

Household Assets Survey Wave 6 Main-Stage

Contents

HOUSEHOLD QUESTIONNAIRE	4
Household grid - Items asked for each adult in the household	Error! Bookmark not defined.
Relationship to other household members	Error! Bookmark not defined.
Country of Birth	Error! Bookmark not defined.
Housing tenure & type of accommodation	12
Value of main residence	15
Mortgages on main residence	17
Equity Release	30
Household goods, collectibles and vehicles	38
Household Budget/Current financial planning	41
INDIVIDUAL QUESTIONNAIRE	42
Ethnicity, Sexual Identity and Religion	42
Social Well Being	47
Economic status	48
Industry, occupation, employment status and socio-economic classifications	51
Education /Work History	56
Business Assets	58
Emp. Status & Business accounts	58
Business details/ value	61
Income from previous sale of business	63
Any other business interests	64
Employment income for main job	65
Self-employment income for main job	69
Other earnings	73
Income from Benefits and Tax Credits	75
Saving Attitudes and Behaviour	80
Retirement	82
Attitudes to saving for retirement	85
Auto Enrolment	87
Pensions	89
Current occupational schemes	89
Current personal pensions	106
Past pension schemes	120
Pensions from a previous partner	132
Pension Wise	134
Pension sources	136
Financial assets	138
Current and deposit accounts	138
Investments	145
Income from investments	159
Informal savings	160
Ownership of property other than main residence	162
Non-mortgage debt	173
Credit, Store and charge cards	173
Mail order	176
Hire purchase and credit agreements	179
Loans	181
Household Bills	189
Debt Burden	190

Bankruptcy	191
Other income (exc. Earnings and Benefits)	192
Financial Situation/ Expectations	200
Child Trust Funds / Junior ISAs	202
Inheritance.....	207
Inheritances received	207
Other sums received	209
Trusts.....	216
Questions for settlers (who have put their own assets into a trust).....	216
Questions for beneficiaries	220
Items asked also of those aged 16-18 and in full-time education or a government scheme for employment training	220
Financial acuity	223
Attitudes to Risk	231
Health.....	232
Status of parents.....	234
KITE (Keeping in touch exercise) for panel survey	237
TABLE FOR RECORDING DETAILS FOR SENDING VOUCHERS	244
Appendix A.....	248

HOUSEHOLD QUESTIONNAIRE

	<p><i>Latest information on address and household membership is fed forward from HAS Address Database (latest information from previous wave or KITE telephone interview)</i></p> <p><i>Data items fed forward : Date of previous wave interview (RStartDat) ; RName; RSex; RDteofBth; RxMarSta; RAgelf; RMarBef; RLivWth12</i></p>
FILTER loop – used to confirm residency of each known household member	
CurStat	<p><i>Known members of household are displayed</i> <i>RName or (KITE)Name</i></p> <p>When we last interviewed you in [RStartDat or KITE] the members of this household were.... Can you tell me if they still live here or not?</p> <p>[Last time, this person indicated....]</p> <ol style="list-style-type: none"> 1. Resident here - eligible for interview 2. Resident here: Under the age of 16 3. Moved from Hhold 1 - Now resident locally; details known; can interview 4. Moved from Hhold 1 - Now resident elsewhere in GB; details known; reallocate 5. Moved from Hhold 1 - Now resident at unknown address 6. Ineligible - Died since last call 7. Ineligible - Now in institution (for 6 months or more) 8. Ineligible - Now resident abroad (for 6 months or more) 9. Ineligible - Mover at KITE, new case already created; or, No Original Sample Members left
MovedWth	<p><i>If respondent moved</i> <i>If CurStat = 3,4,5,8</i></p> <p>Did this person move to the same new address/household as another person already coded?</p> <p>17 NONE OF THOSE LISTED</p>
CountRes	<p><i>If respondent now resident abroad</i> <i>If CurStat = 8</i></p> <p>ENTER COUNTRY WHERE NOW RESIDENT</p>
KnowDet	<p><i>If a member of the household has moved within GB and details are known</i> <i>If CurStat = 3,4</i></p> <p>Which details are known of where this person has moved?</p> <ol style="list-style-type: none"> 1. Address known 2. Telephone number known 3. E-mail address known
Add1	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>What is the first line of the new address, please include the house number or name, and the name of the street or road?</p>

Add2	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>What is the second line of the new address?</p>
Add3	<p><i>If entered a second line of address</i> <i>If Add2 = Response</i></p> <p>What is the third line of the new address?</p>
Add4	<p><i>If entered a third line of address</i> <i>If Add3 = Response</i></p> <p>What is the fourth line of the new address?</p>
District	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>And in which district is the new address?</p> <p>ONLY RECORD A DISTRICT IF MORE THAN ONE TOWN OR PLACENAME APPEARS IN THE ADDRESS. THE DISTRICT IS THE FIRST OR (IF THERE ARE MORE THAN TWO) THE PENULTIMATE PLACENAME BEFORE THE COUNTY OR (IF THERE ISN'T A COUNTY) THE POSTCODE.</p>
PstTwn	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>And in which town is the new address?</p> <p>PLEASE RECORD THE POST TOWN, WHICH IS THE PLACENAME THAT APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE COUNTY OR (IF THERE IS NO COUNTY) THE POSTCODE. IF "LONDON" APPEARS BEFORE THE POSTCODE, THIS SHOULD BE RECORDED AS THE POST TOWN.</p>
PostCd	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>If you know it, what is the postcode for this new address?</p> <p>PLEASE ENSURE FULL POSTCOSE IS RECORDED</p>
SurePstC	<p><i>If address of mover known</i> <i>If KnowDet = 1</i></p> <p>CODE FOR CERTAINTY OF CORRECT POSTCODE</p> <ol style="list-style-type: none"> 1. Sure that postcode is correct 2. Unsure about correct postcode
TeleNumb	<p><i>If telephone number of mover known</i> <i>If KnowDet = 2</i></p> <p>PLEASE ENTER TELEPHONE NUMBER, INCLUDING STD CODE</p>
EmailAdd	<p><i>If email address of mover known</i> <i>If KnowDet = 3</i></p> <p>PLEASE ENTER EMAIL ADDRESS</p>

HldStat	<p><i>Derived</i></p> <p>1. Same address as before 2. Mover 3. Ineligible</p>
End of FILTER loop	
Seal	<p>THE HOUSEHOLD FROM LAST CONTACT HAS BEEN SPLIT AS FOLLOWS. [household 1] [household 2]</p> <p>IF NO INTERVIEW, PLEASE PROCEED TO ADMIN BLOCK AND CODE OUT</p> <p>1. Continue to interview/code out 2. Whole household refused/non contact</p>
NAMES loop – confirm names of existing household members, and add names of new household members	
Name	<p><i>If new cohort then ask all else If MoreNme = Response then ask</i></p> <p>RECORD THE NAMES (OR A UNIQUE IDENTIFIER) FOR EACH MEMBER OF THE HOUSEHOLD</p> <p>WHEN ALL HOUSEHOLD MEMBERS HAVE BEEN ENTERED, PRESS <PGDN></p>
CorrNam	<p><i>If RName OR (KITE) Name are not blank OR if RName OR (KITE) Name are blank AND RBirth OR Rsex are not blank</i></p> <p>Is this name correct?</p> <p>1. Yes 2. No</p>
UpdatNam	<p><i>If respondent's name is incorrect</i> <i>If CorrNam = 2</i></p> <p>Please enter the correct/amended name</p>
MoreNme	<p><i>All</i></p> <p>(INCLUDING NEW MEMBERS TO THE HOUSEHOLD) ARE THERE ANY MORE HOUSEHOLD MEMBERS TO RECORD?</p> <p>1. Yes 2. No</p>
End of NAMES loop	
HOUSEHOLD COMPOSITION loop – confirms details for existing household members, and collects details for new members	
Sex	<p><i>All</i></p> <p>CODE FIRST THAT APPLIES Last time sex was recorded as [Male/Female]</p> <p>1. Male 2. Female</p>

DteofBth	<p><i>All</i></p> <p>What is your date of birth? Last time, date of birth was recorded as...</p> <p>For day not given... enter 15 for day For month not given... enter 6 for month</p>
AgeIf	<p><i>If does not know date of birth If Birth = DK/Ref</i></p> <p>What was your age last birthday? 98 OR MORE = CODE 97</p> <p>Last time, age was recorded as...</p>
DVage	<p><i>Derived</i></p> <p>AGE FOR WHOLE SAMPLE, FROM BIRTH AND AGEIF</p>
xMarSta	<p><i>If respondent is aged 16 or over If DVAge >= 16</i></p> <p>Are you currently...</p> <p>ASK OR RECORD</p> <p>RUNNING PROMPT – CODE FIRST THAT APPLIES SCROLL ACROSS TO SELECT OPTIONS THAT ARE NOT SHOWN ON SCREEN</p> <p>Last time Marital Status was recorded as...</p> <ol style="list-style-type: none"> 1. Single, that is never married, 2. married and living with your husband/wife, 6. a Civil Partner in a legally-recognised Civil Partnership, 3. married and separated from your husband/wife, 4. divorced, 5. or widowed? 7. SPONTANEOUS ONLY - In a legally-recognised Civil Partnership and separated from his/her civil partner 8. SPONTANEOUS ONLY - Formerly a civil partner, the Civil Partnership now legally dissolved 9. SPONTANEOUS ONLY - A surviving civil partner: his/her partner having since died
MarBef	<p><i>If respondent is married and living with husband/wife If xMarSta = 2</i></p> <p>And is this your first and only marriage? Last time recorded as...</p> <ol style="list-style-type: none"> 1. Yes 2. No
LivWth12	<p><i>If more than 1 person in household and respondent is aged 16 or over and not married and living with husband/wife or in a legally recognised Civil Partnership If DVAge >= 16 AND MarSta <> 2,3</i></p> <p>ASK OR RECORD</p> <p>May I just check, are you living with someone in this household as a couple? Last time, this was recorded as...</p>

	<p>1. Yes 2. No</p>
Hhldr	<p><i>If more than one adult in household</i></p> <p>ASK OR RECORD In whose name is the accommodation owned or rented?</p> <p>1. This person alone, 3. This person jointly, 5. Not owner/rented</p>
End of HOUSEHOLD COMPOSITION loop	
EDUCATION loop – collects information on education for those aged 3-19	
FtEd	<p><i>If aged over 3 and under 19 years</i> <i>If DVAge > 3 AND < 19</i></p> <p>Are you presently in full-time education?</p> <p>INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES</p> <p>1. Yes 2. No</p>
FtEd19	<p><i>If 19 years old</i> <i>If DVAge = 19</i></p> <p>Are you presently in full-time education?</p> <p>INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES</p> <p>1. Yes 2. No</p>
QualChk	<p><i>If in full time education</i> <i>If FtEd = 1</i></p> <p>Which of the following best describes the qualification that you are currently working towards? Is it ...</p> <p>RUNNING PROMPT</p> <p>1. Up to A level or equivalent 2. or degree level/equivalent or above?</p>
End of EDUCATION loop	

HiHNum	<p><i>If there are joint householders</i></p> <p>You have told me that the following people jointly own or rent the accommodation. Which of them/who has the highest income from earnings, benefits, pensions and any other sources?</p> <p>ENTER PERSON NUMBER - IF TWO OR MORE JOINT HOUSEHOLDERS HAVE THE SAME INCOME, ENTER 17</p> <p>These are the joint householders:</p>
JntEldA	<p><i>If two or more joint householders have the same income</i> <i>If HiHNum = 17</i></p> <p>ASK OR RECORD</p> <p>ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER FROM THOSE WITH THE SAME HIGHEST INCOME:</p>
JntEldB	<p><i>If joint householders do not know or refuse to say who has the greatest income</i> <i>If HiHNum = DK/Ref</i></p> <p>ASK OR RECORD</p> <p>ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER</p>
DVHRPNum	<p><i>Derived</i></p> <p>PERSON NUMBER OF HRP</p>

RELATIONSHIP GRID loop – For each household member establish how they are related to each of the others	
R	<p><i>Ask all</i></p> <p>I would now like to ask how the people in your household are related to each other.</p> <p>CODE RELATIONSHIP - ... [NAME] IS [NAME'S]...</p> <ol style="list-style-type: none"> 1. Spouse 2. Cohabitee 3. Son/daughter (inc. adopted) 4. Step-son/daughter 5. Foster child 6. Son-in-law/ daughter-in-law 7. Parent/Guardian 8. Step-parent 9. Foster parent 10. Parent-in-law 11. Brother/sister (inc. adopted) 12. Step-brother/sister 13. Foster brother/sister 14. Brother/sister-in-law 15. Grand-child 16. Grand-parent 17. Other relative 18. Other non-relative 20. Civil partner
End of RELATIONSHIP GRID loop	
Respdnt	<p><i>NOT If only one person and they are an adult.</i></p> <p>ENTER THE PERSON NUMBER OF THE RESPONDENT FOR THE HOUSEHOLD QUESTIONNAIRE</p> <p>THIS SHOULD BE THE HRP OR THEIR SPOUSE/PARTNER</p>

COUNTRY OF BIRTH loop	
<i>Data items fed forward: RHCob</i>	
HCoBa	<p><i>Ask if no rotated variable (New households and any who have not been asked before)</i> <i>If RHCob is EMPTY</i></p> <p>And in which country were you/ was [name] born?</p> <p>IF RESPONDENT SAYS BRITAIN, PROBE FOR COUNTRY.</p> <p>Common Codes 921 England 924 Wales 923 Scotland 922 Northern Ireland 372 Republic of Ireland 356 India 586 Pakistan 616 Poland 997 All other countries</p>
HCoBb	<p><i>If respondent was born in another country not listed above</i> <i>If HCoBa = 997</i></p> <p>TYPE IN COUNTRY</p>
HCoBc	<p><i>If respondent was born in another country not listed above</i> <i>If HCoBa = 997</i></p> <p>PRESS <SPACE BAR> TO ENTER THE CODING FRAME PRESS <ENTER> TO SELECT CODE AND ENTER AGAIN TO CONTINUE</p>
HCoB	<p><i>Derived variable</i></p> <p><i>Picks up RHCob</i> <i>If RHCob is empty picks up HCoBa</i> <i>If HCoBa is empty picks up HCoBc</i></p>
End of COUNTRY OF BIRTH loop	

Housing tenure & type of accommodation	
<i>Data items fed forward : RAccom; RHseType; RFltTyp; RAccOth; RTen1; RTied; RLlord; RFurn; RHBedRm</i>	
Accom	<p><i>Ask all new cohorts and movers</i></p> <p>PLEASE CODE THE HOUSEHOLD'S ACCOMMODATION MUST BE SPACE USED BY HOUSEHOLD Last time the accommodation was recorded as...</p> <ol style="list-style-type: none"> 1. a house or bungalow, 2. a flat or maisonette, 3. a room/rooms, 4. other
HseType	<p><i>If respondent lives in a house or a bungalow If Accom = 1</i></p> <p>Is it (the house or bungalow): Last time the accommodation was recorded as...</p> <ol style="list-style-type: none"> 1. detached, 2. semi-detached, 3. or terraced/end of terrace?
FltTyp	<p><i>If respondent lives in a flat or maisonette If Accom = 2</i></p> <p>Is it (the flat/maisonette): Last time the flat/maisonette was recorded as...</p> <ol style="list-style-type: none"> 1. a purpose-built block, 2. a converted house/some other kind of building?
AccOth	<p><i>If respondent lives in another type of accommodation If Accom = 4</i></p> <p>Is it (the accommodation): Last time the accommodation was recorded as ...</p> <ol style="list-style-type: none"> 1. a caravan, mobile home or houseboat, 2. some other kind of accommodation?
Ten1	<p><i>Ask all</i></p> <p>SHOWCARD A1 In which of these ways do you occupy this accommodation? Last time this accommodation was...</p> <p>MAKE SURE ANSWER APPLIES TO HRP</p> <ol style="list-style-type: none"> 1. Own it outright 2. Buying it with the help of a mortgage or loan 3. Pay part rent and part mortgage (shared ownership) 4. Rent it 5. Live here rent-free (including rent-free in relative's/friend's property; excluding squatting) 6. Squatting

Rentamount	<p><i>If respondent has shared ownership or pays rent</i> <i>Ten1 = 3,4</i></p> <p>How much is your usual household rent? Please exclude any housing benefit in this amount.</p>
RentPeriod	<p><i>If respondent has shared ownership or pays rent</i> <i>Ten1 = 3,4</i></p> <p>How often do you pay this amount?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. One month 7. Two months 13. Three months 26. Six months 52. One year/12 months/52 weeks 97. Other (Please specify)
RentSpecify	<p><i>If rent period is other</i> <i>Rentperiod = 97</i></p> <p>Specify period rent covers</p>
Tied	<p><i>If respondent rents or lives there rent-free</i> <i>Ten1 = 4,5</i></p> <p>Does the accommodation go with the job of anyone in the household? Last time this was recorded as...</p> <ol style="list-style-type: none"> 1. Yes 2. No
LLord	<p><i>If respondent rents or lives there rent-free</i> <i>Ten1 = 4,5</i></p> <p>Who is your landlord... Last time the landlord was...</p> <p>INDIVIDUAL PROMPT: CODE FIRST THAT APPLIES</p> <ol style="list-style-type: none"> 1. the local authority / council / Scottish Homes? 2. a housing association, charitable trust or Local Housing Company? 3. employer (organisation) of a household member? 4. another organisation? 5. relative/friend (before you lived here) of a household member? 6. employer (individual) of a household member? 7. another individual private landlord?
Furn	<p><i>If respondent rents or lives there rent-free</i> <i>Ten1 = 4,5</i></p> <p>Is the accommodation provided... Last time the accommodation was provided...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. furnished, 2. partly furnished (e.g. curtains and carpets only), 3. or unfurnished?

HHownd	<p><i>If respondent lives at a new address ONLY and they own the accommodation outright</i> <i>If HldStat = 2 AND Ten1 = 1</i></p> <p>Which of the following best describes how you came to own this property outright? Have you...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. bought it for cash, 2. bought it with a mortgage or loan that has since been paid off, 3. inherited it or been given all or a share of the property, 4. or, acquired it in some other way?
HBedrm	<p><i>Ask all</i></p> <p>How many bedrooms do you have in this accommodation?</p> <p>Last time, there were... bedrooms</p> <p>INCLUDE ALL ROOMS THAT WERE BUILT AS BEDROOMS AND HAVE AT LEAST ONE WINDOW, EVEN IF NOT USED AS BEDROOMS NOW EXCEPT WHERE BEDROOM HAS BEEN CONVERTED INTO A BATHROOM/TOILET.</p> <p>ENTER NUMBER</p>
CTAmt	<p><i>Ask all</i></p> <p>How much Council Tax do you or your household currently pay?</p> <p>Accept either annual amount, or most recent instalment. Please code the amount in pounds, not percentages</p> <p>ENTER AMOUNT</p>
CTInstal	<p><i>If CTAmt > 0</i></p> <p>Was that the payment for the year, or was it an instalment?</p> <ol style="list-style-type: none"> 1. Payment for the year 2. Instalment
CTTime	<p><i>IF CTInstal= Instalment</i></p> <p>How many instalments are there over the whole year?</p> <p>Whole Year is April to March (12 Months). If payment given is from last year, enter number of instalments made last year</p> <p>ENTER NUMBER</p>

Value of main residence	
Initial questions asked only of owner occupiers who have moved since <i>previous wave</i> and those who have become owner occupiers since <i>previous wave</i> .	
<i>Data items fed forward: RHShare; RHShareP; RHPrice; RHPriceB; RTen1; RHValue</i>	
HIntro	<p><i>If respondent owns the address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage</i> <i>If Ten1=1,2 or 3</i></p> <p>The next questions are about the value of your property</p>
HShare	<p><i>If respondent lives at a new address or is buying it with the help of a mortgage or loan or pays part rent and part mortgage</i> <i>If Ten1 = 1,2 or 3</i></p> <p>Can I just check, do you share the ownership of this property with anyone other than a member of this household?</p> <p>Last time the ownership was...</p> <ol style="list-style-type: none"> 1. Yes 2. No
HShareP	<p><i>If respondent shares ownership of this property with someone outside the household</i> <i>If HShare = 1</i></p> <p>Approximately what percentage do you (and other members of this household) own? Last time the ownership was...%</p> <p>ENTER PERCENTAGE</p>
HPrice	<p><i>If respondent lives at a new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at previous wave) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage) and not inherited property</i> <i>If (HldStat = 2 OR RTen1 = 4,5,6) AND ((Ten1 = 1 AND HHOwn <>3) OR Ten1 = 2,3)</i></p> <p>How much did you (and other members of this household) pay for (your share in) the property?</p> <p>ENTER AMOUNT IN £s</p>
HPriceB	<p><i>If respondent does not know how much they paid</i> <i>If HPrice=DK/Ref</i></p> <p>SHOWCARD A2 (Looking at this card), can you tell me about how much you (and other members of this household) paid?</p> <ol style="list-style-type: none"> 1. Less than £60,000 2. £60,000 to £99,999 3. £100,000 to £149,999 4. £150,000 to £199,999 5. £200,000 to £249,999 6. £250,000 to £299,999 7. £300,000 to £349,999

	8. £350,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £749,999 11. £750,000 to £999,999 12. £1 million or more
HValue	<p><i>If respondent owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage</i> <i>Ten1 = 1,2 OR 3</i></p> <p>About how much would you expect to get for your current home if you sold it today (before paying off any outstanding mortgage or loan on the property)?</p> <p>IF HOUSE IS SHARED WITH SOMEONE ELSE, RECORD TOTAL VALUE (NOT JUST RESPONDENT'S SHARED PART OF THE VALUE) Last time the value was £...</p> <p>ENTER AMOUNT IN £s</p>
HValB	<p><i>If respondent does not know amount to expect if they sold their home today</i> <i>If HValue = DK/Ref</i></p> <p>SHOWCARD A2 (Looking at this card) which of these bands is closest to the amount that your home would be worth if you sold it today?</p> <ol style="list-style-type: none"> 1. Less than £60,000 2. £60,000 to £99,999 3. £100,000 to £149,999 4. £150,000 to £199,999 5. £200,000 to £249,999 6. £250,000 to £299,999 7. £300,000 to £349,999 8. £350,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £749,999 11. £750,000 to £999,999 12. £1 million or more

Mortgages on main residence	
<p><i>Data items fed forward : RMNumb; RMTyep1; RMVal1; RMValB1; RMName1; RMOName1; RName; RMJName; RMEndw1; RMAI1; RMAITy1; RMYlft1; RMNum; RMYLft1;</i></p>	
MIntro	<p><i>If respondent is buying main residence with the help of a mortgage or loan or pays part rent and part mortgage</i> <i>Ten1 = 2 OR 3</i></p> <p>The next questions are about any mortgages that you have on this property.</p>
MNumbN	<p><i>If respondent had no mortgage at previous wave AND is now buying with mortgage or part rent, part mortgage</i> <i>If (RMNumb = 0 OR RMNumb <> Response) AND Ten1 = 2,3</i></p> <p>How many mortgages or loans do you currently have outstanding on this property (including any extensions or 'top-ups' you have taken out)?</p> <p>EXCLUDE MORTGAGES WHICH HAVE BEEN PAID OFF AND EQUITY RELEASE SCHEMES IF MORE THAN THREE MORTGAGES, ASK ABOUT THE THREE LARGEST</p> <p>ENTER NUMBER</p> <p>UNSECURED LOANS SHOULD NOT BE INCLUDED HERE - THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE</p>
MW2Chk	<p><i>If respondent had a mortgage at previous wave. Repeat question for each mortgage.</i> <i>If RMNumbAdj>0</i></p> <p>Last time we interviewed you, we recorded that you had (RMNumb) mortgage(s) of the following type(s). Do you still have the following: RMTyep1 (£RMVal/ RMValB1 outstanding)?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Not sure/ Don't know
MExtn	<p><i>If respondent had any mortgages at previous wave and still has any at follow-up</i> <i>If RMNumb>0 and MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes</i></p> <p>In the last two years, have you increased your borrowing by taking out an extension or top-up on an existing mortgage? Please do not include any money received through equity release schemes.</p> <ol style="list-style-type: none"> 1. Yes 2. No

MExtRs	<p><i>If respondent has taken out an extension or top-up on an existing mortgage</i> <i>If MExtn = 1</i></p> <p>SHOWCARD B1 Which of the items on this card, if any, was the extra borrowing for?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. To make improvements or extensions to this property 2. To pay bills or other debts 3. To make ends meet 4. To help purchase a major item such as a car, boat or caravan 5. To help purchase a second home, a holiday home or a buy to let property 6. To help a family member purchase a home 7. To help a family member with some other major expense (e.g. university fees) 8. In connection with a business 9. Other
MChge	<p><i>If respondent had any mortgages at previous wave and still has any at follow-up</i> <i>If RMNumb>0 AND MNumbN>0 IF MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes</i></p> <p>And in the last two years, have you taken out any new mortgages on this property?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MChgeNum	<p><i>If respondent has taken out new mortgages or loans on the property in last two years</i> <i>If MChge = 1</i></p> <p>How many new mortgages or loans have you taken out on this property?</p> <p>IF MORE THAN 3 NEW MORTGAGES, CODE <3></p>
MNumbO	<p><i>If respondent had a mortgage at previous wave</i> <i>If RMNumb>0</i></p> <p>Can I just check, how many mortgages or loans do you currently have outstanding on this property?</p> <p>DO NOT INCLUDE MORTGAGES WHICH HAVE BEEN PAID OFF DO NOT INCLUDE EQUITY RELEASE SCHEMES</p> <p>ENTER NUMBER</p>
<p>LOOP FOR EACH MORTGAGE (UP TO 3 MORTGAGES). IF MORE THAN 3 MORTGAGES ASK ABOUT THE 3 LARGEST.</p>	
<p>Program checks details for <i>previous wave</i> mortgages first, then asks about new mortgages.</p>	
<p><i>Data items fed forward : RMNumb; RMTyp1; RMVal1; RMValB1; RMName1; RMOName1; RMJName; RMEndW1; RMall1; RMAITy1; RMyLft1</i></p>	

<p>MorTID1</p>	<p><i>All mortgages</i> <i>MNumbO>0 OR MNumbN>0</i></p> <p>I would now like to update or collect some details about your [first/second/third] mortgage.</p>
<p>MorPrev1</p>	<p><i>If there is still an existing mortgage that has not been reported on in an earlier mortgage loop</i> <i>(MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes) AND (All of the possible valid options have not already been selected at previous loops)</i></p> <p>Please could you tell me if you are talking about any of the following mortgages / this mortgage.</p> <p>PROMPT WITH VALID OPTIONS</p> <p>1. Details of rotated mortgage loop 1 / Not applicable 2. Details of rotated mortgage loop 2 / Not applicable 3. Details of rotated mortgage loop 3 / Not applicable</p> <p><i>If the rotated loop is empty, or the respondent confirmed at MW2Chk that they no longer have the rotated mortgage, then the response option will display as 'Not applicable'</i></p>
<p>MName1</p>	<p><i>All mortgages</i> <i>If MNumbO>0 or MNumbN>0</i></p> <p>Is your [first/second/third] mortgage or loan held in one person's name or held jointly with someone else?</p> <p>[Last time, this mortgage was...]</p> <p>1. One person's name 2. Held jointly</p>
<p>MOname1</p>	<p><i>If mortgage held in one person's name</i> <i>If MName1 = 1</i></p> <p>ASK OR RECORD PERSON NUMBER OF SOLE MORTGAGE OR LOAN HOLDER. ENTER PERSON NUMBER OF HOUSEHOLD MEMBER OR USE CODE 17 FOR PERSON OUTSIDE HOUSEHOLD.</p> <p>[Last time, the sole mortgage or loan holder was...]</p>
<p>MJname</p>	<p><i>If mortgage held jointly</i> <i>If MName1 = 2</i></p> <p>ASK OR RECORD PERSON NUMBER(S) OF JOINT MORTGAGE OR LOAN HOLDER(S). ENTER PERSON NUMBER OF HOUSEHOLD MEMBER(S) OR USE CODE 17 FOR PERSON(S) OUTSIDE HOUSEHOLD CODE ALL THAT APPLY</p> <p>[Last time, the joint mortgage holders were...]</p>
<p>MReas</p>	<p><i>All mortgages</i> <i>If MNumbN>0 OR MNumbN>0</i></p> <p>SHOWCARD B2 Which of these items best describe the reasons why you took out this mortgage</p>

	<p>(remortgage) or loan?</p> <p>CODE ALL THAT APPLY PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 10. To help purchase this property 11. To make improvements or extensions to this property 12. To re-finance or consolidate other debts 13. To get a cheaper interest rate 14. To help make ends meet 15. To help purchase a second home, holiday home or a buy-to-let property 16. To help a family member purchase a home 17. To help a family member with some other major expense (e.g. university fees) 18. In connection with a business, or to help purchase business premises 19. To help purchase a major item such as a car, boat or caravan 20. Some other purpose
MType1	<p><i>All mortgages</i> <i>If MNumbO>0 or MNumbN>0</i></p> <p>SHOWCARD B3 (Looking at this card), which of these options best describes this mortgage or loan secured on your property?</p> <p>FLEXIBLE MORTGAGES MAY BE REPAYMENT, ENDOWMENT OR OTHER INVESTMENTS. UNSECURED LOANS SHOULD NOT BE INCLUDED HERE – THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE.</p> <ol style="list-style-type: none"> 1. An Endowment mortgage or loan (where your payments cover interest only) 2. A Repayment mortgage or loan (where your payments cover interest and part of the original loan) 3. Both an Endowment (or any interest only) mortgage and a Repayment mortgage 4. A Pension mortgage (where your mortgage payments cover interest only) 5. A PEP, Unit Trust or ISA mortgage 6. An interest only mortgage with more than one linked investment (e.g. pension and unit trusts, endowment and ISA) 7. An interest only mortgage with no linked investment (e.g. NO endowment, pension or PEP or ISA) 8. Another type (not listed above) 9. SPONTANEOUS ONLY: An unsecured loan not listed above.
BridLn1	<p><i>If respondent has another type of mortgage or loan not listed above</i> <i>If Mtype1 = 8</i></p> <p>Do you have any of the following types of loans on you property....</p> <ol style="list-style-type: none"> 1. a Bridging loan, 2. a Buy to let loan, 3. or neither of these?

Lender1	<p><i>If respondent is 'Buying with the help of a mortgage or loan' or 'Paying part rent and part mortgage (shared ownership).'</i> <i>If Ten1 = 2,3</i></p> <p>What is the name of your mortgage or loan provider?</p> <p>LENDING ORGANISATIONS OFTEN LEND UNDER SIMILAR THOUGH DISTINCT TRADING NAMES (I.E. LLOYDS BANK/LLOYDS BANK INTERNATIONAL). PLEASE CONFIRM WITH RESPONDENT BEFORE CODING THE MOST APPROPRIATE LENDER NAME.</p>
LendTy1	<p><i>If respondent does not know the name of the mortgage or loan provider</i> <i>If Lender1 = DK/Ref</i></p> <p>Is your mortgage or loan provider... RUNNING PROMPT</p> <p>PLEASE RECORD SUPERMARKETS (E.G. TESCO BANK) as a 'UK BANK.'</p> <ol style="list-style-type: none"> 1. A UK Bank 2. A Building Society 3. A Specialist Lender (including subsidiaries of Building Societies) 4. A Local Authority 5. Or other?
LendTyO1	<p><i>If respondent's lender is another not listed above</i> <i>If LendTy1 = 5</i></p> <p>Please specify the other type of organisation your mortgage or loan was provided by</p>
MEndW1	<p><i>If mortgage type is not repayment only</i> <i>If MType1 <> 2</i></p> <p>[Can I just check are] there any endowment policies covering the repayment of this mortgage or loan?</p> <p>[Last time, there were [not any] endowment policies covering the repayment of this mortgage or loan]</p> <ol style="list-style-type: none"> 1. Yes 2. No
MEndNum1	<p><i>If respondent has an endowment policy</i> <i>If MEndW1 = 1</i></p> <p>How many endowment policies cover the repayment of this mortgage or loan?</p> <p>ENTER NUMBER</p> <p>Number of endowment policies covering mortgage/loan</p>
<p>LOOP FOR EACH ENDOWMENT POLICY (FOR UP TO 5 POLICIES)</p>	

MEndV1	<p><i>If respondent has an endowment policy</i> <i>If MEndW1 = 1</i></p> <p>Thinking about your (first/second/third/forth/fifth) endowment policy. What is the current value of this endowment?</p> <p>IF POSSIBLE ENTER THE FIGURE FROM THE LAST ENDOWMENT STATEMENT AN ESTIMATE IS ACCEPTABLE IF THIS IS NOT AVAILABLE</p> <p>ENTER AMOUNT IN £s</p>
MEndVb1	<p><i>If respondent does not know the value of the endowment policy</i> <i>If MEndV1=DK/Ref</i></p> <p>SHOWCARD B5 (Looking at this card), which of these categories comes closest to the current value of this endowment?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MEndY1	<p><i>If respondent has an endowment policy</i> <i>If MEndW1 = 1</i></p> <p>In about how many years time will this endowment pay out?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
END LOOP FOR ENDOWMENTS	

MEndx1	<p><i>If respondent has an endowment policy</i> <i>If MEndW1 = 1</i></p> <p>Do you expect [this endowment/ these endowments]...</p> <p>IF THE MORTGAGE REFERRED TO IS AN ENDOWMENT AND REPAYMENT MORTGAGE (MTYPE=3), CHECK THAT THE RESPONDENT'S ANSWER RELATES ONLY TO THE ENDOWMENT PART OF THE MORTGAGE</p> <p>IF THE MORTGAGE REFERRED TO IS AN INTEREST-ONLY MORTGAGE WITH MORE THAN ONE LINKED INVESTMENT (MTYPE=6), CHECK THAT THE RESPONDENT'S ANSWER RELATES ONLY TO THE ENDOWMENT PART OF THE MORTGAGE.</p> <p>RUNNING PROMPT</p> <p>1. to pay off only part of this mortgage 2. to pay off the whole of this mortgage 3. or, to pay off the whole of this mortgage with money to spare?</p>
MInvW1	<p><i>If mortgage is not a repayment mortgage or not interest only mortgage with no linked investments</i> <i>If MType1 <> 2 OR 7</i></p> <p>(Can I just check) Excluding any endowment policies you may have, do you have any other linked investment policies covering the repayment of this mortgage or loan?</p> <p>MORTGAGES CAN BE LINKED WITH INVESTMENTS SUCH AS PERSONAL PENSIONS, UNIT TRUSTS, PEPS AND ISAs.</p> <p>1. Yes 2. No</p>
MPolicy1	<p><i>If respondent has another investment policy</i> <i>MInvW1 = 1</i></p> <p>Do you expect this investment policy to pay off...</p> <p>1. only part of this mortgage or loan, 2. the whole of this mortgage or loan, 3. the whole of this mortgage or loan with money to spare?</p>

Mall1	<p><i>All mortgages</i> <i>If MNumbO>0 OR MNumbN>0</i></p> <p>SHOWCARD B4 Is your mortgage an all-in-one account?</p> <p><u>All-in-one account: Current account mortgages</u></p> <ul style="list-style-type: none"> • Mortgage is combined with current account and possibly other products • Current account and mortgage are kept in one pot which looks like 'a large overdraft' • You will usually be required to pay your salary into the account <p>Examples:</p> <ul style="list-style-type: none"> • NatWest One • Woolwich Open Plan <p><u>All-in-one account: Offset Mortgages</u></p> <ul style="list-style-type: none"> • Mortgage is linked to current account and/or savings but in separate accounts <p>Examples:</p> <ul style="list-style-type: none"> • Barclays Openplan Offset Mortgage • C&G Offset Mortgage • Halifax Intelligent Finance • Northern Rock Connections <p>Last time, this mortgage was...</p> <ol style="list-style-type: none"> 1. Yes 2. No
MAITy1	<p><i>If mortgage is an all-in-one account</i> <i>If Mall1 = 1</i></p> <p>SHOWCARD B4 Is your all-in-one account mortgage a current account mortgage or an offset mortgage?</p> <p>Last time, your all-in-one account mortgage was...</p> <ol style="list-style-type: none"> 1. Current Account Mortgage 2. Offset Mortgage
MNeg1	<p><i>If respondent has an all-in-one current account mortgage</i> <i>If MAITy1 = 1</i></p> <p>What is the amount of the negative balance or overdraft on your current account for this mortgage? This is the balance on your current account once the total debt has been reduced by any savings in the account.</p> <p>AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD</p> <p>ENTER AMOUNT IN £s</p>

MNegB1	<p><i>If respondent does not know negative balance amount</i> <i>If MNeg1 = DK/Ref</i></p> <p>SHOWCARD B5 (Looking at this card) which of these categories comes closest to the negative balance or overdraft on your current account?</p> <p>Amount should NOT include share held by persons outside the household</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MVal1	<p><i>If respondent does not have an all-in-one current account mortgage</i> <i>If MAITy1 <> 1</i></p> <p>What is the amount still outstanding on this mortgage, or loan – that is, how much do you still have to pay off, [before deducting the value of your endowment]?</p> <p>AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD.</p> <p>INCLUDE ANY EXTENSIONS TO A MORTGAGE OR LOAN TOTAL AMOUNT OUTSTANDING- BEFORE DEDUCTING VALUE OF ENDOWMENT ENTER AMOUNT IN £s</p>
MValB1	<p><i>If respondent does not know amount outstanding on the mortgage or loan</i> <i>If MVal1 = DK/Ref</i></p> <p>SHOWCARD B5 (Looking at this card), which of these categories comes closest to the amount outstanding on your mortgage or loan?</p> <p>AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more

MYLft1	<p><i>For all mortgages that have not been paid off</i> <i>If (MNumbO>0 OR MNumbN>0) AND NOT(MVal1 = 0) AND NOT(MNeg1 = 0)</i></p> <p>How many years does this mortgage or loan have left to run?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
MYIfCh1	<p><i>For all mortgages where the length of term is not two years shorter than at previous wave</i> <i>If (MNumbN>0 OR MNumbO>0) AND (MYLft1 -RMyLft1)>2 AND RMNumb>0</i></p> <p>Can I just check, have you extended the length or term of this mortgage in the last two years?</p> <p>1. Yes 2. No</p>
MPastSPA1	<p><i>For all mortgages that have not been paid off and if the respondent is not of pension age</i> <i>If (MNumb>0 OR MNumbO>0) AND NOT(MVal1 = 0) AND NOT(MNeg1 = 0) AND PenFlag = 0</i></p> <p>Can I just check, are you expecting to continue your mortgage past your state pension age?</p> <p>1. Yes 2. No</p>
MYPastSPA1	<p><i>If respondent is expecting mortgage to continue past state pension age</i> <i>If MPastSPA1 = Yes</i></p> <p>For how many years past state pension age are you expecting to continue your mortgage?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
MPayM1	<p><i>For all mortgages that are not a current account mortgage</i> <i>If (MNumbN > 0 OR MNumbO > 0) AND (Mall1 = 1 AND (MAITy1 = OffSetM OR MAITy1 = DK/REF)) OR (Mall1 = 2 OR Mall1 = DK/REF)</i></p> <p>How much are your monthly repayments for [your share of] this mortgage, including [the interest and premiums on your endowments and] any insurance premiums?</p> <p>REPAYMENTS SHOULD BE BEFORE ISMI - INCOME SUPPORT FOR MORTGAGE INTEREST</p> <p>ENTER AMOUNT IN £s</p>

MPayB1	<p><i>If respondent does not know how much the monthly mortgage repayments are</i> <i>If MPayM1 = DK/Ref</i></p> <p>SHOWCARD B6 (Looking at this card), which of these categories comes closest to the monthly repayments on your mortgage?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,249 9. £1,250 to £1,499 10. £1,500 or more
MInc	<p><i>If respondent answered monthly repayment amount with a value</i> <i>If MPayM1 = Response OR MPayB1 = 1 - 10</i></p> <p>Do these repayments include any of the following ...</p> <p>INDIVIDUAL PROMPT: - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. A mortgage payment protection policy? 2. Buildings insurance? 3. Contents or possessions insurance? 4. An overpayment (e.g. to pay off a mortgage early)? 5. Other extra payments? 6. None of these
MPP1	<p><i>For all mortgages where they have not already said they have a mortgage payment protection policy</i> <i>If (MNumbO>0 OR MNumbN>0) AND MInc1 <>1 AND Minc1 < 6</i></p> <p>Do you have a mortgage payment protection policy?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MIntPaid1	<p><i>For all mortgages that are not a current account mortgage</i> <i>If (MNumbN>0 OR MNumbO>0) AND Mallty1 <>1</i></p> <p>Can I just check, do you pay interest on your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MIntFix1	<p><i>If respondent pays interest on their mortgage</i> <i>If MIntPaid1 = yes</i></p> <p>Is the interest on your mortgage payable...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. ...as a fixed amount; 2. ...at a variable rate; 3. ...or at a capped rate?

MIntRate1	<p><i>If respondent pays interest on their mortgage</i> <i>IF MIntpaid1 = yes</i></p> <p>What is the interest rate on your mortgage at present?</p> <p>Enter Percentage</p>
MHowPy1	<p><i>All mortgages</i> <i>If MNumbO>0 OR MNumbN>0</i></p> <p>SHOWCARD B7 Please look at this card and tell me which statement best describes how the mortgage is paid?</p> <ol style="list-style-type: none"> 1. I am / We are making the payments on this mortgage ourselves 2. DWP (DSS) are paying some or all of the interest on this mortgage 3. Mortgage payment protection is paying some or all, of the mortgage 4. Someone else is paying this mortgage
MArrs1	<p><i>All mortgages</i> <i>If MNumbO>0 OR MNumbN>0</i></p> <p>Still thinking about the repayments on this mortgage, are you currently...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. up to date with payments, 2. one month behind, 3. 2 to 6 months behind, 4. or, over 6 months behind with payments?
MArrsV1	<p><i>If respondent is 2 to 6 months behind or over 6 months behind on mortgage repayments</i> <i>If MArrs1 = 3,4</i></p> <p>How much do you think you owe now on missed or overdue payments?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
MArr2Yr1	<p><i>If respondent is up to date with payments</i> <i>If MArrs1 = 1</i></p> <p>In the last two years have you fallen one or more consecutive payments behind on this mortgage or loan?</p> <ol style="list-style-type: none"> 1. Yes 2. No

MArrCI	<p><i>If respondent has fallen behind with payments in last 2 years, but is currently up to date</i> <i>If Marr2Yr1 = 1</i></p> <p>SHOWCARD B8 How did you clear your arrears?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. Borrowed from family / friends, 11. Cut back spending / did without, 12. Used authorised / arranged overdraft, 13. Used unauthorised overdraft, 14. Used a credit or store card(s), 15. Took out a commercial loan, 16. Remortgaged / arranged further advance 17. Used a pawn brokers or cash converters, 18. Drew money out of savings or transferred savings which had not planned to use, 19. Did some overtime / earned extra money, 20. Varies too much to say, 21. Some other way
END LOOP FOR MORTGAGES	
DBurdH	<p><i>If respondent is up to date on mortgage repayments</i> <i>If MArrs1 = 1</i></p> <p>[*] Now thinking about the mortgage or loans secured on your property in addition to these payments, to what extent is keeping up with all of the repayments and interest payments a financial burden to your household? Would you say it was...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?

