





# Saving Gateway

Please complete this questionnaire and return it with your Saving Gateway Application form contained in the enclosed booklet. The questionnaire should take around 15 minutes to complete. All the information you provide will be treated in strictest confidence and used for analysis purposes only. Your details will NOT be passed on to anyone outside the project or research team or affect your current or future dealings with any government departments.

## Section A: Your Saving Gateway Account

1 To what extent did the following factors influence your decision to open a Saving Gateway account?

*PLEASE TICK ONE BOX FOR EACH*

	A great deal	A fair amount	Not very much	Not at all	Don't know
I would receive a contribution from Government for each pound I save	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I could go to a local High Street bank to open the account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I could withdraw my money at any point	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I could spend the Government contribution anyway I wanted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2 And what will you be saving for with your Saving Gateway account?

*PLEASE TICK ALL BOXES THAT APPLY*

- For a rainy day/emergency .....
- To help buy a home .....
- To buy something for myself/my children .....
- For a holiday/a car .....
- To meet day-to-day expenses/pay bills .....
- For retirement/older age .....
- To provide a regular income .....
- To buy something for my home .....
- For a special occasion (eg wedding) .....
- For my/my children's education .....
- Another reason (*please tick & describe below*) .....

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- Not sure .....

3 Where will the money for your Saving Gateway account come from?

*PLEASE TICK ALL BOXES THAT APPLY*

- Take money out of my current account .....
- Plan to start putting money aside .....
- I will borrow the money from friend/family .....
- I will cash in premium bonds, shares, etc. ....
- Transfer money from a savings account .....
- I have already put money aside at home .....
- I will take out a loan .....
- I will plan to give up smoking .....
- Take money out of regular income/wages .....
- In some other way (*please tick & describe below*) .....

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- Not sure .....

4

How much per month do you think you will save in your Saving Gateway account?

PLEASE WRITE IN YOUR BEST ESTIMATE.

PLEASE ROUND TO THE NEAREST POUND. FOR EXAMPLE, £24.50 SHOULD BE ENTERED AS £

£

or, please tick  Don't know

5

How often do you intend to pay money into your Saving Gateway account?

PLEASE TICK ONE BOX IN THE FIRST COLUMN

6

And how often do you plan to take money out from this account?

PLEASE TICK ONE BOX IN THE SECOND COLUMN

	Pay money in	Take money out
<b>On a regular basis:</b>		
Once a month . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
Once every 2 months . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
Once every 3-5 months . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
Once every 6-12 months . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
Less than once a year . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
<b>Not on a regular basis:</b>		
As and when I can . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
Don't know . . . . .	<input type="checkbox"/>	<input type="checkbox"/>

## Section B: Other Household Savings

This section asks about other savings for your whole household. First of all, please tell us...

1

Who normally shares your accommodation with you?

PLEASE TICK ALL BOXES THAT APPLY

- No-one else . . . . .
- Wife, husband, or partner you live with as a couple . . . . .
- Children aged 16 years or under . . . . .
- Older children (16 plus - 18 years) and at school/college . . . . .
- Older children (16 plus - 18 years) and NOT at school or college . . . . .
- Other adults (aged 18 plus years) who share meals or living room with you . . . . .

EVERYBODY SHOULD ANSWER THESE QUESTIONS. IF YOU ARE LIVING WITH YOUR SPOUSE OR PARTNER, PLEASE ANSWER THE FOLLOWING QUESTIONS 2-8 BASED ON BOTH OF YOU

2

Do you (and your spouse/partner, if any) have any of the following types of accounts?

PLEASE TICK ALL BOXES THAT APPLY

- Account at the Post Office . . . . .
- Account at a Credit Union . . . . .
- Bank or building society current account . . . . .
- Bank or building society savings account . . . . .
- Individual Savings Account (ISA)
  - Cash ISA . . . . .
  - Stocks and shares ISA . . . . .
- Other accounts (e.g. TESSAs) . . . . .
- No accounts PLEASE GO TO QUESTION 4 . . . . .

3

Which of the following best describes how often you and your spouse/partner put money into, and take money out of, your savings account(s)?

PLEASE TICK ONE BOX FOR EACH COLUMN

Put money in		Take money out	
I/We pay money in at least once a month . . . . .	<input type="checkbox"/>	I/We take money out at least once a month . . . . .	<input type="checkbox"/>
I/We put money in as and when I/we can . . . . .	<input type="checkbox"/>	I/We take money out as and when I/we need it . . . . .	<input type="checkbox"/>
I/We have paid in money before, but not in the past 12 months . . . . .	<input type="checkbox"/>	I/We have taken money out before, but not in the past 12 months . . . . .	<input type="checkbox"/>
I/We haven't added any money since the account was opened . . . . .	<input type="checkbox"/>	I/We haven't taken any money out since the account was opened . . . . .	<input type="checkbox"/>

4

Do you and your spouse/partner have any other money saved in any of the following ways?

PLEASE TICK ALL BOXES THAT APPLY

- Premium Bonds . . . . .
- Life insurance policy . . . . .
- Stocks and shares . . . . .
- National Savings Bonds . . . . .
- Personal or occupational pension . . . . .
- Other investments (e.g Venture Capital Trust) . . . . .
- None of these . . . . .

5

Do you and your spouse/partner save money in any other way, for example in jars or envelopes, or by giving money to a friend or relative to look after?

Yes . . . . .                       No . . . . .

6

Thinking about all of the different types of savings you and your spouse/partner have, approximately how much in total do you and your spouse/partner currently have saved (please give us your best estimate)?

