company they represented
 - ~ Don't know
 - ~ Refused
-

QLpaid2 DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the savings account you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling a savings account. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave the advice
 - ~ No commission or fee payable
 - ~ Don't know/can't remember
 - ~ Refused
-

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLchoos What was it about this *particular* savings account that made you choose it rather than another account? PROBE FULLY.

- ~ Convenient location of branch or ATM
 - ~ High rate of interest
 - ~ Tax-free interest
 - ~ Had used this bank/building society/company before
 - ~ Reputable, well established firm
 - ~ Recommended by family member/friend/colleague
 - ~ Instant access/short notice period to withdraw savings
 - ~ Branch based account/passbook account/postal account
 - ~ Online account/telephone account
 - ~ Did not consider any other savings accounts
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QLterm Before you signed the agreement for this savings account, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QLterm DOES NOT = *Read the terms and conditions carefully* THEN ASK QLread]

QLread Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLinter What is the interest rate on this account at present? PLEASE GIVE ANSWER AS NEAREST WHOLE PERCENT. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 30) _____
 - ~ Don't know
 - ~ Refused
-

SECTION H - INVESTMENTS

[IF QDprodu = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. OR R. THEN ASK QKyonam]

QKyonam Can I just check, are any of these investments you have just mentioned held in your own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QKjoint And {in addition to investments held in your own name only} (*extra text if QKyonam = Yes*) are any of the investments you have mentioned held jointly with someone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF (QKyonam = No OR Don't know) AND (QKjoint = No OR Don't know) THEN ASK QKcheck]

QKcheck Can I just check, you told me earlier in the interview that you currently hold investments in your own name or jointly. Could you confirm for me whether the investments are *all* held in your own name, *all* held jointly with someone else, or whether some are held in your own name and some are held jointly?

- ~ All held in own name
 - ~ All held jointly
 - ~ Some held in own name, some held jointly
 - ~ Don't know
 - ~ Refused
-

[IF QKyonam = Yes OR QKcheck = All held in own name OR Some held in own name, some held jointly THEN ASK QKamoun]

QKamoun {Thinking about investments held in your own name only} (*extra text if QKjoint = Yes*), how much money do you have in these investments *in total*? WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QKamoun >=1 THEN ASK QKestim]

QKestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QKyonam = Yes OR QKcheck = All held in own name OR Some held in own name, some held jointly THEN ASK QKpaid]

QKpaid {Thinking about investments held in your own name only} (extra text if QKjoint = Yes), in the past 12 months have you paid any money into these investments?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QKpaid = Yes THEN ASK QKmuch]

QKmuch How much in total did you pay into these investments in the past 12 months? Please do not include reinvested dividends or money transferred from other savings or investment accounts. WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QKmuch >=1 THEN ASK QKesti2]

QKesti2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QKjoint = Yes OR QKcheck = All held jointly OR Some held in own name, some held jointly THEN ASK QKjamou]

QKjamou SHOW SCREEN. {Thinking about investments you hold jointly with someone else } (extra text if holds investments in own name and jointly), how much money do you have in these investments *in total*? WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QKjamou >=1 THEN ASK QKjesti]

QKjesti May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QKjoint = Yes OR QKcheck = All held jointly OR Some held in own name, some held jointly THEN ASK QKjpaid]

QKjpaid {Thinking about investments you hold jointly with someone else } (extra text if holds investments in own name and jointly), in the past 12 months have you paid any money into these investments?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QKjpaid = Yes THEN ASK QKjmuch]

QKjmuch How much *in total* did you pay into these investments in the past 12 months? Please do not include reinvested dividends or money transferred from or into other savings or investment accounts. WRITE IN. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QKjmuch >=1 THEN ASK QKjest2]

QKjest2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QDprodu = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. OR R. THEN ASK QKstate]

QKstate SHOW SCREEN OR READ OUT. Which of these statements best describes what you personally do when you receive the statement(s) on your investments? CODE ONLY ONE.

- ~ I read the statement carefully
 - ~ I look at the statement briefly
 - ~ I don't look at the statement at all
 - ~ I don't receive a statement
 - ~ Don't know
 - ~ Refused
-

QKmonit {Other than checking your statements} (*extra text if QKstate = I read the statement carefully OR I look at the statement briefly*), how often do you personally monitor the performance on your investments? READ OUT.

- ~ At least once a month
 - ~ At least once every six months
 - ~ At least once a year
 - ~ Less than once a year
 - ~ Never
 - ~ Don't know
 - ~ Refused
-

QKreaso SHOWCARD H1. People invest money for different reasons. Looking at this card, which of these are the main reasons why you have invested this money? CODE ALL THAT APPLY.

- ~ For a rainy day - no particular purpose in mind
- ~ For children, grandchildren and/or other family members
- ~ To provide a regular income now
- ~ To provide a regular income in the next three years
- ~ To provide for retirement in the next three years
- ~ To cover the costs of a major expense in the next three years
- ~ To provide a regular income in more than three years' time
- ~ To provide for retirement in more than three years' time
- ~ To cover the costs of a major expense in more than three years' time
- ~ As speculation/recreational
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QKreaso = *To provide a regular income now* OR *To provide a regular income in the next three years* OR *To provide for retirement in the next three years* OR *To cover the costs of a major expense in the next three years* THEN ASK QKtarge]

QKtarge Are your investments on target to provide the money that you need within the next three years?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF QKtarge = *No* THEN ASK QKshort]

QKshort ASK RESPONDENT HOW THEY PLAN TO DEAL WITH THE SHORTFALL.

- ~ Plans for shortfall: _____
 - ~ Don't know
 - ~ Refused
-

INVESTMENTS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of investments.

DPX101 You said earlier that you had bought these types of investment in the last five years: {insert names of all investment product types from QDactpu}. Which of these types of investment did you buy most recently?

QKsourc SHOWCARD H2. Thinking about the {name of product type} (*text dependent on answer at DPX101*) that you bought most recently, which, if any, of these sources of information did you use, before deciding which investment to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QKsourc = Q. THEN ASK QKsothe]

QKsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- ~ Source of information: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QKsourc THEN ASK QKsour2]

QKsour2 And which *one* of these sources did you feel *most* influenced your decision about what investment to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendation from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKcolle Did you yourself collect information about different investments in more than one company, in order to compare them? By this I also mean checking the best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QKadvis Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society, or a broker) collect information about different investments on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QKchoic SHOW SCREEN OR READ OUT. And which of these *best* describes the way you chose which investment to take out? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QKchoic = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* THEN ASK QKearli]

QKearli Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QKearli = *No* THEN ASK QKadvic]

QKadvic SHOW SCREEN OR READ OUT. Which of these *best* describes the person who gave you advice about what investment to take out? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ A broker
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QKearli = *No* THEN ASK QKauth]

QKauth As far as you know, was this person authorised to give advice on investments?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QKauth = Yes THEN ASK QKauth2]

QKauth2 DO NOT SHOW SCREEN. Who are they authorised by?

- ~ Financial Services Authority (FSA)
 - ~ Law Society
 - ~ Institute of Chartered Accountants
 - ~ Other authorising body
 - ~ Don't know
 - ~ Refused
-

[IF QKCHOIC = *I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser* THEN ASK QKclear]

QKclear How clearly did the person who gave you advice explain the pros and cons of {the investment they recommended} {the investments they discussed with you} (*extra text dependent on answers at QKchoic*)? Was it ...? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QKrange As far as you know, which of the following was this person able to give you advice about? READ OUT.

- ~ *All* investments of the type you were considering which were available on the market
 - ~ All the investments offered by *two or more* companies they represented
 - ~ Only the investments offered by *one* specific company they represented
 - ~ Don't know
 - ~ Refused
-

QKfee DO NOT SHOW SCREEN. How was this person paid for their services? Did they receive commission from the firm selling the investment you bought, or did you pay a separate fee for their advice? Please do not include charges for running a scheme or product, just fees for initially selling an investment. CODE ONLY ONE.

- ~ Commission
 - ~ Fee
 - ~ Both (commission and fee)
 - ~ Didn't buy through the adviser/company that gave the advice
 - ~ No commission or fee payable
 - ~ Don't know/can't remember
 - ~ Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKinves Why did you decide to put your money in the {type of product from DPX101} you bought most recently, rather than invest it in some other way? PROBE FULLY.