Equity Release	
<i>Data items fed forward: REqYes</i>	
EqOld	<p><i>If respondent had an equity release arrangement at previous wave If REqYes = 1 OR REqOld = 1 OR REqNew = 1</i></p> <p>At the last interview, you said that you had made an arrangement to raise money using the value of your home. Do you still have this arrangement?</p> <p>1. Yes 2. No 3. Don't know</p>
EqNew	<p><i>If respondent did not or did not know about having an equity release scheme in the previous wave If EqOld = 2 OR 3</i></p> <p>In the last two years, have you made any new arrangements to raise income or capital from the value of your current home?</p> <p>1. Yes 2. No</p>
EqYes	<p><i>If respondent owns property outright, is buying with mortgage or paying part rent/ part mortgage and had no equity release scheme at previous wave. If Ten1 = 1,2,3 AND NOT(REqYes = 2</i></p> <p>It is possible to raise money for retirement based on the value of your home through an arrangement known as equity release. Have you [or your partner] raised any income or capital from the value of your current home?</p> <p>EXCLUDE ANY REMORTGAGE OR TOP-UP ALREADY COVERED IN THE MORTGAGE SECTION</p> <p>1. Yes 2. No</p>
EqType	<p><i>If respondent has an equity release arrangement If EqYes = 1 OR EqNew = 1 OR EqOld = 1</i></p> <p>SHOWCARD C1 May I just check, in what way have you [or your partner] raised income or capital from the value of your current home?</p> <p>CODE UP TO 2 ANSWERS</p> <p>1. A lifetime mortgage - home income plan (sometimes called mortgage annuity plan) 2. A lifetime mortgage - interest-only 3. A lifetime mortgage - roll-up 4. A lifetime mortgage - fixed repayment 5. A lifetime mortgage - shared appreciation 6. A home reversion scheme 7. Sale and rent-back (selling your property for a discount and then renting it back) 8. A private arrangement (for example with a relative) 9. In some other way</p>
EqWhenY	<p><i>If respondent has a lifetime mortgage If EqType = 1,2,3,4,5</i></p>

	When did you take out this mortgage? ENTER YEAR
EqWhenM	<i>If entered year mortgage was taken out</i> <i>If EqWhenY = Response</i> What month was that? ENTER MONTH
EqDraw	<i>If respondent has a lifetime mortgage</i> <i>If EqType = 1,2,3,4,5</i> Did this mortgage have a drawdown element – i.e. you can take small amounts over time rather than one lump sum at the start? 1. Yes 2. No
EqVal	<i>If mortgage does not have a drawdown element</i> <i>If EqDraw = 2</i> How much was the mortgage? ENTER AMOUNT IN £s
EqValB	<i>If respondent does not know how much the mortgage was</i> <i>If EqVal = DK/Ref</i> SHOWCARD C2 (Looking at this card), can you tell me about how much the mortgage was for? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more
EqValDr	<i>If mortgage has a drawdown element</i> <i>If EqDraw = 1</i> In total, how much have you drawn down so far, if you add together the amounts that you have taken? ENTER AMOUNT IN £s
EqValDrB	<i>If respondent does not know how much they have drawdown so far</i> <i>If EqValDr = DK/Ref</i> SHOWCARD C2 (Looking at this card), can you tell me about how much you have drawn down so far in total, if you add together the amounts that you have taken? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more
ERec	<i>If respondent has a lifetime mortgage</i> <i>If EqType = 1,2,3,4,5</i>

	<p>Do you receive regular payments from this scheme?</p> <p>1. Yes 2. No</p>
ERecMPD	<p><i>If respondent receives regular payments from their lifetime mortgage scheme If ERec = 1</i></p> <p>What period do the regular payments usually cover?</p> <p>1. One month 2. One Year 97. Neither of these (Explain in a note)</p>
ERecM	<p><i>If respondent receives regular payments from their lifetime mortgage scheme If ERec = 1</i></p> <p>How much do you receive from this scheme in this period?</p> <p>ENTER AMOUNT IN £s</p>
ERecMBM	<p><i>If respondent does not know amount or refuses to answer and the period covers one month If ERecM = DK/Ref AND ERecMPD = 1</i></p> <p>SHOWCARD C3 (Looking at this card), can you tell me about how much you receive from this scheme in this period?</p> <p>1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more</p>
ERecMBY	<p><i>If respondent does not know amount or refuses to answer and the period covers one year If ERecM = DK/Ref AND ERecMPD = 2</i></p> <p>SHOWCARD C4 (Looking at this card), can you tell me about how much you receive from this scheme in this period?</p> <p>1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £7,499 9. £7,500 to £9,999 10. £10,000 to £19,999 11. £20,000 or more</p>
ERecTax	<p><i>If amount received from scheme is given If ERecM = Response OR ERecMBM = Response OR ERecMBY = Response</i></p>

	<p>Is this amount before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax 2. After tax
EInt	<p><i>If respondent has a lifetime mortgage</i> <i>If EqType = 1,2,5</i></p> <p>Do you pay interest on your mortgage?</p> <p>ANSWER SHOULD BE YES FOR CODES 1 AND 2 (HOME INCOME PLAN AND INTEREST ONLY MORTGAGE). MAY BE YES FOR 5 (SHARED APPRECIATION MORTGAGE).</p> <ol style="list-style-type: none"> 1. Yes 2. No
EIntFix	<p><i>If respondent pays interest on their mortgage</i> <i>If EInt = 1</i></p> <p>Is the interest on your mortgage payable...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. ...as a fixed amount? 2. ...or at a variable rate?
EIntRat	<p><i>If respondent pays interest on their mortgage</i> <i>If EInt = 1</i></p> <p>What is the interest rate on your mortgage at present?</p> <p>ENTER PERCENTAGE</p>
EMSPay	<p><i>If respondent has a lifetime mortgage - interest-only</i> <i>If EqType = 2</i></p> <p>Have you missed any repayments of the interest?</p> <ol style="list-style-type: none"> 1. Yes 2. No
EMSArr	<p><i>If respondent has missed interest payments on their mortgage</i> <i>If EMSPay = 1</i></p> <p>How much do you owe in missed interest payments? (Rough estimates acceptable).</p> <p>ENTER AMOUNT IN £s</p>
FRRepix	<p><i>If respondent has a fixed repayment mortgage</i> <i>If EqType = 4</i></p> <p>You agreed to repay the loan as a fixed amount. How much did you agree to pay?</p> <p>ENTER AMOUNT IN £s</p>
SharApp	<p><i>If respondent has a shared appreciation mortgage</i> <i>If EqType = 5</i></p>

	<p>You agreed to repay the loan plus a percentage of the increase in the UNumOvertv value. What percentage of the increase in the property value did you agree to pay?</p> <p>ENTER PERCENTAGE</p>
ESharApp	<p><i>If respondent has a shared appreciation mortgage</i> <i>If EqType = 5</i></p> <p>If you sold your home today, roughly how much would this percentage be worth in cash terms – i.e. how much would you have to pay the lender in addition to the loan?</p> <p>ENTER AMOUNT IN £s IF PROPERTY HAS FALLEN IN VALUE, ENTER ZERO.</p>
ERvReg	<p><i>If respondent has a home reversion scheme</i> <i>If EqType = 6</i></p> <p>Did you receive a one-off payment (cash lump sum) or do you get regular payments, or both?</p> <p>CODE ALL THAT APPLY.</p> <p>1. One off payment (cash lump sum) 2. Regular payments</p>
ERvSum	<p><i>If respondent receives a one off payment</i> <i>If ERvReg = 1</i></p> <p>How much was this one-off payment?</p> <p>ENTER AMOUNT IN £s</p>
ERvSumB	<p><i>If respondent does not know amount of one off payment</i> <i>If ERvSum = DK/Ref</i></p> <p>SHOWCARD C2 (Looking at this card), can you tell me about how much this one-off payment was?</p> <p>1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more</p>
ERvRecPD	<p><i>If respondent receives regular payments</i> <i>If ERvReg = 2</i></p> <p>What period do these regular payments usually cover?</p> <p>1. One month 2. One Year 97. Neither of these (Explain in a note)</p>
ERvRec	<p><i>If respondent receives regular payments</i> <i>If ERvReg = 2</i></p> <p>How much do you receive in regular payments in this period?</p> <p>ENTER AMOUNT IN £s</p>
ERvRecBM	<p><i>If regular payments cover one month and respondent does not know how much they receive</i> <i>If ERvRecPD = 1 AND ERvRec = DK/Ref</i></p>

	<p>SHOWCARD C3 (Looking at this card), can you tell me about how much you receive in regular payments in this period?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more
ERvRecBY	<p><i>If regular payments cover one year and respondent does not know how much they receive</i> <i>If ERvRecPD = 2 AND ERvRec = DK/Ref</i></p> <p>SHOWCARD C4 (Looking at this card), can you tell me about how much you receive from this scheme in this period?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £7,499 9. £7,500 to £9,999 10. £10,000 to £19,999 11. £20,000 or more
ERvTax	<p><i>If amount received has been answered</i> <i>If ERvRec = Response OR ERvRecBM = Response OR ERvRecBY = Response</i></p> <p>Is this amount before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax 2. After tax
ERvRent	<p><i>If respondent has a home reversion scheme</i> <i>If EqType = 6</i></p> <p>Do you pay rent to remain in your home with this home reversion scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
ERentAm	<p><i>If respondent pays rent to remain in their home, with the home reversion scheme</i> <i>If ERvRent = 1</i></p> <p>How much rent do you pay per month?</p> <p>ENTER AMOUNT IN £s</p>
ERentB	<p><i>If respondent does not know how much rent they pay per month</i> <i>If ERentAm = DK/Ref</i></p>

	<p>SHOWCARD C3 (Looking at this card), can you tell me about how much rent you pay per month?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more
ErvPrp	<p><i>If respondent has a home reversion scheme If EqType = 6</i></p> <p>What proportion of your property did you sell when you took out this scheme?</p> <p>ENTER PERCENTAGE</p>
SRBWhenY	<p><i>If respondent has a sale and rent-back scheme If EqType = 7</i></p> <p>When did you sell your property?</p> <p>ENTER YEAR</p>
SRBWhenM	<p><i>If respondent has a sale and rent-back scheme If EqType = 7</i></p> <p>What Month was that?</p> <p>ENTER MONTH</p>
SRBPerc	<p><i>If respondent has a sale and rent-back scheme If EqType = 7</i></p> <p>Roughly what percentage of the property value did you get when you sold it?</p> <p>ENTER PERCENTAGE</p>
EPrvPay	<p><i>If respondent has a private arrangement or other/unknown type of scheme If EqType = 8, 9 OR DK</i></p> <p>Do you receive regular payments from this/these arrangement(s)?</p> <ol style="list-style-type: none"> 1. Yes 2. No
EPrVal	<p><i>If respondent receives regular payments from the equity arrangements If EPrvPay = 1</i></p> <p>How much do you usually receive?</p> <p>ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT</p>
EPrPer	<p><i>If amount received is given If EPrVal = Response</i></p>

	<p>What period do these payments usually cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
E0thReg	<p><i>If respondent does not receive regular payments</i> <i>If EPrvPay = 2</i></p> <p>Have you ever received any payment from this (private) arrangement (in return for a claim on the value of your property)?</p> <ol style="list-style-type: none"> 1. Yes 2. No
E0thRVa	<p><i>If respondent has ever received any payment from this (private) arrangement (in return for a claim on the value of your property)</i> <i>If E0thReg = 1</i></p> <p>How much did you receive?</p> <p>ENTER AMOUNT IN £s</p>
E0thRVB	<p><i>If respondent does not know how much they received</i> <i>If E0thRVa = DK/Ref</i></p> <p>SHOWCARD C2 (Looking at this card), can you tell me approximately how much you received?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more
PRRepay	<p><i>If respondent has a private arrangement or other/unknown arrangement</i> <i>If EqType = 8, 9 OR DK</i></p> <p>Did you agree how you will repay the loan?</p> <ol style="list-style-type: none"> 1. Yes – I agreed to pay a fixed amount of money to the lender 2. Yes – I agreed to pay the lender a percentage of the value of the property 3. No – I did not agree how I would repay the lender
PRReprefix	<p><i>If respondent agreed to pay a fixed amount to the lender</i> <i>If PRRepay = 1</i></p>

	<p>How much did you agree to pay the lender?</p> <p>ENTER AMOUNT IN £s</p>
PRReppc	<p><i>If respondent agreed to pay the lender a percentage of the value of the property</i> <i>If PRRepay = 2</i></p> <p>What percentage of the property value did you agree to pay the lender?</p> <p>ENTER PERCENTAGE</p>
Household goods, collectibles and vehicles	
<i>Data items fed forward : RGCollec; RGCollV; RGCollVb; RGContVb; RVCarN; RVPers</i>	
GCPream	<p><i>Ask all</i></p> <p>In order to build up a picture of your household assets, the next questions are about your household goods and any vehicles that you may have.</p>
GCollec	<p><i>Ask all</i></p> <p>Do you (or anyone in your household) own any collectibles or valuables – such as antiques, artworks, stamps etc - including items stored or kept elsewhere?</p> <p>Last time, the answer given was...</p> <p>1. Yes 2. No</p>
GCollV	<p><i>If respondent has collectables</i> <i>If GCollec = 1</i></p> <p>What is your estimate of the current market value of these items, even if you do not intend to sell them?</p> <p>Last time, the amount given was...</p> <p>ENTER VALUE IN £s</p>
GCollVb	<p><i>If respondent does not know current market value of their collectables</i> <i>If GCollV = DK/Ref</i></p> <p>SHOWCARD D1 (Looking at this card), can you tell me the approximate market value of these items?</p> <p>Last time, the amount given was...</p> <p>1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 or more</p>

GContVb	<p><i>Ask all</i></p> <p>SHOWCARD D2 Thinking about the (other) items in this property that [you own/ are owned by you or other members of your household], what is the approximate replacement value of your household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items (but exclude any vehicles or collectibles and valuables that you have already told me about).</p> <p>Last time the amount given was...</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE.</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £29,999 5. £30,000 to £39,999 6. £40,000 to £49,999 7. £50,000 to £74,999 8. £75,000 to £99,999 9. £100,000 to £199,999 10. £200,000 or more
VCarN	<p><i>Ask all</i></p> <p>How many cars, vans or motorbikes, if any, do you [or members of your household] own? Please exclude lease vehicles, company vehicles and mobility cars.</p> <p>ENTER NUMBER Last time, there were...</p>
VType	<p><i>If respondent has one or more vehicles If VCarN >= 1</i></p> <p>Thinking about your vehicle(s), do they include. RUNNING PROMPT</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. cars, 2. vans, 3. or, motorbikes?
VEstV	<p><i>If respondent has one or more vehicles If VCarN >= 1</i></p> <p>What is the estimated total market value of your vehicle(s)? Please exclude the lease, company or Mobility vehicles and the value of any personalised number plates.</p> <p>ENTER AMOUNT IN £s</p>
VEsVb	<p><i>If respondent does not know estimated value of vehicles If VEstV = DK/Ref</i></p> <p>SHOWCARD D3 (Looking at this card), what do you think is the approximate market value of (all) of</p>

	<p>your vehicle(s)?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £17,499 5. £17,500 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 or more
VPerS	<p><i>If respondent has some vehicles or does not know how many vehicles</i> <i>If VCarN >0 OR VCarN = DK</i></p> <p>Do you [or other members of your household] own any personalised or valuable number plates? Last time, the household...</p> <ol style="list-style-type: none"> 1. Yes 2. No
VPerV	<p><i>If respondent owns a personal number plate</i> <i>If VPerS = 1</i></p> <p>About how much are (all) the personalised number plates worth? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
VOTyp	<p><i>Ask All</i></p> <p>Do you (or other members of your household) own any of the following?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Caravan/trailer 2. Boat 3. Plane 4. Bicycle 5. Other type of vehicle, excluding leased and company vehicles (please specify) 6. None of these
VOTyO	<p><i>If respondent owns another vehicle type not listed</i> <i>If VOTyp = 5</i></p> <p>ENTER DETAILS OF OTHER VEHICLE</p>
VOVal	<p><i>If respondent has other vehicle(s)</i> <i>If VOTyp = 1-5</i></p> <p>If you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], about how much in total would you get for [it/them] before paying off any money owing?</p>
VOVIB	<p><i>If respondent does not know the value of their other vehicles</i> <i>If VOVal = DK/ Ref</i></p> <p>SHOWCARD D4 (Looking at this card), can you tell me about how much you would get if you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], before paying off any money owing?</p>

	<ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 to £99,999 7. £100,000 to £249,999 8. £250,000 to £499,999 9. £500,000 or more
Household Budget/Current financial planning	
OBInt	<p><i>If respondent is part of a couple</i> <i>If xMarSta = Marrliv, or xMarSta = CivPart, or LivWth12 = Yes</i></p> <p>I would now like to ask you a question about your household finances.</p>
OFinal	<p><i>If respondent is part of a couple</i> <i>If xMarSta = Marrliv, or xMarSta = CivPart, or LivWth12 = Yes</i></p> <p>[*] In your household who has the final say in big financial decisions?</p> <p>PLEASE CODE APPROPRIATE RESPONSE</p> <ol style="list-style-type: none"> 1. HRP 2. Partner 3. Both 4. Other

INDIVIDUAL QUESTIONNAIRE

Ethnicity, Sexual Identity and Religion	
EthE	<p><i>Ask all respondents who were born in England except proxies If Persprox = 1 AND Status = resident AND Country = England</i></p> <p>SHOWCARD 3-E</p> <p>What is your ethnic group?</p> <p>Choose one option that best describes your ethnic group or background.</p> <p><i>White</i></p> <ol style="list-style-type: none"> 1. English / Welsh / Scottish / Northern Irish / British 2. Irish 3. Gypsy or Irish Traveller 4. Any Other White background, <i>please describe</i> <p><i>Mixed / Multiple ethnic groups</i></p> <ol style="list-style-type: none"> 5. White and Black Caribbean 6. White and Black African 7. White and Asian 8. Any other Mixed / multiple ethnic background, <i>please describe</i> <p><i>Asian / Asian British</i></p> <ol style="list-style-type: none"> 9. Indian 10. Pakistani 11. Bangladeshi 12. Chinese 13. Any other Asian background, <i>please describe</i> <p><i>Black / African / Caribbean / Black British</i></p> <ol style="list-style-type: none"> 14. African 15. Caribbean 16. Any other Black / African / Caribbean background, <i>please describe</i> <p><i>Other ethnic group</i></p> <ol style="list-style-type: none"> 17. Arab 18. Any other ethnic group, <i>please describe</i>
EthW	<p><i>Ask all respondents who were born in Wales except proxies If Persprox = 1 AND Status = resident AND Country = Wales</i></p> <p>SHOWCARD 3-W</p> <p>What is your ethnic group?</p> <p>Choose one option that best describes your ethnic group or background.</p> <p><i>White</i></p> <ol style="list-style-type: none"> 1. Welsh / English / Scottish / Northern Irish / British

	<p>2. Irish 3. Gypsy or Irish Traveller 4. Any Other White background, <i>please describe</i></p> <p><i>Mixed / Multiple ethnic groups</i> 5. White and Black Caribbean 6. White and Black African 7. White and Asian 8. Any other Mixed / multiple ethnic background, <i>please describe</i></p> <p><i>Asian / Asian British</i> 9. Indian 10. Pakistani 11. Bangladeshi 12. Chinese 13. Any other Asian background, <i>please describe</i></p> <p><i>Black / African / Caribbean / Black British</i> 14. African 15. Caribbean 16. Any other Black / African / Caribbean background, <i>please describe</i></p> <p><i>Other ethnic group</i> 17. Arab 18. Any other ethnic group, <i>please describe</i></p>
EthS	<p><i>Ask all respondents who were born in Scotland except proxies If Persprox = 1 AND Status = resident AND Country = Scots</i></p> <p>SHOWCARD 3-S</p> <p>What is your ethnic group?</p> <p>Choose one option that best describes your ethnic group or background.</p> <p><i>White</i> 1. Scottish 2. Other British 3. Irish 4. Gypsy / Traveller 5. Polish 6. Other White ethnic group, <i>please describe</i></p> <p><i>Mixed or Multiple ethnic groups</i> 7. Any mixed or multiple ethnic group, <i>please describe</i></p> <p><i>Asian, Asian Scottish or Asian British</i> 8. Pakistani, Pakistani Scottish or Pakistani British 9. Indian, Indian Scottish or Indian British 10. Bangladeshi, Bangladeshi Scottish or Bangladeshi British 11. Chinese, Chinese Scottish or Chinese British 12. Other Asian, <i>please describe</i></p> <p><i>African</i></p>

	<p>13. African, African Scottish or African British 14. Other African, <i>please describe</i></p> <p><i>Caribbean or Black</i> 15. Caribbean, Caribbean Scottish or Caribbean British 16. Black, Black Scottish or Black British 17. Other Caribbean or Black, <i>please describe</i></p> <p><i>Other ethnic group</i> 18. Arab, Arab Scottish or Arab British 19. Any other ethnic group, <i>please describe</i></p>
EthOth	<p><i>If ethnic group is other</i> <i>If EthE/EthW = 4, 8, 13, 16, 18 OR EthS = 6, 7, 12, 14,17, 19</i></p> <p>Please can you describe your ethnic group?</p> <p>Interviewer instruction - enter description of ethnic group</p>
Eth02	<p>Press <space bar> to enter the coding frame</p> <p>Press enter to select code and enter again to continue</p>
DVEthnic	<p>Derived variable using EthE, EthS and EthW</p> <ol style="list-style-type: none"> 1. White British 2. Any other White background 3. Mixed - White and Black Caribbean 4. Mixed - White and Black African 5. Mixed - White and Asian 6. Any other Mixed background 7. Indian 8. Pakistani 9. Bangladeshi 10. Other Asian background 11. Black Caribbean 12. Black African 13. Other Black background 14. Chinese 15. Any other
SIDFtFQn	<p><i>Ask all respondents aged 16+ except proxies</i> <i>If Status = Resident AND Persprox = 1 AND DVage > 16</i></p> <p>For [Name], please use showcard [CardNo]</p> <p>Please hand the showcard to [Name].</p> <p>Which of the options on this card best describes how you think of yourself?</p> <p>Please just read out the number next to the description.</p> <p>The Numbers on the card are different for each person.</p>
ReligE	<p><i>Ask all respondents who were born in England except proxies</i> <i>If Persprox = 1 AND Status = resident AND Country = England</i></p>

	<p>SHOWCARD 3R-E</p> <p>What is your religion?</p> <p>RUNNING PROMPT</p> <p><u>England</u></p> <ol style="list-style-type: none"> 1. No religion 2. Christian (including Church of England, Catholic, Protestant and all other Christian denominations) 3. Buddhist 4. Hindu 5. Jewish 6. Muslim 7. Sikh 8. Any other religion? (please describe)
ReligW	<p><i>Ask all respondents who were born in Wales except proxies</i> <i>If Persprox = 1 AND Status = resident AND Country = Wales</i></p> <p>SHOWCARD 3R-W</p> <p>What is your religion?</p> <p>RUNNING PROMPT</p> <p><u>Wales</u></p> <ol style="list-style-type: none"> 1. No religion 2. Christian (all denominations) 3. Buddhist 4. Hindu 5. Jewish 6. Muslim 7. Sikh 8. Any other religion? (please describe)
ReligS	<p><i>Ask all respondents who were born in Scotland except proxies</i> <i>If Persprox = 1 AND Status = resident AND Country = Scots</i></p> <p>SHOWCARD 3R-S</p> <p>What is your religion?</p> <p>RUNNING PROMPT</p> <p><u>Scotland</u></p> <ol style="list-style-type: none"> 1. No religion 2. Church of Scotland 3. Roman Catholic 4. Other Christian 5. Buddhist 6. Hindu 7. Jewish 8. Muslim 9. Sikh 10. Any other religion? (please describe)
ReligSpec	<p><i>If respondents religion is other</i> <i>If ReligE = 8/ReligS = 10/ReligW = 8</i></p>

	Please describe your Religion? Type in religion
ReligO	Press <Space bar> to enter the coding frame Press <Enter> to select code and enter again to continue
DVRelig	Derived variable using ReligE, ReligS and ReligW <ol style="list-style-type: none">1. Christian2. Buddhist3. Hindu4. Jewish5. Muslim6. Sikh7. Any other religion8. No religion

Social Well Being	
SubWelpre	Next I would like to ask you four questions about your feelings on aspects of your life. There are no right or wrong answers
Subpre2	For each of these questions I'd like you to give an answer on a scale of nought to 10, where nought is 'not at all' and 10 is 'completely'.
Satis	<p><i>All respondents except proxies</i> <i>If Persprox = 1</i></p> <p>Overall, how satisfied are you with your life nowadays?</p> <p>Where Nought is “not at all satisfied ”and 10 is” completely satisfied”</p> <p>Answer from 0 to 10</p>
Worth	<p><i>All respondents except proxies</i> <i>If Persprox = 1</i></p> <p>Overall, to what extent do you feel that the things you do in your life are worthwhile?</p> <p>Where naught is “not at all worthwhile” and 10 is “completely worthwhile”</p> <p>Answer from 0 to 10</p>
Happy	<p><i>All respondents except proxies</i> <i>If Persprox = 1</i></p> <p>Overall, how happy did you feel yesterday?</p> <p>Where naught is” not at all happy” and 10 is “completely happy”</p> <p>Answer from 0 to 10</p>
Anxious	<p><i>All respondents except proxies</i> <i>If Persprox = 1</i></p> <p>On a scale where nought is “not at all anxious” and 10 is “completely anxious”, overall, how anxious did you feel yesterday?</p> <p>Answer from 0 to 10</p>
Subpost	Thank you, that is the end of this section of questions.

Economic status	
<i>Data items fed forward : RWrking; RJbAway, RSchemeET; ROwnBus; RRelBus; REverWk; ROccT; RStartDat; RStat; RPersProx</i>	
Wrking	<p><i>Ask all</i></p> <p>Did you do any paid work in the seven days ending Sunday the (n), either as an employee or as self-employed?</p> <p>1. Yes 2. No</p>
SchemeET	<p><i>If respondent not in paid work and no pension flag If Wrking = 2 AND Penflag = 0</i></p> <p>Were you on a government scheme for employment training?</p> <p>1. Yes 2. No</p>
JbAway	<p><i>If respondent not in paid work and not on a government scheme If SchemeET = 2</i></p> <p>Did you have a job or business that you were away from?</p> <p>1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)</p>
OwnBus	<p><i>If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job If JbAway = 2,3</i></p> <p>Did you do any unpaid work in that week for any business that you own?</p> <p>1. Yes 2. No</p>
RelBus	<p><i>If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job and not doing unpaid work in own business If JbAway = 2 AND OwnBus = 2</i></p> <p>...or that a relative owns?</p> <p>1. Yes 2. No</p>
Looked	<p><i>If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job and not doing unpaid work in own or relative's business If RelBus = 2</i></p> <p>Thinking of the 4 weeks ending Sunday the (n), were you looking for any kind of paid work or government training scheme at any time in those 4 weeks?</p> <p>1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)</p>
StartJ	<i>If respondent looked for work in the last 4 weeks or is waiting to take up a job</i>

	<p><i>If Looked = 1,3 OR JbAway = 3</i></p> <p>If a job or a place on a government scheme had been available in the week ending Sunday the (n) would you have been able to start within 2 weeks?</p> <p>1. Yes 2. No</p>
LKTime	<p><i>If respondent looked for work in the last 4 weeks or is waiting to take up a job</i> <i>If Looked = 1,3 OR JbAway = 3</i></p> <p>How long have you been looking for paid work/a place on a government scheme?</p> <p>1. Not yet started 2. Less than 1 month 3. 1 month but less than 3 months 4. 3 months but less than 6 months 5. 6 months but less than 12 months 6. 12 months or more</p>
YInAct	<p><i>If respondent has not looked for a job in the last 4 weeks or is not available to start work in the next 2 weeks or waiting to take up a job but is not available to start work in the next 2 weeks</i> <i>If Looked = 2 OR StartJ = 2</i></p> <p>What was the main reason you did not seek any work in the last 4 weeks /would not be able to start in next 2 weeks?</p> <p>1. Student 2. Looking after the family/home 3. Temporarily sick or injured 4. Long-term sick or disabled 5. Retired from paid work 6. Other reasons</p>
WkBetw	<p><i>If respondent is not classified as currently working and not working at previous wave and is under 80 years of age</i> <i>If (Wrking = 2 AND NOT(SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1)) AND (RWrking = 2 AND NOT(RSchemeET = 1 OR RJbAway = 1 OR ROwnBus = 1 OR RRelBus = 1)) AND DVage < 80</i></p> <p>Can I just check, have you had a paid job either as an employee or self-employed in the last two years?</p> <p>1. Yes 2. No</p>
MRecJb	<p><i>If respondent is not classified as currently working but was working at previous wave</i> <i>If (Wrking = 2 AND NOT(SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1)) AND (RWrking = 1 AND NOT(RSchemeET = 1 OR RJbAway = 1 OR ROwnBus = 1 OR RRelBus = 1))</i></p> <p>When we interviewed you on [RStartDat] you were working/ about to start work as a [R T]. Is this your most recent job either as an employee or as self-employed?</p> <p>1. Yes 2. No</p>
SamJob	<p><i>If respondent is currently working and was working at previous wave</i> <i>If (Wrking = 1 OR SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1) AND (RWrking = 1 OR RSchemeET = 1 OR RJbAway = 1 OR ROwnBus = 1 OR RRelBus = 1)</i></p>

	<p><i>RRelBus = 1)</i></p> <p>When we interviewed you on [RStartDat] you were working/ about to start work as a [ROccT]. Is this still your main job?</p> <p>1. Yes 2. No</p>
SamEmp	<p><i>If respondent is in the same job and was an employee at previous wave If SamJob = 1 AND RStat = 1</i></p> <p>And are you still working for the same employer?</p> <p>1. Yes 2. No</p>
PerNoWk	<p><i>If respondent is currently working and was working at previous wave If (Wrking = 1 OR SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1) AND (RWrking = 1 OR RSchemeET = 1 OR RJbAway = 1 OR ROwnBus = 1 OR RRelBus = 1)</i></p> <p>In the last two years, have you had any periods of unemployment or reduced pay?</p> <p>1. Yes 2. No</p>
EverWk	<p><i>If respondent was not interviewed at previous wave and is not currently working, or respondent was interviewed at previous wave and is not currently working and EverWk at previous wave was empty If (RPersProx <> Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2)) OR (RPersProx = Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2) AND REverWk = EMPTY)</i></p> <p>Have you ever had a paid job, apart from casual or holiday work?</p> <p>1. Yes 2. No</p>
DtJbL	<p><i>If respondent was not interviewed at previous wave and has ever worked If ((RPersProx <> Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2)) OR (RPersProx = Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2) AND REverWk = EMPTY)) AND EverWk = 1</i></p> <p>When did you leave your last paid job? FOR DAY NOT GIVEN.....ENTER 15 FOR DAY FOR MONTH NOT GIVEN.....ENTER 6 FOR MONTH</p>
NumJob	<p><i>If respondent is currently working If Wrking = 1 or JbAway = 1 or OwnBus = 1</i></p> <p>How many jobs, for pay or profit, do you have?</p> <p>1. One job only 2. Two jobs 3. Three jobs 4. Four or more jobs</p>

Industry, occupation, employment status and socio-economic classifications	
<i>Data items fed forward : RIndD; ROccT; ROccD; RStat; RSviseDsc; REmpN; RSolo; RSemN; ROneTen; REmpStY; RPerprox; RFtPtWk</i>	
<p>Ask if currently in employment or has ever worked. If DVIL03a = InEmp OR EverWk = yes If same job as at previous wave, feed forward previous wave responses</p>	
PreA	<p>If respondent has more than one job If NumJob > 1</p> <p>The following questions refer to your main job.</p> <p>DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION</p>
PreL	<p>If respondent is not currently working, but has ever worked If EverWk = 1</p> <p>The following questions refer to your most recent main job.</p> <p>DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION</p>
SameJob	<p>If respondent is currently working or has ever worked and answered section at previous wave If RIndD = Response AND RPersProx = 1 AND ((SamJob = 1) OR (EverWk = 1 AND DTJbL < 2 years ago))</p> <p>I need to check whether your details are the same as at the last time we called. [Thinking of the seven days ending Sunday the (n)/ thinking of your last job,] are these statements (still) correct...</p> <p>INDIVIDUAL PROMPT – CODE ALL THAT APPLY</p> <p>CURRENT JOB OR LAST JOB IF NO CURRENT JOB</p> <ol style="list-style-type: none"> 1. [RIndD] describes what your firm/organisation mainly makes or does? 2. [ROccT] describes your (main) job? 3. [ROccD] describes what you mainly do in your job? 4. You are [self-employed/ working as an employee]? 5. [RSviseDsc] describes your supervision of the work of other employees? 6. [REmpN/RSemN/ROneTen] people worked for [you/ your employer] at the place where you worked? 7. None of these apply
DVSame	<p>Derived – No difference to job</p> <ol style="list-style-type: none"> 1. Yes, if selected all 1-6 to SameJob 2. No otherwise
IndD	<i>If respondent is currently working or had a job in the past that they left in the last two</i>

	<p><i>years and either not interviewed at previous wave or changed job since previous wave. If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (RIndD <> Response OR SameJob <> 1)</i></p> <p>What did the firm/ organisation you worked for mainly make or do (at the place where you worked)?</p> <p>DESCRIBE FULLY – PROBE MANUFACTURING OR PROCESSING OR DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE OR RETAIL ETC.</p>
Sector	<p><i>If respondent currently working If Wrking = 1</i></p> <p>Was the firm or organisation that you worked for...</p> <p>RUNNING PROMPT</p> <p>1. a private firm or business or limited company, or 2. some other kind of organisation?</p>
Sectr2	<p><i>If respondent works for some other kind of organisation If Sector = 2</i></p> <p>SHOWCARD E1 What kind of non-private organisation is it?</p> <p>1. A public limited company 2. A nationalised industry or state corporation 3. Central government or civil service 4. Local government or council (including police, fire services and LA controlled schools/colleges) 5. A university or grant-funded educational establishment (inc. opted-out schools) 6. A health authority or NHS Trust 7. A charity, voluntary organisation or trust 8. The armed forces 9. Some other kind of organisation</p>
OccT	<p><i>If respondent is currently working or had a job in the past and either not interviewed at previous wave or changed job since previous wave. If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (ROccT <> Response OR SameJob <> 2)</i></p> <p>What was your (main) job (in the week ending Sunday the n)?</p>
OccD	<p><i>If respondent is currently working or had a job in the past and either not interviewed at previous wave or changed job since previous wave. If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (ROccD <> Response OR SameJob <> 3)</i></p> <p>What did you mainly do in your job?</p> <p>RECORD SPECIAL QUALIFICATIONS/TRAINING NEEDED TO DO THE JOB</p>
Stat	<p><i>If respondent is currently working or had a job in the past and either not interviewed at</i></p>

	<p><i>previous wave or changed job since previous wave;</i> <i>(Working = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR</i> <i>(EverWk = 1 AND DTJbL < 2 years ago)) AND (RStat <> Response OR SameJob <> 4)</i></p> <p>(And) were you working as an employee or were you self-employed?</p> <ol style="list-style-type: none"> 1. Employee 2. Self-employed
SVise	<p><i>If respondent is an employee and the supervision status has changed.</i> <i>If Stat = 1 AND SameJob <> 5</i></p> <p>In your job, did you have formal responsibility for supervising the work of other employees?</p> <p>DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE: - CHILDREN, E.G. TEACHERS, NANNIES, CHILDMINDERS - ANIMALS - SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS</p> <ol style="list-style-type: none"> 1. Yes 2. No
SViseDsc	<p><i>If respondent is a supervisor</i> <i>If SVise = 1</i></p> <p>Please describe the type of responsibility you have for supervising the work of other employees.</p> <p>PROBE FOR WHO AND WHAT IS BEING SUPERVISED.</p>
EmpN	<p><i>If respondent is an employee and is not in the same job as the previous wave</i> <i>If Stat = 1 AND SameJob <> 6</i></p> <p>SHOWCARD E2 How many people worked for your employer at the place where you worked - were there...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. 1 to 10, 2. 11 to 24, 3. 25 to 49, 4. 50 to 249, 5. 250 to 499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
Solo	<p><i>If respondent is self employed</i> <i>If Stat = 2</i></p> <p>ASK OR RECORD</p> <p>(And) were you working on your own or did you have employees? Last time we recorded that you worked...</p> <ol style="list-style-type: none"> 1. On own/with partner(s) but no employees 2. With employees
SemN	<p><i>If respondent is self employed and not in the same job as the previous wave and does</i></p>

	<p><i>not work alone</i> <i>If Stat = 2 AND SameJob <> 6 AND Solo = 2</i></p> <p>SHOWCARD E2 How many people did you employ/are employed in this business – were there ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. 1 to 10, 2. 11 to 24, 3. 25 to 49, 4. 50 to 249, 5. 250 to 499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
OneTen	<p><i>If there are 1 to 10 employees in respondents business and is not in the same job as the previous wave</i> <i>If (EmpN = 1 AND SameJob <> 6) OR (Solo = 2 AND SemN = 1 AND SameJob <> 6)</i></p> <p>ASK OR RECORD</p> <p>May I just check, what the exact number was? Last time we recorded that...</p>
FtPtWk	<p><i>If respondent is currently working or has ever worked</i> <i>If Wrking = 1 OR EverWk = 1</i></p> <p>In your (main) job were you working... Last time, we recorded that you worked [full-time/part-time] in your main job</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. full time 2. or part-time?
WkHrs	<p><i>If respondent is currently working</i> <i>If Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1</i></p> <p>How many hours per week do you usually work in your (main) job? Please exclude meal breaks.</p> <p>CODE 96 IF VARIABLE OR IRREGULAR HOURS CODE 97 IF NOT WORKING ON A REGULAR BASIS</p> <p>ENTER NUMBER OF HOURS</p>
WkHrslr	<p><i>If the respondent works variable or irregular hours</i> <i>If WkHrs = 96</i></p> <p>On average, about how many hours per week do you work, excluding meal breaks?</p> <p>ENTER NUMBER OF HOURS</p>

Length of time in current job	
<i>IF DVIL04a = 1</i>	
EmpStY	<p><i>If respondent is an employee If Stat = 1</i></p> <p><i>If respondent not interviewed at previous wave or no answer at REmpStY or has changed employer If REmpStY <> Response AND (SamJob = 2 OR SamEmp = 2)</i></p> <p>In which year did you start working continuously for your current employer?</p> <p><i>If EmpStY answered at previous wave in person and has not changed employer If REmpStY = Response AND RPerprox = 1 AND (SamJob = 1 AND SamEmp = 1)</i></p> <p>Last time you said that you started working continuously for your current employer in Is that correct?</p>
SEmpStY	<p><i>If respondent is self-employed and (was not interviewed at previous wave or was an employee at previous wave) If Stat = 2 AND (RPersProx <> Response OR RStat = 1)</i></p> <p>In which year did you start working continuously as a self-employed person/ In which year did you start your most recent period of self-employment?</p>
PermJb	<p><i>If respondent is working and an employee If (((Wrking = Yes) OR (JbAway = Yes) OR (OwnBus = Yes) OR (RelBus = Yes) OR (SchemeET = Yes)) AND Stat = Emp)</i></p> <p>Do you hold your (main) job on a permanent or temporary contract?</p> <ol style="list-style-type: none"> 1. Permanent 2. Temporary 3. Fixed term contract 4. No employment contract

Education /Work History	
<i>Data items fed forward : RPersProx; RTEA; RDVILO3a; REverWk; REdAttn1</i>	
TEA	<p><i>If respondent is aged 19 or over, or aged 16-18 years and not in FT education and not recorded at previous wave</i> <i>If FtEd <> 1 AND Trainee <> 1 AND (RPersProx <> 1 OR RTEA <> Response)</i></p> <p>I now have a few questions about qualifications. First, at what age did you complete your continuous full-time education?</p> <p>ENTER AGE Code 97 if no education Code 96 if still in education</p>
PNoWk	<p><i>If respondent is aged 19 or over, or 16-18 years and not in FT education and less than 75 years and has ever had a paid job</i> <i>If FtEd <> 1 AND Trainee <> 1 AND DVAge<75 AND (DVILO3a = 1 OR EverWk = 1 OR RDVILO3a = 1 OR REverWk = 1)</i></p> <p>Looking back at the time since you finished continuous full-time education, have you had any periods of six months or more when you were not in paid work, either because you could not find a job or were not looking for paid work?</p> <p>1. Yes 2. No</p>
PNoWkLn	<p><i>If respondent has had a period of 6 months or more out of paid work</i> <i>If PNoWk = 1</i></p> <p>About how many years in total have you been out of paid work since you finished full-time education?</p> <p>1. Less than 2 years 2. 2 but less than 5 years 3. 5 but less than 10 years 4. 10 but less than 15 years 5. 15 but less than 20 years 6. 20 years or more</p>
EdAttn1	<p><i>Ask all</i></p> <p>Do you have any educational qualifications for which you received a certificate?</p> <p>IF RESPONDENT QUERIES WHY WE ARE COLLECTING THIS INFORMATION AS THEY GAVE IT IN A PREVIOUS WAVE, EXPLAIN THAT WE WANT TO ENSURE THAT WE HAVE THE MOST UP-TO-DATE INFORMATION</p> <p>1.Yes 2.No</p>
EdAttn2	<p><i>Ask all</i></p> <p>Do you have any professional, vocational or other work-related qualifications for which you received a certificate?</p>

	<ol style="list-style-type: none"> 1. Yes 2. No
EdAttn3	<p><i>If respondent has qualifications</i> <i>If EdAttn1 = 1 OR EdAttn2 = 1</i></p> <p>Was your highest qualification...</p> <ol style="list-style-type: none"> 1. at degree level or above, 2. or another kind of qualification?
Enroll	<p><i>Ask all</i></p> <p>Are you at present [at school or 6th form college or] enrolled on any full-time or part-time education course, excluding leisure classes? (Include correspondence courses and open learning as well as other forms of full-time or part-time education.)</p> <ol style="list-style-type: none"> 1. Yes 2. No
Attend	<p><i>If respondent is enrolled on a course.</i> <i>If Enroll = 1</i></p> <p>And are you...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. still attending 2. waiting for term to (re) start 3. or, have you stopped going?
Course	<p><i>If respondent is still attending or waiting for term to (re)start.</i> <i>If Attend = 1 OR 2</i></p> <p>Are you [at school or 6th form college,] on a full-time or part-time course, a medical or nursing course, a sandwich course or some other kind of course?</p> <ol style="list-style-type: none"> 1. (At school full-time) 2. (At school part-time) 3. Sandwich course 4. Studying at university or college including 6th form college full-time 5. Training for a qualification in nursing, physiotherapy or a similar medical subject 6. On a part-time course at university or college, including day release and block release 7. On an Open College course 8. On an Open University course 9. Any other correspondence course 10. Any other self/open learning course

Business Assets	
Emp. Status & Business accounts	
<i>Data items fed forward: Rbtype1; RPersProx; RBDirNI1; RBoWn1; RBPropN1; RBAccsA1; RBAccsB1; RBPart1; RStat; RBEmpN; RBYear1; RBRetire1</i>	
LOOP FOR EACH JOB (up to a max of 3)	
BType1	<p><i>If respondent is currently working</i> <i>If Wrking = 1 OR JbAway = 1 OR OwnBus = 1</i></p> <p>SHOWCARD E3 Now, thinking of your (first/second/third) job, please look at this card and tell me which of these best describes your employment situation in this job. Last time we recorded that you were... IF MORE THAN 3 JOBS, INCLUDE THE 3 OF GREATEST FINANCIAL IMPORTANCE</p> <p>CODE ONE ONLY 1. Employee 2. Sole director of my own company 3. Director of a company 4. Partner in a business or professional practice 5. Self-employed in another way</p>
BDirNI1	<p><i>If respondent is a director</i> <i>If BType1 = 2 OR 3</i></p> <p>In this job, are your National Insurance contributions deducted at source? Last time we recorded that...</p> <p>1. Yes 2. No</p>
BOwn1	<p><i>If respondent is a director of a company</i> <i>If BType1 = 3</i></p> <p>Do you own part of this business? Last time we recorded that...</p> <p>1. Yes 2. No</p>
BPropn1	<p><i>If respondent is the sole director, a partner or a director who owns part of the business</i> <i>If BType1 = 2, 4 OR (BType1 = 3 AND BOwn1 = 1)</i></p> <p>What percentage of this business do you own? Last time we recorded that...</p> <p>ENTER PERCENTAGE</p>
BAccsA1	<p><i>If respondent is the sole director or a partner or a director who owns part of the business</i></p>

	<p><i>If BType1 =2, 4 or (BType1=3 AND BOwn1 =1)</i></p> <p>In this business, are annual accounts prepared?</p> <p>INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that...</p> <p>1. Yes 2. No 3. Not yet, but will be</p>
BAccsB1	<p><i>If respondent has answered with 'other self-employed'</i> <i>If BType1 = 5</i></p> <p>Do you prepare annual business accounts?</p> <p>INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that...</p> <p>1. Yes 2. No 3. Not yet, but will be</p>
BPart1	<p><i>If respondent prepares accounts and is not a partner in a business or practice</i> <i>If (BAccsA1 = 1 OR BAccsB1 = 1) AND BType1 <> 4</i></p> <p>Are you working on your own account or are/were you in partnership with someone else? Last time we recorded that...</p> <p>1. Own account (sole owner) 2. In partnership</p>
BPartnr1	<p><i>If respondent is in a business partnership</i> <i>If BPart = 2 OR BType1 = 4</i></p> <p>The questions that follow are about just your own share of the business, that is, not including your partner's share.</p>
BAccBeg1	<p><i>If accounts are prepared</i> <i>If BAccsA1 = 1 or BAccsB1 = 1</i></p> <p>What is the most recent period for which accounts have been prepared?</p> <p>ENTER YEAR FOR BEGINNING OF PERIOD</p>
BAccBegM1	<p><i>If year has been entered</i> <i>If BaccBeg1 = Response</i></p> <p>NOW ENTER THE MONTH</p>
BDocs1	<p><i>If accounts are prepared</i> <i>If BAccsA1 = 1 OR BAccsB1 = 1</i></p> <p>What was [your share of] the profit or loss figure shown on these accounts for this period? It would be helpful if you could refer to a document, such as the annual accounts, or the Notice of Tax Assessment from HM Revenue and Customs.</p> <p>CODE DOCUMENT CONSULTED; CODE FIRST TO APPLY</p>

	<ol style="list-style-type: none"> 1. Notice of Tax assessments 2. Annual accounts (incl. summary) 3. Tax Return (self-employment section) 4. Some other document 5. No document consulted.
BProfit1	<p><i>If accounts are prepared</i> <i>If BAccsA1 = 1 OR BAccsB1 = 1</i></p> <p>PLEASE ENTER THE PROFIT OR LOSS AMOUNT</p> <p><i>If code 1 at BDocs1: FROM NOTICE OF ASSESSMENT, ENTER THE "INCOME" FIGURE (AT TOP OF FORM)</i> <i>If code 2 at BDocs1: FROM ACCOUNTS, ENTER THE "ADJUSTED" PROFIT/LOSS (IF NOT SHOWN, ENTER THE "NET" FIGURE)</i> <i>If code 3 at BDocs1: FROM TAX RETURN, ENTER THE "TOTAL TAXABLE PROFIT" FROM BOX 3.89</i></p> <p>IF NO ACCOUNTS ARE AVAILABLE, ENTER THE FIGURE AFTER DEDUCTING ALL EXPENSES AND WAGES, BUT BEFORE DEDUCTION OF INCOME TAX AND NI</p> <p>ENTER AMOUNT IN £s</p>
BPrfLoss1	<p><i>If respondent has given a profit or loss amount</i> <i>If BProfit1 >0</i></p> <p>Did the answer in the previous question refer to profit or loss?</p> <ol style="list-style-type: none"> 1. Profit/earnings 2. Loss
BTax1	<p><i>If respondent has given a profit or loss amount</i> <i>If BPrfLoss1 = 1</i></p> <p>Can I just check, is that figure before the deduction of income tax?</p> <ol style="list-style-type: none"> 1. Yes (before tax) 2. No (after tax)
BNatIns1	<p><i>If the profit is after tax</i> <i>If BTax1 = 2</i></p> <p>And is that the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?</p> <p>IF NO LUMP SUM NI PAID, ENTER '3', NOT APPLICABLE</p> <ol style="list-style-type: none"> 1. Before 2. After 3. Not applicable (no lump sum NI)
BBefore1	<p><i>If the profit is after tax</i> <i>If BTax1 = 2</i></p> <p>What was [your share of] the profit before tax [and lump sum National Insurance deductions]?</p> <p>ENTER AMOUNT IN £s</p>

Business details/ value	
IN LOOP FOR EACH JOB (up to a max of 3)	
BCarry1	<p><i>If respondent is self-employed, except where they do not own any of the business</i> <i>If BType1 <> 1 AND NOT(BOwn1 = 2) AND LOOP = 1 AND ((EmpN>=1-9 AND EmpN<= e500p) OR (SemN>=1-9 AND SemN<= e500p))</i></p> <p>RECORD WHETHER OK TO CARRY DETAILS ABOUT COMPANY SIZE FROM MAIN JOB SECTION INTO THE FOLLOWING QUESTIONS ABOUT THE (FIRST) BUSINESS.</p> <p>1. Yes 2. No</p>
Bsize1	<p><i>If respondent is self-employed, except where do not own any of business</i> <i>If Btype1<>1 AND NOT(BOwn1 = 2)</i></p> <p>SHOWCARD E4 Can I just check, how many people do you employ/are employed in this business – is it...</p> <p>RUNNING PROMPT</p> <p>1. None 2. 1 to 9 3. 10 to 19 4. 20 to 49 5. 50 to 249 6. 250 to 499 7. 500 or more 8. DK, but less than 25 (SPONTANEOUS ONLY) 9. DK, but between 25 and 499 (SPONTANEOUS ONLY) 10. DK, but 500 or more (SPONTANEOUS ONLY)</p>
BEmpN1	<p><i>If respondent employs 1 to 9 people</i> <i>If BSize1 = 2</i> <i>(If BCarry = 1 - details carried forward from OneTen)</i></p> <p>ASK OR RECORD May I just check, what was the exact number?</p>
BYear1	<p><i>If respondent is self-employed, except where they do not own any of business</i> <i>If BType1 <> 1) AND NOT(BOwn1 = 2)</i></p> <p>In what year did you start or acquire this business? Last time we recorded that...</p> <p>ENTER YEAR</p>
BStart1	<p><i>If respondent has a new business (not recorded at previous wave)and respondent is self-employed, except where do not own any of business</i> <i>If Stat = 2 AND (BType1 <> 1) AND NOT(BOwn1 = 2) AND RStat <> 2</i></p> <p>SHOWCARD E5 Looking at this card, how did you come to own this business?</p> <p>1. Bought / invested in business you were previously working for</p>

	<ol style="list-style-type: none"> 2. Bought / invested in business you were NOT previously working for 3. Started it from scratch 4. Inherited / joined family business 5. Given 6. Other
BFund	<p><i>If respondent bought/invested in business they were or were not previously working for or started it from scratch.</i> <i>If BStart1 = 1 OR 2 OR 3</i></p> <p>SHOWCARD E6 What source of funding was used when this business was first established?</p> <p>FOR OPTION 1 (OWN MONEY) - PLEASE INCLUDE REDUNDANCY OR LUMP SUMS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Own money 2. Money given by a friend / relative 3. Money borrowed from a friend / relative 4. Government loan or grant 5. Loan from a financial institution 6. Equity finance raised from other sources 7. No start up money required 8. Other
BRetire1	<p><i>If respondent is self-employed, except where they do not own any of business</i> <i>If BType1 <> 1 AND NOT(BOwn1 = 2)</i></p> <p>When you retire, will [your business/your share in the business] be... Last time we recorded that...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. passed on or given to someone else, 2. sold to keep the money or fund retirement, 3. sold to give the money to someone else, 4. closed down, 5. not yet decided 6. or, something else?
BDebts1	<p><i>If respondent is self-employed, except where do not own any of business</i> <i>If BType1 <> 1 AND NOT(BOwn1 = 2)</i></p> <p>The following questions are about any debts or liabilities your business may have, and the value of your business. In total, what does the business owe on debts and liabilities?</p> <p>INCLUDE LOANS AND MORTGAGES, PAYABLES, DEFERRED TAXES, ACCRUED PAYROLL, ETC</p> <p>ENTER AMOUNT IN £s</p>
Bowed1	<p><i>If respondent is self-employed except where do not own any of business</i> <i>If BType1 <> 1 AND NOT(BOwn1 = 2)</i></p> <p>What is the total amount of any debts owed to the business, including all outstanding invoices and bad debts?</p> <p>ENTER AMOUNT IN £s</p>

BVal1	<p><i>If respondent is self-employed except where do not own any of business</i> <i>If BType1<>1 AND NOT(BOwn1 = 2)</i></p> <p>If you sold your business/your share in this business today, including any debts or liabilities, about how much would you get? Please include the value of financial assets, accounts receivable, inventories, land, property, machinery, equipment, customer lists and intangible assets.</p> <p>ENTER AMOUNT IN £s</p>
BValB1	<p><i>If respondent does not know value of the business</i> <i>If BVal = DK/Ref</i></p> <p>SHOWCARD E7 (Looking at this card), which one of these categories comes closest to the amount you would get for the business?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £9,999 3. £10,000 to £49,999 4. £50,000 to £99,999 5. £100,000 to £249,999 6. £250,000 to £499,999 7. £500,000 to £999,999 8. £1,000,000 to £1,999,999 9. £2,000,000 to £4,999,999 10. £5 million or more
END OF LOOP FOR BUSINESS ASSETS	
Income from previous sale of business	
BPast	<p><i>Ask all</i></p> <p>In the last two years, have you personally received any income from selling all or part of a business?</p> <p>IF SOLD MORE THAN ONE BUSINESS, PLEASE PROVIDE DETAILS OF THE SALE WHICH PROVIDED THE LARGEST INCOME</p> <p>INCLUDES INCOME FROM SELLING AN INTEREST IN A BUSINESS</p> <ol style="list-style-type: none"> 1. Yes 2. No
BSellYr	<p><i>If had income from selling all or part of a business in the last two years.</i> <i>If BPast = 1</i></p> <p>In which year did you sell your business, or part of a business?</p>
BSellAm	<p><i>If had income from selling all or part of a business in the last two years.</i> <i>If BPast = 1</i></p> <p>Can you tell me how much income you received from selling your business, or part of a business?</p> <p>ENTER AMOUNT IN £s</p>

BSellAB	<p><i>If respondent does not know how much they received from selling all or part of their business</i> <i>If BSellAm = DK/Ref</i></p> <p>SHOWCARD E8 Looking at this card, can you tell me which one of these categories comes closest to the amount you received for selling your business, or part of a business?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more
BSellTx	<p><i>If respondent has given a value for amount received from selling all or part of their business</i> <i>If BSellAm OR BSellAB = Response</i></p> <p>And was this amount before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax 2. After tax
Any other business interests	
BMoreBus	<p><i>Ask all</i></p> <p>Can I just check, apart from anything you've already told me about, do you own all or part of [a / any other] business as an active or sleeping partner?</p> <ol style="list-style-type: none"> 1. Yes 2. No
BWorth	<p><i>If respondent owns (part of) (an)other business(es)</i> <i>If BMoreBus = 1</i></p> <p>About how much is your share of this business worth after deducting any outstanding debts?</p> <p>ENTER AMOUNT IN £s</p>
BWorthB	<p><i>If respondent does not know value of the other business(es)</i> <i>If BWorth = DK/Ref</i></p> <p>SHOWCARD E8 Looking at this card, can you tell me which one of these categories comes closest to the amount your share is worth?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999

	<p>5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more</p>
Employment income for main job	
PayAmt	<p><i>If respondent is an employee or director of a company who pays NI at source If BType1[main job] = 1 OR (BType1[main job] = 2,3 AND BDirNi1[main job] = 1) OR (Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>The next questions are about earnings from your main job. How much is your usual take home pay after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received.</p> <p>SUGGEST RESPONDENT CONSULTS PAYS LIP</p> <p>£99,999,995 or more = 99,999,995 no pay received yet = 99,999,996 no usual amount = 99,999,997</p> <p>ENTER AMOUNT IN £s</p>
PayPer	<p><i>If respondent is an employee or director of a company who pays NI at source If BType1[main job] = 1 OR (BType1[main job] = 2, 3 AND BDirNi1[main job] = 1) OR (Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>How long a period does your pay, or salary, usually cover?</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE)</p>
PayAmA	<p><i>If respondent is paid irregularly If PayAmt= 99999997 OR ((PayPer > w52 OR PayPer = 3,7,8,9,10,13,26) AND PayAmt <>99999996))</i></p> <p>On average, how much is your take home pay per month after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each month.</p> <p>SUGGEST RESPONDENT CONSULTS PAYS LIP</p>

	<p>£99,999,995 or more = 99,999,995 no pay received yet = 99,999,996 no usual amount (per [pay period]) = 99,999,997</p> <p>ENTER AMOUNT IN £s</p>
PayEsP	<p><i>If respondent is paid regularly but does not know amount they are paid</i> <i>If (PayAmt = DK/Ref AND PayPer = 1,2,4,5,52)</i></p> <p>SHOWCARD E9a or E9b or E9c</p> <p>Looking at this card, can you give me an estimate of your usual take home pay per [pay period] after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each [pay period].</p> <p>1..14</p>
PayEsM	<p><i>If respondent is paid irregularly and does not know amount they are paid</i> <i>If PayAmt = DK/Ref AND PayAmA = DK/Ref AND</i> <i>(PayPer >52 OR PayPer = 3,7,8,9,10,13,26,RF/DK)</i></p> <p>SHOWCARD E9b</p> <p>Looking at this card, can you give me an estimate of your usual take home pay per month after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each month.</p> <ol style="list-style-type: none"> 1. Up to £216 2. £217 up to £432 3. £433 up to £866 4. £867 up to £1,299 5. £1,300 up to £1,732 6. £1,733 up to £2,166 7. £2,167 up to £2,599 8. £2,600 up to £3,032 9. £3,033 up to £3,466 10. £3,467 up to £3,899 11. £3,900 up to £4,332 12. £4,333 up to £6,499 13. £6,500 up to £8,666 14. £8,667 or more
GrsPay	<p><i>If respondent is an employee or director of a company who pays NI at source</i> <i>If BType1[main job] = 1, 2 AND BDirNi1[main job] = 1) OR</i> <i>(BType1[main job] = 3 AND BDirNi1[main job] = 1) OR</i> <i>(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>How much are your usual gross earnings before any deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received.</p> <p>£99,999,995 or more = 99,999,995 No usual amount (per pay period) = 99,999,997</p> <p>ENTER AMOUNT IN £s</p>
PayPer2	<p><i>If respondent is an employee or director of a company who pays NI at source</i> <i>If BType1[main job] = 1,2 AND BDirNi1[main job] = 1) OR</i> <i>(BType1[main job] = 3 AND BDirNi1[main job] = 1) OR</i> <i>(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p>

	<p>How long a period does your gross pay usually cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE <CTRL> + <M>)
GrsPyA	<p><i>If respondent is paid irregularly and is not awaiting the first payment from their employer If (GrsPay = 9999997 OR PayPer2 > 52 OR PayPer2 = 3,7,8,9,10,13,26) AND NOT(PayAmt = 9999996 AND PayAmA = 9999996)</i></p> <p>On average, how much are your usual gross earnings per month before any deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received.</p> <p>£99,999,995 or more = 99,999,995 no usual amount (per month) = 99,999,997</p> <p>ENTER AMOUNT IN £s</p>
GrsPyF	<p><i>If respondent is awaiting their first payment from their employer If (PayAmt = 9999996 OR PayAmA = 9999996) AND GrsPay = DK or REF</i></p> <p>How much will your gross earnings be per month before any deductions?</p> <p>£99,999,995 or more = 99,999,995 no usual amount (per month) = 99,999,997</p> <p>ENTER AMOUNT IN £s</p>
GrsEsP	<p><i>If respondent has no pay yet and GrsPyF has a value but doesn't know gross and is paid regularly If NOT(PayAmt = 99,999,996 AND GrsPyF has a value) AND GrsPay = DK or REF AND PayPer2 = 1,2,4,5, 52</i></p> <p>SHOWCARD E9a or E9b or E9c</p> <p>Looking at this card, can you give me an estimate of your usual gross earnings per [pay period] before any deductions?</p>
GrsEsM	<p><i>If respondent has no pay yet and GrsPyF has a value but doesn't know gross and is paid irregularly If NOT(PayAmt = 99,999,996 AND GrsPyF has a value) AND GrsPay = DK or REF AND PayPer2 = 3, 7, 8, 9, 10, 13, 26, 90, 95, 97,RF/DK)</i></p> <p>SHOWCARD E9b</p> <p>Looking at this card, can you give me an estimate of your usual gross earnings per month before any deductions?</p>

	<ol style="list-style-type: none"> 1. Up to £216 2. £217 up to £432 3. £433 up to £866 4. £867 up to £1,299 5. £1,300 up to £1,732 6. £1,733 up to £2,166 7. £2,167 up to £2,599 8. £2,600 up to £3,032 9. £3,033 up to £3,466 10. £3,467 up to £3,899 11. £3,900 up to £4,332 12. £4,333 up to £6,499 13. £6,500 up to £8,666 14. £8,667 or more
PayInc	<p><i>If respondent is an employee or director of a company who pays NI at source</i> <i>If (BType1[main job] = 1, 2 AND BDirNi [main job] = 1) OR</i> <i>(BType1[main job] = 3 AND BDirNi1[main job] = 1) OR</i> <i>(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>SHOWCARD E10 Does your usual wage/ salary include any of the items on this card?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Statutory Sick Pay 2. Occupational Sick Pay 3. Statutory Maternity Pay 4. Statutory Paternity Pay 5. Statutory Adoption Pay 6. Mileage Allowance or fixed allowance for motoring 7. Tax Credit 8. None of these
SmtPen	<p><i>If respondent is an employee</i> <i>If Stat = 1 AND (Wrking = 1 OR JBAway = 1 OR SchemeET = 1)</i></p> <p>Are you currently a member of a salary-sacrifice pension scheme offered by your employer? This may be known as a 'Smart Pension'.</p> <ol style="list-style-type: none"> 1. Yes 2. No
PaySlp	<p><i>If respondent is an employee</i> <i>If Stat=1 AND (Wrking = 1 OR JBAway = 1 OR SchemeET = 1)</i></p> <p>CODE WHETHER PAYS LIP WAS CONSULTED PAYS LIP SHOULD BE WITHIN PAST 3 MONTHS</p> <ol style="list-style-type: none"> 1. Payslip consulted by respondent only, not by interviewer 2. Pay slip consulted by interviewer and respondent 3. Pay slip not consulted
PayBon	<p><i>If respondent is paid at a different interval not listed at PayPer</i> <i>PayPer <> 97</i></p> <p>In your main job, have you received any additional bonuses in the last 12 months (that is since [date 1 year ago]) such as a Christmas or quarterly bonus, profit related pay or profit sharing bonus, or an occasional commission?</p> <p>EXCLUDE REGULAR BONUSES/COMMISSION (EG. WEEKLY/MONTHLY)</p>

	<p>NORMALLY INCLUDED IN PAY EXCLUDE SHARES AND VOUCHERS</p> <p>1. Yes 2. No</p>
BonAmt	<p><i>If respondent has received additional bonuses from their job in the last 12 months If PayBon = 1</i></p> <p>What was the total amount you received in the last 12 months (that is since [date 1 year ago])?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
BonTax	<p><i>If respondent has received additional bonuses from their job in the last 12 months If PayBon = 1</i></p> <p>Was this amount ... RUNNING PROMPT</p> <p>1. Before tax, 2. or, after tax?</p>
EmShar	<p><i>If respondent is an employee or a director who pays NI If BType1[main job] = 1, 2 AND BDirNi1[main job] = 1) OR (BType1[main job] = 3 AND BDirNi1[main job] = 1) OR (Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>In the last 12 months, (that is since [date 1 year ago]), have you received any shares, restricted or conditional shares, or share options from your employer?</p> <p>CODE ALL THAT APPLY</p> <p>1. Shares 2. Restricted or conditional shares 3. Share options 4. None of these</p>
Self-employment income for main job	
<i>The section on Profit or Loss shown on Business Accounts is included in the Business Assets section.</i>	
SEInt	<p><i>If respondent is self employed or a director who does not pay NI If (BType1 [main job] > 1) AND NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>Now I'd like to ask you some questions about your income from your business/ work, that is after paying for any materials, equipment or goods that you use (d) in your work.</p>
SEAmt	<p><i>If respondent is self employed or a director who does not pay NI If (BType1 [main job] > 1) AND NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>On average, what was your weekly or monthly (or annual) income, or loss, from your business/ work over the last 12 months after deducting Income Tax and National Insurance contributions?</p>

	<p>IF BUSINESS PARTNERSHIP, ENTER RESPONDENT'S SHARE OF INCOME ONLY. IF SELF-EMPLOYED LESS THAN 12 MONTHS, REFER JUST TO PERIOD OF SELF-EMPLOYMENT.</p> <p>FOR ZERO enter 0 FOR LOSS enter -1</p> <p>ENTER AMOUNT IN £s</p>
SEPer	<p><i>If respondent has given a profit</i> <i>If SEAmt > 0 AND <= 99999997</i></p> <p>What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these
SEAmK	<p><i>If respondent does not know income from business</i> <i>If SEAmt = DK/RF</i></p> <p>CODE WHETHER RESPONDENT WILL ANSWER WEEKLY OR MONTHLY BANDED INCOME QUESTION</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly
SEEsW	<p><i>If respondent would like to give income weekly</i> <i>If SEAmK = 1</i></p> <p>SHOWCARD E11 Looking at this card, can you give me an estimate of your average weekly income after deductions?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £149 4. £150 to £199 5. £200 to £249 6. £250 to £299 7. £300 to £349 8. £350 to £399 9. £400 to £499 10. £500 to £599 11. £600 to £699 12. £700 to £799 13. £800 to £899 14. £900 to £999 15. £1,000 or more

SEEsM	<p><i>If respondent would like to give income monthly</i> <i>If SEAmK = 2</i></p> <p>SHOWCARD E12 Looking at this card, can you give me an estimate of your average monthly income after deductions?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,249 6. £1,250 to £1,499 7. £1,500 to £1,749 8. £1,750 to £1,999 9. £2,000 to £2,499 10. £2,500 to £2,999 11. £3,000 to £3,999 12. £4,000 to £4,999 13. £5,000 to £7,499 14. £7,500 to £9,999 15. £10,000 or more
GrsSEMJB	<p><i>If respondent is self employed or a director who does not pay NI</i> <i>If (BType1 [main job] > 1) AND</i> <i>NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND</i> <i>NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))</i></p> <p>On average what was your weekly or monthly (or annual) income, or loss, from your business/work over the last 12 months before deducting Income Tax and National Insurance contributions?</p> <p>If business partnership, enter respondent's share of income only. If self employed less than 12 months, refer just to period of self-employment For zero enter 0; for loss enter -1</p> <p>ENTER AMOUNT IN £s</p>
GrossPer	<p><i>If respondent has given a profit</i> <i>If GrsSEMJb>0 AND GrsSEMJb <= 99999997</i></p> <p>How long does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these: Explain in a note
GrsAmk	<p><i>If respondent does not know profit amount</i> <i>If GrsSEMjb = DK/REF</i></p>

	<p>Code whether respondent will answer weekly or monthly banded income questions</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly
GrSEEsW	<p><i>If respondent would like to give income weekly</i> <i>If GrsAmK = 1</i></p> <p>SHOWCARD E11 Looking at this card, can you give me an estimate of your average weekly income before deductions?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £149 4. £150 to £199 5. £200 to £249 6. £250 to £299 7. £300 to £349 8. £350 to £399 9. £400 to £499 10. £500 to £599 11. £600 to £699 12. £700 to £799 13. £800 to £899 14. £900 to £999 15. £1,000 or more
GrSEEsM	<p><i>If respondent would like to give income monthly</i> <i>If GrsAmK = 2</i></p> <p>SHOWCARD E12 Looking at this card, can you give me an estimate of your average monthly income before deductions?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,249 6. £1,250 to £1,499 7. £1,500 to £1,749 8. £1,750 to £1,999 9. £2,000 to £2,499 10. £2,500 to £2,999 11. £3,000 to £3,999 12. £4,000 to £4,999 13. £5,000 to £7,499 14. £7,500 to £9,999 15. £10,000 or more
SEAmL	<p><i>If respondent has made a loss</i> <i>If SEAmt = -1</i></p> <p>On average, how much have you been losing weekly or monthly (or annually) from the business/ your work over the last 12 months, after deducting all business expenses?</p> <p>ASK OR RECORD ENTER AMOUNT IN £s</p>

SEPeL	<p><i>If respondent has made a loss and they have given an amount</i> <i>If SEAmt = -1 AND SEAmL = Response</i></p> <p>What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 6. Two calendar months 7. Eight times a year 8. Nine times a year 9. Ten times a year 10. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these: Explain in a note
-------	---

Other earnings	
<i>Data items fed forward: RSjEmp</i>	
SJob2	<p><i>Ask all</i></p> <p>Apart from your main job... ...do you earn any money from other jobs, from odd jobs or from work that you do from time to time?</p> <p>INCLUDE BABYSITTING, MAIL ORDER AGENT, POOLS AGENT ETC. PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 1. Yes 2. No
SjEmp1	<p><i>If respondent has other jobs</i> <i>If SJob2 = 1</i></p> <p>In that job/ those jobs do you work as an employee or are you self-employed? CODE ALL THAT APPLY</p>

	<p>1.Employee 2.Self-employed</p>
SjNet	<p><i>If respondent is doing other jobs as employee</i> <i>If SjEmp = 1</i></p> <p>In the last month, how much did you earn from your other/occasional job(s) [as an employee] after deductions for tax and National Insurance i.e. net?</p> <p>ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>
SjGrs	<p><i>If respondent is doing other jobs as employee</i> <i>If SjEmp = 1 AND SjNet > 0</i></p> <p>In the last month, how much did you earn from your other/occasional job(s) [as an employee] before deductions for tax and National Insurance i.e. gross?</p> <p>ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>
Sj12N	<p><i>If respondent did not earn anything in the last month</i> <i>If SjNet = 0</i></p> <p>In the last 12 months, that is since [date 1 year ago], how much have you earned per month on average as an employee from your other/occasional job(s) after deductions for tax and National Insurance (i.e. net)?</p> <p>ENTER AMOUNT IN £s IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>
Sj12G	<p><i>If respondent did not earn anything in the last month</i> <i>If SjNet = 0</i></p> <p>In the last 12 months, that is since [date 1 year ago], how much have you earned on average per month as an employee from your other/occasional job(s) before deductions for tax and National Insurance (i.e. gross)?</p> <p>ENTER AMOUNT IN £s IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>
SjSeG	<p><i>If respondent is doing other jobs as self-employed</i> <i>If SjEmp = 2</i></p> <p>In the last 12 months, that is since [date 1 year ago], how much have you earned from this (self-employed) work, before deducting income tax, and National Insurance contributions, and money drawn for your own use but after deducting all business expenses?</p> <p>ENTER AMOUNT IN £s IF MADE NO PROFIT ENTER 0 THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>

Income from Benefits and Tax Credits	
BenIntro	<p><i>Ask all</i></p> <p>I am now going to ask some questions about state retirement pensions, benefits, tax credits and allowances, which are payments made by government, local councils and related organisations.</p>
WAgeBen	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>WORKING AGE BENEFITS</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?</p> <p>WINTER FUEL IS ASKED LATER, DO NOT INCLUDE THIS</p> <p>SHOWCARD F1 CODE ALL THAT APPLY</p> <p>10. Universal Credit 11. Housing Benefit 12. Working Tax Credit (excluding any childcare element of Working Tax Credit) 13. Child Tax Credit (including any childcare element of Working Tax Credit) 14. Income Support 15. Jobseeker's Allowance 16. Employment and Support Allowance 17. Carer's Allowance 18. None of these 19. (spontaneous) One of these / more than one of these, but I don't know which</p>
DisBen	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>DISABILITY BENEFITS (DisBen)</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right, or on behalf of another person: that is, where you are the named recipient?</p> <p>WINTER FUEL IS ASKED LATER, DO NOT INCLUDE THIS</p> <p>SHOWCARD F2 CODE ALL THAT APPLY</p> <p>10. Personal Independence Payment (including the car allowance known as Motability) 11. Disability Living Allowance (including the car allowance known as Motability) 12. Attendance Allowance 13. Severe Disablement Allowance 14. Incapacity Benefit 15. Industrial Injury Disablement Benefit 16. None of these 17. (spontaneous) One of these / more than one of these, but I don't know which</p>

PenBen	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>PENSIONER BENEFITS (PENBEN)</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?</p> <p>SHOWCARD F3 CODE ALL THAT APPLY</p> <p>10. Pension Credit 11. State Retirement Pension 12. Widow's Pension, Bereavement Allowance, Widowed Parent's Allowance (formerly Widowed Mother's Allowance) 13. Armed Forces Compensation Scheme (formerly War Disablement Pension), including Guaranteed Income Payments 14. War Widow's / Widower's Pension (and any related allowances) 15. None of these 16. (spontaneous) One of these / more than one of these, but I don't know which</p>
KidBen	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>CHILD BENEFITS (KIDBEN)</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?</p> <p>SHOWCARD F4 CODE ALL THAT APPLY</p> <p>10. Child Benefit 11. Guardian's Allowance 12. Maternity Allowance 13. None of these 14. (spontaneous) One of these / more than one of these, but I don't know which</p>
SocFund	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>SOCIAL FUND (SOCFUND)</p> <p>Looking at this card, have you received any of these state benefits in your own right: that is, where you are the named recipient, in the last 12 months?</p> <p>DO NOT INCLUDE WINTER FUEL IN THE 'OTHER' CATEGORY AS THIS IS ASKED LATER</p> <p>SHOWCARD F5 CODE ALL THAT APPLY</p> <p>10. A grant from the Social Fund for funeral expenses 11. A grant from the Social Fund for maternity expenses / Sure Start Maternity Grant 12. A loan or grant from DWP 13. A loan or grant from your Local Authority 14. None of these 15. (spontaneous) One of these / more than one of these, but I don't know which</p>

<p>OtherBen</p>	<p><i>If respondent is over 16</i> <i>If Age >= 16</i></p> <p>OTHER BENEFITS (OTHERBEN)</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient, in the last 12 months?</p> <p>SHOWCARD F6 CODE ALL THAT APPLY</p> <p>10. 'Extended Payment' of Housing Benefit / rent rebate (4 week payment only) 11. Bereavement Payment 12. Lone Parent's Benefit Run-On / Job Grant 13. In-Work Credit 14. Return to Work Payment 15. Winter fuel payment 16. Cold weather payment 17. None of these 18. (spontaneous) One of these / more than one of these, but I don't know which</p>
<p>BankStmt</p>	<p><i>If respondent is in receipt of one or more benefit</i> <i>If NoBen <> 0</i></p> <p>Now I am going to ask you about the amount of money you receive in benefits in your own name.</p> <p>Do you have a bank statement you could consult, or if not, a letter (or aware notice) from the Department /Agency?</p> <p>1. Yes 2. No</p>
<p>BTogSep</p>	<p><i>If respondent is in receipt of one or more benefit</i> <i>If NoBen <> 0</i></p> <p>First, I would like to know whether your benefits are paid...</p> <p>SEPERATE PAYMENTS DOES NOT NECESSARILY IMPLY A SEPARATE PAYMENT FOR EACH BENEFIT: THERE MAY BE SEVERAL BENEFITS COVERED BY ONE PAYMENT. AN EXAMPLE CAN BE FOUND IN Q-BY-Q HELP.</p> <p>RUNNING PROMPT</p> <p>1. ...together - all in one payment 2. ...or separately in two or more separate payments?</p>
<p>BTogAm</p>	<p>If respondent receives benefits in one payment or they only receive one type <i>If BTogSep = 1 OR IntBen = 1</i></p> <p>How much did you receive last time?</p> <p>[The respondent selected one benefit only. Record the amount for that benefit.]</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A BENEFIT LETTER OR BANK STATEMENT WHERE POSSIBLE.</p>

<p>BTogPD</p>	<p><i>If amount of benefit received is given If BTogAm = Response AND BTogAm > 0</i></p> <p>How long did this cover?</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A BENEFIT LETTER OR BANK STATEMENT WHERE POSSIBLE.</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these: Explain in a note
<p>BPayNum</p>	<p><i>If respondent receives benefits in separate payments If BTogSep = 2</i></p> <p>How many separate payments do you receive?</p>
<p>BSepIn</p>	<p><i>For each payment listed in BPayNum up to 20 If BTogSep = 2 AND BPayNum >= 1</i></p> <p>MUST BE READ OUT TO RESPONDENT.</p> <p>You told me that you receive [two, three, four, etc...] separate benefit payments.</p> <p>I am now going to ask you about each of your payments in turn.</p>
<p>LOOP FOR EACH BENEFIT PAYMENT (Max 20 payments)</p>	
<p>BSepAm</p>	<p><i>If respondent receives benefits in separate payments If BTogSep = 2 AND BPayNum >= 1</i></p> <p>How much did you receive for the [first/second/third....] payment of those [two, three, four...] separate benefit payment[s] last time?</p> <p>The respondent has stated they have [two, three, four...] separate benefit payment[s], this amount should refer to [first/second/third....] payment.</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A BENEFIT LETTER OR BANK STATEMENT WHERE POSSIBLE.</p>
<p>BSepPD</p>	<p><i>If respondent receives benefits in separate payments and an amount has been given If BTogSep = 2 AND BPayNum >= 1 AND BSepAm = Response AND BSepAm > 0</i></p> <p>How long did this cover?</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A BENEFIT LETTER OR BANK STATEMENT WHERE POSSIBLE.</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks

	<p>3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these: Explain in a note</p>
AnyOtherB	<p><i>If respondent is over 16</i> <i>If Age >= 16 AND BenIntro = 1</i></p> <p>Do you receive any other benefit, not mentioned earlier?</p> <p>1. Yes 2. No</p>
AnyOtherB O	<p><i>If respondent receives other benefits</i> <i>If AnyOtherB = 1</i></p> <p>Please specify which other benefit you receive</p>
AnyOtherB Amt	<p>If respondent receives any other benefit. <i>If AnyOtherB=1 AND AnyOtherBO=Response</i></p> <p>How much did you receive last time?</p> <p>Please consult documentation such as a benefit letter or bank statement where possible</p>
AnyOtherB PD	<p><i>If respondent receives any other Benefit.</i> <i>If AnyOtherB=1 AND AnyOtherBO=Response AND AnyOtherBAmt=Response</i></p> <p>How long did this cover?</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A BENEFIT LETTER OR BANK STATEMENT WHERE POSSIBLE.</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (Explain in a note)</p>
<p>END LOOP FOR BENEFITS</p>	

Saving Attitudes and Behaviour	
OSIntro	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>I am now going to read out a statement about a person's financial position. Please tell me how strongly you agree or disagree with it.</p>
OWait	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD G1 [*] 'I prefer to buy things on credit rather than save up and wait.'</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
OLeft	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>[*] I now have some more general questions about your financial situation. In the past 12 months, how often have you had money left over at the end of the week or month? Would you say it was ... RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. always, 2. most of the time, 3. sometimes, 4. hardly ever, 5. or never? 6. Too hard to say/ varies too much to say (SPONTANEOUS ONLY)
OLeftDo	<p><i>If respondent Always, most of the time or sometimes has money left over.</i> <i>If OLeft = 1, 2, 3</i></p> <p>SHOWCARD G2 [*] What do you mainly do with the money left over? CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. Put it into / leave it in current account 2. Spend it 3. Put it into / leave it in savings account / investments 4. Leave it in current account and then put it into savings account / investments 5. Keep it in purse / wallet for the next week / month 6. Save it in cash at home 7. Give it to someone else to save for me 8. Give it away 9. Depends on amount left over / varies too much to say 10. Something else

OSav2y	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>ASK OR RECORD Have you saved any of your income in the last two years for example by putting something away in a bank, building society or Post Office account other than to meet regular bills?</p> <p>EXCLUDE PENSIONS. INCLUDE SHARES ETC.</p> <p>1. Yes 2. No</p>
OWhySav	<p><i>If respondent has saved some of their income in the last two years</i> <i>Ask if OSav2y = 1</i></p> <p>SHOWCARD G3 [*] People save money for different reasons. Looking at this card, what are the main reasons why you have saved money in the last two years? CODE ALL THAT APPLY</p> <p>10. For unexpected expenditures / rainy day 11. For other family members (including for gifts or inheritance) 12. To provide a regular income over the next 12 months 13. To provide income for retirement 14. To cover a planned expense in the future 15. For a deposit to buy property 16. For holidays or other leisure / recreation 17. To see my money grow / good interest rates / speculation 18. Don't spend all of income 19. Other</p>
ONoSave	<p><i>If has not saved any of their income in the last two years</i> <i>Ask if OSav2y = 2</i></p> <p>SHOWCARD G4 [*] There are many reasons why people don't save money. Can I just check, during the last two years what were your reasons for not saving? CODE ALL THAT APPLY</p> <p>10. Want to pay off debts first 11. Haven't thought about it/ don't want to / haven't got round to it 12. Don't need to save 13. Too late to start saving 14. Would lose out on benefits 15. Have an offset mortgage 16. Can't afford to/ Income too low/ Costs too high 17. Intended to, but debts too high 18. Other 19. Don't know (SPONTANEOUS ONLY)</p>
OIntend	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>[*] Do you think it is likely that you will save any money in the next 12 months?</p> <p>1. Yes 2. No</p>

OSavExt	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>Thinking back over the last 12 months, has anything in the wider world, or outside your household, influenced your decisions on pensions, savings or investments?</p> <p>1. Yes 2. No</p>
OSvExtO	<p><i>If respondent says something in the wider world has influenced decisions on pensions, savings or investments.</i> <i>If OSavExt = 1</i></p> <p>SHOWCARD G5</p> <p>[*] What is the main event or change in policy that you are thinking of?</p> <p>1. Changes to interest rates 2. Changes in the banking sector 3. Changes in the world economy 4. Changes to the tax system 5. Changes to the benefits system 6. Changes in the labour market 7. Changes in the cost of living 8. Changes in earnings from employment 9. Changes to state pension age 10. Changes to private pensions 11. Changes to annuity rates 12. Other</p>
Retirement	
<i>Data items fed forward: RPSit</i>	
RetInt	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>The next questions are about your retirement.</p>
PSit	<p><i>Ask all aged over 40 except proxies</i> <i>If PersProx = 1 AND DVAge >= 40</i></p> <p>SHOWCARD G6 Can I just check, which one of these would you say best describes your current situation?</p> <p>INCLUDE STUDENTS AS OTHER (CODE 9)</p> <p>1. Employed 2. Self-employed 3. Unemployed 4. Retired 5. Semi-retired/ Retired from main job and still working 6. Permanently sick or disabled 7. Temporarily sick or disabled 8. Looking after home or family 9. Other</p>