- ~ Why: _____
 - ~ Don't know
 - ~ Refused
-

QKparti DO NOT SHOW SCREEN. What was it about this *particular* {type of product from DPX101} you bought most recently that made you choose it rather than another {type of product from DPX101}. PROMPT: what else? CODE ALL THAT APPLY.

- ~ Past performance
 - ~ High potential returns
 - ~ Guaranteed returns
 - ~ Guaranteed income
 - ~ Had used this company/provider before
 - ~ Recommended by family member/friend/colleague
 - ~ Reputation/had heard of company
 - ~ Did not consider any other investments
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QKterm Before you signed the agreement for this investment, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
 - ~ DO NOT READ OUT: Not applicable
-

[IF QKterm DOES NOT = *Read the terms and conditions carefully* THEN ASK QKbehal]

QKbehal Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKrisk SHOWCARD H3. Thinking about the period of time over which you are investing, in your view, what is the risk that you might lose some of the money you have invested in the {type of product from DPX101} you bought most recently? Please just tell me the letter on this card that applies.

- ~ A. No risk
 - ~ B. Low to moderate risk
 - ~ C. Moderate risk
 - ~ D. Moderate to high risk
 - ~ E. High risk
 - ~ Don't know
 - ~ Refused
-

SECTION J - CREDIT CARDS

[IF QDprodu = B. THEN ASK QFmany]

QFmany How many credit cards do you have, either in your own name or jointly with someone else, that you have used *in the last 12 months*? Please do not include any charge cards or store cards. PLEASE WRITE IN NUMBER.

- ~ Numeric range (PERMITTED RANGE 0 TO 50) _____
 - ~ Don't know
 - ~ Refused
-

QFH SHOWCARD J1. How are the following credit card accounts paid off?

- Card 1 - the card you use most often
 - Card 2 - the card you use next most often
 - Card 3 - the card you use third most often
 - Card 4 - the card you use fourth most often
 - Card 5 - the card you use fifth most often

 - ~ Always pay off the whole amount outstanding
 - ~ Usually pay off the whole amount outstanding
 - ~ Usually pay off as much as can afford
 - ~ Make minimum payments allowed
 - ~ Not making any payments
 - ~ Don't know
 - ~ Refused
-

[IF QFH DOES NOT = *Always pay off the whole amount outstanding* THEN ASK QFyunam]

QFyunam Can I just check, thinking about the card(s) that you do not pay off in full, are any of these held in your own name only?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QFjoint And {in addition to credit cards held in your own name only} (*extra text if QFyunam = Yes*) are any of the card(s) that you do not pay off in full held jointly with someone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF (QFyunam = No OR Don't know) AND (QFjoint = No OR Don't know) THEN ASK QFcheck]

QFcheck Can I just check, you have told me that you currently have credit cards held in your own name only or jointly that you do not pay off in full. Could you confirm whether these credit cards are all in your own name, all held jointly with someone else, or whether some are in your own name and some are held jointly?

- ~ All in own name
 - ~ All held jointly
 - ~ Some held in own name, some held jointly
 - ~ Don't know
-

[IF QFyunam = Yes OR QFcheck = All in own name OR Some held in own name, some held jointly THEN ASK QFoutst]

QFoutst Thinking about the card(s) {held in your own name only} (*extra text if some cards not paid off in full are held jointly*) that you do not always pay off in full, how much in total do you currently have outstanding on these cards? WRITE IN AMOUNT TO NEAREST POUND. PROMPT FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QFoutst >=1 THEN ASK QFestim]

QFestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QFjoint = Yes OR QFcheck = Some held in own name, some held jointly OR All held jointly THEN ASK QFouts2]

QFouts2 Thinking about the card(s) {held jointly with someone else} that you do not always pay off in full, how much in total do you currently have outstanding on these cards? WRITE IN AMOUNT TO NEAREST POUND. PROMPT FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QFouts2 DOES NOT = *Don't know OR Refused* THEN ASK Qfest2]

Qfest2 May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QFH DOES NOT = *Always pay off the whole amount outstanding* THEN ASK QFused]

QFused Thinking still about *any* cards that you do not pay off in full each month, have you personally used this credit card or any of these cards for any of the following purposes in the past 12 months? READ OUT AND CODE ALL THAT APPLY.

- ~ To pay regular bills
 - ~ To withdraw cash
 - ~ To pay for food or everyday spending
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QFused DOES NOT = *None of these OR Don't know* THEN ASK QFtimes]

QFtimes How many times have you used your credit card(s) in these ways in the past 12 months? WRITE IN NUMBER OF TIMES. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - ~ Don't know
 - ~ Refused
-

QFstate SHOWCARD J2. Which of these statements *best* describes what you personally do when you receive your credit card statement(s)?

- ~ I check off receipts/spending against the statement
 - ~ I check the entries and balance on the statement to see if they look ok
 - ~ I just check the final balance
 - ~ I don't look at the statement at all
 - ~ Don't know
 - ~ Refused
-

CREDIT CARD - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned having actively chosen to take out a credit card in the last five years and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages or protection.

QFsourc SHOWCARD J3. I now want to ask you a bit more about the last time you personally took out a credit card. Which, if any, of these sources of information did you use before deciding which credit card to take out? CODE ALL THAT APPLY.

- A. Unsolicited information sent in the post
 - B. Information picked up in a branch
 - C. Information found on the internet
 - D. Best-buy tables in financial pages of newspapers/magazines
 - E. Best-buy information found on the internet
 - F. Specialist magazines/publications
 - G. Information from sales staff of firm providing the products (including quotes)
 - H. Recommendations from independent financial adviser or broker
 - I. Advice of friends/relatives (not working in the financial services industry)
 - J. Advice of friends/relatives (who work in the financial services industry)
 - K. Newspaper articles
 - L. Newspaper adverts
 - M. Television adverts
 - N. Other advertising
 - O. Television or radio programmes
 - P. Employer
 - Q. Other (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
 - None of these
-

[IF QFsourc = Q. THEN ASK QFsothe]

QFsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
 - Don't know
 - Refused
-

[IF more than one source mentioned at QFsourc THEN ASK QFmost]

QFmost And which *one* of these sources did you feel *most* influenced your decision about what to buy? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendations from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFyou Did you yourself collect information about different credit cards from more than one company in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QFprof SHOW SCREEN. Did someone else collect information about different credit cards for you?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QFbest And which of these *best* describes the way you chose which credit card to take out?
READ OUT AND CODE ONLY ONE.

- ~ I chose one recommended by someone else
 - ~ I was influenced in my final choice by someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QFbest = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QFwho]

QFwho **SHOW SCREEN OR READ OUT.** Which of the following best describes the person who gave you advice about what credit card to take out? **CODE ONLY ONE.**

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ Family member/friend
 - ~ Independent advice agency e.g. Citizens Advice Bureau
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QFbest = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QFclear]

QFclear How clearly did the person who gave you advice explain the pros and cons of the {credit card they recommended} {credit cards they discussed with you} (*text dependent on answer at QFbest*)? **READ OUT AND CODE ONLY ONE.**

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFwhat DO NOT SHOW SCREEN. What was it about this particular credit card that made you choose it rather than another card? PROMPT: what else? CODE ALL THAT APPLY.

- ~ 0% balance transfer
 - ~ To build up loyalty points
 - ~ Cashback on purchases
 - ~ Interest rate/APR
 - ~ Size of credit limit
 - ~ Came with current account
 - ~ To take advantage of free gifts/air miles etc
 - ~ Discount on goods
 - ~ Charity/membership group receives donation when card used
 - ~ Reputation/brand/heard of company
 - ~ Had used this company/provider before
 - ~ Recommended by someone else
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QFwhat = *Discount on goods* OR *To take advantage of free gifts/air miles etc* THEN ASK QFonce]

QFonce Have you used this card more than once?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QFwhat = *0% balance transfer* THEN ASK QFfree]

QFfree How likely are you to clear the balance you transferred before the end of the interest-free period? Would you say you are ...? READ OUT AND CODE ONLY ONE.

- ~ Very likely
 - ~ Fairly likely
 - ~ Fairly unlikely
 - ~ Very unlikely
 - ~ Don't know
 - ~ Refused
-

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFperso Before you signed the agreement for this credit card, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QFperso DOES NOT = *Read the terms and conditions carefully* THEN ASK QFbehav]

QFbehav Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QDloan = Yes THEN ASK QGcomow]

QGcomow You told me earlier that you have borrowed money from family, friends or someone else in the community. How much do you still owe in this way?

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QGcomow >=1 THEN ASK QGamo]

QGamo May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

SECTION K - LOANS

[IF QDprod2 = I. OR J. OR K. OR L. OR M. OR N. OR O. OR P. OR Q. THEN ASK QGnum]

QGnum Can I just check, are any of the loans you have mentioned held in your own name only? READ OUT AND CODE ALL THAT APPLY.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QGjoint And {in addition to loans held in your own name only} (*extra text if QGnum = Yes*) are any of the loans you have mentioned held jointly, with someone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF (QGnum = No OR Don't know) AND (QGjoint = No OR Don't know) THEN ASK Qgowjoi]

Qgowjoi Can I just check, you told me earlier in the interview that you currently have loans in your own name or jointly. Could you confirm for me whether the loans are in your own name, held jointly with someone else, or whether some are held in your own name and some are held jointly?

- ~ All held in own name
 - ~ All held jointly
 - ~ Some held in own name, some held jointly
 - ~ Don't know
 - ~ Refused
-

[IF QGnum = Yes OR QGowjoi = All held in own name OR Some held in own name, some held jointly THEN ASK QGnumlo]

QGnumlo {Thinking just about the loans and credit agreements held in your own name only} (*extra text if some loans held jointly*), how many loans or credit agreements do you currently have in total? WRITE IN NUMBER.

- ~ Numeric range (PERMITTED RANGE 1 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

QGowe {Thinking just about the loans and credit agreements held in your own name only} *(extra text if some loans held jointly)*, how much in total do you currently owe on {this loan or credit agreement} {these loans or credit agreements} *(extra text dependent on answer at QGnumlo)*? WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
- ~ Don't know
- ~ Refused

IF Qgowe >=1 THEN ASK QGestim

QGestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
- ~ Accurate estimate
- ~ Rough estimate
- ~ Don't know
- ~ Refused

QGpayme {Thinking just about the loans and credit agreements held in your own name only} *(extra text if some loans held jointly)*, how much in total are the regular repayments on {this loan or credit agreement} {these loans or credit agreements} *(extra text dependent on answer at QGnumlo)*? PROBE FOR AVERAGE/BEST ESTIMATE IF UNSURE. WRITE IN AMOUNT, AND RECORD WHETHER PAYMENTS ARE PER WEEK OR PER MONTH ON THE NEXT SCREEN..

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999)
- ~ Don't know
- ~ Refused
- ~ Payments have been deferred (IS A NULL CODE)

[IF QGpayme >=1 THEN ASK QGfreq]

QGfreq CODE FREQUENCY OF REPAYMENT BELOW.

- ~ Per week
- ~ Per month
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QGpayme >=1 THEN ASK QGaccur]

QGaccur May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QGpayme DOES NOT = *Payments have been deferred* THEN ASK QGtodat]

QGtodat {Thinking just about the loans and credit agreements held in your own name only} (*extra text if some loans held jointly*), are your repayments up to date on these loans and credit agreements?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QGjoint = Yes OR QGowjoi = *All held jointly* OR *Some held in own name, some held jointly* THEN ASK QGnum2]

QGnum2 {Thinking now about the loans or credit agreements held jointly with someone else} (*extra text if also have loans in own name*), how many loans or credit agreements do you currently have in total? WRITE IN NUMBER.

- ~ Numeric range (PERMITTED RANGE 1 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

QGowe2 {Thinking now about the loans or credit agreements held jointly with someone else} (*extra text if also have loans in own name*), how much in total do you currently owe on {this loan/credit agreement} {these loans and credit agreements} (*text dependent on answer at QGnum2*). WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999)
 - ~ Don't know
 - ~ Refused
-

[IF Qgowe2 >=1 THEN ASK QGest]

QGest May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QGjoint = Yes OR QGowjoi = All held jointly OR Some held in own name, some held jointly THEN ASK QGnum2]

QGrepay {Thinking now about the loans or credit agreements held jointly with someone else} (extra text if also have loans in own name), how much in total are the regular repayments on {this loan/credit agreement} {these loans and credit agreements}? (text dependent on answer at QGnum2). PROBE FOR AVERAGE/BEST ESTIMATE IF UNSURE. WRITE IN AMOUNT, AND RECORD WHETHER PAYMENTS ARE PER WEEK OR PER MONTH ON THE NEXT SCREEN.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999) _____
 - ~ Don't know
 - ~ Refused
 - ~ Payments have been deferred
-

[IF QGrepay >=1 THEN ASK QGfreq2]

QGfreq2 CODE FREQUENCY OF REPAYMENT BELOW.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QGrepay >=1 THEN ASK QGcheck]

QGcheck May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QGrepay = *Don't know* OR ≥ 1 THEN ASK QGtoda2]

QGtoda2 {Thinking now about the loans or credit agreements held jointly with someone else} *(extra text if also have loans in own name)*, are your repayments up to date on the loans and credit agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

LOANS AND CREDIT AGREEMENTS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a type of loan or credit agreement product and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection or credit cards.

QGCNSOL I now want to ask you a bit more about the last time you personally took out a loan or credit agreement. Can I just check, was this loan taken out to pay off other credit commitments?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QGsourc SHOWCARD K1. Which, if any, of these sources of information did you use, before deciding which loan or credit agreement to take out? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendation from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other source (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QGsourc = Q. THEN ASK QGothso]

QGothso ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- ~ Source of information: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QGsourc THEN ASK QGsoinf]

QGsoinf And which *one* of these sources did you feel *most* influenced your decision about what loan/credit agreement to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendation from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other source
- ~ Don't know
- ~ Refused
- ~ None of these

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGcompa Did you yourself collect information about different loans from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QGproad Did a professional adviser (by that I mean someone like an independent financial adviser, or a manager or adviser at a bank or building society, or a credit broker) collect information about different loans/credit agreements from more than one company/provider on your behalf?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QGchoos SHOW SCREEN OR READ OUT. And which of these best describes the way you chose which loan/credit agreement to take out? CODE ONLY ONE.

- ~ I chose one recommended by a professional adviser
 - ~ I was influenced in my final choice by a professional adviser
 - ~ I was influenced in my final choice by a salesperson
 - ~ I was influenced in my final choice by a friend, relative or someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QGchoos = *I chose one recommended by a professional adviser* OR *I was influenced in my final choice by a professional adviser* OR *I was influenced in my final choice by a salesperson* THEN ASK QGadear]

QGadear Can I just check, did you tell me about this adviser earlier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QGadear = *No* OR *Don't know* THEN ASK QGadvis]

QGadvis SHOW SCREEN OR READ OUT. Which of these best describes the person who gave you advice about what loan/credit agreement to take out? CODE ONLY ONE.

- ~ A company representative or salesperson
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ A credit broker
 - ~ An accountant or solicitor
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGclear How clearly did the person who gave you advice explain the pros and cons of the {loan/credit agreement they recommended} {loans/credit agreements they discussed with you} (*text dependent on answer at QGchoos*)? READ OUT AND CODE ONLY ONE.

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
 - ~ Refused
-

QGwhyh DO NOT SHOW SCREEN. What was it about this *particular* loan/credit agreement that made you choose it rather than another one? PROBE: what else?

- ~ Only agreement offered by store/car dealership/double glazing firm etc
 - ~ Low rate of interest/APR
 - ~ 0% interest/interest free for whole term of loan
 - ~ To take advantage of interest-free credit period
 - ~ Repayments were affordable
 - ~ Large/reputable company
 - ~ had used this company/provider before
 - ~ Recommended by family member/friend/colleague
 - ~ Recommended by professional adviser
 - ~ Did not consider any other loan/credit agreement
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QGterms Before you signed the agreement for this loan/credit agreement, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QGterms DOES NOT = *Read the terms and conditions carefully* THEN ASK QGterm2]

QGterm2 Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
-

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGAPR What is the APR for this loan/credit agreement? By that I mean the annual percentage rate that has to be quoted by your lender. WRITE IN AMOUNT TO NEAREST WHOLE PERCENTAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 1,000) _____
 - ~ Don't know
 - ~ Refused
-

QGpayba How much money will you pay back in total, including the amount you borrowed originally and any interest and other charges? **WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.**

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
 - ~ Only amount borrowed originally
-

[IF QGpayba >=1 THEN ASK QGpesti]

QGpesti May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

CURRENT ACCOUNT - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a current account and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection, credit card, loans, general insurance or savings products.