PSitF	<p><i>If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other or if retired and aged <75</i> <i>If PSit = 3,6, 7, 8, 9 OR (PSit = 4 AND DVAge <75)</i></p> <p>Do you expect to do any paid work in the future?</p> <p>1. Yes 2. No</p>
PNoWkRs	<p><i>If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.</i> <i>If PSit = 3,6, 7, 8, 9 AND PSitF = 2</i></p> <p>[*] What is your main reason for thinking that you will not do paid work again?</p> <p>CODE ONE ONLY</p> <p>1. Reached normal retirement age 2. Own ill health 3. Ill health of a relative/ friend 4. Could not find a job 5. Demands of family 6. Other</p>
PAgeStp	<p><i>If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.</i> <i>If PSit = 3,6,7,8, 9 AND PSitF = 2</i></p> <p>Can I just check, at what age did you leave your last paid job?</p> <p>ENTER AGE Code 97 if never worked Code 96 if currently working</p>
PExpRet	<p><i>If respondent is working, or not retired and intends to work in the future</i> <i>If PSit = 1, 2 OR (PSit = 3, 6, 7,8, 9 AND PSitF = 1)</i></p> <p>[*] At what age do you expect to retire (from your main job)? ENTER AGE</p>
PAgeRet	<p><i>If respondent is retired or semi-retired/retired from main job and still working and not retired or semi-retired/retired from main job</i> <i>If PSit = 4, 5 AND RPSit <> 4,5</i></p> <p>At what age did you retire (from your main job)? ENTER AGE</p>
PFulRet	<p><i>If respondent is semi-retired/retired from main job and still working AND not retired or semi-retired/retired from main job and still working at previous wave</i> <i>If PSit = 5 AND RPSit <> 4,5</i></p> <p>[*] And at what age do you expect to fully retire? ENTER AGE</p>
PEarlRs	<p><i>If respondent is retired before state pension age and not retired or semi-retired/retired from main job and still working at previous wave</i> <i>If ((Sex = 1 AND PAgeRet < 65) OR (Sex = 2 AND PAgeRet < 62)) AND RPSit <> 4,5</i></p> <p>SHOWCARD G7 [*] What was your main reason for taking early retirement? CODE ONE ONLY</p>

	<ol style="list-style-type: none"> 1. Reached normal retirement age for job 2. Own ill health 3. Ill health of a relative/ friend 4. Made redundant/ dismissed/ had no choice 5. Offered reasonable terms to retire early/ take voluntary redundancy 6. Could afford to retire 7. Could not find another job 8. To spend more time with partner/ family 9. To enjoy life while still young and fit enough 10. Fed up with job and wanted a change 11. To retire at the same time as partner 12. To retire at a different time to partner 13. To give the young generation a chance 14. Other 15. Does not consider retired early (SPONTANEOUS ONLY)
<p>OLong</p>	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.</i> <i>If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4)</i></p> <p>[*] Have you ever thought how many years of retirement you might need to fund?</p> <ol style="list-style-type: none"> 1. Yes 2. No
<p>OLongYr</p>	<p><i>If respondent has thought about how many years of retirement they might need to fund</i> <i>Ask if OLong = 1</i></p> <p>[*] For how many years do you think you will be retired?</p>

Attitudes to saving for retirement	
OPenInt	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.</i> <i>If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4)</i></p> <p>The next section is about attitudes towards saving for retirement.</p> <p>For each of the following statements, please tell me to what extent you agree or disagree with each. Please choose your answers from the card.</p>
OUnder	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.</i> <i>If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4)</i></p> <p>SHOWCARD G8 [*] 'I feel I understand enough about pensions to make decisions about saving for retirement'.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/ no opinion (SPONTANEOUS ONLY)
MorSavRe	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired, and has no savings.</i> <i>If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4) AND (OSav2y = 2)</i></p> <p>SHOWCARD G9 Which pension saving options would help you most to save more for retirement?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Having the opportunity to contribute to a pension 2. A guarantee that pensions will give a certain income in retirement 3. An increase in my employer's pension contributions 4. Increased tax incentives on Pension contributions and/or pension assets 5. Less barriers to withdrawing pension savings prior to retirement 6. Clearer understanding of my future state pension and available benefits 7. None of the above
OSaferet	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.</i> <i>If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 and PSit <> 4)</i></p> <p>SHOWCARD G10 [*]Which of the options on this card do you think would be the safest way to save for retirement?</p> <p>CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. Paying into an employer pension scheme 2. Paying into a personal pension scheme 3. Investing in the stock market by buying stocks or shares 4. Investing in property 5. Saving into a high rate savings account 6. Saving into an ISA (or other tax-free savings account)

	<p>7. Buying Premium Bonds 8. Other</p>
OMakeMost	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired. If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 4 AND PSit <> 4)</i></p> <p>SHOWCARD G10 [*] And which do you think would make the most of your money? CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. Paying into an employer pension scheme 2. Paying into a personal pension scheme 3. Investing in the stock market by buying stocks or shares 4. Investing in property 5. Saving into a high rate savings account 6. Saving into an ISA (or other tax-free savings account) 7. Buying Premium Bonds 8. Other
OTrust	<p><i>If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired. If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 4 AND PSit <> 4)</i></p> <p>SHOWCARD G11 [*] Which of these would you trust for advice about saving for retirement? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. Independent Financial Adviser (IFA) 11. Bank or building society 12. Insurance company 13. Accountant 14. Employer 15. Trade Union 16. Financial Conduct Authority (FCA) 17. Pension Wise 18. The Pensions Advisory Service 19. Money Advice Service (MA) 20. Other consumer bodies e.g. Citizens Advice Bureau (CAB) 21. Internet 22. Newspapers / other media 23. Spouse / partner 24. Other relative / friend 25. Work colleagues 26. Other 27. None of these

Auto Enrolment	
AwareAutoEnrol	<p><i>Ask all employees aged 22 and not of state pension age If DVIL03a = 1 AND (Stat = 1 OR 1 IN SJEmp1) AND Age > 21 AND PenFlag = 0</i></p> <p>Automatic enrolment began in 2012 as part of the Workplace pension reforms. This means employers will have to enrol all eligible workers into a work pension scheme. Before this survey, were you aware of this?</p> <ol style="list-style-type: none"> 1. Yes 2. No
EmpBegunAuto	<p><i>If has heard of auto enrolment If AwareAutoEnrol = Yes</i></p> <p>Has your employer begun to automatically enrol eligible workers into a workplace pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
BeenAutoEnrol	<p><i>If Employer has begun to auto enrol employees If EmpBeenAuto = Yes</i></p> <p>Have you been automatically enrolled into a workplace pension scheme as a result of this legislation?</p> <p>CODE 'No' IF HAS ALREADY BEEN A MEMBER OR WAS ENROLLED BEFORE 2012</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
RemAutoEnrol	<p><i>If has been auto enrolled If BeenAutoEnrol = Yes</i></p> <p>Have you remained a member of this scheme? (If necessary: Have you continued to pay pension contributions and have contributions paid on your behalf by your employer)</p> <ol style="list-style-type: none"> 1. Yes 2. No
InfAutoEnrol	<p><i>Ask all</i></p> <p>Have/will the workplace pension reforms influenced/influence your decision to save into a workplace pension?</p> <ol style="list-style-type: none"> 1. Yes 2. No
End of Auto Enrolment	

Pensions	
Current occupational schemes	
<p>Data to feed forward : RPEmMem, RPOcNam; RPersProx; RPOcTyp1; RPORAge1; RPOJoin1; RPOConH1; RPOCnAmt1; RPOCnPr1; RPOCnFr1; RPOEmpC; RPOEmpH1; RPOEmAm1; RPOEmFr1; RPOAdd; RPDBCAl1</p>	
IntroPen	<p>SHOWCARD H1</p> <p>The next section is about pension savings. Please read this card to familiarise yourself with the different kinds of pension that I may ask you about.</p>
PIIntrE	<p><i>If respondent is currently working as an employee for main or second job</i> <i>If (DVIL03a = 1 AND Stat = 1) OR SJEmp = 1</i></p> <p>The following questions are about any pension savings you may have. First, I would like to ask about any occupational pensions you may have that you are currently making contributions to</p>
PESame	<p><i>If respondent is employee and currently working and interviewed at previous wave and if member of employer's scheme at previous wave</i> <i>If (DVIL03a = 1 AND Stat = 1) OR SJEmp = 1 AND RPEmMem = 1</i></p> <p>Last time we interviewed you on [RStartdat] we recorded that you belonged to your employer's pension scheme. Are you still a member of this scheme?</p> <p>[RPOcNam]</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Changed job – no longer eligible 4. Yes, but different name now
POcNam	<p><i>If respondent has the same occupational pension as previous wave, but name has changed</i> <i>IF PESame = 4</i></p> <p>What is the name of the scheme?</p> <p>PROBE FOR DETAILS. IF POLICE / LOCAL AUTHORITY ETC PROBE FOR NAME OF FORCE / LOCAL AUTHORITY ETC</p> <p>ENTER NAME OF SCHEME</p>
PEmOff	<p><i>If respondent is an employee and currently working and either changed job since previous wave, is not now a member of employer's pension scheme recorded at previous wave or not in occupational scheme at previous wave</i> <i>If PESame = 2,3 OR DVSame = 2 OR RPEmMem <> 1</i></p>

	<p>[Thinking again about your main/second job, some people will receive a pension from their employer when they retire, as well as the state pension. Does/ Can I just check, does] your employer offer access to an occupational pension scheme or superannuation scheme?</p> <p>1. Yes 2. No</p>
PEmElg	<p><i>If respondents employer offers a scheme If PEmOff = 1</i></p> <p>Are you eligible to belong to your employer's occupational pension scheme?</p> <p>1. Yes 2. No</p>
PEmMem	<p><i>If respondent is eligible to join their employers pension scheme If PEmElg = 1</i></p> <p>Are you a member of this pension scheme?</p> <p>1. Yes 2. No</p>
POccN1	<p><i>If respondent is a member of their employers pension scheme If PEmMem = 1</i></p> <p>What is the name of the scheme?</p> <p>PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC.</p> <p>ENTER NAME OF SCHEME</p> <p><i>Automatically populates with POcNam if this is populated</i></p>
<p>Details of employer/ occupational pensions</p> <p>This section is asked first if a member of current employer's pensions scheme. Once these details are collected, respondents are asked if they have another one (or if they have one at all for those not a member of current employer's scheme).this section is then asked about this scheme.</p> <p><i>Where employee and current member of employer's scheme (These respondents can be asked up to 2 occupational schemes)</i> <i>Identifier for current main occupational pension = "main employer or occupational pension scheme (POccN1)"</i> <i>Identifier for additional occupational pension = "second employer or occupational pension scheme (POccN2)"</i></p> <p><i>Where employee and not member of employer's scheme (PEmMem = No)</i> <i>These respondents are only asked for one occupational scheme</i> <i>Identifier for additional occupational pension = "Employer or occupational pension scheme "</i></p>	
<p>LOOP FOR UP TO TWO EMPLOYER/ OCCUPATIONAL PENSIONS Either fed forward from previous wave or new schemes. ROUTING NOTE: Ask first time for PESame = 1,4 OR PEmMem = 1 Ask for second pension where PContOcc = 1 (PContOcc asked after first pension details taken)</p>	

Ask once if PEmMem = 2 AND PContOcc = 1	
POcTyp1	<p><i>If respondent has one or more occupational pension schemes If PESame = 1,4 OR PEmMem = 1 OR PContOcc = 1</i></p> <p>SHOWCARD H3</p> <p>I want you to think now about your [identifier employer or occupational pension]. There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your main/ second pension more like Type A or Type B?</p> <p>Last time, we recorded that your [first/second] pension was of Type...</p> <ol style="list-style-type: none"> 1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid scheme (SPONTANEOUS ONLY) 4. Don't know (SPONTANEOUS ONLY)
POJoin1	<p><i>If respondent has one or more occupational pension schemes If PESame = 1,4 OR PEmMem = 1 OR PContOcc = 1</i></p> <p>In which year did you join this scheme?</p> <p>ENTER YEAR JOINED SCHEME, EVEN IF IT WAS WHILST WITH ANOTHER EMPLOYER</p> <p>Last time, we recorded that you joined this scheme in...</p>
PORAge1	<p><i>If respondent has one or more occupational pension schemes If PESame = 1,4 OR PEmMem = 1 OR PContOcc = 1</i></p> <p>What is the earliest age you can draw a pension from this scheme?</p> <p>ENTER AGE</p> <p>Last time, the earliest age at which you could draw a pension from this scheme was...</p>
POPyCh1	<p><i>If respondent has one or more occupational pension schemes If PESame = 1,4 OR PEmMem = 1 OR PContOcc = 1</i></p> <p>The next questions are about contributions you make to this scheme. Can I just check, do you currently make contributions to the pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
POConH1	<p><i>If respondent currently makes contributions to their occupational pension scheme and the scheme is the same as the one at previous wave but the contribution has changed since previous wave If POPyCh1 = 1</i></p> <p>How much do you currently contribute to your pension scheme? You can give this either as an amount or as a percentage of your salary.</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <p>Last time we interviewed you, you told us that you made contributions of [£RPOCnAmt /</p>

	<p>RPOCnFr%].</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Not currently contributing 4. Don't know
POCnAmt1	<p><i>If respondent requests to give contribution as amount</i> <i>If POConH1 = 1</i></p> <p>THERE IS NO BANDED SHOWCARD AT THIS QUESTION PROBE FULLY FOR RESPONDENT'S ESTIMATE</p> <p>ENTER AMOUNT CURRENTLY CONTRIBUTED TO SCHEME IN £s</p>
POCnPr1	<p><i>If respondent gives an amount</i> <i>If POCnAmt1 = Response</i></p> <p>ASK OR RECORD What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
POCnFr1	<p><i>If respondent requests to give contribution as a percentage</i> <i>If POConH1 = 2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
POCnFG1	<p><i>If respondent gives a percentage</i> <i>If POCnFr1 = Response</i></p> <p>Is this a percentage of your earnings before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax - Gross 2. After tax - Net
POLsYr1	<p><i>If respondent is not currently contributing to their pension</i> <i>If POPyCh1 = 2 OR POConH1 = 3</i></p> <p>Did you contribute at all in the last 12 months?</p> <ol style="list-style-type: none"> 1. Yes 2. No

POYrAm1	<p><i>If respondent has contributed to their pension in the last 12 months</i> <i>If POLsYr1 = 1</i></p> <p>How much did you contribute in the last 12 months?</p> <p>THERE IS NO BANDED SHOWCARD AT THIS QUESTION ENTER AMOUNT IN £s</p>
---------	---

Type A (Defined Contribution) or Hybrid pensions	
POEmpH1	<p><i>If DC or hybrid scheme</i> <i>If POCtyp1 = 1, 3</i></p> <p>How much does your employer currently contribute to your pension scheme? You can give this as an amount or as a percentage of your salary.</p> <p>FIRST CODE HOW ANSWER IS GIVEN Last time we recorded that your employer contributed...</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Percentage of respondent's contributions 4. Employer does not currently contribute 5. Don't know (SPONTANEOUS ONLY)
POEmAm1	<p><i>If respondent requests to give contribution as amount</i> <i>If POEmpH = 1</i></p> <p>ENTER AMOUNT EMPLOYER CURRENTLY CONTRIBUTES IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED QUESTION FOR THIS AMOUNT ENTER AMOUNT IN £S</p>
POEmPr1	<p><i>If respondent gives an amount</i> <i>If POEmAm1 = Response</i></p> <p>ASK OR RECORD What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
POEmFr1	<p><i>If respondent requests to give contribution as a percentage</i> <i>If POEmpH1 = 2, 3</i></p> <p>ENTER PERCENTAGE THAT THE EMPLOYER CURRENTLY CONTRIBUTES</p>
POEmFG1	<p><i>If respondent gives a percentage</i> <i>If POEmFr1 = Response</i></p> <p>Is this a percentage of your earnings before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax - Gross pay 2. After tax - Net pay 3. Don't know

Type B (Defined benefit) or Hybrid pensions	
POAdd	<p><i>If respondents pension is a defined benefit or hybrid scheme and they are currently contributing</i> <i>If POCtyp1 = 2, 3 AND POPyCh1 = Yes</i></p> <p>Do you make any additional regular contributions to your pension scheme ...</p> <p>RUNNING PROMPT - CODE ALL THAT APPLY DO NOT INCLUDE ADDED YEARS BOUGHT WITH A LUMP SUM Last time we recorded that you made additional regular contributions to your (first) pension through:...</p> <ol style="list-style-type: none"> 1. through Additional Voluntary Contributions (AVCs or FSAVCs), 2. to buy Added Years, 3. Or do you make irregular contributions? 4. None of these (SPONTANEOUS ONLY) 5. Don't know (SPONTANEOUS ONLY)
Value of occupational pensions	
Type B (Defined Benefit) or Hybrid pensions	
POVInt1	<p><i>If respondent has one or more occupational pension schemes</i> <i>If POCtyp1 = 2,3 AND POCNmSc >= 1</i></p> <p>The next questions are about the value of your employer or occupational pension(s). It would be helpful to look at a recent pension statement if you have one.</p>
PDBCal1	<p><i>If respondents pension is a Type B defined benefit or hybrid scheme</i> <i>If POCtyp1 = 2, 3</i></p> <p>You said earlier that the amount you receive from this pension will be related to your salary and the number of years you have been in the scheme. Which of these best describes how your pension will be calculated? Will it be some fraction or percentage of...</p> <p>INDIVIDUAL PROMPT - CODE ONE ONLY</p> <p>Last time we recorded that the amount of pension you receive will be related to...</p> <ol style="list-style-type: none"> 1. your final year's salary? 2. your salary from all years that you have been in the scheme? This is sometimes known as a career average. 3. your final 3-years of salary? 4. your final 5-years of salary? 5. your best 3-years salary in the final 10 years? 6. or, in some other way (PLEASE SPECIFY)? 7. Don't know (SPONTANEOUS ONLY)
PBCalO1	<p><i>If respondents pension will be calculated in some other way</i> <i>If PDBCal1 = 6</i></p> <p>ENTER DETAILS</p>

PBFrac1	<p><i>If respondents pension is a Type B defined benefit or hybrid scheme</i> <i>If POCTyp1 = 2, 3</i></p> <p>What fraction or percentage of your salary will be added to your final pension for each year's service? Last time we recorded that...</p> <ol style="list-style-type: none"> 1. 1/60th (one sixtieth) 2. 1/80th (one eightieth) 3. 1/40th (one fortieth) 4. 1/45th (one forty fifth) 5. 1/50th (one fiftieth) 6. 1/65th (one fifty fifth) 7. 1/70th (one seventieth) 8. 1/75th (one seventy fifth) 9. Other fraction or percentage (PLEASE SPECIFY)
PBFrot1	<p><i>If other fraction or percentage of salary will be added to the respondents final pension</i> <i>If PBFrac1 = 9</i></p> <p>ENTER DETAILS</p>
PBQual1	<p><i>If respondents pension is a Type B defined benefit or hybrid scheme</i> <i>If POCTyp1 = 2, 3</i></p> <p>How many years have you built up in this pension scheme?</p> <p>Please include any years that have been transferred from another scheme and any added years that you have bought or are now buying with regular contributions.</p> <p>ENTER NUMBER OF WHOLE YEARS</p> <p>Last time we recorded that...</p>
PBLumV1	<p><i>If respondents pension is a Type B defined benefit or hybrid scheme</i> <i>If POCTyp1 = 2, 3</i></p> <p>What size lump sum do you expect to receive when you retire?</p> <p>ENTER AMOUNT IN £s</p>
PBLmVB1	<p><i>If respondent does not know the amount of the lump sum they expect to receive</i> <i>If PBLumV1 = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PBDocs1	<p><i>If respondents pension is a Type B defined benefit or hybrid scheme</i> <i>If POCTyp1 = 2, 3</i></p>

	<p>PLEASE RECORD</p> <ol style="list-style-type: none"> 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PAVCuV1	<p><i>If respondent makes AVCs</i> <i>If POAdd = 1</i></p> <p>You said earlier that you were making Additional Voluntary Contributions to your pension. What is the current value of your AVC pot?</p>
PAVCVb1	<p><i>If respondent does not know the amount in their AVC pot</i> <i>If PAVCuV1 = DK/RF</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of your AVC pot?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PAVDoc1	<p><i>If respondent makes AVCs</i> <i>If POAdd = 1</i></p> <p>PLEASE RECORD</p> <ol style="list-style-type: none"> 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
Type A (Defined Contribution) or Hybrid pensions or unknown type	
PDCVal1	<p><i>If respondents pension is a type A defined contribution, hybrid or unknown scheme</i> <i>If POCtyp1 = 1,3,4</i></p> <p>[Now thinking of the money-purchase part of your pension] What is the current value of your pension pot? Please include amounts that may have been transferred from another pension scheme.</p> <p>ENTER AMOUNT IN £s</p>
PDCVb1	<p><i>If respondent does not know current value in their pension pot</i> <i>If PDCVal1 = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999

	<p>5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more</p>
PCDocs1	<p><i>If respondents pension is a type A defined contribution, hybrid or unknown scheme</i> <i>If POcTyp1 = 1,3,4</i></p> <p>PLEASE RECORD</p> <p>1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement</p>
<p>LOOP OF ANNUITIES AND LUMP SUMS FOR EACH OCUPATIONAL PENSION</p> <p>Set of questions on annuities and lump sums routed to respondents aged 50+</p>	
POLum1	<p><i>If respondent is aged 50 or over and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If DVAge >= 50 AND POcTyp1 = 1,3,4</i></p> <p>Have you taken a lump sum from this pot in the last two years?</p> <p>1. Yes 2. No</p>
POTakeLump1	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If POLum1 = 1 AND POcTyp1 = 1,3,4</i></p> <p>RUNNING PROMPT Was this lump sum..</p> <p>1. up to tax free limit or 2. greater than tax free limit?</p>
POLmV1	<p><i>If respondent has taken a lump sum</i> <i>If POLum1 = 1</i></p> <p>How much in total was this lump sum (after tax)? ENTER AMOUNT IN £s</p>
POLmVb1	<p><i>If respondent does not know the value of the lump sum</i> <i>If POLmV1 = DK/ Ref</i></p> <p>SHOWCARD H5 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?</p> <p>1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more</p>

<p>NEW QUESTION POLumpMost1</p>	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If POLum1 = 1 AND POcTyp1 = 1,3,4</i></p> <p>SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum?</p> <p>CODE ONE ANSWER ONLY</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else / general expenses 9. Have not decided yet
<p>POLumpUsed</p>	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If POLum1 = 1 AND POcTyp1 = 1,3,4</i></p> <p>SHOWCARD H6 What have you done with the rest of your pension lump sum?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTANEOUS ONLY)
<p>END OF LOOP FOR ANNUITIES AND LUMP SUMS</p>	
<p>LOOP OF PENSION IN PAYMENT FOR EACH OCCUPATIONAL PENSION Set of questions on current payments routed to respondents aged 50+</p>	
<p>POCash1</p>	<p><i>If respondent has one or more occupational pension schemes</i> <i>If DVAge >= 50</i></p> <p>Are you currently receiving a pension from this scheme? By this we mean receiving an income or having annuitised all or part of your pot?</p> <ol style="list-style-type: none"> 1. Yes 2. No

Type B (Defined benefit) and receiving money from this pension	
POPensionMVal1	<p><i>If respondents pension is a type B defined benefit scheme and they are receiving money</i> <i>If POCash = 1 AND POCash = 1</i></p> <p>What is your monthly net income from this pension?</p> <p>ENTER AMOUNT IN £s</p>
POPensionMVB1	<p><i>If respondent does not know amount</i> <i>If POPensionMVal1 = DK/Ref</i></p> <p>SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this pension was?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more
END OF Type B (Defined benefit) pension	

Type A (Defined contribution), hybrid or unknown type and receiving money from this pension	
PODoneFund	<p><i>If respondent is receiving money and pension is Type A, hybrid or unknown</i> <i>If POCash = 1 AND POCtyp1 = 1,3,4</i></p> <p>SHOWCARD H7 What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about), have you</p> <p>USE CODE 3 EVEN IF NO INCOME BEING TAKEN AT PRESENT CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Bought an annuity (guaranteed income) offered by your own pension provider? 2. Bought an annuity (guaranteed income) from a different provider on the open market? 3. Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Taken cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, have left the rest of the pension pot untouched
NEW QUESTION POAnPeriod1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1,2</i></p> <p>Thinking of the annuity you have bought with this pot, is it:</p> <ol style="list-style-type: none"> 1. A fixed-term annuity 2. or a lifetime annuity 3. Don't know (spontaneous only)
POAnJt1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1,2</i></p> <p>Thinking of the annuity you have bought with this pot, is it....</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (spontaneous only)
POAnlf1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1,2</i></p> <p>Is the annuity ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a level annuity where the payments are a fixed amount, 2. an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)
POAnEh1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1, 2</i></p> <p>And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?</p>

	<p>1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)</p>
POAnGa1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1,2</i></p> <p>Does the annuity have a guarantee or value protection - this is where the amount paid in a given period is guaranteed even if you die?</p> <p>1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)</p>
POAnnuityMVal1	<p><i>If respondent has taken out an annuity</i> <i>If PODoneFund = 1,2</i></p> <p>What is your monthly net income from this annuity?</p> <p>ENTER AMOUNT IN £s</p>
POAnnuityMVb1	<p><i>If respondent does not know the monthly net income from the annuity</i> <i>If POAnnuityMVal1 = DK/Ref</i></p> <p>SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is?</p> <p>1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more</p>
PODrV11	<p><i>If respondent has opted for income drawdown pension</i> <i>If PODoneFund = 3</i></p> <p>How much money have you moved from this pension pot to income drawdown?</p> <p>ENTER AMOUNT IN £s</p>
PODrVb1	<p><i>If respondent does not know how much money they have moved from their pension into an income drawdown</i> <i>If PODrV11 = DK/Ref</i></p> <p>SHOWCARD H10 Looking at this card, can you tell me about how much money you have moved from this pension pot to an income drawdown?</p> <p>1. Less than £25,000 2. £25,000-£49,999 3. £50,000-£74,999 4. £75,000-£99,999 5. £100,000-£149,999 6. £150,000-£199,999 7. £200,000 or more</p>

PODrInc1	<p><i>If respondent has opted for income drawdown pension</i> <i>If PODoneFund = 3</i></p> <p>Over the last 12 months how much have you withdrawn from this amount set aside for income drawdown - please give the gross amount, before tax?</p> <p>ENTER AMOUNT IN £s</p>
PODrIncB1	<p><i>If respondent does not know how much they have withdrawn</i> <i>If PODrInc1 = DK/Ref</i></p> <p>SHOWCARD H11</p> <p>Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown - please give the gross amount, before tax?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more

<p>NEW QUESTION PODrawType1</p>	<p><i>If respondent has opted for income drawdown pension If PODoneFund = 3</i></p> <p>SHOWCARD H9</p> <p>What type of drawdown did you use?</p> <ol style="list-style-type: none"> 1. Income drawdown from pot which is still invested 2. Taken pension pot as cash in staged withdrawals 3. Taken cash out in one or several large withdrawals
<p>POPlanFund</p>	<p><i>If respondent's pension is Type A, hybrid or unknown If POCash1 = 1 AND POCtyp1 = 1,3,4</i></p> <p>SHOWCARD H7</p> <p>How do you plan to use (the rest of) your pension pot?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buy an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Take cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
<p>NEW QUESTION POAgeAccPot1</p>	<p><i>If respondent's pension is Type A, hybrid or unknown and plans to buy an annuity If DVAge >= 50 AND POCtyp1 = 1,3,4 AND POPlanFund1 = 1 or 2</i></p> <p>At what age are you likely to access your pension pot?</p> <p>ENTER AGE</p>
<p>END OF LOOP FOR OCCUPATIONAL PENSIONS</p>	
<p>PContOcc</p>	<p><i>If respondent is currently working If (Stat = 1 OR SJEmp1 = 1 or SJEmp2 = 1) AND DVILO3a = 1)</i></p> <p>[Apart from this scheme, do/Do] you have any [other] employer or occupational pension scheme to which contributions are currently being made by you? Please do not include state pension schemes or top-up schemes such as AVCs.</p> <ol style="list-style-type: none"> 1. Yes 2. No
<p>PNumOcc</p>	<p><i>If respondent has another current occupational pension scheme If PCont = 1</i></p> <p>[Other than your main/second job employer or occupational pension scheme, how/ How] many [other] employer or occupational pension schemes do you have to which you or anyone else are currently contributing?</p> <p>ENTER NUMBER</p>

POccN2	<p><i>If respondent has any pension schemes (PESame = 1,4 OR PMemEm = 1 OR PContOcc = 1 (Stat = 1 AND DVILO3a = 1) OR (SJEmp1 = 1 or SJEmp2 = 1)</i></p> <p><i>If (PEmMem = 1 OR PESame = 1,4) AND PNumOcc = 1 Could you tell me the name of this other scheme?</i></p> <p><i>If (PEmMem = 1 OR PESame = 1,4) AND PNumOcc > 1 Could you tell me which ONE is the most important of these [number] occupational schemes? MOST IMPORTANT = MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT.</i></p> <p>ENTER BRIEF IDENTIFIER FOR FIRST [OTHER] PENSION SCHEME (SUFFICIENT TO DISTINGUISH BETWEEN SCHEMES) E.G. 'PENSION FROM JOB AS POSTMAN' OR 'PENSION WITH STANDARD LIFE'. IF RESPONDENT DOES PROVIDE FULL NAME OF PENSION SCHEME, RECORD HERE.</p>
POcNmSc	<p>Derived variable: Number of occupational schemes <i>IF (PEmMem = 1 OR PESame = 1,4) POcNmSc = PNumOcc+1 ELSE POcNmSc = PNumOcc</i></p>
<p>IF HAS (ANOTHER) OCCUPATIONAL PENSION SCHEME, LOOP IS ASKED AGAIN (POcTyp1 TO POAgeAccPot1)</p>	
<p>END OF CURRENT OCCUPATIONAL SCHEMES</p>	

Current personal pensions	
Data to feed forward : RPersProx; RPPStYr1; RPPOrg1; RPPTyp1; RPPProv1; RPPPay1; RPPRgH1; RPPRgFr1; RPPEmp1; RPPEmpH1; RPPEmFr1	
PPPprev	<p><i>If respondent had any personal pension schemes at previous wave</i> <i>If RPersProx = Response and RPPTyp1 = Response</i></p> <p>At the last interview, we recorded that you had savings in the following personal or stakeholder schemes that you were contributing to.</p> <p>Please select the schemes which you are still currently contributing to.</p> <ol style="list-style-type: none"> 1. RPPName[1] 2. RPPName[2] 3. RPPName[3] 4. None of these
PContPP	<p><i>If respondent is currently working, or is not working and aged under 75</i> <i>If (DVILO3a = 1) OR (DVILO3a <> 1 AND DVAge < 75)</i></p> <p>[Apart from these pensions [and any occupational ones we have talked about], do/Do] you have any other pension schemes to which contributions are currently being made by you or by anyone else on your behalf? Please do not include state pension schemes or top-up schemes such as AVCs.</p> <ol style="list-style-type: none"> 1. Yes 2. No
PNumPP Based on PNumOS, but only asks for personal pensions	<p><i>If respondent is currently working or unemployed or inactive and aged under 75</i> <i>If PContPP = Yes</i></p> <p>How many [other] pension schemes that you or anyone else is currently contributing to?</p> <p>EXCLUDE THOSE ALREADY IDENTIFIED AS STILL ACTIVE</p> <p>ENTER NUMBER</p>
PPNmSc	<p>Derived variable: Number of personal/stakeholder schemes <i>IF PPPprev 1 to 3 PPNmSc = Number at PPPprev + PNumPP</i> <i>ELSE PPNmSc = PNumPP</i></p>
PP3morint	<p><i>If PPNmSc > 3</i></p> <p>I am now going to ask you some further questions about your personal / stakeholder pensions. I would like you to tell me about the three that you consider to be the most important.</p> <ol style="list-style-type: none"> 1. Press <1> to continue
LOOP FOR CURRENT PERSONAL PENSIONS – up to 3 schemes based on answers to PPersN	
PPName1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Referring to the [first, second, third] of these pensions... What is the name of this pension scheme?</p>

	ASK OR RECORD NAME FOR THIS PENSION
PPProv1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Can you tell me which insurance company or financial institution provides the pension scheme? Last time, we recorded that your [first/second] pension was provided by...</p> <p>ENTER NAME OF INSTITUTION</p>
PPYrSt1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Thinking now about your [pension type]. In which year did you start this pension? Last time, we recorded that your [first/second] pension started in....</p> <p>ENTER YEAR</p>
PPOrg1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Is it a private pension or was it set up through your employer? Last time, we recorded that your [first/second] pension was...</p> <ol style="list-style-type: none"> 1. Individual personal pension 2. Employer sponsored personal pension 3. Don't know
PPTyp1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Is it a personal or a stakeholder pension? Last time, we recorded that your [first/second] pension was...</p> <ol style="list-style-type: none"> 1. Personal pension, 2. Stakeholder pension 3. Self-Invested Personal Pension (SIPP) (SPONTANEOUS ONLY) 4. Don't know
PPSipp1	<p><i>If respondent has a personal or stakeholder pension or unknown type</i> <i>If PPTyp1 = 1,2, 4</i></p> <p>Can I check, is it a Self-Invested Personal Pension (SIPP)?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
PPPay1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>Not including any National Insurance Contributions paid into the pension, do you contribute to your pension ... Last time, we recorded that...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Never,

	<p>2. Regularly (i.e. one or more contributions made in the last 12 months),</p> <p>3. Irregularly (i.e. no contribution made in the last 12 months but still making contributions in most years),</p> <p>4. or, have you stopped contributing to your scheme?</p>
PPRgH1	<p><i>If respondent makes a regular contribution to their pension</i> <i>If PPPay = 2</i></p> <p>How much do you usually contribute? (You can give this either as an amount or as a percentage of your salary.) Last time we recorded that you contributed...</p> <p>PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN</p> <p>1. Amount 2. Percentage of salary 3. Don't know</p>
PPRgAm1	<p><i>If respondent gives answer as an amount</i> <i>If PPRgH1 = 1</i></p> <p>ENTER AMOUNT USUALLY CONTRIBUTED IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN</p>
PPRgPe1	<p><i>If respondent gives an amount</i> <i>If PPRgAm1 = Response</i></p> <p>What period does this cover?</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)</p>
PPRgFr1	<p><i>If respondent gives answer as a percentage</i> <i>If PPRgH1 = 2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
PPRgFG1	<p><i>If respondent gives a percentage</i> <i>If PPRgFr1 = Response</i></p> <p>Is this a percentage of your earnings before or after tax?</p> <p>1. Before tax - Gross pay</p>

	<p>2. After tax - Net pay 3. Don't know</p>
PPLstA1	<p><i>If respondent has stopped contributing</i> <i>If PPPay1 = 4</i></p> <p>How much was your last contribution?</p> <p>PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN</p>
PPLstP1	<p><i>If respondent has given an amount</i> <i>If PPLstA1 = Response</i></p> <p>What period did that cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
PPEvRg1	<p><i>If respondent has stopped contributing</i> <i>If PPPay1 = 4</i></p> <p>Did you previously contribute regularly to this pension?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
PPYStp	<p><i>If respondent has stopped contributing</i> <i>If PPPay1 = 4</i></p> <p>Why did you stop contributing to this pension?</p> <ol style="list-style-type: none"> 1. Moved job and joined new employer's pension scheme 2. Moved job but didn't join new employer's pension scheme 3. Joined or rejoined employer's pension scheme in existing job 4. Rejoined State Second Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 5. Could not afford contributions 6. Worried about risks 7. Worried about publicity concerning personal pensions 8. No longer working (includes redundancy/sacking) 9. Other
PPConCh1	<p><i>If respondent has not stopped contributing</i> <i>If PPPay1 <> 4</i></p>

	<p>In the last two years, has the level of your own contribution to this pension scheme changed?</p> <p>DO NOT INCLUDE CHANGES RELATED ONLY TO SALARY INCREASE OR DECREASE – WHERE % PAID HAS NOT CHANGED. DO NOT INCLUDE CONTRIBUTIONS MADE BY EMPLOYER.</p> <p>1. Yes 2. No</p>
PPCnHow1	<p><i>If level of contribution has changed</i> <i>If PPConCh1 = 1</i></p> <p>Overall, has the level of your contribution increased or decreased over the last two years?</p> <p>DO NOT INCLUDE CHANGES RELATED ONLY TO SALARY INCREASE OR DECREASE – WHERE % PAID HAS NOT CHANGED DO NOT INCLUDE CONTRIBUTIONS MADE BY EMPLOYER</p> <p>1. Increased 2. Decreased</p>
PPCnIRs	<p><i>If respondent has increased the level of contribution over the last two years</i> <i>If PPCnHow1 = 1</i></p> <p>Why did you increase your contributions?</p> <p>CODE ALL THAT APPLY</p> <p>1. Want to increase retirement income/ pension forecast too low 2. Moved money from other pension/ savings schemes because this one is better 3. Have more income/ money 4. Increased due to Auto Enrolment legislation 5. Other</p>
PPCnDRs	<p><i>If respondent has decreased contributions in another way</i> <i>If PPCnHow1 = 2</i></p> <p>Why did you reduce your contributions?</p> <p>CODE ALL THAT APPLY</p> <p>1. Don't trust scheme 2. Concern about lifetime limit on fund 3. Employer contribution went up 4. Income has decreased/ expenditure has increased 5. Saving money elsewhere (another pension, house, savings account) 6. Have enough saved for retirement 7. Change in contracted out status 8. Changed employer 9. Other</p>
PPEmp1	<p><i>If respondent is currently working as an employee and has personal pension</i> <i>If Stat = 1 AND DVILO3a = 1 AND PPNmSc >=1</i></p> <p>Does your employer contribute to this pension? Last time, we recorded that your employer...</p>

	<p>1. Yes – regularly 2. Yes – irregularly 3. No</p>
PPEmpH1	<p><i>If respondents employer contributes regularly to their pension</i> <i>If PPEmp1 = 1</i></p> <p>How much does your employer currently contribute to your pension (You can give this either as an amount or as a percentage of your salary)?</p> <p>FIRST CODE HOW ANSWER IS GIVEN Last time we recorded that your employer contributed £../.%</p> <p>1. Amount 2. Percentage of salary 3. Don't know</p>
PPEmAm1	<p><i>If respondent gives answer as an amount</i> <i>If PPEmpH1 = 1</i></p> <p>ENTER AMOUNT USUALLY CONTRIBUTED IN £s</p>
PPEmPr1	<p><i>If respondent gives an amount</i> <i>If PPEmAm1 = Response</i></p> <p>ASK OR RECORD What period does this cover?</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)</p>
PPEmFr1	<p><i>If respondent gives answer as a percentage</i> <i>If PPEmpH1 = 2</i></p> <p>ENTER PERCENTAGE</p>
PPEIrH1	<p><i>If employer contributes irregularly</i> <i>If PPEmp1 = 2</i></p> <p>How much was the last contribution that your employer made to your pension (You can give this either as an amount or as a percentage of your salary)?</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <p>1. Amount 2. Percentage of salary 3. Don't know</p>

PPElrA1	<p><i>If respondent gives answer as an amount</i> <i>If PPElrH1 = 1</i></p> <p>ENTER AMOUNT (MOST RECENTLY) CONTRIBUTED IN £s</p>
PPElrF1	<p><i>If respondent gives answer as a percentage</i> <i>If PPElrH1 = 2</i></p> <p>ENTER PERCENTAGE</p>
Value of personal pensions	
PPVInt1 Wording changed to make more sense	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>The next questions are about the value of your ^PPPProv1 pension. It would be helpful to look at a recent pension statement if you have one.</p>
PPVal1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>What is the current value of your pension pot (including all of the assets and investments that are in your SIPP)?</p> <p>ENTER AMOUNT IN £s</p>
PPValb1	<p><i>If respondent does not know current value of their pension pot</i> <i>If PPVal1 = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot (including all of the assets and investments that are in your SIPP)?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PPDocs1	<p><i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i></p> <p>PLEASE RECORD:</p> <ol style="list-style-type: none"> 1. Statement consulted by respondent only 2. Statement consulted by interviewer 3. No statement
PMortC	<p><i>If Respondent or Spouse/ Partner has a Pension Mortgage</i> <i>If PPNmSc >= 1 AND MType1 = 4</i></p> <p>ASK OR RECORD You said earlier that you have a pension mortgage, is this [identifier] pension the pension mortgage?</p> <ol style="list-style-type: none"> 1. Yes

	2. No
--	-------

LOOP OF ANNUITIES AND LUMP SUMS FOR CURRENT PENSIONS <i>Applies if aged 50+</i>	
PPLum1	<p><i>If respondent is aged 50+ and has a personal pension</i> <i>If PPNmSc >= 1 AND DVAge>=50</i></p> <p>Have you taken a lump sum from this pot in the last two years?</p> <p>1. Yes 2. No</p>
PPTakeLump1	<p><i>If Respondent has taken a lump sum in last 2 years</i> <i>If PPLum1 = 1</i></p> <p>RUNNING PROMPT Was this lump sum..</p> <p>1. up to tax free limit or 2. greater than tax free limit?</p>
PPLmV1	<p><i>If respondent has taken a lump sum</i> <i>If PPLum1 = 1</i></p> <p>How much in total was this lump sum (after tax)?</p> <p>ENTER AMOUNT IN £s</p>
PPLmVb1	<p><i>If respondent does not know value of lump sum after tax</i> <i>If PPLmV1 = DK/ Ref</i></p> <p>SHOWCARD H5 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?</p> <p>1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more</p>

PPLumpMost1	<p><i>If respondent has taken a lump sum</i> <i>If PPLum1 = 1</i></p> <p>SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum?</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet
PPLumpUsed	<p><i>If respondent took a lump sum</i> <i>If PPLum1 = 1</i></p> <p>SHOWCARD H6 What have you done with the rest of your pension lump sum?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTANEOUS ONLY)
PPCash1	<p><i>If respondent is aged 50+ and has a personal pension</i> <i>If PPNmSc >=1 AND DVAge >= 50</i></p> <p>Are you currently receiving a pension from this scheme? By this we mean receiving an income or having annuitised all or part of your pots?</p> <ol style="list-style-type: none"> 1. Yes 2. No

PPDoneFund	<p><i>If respondent is currently receiving a pension from this scheme</i> <i>If PPCash1 = 1</i></p> <p>SHOWCARD H7 What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about)? Have you</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Bought an annuity (guaranteed income) offered by your own pension provider? 2. Bought an annuity (guaranteed income) from a different provider on the open market? 3. Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. taken cash in chunks from the pension pot as it is needed 5. apart from the lump sum, have left the rest of the pension pot untouched
PPAnPeriod1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>Thinking of the annuity you have bought with this pot, is it:</p> <ol style="list-style-type: none"> 1. A fixed-term annuity 2. or a lifetime annuity 3. Don't know (spontaneous only)
PPAnJt1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>Thinking of the annuity you have bought with this pot, is it....</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (SPONTANEOUS ONLY)
PPAnlf1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>Is the annuity ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a level annuity where the payments are a fixed amount? 2. or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)
PPAnEh1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)