QEcurr SHOWCARD L1. You said earlier that you had opened a current account with a bank or building society in the last five years. I now want to ask you a bit more about the last time you personally opened a current account. Which, if any, of these sources of information did you use before deciding which current account to open? CODE ALL THAT APPLY.

- ~ A. Unsolicited information sent in the post
 - ~ B. Information picked up in a branch
 - ~ C. Information found on the internet
 - ~ D. Best-buy tables in financial pages of newspapers/magazines
 - ~ E. Best-buy information found on the internet
 - ~ F. Specialist magazines/publications
 - ~ G. Information from sales staff of firm providing the products (including quotes)
 - ~ H. Recommendations from independent financial adviser or broker
 - ~ I. Advice of friends/relatives (not working in the financial services industry)
 - ~ J. Advice of friends/relatives (who work in the financial services industry)
 - ~ K. Newspaper articles
 - ~ L. Newspaper adverts
 - ~ M. Television adverts
 - ~ N. Other advertising
 - ~ O. Television or radio programmes
 - ~ P. Employer
 - ~ Q. Other (WRITE IN ON NEXT SCREEN)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QEcurr = Q. THEN ASK QEsothe]

QEsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- ~ Source of information: _____
 - ~ Don't know
 - ~ Refused
-

[IF more than one source mentioned at QEsourc THEN ASK QEinflu]

QEinflu And which *one* of these sources did you feel most influenced your decision about what current account to open? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- ~ A. Unsolicited information sent in the post
- ~ B. Information picked up in a branch
- ~ C. Information found on the internet
- ~ D. Best-buy tables in financial pages of newspapers/magazines
- ~ E. Best-buy information found on the internet
- ~ F. Specialist magazines/publications
- ~ G. Information from sales staff of firm providing the products (including quotes)
- ~ H. Recommendations from independent financial adviser or broker
- ~ I. Advice of friends/relatives (not working in the financial services industry)
- ~ J. Advice of friends/relatives (who work in the financial services industry)
- ~ K. Newspaper articles
- ~ L. Newspaper adverts
- ~ M. Television adverts
- ~ N. Other advertising
- ~ O. Television or radio programmes
- ~ P. Employer
- ~ Q. Other
- ~ Don't know
- ~ Refused
- ~ None of these

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEinfo Did you yourself collect information about different current accounts from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

QEinfo2 Did someone else collect information about different current accounts for you?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QEchose SHOW SCREEN OR READ OUT. And which of the following *best* describes the way you chose which current account to take out? CODE ONLY ONE.

- ~ I chose one recommended by someone else
 - ~ I was influenced in my final choice by someone else
 - ~ I made the choice entirely by myself
 - ~ Don't know
 - ~ Refused
-

[IF QEchose = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QEperso]

QEperso SHOW SCREEN. Which of the following best describes the person who gave you advice about which current account to take out? CODE ONLY ONE.

- ~ A company representative or sales person
 - ~ A manager/adviser at a bank or building society
 - ~ An independent financial adviser (IFA)
 - ~ An accountant or solicitor
 - ~ Friend/relative
 - ~ Independent advice agency, e.g. Citizens Advice Bureau
 - ~ Someone else
 - ~ Don't know
 - ~ Refused
-

[IF QEchose = *I chose one recommended by someone else* OR *I was influenced in my final choice by someone else* THEN ASK QEclear]

QEclear How clearly did the person who gave you the advice explain the pros and cons of the {current account they recommended} {current accounts they discussed with you} (*text dependent on answers at QEchose*)?

- ~ Very clearly
 - ~ Fairly clearly
 - ~ Not very clearly
 - ~ Not at all clearly
 - ~ Don't know
-

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEchos2 DO NOT SHOW SCREEN. What was it about this *particular* current account that made you choose it rather than another account? PROBE: what else? CODE ALL THAT APPLY.

- ~ Had used this bank/building society before
 - ~ Recommended by a family member/friend/colleague
 - ~ Convenient location of branch or cash machine
 - ~ High rate of interest on credit balance
 - ~ To take advantage of free gifts/airmiles/cashback on debit card purchases etc
 - ~ Offered an overdraft facility
 - ~ Did not offer an overdraft facility
 - ~ Interest rate on overdraft/interest-free overdraft
 - ~ Offered online/telephone/branch based banking
 - ~ Reputation/brand of bank/building society
 - ~ Did not consider any other current account(s)
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

QEread Before you signed the agreement for this current account, which of these did you personally do? READ OUT AND CODE ONLY ONE.

- ~ Read the terms and conditions carefully
 - ~ Looked at the terms and conditions briefly
 - ~ Did not read the terms and conditions at all
 - ~ Don't know
 - ~ Refused
-

[IF QEread DOES NOT = *Read the terms and conditions carefully* THEN ASK QEbeha]

QEbeha Did a friend or relative read them on your behalf before you signed the agreement?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

SECTION M - GETTING HELP

GENERAL INFORMATION SECTION

[ASK ALL]

QMINFOR SHOW SCREEN OR READ OUT. In your opinion, how important is it for people like you to keep up to date with what is happening with financial matters generally, such as the economy and the financial services sector? **CODE ONLY ONE.**

- ~ Very important
 - ~ Quite important
 - ~ Not very important
 - ~ Not at all important
 - ~ Don't know
 - ~ Refused
-

QMEYE SHOWCARD M1. Which, if any, of these things do you personally keep an eye on? **CODE ALL THAT APPLY.**

- ~ Changes in the housing market
 - ~ Changes in the stock market
 - ~ Changes in interest rates
 - ~ Changes in inflation
 - ~ Changes in taxation, e.g. income tax, capital gains tax
 - ~ Changes in the job market
 - ~ Changes in state pension, benefits and tax credits
 - ~ Best buys in financial products
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF QMEYE DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QMONITR]

QMONITR DO NOT SHOW SCREEN. How do you tend to monitor these things? **PROBE FULLY. DO NOT PROMPT.**

- ~ Financial pages in daily or weekend newspapers
 - ~ Newspapers (not financial pages)
 - ~ Specialist personal finance magazines (What Mortgage, etc)
 - ~ Specialist personal finance programmes on TV or radio
 - ~ Other TV or radio programmes
 - ~ Internet
 - ~ Teletext/Ceefax
 - ~ Financial adviser/stockbroker
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QMEYE DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK QMFREQ]

QMFREQ SHOW SCREEN OR READ OUT. And how frequently do you monitor it/them? CODE ONLY ONE.

- ~ At least once a week
 - ~ At least once a month, but not once a week
 - ~ Less than once a month
 - ~ Don't know
 - ~ Refused
-

MIS-SELLING OF FINANCIAL PRODUCTS

[ASK ALL]

QMiSold Within the last five years, have you discovered that you had been sold a financial product that was clearly unsuitable for your needs?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMiSold = Yes THEN ASK QMisprd]

QMisprd What type of product was that? CODE ONLY ONE. IF MORE THAN ONE, ASK ABOUT MOST RECENT PRODUCT. PROMPT IF NECESSARY.

- ~ Mortgage endowment
 - ~ Personal pension
 - ~ Other investment product
 - ~ Credit/store card
 - ~ Loan
 - ~ Insurance policy
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QMiSold = Yes THEN ASK QMcompl]

QMcompl Did you complain to the firm that sold it to you?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMcompl = Yes THEN ASK QMdunit]

QMdunit Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMdunit = No OR Don't know OR QMcompl = No OR Don't know THEN ASK QMorCom]

QMorCom Did you take up the complaint with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMorCom = Yes THEN ASK QMorWho]

QMorWho DO NOT SHOW SCREEN. Who did you take up the complaint with?

- ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Money advice service
 - ~ Solicitor
 - ~ Financial Ombudsman Service/other Ombudsman
 - ~ Financial Services Authority
 - ~ Trading Standards Department
 - ~ Small claims court
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

DISPUTES WITH FINANCIAL COMPANIES

[IF QMiSold = *No* OR *Don't know* OR *Refused* THEN ASK QMerror, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMerror SHOWCARD M2. Within the past five years, have you had a dispute with a financial company (like the ones on this card) that involved fifty pounds or more? Please don't include any disputes that you were able to resolve with a single phone call.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMerror = *Yes* THEN ASK QMercom]

QMercom Did you take up the complaint with the company?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMercom = *Yes* THEN ASK QMresol]

QMresol Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMresol = *No* OR *Don't know* OR QMercom = *No* OR *Don't know* THEN ASK QMcomor]

QMcomor Did you take up the complaint with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMcomor = Yes THEN ASK QMcomwh]

QMcomwh DO NOT SHOW SCREEN. Who did you take up the complaint with?

- ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Money advice service
 - ~ Solicitor
 - ~ Financial Ombudsman Service/other Ombudsman
 - ~ Financial Services Authority
 - ~ Trading standards department
 - ~ Small claims court
 - ~ Don't know
 - ~ Refused
-

DISPUTES WITH SHOPS OR SUPPLIERS

[IF QMerror DOES NOT = Yes THEN ASK QMclaim, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMclaim SHOWCARD M3. And in the past five years, have you had a dispute with a shop or supplier (like the ones on this card) about the quality of goods or services costing fifty pounds or more? Please don't include any disputes that you were able to resolve immediately.

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclaim = Yes THEN ASK QMclCom]

QMclCom Did you take up the complaint with the shop/supplier?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclcom = Yes THEN ASK QMclres]

QMclres Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclres = No OR *Don't know* OR Qmclcom = No OR *Don't know* THEN ASK QMclcmW]

QMclcmW Did you take up the matter with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMclcmW = Yes THEN ASK QMincom]

QMincom DO NOT SHOW SCREEN. Who did you take the matter up with?

- ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Money advice service
 - ~ Solicitor
 - ~ Financial Ombudsman Service/other Ombudsman
 - ~ Financial Services Authority
 - ~ Trading Standards Department
 - ~ Small claims court
 - ~ Don't know
 - ~ Refused
-

DISPUTES WITH THE BENEFITS AGENCY OR DWP ABOUT BENEFITS

[IF QMclaim = *No* OR *Don't know* OR *Refused* THEN ASK QMbener, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMbener Within the last five years, has there been an error involving fifty pounds or more on any state benefits you may receive, that you were not able to resolve with a phone call?

- ~ Yes
 - ~ No
 - ~ Does not receive benefits
 - ~ Don't know
 - ~ Refused
-

[IF QMbener = *Yes* THEN ASK QMbencm]

QMbencm Did you complain to the Benefits Agency or Department for Work and Pensions?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMbencm = *Yes* THEN ASK QMbnres]

QMbnres Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMbnres = *No* OR *Don't know* OR QMbencm = *No* OR *Don't know* THEN ASK QMbnEls]

QMbnEls Did you take up the complaint with anyone else?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMbnEls = Yes THEN ASK QMcmEls]

QMcmEls DO NOT SHOW SCREEN. Who did you take up the complaint with?

- ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Money advice service
 - ~ Solicitor
 - ~ Local MP
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

DISPUTES OVER PENSIONS (STATE OR NON-STATE)

[IF (QMclaim = *No* OR *Don't know* OR *Refused*) AND ((QASEX = *Male* AND QAGE >64) OR (QASEX = *Female* AND QAGE >59)) THEN ASK QMpener, OTHERWISE GO TO SECTION N - MONEY QUIZ]

QMpener Within the last five years, has there been an error involving fifty pounds or more in the pension you receive, that you were not able to resolve with a phone call?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMpener = *Yes* THEN ASK QMpncom]

QMpncom Did you complain to the pensions provider?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMpncom = *Yes* THEN ASK QMpenrs]

QMpenrs Did you manage to resolve the problem with them?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMpenrs = *No* OR *Don't know* OR QMpncom = *No* OR *Don't know* THEN ASK QMpnfur]

QMpnfur Did you take the complaint further?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF QMpnfur = Yes THEN ASK QMpcnc]

QMpcnc DO NOT SHOW SCREEN. Who did you contact about the complaint?

- ~ Citizens Advice Bureau
 - ~ Other advice centre
 - ~ Money advice service
 - ~ Solicitor
 - ~ Financial Ombudsman Service/other Ombudsman
 - ~ Local MP
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

SECTION N - MONEY QUIZ

(see Annex 1 for showcards N1 to N7)

[ASK ALL]

QNquiz The next part of the interview is different. This section, which has some questions about managing money, is like a quiz. But don't worry - it is not an exam. It does not matter whether the answers you give are right or wrong.

SHOWCARD N1. Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February? **PLEASE WRITE IN ANSWER TO NEAREST POUND.**

- ~ Numeric range (PERMITTED RANGE 1 TO 9,999) _____
 - ~ Don't know
 - ~ Refused
-

QNquiz1 **SHOWCARD N2.** And still looking at this statement, if a direct debit of £179 comes in on 28th February and there is an agreed overdraft limit of £100 on the account, would there be enough money in the account including the overdraft limit, to cover the direct debit?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QNquiz2 If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have at least as much buying power in a year's time?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

QNquiz3 **SHOWCARD N3.** This chart shows how a £10,000 investment would have performed in different types of investment funds over the last seven years. Assuming that fees and charges are the same for all funds, which fund gave the best return after seven years?

- ~ Fund 1
 - ~ Fund 2
 - ~ Fund 3
 - ~ Don't know
 - ~ Refused
-

QNquiz4 SHOWCARD N4. And which would have been the best fund to have chosen if you had to withdraw your money after four years?

- ~ Fund 1
 - ~ Fund 2
 - ~ Fund 3
 - ~ Don't know
 - ~ Refused
-

QNquiz5 SHOWCARD N5. Suppose you saw the same television on sale at a discount in two different shops. The original purchase price of the television was £250. One shop is offering a discount of £30 off the original price, the other is offering a discount of 10% off the original price. Which is the better deal - £30 off or 10% off?

- ~ £30 off
 - ~ 10% off
 - ~ Don't know
 - ~ Refused
-

QNquiz6 SHOWCARD N6 Can you tell me for which of these types of mortgage you would be guaranteed to pay off the full amount borrowed if you kept up the repayments? CODE ALL MENTIONED.

- ~ Repayment mortgage
 - ~ Low Cost Endowment mortgage
 - ~ Interest-only mortgage with an associated investment in a stocks and shares ISA or PEP
 - ~ Interest-only mortgage with no associated investment
 - ~ Don't know
 - ~ Refused
-

QNquiz7 SHOWCARD N7. Which of these savings and investments do you think would have their cash value *directly* affected by stock-market performance? IF NECESSARY ADD: we are asking about *typical* examples of the product. CODE ALL MENTIONED.

- ~ Cash ISA
 - ~ Insurance/Investment bond (e.g. managed bond, with-profits bond)
 - ~ Savings account with a bank or building society
 - ~ Equity ISA
 - ~ Endowment policy (with-profits or unit-linked)
 - ~ Unit trust
 - ~ Personal pension plan (with-profits or unit-linked)
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

SECTION Z - FINAL DEMOGRAPHICS

[ASK ALL]

Qzethni Finally, I need to ask a few more questions about yourself and your household. Please remember that all your answers are completely confidential. SHOWCARD Z1. To which of these ethnic groups do you consider you belong?

- ~ A. White - British
- ~ B. White - Irish
- ~ C. White - other White background
- ~ D. Mixed - White and Black Caribbean
- ~ E. Mixed - White and Black African
- ~ F. Mixed - White and Asian
- ~ G. Mixed - any other Mixed background
- ~ H. Asian or Asian British - Indian
- ~ I. Asian or Asian British - Pakistani
- ~ J. Asian or Asian British - Bangladeshi
- ~ K. Asian or Asian British - other Asian background
- ~ L. Black or Black British - Caribbean
- ~ M. Black or Black British - African
- ~ N. Black or Black British - other Black background
- ~ O. Chinese
- ~ P. Other
- ~ Don't know
- ~ Refused

Qzborn And were you born in the UK?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

[IF Qzborn = No THEN ASK Qzlive]

Qzlive How many years ago did you first come to live in this country? Please don't include any visits you may have made of less than a year.

- ~ Numeric range (PERMITTED RANGE 0 FOR LESS THAN A YEAR OR 1 TO 99) _____
 - ~ Don't know
 - ~ Refused
-

Qzrelig SHOWCARD Z2. Which of these religious groups do you belong to, if any?

- ~ No religion, atheist, agnostic
- ~ Christian (including Church of England, Catholic, Protestant and all other Christian denominations)
- ~ Muslim
- ~ Hindu
- ~ Sikh
- ~ Jewish
- ~ Buddhist
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF Qzrelig DOES NOT = *No religion, atheist, agnostic* OR *Don't know* OR *Refused* THEN ASK QZinflu]

QZinflu Do your religious beliefs personally influence your considerations about the type of financial products that you would buy?

- ~ Yes
- ~ No
- ~ Don't know
- ~ Refused

Qzquali A4-SIZED SHOWCARD Z3. Starting from the top of this card, please look down the list of qualifications and tell me the number of the first one you come to that you have passed. Please just tell me the number.

- ~ 1. Higher degree/post-graduate qualifications
- ~ 2. First degree (including B. Ed) Post-graduate diplomas/certificates (including PGCE) Professional qualifications at degree level (e.g. chartered accountant/surveyor) NVQ/SVQ Level 4 or 5
- ~ 3. Diplomas in higher education/other H.E. qualifications, HNC/HND/BTEC Higher, Teaching qualifications for schools/further education (below degree level), Nursing/other medical qualifications (below degree level), RSA Higher diploma
- ~ 4. A/AS levels/SCE Higher/Scottish Certificate 6th Year Studies, NVQ/SVQ/GSVQ level 3/GNVQ Advanced, ONC/OND/BTEC National, City and Guilds Advanced Craft/Final level/Part III/RSA, Advanced diploma
- ~ 5. Trade Apprenticeships
- ~ 6. O Level/GCSE grades A-C/SCE Standard/Ordinary grades 1-3, CSE grade 1, NVQ/SVQ/ GSVQ level 2/GNVQ intermediate, BTEC/SCOTVEC first/General diploma, City and guilds craft/ordinary level/part II/RSA diploma
- ~ 7. O Level/GCSE grades D-G/SCE Standard/Ordinary below grade 3, CSE grades 2-5, NVQ/SVQ/GSVQ level 1/GNVQ foundation, BTEC/SCOTVEC first/General Certificate, City and Guilds part 1/RSA stage I-III, SCOTVEC modules/Junior certificate
- ~ 8. Other qualifications (including overseas)
- ~ Don't know
- ~ Refused
- ~ None of these

Qzillne Do you have any long-standing illness or infirmity that limits your activities in any way? By long-standing I mean anything that has troubled you over a period of time or is likely to affect you over a period of time?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

Qztenur SHOWCARD Z4. In which of these ways do you occupy your home?

- ~ Own it outright
 - ~ Own it with a mortgage
 - ~ Rent it from a private landlord
 - ~ Rent it from a local authority or housing association
 - ~ Live with your parents/grandparents/other family members
 - ~ Have some other arrangement
 - ~ Don't know
 - ~ Refused
-

[IF (Qztenur = *Own it outright*) AND (QJothpr DOES NOT = *Yes - with a mortgage*) THEN ASK QZothep]

QZothep Can I just check, in addition to owning your own home outright without a mortgage, do you also own any other property outright?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

[IF Qztenur = *Own it outright* THEN ASK QZvalue]

QZvalue What is the approximate value of your home {and other property that you own outright} (*extra text if QZothep = Yes*) at present? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,000,000) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZvalue ≥ 1 THEN ASK QZamoun]

QZamoun May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF Qselfem = *Employee* OR *Don't Know* THEN ASK Qzpaywo]

Qzpaywo You said earlier that you are working in a paid job. How much do you usually take home each week or month, that is after any deductions made for tax, National Insurance, pensions, union dues etc, but *including* any Working Tax Credit. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE. IF NO USUAL AMOUNT, GIVE AVERAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZpaywo ≥ 1 THEN ASK QZresfr]

QZresfr RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QZpaywo ≥ 1 THEN ASK QZestim]

QZestim May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF Qselfem = *Self-employed* THEN ASK Qzincom]

Qzincom You said earlier that you are self-employed. I would like to ask you some questions about any regular income you get every week or month from your business, that is after paying for any materials, equipment or goods that you use in your work. On average what was your weekly or monthly income from this job/business over the last 12 months? IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR BEST ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom ≥ 1 THEN ASK QZperio]

QZperio RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF Qzincom ≥ 1 THEN ASK Qaccur]

Qaccur May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom ≥ 1 THEN ASK Qztax]

Qztax Can I just check, is that figure before deduction of income tax?

- ~ Yes (before income tax)
 - ~ No (after income tax)
 - ~ Don't know
 - ~ Refused
-

[IF Qzincom >=1 THEN ASK Qznatin]

Qznatin And is this figure before deduction of National Insurance?

- ~ Yes (before National Insurance)
 - ~ No (after National Insurance)
 - ~ Don't know
 - ~ Refused
-

[IF Qselfem = *Self-employed* THEN ASK Qzbusac]

Qzbusac In this business, are annual business accounts prepared for the Inland Revenue for tax purposes?

- ~ Yes
 - ~ No
 - ~ Not yet but will be
 - ~ Don't know
-

[IF Qzbusac = Yes THEN ASK Qzownac]

Qzownac Are you working on your own account or are you in partnership with someone else?

- ~ Own account (sole owner)
 - ~ In partnership
 - ~ Don't know
-

[IF Qzbusac = Yes THEN ASK Qzprofi]

Qzprofi What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Inland Revenue, before income tax and National Insurance? IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZprofi >=1 THEN ASK QZaccpr]

QZaccpr May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QZprofi >=1 THEN ASK Qzprolo]

Qzprolo Does this figure refer to profit or loss?

- ~ Profit
 - ~ Loss
 - ~ Don't know
 - ~ Refused
-

[IF Qzemplo = *Employee* THEN ASK Qzparin]

Qzparin You said earlier that your partner is in paid work. How much do they usually take home, that is *after* any deductions made for tax, National Insurance, pensions, union dues etc, but *including* any Working Tax Credit. IF NO USUAL AMOUNT, GIVE AVERAGE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF Qzparin >=1 THEN ASK Qzparwk]

Qzparwk RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF Qzparin >=1 THEN ASK QZaccin]

QZaccin May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF Qzemplo = *Self-employed* THEN ASK QZinpar]

QZinpar You said earlier your partner is self-employed. I would like to ask you some questions about any regular income they get every week or month from their business, that is after paying for materials, equipment or goods that you use in your work. On average what was their weekly or monthly income from this job/business over the last 12 months? IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST POUND.

- ~ Numeric range (PERMITTED RANGE 1 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZinpar ≥ 1 THEN ASK QZfrein]

QZfrein RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per month
 - ~ Per year
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QZinpar = ≥ 1 THEN ASK QZestpa]

QZestpa May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Amount varies
 - ~ Don't know
 - ~ Refused
-

[IF QZinpar = ≥ 1 THEN ASK Qzparta]

Qzparta Can I just check, is that figure before deduction of income tax?

- ~ Yes (before income tax)
 - ~ No (after income tax)
 - ~ Don't know
 - ~ Refused
-

[IF QZinpar >=1 THEN ASK QzparNI]

QzparNI And is that figure before deduction of National Insurance?

- ~ Yes (before National Insurance)
 - ~ No (after National Insurance)
 - ~ Don't know
 - ~ Refused
-

Qzparac In this business, are annual business accounts prepared for the Inland Revenue for tax purposes?

- ~ Yes
 - ~ No
 - ~ Not yet but will be
 - ~ Don't know
 - ~ Refused
-

[IF Qzparac = Yes THEN ASK Qzparow]

Qzparow Are you working on your own account or are you in partnership with someone else?

- ~ Own account (sole owner)
 - ~ In partnership
 - ~ Don't know
 - ~ Refused
-

[IF Qzparac = Yes THEN ASK Qzparpr]

Qzparpr What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Inland Revenue, before tax and National Insurance? IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF Qzparpr >=1 THEN ASK QZexact]

QZexact May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF Qzparpr >=1 THEN ASK Qzparpl]

Qzparpl Does this figure refer to profit or loss?