PPAnGa1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die.</p> <p>1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)</p>
PPAnnuityMVal1	<p><i>If respondent has taken out an annuity</i> <i>If PPDoneFund = 1,2</i></p> <p>What is your monthly net income from this annuity?</p> <p>ENTER AMOUNT IN £s</p>
PPAnnuityMVB1	<p><i>If respondent does not know monthly income from this annuity</i> <i>If PPAnnuityMVal1 = DK/Ref</i></p> <p>SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is?</p> <p>New W6 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more</p>
PPDrawType1	<p><i>If respondent has opted for income drawdown pension</i> <i>If PPDoneFund = 3</i></p> <p>SHOWCARD H9</p> <p>What type of drawdown did you use?</p> <p>1. Income drawdown from pot which is still invested 2. Taken pension pot as cash in staged withdrawals 3. Taken cash out in one or several large withdrawals</p>
PPDrVI1	<p><i>If respondent opted for income drawdown or an alternatively secured pension</i> <i>If PPDoneFund = 3</i></p> <p>How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension?</p> <p>ENTER AMOUNT IN £s</p>
PPDrVB1	<p><i>If respondent does not know how much they have moved from this pension pot to income drawdown/ an alternatively secured pension</i> <i>If PPDrVI = DK/Ref</i></p> <p>SHOWCARD H10 Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown/ an alternatively secured pension)?</p>

	<ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000-£49,999 3. £50,000-£74,999 4. £75,000-£99,999 5. £100,000-£149,999 6. £150,000-£199,999 7. £200,000 or more
PPDrInc1	<p><i>If respondent opted for income drawdown or an alternatively secured pension If PPDoneFund = 3</i></p> <p>Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax.</p> <p>ENTER AMOUNT IN £s</p>
PPDrIncB1	<p><i>If respondent does not know the amount they have withdrawn If PPDrInc1 = DK/Ref</i></p> <p>SHOWCARD H11</p> <p>Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown/ an alternatively secured pension? (Please give the gross amount, before tax.)</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more
PPPlanFund	<p><i>If respondent is currently receiving a pension from this scheme. If PPCash1 = 1</i></p> <p>SHOWCARD H12</p> <p>How do you plan to use (the rest of) your pension pot?</p> <p>CODE UP TO 4 ANSWERS</p> <ol style="list-style-type: none"> 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buy an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. take cash in chunks from the pension pot as it is needed 5. apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
PPAgeAccPot1	<p><i>If respondent is currently receiving a pension from this scheme and plans to buy an annuity. If PPCash1 = 1 AND PPPlanFund = 1 or 2</i></p> <p>At what age are you likely to access your pension pot?</p>

ENTER AGE	
END OF LOOP FOR ANNUITIES AND LUMP SUMS	
PPAccu1	<i>If respondent has one or more personal pension schemes</i> <i>If PPNmSc >= 1</i> HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT ABOUT THIS PENSION WERE? 1. Very accurate 2. Fairly accurate 3. Not very accurate 4. Not at all accurate

Past pension schemes	
<i>Data to feed forward : RPersProx; RPFTyp; RPFName_F; RPFName_S; RPFName_T; RPFBeg; RPFEnd; RFPCRet</i>	
If interviewed at <i>previous wave</i> feed forward names of past pensions recorded at previous wave and check current status of each pension (below).	
PFPrev	<p><i>If respondent had any pension schemes at previous wave</i> <i>If RPersProx = Response and RPFTyp = Response</i></p> <p>At the last interview, we recorded that you had savings in the following schemes that you are no longer contributing to.</p> <p>Please select the schemes in which you still have any undrawn pots or entitlements? This is sometimes referred to as 'retained rights'.</p> <ol style="list-style-type: none"> 1. RPFName[1] 2. RPFName[2] 3. RPFName[3] 4. RPFName[4] 5. RPFName[5] 6. RPFName[6] 7. None of these
PContRet	<p><i>If interviewed at previous wave (was PFNew)</i> <i>If (RPersprox = response)</i> Can I just check, do you have any undrawn pots or entitlements retained in any other past pension schemes that will contribute to your future pension income? DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY</p> <p><i>If respondent was not interviewed at previous wave and has any current pension scheme (was PEverC)</i> <i>If (RPersProx <> Response AND (PEmMem = Yes OR PNumOcc > 0 OR PNumPP > 0))</i> Apart from the current pension schemes that we have already talked about, have you ever belonged to or contributed to any other pension scheme apart from any state pensions? DO NOT INCLUDE CURRENT SCHEMES</p> <p>INCLUDE PENSIONS CURRENTLY BEING RECEIVED DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY</p> <p><i>If respondent was not interviewed at previous wave and does not have any current pension scheme and they are aged 76 or under (was PEverNC)</i> <i>If RPersProx <> Response AND DVAge <= 76 AND PEmMem <> 1 AND PNumOcct <> 1 AND PNumPP <> 1</i> Apart from any state pensions, have you ever belonged to, or contributed to, a pension scheme? INCLUDE PENSIONS CURRENTLY BEING RECEIVED DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY</p> <ol style="list-style-type: none"> 1. Yes

	2. No
PNumRet	<p><i>If PContRet = 1</i></p> <p>How many [other] pension schemes that you are not contributing to now?</p> <p>ENTER NUMBER</p>
PFNmSc	<p>Derived variable: Number of retained schemes</p> <p><i>IF PFPprev 1 to 6 PFnMSc = Number at PFPprev + PNumRet</i></p> <p><i>ELSE PFnMSc = PNumRet</i></p>
PFAcc	<p><i>If respondent has pots retained in past pension scheme or has undrawn pots or entitlements retained in past pension schemes</i></p> <p><i>If (PContRet = Yes)</i></p> <p>Some people can sometimes lose track of their pension pots. You have just mentioned the number of schemes where you have retained rights.</p> <p>How many of these do you know how to access?</p> <p>EXCLUDE CURRENT SCHEMES AND SCHEMES WHICH HAVE TRANSFERRED INTO A CURRENT PENSION</p> <p>ENTER NUMBER</p>
PFEen	<p><i>If respondent not interviewed at previous wave and they are aged 55-76</i></p> <p><i>If RPersProx <> Response AND DVAge >= 55 AND <= 76</i></p> <p>And in the last two years have you drawn your savings from any other pension scheme either by taking a pension or lump sum, or by buying an annuity?</p> <p>INCLUDE ONLY IF ALL SAVINGS USED (I.E. SCHEME MUST BE A DIFFERENT ONE FROM THOSE COVERED ABOVE AT PRETAIN)</p> <p>1. Yes 2. No</p>
PFEenNum	<p><i>If respondent has drawn money from another pension scheme by taking a pension or lump sum, or by buying an annuity</i></p> <p><i>If PFEen = 1</i></p> <p>From how many schemes have you drawn your pension savings?</p> <p>ENTER NUMBER</p>
PFStat1	<p>DERIVED VARIABLE: CODE STATUS OF SCHEME</p> <p>1. Scheme recorded as past pension at <i>previous wave</i></p> <p>3. New scheme at W6</p>
AllRet	<p>DERIVED VARIABLE: TOTAL NUMBER OF RETAINED PENSIONS</p> <p>AllRet = PFnMSc+PFEenNum</p> <p>0..6</p>

LOOP FOR UP TO 6 PENSION SCHEMES	
<p>LOOP FOR PAST PENSIONS INCLUDE:</p> <ul style="list-style-type: none"> - for <i>previous wave</i> respondents, all pensions carried forward from <i>previous wave</i> (max of 3 carried forward) - for new respondents, pensions with retained pots + those where pension drawn in last 2 years 	
PFName1	<p>For each past scheme <i>If PFPprev = 1-6 OR PNumRet > 0 OR PFEEnNum >= 1</i></p> <p>What is the name of this pension scheme? Last time, we recorded the name as RPFName1</p> <p>ASK OR RECORD PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC</p>
PFTyp1	<p>For each past scheme <i>If PFPprev = 1-6 OR PNumRet > 0 OR PFEEnNum >= 1</i></p> <p>SHOWCARD H2 Thinking about this pension, what kind of pension scheme is it? Last time, we recorded the name as a/an RPFTyp1</p> <ol style="list-style-type: none"> 1. Occupational pension scheme 2. Group Personal or Group Stakeholder pension 3. Private Personal or Private Stakeholder pension 4. Self-Invested Personal Pension (SIPP) 5. Retirement Annuity contract (RAC) 6. Other
PFOcTy1	<p><i>If respondent has an occupational pension scheme If PFTyp1 = 1</i></p> <p>SHOWCARD H3 There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your pension more like Type A or Type B? Last time, we recorded that your first pension was of type RPFOcTy1</p> <ol style="list-style-type: none"> 1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid (SPONTANEOUS ONLY) 4. Don't know
Value of past pensions	
PFRec1	<p><i>If respondent is aged 40 or over and has any past pension schemes If DVAge >= 40 AND PNumRet > 0</i></p> <p>Are you receiving a pension from this scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No

PFDDraw1	<p><i>If respondent is currently receiving a pension</i> <i>If PFRec1 = 1</i></p> <p>Have you retained any of your pension pot for use at a later date?" THIS DOES NOT INCLUDE COMMUTING PART OF PENSION FOR A LUMP SUM</p> <p>1. Yes 2. No</p>
PFDdV1	<p><i>If respondent is currently receiving a pension</i> <i>If PFDDraw1 = 1</i></p> <p>What is the current value of the retained part of your pension pot?</p> <p>ENTER AMOUNT IN £s</p>
PFDdVB1	<p><i>If respondent does not know the current value of the retained part of their pension</i> <i>If PFDdV1 = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the value of the retained part of your pension pot?</p> <p>1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more</p>
PFCurV1	<p><i>If respondent is not receiving a pension from the scheme at the moment, and either type of pension is group, private, SIPP or RAC or pension is a type A defined contribution, hybrid or unknown scheme.</i></p> <p><i>If PFREC1 <> Yes AND (PFTyp1 = 2 to 5 OR PFOcTy1 = 1,3,4)</i></p> <p>What is the current value of your pension pot (including all of the assets and investments that are in your SIPP)?</p> <p>ENTER AMOUNT IN £s</p>
PFCuVb1	<p><i>If respondent does not know current value of their pension pot</i> <i>If PFCurV1 = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot (including all of the assets and investments that are in your SIPP)?</p> <p>1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more</p>
PFLumV1	<p><i>If pension is a type B defined benefit or hybrid scheme and they are not receiving a pension from the scheme at the moment</i> <i>If PFRec <> 1 AND PFOcTy = 2 , 3</i></p>

	<p>What size lump sum do you expect to receive from this pension when you choose to take the pension?</p> <p>ENTER AMOUNT IN £s</p>
PFLuVB1	<p><i>If respondent does not know what size lump sum they expect to receive</i> <i>If PFLumV = DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive?</p> <ol style="list-style-type: none"> 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PFIncP1	<p><i>If pension is a type B defined benefit or hybrid scheme and they are not receiving a pension from the scheme at the moment</i> <i>If PFRec <> 1 AND PFOcTy = 2 , 3</i></p> <p>How much income do you expect to get from this (part of your) pension when you retire? CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Income as an annual amount of money 2. Income as a monthly amount of money 3. No answer
PFIncA1	<p><i>If respondent gives answer as an amount</i> <i>If PFIncP = 1, 2</i></p> <p>ENTER AMOUNT FROM STATEMENT OR PROBE FULLY FOR RESPONDENT'S ESTIMATE</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p>
PFDocs1	<p><i>If currently receiving a pension and has retained part of pension pot</i> <i>If PFRec = 2 OR PFDraw = 1</i></p> <p>PLEASE RECORD</p> <ol style="list-style-type: none"> 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement consulted
<p>LOOP OF ANNUITIES AND LUMP SUMS FOR PAST PENSIONS Set of questions on annuities and lump sums routed to respondents aged 50 or over</p>	
PFLum1	<p><i>If respondent is aged 50 or over and has a retained pension</i> <i>If Dvage >= 50 AND (PFPrev = 1-6 OR PFNumRet >= 1 OR PFEnNum >= 1)</i></p> <p>Have you taken a lump sum from this pot in the last two years?</p> <ol style="list-style-type: none"> 1. Yes 2. No

PFTakeLump1	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If PFLum1 = 1 AND PFOcTy1 = 1,3,4</i></p> <p>RUNNING PROMPT Was this lump sum..</p> <p>1. up to tax free limit or 2. greater than tax free limit?</p>
PFLmV1	<p><i>If respondent has taken a lump sum</i> <i>If PFLum1 = 1</i></p> <p>How much in total was this lump sum (after tax)?</p> <p>ENTER AMOUNT IN £s</p>
PFLmVb1	<p><i>If respondent does not know the total lump sum value</i> <i>If PFLmV1 = DK/ Ref</i></p> <p>SHOWCARD H5</p> <p>Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?</p> <p>1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more</p>

PFLumpMost1	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If PFLum1 = 1 AND PFOcTy1 = 1,3,4</i></p> <p>SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum?</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else / general expenses 9. Have not decided yet
PFLumpUsed	<p><i>If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme</i></p> <p><i>If PFLum1 = 1 AND PFOcTy1 = 1,3,4</i></p> <p>SHOWCARD H6 What have you done with the rest of your pension lump sum?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTANEOUS ONLY)
PFLumAll1	<p><i>If respondent has taken a lump sum</i> <i>If PFLum1 = 1</i></p> <p>Have you taken all of your pot as a lump sum?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PFCash1	<p><i>If respondent has not taken all of their pot as a lump sum</i> <i>If PFLumAll1 = 2</i></p> <p>Are you currently receiving a pension from this scheme? By this we mean receiving an income or having annuitised all or part of your pots?</p> <ol style="list-style-type: none"> 1. Yes 2. No

PFRem1	<p><i>If respondent is receiving a pension from the scheme at the moment</i> <i>If PFCash1 = 1</i></p> <p>Can I check, do you still have any undrawn pots or entitlements retained in this scheme?</p> <p>EXCLUDE FUNDS SET ASIDE FOR INCOME DRAW-DOWN OR FOR AN ASP</p> <p>1. Yes – Pots retained 2. No – No pots remaining</p>
Type B (Defined benefit) or hybrid and receiving money from this pension	
PFPensionMVal1	<p><i>If respondent has a pension and it is a type B defined contribution or hybrid scheme and they have taken a lump sum but it is not all of the pot and they are receiving a pension from the scheme at the moment</i> <i>If PFCash1 = 1 AND PFOcTy1 = 2,3</i></p> <p>What is your monthly net income from this pension?</p> <p>ENTER AMOUNT IN £s</p>
PFPensionMVB1	<p><i>If respondent does not know the net income from their pension</i> <i>If PFPensionMVal1 = DK/Ref</i></p> <p>SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this pension is?</p> <p>1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more</p>

Type A (Defined contribution), hybrid or unknown type and receiving money from this pension	
PFDoneFund	<p><i>If pension is a type A defined contribution, hybrid or don't know scheme and they have taken a lump sum but it is not all of the pot and they are receiving a pension from the scheme at the moment</i></p> <p><i>If PFCash1 = 1 AND PFOcTy1 = 1,3,4</i></p> <p>SHOWCARD H7 What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about), have you</p> <p>USE CODE 3 EVEN IF NO INCOME BEING TAKEN AT PRESENT CODE UP TO 4 ANSWERS</p> <ol style="list-style-type: none"> 1. Bought an annuity (guaranteed income) offered by your own pension provider? 2. Bought an annuity (guaranteed income) from a different provider on the open market? 3. Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Taken cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, have left the rest of the pension pot untouched
PFAnPeriod1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>RUNNING PROMPT</p> <p>Thinking of the annuity you have bought with this pot, is it:</p> <ol style="list-style-type: none"> 1. A fixed-term annuity 2. or a lifetime annuity? 3. Don't know (spontaneous only)
PFAnJt1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>Thinking of the annuity you have bought with this pot, is it....</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (SPONTANEOUS ONLY)
PFAnlf1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>Is the annuity ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a level annuity where the payments are a fixed amount? 2. or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)

PFAnEh1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?</p> <p>1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)</p>
PFAnGa1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die.</p> <p>1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)</p>
PFAnnuityMVal1	<p><i>If respondent has taken out an annuity</i> <i>If PFDoneFund = 1,2</i></p> <p>What is your monthly net income from this annuity?</p> <p>ENTER AMOUNT IN £s</p>
PFAnnuityMVB1	<p><i>If respondent does not know their monthly income from their annuity</i> <i>If PFAnVI1 = DK/Ref</i></p> <p>SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is?</p> <p>1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more</p>

PFDDrawType1	<p><i>If respondent has opted for income drawdown pension If PFDoneFund = 3</i></p> <p>SHOWCARD H9</p> <p>What type of drawdown did you use?</p> <ol style="list-style-type: none"> 1. Income drawdown from pot which is still invested 2. Taken pension pot as cash in staged withdrawals 3. Taken cash out in one or several large withdrawals
PFDrV11	<p><i>If respondent has opted for an income draw-down pension If PFDoneFund = 3</i></p> <p>How much money have you moved from this pension pot to income drawdown pension?</p> <p>ENTER AMOUNT IN £s</p>
PFDrVb1	<p><i>If respondent does not know how much money they have moved to income drawdown If PFDrV11 = DK/Ref</i></p> <p>SHOWCARD H10</p> <p>Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown pension)?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000-£49,999 3. £50,000-£74,999 4. £75,000-£99,999 5. £100,000-£149,999 6. £150,000-£199,999 7. £200,000 or more
PFDrInc1	<p><i>If respondent has opted for income drawdown If PFDoneFund = 3</i></p> <p>Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown pension? Please give the gross amount, before tax.</p> <p>ENTER AMOUNT IN £s</p>
PFDrIncB1	<p><i>If respondent does not know how much they have withdrawn from the amount they set aside for income drawdown If PFDrInc1 = DK/Ref</i></p> <p>SHOWCARD H11</p> <p>Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown pension? (Please give the gross amount, before tax.)</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more

PFPlanFund	<p><i>If respondent is aged 50+ and has not taken up all of their pension pot</i> <i>If DVAge >= 50 AND (PFTyp=2,3,4,5, 6 OR PFOCtyp1=1,3, 4) (PFCash1 = 2 OR PFRem1 = 1)</i></p> <p>SHOWCARD H12 How do you plan to use (the rest of) your pension pot?</p> <p>CODE UP TO 4 ANSWERS</p> <ol style="list-style-type: none"> 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buyt an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Take cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
PFAgeAccPot1	<p><i>If respondent is aged 50+ and has not taken up all of their pension pot and plans to buy an annuity</i> <i>If DVAge >= 50 AND (PFCash1 = 2 OR PFRem1 = 1) AND PFplanFund = 1 or 2</i></p> <p>At what age are you likely to access your pension pot?</p> <p>ENTER AGE</p>
END OF LOOP FOR ANNUITIES AND LUMP SUMS	

Pensions from a previous partner	
PWid	<p><i>If respondents marital status is not "single, never married" or "married, first and only marriage"</i> <i>If (xMarSta = 2 AND MarBef = 2) OR xMarSta = 3,4,5</i></p> <p>Some people who have been divorced or widowed receive pensions from schemes which their husband or wife contributed to. Are you currently receiving a pension from a scheme like this?</p> <p>1. Yes 2. No</p>
PWidFut	<p><i>If respondents marital status is not "single, never married" or "married, first and only marriage"</i> <i>If (xMarSta = 2 AND MarBef = 2) OR xMarSta = 3,4,5</i></p> <p>Excluding any pensions you may be in receipt of, do you expect to receive a pension from any schemes like this in the future?</p> <p>1. Yes 2. No</p>
PWLum	<p><i>If respondent expects to receive a pension from a previous partners scheme in the future</i> <i>If PWidFut = 1</i></p> <p>Do you expect to get a lump sum from this pension/these pensions?</p> <p>1. Yes 2. No</p>
PWLuVal	<p><i>If respondent expects to get a lump sum in the future.</i> <i>If PWLum = 1</i></p> <p>How much do you expect to get, in total, as a lump sum(s)?</p> <p>ENTER AMOUNT IN £s</p>
PWExpH	<p><i>If respondent expects to receive a pension from a previous partners scheme in the future</i> <i>If PWidFut = 1</i></p> <p>How much do you expect to get from this pension/ these pensions when you retire – this could be as a total or an annual amount?</p> <p>1. Total Amount 2. Annual Amount 3. Monthly Amount 4. Other (PLEASE SPECIFY) 5. No answer</p>
PWExpOt	<p><i>If respondent expects to receive another amount</i> <i>If PWExpH = 4</i></p> <p>PLEASE SPECIFY 'OTHER' FREQUENCY OF PAYMENT</p>

PWExpA	<p><i>If respondent expects to receive money from the pension when they retire</i> <i>If PWExpH = 1,2, 3, 4</i></p> <p>IF ASKED, IN TODAY'S PRICES PROBE FULLY FOR AMOUNT; THERE IS NO BANDED SHOWCARD PLEASE ENTER VALUE OF PENSION IN £s</p>
PSpse	<p><i>If respondent is aged 18+</i> <i>If DVAge >= 18</i></p> <p>Some people may receive a pension from a scheme that someone else has contributed to. This could be the pension of a former partner or someone living in another household. Excluding any pensions you may be in receipt of, do you expect to receive a pension from any schemes like this in the future?</p> <p>DO NOT INCLUDE PENSIONS ALREADY RECEIVED OR ANY WIDOWS PENSIONS ALREADY RECORDED</p> <p>1. Yes 2. No</p>
PSpLum	<p><i>If respondent expects to receive a pension from a partners scheme,</i> <i>If PSpse = 1</i></p> <p>Do you expect to get a lump sum from this pension/these pensions when you retire?</p> <p>1. Yes 2. No</p>
PSpLuVal	<p><i>If respondent expects to get a lump sum from the scheme in this future.</i> <i>If PSpLum = 1</i></p> <p>How much do you expect to get, in total, as a lump sum(s)?</p> <p>ENTER AMOUNT IN £s</p>
PSpExpH	<p><i>If respondent expects to receive a pension from a partners scheme,</i> <i>If PSpse = 1</i></p> <p>How much do you expect to get from this pension/ these pensions when you retire? (This could be as a total or an annual amount.)</p> <p>1. Total amount 2. Annual amount 3. Monthly amount 4. Other (PLEASE SPECIFY) 5. No answer</p>
PSpExOt	<p><i>If respondent expects to receive another amount</i> <i>If PSpExpH = 4</i></p> <p>PLEASE SPECIFY 'OTHER' FREQUENCY OF PAYMENT</p>

PSpExpA	<p><i>If respondent expects to receive money from the pension when they retire</i> <i>If PSpExpH = 1,2 or 3</i></p> <p>IF ASKED: IN TODAY'S PRICES THERE IS NO BANDED SHOWCARD FOR THIS QUESTION PLEASE ENTER VALUE OF PENSION IN £s</p>
<p>Pension Wise</p>	
PAdviceUsed	<p><i>Asked of all who have done something with their pension</i> <i>If POLum1 = 1 OR PPLum1 = 1 OR PFLum1 = 1 OR</i> <i>POCash1 = 1 OR PPCash1 = 1 OR PFCash1 = 1</i></p> <p>Did you receive advice, support or guidance from the following before accessing your pension pot?</p> <p>SHOWCARD H13</p> <p>CODE ALL THAT APPLY (up to 9 answers)</p> <ol style="list-style-type: none"> 1. Pension scheme or provider 2. Employer or trade union 3. A bank, building society or insurance company 4. Any financial adviser or accountant 5. Pension Wise 6. Any other Government financial guidance service (e.g. The Pension Advisory Service, Money Advice Service, Financial Conduct Authority) 7. Any other consumer guidance service (e.g. Citizen's Advice) 8. Friends, family or colleagues 9. Other 10. None
PenWiseHelp	<p><i>If says used Pension Wise guidance</i> <i># PAdviceUsed = 4</i></p> <p>How helpful or unhelpful did you find the Pension Wise service when deciding how to use your pension?</p> <ol style="list-style-type: none"> 1. Very helpful 2. Fairly helpful 3. Neither helpful or unhelpful 4. Fairly unhelpful 5. Very unhelpful
PenWiseHow	<p><i>If received advice from PensionWise</i> <i>If PAdviceUsed = 5</i></p> <p>How did you access guidance from Pension Wise?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. I accessed the website 2. I received telephone guidance 3. I received a face-to-face guidance session

Pension sources	
OPens	<p><i>If not a proxy interview and respondent is not currently contributing to a pension scheme and not receiving a pension, and aged under 60</i> <i>If PersProx = 1 AND DVAge < 60 AND (POcNmSc + PPNmSc = 0)</i></p> <p>SHOWCARD H14</p> <p>[*] Sometimes people save towards retirement, at different times and in different ways. What are your reasons for not currently contributing towards a pension?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. Low income / not working / still in education 11. Too many other expenses / bills / debts 12. Can't afford to (general) 13. Too early to start a pension 14. Too late to start a pension 15. Don't know enough about pensions 16. Not interested / not thought about it / got around to it 17. Prefer alternative forms of saving 18. Not eligible / employer doesn't offer a pension scheme 19. Employers scheme not attractive / generous 20. Not staying with employer / looking for a new job / recently changed jobs 21. Past pension arrangements are adequate 22. Don't think I will live that long 23. Do not trust pension companies / schemes 24. Other 25. Don't know (SPONTANEOUS ONLY)
OExplnc	<p><i>If respondent is not retired</i> <i>If PSit <> 4</i></p> <p>SHOWCARD H15 (Part 1 and Part 2)</p> <p>[*] Which of the options on these cards do you expect to use to provide money for your retirement?</p> <p>REFER RESPONDENT(S) TO BOTH SHOWCARDS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 11. Occupational or personal pension (including one from scheme not yet started) 12. Savings or investments 13. Downsizing / moving to a less expensive home 14. Borrowing against the value of your home 15. Renting out rooms in your home 16. Selling or renting out another property (other than your main home) 17. Income from your own/ partner's business / sale of business 18. Sale of valuables (including art, jewellery, antiques, etc) 19. Inheritance in the future 20. Pension or financial support from family / current partner. 21. Pension or financial support from former partner or someone in another household 22. Earnings from work (including part-time / freelance) 23. State benefits / tax credits (including Pension Credit) 24. Other 25. Don't know / no opinion (SPONTANEOUS ONLY)

<p>OLarge</p>	<p><i>If more than one option chosen at OExplnc. If OExplnc > 1</i></p> <p>SHOWCARD H15 (Part 1 and Part 2)</p> <p>[*] Out of the options you have just chosen, which do you think will make up the largest part of your income during your retirement?</p> <p>REFER RESPONDENT(S) TO BOTH SHOWCARDS</p> <p>CODE ONE ONLY</p> <ol style="list-style-type: none"> 10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 11. Occupational or personal pension (including one from scheme not yet started) 12. Savings or investments 13. Downsizing / moving to a less expensive home 14. Borrowing against the value of your home 15. Renting out rooms in your home 16. Selling or renting out another property (other than your main home) 17. Income from your own / partner's business / sale of business 18. Sale of valuables (including art, jewellery, antiques, etc) 19. Inheritance in the future 20. Pension or financial support from family / current partner. 21. Pension or financial support from former partner or someone in another household 22. Earnings from work (including part-time / freelance) 23. State benefits / tax credits (including Pension Credit) 24. Other 25. Don't know / no opinion (SPONTANEOUS ONLY)
<p>OStandl</p>	<p><i>If respondent is below state pension age If Penflag = 0 AND PSit <> 4</i></p> <p>[*] How confident are you that your [household] income in retirement will give you the standard of living you hope for? Would you say you were...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. very confident, 2. fairly confident, 3. not very confident, or 4. not at all confident?

Financial assets	
<i>Data items fed forward : RFinTy, RFSAcSh, RPersProx, RFISA, RFESha, RFins, RFInsV, RFBondTy, RFLProd</i>	
FinvTy	<p><i>Ask all</i></p> <p>SHOWCARD J1 The next questions ask about savings accounts and investments you may have. Please do not include property, collectibles or valuables – only financial investments Please could you look at this card and tell me which of these types of accounts and investments you currently have, including any joint accounts and including any overseas accounts and investments?</p> <p>EXCLUDE PROPERTY – THIS IS COVERED ELSEWHERE IN THE QUESTIONNAIRE REFER RESPONDENT(S) TO BOTH SHOWCARDS CODE ALL THAT APPLY</p> <p>10. Current account (incl. Basic Bank Account and Post Office Card Account) 11. Savings or deposit account 12. Individual Savings Account (ISA – any type, including TESSA-ISA, PEP) 13. Fixed-term investment bonds (from a bank or building society) 14. Unit Trusts or Investment Trusts 15. Employee shares / share options 16. Other shares 17. Premium Bonds / other National Savings Bonds or Certificates 18. Government / corporate bonds and gilts 19. Life Insurance, Friendly Society or endowment policies 20. Other financial assets not already mentioned above (PLEASE SPECIFY) 21. None of these</p>
FinvTyO	<p><i>If respondent has other financial assets not already mentioned above If FinvTy = 20</i></p> <p>Enter details of other financial assets.</p>
Current and deposit accounts	
FCAcSh	<p><i>If respondent has a current account AND (n a couple with partner in household If FInvTy = 10 AND Partner = 1</i></p> <p>ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER</p> <p>Are any of your CURRENT accounts held jointly with your [husband / wife/ partner]? Last time, the respondent said...</p> <p>1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly</p>
FCNumSh	<p><i>If all or some accounts held jointly If FCAcSh = 1,2</i></p> <p>ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER How many JOINT current accounts do you have?</p>

	ENTER NUMBER
FCNumIn	<p><i>If respondent has a current account in their name only</i> <i>If Finvty = 10 AND FCACSh <> 1</i> [And] how many [of your own] current accounts do you have?</p> <p>ENTER NUMBER</p>
FCOVDSH	<p><i>If respondent has a current account that is held jointly and partner has not already answered questions about a joint account</i> <i>If (FCACSh = 1 OR FCACSh = 2) AND FinvTy = 10 AND FCSuppr <> 1</i> <i>Note that FCSuppr is a Blaise derived variable that is not mentioned anywhere in the paper questionnaire.</i></p> <p>[Apart from the negative balance on your [number] all-in-one current accounts, you told us about earlier] are you currently overdrawn on [any of] your JOINT current account[s]?</p> <p>INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS).</p> <p>1. Yes 2. No</p>
FCOVNSH	<p><i>If respondent is overdrawn</i> <i>If FCOVDSH = 1</i> How many of your joint current accounts are overdrawn? [Please ignore any negative balance(s) on your all-in-one current accounts]</p> <p>ENTER NUMBER</p> <p>If more than 5 accounts, please state here but add together all remaining accounts when providing responses to questions for the fifth accounts</p>
LOOP FOR EACH OVERDRAFT ON JOINT CURRENT ACCOUNTS (max of five overdrafts)	
DCOSHv1	<p><i>If respondent has one or more overdrafts</i> <i>If FCovNSH > 0</i></p> <p>[Thinking of the [first...] of your JOINT current accounts that is overdrawn.] How much is [the/this] account overdrawn?</p> <p>ENTER AMOUNT IN £s</p>
DCOSHvb1	<p><i>If does not know how much their account is overdrawn by</i> <i>If DCOSHv1 = DK/Ref</i></p> <p>SHOWCARD J2</p> <p>Looking at this card, can you tell me about how much the account is overdrawn?</p> <p>1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999</p>

	10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more
END LOOP FOR JOINT ACCOUNT OVERDRAFTS	
FCShVal	<p><i>If respondent has one or more joint current accounts</i> <i>If (FCNumSh <> FCovNSh) AND (NOT(FCNumSh = 1 AND FCovDSh = 1))</i></p> <p>[Leaving aside accounts that are overdrawn] how much do you and your partner have [IN TOTAL] in your JOINT current accounts at present?</p> <p>INCLUDE: ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE: THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT (THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS).</p> <p>CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FCShVlb	<p><i>If respondent does not know the amount in their joint current account(s)</i> <i>If FCShVal = DK/Ref</i></p> <p>SHOWCARD J3</p> <p>Looking at this card, can you tell me about how much you have in your joint current account(s) at present?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £7,499 9. £7,500 to £9,999 10. £10,000 to £19,999 11. £20,000 or more
FCOvDln	<p><i>If respondent has (a) current account(s) but not if all held jointly</i> <i>If FCAcSh <> 1 AND FinvTy = 10</i></p> <p>[Thinking now about your own current accounts] are you currently overdrawn on [any of] your [own] current account[s]?</p> <p>INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS).</p> <ol style="list-style-type: none"> 1. Yes 2. No

FCOVNIn	<p><i>If respondent is currently overdrawn and has more than one current account</i> <i>If FCOvDIn = 1 AND FCNumIn > 1</i></p> <p>How many of your [own] current account[s] are overdrawn? ENTER NUMBER</p> <p>If more than 5 accounts, please state here but add together all remaining accounts when providing responses to questions for the fifth accounts</p>
LOOP FOR EACH OVERDRAFT ON OWN CURRENT ACCOUNTS (max of five overdrafts)	
DCOInV	<p><i>If one or more account is overdrawn</i> <i>If FCOvDIn = 1 AND FCOvNin >= 1</i></p> <p>[Thinking of the [first...] of your [own] current accounts that is overdrawn.] How much is [the/this] account overdrawn?</p> <p>ENTER AMOUNT IN £s</p>
DCOInVb1	<p><i>If respondent does not know how much their account is overdrawn</i> <i>If DCOInV = DK/Ref</i></p> <p>SHOWCARD J2</p> <p>Looking at this card, can you tell me about how much the account is overdrawn?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999 10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more
END LOOP FOR CURRENT ACCOUNT OVERDRAFTS	
FCInVal	<p><i>If not all of the respondents own current accounts are overdrawn</i> <i>If NOT (FCAcSh = 1) AND NOT (FCNumIn = FCOvNIn) AND NOT (FCOvDin = 1 AND FCNumIn = 1)</i></p> <p>How much do you have [IN TOTAL] in your [OWN] current account[s] at present? Please ignore [the] account[s] with [an] overdraft</p> <p>INCLUDE: ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE: THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT (THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS).</p> <p>CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE</p>

	<p>ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FCInVlb	<p><i>If respondent does not know positive value of current account(s)</i> <i>If FCInVal = DK/Ref</i></p> <p>SHOWCARD J3 Looking at this card, can you tell me about how much you have in your [own] current account(s) at present</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £7,499 9. £7,500 to £9,999 10. £10,000 to £19,999 11. £20,000 or more
FCOvdif	<p><i>If respondent has a current account that is overdrawn</i> <i>If (FCovDSh = 1 AND FCSuppr = 2) OR (FCovDIn = 1)</i></p> <p>[Leaving aside your all-in-one current account[s]] are you having any difficulty paying off the overdraft on [any of] your [joint] [or] [your own] current account[s] at present?</p> <ol style="list-style-type: none"> 1. Yes 2. No
Savings Accounts	
FSAcSh	<p><i>If has savings or deposit account AND (in a couple and partner in household)</i> <i>If FInvTy = 11 and Partner = 1</i></p> <p>ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER Thinking now about savings and deposit accounts (including the positive account in an offset mortgage [excluding any accounts in your SIPP]) are any of your SAVINGS or DEPOSIT accounts held jointly with your [husband / wife/ partner]? Last time the respondent said...</p> <ol style="list-style-type: none"> 1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly
FSNumSh	<p><i>If all or some of the respondents savings or deposit accounts are held jointly</i> <i>If FSAcSh = 1,2</i></p> <p>ASK OR RECORD IF COUPLE ANSWERING TOGETHER How many JOINT savings or deposit accounts do you have?</p> <p>ENTER NUMBER</p>
FSNumIn	<p><i>If respondent has savings or deposit accounts and not all of them are joint</i> <i>If FSacSh <> 1 AND FInvTy = 11</i></p> <p>(And) how many [of your own] savings or deposit accounts do you have?</p>

	ENTER NUMBER
FSTypSh	<p><i>If all or some of the respondents savings or deposit accounts are held jointly and a partner has not already answered these questions</i> <i>If FInvTy = 11 AND FSAcSh = 1,2 AND FSSuppr <> 1</i></p> <p>SHOWCARD J4</p> <p>Thinking about your JOINT savings or deposit accounts, which of these types of account do you have? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Savings or deposit account with a bank or building society (including internet / telephone accounts) 2. An all-in-one or offset account 3. Funds saved with a Credit Union 4. Other savings or deposit account
FSTypIn	<p><i>If all or some of the respondents savings or deposit accounts are held jointly and a partner has not already answered these questions</i> <i>If FInvTy = 11 AND FSAcSh <> 1</i></p> <p>SHOWCARD J4</p> <p>[And] thinking about your [OWN] savings or deposit accounts, which of these types of account do you have? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Savings or deposit account with a bank or building society (including internet / telephone accounts) 2. An all-in-one or offset account 3. Funds saved with a Credit Union 4. Other savings or deposit account (PLEASE SPECIFY)
FSTypOt	<p><i>If respondent has another type of savings or deposit account</i> <i>If FSTypIn = 4</i></p> <p>ENTER DETAILS</p>
FSShVal	<p><i>If all or some of the respondents savings or deposit accounts are held jointly and a partner has not already answered these questions</i> <i>If FInvTy = 11 AND FSSuppr <> 1)AND (FSAcSh = 1 OR FSAcSh = 2)</i></p> <p>How much do you and your partner have [in total] in your JOINT savings and deposit account[s] at present?</p> <p>INCLUDE : ANY SAVINGS ACCOUNTS IN AN 'OFFSET' MORTGAGE ARRANGEMENT CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FSShVlb	<p><i>If respondent does not know how much is in their joint savings accounts</i> <i>If FSShVal = DK /Ref</i></p> <p>SHOWCARD J5</p>

	<p>Looking at this card, can you tell me about how much you have in your joint savings or deposit account(s) at present?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FSInVal	<p><i>If has savings or deposit accounts and not all of them are joint</i> <i>If FlnvTy = 11 AND FSACSh <> 1</i></p> <p>[And] how much do you have [in total] in your [OWN] savings and deposit accounts at present?</p> <p>INCLUDE: ANY SAVINGS ACCOUNTS IN AN 'OFFSET' MORTGAGE ARRANGEMENT</p> <p>CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FSInVlb	<p><i>If respondent does not know how much is in their own savings account(s)</i> <i>If FSInVal = DK/Ref</i></p> <p>SHOWCARD J5</p> <p>Looking at this card, can you tell me about how much you have in your [own] savings or deposit account(s) at present?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FSOsHav	<p><i>If respondent has a savings or deposit account</i> <i>If FlnvTy = 11</i></p> <p>May I just check, [is your [joint] SAVING or DEPOSIT account held with a bank or other organisation overseas?]/ [are any of your [joint or your own] SAVING or DEPOSIT accounts held with a bank or other organisation overseas?]</p>

	<ol style="list-style-type: none"> 1. Yes 2. No
FSOsVlb	<p><i>If has a saving or deposit account held overseas</i> <i>If FSOsHav = 1</i></p> <p>SHOWCARD J6</p> <p>Looking at this card, can you tell me about how much you currently have in this/these savings or deposit account(s) held with a bank or other organisation overseas?</p> <ol style="list-style-type: none"> 1. Zero or overdraft 2. Less than £500 3. £500 to £999 4. £1,000 to £2,499 5. £2,500 to £4,999 6. £5,000 to £9,999 7. £10,000 to £24,999 8. £25,000 to £49,999 9. £50,000 to £99,999 10. £100,000 to £249,999 11. £250,000 or more
ISAs	
FISA	<p><i>If respondent has an ISA</i> <i>If FInvTy = 12</i> Thinking now about your ISAs - I should point out that since April 2008 any PEPs you hold are now regulated as ISAs. So please consider any PEPs you have as Investment ISAs for this section. Do you have ...</p> <p>INDIVIDUAL PROMPT; CODE ALL THAT APPLY DO NOT INCLUDE MORTGAGE ISAS Last time we recorded that you had...</p> <ol style="list-style-type: none"> 1. any cash ISAs? 2. or, any investment ISAs (which includes stocks, shares, life insurance, corporate bonds and PEPs)? 3. Don't know (SPONTANEOUS ONLY)
FCISAv	<p><i>If respondent has a cash ISA</i> <i>If FISA = 1</i></p> <p>How much do you have in your cash ISA(s) at present?</p> <p>CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>

FCISAb	<p><i>If respondent does not know how much they have in their ISA</i> <i>If FCISAv = DK/Ref</i></p> <p>SHOWCARD J7</p> <p>Looking at this card, can you tell me about how much you currently have in your cash ISA(s)?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FIISAv	<p><i>If respondent has an investment ISA</i> <i>If FISA = 2</i></p> <p>How much do you have in your investment ISA(s) at present?</p> <p>CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FIISAb	<p><i>If respondent does not know how much they have in their investment ISA</i> <i>If FIISAv = DK/Ref</i></p> <p>SHOWCARD J7</p> <p>Looking at this card, can you tell me about how much you currently have in your investment ISA(s)?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FKISAv	<p><i>If respondent does not know the type of ISA</i> <i>If FISA = 3</i></p> <p>How much do you have in your ISA(s) at present?</p> <p>CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FKISAb	<p><i>If respondent does not know how much they have in their ISA</i> <i>If FKISAv = DK/ Ref</i></p> <p>SHOWCARD J7</p> <p>Looking at this card, can you tell me about how much you currently have in your ISA(s)?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
NewFCMx	<p><i>If respondent has a Cash ISA</i> <i>If FISA = 1</i></p> <p>In the previous two tax years, when did you invest the maximum amount in your cash ISA?</p> <ol style="list-style-type: none"> 1. Both years 2. Just one year 3. Neither year
FCIsaWd	<p><i>If respondent has a Cash ISA</i> <i>If FISA = 1</i></p> <p>And in the last two years have you withdrawn any money from your cash ISA/ ISAs apart from interest earned on the account?</p> <ol style="list-style-type: none"> 1. Yes 2. No
FCIWNum	<p><i>If respondent has withdrawn money from their cash ISA in the last two years</i> <i>If FCIsaWd = 1</i></p> <p>How many times have you withdrawn money from your cash ISA /ISAs in the last two years?</p> <ol style="list-style-type: none"> 1. 1 or 2 2. 3 or 4 3. 5 to 9 4. 10 to 14 5. 15 to 19 6. 20 to 24 7. 25 or more