- ~ Profit
- ~ Loss
- ~ Don't know
- ~ Refused

Qzbenef SHOWCARD Z5. Do you {or your partner} (*extra text if lives with partner*) receive any of the following tax credits or social security benefits? {Please don't include anything that you (or your partner) receive with your wages, that you have already told me about} (*extra text if respondent or partner are employees*). PROBE: any others? CODE ALL THAT APPLY.

- ~ Child Benefit
- ~ Child Tax Credit
- ~ Income Support
- ~ Jobseeker's Allowance
- ~ Incapacity Benefit
- ~ Disability Living Allowance
- ~ Severe Disablement Allowance
- ~ Attendance Allowance
- ~ State Retirement Pension
- ~ Pension Credit
- ~ Don't know
- ~ Refused
- ~ None of these
- ~ Other (SPECIFY) _____

[IF Qzbenef DOES NOT = *Don't know* OR *Refused* OR *None of these* THEN ASK Qzbenre]

Qzbenre How much in total do you {or your partner} (*extra text if lives with partner*) receive from these sources? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 999,999) _____
- ~ Don't know
- ~ Refused

[IF QZbenre >=1 THEN ASK QZfrebe]

QZfrebe RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
- ~ Per fortnight
- ~ Per month
- ~ Don't know
- ~ Refused
- ~ Other (SPECIFY) _____

[IF QZbenre >=1 THEN ASK QZaccbe]

QZaccbe May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

Qzothin SHOWCARD Z6. And do you {or your partner} (*extra text if lives with partner*) have any other kinds of income that we have not mentioned, like the ones on this card? CODE ALL THAT APPLY.

- ~ Income from a second job or occasional work
 - ~ Maintenance payments from an ex-partner
 - ~ Other regular payments from relatives living outside your household
 - ~ An occupational pension from an employer
 - ~ A private pension or annuity
 - ~ Payments from a trust fund
 - ~ Income from savings/investments
 - ~ Rent from property or subletting
 - ~ Don't know
 - ~ Refused
 - ~ None of these
 - ~ Other (SPECIFY) _____
-

[IF Qzothin DOES NOT = *None of these* OR *Don't know* OR *Refused* THEN ASK Qztotre]

Qztotre How much in total do you {or your partner} (*extra text if lives with partner*) receive from these sources? WRITE IN AMOUNT TO NEAREST POUND. PROBE FOR ESTIMATE IF UNSURE.

- ~ Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
 - ~ Don't know
 - ~ Refused
-

[IF QZtotre >=1 THEN ASK QZamou]

QZamou RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

- ~ Per week
 - ~ Per fortnight
 - ~ Per month
 - ~ Per year
 - ~ Don't know
 - ~ Refused
 - ~ Other (SPECIFY) _____
-

[IF QZtotre >=1 THEN ASK QZaccso]

QZaccso May I just check, is that the exact amount or an estimate? IF ESTIMATE, ASK: is this a rough estimate or quite an accurate estimate?

- ~ Exact amount
 - ~ Accurate estimate
 - ~ Rough estimate
 - ~ Don't know
 - ~ Refused
-

[IF QAHHLD = *Wife, husband or partner you live with as a couple* THEN ASK Qzmalea]

Qzmalea Who would you say is the main income earner? READ OUT.

- ~ You
 - ~ Your partner
 - ~ Neither - your incomes are about equal
 - ~ Don't know
 - ~ Refused
-

[IF Qselfem = *Employee* THEN ASK Qzwbken]

Qzwbken SHOWCARD Z7. Does your employer provide you with any of the things on this card? CODE ALL THAT APPLY.

- ~ Private medical insurance
 - ~ Life insurance (that pays out if you die while working for them)
 - ~ Full pay if you are unable to work through illness (even if time limited)
 - ~ Insurance to provide continuing pay if you are unable to work through illness
 - ~ Subsidised mortgage/help with housing costs/rent-free accommodation
 - ~ A pension scheme, into which your employer makes a regular contribution
 - ~ Don't know
 - ~ Refused
 - ~ None of these
-

[IF Qzwbken DOES NOT = *None of these* OR *Don't know* OR *Refused* THEN ASK QZimpor]

QZimpor How important was the fact that your employer offers this provision when you decided to take this job? READ OUT AND CODE ONLY ONE.

- ~ Very important
 - ~ Quite important
 - ~ Not very important
 - ~ Not at all important
 - ~ Don't know
 - ~ Refused
-

Qzfollo And finally, in the future we might be conducting further follow-up research in connection with this survey. If this is the case, would you be willing to be contacted again by us?

- ~ Yes
 - ~ No
 - ~ Don't know
 - ~ Refused
-

THANK RESPONDENT FOR THEIR TIME. REMEMBER TO GIVE RESPONDENT THE INCENTIVE AND ASK THEM TO SIGN INCENTIVE RECEIPT.

QEnglis DO NOT SHOW SCREEN. DID THE RESPONDENT HAVE ANY DIFFICULTIES READING OR UNDERSTANDING ENGLISH?

- ~ Yes - reading
 - ~ Yes - understanding
 - ~ No - none
-

QPRESEN WAS ANYONE ELSE PRESENT DURING INTERVIEW?

- ~ Yes
 - ~ No
-

[IF QPRESEN = Yes THEN ASK QAFFECT]

QAFFECT DID THE OTHER PERSON INFLUENCE THE RESPONDENT'S ANSWERS AT ALL, FOR INSTANCE BY SUGGESTING ANSWERS OR BY DISCUSSING THE QUESTIONS WITH THE RESPONDENT?

- ~ Yes
 - ~ No
 - ~ Don't know
-

Intsex CODE YOUR GENDER.

- ~ Male
 - ~ Female
-

ANNEX 1 - MONEY QUIZ SHOWCARDS

Showcard N1

Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February?

MS J BLOGGS

Bristol Bank
Green Street
Forest Glade
RR9 5AT

Sheet Account 02-82-03
008 Number 47493555

DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			25.00
01-Feb-05		BACS TRANSFER SALARY		1000.00	
01-Feb-05	DD	ELECTRICITY BOARD	30.00		995.00
02-Feb-05	DD	CAR INSURANCE XXX BANK FOREST GLADE HIGH	50.00		
02-Feb-05	ATM	STREET	150.00		795.00
04-Feb-05	CHQ	100009	35.00		760.00
06-Feb-05	DD	XXX MOBILE PHONE COMPANY	30.00		730.00
10-Feb-05	DD	XXX MORTGAGE BANK XXX BANK FOREST GLADE HIGH	200.00		530.00
12-Feb-05	ATM	STREET	120.00		410.00
15-Feb-05	SO	NEW BUILDING SOCIETY	50.00		360.00
20-Feb-05	CHQ	100010	300.00		60.00
28-Feb-05	CR	NET INTEREST		1.00	61.00
28-Feb-05		BALANCE CARRIED FORWARD			61.00

KEY TO ABBEVIATIONS

DD DIRECT DEBIT
ATM ATM CASH WITHDRAWAL
CHQ CHEQUE
SO STANDING ORDER
CR AUTOMATED CREDIT

Showcard N2

If a direct debit of £179 comes in on 28 February and there is an agreed overdraft limit of £100 on the account, would there be enough money in the account including the overdraft limit, to cover the direct debit?

MS J BLOGGS Bristol Bank
Green Street
Forest Glade
RR9 5AT

Sheet Account 02-82-03
008 Number 47493555

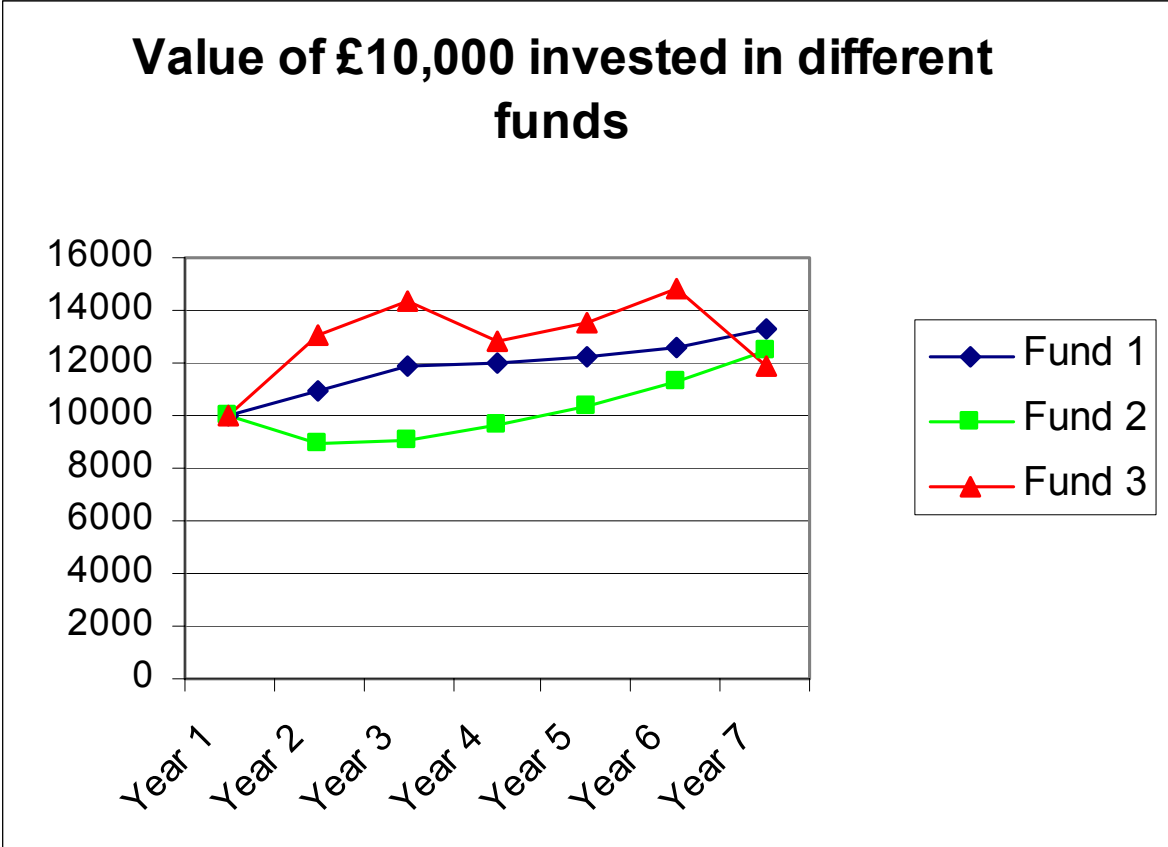
DATE		DETAILS	PAID OUT	PAID IN	BALANCE
01-Feb-05		BALANCE BROUGHT FORWARD			25.00
01-Feb-05		BACS TRANSFER SALARY		1000.00	
01-Feb-05	DD	ELECTRICITY BOARD	30.00		995.00
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		XXX BANK FOREST GLADE HIGH STREET			
02-Feb-05	ATM		150.00		795.00
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06-Feb-05	DD	XXX MOBILE PHONE COMPANY	30.00		730.00
10-Feb-05	DD	XXX MORTGAGE BANK	200.00		530.00
		XXX BANK FOREST GLADE HIGH STREET			
12-Feb-05	ATM		120.00		410.00
15-Feb-05	SO	NEW BUILDING SOCIETY	50.00		360.00
20-Feb-05	CHQ	100010	300.00		60.00
28-Feb-05	CR	NET INTEREST		1.00	61.00
28-Feb-05		BALANCE CARRIED FORWARD			61.00

KEY TO ABBEVIATIONS

DD DIRECT DEBIT
 ATM ATM CASH WITHDRAWAL
 CHQ CHEQUE
 SO STANDING ORDER
 CR AUTOMATED CREDIT

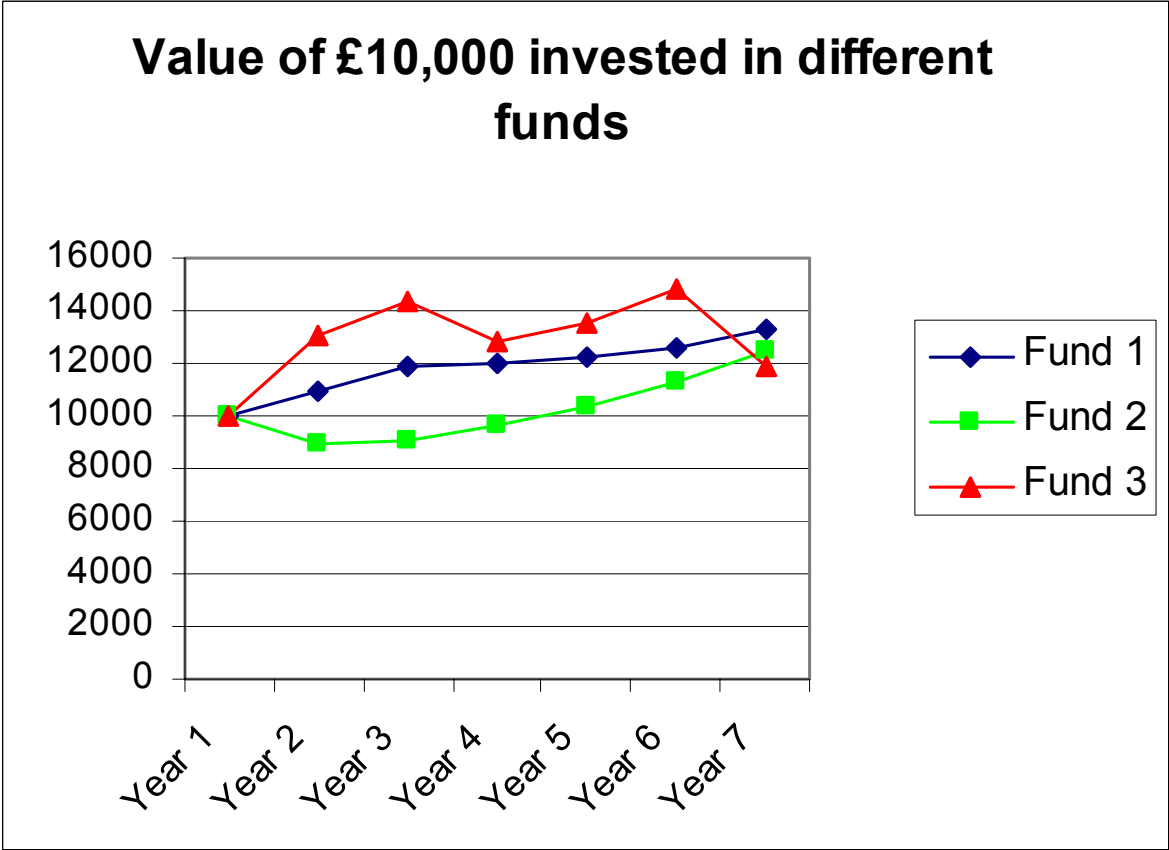
Showcard N3

This chart shows how a £10,000 investment would have performed in different types of investment funds over the last seven years. Assuming that fees and charges are the same for all funds, which fund gave the best return after SEVEN years?



Showcard N4

And which would have been the best fund to have chosen if you had to withdraw your money after FOUR years?



Showcard N5

Suppose you saw the same television on sale at a discount in two different shops. The original purchase price of the television was £250. One shop is offering a discount of £30 off the original price, the other is offering a discount of 10% off the original price.

Which is the better deal, £30 off or 10% off?

Showcard N6

Can you tell me for which of these types of mortgage you would be guaranteed to pay off the full amount borrowed if you kept up the repayments?

1. Repayment mortgage
2. Low-cost endowment mortgage
3. Interest-only mortgage with an associated investment into a stocks and shares ISA or PEP
4. Interest-only mortgage with no associated investment

Showcard N7

Which of these savings and investments do you think would have their cash value directly affected by stockmarket performance?
Please think about TYPICAL examples of the product.

1. Cash ISA
2. Insurance/investment bond (e.g. managed bond, with-profits bond)
3. Savings account with a bank or building society
4. Equity ISA
5. Endowment policy (with-profits or unit-linked)
6. Unit trust
7. Personal pension plan (with-profits or unit-linked)

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