FCIWdAb	<p><i>If respondent has withdrawn money from their cash ISA in the last two years</i> <i>If FCIsaWd = 1</i></p> <p>SHOWCARD J8</p> <p>Added together across these withdrawals, about how much money have you taken out of your cash ISA/ ISAs in the last two years, apart from interest earned on the account?</p> <p>RECORD AMOUNT ACTUALLY WITHDRAWN (NOT THE NET AMOUNT AFTER ADJUSTING FOR AMOUNTS DEPOSITED)</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £999 4. £1,000 to £1,999 5. £2,000 to £2,999 6. £3,000 to £4,999 7. £5,000 to £7,499 8. £7,500 to £9,999 9. £10,000 or more
FCISce	<p><i>If respondent has Cash ISA at current wave but did not at previous wave</i> <i>If FISA = 1 AND RFISA <> 1</i></p> <p>When you started your cash ISA, where did the money come from? Was it from...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. a bank current account 2. a savings account 3. another type of investment, 4. or was it money from another source?
Investment bonds	
FBondTy	<p><i>If respondent has fixed term investment bonds</i> <i>If FInvTy = 13</i></p> <p>Now thinking of your fixed-term investment bonds, which of the following types of bonds do you have? Last time the respondent said...</p> <p>INDIVIDUAL PROMPT; CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Fixed interest, guaranteed capital? 2. Variable return, with some stock market exposure, but no capital guarantee? 3. Variable return with some form of capital guarantee? 4. Don't know (SPONTANEOUS ONLY)
FBondV	<p><i>If respondent has fixed term investment bonds</i> <i>If FInvTy = 13</i></p> <p>What is the current value of (all of) your fixed term investment bonds?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL INVESTMENTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>

FBondVb	<p><i>If respondent does not know value of their fixed term investment bonds</i> <i>If FBondV = DK/Ref</i></p> <p>SHOWCARD J9 Looking at this card, can you tell me about how much your fixed term investment bonds are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
Unit / investment trusts	
FCollV	<p><i>If respondent has unit or investment trusts</i> <i>If FInvTy = 14</i></p> <p>Now thinking of your Unit and Investment Trusts, what is the current value of (all of) your holdings?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>
FCollVb	<p><i>If respondent does not know the current value of their holdings</i> <i>If FCollV = DK/Ref</i></p> <p>SHOWCARD J9 Looking at this card, can you tell me about how much your Unit and Investment Trusts are currently worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

Employee shares / share options	
FESha	<p><i>If respondent has employee shares or share options</i> <i>If FInvTy = 15</i></p> <p>You said earlier that you held some shares or options through an employee share scheme, can I just check whether you have shares or share options or both? Last time, we recorded that you had...</p> <ol style="list-style-type: none"> 1. Employee shares 2. Share options 3. Both
FEShaV	<p><i>If respondent has employee shares</i> <i>If FESha = 1, 3</i></p> <p>If you chose to sell your employee shares about how much would they be worth?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FEShVb	<p><i>If respondent does not know how much their employee shares are worth</i> <i>If FEShaV = DK/Ref</i></p> <p>SHOWCARD J9 Looking at this card, can you tell me about how much your employee shares are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FEOptV	<p><i>If respondent has share options</i> <i>If FESha = 2, 3</i></p> <p>If you chose to exercise your employee share options, what is your estimate of the value of your gain - this is the difference between the option price and the market price times the number of shares involved?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FEOpVb	<p><i>If respondent does not know how much they would gain from exercising their employee share options</i> <i>If FEOptV = DK/Ref</i></p> <p>SHOWCARD J10 Looking at this card, can you give me an approximate estimate of the gain from exercising your employee share options?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
Other shares	
FShare	<p><i>If respondent has shares</i> <i>If FInvTy = 16</i></p> <p>SHOWCARD J11 [Apartment from your employee shares and options] Which of the following types of share do you have [excluding any shares in your SIPP]?</p> <p>EXCLUDE SHARES IN YOUR OWN BUSINESS AND SHARES ALREADY COVERED IN THE SECTION ABOUT BUSINESS ASSETS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Shares in listed UK companies 2. Shares in UK unlisted companies, including EIS and AIM shares 3. Shares in foreign companies
FShUKV	<p><i>If respondents share is in a listed or unlisted UK company</i> <i>If FShare = 1, 2</i></p> <p>If you chose to sell (all of) your shares [in listed or unlisted UK companies,] about how much would they be worth?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FShUKVb	<p><i>If respondent does not know how much their shares are worth</i> <i>If FShUKV = DK/Ref</i></p> <p>SHOWCARD J12 Looking at this card, can you tell me about how much your shares in listed or unlisted UK companies are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FShOSV	<p><i>If respondents shares are in a foreign company</i> <i>If FShare = 3</i></p> <p>If you chose to sell your shares in foreign companies, about how much would they be worth?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FShOSVb	<p><i>If respondent does not know how much their shares are worth</i> <i>FShOSV = DK/Ref</i></p> <p>SHOWCARD J12 Looking at this card, can you tell me about how much your shares in foreign companies are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
National Savings & Investments	

FNSav	<p><i>If respondent has premium bonds or other national savings bonds or certificates</i> <i>If FInvTy = 17</i></p> <p>SHOWCARD J13 Thinking now about your National Savings and Investments, which of these types of product do you have?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Index-linked Saving Certificates or Fixed Interest Savings certificates 2. Premium Bonds 3. Pensioners Guaranteed Income Bonds, Fixed Rate Savings Bonds, Capital Bonds, Income Bonds or Guaranteed Equity Bonds 4. Other National Savings products
FNSVal	<p><i>If respondent has premium bonds or other national savings bonds or certificates</i> <i>If FInvTy = 17</i></p> <p>How much do you currently have invested in (all of) these National Savings products?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL NS&I INVESTMENTS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FNSVb	<p><i>If respondent does not know how much they have invested in their National Savings products</i> <i>If FNSVal = DK/ Ref</i></p> <p>SHOWCARD J14 Looking at this card, can you tell me about how much you have invested in (all of) these National Savings products?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
Bonds and gilts	

FGilts	<p><i>If respondent has government or corporate bonds or gilts</i> <i>If FInvTy = 18</i></p> <p>SHOWCARD J15 You said earlier that you had some bonds and gilts. Which of the following types of bonds or gilts do you have, [excluding any securities in your SIPP]?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Corporate bonds issued by a UK company 2. Corporate bonds issued by a foreign company 3. UK Government or Local Authority bonds or gilts 4. Government bonds issued by a foreign government?
FGItUKV	<p><i>If respondent has UK bonds or gilts</i> <i>If FGilts = 1, 3</i></p> <p>What is the current value of your UK bonds and gilts?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FGUKVb	<p><i>If respondent does not know the current value of their UK bonds and gilts</i> <i>If FGItUKV = DK/Ref</i></p> <p>SHOWCARD J16</p> <p>Looking at this card, what is the approximate current value of your UK bonds and gilts?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FGItFoV	<p><i>If respondent has foreign bonds or gilts</i> <i>If FGilts = 2,4</i></p> <p>What is the current value of your foreign corporate and government bonds?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FGFoVb	<p><i>If respondent does not know the current value of their foreign bonds and gilts</i> <i>If FGltFoV = DK/Ref</i></p> <p>SHOWCARD J16</p> <p>Looking at this card, what is the approximate current value of your foreign bonds?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
Investments	
FIns	<p><i>If respondent has life insurance, friendly society or endowment policies</i> <i>If FInvTy = 19</i></p> <p>Do you have any term insurance policies? These are life insurance policies that only have a value if you die in the period of the insurance. Last time, we recorded that you had...</p> <ol style="list-style-type: none"> 1. Yes 2. No
FInsV	<p><i>If respondent has term insurance policies</i> <i>If FIns = 1</i></p> <p>What is the face value of these policies in the event of death? Last time, we recorded the face value of your policies in the event of death as £...</p> <p>CHECK THAT ALL POLICIES OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FLProd	<p><i>If respondent has life insurance, friendly society or endowment policies</i> <i>If FInvTy = 19</i></p> <p>Do you have any of the following products... INDIVIDUAL PROMPT; CODE ALL THAT APPLY EXCLUDE ENDOWMENTS LINKED TO MORTGAGE ON THIS PROPERTY PLEASE DO NOT INCLUDE ANY INSURANCE THAT ONLY PAYS UPON DEATH Last time the respondent said that they had the following...</p> <ol style="list-style-type: none"> 1. An endowment or regular premium policy? 2. A single premium policy or investment bonds with a life insurance element? 3. A Friendly Society Tax-Exempt Savings Plan? 4. An insurance policy that will pay a lump sum at a specified date? 5. None of these (SPONTANEOUS ONLY)

FLfEnV	<p><i>If respondent has an endowment or regular premium policy</i> <i>If FLProd = 1</i> What is the current value of your endowment or regular premium policy?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>IF NO CURRENT VALUE ENTER 0 ENTER AMOUNT IN £s</p>
FLfEnVb	<p><i>If respondent does not know the current value of their endowment or regular premium policy</i> <i>If FLfEnV = DK/Ref</i></p> <p>SHOWCARD J16</p> <p>Looking at this card, what is the approximate current value of your endowment or regular premium policy?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfSiV	<p><i>If respondent has a single premium policy or investment bonds with a life insurance element</i> <i>If FLProd = 2</i></p> <p>What is the current value of your single premium policy or investment bonds?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0></p> <p>ENTER AMOUNT IN £s</p>

FLfSiVb	<p><i>If respondent does not know current value of their single premium policy or investment bonds</i> <i>If FLfSiV = DK/Ref</i></p> <p>SHOWCARD J16</p> <p>Looking at this card, what is the approximate current value of your single premium policy or investment bonds?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfFSV	<p><i>If respondent has a Friendly Society Tax-Exempt Savings Plan</i> <i>If FLProd = 3</i></p> <p>What is the current value of your Friendly Society Tax Exempt Savings Plan?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0> ENTER AMOUNT IN £s</p>
FLfFSVb	<p><i>If respondent does not know the current value of their Friendly Society Tax Exempt Savings Plan</i> <i>If FLfFSV = DK/Ref</i></p> <p>SHOWCARD J17</p> <p>Looking at this card, what is the approximate current value of your Friendly Society Tax Exempt Savings Plan?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FLfTeV	<p><i>If respondent has an insurance policy that will pay a lump sum at a specified date</i> <i>If FLProd = 4</i></p> <p>What is the current value of your insurance policy?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0> ENTER AMOUNT IN £s</p>
FLfTeVb	<p><i>If respondent does not know the current value of their insurance policy</i> <i>If FLfTeV = DK/Ref</i></p> <p>SHOWCARD J18 Looking at this card, what is the approximate current value of your insurance policy?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
Other financial assets	
FInvOtV	<p><i>If respondent has other financial assets</i> <i>If FInvTy = 20</i></p> <p>Now thinking of the other financial assets that you have, what is the current value of these assets?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FInvOVb	<p><i>If respondent does not know the current value of their financial assets</i> <i>If FInvOtV = DK/Ref</i></p> <p>SHOWCARD J18 Looking at this card, what is the approximate current value of your other assets?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
Income from investments	
FIncV	<p><i>If respondent has any accounts or investments</i> <i>If FInvTy = 10 to 20</i></p> <p>Now thinking of all of the accounts and investments that you have told me about, how much income have you received in total in interest, dividends or return on your investments in the last 12 months[, including any winnings on premium bonds?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. INCLUDE INCOME THAT WAS RE-INVESTED AND NOT WITHDRAWN</p> <p>ENTER AMOUNT IN £s</p>
FIncVb	<p><i>If respondent does not know how much interest they have received in the last 12 months</i> <i>If FIncV = DK/ Ref</i></p> <p>SHOWCARD J19 Looking at this card, what is the approximate income that you received in total in the last 12 months from your accounts and investments?</p> <p>INCLUDE INCOME THAT WAS RE-INVESTED OR NOT DRAWN OUT</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100-£249 3. £250-£499 4. £500-£749 5. £750-£999 6. £1,000-£1,999 7. £2,000-£4,999 8. £5,000-£9,999 9. £10,000-£24,999 10. £25,000-£49,999 11. £50,000 or more

Informal savings	
FInfSav	<p><i>Ask all</i></p> <p>SHOWCARD J20 [Apart from any money in savings accounts that you have already told me about] Do you currently have any money saved in any of the ways shown on this card? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Money you have given to someone else to look after or save for you 2. Money you have loaned to someone which will be repaid at some time 3. Money that you save in cash 4. Money that you have paid into a savings and loans club (sometimes known as Kommitee, sou sou or partner schemes) 5. None of these
FInfLV	<p>If respondent has loaned money to someone which will be repaid at some time <i>If FInfSav = 2</i></p> <p>How much in total have you loaned to other people that you expect to be repaid at some time?</p> <p>FOR JOINT LOANS (i.e. WHERE MORE THAN ONE PERSON IS LOANING THE MONEY), SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>
FLoanVB	<p><i>If respondent does not know how much they have loaned to people If FInfLV = DK/Ref</i></p> <p>SHOWCARD J21</p> <p>Looking at this card, can you give me an estimate of the total amount you have loaned to other people?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £999 4. £1,000 to £1,999 5. £2,000 to £2,999 6. £3,000 to £4,999 7. £5,000 to £7,499 8. £7,500 to £9,999 9. £10,000 or more
FInfV	<p><i>If respondent has money given to someone else to save, or has money saved in cash or money paid into a savings and loans club If FInvSav = 1, 3, 4</i></p> <p>How much in total do you have saved in this/ these way[s]?</p> <p>FOR JOINT SAVINGS, SPLIT VALUE BETWEEN RESPONDENTS. ENTER AMOUNT IN £s</p>

FInfVB	<p><i>If respondent does not know how much they have saved elsewhere</i> <i>If FInfV = DK/Ref</i></p> <p>SHOWCARD J21 Looking at this card, can you give me an estimate of the amount you have saved in this/ these way[s]?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £999 4. £1,000 to £1,999 5. £2,000 to £2,999 6. £3,000 to £4,999 7. £5,000 to £7,499 8. £7,500 to £9,999 9. £10,000 or more
FSaved	<p><i>If respondent has any accounts (other than current accounts) or any investments or any informal savings</i> <i>If FInvTy = 11to20 OR FInfSav<>5 OR FInfLV>0</i></p> <p>Now thinking about all of your savings and investments, in the last two years, have you added any money to your savings and investments?</p> <p>EXCLUDE GROWTH BECAUSE OF INTEREST AND DIVIDENDS</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
FWithd	<p><i>If respondent has added money to savings and investments in the last two years</i> <i>If FSaved = 1</i></p> <p>And thinking again about all of your savings accounts and investments, have you withdrawn any money from them in the last two years?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know

SavAb	<p><i>If respondent has added money to savings and investments in the last two years</i> <i>If FSaved = 1</i></p> <p>SHOWCARD J22</p> <p>Looking at this card, what is the approximate net amount that you have added to your savings accounts and investments in the last two years? (By net amount I mean the amount that you have added minus any amounts that you have withdrawn over this period.)</p> <p>IF RESPONDENT IS NOT SURE IF NET AMOUNT IS SLIGHTLY POSITIVE OR SLIGHTLY NEGATIVE, PLEASE RECORD ANSWER AS £0</p> <ol style="list-style-type: none"> 1. -£10,000+ 2. -£9,999 to -£5,000 3. -£4,999 to -£1,000 4. -£999 to -£1 5. £0 6. £1 to £999 7. £1,000 to £4,999 8. £5,000 to £9,999 9. £10,000 to £24,999 10. £25,000 to £99,999 11. £100,000+
Ownership of property other than main residence	
UProp	<p><i>Ask all</i></p> <p>SHOWCARD K1</p> <p>(Apart from this accommodation) do you own any of the types of land or property listed on this card?</p> <p>INCLUDE IF BEING BOUGHT WITH A MORTGAGE. EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Second homes in the UK, including time-share and holiday homes 2. Buy-to-let property in the UK (residential property which is let for profit) 3. Other buildings, such as a shop, warehouse or garage in the UK 4. Land in the UK 5. Land or property overseas (including time-share) 6. Other real estate 7. None of these
UPropO	<p><i>If respondent owns other real estate</i> <i>If UProp = 6</i></p> <p>Enter details of other real estate</p>
UNumHs	<p><i>If respondent owns second homes in the UK, including time-share and holiday homes</i> <i>If UProp = 1</i></p> <p>How many second homes in the UK do you own?</p> <p>EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER</p>

UBuyLet	<p><i>If respondent owns buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 2</i></p> <p>How many buy-to-let properties in the UK do you own?</p> <p>ENTER NUMBER</p>
UNumBd	<p><i>If respondent owns other buildings, such as a shop, warehouse or garage in the UK</i> <i>If UProp = 3</i></p> <p>How many other buildings in the UK do you own?</p> <p>EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER</p>
UNumLa	<p><i>If respondent owns land in the UK</i> <i>If UProp = 4</i></p> <p>How many different parcels of land in the UK do you own?</p> <p>EXCLUDE LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER</p>
UNumOv	<p><i>If respondent owns land or property overseas (including time-share)</i> <i>If UProp = 5</i></p> <p>How many different overseas properties or parcels of land do you own?</p> <p>EXCLUDE PROPERTY OR LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER</p>
UNumRe	<p><i>If respondent owns other real estate</i> <i>If UProp = 6</i></p> <p>How many other properties do you own?</p> <p>EXCLUDE ANY PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER</p>

<p>FOR EACH OF THE 6 TYPES, LOOP FOR A MAXIMUM OF 3 ITEMS. WITHIN EACH TYPE, THIRD LOOP WILL COVER ALL REMAINING ITEMS</p> <p>IF RESPONDENT SELECTS A SECOND OR SUBSEQUENT PROPERTY TYPE, LOOP FOR A MAXIMUM OF 3 ITEMS. WITHIN EACH TYPE, FIRST LOOP WILL COVER RESPONDENT'S NAME ONLY, SECOND LOOP WILL COVER MEMBER(S) OF THIS HOUSEHOLD, THIRD LOOP WILL COVER PERSON/PEOPLE OUTSIDE THE HOUSEHOLD.</p>	
UPrShS1W6	<p><i>If respondent owns any property other than buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 1,3,4,5,6</i></p> <p>Is ownership of the [first / second / third (and remaining)] [property type] in your name only, or shared with one or more members of this household, or with anyone outside this household?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. My name only 2. Member(s) of this household 3. Person/ People outside the household
UBuyToL1W6	<p><i>If respondent owns buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 2</i></p> <p>Is ownership of the [first / second / third (and remaining)] [property type] in your name only, or shared with one or more members of this household, or with anyone outside this household?</p> <p>CODE ALL THAT APPLY (CODE 1 IS AN EXCLUSIVE CODE)</p> <ol style="list-style-type: none"> 1. My name only 2. Member(s) of this household 3. Person/people outside the household
UPNoS1W6	<p><i>If respondent shares ownership with someone inside the household</i> <i>If (UPrSh = 2 OR UBuytoL = 2) AND DMHsize >1</i></p> <p>ENTER PERSON NUMBER(S) OF THE OTHER HOUSEHOLDERS FROM HOUSEHOLD GRID CODE ALL THAT APPLY (BUT DO NOT INCLUDE THIS PERSON). ENTER A SPACE BETWEEN NUMBERS (AT THIS QUESTION A HYPHEN WILL NOT APPEAR TO SEPARATE PEOPLE)</p>
UVaISW6	<p><i>If respondent owns second homes in the UK, including time-share and holiday homes</i> <i>If UProp = 1</i></p> <p>LOOP ONLY ONCE FOR EACH PROPERTY TYPE</p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (other houses/ flats/ holiday homes in the UK), about how much [would it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p>

	<p>IF RESPONDENT HAS MORE THAN 3 TYPES OF LAND OR PROPERTY IN ANY OF THE CATEGORIES ON THE CARD THEN PLEASE COMBINE THE VALUE OF THE THIRD AND SUBSEQUENT PROPERTIES/LAND INTO ONE TOTAL.</p> <p>ENTER AMOUNT IN £s</p>
UVaIBSW6	<p><i>If respondent does not know how much their property is worth</i> <i>If UVaIS = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other houses/ flats/ holiday homes in the UK) is worth?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtSW6	<p><i>If respondent owns second homes in the UK, including time-share and holiday homes</i> <i>If UProp = 1</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the Other houses/ flats/ holiday homes in the UK) ? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBSW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on the property</i> <i>If UDebtS = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more
UGdVBSW6	<p><i>If respondent owns second homes in the UK, including time-share and holiday homes</i> <i>If UProp = 1</i></p> <p>SHOWCARD K4 Thinking about the items in [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents?</p>

	<p>Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items.</p> <p>[Please exclude any vehicles or collectibles and valuables that you have already told me about.]</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE</p> <ol style="list-style-type: none"> 1. Zero 2. Less than £5,000 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £29,999 6. £30,000 to £39,999 7. £40,000 to £49,999 8. £50,000 to £74,999 9. £75,000 to £99,999 10. £100,000 to £199,999 11. £200,000 or more
UVaILW6	<p><i>If respondent owns buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 2</i></p> <p>LOOP ONLY ONCE FOR EACH PROPERTY TYPE</p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (buy to let property in the UK), about how much would [it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p> <p>If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total.</p> <p>ENTER AMOUNT IN £s</p>
UVaIBLW6	<p><i>If respondent does not know the value of their buy to let property</i> <i>If UVaIL = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (buy to let property in the UK) is worth?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtLW6	<p><i>If respondent owns buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 2</i></p>

	<p>And how much is [your share of] any outstanding mortgages or loans secured on the buy to let property in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBLW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on the property</i> <i>If UDebtL = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. 75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more
UGdVBLW6	<p><i>If respondent owns buy-to-let property in the UK (residential property which is let for profit)</i> <i>If UProp = 2</i></p> <p>SHOWCARD K4 Thinking about the items in [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents?</p> <p>Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.]</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE</p> <ol style="list-style-type: none"> 1. Zero 2. Less than £5,000 3. £5,000-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999 7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more
UVaLOW6	<p><i>If respondent owns other buildings, such as a shop, warehouse or garage in the UK</i> <i>If UProp = 3</i></p>

	<p>LOOP ONLY ONCE FOR EACH PROPERTY TYPE</p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (other buildings in the UK), about how much would [it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX.</p> <p>If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total.</p> <p>ENTER AMOUNT IN £s</p>
UVaIBOW6	<p><i>If respondent does not know the value of their other property</i> <i>If UVaIO = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other buildings in the UK) is worth?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtOW6	<p><i>If respondent owns other buildings, such as a shop, warehouse or garage in the UK</i> <i>If UProp = 3</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the other buildings in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBOW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on their other property</i> <i>If UDebtO = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more

UVaILLUW6	<p><i>If respondent owns land in the UK</i> <i>If UProp = 4</i></p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (other areas of land in the UK), about how much would [it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p> <p>If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total.</p> <p>ENTER AMOUNT IN £s</p>
UVaIBLUW6	<p><i>If respondent does not know the value of their land</i> <i>If UVaLU = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other areas of land in the UK) is worth?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtLUW6	<p><i>If respondent owns land in the UK</i></p> <p><i>If UProp = 4</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the other areas of land in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBLUW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on their land</i> <i>If UDebtLU = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999

	9. £500,000 or more
UValOSW6	<p><i>If respondent owns and land or property overseas (including time-share)</i> <i>If UProp = 5</i></p> <p>LOOP ONLY ONCE FOR EACH PROPERTY TYPE</p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (land or property overseas), about how much in Pounds Sterling would [it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p> <p>If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total.</p> <p>ENTER AMOUNT IN £s</p>
UValBOSW6	<p><i>If respondent does not know the value of their land or property overseas</i> <i>If UValOS = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (land or property overseas) is worth?</p> <ol style="list-style-type: none"> 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtOSW6	<p><i>If respondent owns land or property overseas (including time-share)</i> <i>If UProp = 5</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the land or property overseas? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBOSW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on their land or property overseas</i> <i>If UDebtOS = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999

	<p>7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more</p>
UGdVBOSW6	<p><i>If respondent owns land or property overseas (including time-share) If UProp = 5</i></p> <p>SHOWCARD K4 Thinking about the items [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents?</p> <p>Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items.</p> <p>[Please exclude any vehicles or collectibles and valuables that you have already told me about.]</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE</p> <p>1. Zero 2. Less than £5,000 3. £5,000-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999 7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more</p>
UVaIORW6	<p><i>If respondent owns other real estate If UProp = 6</i></p> <p>LOOP ONLY ONCE FOR EACH PROPERTY TYPE</p> <p>[Apart from any property included in the value of your business(es), if] you sold [it/them] (other items of real estate), about how much [it / they/ your share] be worth?</p> <p>THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p> <p>If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total.</p> <p>ENTER AMOUNT IN £s</p>
UVaIBORW6	<p><i>If respondent does not know how much the other items of real estate are worth If UVaIOR = DK/Ref</i></p> <p>SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other items of real estate) is worth?</p> <p>1. Less than £25,000</p>

	<ol style="list-style-type: none"> 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtORW6	<p><i>If respondent owns other real estate</i> <i>If UProp = 6</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the other items of real estate?</p> <p>(Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>
UDebtBORW6	<p><i>If respondent does not know the value of any outstanding mortgages or loans secured on their other items of real estate</i> <i>If UDebtOR = DK/Ref</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more

Non-mortgage debt	
Credit, Store and charge cards	
<i>No variables carried forward</i>	
DCCIntr	<p><i>Ask all</i></p> <p>I'd now like to ask you a few questions about any credit commitments you might have.</p>
DCards	<p><i>Ask all</i></p> <p>Do you have any of the following?</p> <p>SHOWCARD L1</p> <p><u>CREDIT CARDS:</u> These let you buy something now and pay for it later. You can either pay off the bill each month or pay interest on the balance. These include cards offered by some stores, such as Marks and Spencer that are credit cards (often Visa or MasterCard) available for use everywhere, not just in the store.</p> <p><u>CHARGE CARDS:</u> Charge cards are like credit cards in that you buy something now and pay for it later – but the big difference is that you have to pay it off in full every month. These cards are usually for people with high incomes, or for putting things on the company account.</p> <p><u>STORE CARDS:</u> A store card is basically a credit card you can only use with one high street chain or group. For example, a NEXT card can only be used in NEXT stores or for online shopping.</p> <p>1. Yes 2. No</p>
DAnyCards	<p><i>If has credit, charge or store cards</i> <i>If DCards = 1</i></p> <p>Do you have any...</p> <p>CODE ALL THAT APPLY</p> <p>1. Credit card accounts in your own name 2. Credit card accounts held jointly with your partner/spouse 3. Credit card accounts without a card in use but which have an outstanding balance 4. Charge cards 5. Store cards</p>
DNumber	<p><i>If has credit or charge cards</i> <i>If DCards = 1</i></p> <p>How many [credit/store or charge card] accounts do you have?</p> <p>IF MORE THAN 5 CARDS, PLEASE STATE HERE, BUT ADD TOGETHER ALL REMAINING CARDS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH CARD.</p> <p>ENTER NUMBER</p>

<p>LOOP FOR UP TO 5 CREDIT, CHARGE AND STORE CARDS (ROLL UP ON 5TH ITEM)</p>	
<p>DSituation1</p>	<p><i>If respondent currently has credit or charge cards or accounts If DNumber >= 1</i></p> <p>Thinking about the latest bill for your [first/second...] credit, store or charge card, have you repaid the full balance or is there an amount currently outstanding?</p> <p>SHOWCARD L2</p> <ol style="list-style-type: none"> 1. Full balance was repaid, but I have used the card for purchases since 2. Part payment of bill made, leaving an outstanding balance 3. Full balance was repaid and balance now zero 4. No outstanding balance to repay 5. Account not mine / payment not my responsibility
<p>DNam1</p>	<p><i>If respondent has an amount still outstanding or account not their responsibility If DSituation = 1, 2, 5 OR DK</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>Is this credit card or charge card account in your own name only or is it held jointly with other people?</p> <p>THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED (HOWEVER, WITH SOME CARDS, ADDITIONAL CARDHOLDERS CAN BE LISTED ON THE STATEMENT)</p> <ol style="list-style-type: none"> 1. Own name 2. Held jointly 3. Not an account holder, but is an (additional) cardholder (SPONTANEOUS ONLY, OR DISCOVERED AT LATER QUESTION)
<p>DONm</p>	<p><i>If card is held jointly or not in own name If DNam1 = 2 OR 3 OR DSituation1 = 5</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>May I just check, in whose name is the account held? Please exclude additional cardholders, or people whose names do not appear on the Credit or Charge Card account statement.</p> <p>ENTER PERSON NUMBERS FOR [ANY/ BOTH] ACCOUNT HOLDERS [(INCLUDING THIS PERSON)]</p> <p>USE CODE 17 FOR PERSON OUTSIDE OF THE HOUSEHOLD. THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED</p>
<p>DRsp1</p>	<p><i>If respondent does not know whose name the account is held in If DONm = DK OR DNam1 = DK</i></p>

	<p>[[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>May I just check, are the Credit or Charge Card statements for this credit or charge card addressed to you?</p> <p>1. Yes 2. No</p>
DRec1	<p><i>If the joint account is held in the respondent's and another person's name and this person is the first respondent in the household, or statements are addressed to this person</i> <i>If DONm = respondent AND DONm = [Another member of the household] AND (DRsp1 = 1 OR [first respondent in household])</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>RECORD WHETHER DETAILS OF THIS CREDIT (CHARGE) CARD OR ACCOUNT ALREADY RECORDED FOR OTHER JOINT HOLDER</p> <p>1. Yes 2. No</p>
DPer1	<p><i>If details for joint account have already been recorded by other account holder</i> <i>If DRec1 = 1</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>RECORD PERSON THIS CARD'S VALUE RECORDED FOR</p>
DAsk1	<p><i>If Credit or Charge Card account is held in respondent's name and has an outstanding balance and the details are not already recorded for other joint holder</i> <i>If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>I'd now like to ask if I could record the current balance for this account. I do not need to see the statement, but if you could refer to it to let me know the total that would be helpful.</p> <p>PRESS 1 TO CONTINUE</p>
DAmount1	<p><i>If Credit or Charge Card account is held in respondent's name and has an outstanding balance and the details are not already recorded for other joint holder</i> <i>If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>Can you tell me, what is the current outstanding balance on this [credit/charge card] account?</p> <p>ENTER AMOUNT IN £s</p>
DAmtBand1	<p><i>If respondent does not know the amount outstanding</i> <i>If DAmount1 = DK</i></p> <p>[Credit, Store or Charge Card 1/2/3/4/5]</p> <p>SHOWCARD L3</p> <p>Looking at this card, can you give me an estimate of the amount currently</p>

	<p>outstanding on this credit or charge card or account?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
D12beh1	<p><i>If Credit or Charge Card account is held in respondent's name with the outstanding balance and details not already recorded for other joint holder</i> <i>If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)</i></p> <p>[Credit or Charge Card 1/2/3]</p> <p>Have you been able to make the minimum payments on this credit or charge card or are you two or more consecutive payments behind?</p> <ol style="list-style-type: none"> 1. Able to make minimum payments 2. Two or more payments behind
END OF LOOP FOR CREDIT OR CHARGE CARDS	
Mail order	
<i>Data items fed forward : RPersProx, RDMOAny, RDMOnum</i>	
DMOany	<p><i>Ask all</i></p> <p>Are you currently paying for anything in instalments that you have bought from a mail order catalogue? Last time, we recorded that...</p> <ol style="list-style-type: none"> 1. Yes 2. No
DMONum	<p><i>If respondent is paying in instalments for something bought from a mail order catalogue</i> <i>If DMOany = 1</i></p> <p>How many catalogues are you paying instalments on?</p> <p>IF MORE THAN 2 CATALOGUES, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING CATALOGUES WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE</p>
LOOP FOR UP TO 2 MAIL ORDERS (ROLL UP ON 2nd ITEM)	
DMOins1	<p><i>If respondent is paying instalments on one or more catalogues</i> <i>If DMOnum > 0</i></p>

	<p>[Catalogue 1 / 2]</p> <p>(Thinking of your [first/second/remaining] catalogue account(s)... ...how much are the standard repayments on [this catalogue/these catalogues]?)</p> <p>ENTER AMOUNT IN £s</p>
DMOest1	<p><i>If respondent does not know the standard repayment amount</i> <i>If DMOins1 = DK/Ref</i></p> <p>[Catalogue 1 / 2]</p> <p>SHOWCARD L4</p> <p>Looking at this card, can you give me an estimate of the size of each instalment you pay on [this catalogue/these catalogues]?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £249 4. £250 to £499 5. £500 to £749 6. £750 to £999 7. £1,000 to £2,499 8. £2,500 or more
DMOoft1	<p><i>If respondent is paying instalments on more than one catalogue</i> <i>If DMOnum > 0</i></p> <p>[Catalogue 1 / 2]</p> <p>How often are the instalments due?</p> <ol style="list-style-type: none"> 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DMOoftO1	<p><i>If their instalments are due at other frequency</i> <i>If DMOoft1 = 7</i></p> <p>[Catalogue 1 / 2]</p> <p>PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE</p>
DMOwhnY1	<p><i>If respondent is paying instalments on more than one catalogue</i> <i>If DMOnum > 0</i></p> <p>[Catalogue 1 / 2]</p> <p>When do you expect to have paid off the balance on [this catalogue/these catalogues]?</p> <p>ENTER THE YEAR</p>
DMOwhnM1	<p><i>If year has been given</i></p>

	<p><i>If DMOwhnY1 = Response</i></p> <p>[Catalogue 1 / 2]</p> <p>ENTER THE MONTH EXPECTS TO PAY OFF CATALOGUE BALANCE</p>
DMOwest1	<p><i>If respondent does not know when they will pay off the catalogue balance</i> <i>If DMOwhnY1 = DK/Ref OR DMOwhnM1 = DK/Ref</i></p> <p>[Catalogue 1 / 2]</p> <p>SHOWCARD L5</p> <p>Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of [this catalogue/these catalogues]?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DMOint1	<p><i>If respondent is paying instalments on more than one catalogue</i> <i>If DMOnum > 0</i></p> <p>[Catalogue 1 / 2]</p> <p>Are you currently paying interest on some or all of the outstanding balance for [this catalogue/these catalogues]?</p> <ol style="list-style-type: none"> 1. Yes paying interest 2. No not paying interest
DMObeh1	<p><i>If respondent is paying instalments on more than one catalogue</i> <i>If DMOnum > 0</i></p> <p>[Catalogue 1 / 2]</p> <p>Have you been able to keep up with the repayments for the instalments on [this catalogue/these catalogues] or are you 2 or more consecutive payments behind?</p> <ol style="list-style-type: none"> 1. Keeping up with repayments 2. Two or more consecutive payments behind
DMOowe1	<p><i>If respondent is two or more consecutive payments behind</i> <i>If DMObeh1 = 2</i></p> <p>[Catalogue 1 / 2]</p> <p>How much do you owe on missed or overdue payments on [this catalogue/these catalogues]?</p>
DMObal1	<p><i>If respondent is two or more consecutive payments behind</i></p>

	<p>If (DMObeh1 = 2)</p> <p>[Catalogue 1 / 2]</p> <p>What is the total outstanding balance on [this catalogue/these catalogues]?</p>
END OF LOOP FOR MAIL ORDERS	
Hire purchase and credit agreements	
DHPany	<p><i>Ask all</i></p> <p>SHOWCARD L6 Are you currently paying for any of these items where you arranged with the shop or supplier to pay in instalments?</p> <p>CODE ALL THAT APPLY PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 1. Something bought on hire purchase / credit sale 2. Something bought on rental purchase (e.g. Crazy Georges', Brighthouse) 3. Something bought in instalments from a company that collects the payments from your home 4. A car bought in instalments from a dealer 5. Any home improvements paid by instalments arranged by the supplier or builder 6. A holiday paid by instalments through a travel agent or holiday company 7. Anything else where the shop or supplier arranged for you to pay in instalments 8. None of these <p>CATEGORY 1-7 ARE PAYMENTS WHERE THE RESPONDENT IS CURRENTLY PAYING INSTALMENTS. CATEGORY 8 IS FOR WHEN NOTHING IS BEING BOUGHT IN INSTALMENTS OR WHEN NO INSTALMENTS ARE YET BEING PAID</p>
DHPnum	<p><i>If respondent has an instalment agreement</i> <i>If DHPany = 1-7</i></p> <p>Thinking of all of your credit agreements, how many do you have?</p> <p>IF MORE THAN 2 AGREEMENTS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING AGREEMENTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE</p>
LOOP FOR UP TO 2 HIRE PURCHASE AND CREDIT AGREEMENTS (ROLL UP ON 2nd ITEM)	
DHPins1	<p><i>If respondent has an instalment agreement</i> <i>If DHPnum > 0</i></p> <p>(Thinking of your [first/second/ remaining] credit agreement)... ...how much are the standard payments on this agreement?</p> <p>ENTER AMOUNT IN £s</p>
DHPest1	<p><i>If respondent does not know how much standard payments are</i> <i>If DHPins1 = DK/Ref</i></p>

	<p>SHOWCARD L7</p> <p>Looking at this card, can you give me an estimate of the amount you pay for each instalment as part of [this agreement/these agreements]?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £749 5. £750 to £999 6. £1,000 to £1,999 7. £2,000 to £2,999 8. £3,000 to £3,999 9. £4,000 to £4,999 10. £5,000 to £9,999 11. £10,000 or more
DHPoft1	<p><i>If respondent has an instalment agreement</i> <i>If DHPnum > 0</i></p> <p>How often are the instalments due?</p> <ol style="list-style-type: none"> 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DHPoftO1	<p><i>If instalments are due at another frequency</i> <i>If DHPoft1 = 5</i></p> <p>PLEASE ENTER OTHER PERIOD HIRE PURCHASE INSTALMENTS ARE DUE</p>
DHPwhnY1	<p><i>If respondent knows how often instalments are due and they do not have the frequency of 'other'</i> <i>If NOT(DHPoft1 = 7, DK/Ref)</i></p> <p>When do you expect [this agreement/these agreements] to be repaid?</p> <p>ENTER THE YEAR</p>
DHPwhnM1	<p><i>If respondent knows how often instalments are due and they do not have the frequency of 'other'</i> <i>If DHPwhnY1 = Response</i></p> <p>ENTER THE MONTH EXPECTS CREDIT AGREEMENT TO BE REPAYED</p>
DHPwest1	<p><i>If respondent does not know how often instalments are due or they have the frequency of 'other'</i> <i>DHPOft = 7 OR DHPwhnY1 = DK/Ref OR DHPwhnM1 = DK/Ref</i></p> <p>SHOWCARD L8</p> <p>Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of [this agreement/these agreements]?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14

	<p>4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more</p>
DHPint1	<p><i>If respondent has an instalment agreement If DHPnum > 0</i></p> <p>Is [this agreement/these agreements] interest free?</p> <p>1. Yes 2. No</p>
DHPbeh1	<p><i>If respondent has an instalment agreement If DHPnum > 0</i></p> <p>Have you been able to keep up with the repayments for this agreement or are you 2 or more consecutive payments behind?</p> <p>1. Keeping up with repayments 2. Two or more consecutive payments behind</p>
DHPowe1	<p><i>If respondent is two or more consecutive payments behind If DHPbeh1 = 2</i></p> <p>How much do you now owe on missed or overdue payments? ENTER AMOUNT IN £s</p>
DHPbal1	<p><i>If respondent is two or more consecutive payments behind If DHPbeh1 = 2</i></p> <p>What is the total outstanding balance on this [this agreement/these agreements]?</p>
END OF LOOP FOR PURCHASE AND CREDIT AGREEMENTS	
Loans	
<i>Data items fed forward : RPersProx; RDLNum; RDLType1, RDLwhnY1, RDLins1</i>	
DLOld	<p><i>If respondent had any loans at the previous wave interview If RPersProx = 1 AND RDLnum > 0</i></p> <p>Last time we interviewed you on [RStartDat], we recorded that you had [RDLnum (1,2...)] loan(s) apart from any mortgage or loans secured on a property. Do you still have the following loan?</p> <p>Loan [RDLType1] Expecting this loan to be paid off in [RDLwhnY1] Was paying back in instalments of ...[RDLins1]</p> <p>1. Yes</p>

	<p>2. No 3. Not sure/ Don't know</p>
DLONm	<p>Derived variable : Number of <i>previous wave</i> loans still being active</p>
DLAny	<p><i>Ask all</i></p> <p>[Excluding the loan you have just told me about/(And)] are you currently repaying any other loans of the following types?</p> <p>Please exclude those loans where your repayment periods have not yet started.</p> <p>SHOWCARD L9</p> <ol style="list-style-type: none"> 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker / cash converter 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan <p>CODE 'YES' AT FIRST POSITIVE RESPONSE.</p> <p>IF NONE OF THESE, CODE 'NO'.</p> <p>EXCLUDE MORTGAGES OR SECURED LOANS OUTSTANDING ON PROPERTIES</p> <p>[Last time, you answered, yes/no]</p> <ol style="list-style-type: none"> 1. Yes 2. No
DLNNm	<p><i>If respondent has another loan</i> <i>If DLAny = 1</i></p> <p>In total, how many of these (new) loans do you have?</p> <p>IF MORE THAN 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE</p>
DLNum	<p><i>Derived variable</i></p> <p>Number of new loans plus number from last wave (DLONm + DLNNm)</p>
OIntrol	<p><i>If respondent has one loan or more</i> <i>If DLNum > 0</i></p> <p>I am now going to ask you some questions about your [1,2...] largest loans. Please add together all remaining loans when providing responses to questions for the ninth loan.</p>
LOOP FOR LOANS (allow up to 9 loans of any type)	

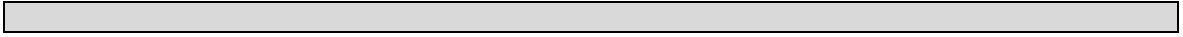
DLType1	<p><i>If respondent has one loan or more</i> <i>If DLNum > 0</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>SHOW CARD L9 Thinking of your [first/second/third] loan, what type of loan is it?</p> <ol style="list-style-type: none"> 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker/cash converters 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan
DSLpay1	<p><i>If respondent has a student loan</i> <i>If DLType1 = 8, 9</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>In the last 12 months have you made any repayments to your student loan from the [Student Loan Company/ bank or building society]?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DSLamt1	<p><i>If respondent has a student loan</i> <i>If DLType1 = 8, 9</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]What is the outstanding balance of your student loan?</p>
DSLest1	<p><i>If respondent does not know the outstanding balance on their student loan</i> <i>If DSLamt1 = DK/Ref</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>SHOWCARD L10 Looking at this card, can you please give me an estimate of the outstanding balance of your student loan?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DLwhy	<p><i>If respondent has a NEW loan but it is NOT a student loan</i> <i>If DLNUM > 0 AND (DLType1 <> 8 AND DLType1 <> 9)</i></p>

	<p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>Did you take out this loan for any of the following reasons? READ OUT AND CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. To make improvements or extensions to a property 2. To pay bills or other debts 3. To make ends meet 4. To spend on a particular item 5. To help a family member, relative or friend 6. In connection to a business 7. Other
DLSec1	<p><i>If respondent's home is owned outright or they are buying with the help of a mortgage and they have a personal loan, a cash loan, a pawnbroker loan, a credit union loan, a social fund loan, a loan from an employer, a payday loan or another type of loan. If Ten1 = 1,2,3 AND DLType1 = 1,2,3,4,5,6,10,11</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>(Thinking of [your first... ninth/remaining] loan, ...) Is this loan secured against the value of your home or other assets?</p> <p>IF LOAN SECURED AGAINST VALUE OF HOME, CHECK WHETHER THIS HAS BEEN MENTIONED IN THE MORTGAGE SECTION AND DISCOUNT IF NECESSARY</p> <ol style="list-style-type: none"> 1. Yes, loan is secured 2. No, loan is unsecured
DLins1	<p><i>If respondent has a NEW loan but it is NOT a student loan If DLType1 <> 8 AND DLType1 <> 9 AND DLNum>0</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>How much are the standard repayments on this loan?</p>
DLeSt1	<p><i>If respondent has a NEW loan but it is NOT a student loan and they do not know the standard repayment amount If DLType1 <> 8 AND DLType1 <> 9 AND DLins1 = DK/Ref</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>SHOWCARD L11</p> <p>Looking at this card, can you give me an estimate of the amount of the instalments you are paying on this loan?</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £749 5. £750 to £999 6. £1,000 to £1,999 7. £2,000 to £2,999 8. £3,000 to £3,999 9. £4,000 to £4,999 10. £5,000 to £9,999 11. £10,000 to £14,999 12. £15,000 to £19,999

	13. £20,000 or more
DLof1	<p><i>If respondent has a NEW loan but it is NOT a student loan</i> <i>If DLtype1 <> 8 AND DLType 1 <> 9 AND DLNum > 0</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>How often are the instalments due?</p> <ol style="list-style-type: none"> 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DLofOt1	<p><i>If instalments are another frequency</i> <i>If DLoft1 = 7</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE</p>
DLwhnY1	<p><i>If respondent has a NEW loan but it is NOT a student loan</i> <i>If DLtype1 <> 8 AND DLType1 <> 9 AND DLNum > 0</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>When do you expect this loan to be repaid?</p> <p>ENTER THE YEAR</p>
DLwhnM1	<p><i>If year has been entered</i> <i>If DLwhnY1 = response</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>ENTER THE MONTH EXPECTS LOAN TO BE REPAYED</p>
DLwest1	<p><i>If respondent does not know when they expect the loan to be repaid</i> <i>If DLwhnY = DK/Ref OR DLwhnM1 = DK/Ref</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>SHOWCARD L12</p> <p>Looking at this card, can you give me an estimate of the number of instalments you have left to pay on this loan?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DLint1	<p><i>If respondent has a NEW loan but it is NOT a student loan</i> <i>If DLtype1 <> 8 AND DLType1 <> 9 AND DLNum > 0</i></p>

	<p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>Is this loan interest free at the moment?</p> <p>1. Yes 2. No 3.</p>
DLbeh1	<p><i>If respondent has a NEW loan but it is NOT a student loan</i> <i>If DLType1 <> 8 AND DLType1 <> 9 AND DLNum > 0</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>Have you been able to keep up with the repayments for this loan or are you 2 or more consecutive payments behind?</p> <p>1. Keeping up with repayments 2. Two or more consecutive payments behind</p>
DLowe1	<p><i>If respondent is getting behind with repayments</i> <i>If DLbeh1 = 2</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>How much do you now owe on missed or overdue payments?</p>
DLbal1	<p><i>If respondent is getting behind with repayments</i> <i>If DLbeh1 = 2</i></p> <p>[Loan 1/2/3/4/5/6/7/8/9]</p> <p>What is the total outstanding balance on this loan?</p>
END OF LOOP FOR LOANS	
NwLn	<p><i>Ask all</i></p> <p>(And apart from the loans you have already told us about, /And can I just check,) do you have any loans outstanding which you have not yet begun to repay (e.g. loans which you are not yet repaying due to the repayments period having not yet begun)? EXCLUDE MORTGAGES OR SECURED LOANS OUTSTANDING ON PROPERTIES</p> <p>1. Yes 2. No</p>
NwLnNo	<p><i>If respondent has loans outstanding which they have not begun to repay</i> <i>If NwLn = 1</i></p> <p>Thinking of all the loans you have where you have not yet started making repayments, how many of these do you have?</p> <p>IF MORE THAN 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE</p>
OIntrom	<i>If respondent has a NEW loan</i>

	<p><i>If NwLnNo > 0</i></p> <p>I am now going to ask you some questions about your [1,2...] (largest) loans for which you have not yet started making repayments. [Please add together all remaining loans when providing responses to questions for the ninth loan.]</p>
LOOP FOR UP TO 3 NEW LOANS (ROLL UP ON 3rd ITEM)	
DnewLType1	<p><i>If respondent has a NEW loan</i> <i>If NwLnNo > 0</i></p> <p>SHOWCARD L13 Thinking of [your first...ninth/remaining] loan, what type of loan is it?</p> <ol style="list-style-type: none"> 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker / cash converters 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan
DNewLOwe1	<p><i>If respondent has a NEW loan</i> <i>If NwLnNo > 0</i></p> <p>How much do you owe in total on this loan?</p> <p>ENTER AMOUNT IN £s</p>
DNewLOweB1	<p><i>If respondent does not know how much they owe</i> <i>If DTLOwe1 = DK/Ref</i></p> <p>SHOWCARD L14 Looking at this card, can you give me an estimate of the total amount you owe as part of this loan? CODE INTO THE BANDS. READ OUT BANDS IF NECESSARY</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
END LOOP FOR LOANS	



Household Bills	
DHBany	<p><i>Ask HRP</i></p> <p>SHOWCARD L15 Not everyone is able to pay every bill on time. May I ask, are you (and your household) currently 2 or more consecutive payments behind with any of the bills on this card? CODE ALL THAT APPLY</p> <p>10. Behind with the electricity bill 11. Behind with the gas bill 12. Behind with Council Tax 13. Behind with telephone bill 14. Behind with water rates 15. Behind with rent 16. Behind with child maintenance payments 17. Behind with Court fines 18. Behind with Income Tax payments 19. Behind with Value Added Tax payments 20. Behind with other bills 21. Not behind with any of these</p>
LOOP FOR EACH BILL/ PAYMENT TYPE	
DHBamt	<p><i>If respondent is behind with any bill</i> <i>If DHBany = 10-20</i></p> <p>Could you tell me how much in total you owe on the missed or overdue payments for [TYPE OF BILL]?</p> <p>ENTER AMOUNT IN £s</p>
DHBest	<p><i>If respondent does not know how much they are overdue</i> <i>If DHBamt = DK/Ref</i></p> <p>SHOWCARD L16 Looking at this card, can you give me an estimate of the amount you owe on the missed or overdue payments for [TYPE OF BILL]?</p> <p>1. Less than £50 2. £50 to £99 3. £100 to £249 4. £250 to £499 5. £500 to £749 6. £750 to £999 7. £1,000 to £2,499 8. £2,500 or more</p>
END OF LOOP FOR EACH BILL/PAYMENT TYPE	

Debt Burden	
DBurd	<p><i>If it is not a proxy interview and the respondent has debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills</i> <i>If PersProx = 1 AND (FCOVDSH = 1 OR FCOVDin = 1 OR CheckCC = 1 OR CheckST = 1 OR CheckMO = 1 OR CheckHP = 1 OR CheckDL = 1 OR CheckHB = 1)</i></p> <p>[*] Thinking about the [overdraft(s)/credit card(s)/store card(s)/ credit agreement(s)/loan(s)/bill payments] you have just told me about, to what extent is keeping up with the repayment of them and any interest payments a financial burden to you? Would you say it was... RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?
DBurdA	<p><i>If it is not a proxy interview and the respondent has debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills</i> <i>If PersProx = 1 AND (FCOVDSH = 1 OR FCOVDin = 1 OR CheckCC = 1 OR CheckST = 1 OR CheckMO = 1 OR CheckHP = 1 OR CheckDL = 1 OR CheckHB = 1)</i></p> <p>Have you sought any help or advice because of debt in the last two years?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DBurdW	<p><i>If respondent has sought help or advice because of debt in the last two years</i> <i>If DburdA = 1</i></p> <p>SHOWCARD L17</p> <p>Who have you sought advice from? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. A free advice agency (Citizens Advice Bureau, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline) 2. A fee-charging debt advice company 3. An insolvency practitioner 4. Accountant, bank manager or other financial adviser 5. Solicitor or lawyer 6. Friends or relatives 7. Some other source
DAdvMth	<p><i>If respondent has sought professional advice</i> <i>If DBurdW = 1-5</i></p> <p>On balance, was the debt advice you have received mainly given... RUNNING PROMPT (CODE ONE RESPONSE ONLY)</p> <ol style="list-style-type: none"> 1. in a face to face meeting 2. by telephone 3. via the internet? 4. Can't say / not one way more than another (SPONTANEOUS ONLY)
DAdvAct	<p><i>If sought help or advice because of debt in the last two years</i></p>

	<p><i>If DburdA = 1</i></p> <p>Did you take any of the following actions after receiving debt advice? Did you...</p> <p>READ LIST AND CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Cut down your expenditure? 2. Develop a household budget? 3. Consolidate your loans? 4. Negotiated with creditor to reduce repayment amount 5. Negotiated with creditor to reduce or freeze interest 6. Increased income (social security benefits for earnings) 7. Take no action / not yet taken action?
Bankruptcy	
XInsol	<p><i>Ask All</i></p> <p>I'd now like to ask you whether you have entered into any formal insolvency proceedings or into a Debt Management Plan (DMP) in the last year? By formal insolvency proceedings, I mean bankruptcy, Debt Relief Order (DRO), or an Individual Voluntary Arrangement (IVA).</p> <ol style="list-style-type: none"> 1. Yes 2. No
XIntyp	<p><i>If respondent has entered some sort of insolvency proceedings</i> <i>If XInsol = 1</i></p> <p>What type of insolvency or debt management proceedings have you entered into – is it ...?</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Bankruptcy, 2. Individual Voluntary Arrangement, 3. Debt Management Plan 4. Or a Debt Relief Order?
XInCse	<p><i>If respondent has entered some sort of insolvency proceedings</i> <i>If XInsol = 1</i></p> <p>SHOWCARD L18 What is the primary cause of you entering into insolvency proceedings?</p> <p>PLEASE SELECT ONE</p> <ol style="list-style-type: none"> 1. Living beyond means 2. Business failure 3. Loss / significant reduction in own or household income 4. Illness / accident 5. Loss on the sale of a property 6. Relationship breakdown 7. Guarantee liabilities 8. Gambling or other speculation 9. Other

Other income (exc. Earnings and Benefits)	
RentPay	<p><i>Ask all</i></p> <p>Now there are some more questions about your income [Apart from income from your business(es) you have already told us about, are/Are] you currently receiving any rent from property, including business property or subletting?</p> <p>1. Yes 2. No</p>
RentAmt	<p><i>If respondent is receiving rental income</i> <i>If RentPay = 1</i></p> <p>In total how much do you receive each month?</p>
RentBnd	<p><i>If respondent does not know rent income amount</i> <i>If RentAmt = DK/Ref</i></p> <p>SHOWCARD M2</p> <p>On average, how much would you say you received each month?</p> <ol style="list-style-type: none"> 1. £1 up to £216, 2. £217 up to £432, 3. £433 up to £866, 4. £867 up to £1,299 5. £1300 up to £1,732 6. £1,733 up to £2,166 7. £2,167 up to £2,599 8. £2,600 up to £3,032 9. £3,033 up to £3,466 10. £3,467 up to £3,899 11. £3,900 up to £4,332 12. £4,333 up to £6,499 13. £6,500 up to £8,666 14. £8,667 or more
OthSrc	<p><i>Ask all</i></p> <p>SHOWCARD M1 Please look at this card and tell me whether you are receiving any regular payment of the kinds listed on it?</p> <p>INCLUDE ALL REGULAR PENSION INCOME – EVEN IF COVERED IN THE PENSIONS SECTION</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Occupational pensions from former UK employer(s) 2. Occupational pensions from a spouse's former UK employer(s) 3. Personal pensions or annuities 4. Regular redundancy payments from former employer(s) 5. Government Training Schemes, such as Youth Training allowance 6. None of these

OiNOe	<p><i>If respondent has Occupational pensions from former UK employer(s)</i> <i>If OthSrc = 1</i></p> <p>How much do you usually receive each month from occupational pensions from your former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiNEB	<p><i>If respondent does not know how much they usually receive from occupational pensions from their former employer(s)</i> <i>If OiNoe = DK/REF</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from occupational pensions from your former employer(s) after tax?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiGOe	<p><i>If respondent has Occupational pensions from former UK employer(s)</i> <i>If OthSrc = 1</i></p> <p>How much do you usually receive each month from occupational pensions from your former employer(s) before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>

OiGEB	<p><i>If respondent does not know how much</i> <i>If OiGOe = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from occupational pensions from your former employer(s) before tax?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNOs	<p><i>If respondent receives occupational pensions from a spouse's former UK employer(s)</i> <i>If OthSrc = 2</i></p> <p>How much do you usually receive each month from occupational pensions from your spouse's former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiNSB	<p><i>If does not know how much</i> <i>If OiNOs = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from your spouse's former employer(s) after tax?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiGOs	<p><i>If respondent receives occupational pensions from a spouse's former UK employer(s)</i> <i>If OthSrc = 2</i></p> <p>How much do you usually receive each month from occupational pensions from your spouse's former employer(s) before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>

OiGSB	<p><i>If respondent does not know how much</i> <i>If OiGOs = DK/Ref</i></p> <p>Looking at this card, can you tell me the approximate amount you receive each month from your spouse's former employer(s) before tax?</p> <p>SHOWCARD M2</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNPp	<p><i>If respondent receives personal pensions or annuities</i> <i>If OthSrc = 3</i></p> <p>How much do you usually receive each month from personal pensions or annuities after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiNPb	<p><i>If respondent does not know how much they receive each month from personal pensions or annuities</i> <i>OiNPp = DK/Ref</i></p> <p>SHOWCARD M2</p> <p>Looking at this card, can you tell me the approximate amount you receive each month from your personal pensions or annuities after tax?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more

OiGPP	<p><i>If respondent receives personal pensions or annuities</i> <i>If OthSrc = 3</i></p> <p>How much do you usually receive each month from personal pensions or annuities before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiGPB	<p><i>If respondent does not know how much</i> <i>If OiGPP = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you received each month from your personal pensions or annuities before tax?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNRr	<p><i>If respondent receives regular redundancy payments from former employer(s)</i> <i>If OthSrc = 4</i></p> <p>How much do you usually receive each month from regular redundancy payments from former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiNRB	<p><i>If respondent does not know how much</i> <i>If OiNRr = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from former employer(s) after tax is deducted (net)?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more

OiNGT	<p><i>If respondent receives money from government Training Schemes, such as Youth Training allowance</i> <i>If OthSrc = 5</i></p> <p>How much do you usually receive each month from Government Training Schemes after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s</p>
OiNGB	<p><i>If respondent does not know how much they usually receive each month from Government Training Schemes</i> <i>If OiNGT = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from Government Training Schemes after tax is deducted (that is Net)</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
ReglrPy	<p><i>Ask all</i></p> <p>SHOWCARD M3 Now please look at this card and tell me whether you are receiving any regular payments of the kind listed on it?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Educational grant 2. Regular payments from friends or relatives outside the household 3. Maintenance, alimony or separation allowance 4. Royalties e.g. from land, books or performances 5. An occupational pension from an overseas government or company, paid in foreign currency 6. None of these
OiNEG	<p><i>If respondent is receiving an educational grant</i> <i>If ReglrPy = 1</i></p> <p>How much do you usually receive each month from the educational grant after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>

OINEGB	<p><i>If respondent does not know amount they usually receive each month from the educational grant</i> <i>If OINEG = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive from the educational grant after tax is deducted</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OINFR	<p><i>If receiving regular payments from friends or relatives outside the household</i> <i>If ReglrPy = 2</i></p> <p>How much do you usually receive each month from friends or relatives outside the household after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OINFRB	<p><i>If respondent does not know amount they usually receive each month from friends or relatives outside the household</i> <i>If OINFR = DK/Ref</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive from friends or relatives outside the household after tax is deducted?</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more

OiNMA	<p><i>If respondent is receiving maintenance, alimony or separation allowance</i> <i>If ReglrPy = 3</i></p> <p>How much do you usually receive each month from maintenance/ alimony/ separation allowance after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNMAB	<p><i>If respondent does not know amount they receive each month from maintenance/ alimony/ separation allowance</i> <i>If OiNMA = DK OR OiNMA = RF</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from maintenance/ alimony/ separation allowance after tax is deducted</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNRo	<p><i>If respondent is receiving royalties e.g. from land, books or performances</i> <i>If ReglrPy = 4</i></p> <p>How much do you usually receive each month from royalties after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNRoB	<p><i>If does not know amount they usually receive each month from royalties</i> <i>If OiNRo = DK/REF</i></p> <p>SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from royalties after tax is deducted</p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more

OiNOP	<p><i>If respondent receives an occupational pension from an overseas government or company, paid in foreign currency</i> <i>If ReglrPy = 5</i></p> <p>How much do you usually receive each month from the occupational pension from overseas after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNOPB	<p><i>If does not know amount they usually receive each month from the occupational pension from overseas</i> <i>If OiNOPB = DK/REF</i></p> <p>SHOWCARD M2 <i>Looking at this card, can you tell me the approximate amount you receive each month from the occupational pension overseas after tax is deducted?</i></p> <ol style="list-style-type: none"> 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
Financial Situation/ Expectations	
OSitCh	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>[*] Compared with two years ago, do you think your general financial position is... RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. better 2. worse, 3. or, about the same?

OImpRs	<p><i>If respondent says that their financial situation is better</i> <i>If OSitCh = 1</i></p> <p>SHOWCARD M4</p> <p>[*] What are the main reasons for your household's financial situation getting better?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Increase in household income 2. Receipt of lump sum payment (e.g. inheritance, gambling, redundancy, insurance or compensation claim payments) 3. Borrowed more money to make ends meet 4. Reduction in debt payments (inc. paid off debt) 5. Children no longer dependent (inc. left home) 6. General reduction in spending 7. Change in household circumstances (e.g. setting up home with a new partner or partner returning) 8. Reduction in caring responsibilities 9. Other reasons
OWrsRs	<p><i>If respondent says that their financial situation is worse</i> <i>If OSitCh = 2</i></p> <p>SHOWCARD M5</p> <p>[*] What are the main reasons for your household's financial situation getting worse?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. Reduction in household income 11. Retired 12. Increased debt repayments 13. Increased spending on children in household 14. Unexpected or high bills 15. General increase in spending 16. Change in household circumstances (e.g. separation from partner / widowed) 17. Increased caring responsibilities 18. Losses from gambling or other speculation 19. Additional child(ren) in the household 20. Other
ReleaseEquity	<p><i>If it is not a proxy interview and the respondent is not retired and they are aged 40 or over</i> <i>If PersProx = 1 AND DVAge >= 40 AND PSit <> 4</i></p> <p>SHOWCARD M6</p> <p>Are you planning to do any of the following in order to fund your retirement?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Sell any property other than main residence 2. Use an equity release scheme where you can stay in your own home but release some of the equity 3. Move to a smaller less expensive property to release equity 4. None of these

Child Trust Funds / Junior ISAs <i>Asked from scratch for new parents</i>	
Data items fed forward: <i>RPersProx; RCactf; RCaType1; RCaOpen</i>	
LOOP FOR EACH DEPENDENT CHILD IN HOUSEHOLD (all aged 0 to 15 plus children aged 16-18 and in full-time education)	
SelectAd	<p><i>Ask for each dependent child</i></p> <p>PLEASE SELECT WHICH ADULT IS ANSWERING QUESTIONS ON CHILDREN'S INCOME FOR [CHILD'S NAME] - PREFERENCE SHOULD BE GIVEN TO ONE OF THE PARENTS OF THE CHILD</p>
CaCTF	<p><i>Ask for each child born on or after 01/09/2002 unless refused at SelectAd If SelectAd <> Ref AND (Birth >= 2002,9,1 AND <= Birth2011,1,2)</i></p> <p>Now I am going to ask some questions about Child Trust Funds. A Child Trust Fund is a savings and investment account for children. Children born on or after 1 September 2002 and on or before 2 January 2011 receive a voucher for £250 from the government to start their account.</p> <p>Does [Child's name] have a Child Trust Fund?</p> <p>EXCLUDE TRUSTS THAT ARE NOT SPECIFICALLY THE GOVERNMENT'S CHILD TRUST FUND</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>IN CERTAIN CIRCUMSTANCES, EXTRA AMOUNTS WILL BE RECEIVED</p>
CaJISA	<p><i>Ask for each child born on or after 03/01/2011 OR under 18 and born before September 2002 unless refused at SelectAd If SelectAd <> Ref AND (Birth >= 2011,1,3 OR (DVAge < 18 AND Birth < 2002,9,1))</i></p> <p>Now I am going to ask some questions about Junior ISAs. A Junior ISA (or Junior Individual Savings Account) is a tax efficient account designed for adults to save and invest on behalf of their children. This type of ISA is available to children resident in the UK born on or after 3 January 2011 and children who are under 18 and born before September 2002. It allows parents to save up to £ 3,600 tax-free for their child per tax year.</p> <p>Does [Child's name] have a Junior ISA?</p> <ol style="list-style-type: none"> 1. Yes 2. No
CaCtV	<p><i>If child has a trust fund or a junior ISA If CaCTF = 1 OR CaJISA = 1</i></p> <p>How much is currently in his/ her Child Trust Fund/Junior ISA?</p>
CaCtVB	<p><i>If respondent does not know how much is in their trust fund/junior ISA If CaCtV = DK OR CaCtV = Ref</i></p> <p>(Looking at this card), can you tell me about how much is currently in his/her Child Trust</p>

	<p>Fund/Junior ISA?</p> <p>SHOWCARD M7</p> <ol style="list-style-type: none"> 1. Less than £1000 2. £1,000 to £1,999 3. £2,000 to £2,999 4. £3,000 to £3,999 5. £4,000 to £4,999 6. £5,000 to £5,999 7. £6,000 to £6,999 8. £7,000 to £7,999 9. £8,000 to £8,999 10. £9,000 to £9,999 11. £10,000 or more
CaType1	<p><i>If child has a trust fund now but did not have a trust fund at the previous wave</i> <i>If CaCTF = 1 AND RCaType = EMPTY OR RCaType=Response</i></p> <p>What type of Child Trust Fund does [Child's name] have?</p> <ol style="list-style-type: none"> 1. A Stakeholder Account 2. A Non-stakeholder Cash Account 3. A Non-Stakeholder Stocks and Shares account? 4. Don't Know
CaOpen	<p><i>If child has a trust fund now but did not have a trust fund at the previous wave</i> <i>If CaCTF = 1 AND RCaType = Empty OR RCaType=Response</i></p> <p>Was the account opened by...</p> <ol style="list-style-type: none"> 1. Yourself, a family member, or a guardian 2. HMRC 3. Don't know
CaType2	<p><i>If child has a Junior ISA</i> <i>If CaJISA = 1</i></p> <p>What type of Junior ISA does [Child's name] have?</p> <ol style="list-style-type: none"> 1. A cash Junior ISA 2. A stocks and shares Junior ISA 3. Both – a cash Junior ISA and a stocks and shares Junior ISA 4. Don't know
CaContr	<p><i>If child has a trust fund or a junior ISA</i> <i>If CaCTF = 1 OR CaJISA = 1</i></p> <p>Apart from Child Trust Fund vouchers received from the Government, during the last 2 years who contributed to the Child Trust Fund/Junior ISA?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Child's parent inside the household 2. Child's parent outside the household 3. Child's grandparents 4. Child's other relatives 5. Friend of the family 6. Other 7. No Contribution

LOOP UP TIMES 6 DEPENDING ON HOW MANY CONTRIBUTIONS	
CaContram1	<p><i>If someone has contributed to the child's Trust Fund in the last 2 years</i> <i>If CaContr = 1, 2, 3, 4, 5, 6</i></p> <p>How much did [the parent(s) inside the household/the parent(s) outside the household/child's grandparent(s)/ other relative(s)/friend(s) of the family/the other people]put into [child's name] account in the last 2 years?</p> <p>IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES.</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.</p>
CaContram b1	<p><i>If respondent does not know the amount contributed</i> <i>If CaContram1 = DK/RF</i></p> <p>SHOWCARD M8</p> <p>(Looking at this card), can you tell me about how much [the parent(s) inside the household/the parent(s) outside the household/child's grandparent(s)/ other relative(s)/friend(s) of the family/the other people] put into [Child's name] account in the last 2 Years?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £499 6. £500 to £799 7. £800 or more <p>IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES.</p> <p>PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.</p>
END LOOP FOR CONTRIBUTIONS	
CaExtra	<p><i>If child's parent is inside of the household</i> <i>IF (((QRelGrid.QTRelTo.QRelTo[SelectAd].RFrom[LChInc] = Child) OR (QRelGrid.QTRelTo.QRelTo[SelectAd].RFrom[LChInc] = StChild)) AND (Cacontr = CAPar))</i></p> <p>SHOWCARD M9</p> <p>Imagine that Child Trust Funds do not exist. Thinking only about the money that you have saved in [child's name] Child Trust Fund, what is the main thing that you would have done with this money if Child Trust Funds did not exist?</p> <ol style="list-style-type: none"> 1. Spent the money 2. Saved or invested the money 3. Spent some and saved or invested some the money 4. Given the money away 5. Other

	6. Don't know (spontaneous only)
CaSav	<p><i>Ask for each child</i> <i>If SelectAd <> Ref</i></p> <p>[Aside from the Child Trust Fund/Junior ISA], does [Child's name] have any savings in a bank or building society account, or any National Savings and Investments such as Children's Bonus Bonds, or any stocks and shares, or other investments?</p> <p>EXCLUDE ANY ASSETS ALREADY RECORDED AS OWNED BY ADULTS IN THE HOUSEHOLD INCLUDE ANY ASSETS HELD IN A TRUST, EXCLUDING CHILD TRUST FUND, IF THESE ARE HELD ON BEHALF OF THE CHILD</p> <p>1. Yes 2. No</p>
CaSvV	<p><i>If respondent has other assets</i> <i>If CaSav = 1</i></p> <p><i>[Aside from the Child Trust Fund/Junior ISA], what would you say is the current value of the savings and investments held by [Child's name]?</i></p> <p>MORE THAN £99,999,999, ENTER 99999999 RECORD ALL SAVINGS EXCLUDING CHILD TRUST FUND ENTER AMOUNT IN £s</p>
CaSvB	<p><i>If respondent does not know the current value of the savings held by [Child's name]</i> <i>If CaSvV = DK/Ref</i></p> <p>SHOWCARD M10 Looking at this card, can you estimate the current value of the savings and investments held by [Child's name] [aside from the Child Trust Fund/Junior ISA]?</p> <p>1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £749 5. £750 to £999 6. £1,000 to £1,999 7. £2,000 to £2,999 8. £3,000 to £4,999 9. £5,000 to £9,999 10. £10,000 to £24,999 11. £25,000 to £49,999 12. £50,000 or more</p>
CaOlder	<p><i>If child has a Trust Fund and there are older children who are not eligible in the household</i> <i>If CaCTF = 1 and there are older children who are not eligible in the household</i></p> <p>Thinking about [Child's name] account, has the existence of this account stimulated you to save any more for your other children who do not have such an account:</p> <p>1. Yes 2. No</p>
CaOther	<p><i>If respondent saves more for other children not eligible for a child trust fund</i> <i>If CaOlder = Yes</i></p> <p>What effect has this Child Trust Fund account had on the amount of money you save for</p>

	<p>other members of your family?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. I save more for my other children 2. I save less for my other children 3. I save more for other members of my family 4. I save less for other members of my family 5. It has affected how much I save in another way – please specify
<p>CaOthO</p>	<p><i>If the child trust fund account has affected how much they save for other members of the family in a way, other than those listed</i></p> <p><i>If CaOther = 5</i></p> <p>ENTER DETAILS</p>
<p>OCSvR</p>	<p><i>Ask each adult with dependent children (once)</i></p> <p>SHOWCARD M11</p> <p>What do you think are the most important reasons for your child(ren) to have savings or investments?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. To help pay for further or higher education 2. To help pay for a deposit on a house or for rent 3. To buy a car or pay for driving lessons 4. To go on holiday 5. To pay for a hobby 6. General savings for the future 7. In case of a crisis or emergency 8. Other 9. None of these

Inheritance	
Inheritances received	
<i>Data items fed forward : RPersProx, RIHRecnt, RIHRcNum</i>	
IHRecnt	<p><i>Ask all</i></p> <p>In the last two years, have you personally received an inheritance valued at £1,000 or more, that is in money, property, or goods of any kind?</p> <p>IF MORE THAN 3, THE FOLLOWING QUESTIONS SHOULD BE ASKED FOR THE 3 MOST VALUABLE INHERITANCES INCLUDE ANY INHERITANCE FROM A SPOUSE OR PARTNER Last time, we recorded that you had received...</p> <p>1. Yes 2. No</p>
IHRcNum	<p><i>If respondent has received an inheritance If IHRecnt = 1</i></p> <p>How many inheritances of £1,000 or more have you received in the last two years?</p> <p>ENTER NUMBER</p>
LOOP FOR UP TO 3 INHERITANCES	
IWat	<p><i>If respondent has one or more inheritance If IHRcNum >= 1</i></p> <p>SHOWCARD N1 Thinking of your [first/second/third inheritance what] did you receive in your [first/second/third] inheritance? CODE ALL THAT APPLY</p> <p>1. House / flat / land or share in property 2. Money or savings 3. Personal items (such as car, jewellery or ornaments) 4. Stocks, shares, trusts or other investments 5. A business 6. Other</p>
IWho1	<p><i>If respondent has one or more inheritance If IHRcNum >= 1</i></p> <p>From whom did you receive that inheritance? INCLUDE IN-LAWS AT RELEVANT CODES</p> <p>1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt</p>

	6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour) 10. Don't know/can't remember
IVal1	<p><i>If respondent has one or more inheritance</i> <i>If IHRcNum >= 1</i></p> <p>[Still thinking of your [first/second/ third] inheritance what] was the total value, at that time, of everything you inherited, after tax and other deductions?</p> <p>ENTER AMOUNT IN £s</p>
IValB1	<p><i>If respondent does not know the total value inherited</i> <i>If IVal1 = DK/ Ref</i></p> <p>SHOWCARD N2 Looking at this card, what was the approximate value of the inheritance at that time (after tax and other deductions)?</p> <ol style="list-style-type: none"> 1. £1,000 to £4,999 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 or more
IHse	<p><i>If respondent received property</i> <i>If IWat = 1</i></p> <p>SHOWCARD N3 What did you do with the property or share in the property that you received? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Sold it 2. Live in it as main home 3. Use it as a second home 4. Family member lives in it 5. Rent it out 6. Other
IGds	<p><i>If respondent received non-property inheritance</i> <i>If IWat = 2-5</i></p> <p>What did you do with the (non-property) inheritance that you received? CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Spent it 2. Gave it away to others 3. Saved/ invested it 4. Paid off debts 5. Kept it (e.g. personal items/ businesses) 6. Sold it (e.g. personal items/ businesses) 7. Other
END OF LOOP	

Other sums received	
ILGift	<p><i>Ask all</i></p> <p>Now I would like to ask you some questions about lifetime gifts and loans - that is a gift or loan worth £500 or more at any one time, given by family or friends during their lifetime.</p> <p>In the last two years, have you received either goods or any cash gifts worth £500 or more?</p> <p>PLEASE DO NOT INCLUDE MONEY RECEIVED FROM A TRUST FUND.</p> <p>1. Yes 2. No</p>
IGifVal	<p><i>If respondent received cash gifts worth £500 or more in the last two years If ILGift = 1</i></p> <p>What is the total value of the goods or cash gifts that you have received in the last two years? As mentioned before, please do not include any money received from a trust fund.</p> <p>ENTER AMOUNT IN £s</p>
IGfValB	<p><i>If respondent does not know value of gift received If IGifVal = DK/Ref</i></p> <p>SHOWCARD N4 Looking at this card, what is the approximate value of the goods or cash gifts that you have received in the last two years?</p> <p>1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 or more</p>
NewGift	<p><i>If respondent received cash gifts worth £500 or more in the last two years If ILGift = 1</i></p> <p>What did you do with any cash gifts that you received?</p> <p>1. Spent them 2. Saved them 3. Both 4. No cash gifts received</p>

ILoan	<p><i>Ask all</i></p> <p>SHOWCARD N5</p> <p>In the last two years, have you received a cash loan of £500 or more from family or friends to help with expenses such as those shown on the card?</p> <p>10. Property purchase or improvements 11. Purchase of car or driving lessons 12. Items for new baby 13. Educational expenses 14. Major family expenses e.g. wedding, party 15. Holiday 16. Used to start or run a business 17. Used to pay off debts 18. Spent on general living expenses 19. Saved or invested it</p> <p>1. Yes 2. No</p>
ILnUse	<p><i>If respondent has received money for any of the uses shown on the card If ILoan = 1</i></p> <p>SHOWCARD N5</p> <p>What did you do with the money you received in this way? CODE ALL THAT APPLY</p> <p>10. Property purchase or improvements 11. Purchase of car or driving lessons 12. Items for new baby 13. Educational expenses 14. Major family expenses e.g. wedding, party 15. Holiday 16. Used to start or run a business 17. Used to pay off debts 18. Spent on general living expenses 19. Saved or invested it</p>
ILnVal	<p><i>If has received money for any of the uses shown on the card If ILoan = 1</i></p> <p>What is the total value of the cash loans that you have received in the last two years?</p> <p>ENTER AMOUNT IN £s</p>
ILnValB	<p><i>If respondent does not know value of the cash loan received If ILnVal = DK/Ref</i></p> <p>SHOWCARD N6</p> <p>Looking at this card, what is the approximate value of the loans that you have received in the last two years?</p> <p>1. £500 to £999 2. £1,000 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 or more</p>

ILnPBk	<p><i>If respondent has a loan</i> <i>If ILoan = 1 AND DLNum > 0</i></p> <p>Do you plan to pay back some or all of the loan(s) you have received?</p> <p>1. Yes - all 2. Yes - some 3. No</p>
ILnPBAm	<p><i>If respondent has plans to pay back some of the loan(s) received</i> <i>If ILnPBk = 2</i></p> <p>How much of the loan/ loans do you plan to pay back?</p> <p>ENTER AMOUNT IN £s</p>
ILump	<p><i>Ask all</i></p> <p>SHOWCARD N7 Have you personally received a payment of £500 or more from any of these sources shown on this card, or any other source in the last two years?</p> <p>EXCLUDE GIFTS / LOANS FROM FAMILY AND FRIENDS COVERED IN THE PREVIOUS QUESTIONS</p> <p>1. Yes 2. No</p>
ILumTy	<p><i>If respondent received a payment of £500 or more from any sources on the card</i> <i>If ILump = 1</i></p> <p>SHOWCARD N7 From which sources have you received £500 or more in the last two years?</p> <p>CODE ALL THAT APPLY</p> <p>1. A life insurance policy 2. A lump sum pension pay-out 3. A personal accident plan or some other form of compensation 4. Any other insurance payment 5. A redundancy payment 6. A win on the football pools, national lottery or other form of gambling 7. Other payment</p>
ILife	<p><i>If respondent received money from a life insurance policy</i> <i>If ILumTy = 1</i></p> <p>About how much in total, after tax, have you received from your life insurance policy in the last two years?</p> <p>ENTER AMOUNT IN £s</p>

ILifb	<p><i>If respondent does not know amount of money received from a life insurance policy</i> <i>If ILife = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your life insurance policy in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILuPp	<p><i>If respondent received money from a lump sum pension pay-out</i> <i>If ILumTy = 2</i></p> <p>About how much in total, after tax, have you received from your lump sum pension pay-out in the last two years?</p> <p>ENTER AMOUNT IN £s</p>
ILuPb	<p><i>If respondent does not know amount of money received from lump sum pension pay-out</i> <i>If ILuPp = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your lump sum pension pay-out in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILAcc	<p><i>If respondent received money from a personal accident plan or some other form of compensation</i> <i>If ILumTy = 3</i></p> <p>About how much in total, after tax, have you received from your personal accident plan or other form of compensation in the last two years?</p> <p>ENTER AMOUNT IN £s</p>

ILAcB	<p><i>If respondent does not know amount of money received from a personal accident plan or some other form of compensation</i> <i>If ILAcc = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your personal accident plan or other form of compensation in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILIns	<p><i>If respondent received money from any other insurance payment</i> <i>If ILumTy = 4</i></p> <p>About how much in total, after tax, have you received from your other insurance payment in the last two years?</p> <p>ENTER AMOUNT IN £s</p>
ILInb	<p><i>If respondent does not know amount of money received any other insurance payment</i> <i>If ILIns = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your other insurance payment in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILRed	<p><i>If respondent received money from a redundancy payment</i> <i>If ILumTy = 5</i></p> <p>About how much in total, after tax, have you received from your redundancy payment in the last two years?</p> <p>ENTER AMOUNT IN £s</p>

ILRdb	<p><i>If respondent does not know amount of money received from a redundancy payment</i> <i>If ILRed = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your redundancy payment in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILWin	<p><i>If respondent received money from a win on the football pools, national lottery or other form of gambling</i> <i>If ILumTy = 6</i></p> <p>About how much in total, after tax, have you received from your win on the football pools, national lottery or other form of gambling in the last two years?</p> <p>ENTER AMOUNT IN £s</p>
ILWnb	<p><i>If respondent does not know amount of money received from a win on the football pools, national lottery or other form of gambling</i> <i>If ILWin = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your win on the football pools, national lottery or other form of gambling in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILOth	<p><i>If respondent received money from another payment</i> <i>If ILumTy = 7</i></p> <p>About how much in total, after tax, have you received from your other payment in the last two years?</p> <p>ENTER AMOUNT IN £s</p> <p>CHECK THAT MONEY RECEIVED FROM INVESTMENTS HAS NOT BEEN INCLUDED ELSEWHERE</p>

ILOtb	<p><i>If respondent does not know amount of money received from other payment</i> <i>If ILOth = DK/Ref</i></p> <p>SHOWCARD N8 Looking at this card can you tell me the approximate amount you have received from your other payment in the last two years?</p> <p>CHECK THAT MONEY RECEIVED FROM INVESTMENTS HAS NOT BEEN INCLUDED ELSEWHERE</p> <ol style="list-style-type: none">1. £500 to £9992. £1,000 to £2,4993. £2,500 to £4,9994. £5,000 to £9,9995. £10,000 to £24,9996. £25,000 to £49,9997. £50,000 to £99,9998. £100,000 to £249,9999. £250,000 or more
-------	--

Trusts	
Questions for settlers (who have put their own assets into a trust)	
<i>Data items fed forward: RPersProx, RTSett, RTSNum1, RTVal1, RTValB1.</i>	
TIntro	<p><i>Ask all</i></p> <p>(Earlier we talked about unit trusts, investment trusts and other types of financial products.)</p> <p>I would now like to ask some questions about a kind of trust which is set up by a specific arrangement, such as a deed of Trust.</p> <p>In a trust of this kind, assets like money, investments or property are put in the care of Trustees. The Trust specifies how these assets can be managed or given away, on behalf of beneficiaries who can be named individuals or sometimes charities.</p>
TSett	<p><i>If no trusts at previous wave</i> <i>If RTSett = 2</i></p> <p>[Last time we interviewed you, we recorded that you did not have any assets in a trust that you had set up. Can I check have any of your own assets been put into a trust since that date?/ Have any of your own assets been put into a trust?]</p> <p>EXCLUDE : TRUSTS SET UP ON BEHALF OF SOMEONE ELSE IF THE RESPONDENT'S OWN ASSETS WERE NOT PUT INTO THE TRUST AT ANY STAGE.</p> <p>EXCLUDE : SITUATIONS WHERE THE RESPONDENT WILL BECOME THE OWNER OF THE ASSETS AT A LATER DATE (I.E. AS A BENEFICIARY) AND FOR THIS REASON CONSIDERS THE ASSETS AS 'THEIRS', BUT WHERE IN FACT THOSE ASSETS HAVE NEVER ACTUALLY BEEN OWNED BY THE RESPONDENT.</p> <p>1. Yes 2. No</p>
TSTNum1	<p><i>If respondents assets have been put into a trust</i> <i>If TSett = 1</i></p> <p>How many separate trusts do you currently have assets in? ENTER NUMBER</p>
TSTNew	<p><i>If respondent had assets in a trust at previous wave</i> <i>If RTSett = 1</i></p> <p>In the last two years, have you set up a new trust?</p> <p>CODE NO IF HAS ADDED ASSETS TO AN EXISTING TRUST</p> <p>1. Yes 2. No</p>

TNum2	<p><i>If respondent had settled a trust at previous wave</i> <i>If RTSett = 1</i></p> <p>ASK OR RECORD In total, how many separate trusts do you currently have assets in. ENTER NUMBER</p>
TCont1	<p><i>If respondent had assets before or has assets now</i> <i>If TSett = 1 OR RTSett = 1</i></p> <p>I am going to ask some questions about the [two] trusts that you have [the most] assets in.</p> <p>[Please give an answer for those which you know about, starting with the most valuable.]</p> <p>PRESS '1' TO CONTINUE</p>
LOOP FOR UP TO 2 TRUSTS	
TJnt	<p><i>If respondent has one or more trusts</i> <i>If TNum1 >= 1 OR TNum2 >= 1</i></p> <p>[Thinking of the [first / second] (most valuable) trust, can] I just check, does the trust contain only your own assets or was it set up jointly with another person in this household or with someone else?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Solely by respondent 2. Jointly with another person in this household 3. Jointly with someone outside the household
TPs1	<p><i>If trust is held jointly with someone in this household</i> <i>If TJnt = 2</i></p> <p>With which other person (or people) in this household did you set this trust up?</p> <p>CODE ALL THAT APPLY</p>
TAcc1	<p><i>If respondent has one or more trusts</i> <i>If TNum1 >=1 OR TNum2 >= 1</i></p> <p>Would you be able to withdraw these assets for your own use in the future if you wanted to?</p> <ol style="list-style-type: none"> 1. Yes 2. No

TBen	<p><i>If respondent has one or more trusts</i> <i>If TNum1 >= 1 OR TNum2 >= 1</i></p> <p>SHOWCARD O1 Who are the beneficiaries of the trust? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES</p> <ol style="list-style-type: none"> 1. Self 2. Spouse / partner 3. Son / daughter (in-law) 4. Grandchild 5. Nephew / niece 6. Brother / sister (in-law) 7. Other relative 8. Other non-relative / friend / charity etc.
TVal1	<p><i>If respondent has one or more trusts</i> <i>If TNum1 >= 1 OR TNum2 >= 1</i></p> <p>Now thinking about the current value of the trust, what is the approximate current value of (your share of) the assets in the trust after paying off any debts? ENSURE VALUE IS SPLIT BETWEEN COUPLES WHO ARE JOINT SETTLORS</p> <p>ENTER AMOUNT IN £s</p>
TValB1	<p><i>If respondent does not know value of trust</i> <i>If TVal1 = DK/Ref</i></p> <p>SHOWCARD O2 Looking at this card, can you estimate the current net value of (your share of) the assets?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
TDup1	<p><i>If respondent has given a value</i> <i>If TVal1 OR TValB1 = Response</i></p> <p>Have you already included any of the assets in this trust when answering other questions in this interview?</p> <ol style="list-style-type: none"> 1. Yes 2. No
TDupA1	<p><i>If respondent included assets in the trust elsewhere in the interview</i> <i>If TDup1 = 1</i></p> <p>Does that include all of the assets in the trust or just some?</p> <ol style="list-style-type: none"> 1. All 2. Some

TAddVI1	<p><i>If respondent only included some of the assets in the trust elsewhere in the interview</i> <i>If TDupA1 = 2</i></p> <p>Can you tell me the approximate current value of (your share of) the assets in the trust that have not already been covered in this interview?</p> <p>ENTER AMOUNT IN £s</p>
TAddVB1	<p><i>If respondent does not know the amount not already covered</i> <i>If TAddVI1 = DK/Ref</i></p> <p>SHOWCARD O2</p> <p>Looking at this card, can you estimate the net current value of (your share of) the assets that have not already been covered in this interview?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
<p>END OF LOOP FOR TRUSTS</p>	

Questions for beneficiaries	
Items asked also of those aged 16-18 and in full-time education or a government scheme for employment training	
Data items fed forward : <i>RTBenef, RTBenNum</i>	
TBenef	<p><i>Ask all</i></p> <p>Are you the beneficiary of a trust? That is, do you currently receive money from a trust, or will you receive money or capital from a trust in the future? [Last time, we recorded that you were [not] the beneficiary of a trust.]</p> <p>EXCLUDE TRUSTS WHERE RESPONDENT IS ALSO THE SETTLOR (COVERED IN THE PREVIOUS SECTION)</p> <p>1. Yes 2. No</p>
TBenNum	<p><i>If respondent is the beneficiary of a trust</i> <i>If TBenef = 1</i></p> <p>Can I just check, how many separate trusts are you the beneficiary of?</p> <p>ENTER NUMBER</p>
TCont2	<p><i>If respondent is beneficiary of one or more trusts</i> <i>If TBenNum >= 1</i></p> <p><i>[I am going to ask some questions about the two most valuable trusts.]</i></p> <p>PRESS '1' TO CONTINUE</p>
LOOP FOR UP TO 2 TRUSTS	
TWho	<p><i>If respondent is beneficiary of one or more trusts</i> <i>If TBenNum >= 1</i></p> <p>[Thinking of the [first / second] (most valuable) trust], by whom was the trust set up? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES</p> <p>1. Respondent 2. Spouse/ partner 3. Parent/ Parent in-law 4. Grandparent/great-grandparent 5. Uncle/aunt 6. Brother/sister (in-law) 7. Other relative 8. Other non-relative/friend</p>

TBInc1	<p><i>If respondent is beneficiary of one or more trusts</i> <i>If TBenNum >= 1</i></p> <p>At present, are you able to take any income or capital from the trust, whether you have to apply for permission or not?</p> <p>1. Income only 2. Capital only 3. Both income and capital 4. Neither</p>
TBRec1	<p><i>If respondent is able to take income or capital from the trust</i> <i>If TBInc1 = 1,2,3</i></p> <p>Thinking of the last 12 months (that is since [1 year ago]) how much have you received in total from the trust after tax and any deductions?</p> <p>ENTER AMOUNT IN £s</p>
TBRecB1	<p><i>If respondent received income or capital from the trust in the last 12 months</i> <i>If TBRec1 = DK/ Ref</i></p> <p>SHOWCARD O3 Looking at this card, how much do you estimate that you have received from the trust in the last 12 months, after tax and deductions?</p> <p>1. Less than £500 2. £500 to £999 3. £1,000 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 to £499,999 10. £500,000 or more</p>
TBCap1	<p><i>If respondent is beneficiary of one or more trusts</i> <i>If TBenNum >= 1</i></p> <p>At some time in the future, will you receive all, or your share of, the assets held in the trust?</p> <p>1. Yes 2. No</p>
TBCKno1	<p><i>If respondent will receive all of the assets held in the trust at some point in the future</i> <i>If TBCap1 = 1</i></p> <p>Will you receive the assets on a specified date in the future?</p> <p>1. Yes 2. No</p>
TBCapY1	<p><i>If respondent will receive assets on a specific date in the future</i> <i>If TBCKno1 = 1</i></p> <p>In which year do you expect to have access to the assets in the trust?</p> <p>ENTER YEAR</p>

TBValB1	<p><i>If respondent will receive all of the assets held in the trust at some point in the future</i> <i>If TBCap1 = 1</i></p> <p>SHOWCARD O2 Looking at this card, what is the approximate current value of your share of the assets?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 – £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
END OF LOOP FOR TRUSTS	
OthAsCh	<p><i>Ask all</i></p> <p>Do you have any other assets with financial value that we have not covered in this interview?</p> <ol style="list-style-type: none"> 1. Yes 2. No
OthAsTy	<p><i>If respondent has other assets with financial value</i> <i>If OthAsCh = 1</i></p> <p>What sort of assets are they?</p> <p>ENTER DESCRIPTION</p>
OthAsVI	<p><i>If respondent has other assets with financial value</i> <i>If OthAsCh = 1</i></p> <p>What is the current value of (all of) these assets?</p> <p>ENTER AMOUNT IN £s</p>
OthAsVb	<p><i>If respondent does not know value of these assets</i> <i>If OthAsVI = DK/Ref</i></p> <p>SHOWCARD O4 Looking at this card, what is the approximate current value of these assets?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

Financial acuity	
Commi	<p><i>All except proxies</i> <i>If Persprox = 1</i></p> <p>SHOWCARD P1</p> <p>Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?</p> <ol style="list-style-type: none"> 1. Keeping up with all of them without any difficulties 2. Keeping up with all of them, but it is a struggle from time to time 3. Keeping up with all of them, but it is a constant struggle 4. Falling behind with some of them 5. Having real financial problems and have fallen behind with many of them 6. Don't have any commitments
ORunOut	<p><i>All except proxies</i> <i>If Persprox = 1</i></p> <p>[*]In the past 12 months, how often have you run out of money before the end of the week or month or needed to use a credit card or overdraft to get by?</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Always, 2. Most of the time, 3. Sometimes, 4. Hardly ever, 5. Or, never? 6. Too hard to say/varies too much to say (SPONTANEOUS ONLY)
ORunDo	<p><i>If respondent always, most or some of the time runs out of money</i> <i>Ask if ORunOut = 1,2,3</i></p> <p>SHOWCARD P2</p> <p>[*] What do you usually do when you run out of money?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 10. Borrow from family or friends 11. Cut back spending or do without 12. Use authorised / arranged overdraft 13. Use unauthorised overdraft 14. Use credit or store card(s) 15. Take out commercial loan 16. Use a pawn brokers or cash converters 17. Draw money out of savings or transfer savings which you had not planned to use 18. Do overtime / earn extra money 19. Depends on amount needed / varies too much to say 20. Something else
IfBankAcc	<p><i>If respondent does not have a current account and not proxy</i> <i>If FlInvTy <> 10 AND PersProx = 1</i></p> <p>Can I check, do you have a day-to-day bank or building society account either in your own name or jointly with someone else?"</p>

	<p>1. Yes 2. No</p>
KnowBalance	<p><i>If respondent has a current account and not proxy If FlnvTy = 10 OR IfBankAcc = 1 AND PersProx = 1</i></p> <p>[You said earlier you had a current account.] Which of these best describes how accurately you know the balance on this account? I'm not interested in how much money is actually in the account, just how accurately you know how much money you have in the account. RUNNING PROMPT</p> <p>1. I have no idea at all 2. I have a rough idea of how much I have 3. I know exactly or to within the nearest pound or two</p>
OfftChecked	<p><i>If respondent has a current account and not proxy If FlnvTy = 10 OR IfBankAcc = 1 AND PersProx = 1</i></p> <p>And how often do you [yourself] normally check how much money is in this account? Is it...</p> <p>RUNNING PROMPT</p> <p>1. Every day, 2. At least once a week, but not every day, 3. At least once a fortnight, but not once a week 4. At least once a month but not once a fortnight 5. Less than once a month 6. Never?</p>
CheckStatement	<p><i>If respondent has a current account and not proxy If FlnvTy = 10 OR BankAcc = 1 AND PersProx = 1</i></p> <p>Which of these statements best describes what you [yourself] do when you either receive a printed bank statement for this account or check your bank statement on-line?</p> <p>RUNNING PROMPT</p> <p>1. I check off receipts and spending against the statement 2. I check the entries and balance on the statement to see if they look OK 3. I just check the balance 4. I don't look at the statement at all?</p>
AcctChk	<p><i>If respondent has a current account and not proxy If FlnvTy = 10 OR BankAcc = 1 AND PersProx = 1</i></p> <p>And which, if any, of the following methods do you use to check how much money is in this account?</p> <p>RUNNING PROMPT CHOOSE ALL THAT APPLY</p> <p>1. A bank statement sent in the post? 2. Online through the bank's website? 3. Phone the bank and ask for a balance?</p>

	<ol style="list-style-type: none"> 4. Ask for a balance or mini-statement at the bank / Post Office or using a cash machine? 5. A text message from the bank? 6. By using an App on a mobile or other electronic device? 7. I do not check how much money is in this account (SPONTANEOUS ONLY) 8. Don't know (SPONTANEOUS ONLY)
KnoHowMuch	<p><i>If respondent does not have a current account and not proxy If FlInvTy <> 10 AND IfBankAcc = 2 AND PersProx = 1</i></p> <p>[*] How accurately do you [yourself] know how much money you have at present, excluding any savings? I'm not interested in how much money you actually have, just how accurately you know how much you have.</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. I have no idea at all 2. I have a rough idea of how much I have 3. I know exactly or to within the nearest pound or two?
IncDrop	<p><i>All except proxies If PersProx = 1</i></p> <p>[*] For how long would you [and your partner] be able to make ends meet if you lost the main source of income coming into your household?</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Less than one week 2. One week or more but less than one month 3. One month or more but less than three months 4. Three months or more but less than six months 5. Six months or more but less than twelve months 6. Twelve months or more?
EndCash	<p><i>All except proxies If PersProx = 1</i></p> <p>SHOWCARD P3</p> <p>[*] How would you [and your partner] find the money to meet an unexpected major expense? By major, I mean an expense equivalent to your whole income for a month or more.</p> <p>PROBE FULLY, DO NOT PROMPT</p> <ol style="list-style-type: none"> 1. Draw money from current account (excluding any overdraft facility) 2. Use existing savings / investments 3. Borrow the money (including use an overdraft) 4. Get help from family / friends 5. Some other way (e.g. sell something, earn extra money, cut spending) 6. Would not be able to find money
ShtTermBuff	<p><i>All except proxies If PersProx = 1</i></p> <p>SHOWCARD P4</p> <p>[Still] thinking about an unexpected bill which <you/you and your partner/spouse></p>

	<p>have to pay within seven days from today. Which, if any of the following would you do to pay a bill of £300? If you think you would do more than one, please select the main thing you would do, that is the one you would get the most money from.</p> <p>CHOOSE ONE OPTION ONLY</p> <ol style="list-style-type: none"> 1. I / we would pay it with my / our own money, without dipping into savings or cutting back on essentials 2. I / we would pay it with my / our own money, without dipping into savings, but I / we would have to cut back on essentials 3. I / we would have to dip into savings 4. I / we would use a form of credit (e.g. credit card, take out a loan or make use of an authorised overdraft facility) 5. I / we would go overdrawn without authorisation 6. I / we would get money from friends or family as a gift or loan 7. I / we would have to sell personal / household items to get the money 8. I / we would not be able to pay this expense 9. Don't know 10. Prefer not to say
MoneyConf	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>On a scale of zero to 10, where zero is 'not at all confident' and 10 is 'very confident'.....</p> <p>How confident do you feel managing your money?</p> <p>0..10</p>
STCont	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>Please tell me how strongly you agree or disagree with the following statements</p> <p>PRESS 1 TO CONTINUE</p>
OSavA	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P4</p> <p>[*] My income is enough to meet the costs of my everyday outgoings</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
Orgnsed	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] I am very organised when it comes to managing my money day to day</p> <p>RUNNING PROMPT</p>

	<p>1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion</p>
LVtday	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] I tend to live for today and let tomorrow take care of itself</p> <p>RUNNING PROMPT</p> <p>1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion</p>
RnyDay	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] I always make sure that I have money saved for a rainy day</p> <p>RUNNING PROMPT</p> <p>1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion</p>
DiffFin	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] Nothing I do will make much difference to my financial situation</p> <p>RUNNING PROMPT</p> <p>1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion</p>
TooBus	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] I am too busy to sort out my finances at the moment</p> <p>RUNNING PROMPT</p>

	<ol style="list-style-type: none"> 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
IntHappy	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] I would be happy to use the internet to carry out day to day banking transactions</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
GStdNw	<p><i>All except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD P5</p> <p>[*] If I had to choose, I would rather have a good standard of living today than save for retirement</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion, 6. Already retired - SPONTANEOUS only
Prodts	<p><i>All except proxies</i> <i>If Persprox = 1</i></p> <p>SHOWCARD P6</p> <p>Please could you tell me which, if any, of the following financial products you have personally taken out in the last two years?</p> <p>CODE FIRST THAT APPLIES. INCLUDE BOTH NEW PRODUCTS TAKEN OUT AND RENEWALS</p> <ol style="list-style-type: none"> 1. Investments (e.g. an equity ISA, PEP, unit trust or investment trust, investment bond, stocks and shares or an endowment policy that was not linked to a mortgage) 2. Mortgage 3. Life insurance, payment or income protection insurance, critical illness insurance 4. A credit card 5. A loan or other type of credit agreement 6. General insurance e.g. car insurance, home insurance or private medical or dental insurance 7. A savings account, eg a cash ISA, National savings and investment account

	<p>or premium bonds</p> <p>8. A current account</p> <p>9. A personal pension</p> <p>10. None of the above</p>
Eye	<p>All except proxies <i>If Persprox = 1</i></p> <p>SHOWCARD P8 Which, if any, of the following do you personally keep an eye on?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Changes in the housing market 2. Changes in the stock market 3. Changes in interest rates 4. Changes in inflation 5. Changes in taxation e.g. income tax, inheritance tax, capital gains tax 6. Changes in the job market 7. Changes in state pension, benefits and tax credits 8. Best buys in financial products 9. None of these
IndFreq	<p><i>If respondent personally keeps an eye on some things</i> <i>If Eye <> 9</i></p> <p>And how frequently do you monitor these things?</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. At least once a week 2. At least once a month, but not once a week 3. Less than once a month?
AdvSrc	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>SHOWCARD P9</p> <p>Which of the following sources of information have you used in the last year to find out about anything to do with money – whether that is how to budget or plan your finances, the best insurance, banking or credit options available, how to claim benefits or grants, or to get any help or advice etc</p> <p>Please include those you have used personally or jointly with your partner or spouse.</p> <p>SELECT ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Friends and family 2. Financial Institutions e.g. bank, building society, insurance company, mortgage, insurance or tax broker 3. Professional financial advisor 4. Employer / in the workplace 5. Press/social media e.g. financial magazines, newspapers, TV, radio, Facebook, Twitter etc 6. Internet searches e.g. Google, Yahoo 7. Best buy information/Price Comparison Websites 8. Free advisory services e.g. Money Advice Service, Citizens Advice Bureaux, Which, debt advice charity (such as Stepchange), local debt advice service or

	<p>other charities or consumer organisations 9. Other e.g. Government, local council, student finance agencies, student loan companies or college/university 10. None - I haven't accessed money information or advice in the past 12 months</p>
IntAcc	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>SHOWCARD P10</p> <p>Approximately how many hours in total have you spent actively using the internet in the last week (i.e. the last seven days)?</p> <p>This includes e-mail, web browsing/surfing and other on-line services such as downloading, but does not cover time when you were connected but not using it. Please include both work and personal use.</p> <p>10. None - not used in the last week 11. Less than 1 hour 12. 1 – 2 hours 13. 3 – 5 hours 14. 6 – 7 hours 15. 8 – 10 hours 16. 11 – 19 hours 17. 20 – 29 hours 18. 30 hours or more 19. Don't know</p>
QuizIntro	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>The next few questions are a bit different. They are designed as quiz questions rather than asking about your personal finances. Please do not worry if you can not answer them, some of these questions are designed to be difficult.</p> <p>1. Press <1> to continue</p>
Inflation	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>SHOWCARD P11</p> <p>If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time?</p> <p>PLEASE SELECT ONE ONLY</p> <p>1. More 2. The same 3. Less 4. Don't know</p>
BankStat	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>SHOWCARD P12</p> <p>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?</p>

	<p>ENTER AMOUNT TO NEAREST POUND</p> <p>0..9997</p>
IntRate	<p><i>All except proxies</i> <i>IF PersProx = 1</i></p> <p>SHOWCARD P13</p> <p>Suppose you put £100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money.</p> <p>How much would be in the account at the end of the first year, once the interest payment is made?</p> <p>ENTER AMOUNT TO NEAREST POUND</p>
Attitudes to Risk	
ORiska	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>[*] If you had a choice between a guaranteed payment of one thousand pounds and a one in five chance of winning ten thousand pounds, which would you choose?</p> <ol style="list-style-type: none"> 1. Guaranteed payment of £1,000 2. One in five chance of £10,000 3. Don't know / no opinion (SPONTANEOUS ONLY)
ORiskc	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>[*] If you had a choice of receiving a thousand pounds today or one thousand one hundred pounds in 12 months which would you choose?</p> <ol style="list-style-type: none"> 1. £1,000 today 2. £1,100 next year 3. Don't know / no opinion (SPONTANEOUS ONLY)
OSafeSav	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>SHOWCARD R1</p> <p>Here are some things some people have said about savings and stock market investments. Please tell me to what extent you agree or disagree with each.</p> <p>It is better to play it safe with your savings even if investing in higher risk investments could make you more money?</p> <ol style="list-style-type: none"> 1. Agree Strongly 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Disagree strongly
ORisks	<i>Ask all except proxies</i>

	<p><i>If PersProx = 1</i></p> <p>SHOWCARD R1</p> <p>You can't expect to get a good return on your money if you don't take certain risks?</p> <p>1. Agree Strongly 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Disagree strongly</p>
--	---

Health	
QHealth1	<p><i>Ask all except proxies</i> <i>If Persprox = 1</i></p> <p>[*] How is your health in general; would you say it was... RUNNING PROMPT</p> <p>1. very good, 2. good, 3. fair, 4. bad, 5. or very bad?</p>
LSill	<p><i>Ask all except proxies</i> <i>If PersProx = 1</i></p> <p>Do you have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?</p> <p>1. Yes 2. No</p>
IIILim	<p><i>If respondent has a disability</i> <i>If LSill = 1</i></p> <p>Does this illness or disability (Do these illnesses or disabilities) limit your activities in any way?</p> <p>1. Yes 2. No</p>

DisType	<p><i>If respondent has a disability</i> <i>If LSill = 1</i></p> <p>SHOWCARD T1 Does this health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life? CODE ALL THAT APPLY</p> <p>10. Mobility (moving about) 11. Lifting, carrying or moving objects 12. Manual dexterity (using your hands to carry out everyday tasks) 13. Continence (bladder and bowel control) 14. Communication (speech, hearing or eyesight) 15. Memory or ability to concentrate, learn or understand 16. Recognising when you are in physical danger 17. Your physical co-ordination (e.g. balance) 18. Other health problem or disability 19. None of these (SPONTANEOUS ONLY)</p>
DisEver	<p><i>If does not have a disability</i> <i>If LSill = 2</i></p> <p>Have you ever had a long-term illness, disability or infirmity (lasting for a year or more) that affected your ability to carry out normal day-to-day activities?</p> <p>1. Yes 2. No</p>

Status of parents	
FBInt	<p><i>If respondent is aged 25 or over and did not answer this section in previous wave</i> <i>If (DVAGE >= 25 AND NewPerson = yes) OR (NewPerson = no AND (DVAGE-2 < 25) AND DVAGE >= 25)</i></p> <p>We are interested in how living standards compare across the generations so the following questions are about your family and parents. I'd like you to think back to when you were a young teenager, say between the ages of 12 and 16.</p> <p>IF WANT A SPECIFIC AGE, SAY 14</p>
FBSitu	<p><i>If respondent is aged 25 or over and did not answer this section in previous wave</i> <i>If (DVAGE >= 25 AND NewPerson = yes) OR (NewPerson = no AND (DVAGE-2 < 25) AND DVAGE >= 25)</i></p> <p>SHOWCARD T2</p> <p>Looking at this card, which of these best describes your family situation when you were a young teenager?</p> <p>RECORD SITUATION WHICH LASTED MOST TIME WHEN A YOUNG TEENAGER</p> <p>CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. With both parents 2. With lone parent (mother) 3. With lone parent (father) 4. With mother and mother's new partner / husband 5. With father and father's new partner / wife 6. In another private household, foster home 7. In a collective household or institution 8. Other
FBSibs	<p><i>If respondent did not grow up in a collective house or institution</i> <i>If FBSitu <> 7</i></p> <p>How many brothers and sisters did you have living with you when you were a young teenager?</p> <p>INCLUDE STEP-BROTHERS AND SISTERS AND ADOPTED CHILDREN DO NOT INCLUDE FOSTER CHILDREN</p> <p>ENTER NUMBER</p>
FBTen	<p><i>If respondent did not grow up in a private household or foster home</i> <i>If FBSitu <> 6</i></p> <p>SHOWCARD T3</p> <p>Thinking back to when you were a young teenager, in which of these ways did your household occupy their accommodation?</p> <ol style="list-style-type: none"> 1. Owned it outright 2. Buying it with the help of a mortgage or loan 3. Paid part rent and part mortgage (shared ownership) 4. Rented it 5. Lived there rent-free 6. Other 7. Don't know

FBFaEd	<p><i>If respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife</i> <i>If FBSitu = 1,3,4,5</i></p> <p>SHOWCARD T4 Now thinking about your father's educational qualifications, please look at this card and tell me which best describes the type of qualifications your father (or your mother's new partner/ husband) gained?</p> <ol style="list-style-type: none"> 1. Did not go to school at all 2. Left school before the age of 15 3. Left school at 15 or 16 4. Left school at 17 or 18 5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates) 6. Gained a university degree or higher degree 7. Don't know
FthEcSt	<p><i>If respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife</i> <i>If FBSitu = 1,3,4,5</i></p> <p>SHOWCARD T5</p> <p>Looking at this card, which of these best describes what your father (or your mother's new partner / husband) mainly did when you were a young teenager, around the age of 14?</p> <ol style="list-style-type: none"> 1. Employee 2. Self-employed 3. Unpaid family worker 4. Unemployed 5. Retired, early-retired 6. Looking after home or family 7. Long-term sick or disabled 8. Other 9. Don't know
FthJobT	<p><i>If respondents father (or mother's new partner/ husband) was an employee, self-employed or unpaid family worker</i> <i>Ask if FthEcst = 1,2,3</i></p> <p>What was your father's (or your mother's new partner/ husband's) main job?</p> <p>ENTER TEXT</p>
FBMoEd	<p><i>Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife</i> <i>If FBSitu = 1,2,4,5</i></p> <p>SHOWCARD T4 And thinking about your mother's educational qualifications, please look at this card and tell me which best describes the type of qualifications your mother (or your father's new partner/ wife) gained?</p> <ol style="list-style-type: none"> 1. Did not go to school at all 2. Left school before the age of 15 3. Left school at 15 or 16 4. Left school at 17 or 18 5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates) 6. Gained a university degree or higher degree 7. Don't know

MthEcSt	<p><i>Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife</i> <i>If FBSitu = 1,2,4,5</i></p> <p>SHOWCARD T5 Looking at this card, which of these best describes what your mother (or your father's new partner/ wife) mainly did when you were a young teenager, around the age of 14?</p> <ol style="list-style-type: none"> 1. Employee 2. Self-employed 3. Unpaid family worker 4. Unemployed 5. Retired, early-retired 6. Looking after home or family 7. Long-term sick or disabled 8. Other 9. Don't know
MthJobT	<p><i>If respondents mother (or father's new partner/ wife) was an employee, self-employed or unpaid family worker</i> <i>Ask if MthEcst = 1,2,3</i></p> <p>What was your mother's (or your father's new partner/ wife's) main job?</p> <p>ENTER TEXT</p>

KITE (Keeping in touch exercise) for panel survey	
<i>Data items fed forward: CFNP1SNa; CFNP1FNa; CFNP1Ad1; CFNP1Ad2; CFNP1PCd; CFNP1T1; CFNP2SNa; CFNP2FNa; CFNP2Ad1; CFNP2Ad2; CFNP2PCd; CFNP2T1</i>	
Intro	<p>Ask All</p> <p>ASK OR RECORD</p> <p>May I just check... ONS will be carrying out a follow-up to this survey in about two year's time. Would it be alright for us to contact you again to see if you would be willing to take part?</p> <p>(Proxies or non-contacts will automatically be coded as 'Don't Know' code).</p> <p>(This is a panel survey. Please explain we would like to come back and mention that each adult respondent will receive a £10 voucher after completion of the next interview)</p> <p>1. Yes 2. No 3. Don't know (CODE FOR NON-CONTACTS, REFUSALS AND PROXIES ONLY)</p>
IntroFU	<p><i>If respondent is willing to take part again If Intro = 1</i></p> <p>ASK OR RECORD</p> <p>May I just check... In the future, there may be additional follow-up studies covering some of the topics included in this survey.</p> <p>We would like your permission to use your name and address to get in touch in the future. We will not pass on any of the other answers that you have given today.</p> <p>Any further research would be conducted by ONS or another approved social research organisation contracted under confidentiality rules consistent with the National Statistics Code of practice.</p> <p>Press 1 to continue.</p>
FollowUp	<p>Ask All</p> <p>ASK OR RECORD</p> <p>May I just check... Would you be willing to be contacted again to see if you would take part in further research?</p> <p>PROXIES OR NON-CONTACTS WILL AUTOMATICALLY BE CODED AS 'DON'T KNOW' CODE <4></p> <p>1. Yes 2. Yes, with conditions (Please Specify) 3. No 4. Don't know (Code for non-contacts, refusals and proxies only)</p>
FutCond	<i>If respondent agrees to be contacted again but with conditions</i>

	<p><i>If FollowUp = 2</i></p> <p>Note qualifications/conditions of recall DESCRIBE THE CONDITIONS/EXPLANATION SPECIFIED BY THE RESPONDENT</p>
KiTitle	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>ASK OR RECORD What is your title?</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
KiFiNme	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>ASK OR RECORD By which name do you prefer to be known?</p> <p>EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME]], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)</p>
KiSuNme	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>ASK OR RECORD What is your surname?</p> <p>EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)</p>
Contact	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>Before we come back and see you in two years time, would it be OK to make an initial contact on ... INDIVIDUAL PROMPT</p> <ol style="list-style-type: none"> 1. your landline telephone? 2. a Mobile telephone? 3. an Email address? 4. None of these (SPONTANEOUS ONLY)
STDC1	<p><i>If it is OK to contact respondent by landline</i> <i>If Contact = 1</i></p> <p>Enter the STD code This number can be three, four or five digits in length</p>

NumEnt1	<p><i>If it is OK to contact respondent by landline</i> <i>If Contact = 1</i></p> <p>Enter remaining digits of the number.</p>
LandPh	DERIVED: Full landline number.
FivDig1	<p><i>If it is OK to contact respondent by mobile phone</i> <i>If Contact = 2</i></p> <p>ENTER FIRST 5 DIGITS OF MOBILE NUMBER</p>
SixDig1	<p><i>If it is OK to contact respondent by mobile phone</i> <i>If Contact = 2</i></p> <p>ENTER FIRST 5 DIGITS OF MOBILE NUMBER</p>
MobPh	DERIVED: Full mobile number.
Email2	<p><i>If it is not OK to contact respondent by email</i> <i>If Contact <>3</i></p> <p>We would very much like to share some results from the survey with you in future. Do you have an email address that we could use to send a summary of these results to you?</p> <p>INDIVIDUAL PROMPT</p> <p>1. Yes 2. No</p>
Email	<p><i>If it is OK to contact respondent by email</i> <i>If Contact = 3 OR Email2 = 1</i></p> <p>RECORD EMAIL ADDRESS PLEASE TYPE IN THE ADDRESS CAREFULLY USING THE CORRECT PUNCTUATION. HERE ARE SOME COMMON FORMATS: jane.brown@hotmail.com janebrown@yahoo.co.uk j_brown@aol.co.uk</p>
CheckAdd	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>Is this address correct?</p> <p>[ADDRESS]</p> <p>1. Yes 2. No</p>
Prem1	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>What is the first line of your address?</p> <p>IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>

Prem2	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Prem3	<p><i>If address for respondent is incorrect and they have given a second line</i> <i>If CheckAdd = 2 AND Prem2 = Response</i></p> <p>What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Prem4	<p><i>If address for respondent is incorrect and they have given a third line</i> <i>If CheckAdd = 2 AND Prem3 = Response</i></p> <p>What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Know PC	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>Do you know your postcode?</p> <ol style="list-style-type: none"> 1. Yes, 2. No, 3. Entered
Letter	<p><i>If address for respondent is incorrect and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response</i> <i>If CheckAdd = 2 AND MKnowPC = 1 AND MOutCode = Response</i></p> <p>Certain E, EC, SW, W and WC postcodes include a letter at the end of the first part.</p> <p>If known, please add final letter of first part of postcode, e.g. 'v' for SW1V</p>
District	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>And in which district is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PostTown	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>And in which town is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
InCode	<p><i>If address for respondent is incorrect and they know the postcode and outcode (derived first part of postcode, from lookup) = Response</i> <i>If CheckAdd = 2 AND KnowPC = 1 AND OutCode = Response</i></p> <p>PLEASE ENTER SECOND PART OF POSTCODE</p>
Postcode	<p><i>If address for respondent is incorrect</i> <i>If CheckAdd = 2</i></p> <p>If you know it, what is the postcode for this address?</p>

Move	<p><i>If respondent is willing to take part again</i> <i>If Intro = 1</i></p> <p>How likely is it that you may move within the next year?</p> <ol style="list-style-type: none"> 1. Will be moving, and new address known 2. Definitely moving, but new address not known 3. Planning to move, arrangements in hand but not finalised 4. Hoping to move, but no arrangements made yet 5. No plans (as yet) to move 6. Definitely unlikely to move
MovAdd1	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>What is the first line of your new address, please include the house number or name, and the name of the street or road?</p> <p>IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovAdd2	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovAdd3	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovAdd4	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MKnowPC	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>DO YOU KNOW THE POSTCODE OF YOUR NEW ADDRESS</p>
MLetter	<p><i>If respondent will be moving in the next year and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response</i> <i>If Move = 1 AND MKnowPC = 1 AND MOutCode = Response</i></p> <p>Certain E, EC, SW, W and WC postcodes include a letter at the end of the first part.</p> <p>If known, please add final letter of first part of postcode, e.g. 'v' for SW1V</p>
MovDist	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>What is the district of your address (if there is one)? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>

MovTown	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>And what is the post town of your address?</p> <p>AN ADDRESS'S POST TOWN APPEARS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR ADDRESSES IN GREATER LONDON WHERE 'LONDON' APPEARS IN THE ADDRESS, 'LONDON' IS THE POST TOWN. PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MInCode	<p><i>If respondent will be moving in the next year and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response</i> <i>If Move = 1 AND MKnowPC = 1 AND MOutCode = Response</i></p> <p>PLEASE ENTER SECOND PART OF POSTCODE</p>
MovPostC	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>If you know it, what is the postcode for this address?</p>
MEffdat	<p><i>If respondent will be moving in the next year and the address is known</i> <i>If Move = 1</i></p> <p>May I know what date you will be moving into your new address please? IF EXACT DAY IS UNKNOWN ENTER 15 FOR THE DAY</p>
Nominate	<p><i>If respondent is willing to take part again and they do not already have a nominated person from the last wave</i> <i>If Intro = 1 AND CFNP1FNa <> Response AND CFNP1SNa <> Response</i></p> <p>You are very important to the success of our survey, is there anyone you could suggest we could contact just in case we were unable to reach you?"</p> <ol style="list-style-type: none"> 1. Yes 2. No
Nom1Det1	<p><i>If respondent is willing to take part again and they already have a nominated person from the last wave</i> <i>If Intro = 1 AND CFNP1FNa = Response OR CFNP1SNa = Response</i></p> <p>We have [respondent's name] first nominated person details recorded as:</p> <p>[Name of nominated person] [Address of nominated person] Contact telephone number: [Contact number of nominated person]</p> <p>Is this correct?</p> <ol style="list-style-type: none"> 1. Yes 2. No
NP1_FNam	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p> <p>What is the (fore)name of your first nominated person?</p>
NP1_SNam	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p>

	<p>(And) what is [name's] surname?</p> <p>IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)</p>
NP1_Add1	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p> <p>What is the first line of [name's] address, please include the house number or name, and the name of the street or road?</p>
NP1_Add2	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p> <p>And in which town (and county) is this address ([address line 1])?</p>
NP1_Postc	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p> <p>If you know it, what is the postcode for this address ([address line 1])?</p>
NP1_Tel	<p><i>If respondent can give a nominee or the details of the current nominee are incorrect</i> <i>If Nominate = 1 OR Nom1Det1 = 2</i></p> <p>What is the telephone number of your first nominated person?</p> <p>(MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)</p>
Nom2Det1	<p><i>If respondent is willing to take part again and they already have two nominated people from the last wave</i> <i>If Intro = 1 AND CFNP2FNa = Response OR CFNP2SNa = Response</i></p> <p>We have [respondent's name] second nominated person details recorded as:</p> <p>[Name of nominated person] [Address of nominated person] Contact telephone number: [Contact number of nominated person]</p> <p>Is this correct?</p> <ol style="list-style-type: none"> 1. Yes 2. No
Another	<p><i>If respondent can give a nominee If Nominate = 1</i></p> <p>ASK OR RECORD Could you give us the name of another person in addition to [name]?</p> <ol style="list-style-type: none"> 1. Yes 2. No
NP2_FNam	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p> <p>What is the (fore)name of your second nominated person?</p>
NP2_SNam	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p>

	<p>(And) what is [name's] surname?</p> <p>IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)</p>
NP2_Add1	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p> <p>What is the first line of [name's] address, please include the house number or name, and the name of the street or road?</p>
NP2_Add2	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p> <p>And in which town (and county) is this address ([address line 1])?</p>
NP2_Postc	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p> <p>If you know it, what is the postcode for this address ([address line 1])?</p>
NP2_Tel	<p><i>If respondent can give a second nominee or the details of the current second nominee are incorrect</i> <i>If Another = 1 OR Nom2Det1 = 2</i></p> <p>What is the telephone number of your second nominated person?</p> <p>(MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)</p>
TABLE FOR RECORDING DETAILS FOR SENDING VOUCHERS	
Intro	<p><i>If PersProx = 1,2</i></p> <p>We will be sending [name] a £10 e-voucher, which can be used for an on-line purchase on the 'Amazon.co.uk' web-site as a thank you for helping us with this survey. This will be sent in an email by our office.</p> <p>[This email will also include your current address details, which we hold on our system, to give you the opportunity to inform us in case your address changes.]</p> <p>As an alternative we offer a £10 gift voucher. This will be posted from our office in a white envelope with the ONS logo on. It may take six to eight weeks for either the e-voucher or gift voucher to arrive.</p> <p>PRESS <1> TO CONTINUE</p>
Vouch1	<p><i>If the respondent has been read the intro</i> <i>If Intro = Response</i></p> <p>Would you/[Name's] like to receive the £10 e-voucher by email or the £10 gift voucher by post</p> <ol style="list-style-type: none"> 1. £10 e-voucher by email 2. £10 gift voucher by post

SampNam	<p><i>If the respondent has been read the intro If Intro = Response</i></p> <p>PLEASE CHECK THAT THE REpondent'S NAME IS CORRECT</p> <p>The name we currently have is:</p> <p>[Name]</p> <p>IF NAME IS BLANK PRESS 2 (NOT CORRECT)</p> <ol style="list-style-type: none"> 1. Correct 2. Not Correct
Title	<p><i>If the respondent's name is incorrect or blank If SampNam = 2, Empty</i></p> <p>Please enter respondent's title</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
PNam	<p><i>If the respondent's name is incorrect or blank If SampNam = 2, Empty</i></p> <p>Please enter respondent's full name E.g. Jane Smith or Joe Bloggs</p> <p>Please do not use any commas or punctuation.</p> <p>IF NAME REFUSED, PLEASE ENTER "THE RESIDENT"</p>
Vouch2	<p><i>If the respondent would like to receive the voucher by post If Vouch1 = 2</i></p> <p>May I just check that we have the correct name and address to which to send the gift voucher?</p> <p>PRESS <1> TO CONTINUE</p>
SampAdd	<p><i>If the respondent would like to receive the voucher by post If Vouch1 = 2</i></p> <p>We will send the voucher to the following address: [Address]</p> <p>PLEASE CHECK THAT THE ADDRESS DETAILS ARE CORRECT. IF NO ADDRESS IS DISPLAYED PRESS '2' NOT CORRECT.</p> <ol style="list-style-type: none"> 1. Correct 2. Not Correct

VAdd1	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>What is the first line of your/[Name's] address, please include the house number or name, and the name of the street or road?</p> <p>[If [Name] shares the same address as that of the previous person, i.e. [Address], press " (the double inverted commas key)]</p> <p>PLEASE DO NOT USE ANY COMMAS OR PUNCTUATION</p>
VAdd2	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>What is the second line of your/[name's] address?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VAdd3	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>What is the third line of your/[name's] address?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VAdd4	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>What is the fourth line of your/[name's] address?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VDstrct	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>And in which district is your/[name's] address?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VPstTwn	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>And in which town is your/[name's] address?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VPostCd	<p><i>If the respondent's address is incorrect</i> <i>If SampAdd = 2</i></p> <p>If you know it, what is the postcode for this address?</p> <p>PLEASE ENSURE FULL POSTCODE IS RECORDED</p>
Vouch3	<p><i>If there was an email entered for the respondent at the KITE block</i> <i>If Email <> Empty</i></p> <p>May I just check that we have the correct email address to which to send the e-voucher? I want to make sure that I enter the email address correctly. To avoid any mistakes could you please spell the email address for me and also mention upper and lower case letters, numbers and characters such as full stop, hash, underscore etc.</p>

	PRESS <1> TO CONTINUE
Vouch6	<p><i>If there was an email entered for the respondent at the KITE block If Email <> Empty</i></p> <p>PLEASE CHECK THAT THE RESPONDENT'S EMAIL ADDRESS IS CORRECT.</p> <p>If email address is blank press 2 (Not correct) The email address we currently have is [Email]</p> <p>IF THE EMAIL ADDRESS IS CORRECT IT WILL BE USED TO PREFILL VOUCH4 AND WILL NEED TO BE REPEATED AT VOUCH5</p> <p>1. Correct 2. Not Correct</p>
Vouch4	<p><i>If there was no email entered for the respondent at the KITE block If Email = Empty</i></p> <p>What is your/[Name] email address? I want to make sure that I enter the email address correctly. To avoid any mistakes could you please spell the email address for me and also mention upper and lower case letters, numbers and characters such as full stop, hash, underscore, etc.</p> <p>ENTER EMAIL ADDRESS</p>
Vouch5	<p><i>If there was no email entered for the respondent at the KITE block or is there was no email entered for the respondent at the KITE block and the email address is correct If (Email <> Empty AND Vouch6 = 1) OR Email = Empty</i></p> <p>Can you please repeat the email address.</p> <p>FOR VALIDATION PURPOSES PLEASE RE-ENTER THE EMAIL ADDRESS</p>
VMveAlt	<p><i>Derived</i></p> <p>Whether additional address is moving address or alternative address.</p> <p>1. moving address 2. alternative address</p>
In admin block Accuracy	<p><i>Ask all</i></p> <p>OVERALL, HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT TO FINANCIAL QUESTIONS WERE</p> <p>1. Very accurate 2. Fairly accurate 3. Not very accurate 4. Not at all accurate</p>
In admin block AccurOth	<p><i>Ask all</i></p> <p>PLEASE RECORD ANY FURTHER COMMENTS ABOUT THE ACCURACY OF ANSWERS</p> <p>ENTER DETAILS</p>

Appendix A

Table of changes to Questionnaire routing during W6.			
Variable	Month Change occurred	Old Routing / Wording	New Routing / Wording
AcctChk	1607		New question
ShtTermBuff	1607		New question
MoneyConf	1607		New question
OSavA	1607		Reintroduced
LVtday	1607		Reintroduced
DiffFin	1607		New question
TooBus	1607		New question
IntHappy	1607		New question