PLEASE TICK ONE BOX ONLY

- Up to £50 . . . . .
- £51 to £100 . . . . .
- £101 to £250 . . . . .
- £251 to £500 . . . . .
- £501 to £1,000 . . . . .
- £1,001 to £2,000 . . . . .
- £2,001 to £6,000 . . . . .
- More than £6,000 . . . . .
- Not sure . . . . .
- None . . . . .

7

Do you and your spouse/partner currently owe money on any of the following:

PLEASE TICK ALL BOXES THAT APPLY

Credit card(s) . . . . .	<input type="checkbox"/>	Loan from a bank or building society . . . . .	<input type="checkbox"/>
Student loan . . . . .	<input type="checkbox"/>	Loan from a commercial loan company . . . . .	<input type="checkbox"/>
Overdraft with a bank or building society . . . . .	<input type="checkbox"/>	Mail order catalogue debt . . . . .	<input type="checkbox"/>
Loan from a friend or relative . . . . .	<input type="checkbox"/>	Overdue council tax bill . . . . .	<input type="checkbox"/>
Household goods bought on hire purchase . . . . .	<input type="checkbox"/>	Pawnbrokers/sale and buy back shops . . . . .	<input type="checkbox"/>
Overdue utility bill(s) . . . . .	<input type="checkbox"/>	Other types of debt . . . . .	<input type="checkbox"/>
Store card(s) . . . . .	<input type="checkbox"/>	None of these - PLEASE GO TO QUESTION 9 . . . . .	<input type="checkbox"/>

8

Thinking about all of the different types of financial commitments you and your spouse/partner have at question 7, approximately how much in total do you owe (please give us your best estimate)?

PLEASE TICK ONE BOX ONLY

- |                    |                          |                       |                          |
|--------------------|--------------------------|-----------------------|--------------------------|
| Up to £50 .....    | <input type="checkbox"/> | £501 to £1000 .....   | <input type="checkbox"/> |
| £51 to £100 .....  | <input type="checkbox"/> | £1001 to £2000 .....  | <input type="checkbox"/> |
| £101 to £250 ..... | <input type="checkbox"/> | More than £2000 ..... | <input type="checkbox"/> |
| £251 to £500 ..... | <input type="checkbox"/> | Not sure .....        | <input type="checkbox"/> |

EVERYBODY SHOULD ANSWER THIS QUESTION

9

Which of the following best describes your own approach to saving?

PLEASE TICK ONE BOX ONLY

- I don't really save at all .....
- I tend to put money away for no particular reason .....
- I save up to buy things I want or need .....
- I tend to put money away for the long term .....
- I save for a rainy day .....

## Section C: You And Your Household

1

Do you (and your spouse/partner, if any)...?

PLEASE TICK ONE BOX ONLY

- Own your home outright .....
- Own your home with a mortgage .....
- Rent your home from a private landlord... .....
- Rent your home from a local authority or housing association .....
- Live with your parents .....
- Have some other arrangement .....

EVERYBODY SHOULD ANSWER THIS QUESTION

2

Approximately what is the current value of your home? Please estimate if you are unsure.

PLEASE TICK ONE BOX ONLY

- |                            |                          |                            |                          |
|----------------------------|--------------------------|----------------------------|--------------------------|
| Less than £50,000 .....    | <input type="checkbox"/> | £150,000 to £199,999 ..... | <input type="checkbox"/> |
| £50,000 to £74,999 .....   | <input type="checkbox"/> | £200,000 to £249,999 ..... | <input type="checkbox"/> |
| £75,000 to £99,999 .....   | <input type="checkbox"/> | £250,000 to £299,999 ..... | <input type="checkbox"/> |
| £100,000 to £124,999 ..... | <input type="checkbox"/> | £300,000+ .....            | <input type="checkbox"/> |
| £125,000 to £149,999 ..... | <input type="checkbox"/> | Don't know .....           | <input type="checkbox"/> |

EVERYBODY SHOULD ANSWER THIS QUESTION. IF YOU ARE CURRENTLY LIVING WITH YOUR SPOUSE OR PARTNER, PLEASE ANSWER FOR YOUR SPOUSE/PARTNER AS WELL

3

What is the working status of you and your spouse/partner?

PLEASE TICK ONE BOX FOR EACH PERSON

- |  | You                      | Your spouse/partner      |
|--|--------------------------|--------------------------|
| Employed/self-employed full-time (30 hours or more per week) .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| Employed/self-employed part-time (less than 30 hours per week) ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Unemployed and looking for work .....                                | <input type="checkbox"/> | <input type="checkbox"/> |
| Looking after the home/caring for family .....                       | <input type="checkbox"/> | <input type="checkbox"/> |
| Unable to work because of ill-health or disability .....             | <input type="checkbox"/> | <input type="checkbox"/> |
| Studying and not looking for work .....                              | <input type="checkbox"/> | <input type="checkbox"/> |
| Retired .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| Other (please tick & describe below) .....                           | <input type="checkbox"/> | <input type="checkbox"/> |

4

Please tick one of the boxes to show roughly how much income you personally have in total. Please include any gross salary (before tax) from paid work or self-employment, social security benefits including Child Benefit, tax credits or any other regular income (please give us your best estimate).

PLEASE TICK ONE BOX IN EITHER THE WEEKLY OR MONTHLY COLUMN

Per Week

- Less than £100 .....
- £100 - £199 .....
- £200 - £299 .....
- £300 - £399 .....
- £400 - £480 .....
- £481 or more .....

Per Month

- Less than £430 .....
- £430 - £859 .....
- £860 - £1,299 .....
- £1,300 - £1,719 .....
- £1,720 - £2,080 .....
- £2,081 or more .....

PLEASE ANSWER QUESTION 5 IF YOU HAVE A SPOUSE/PARTNER

5

Please tick one of the boxes to show roughly how much income you and your spouse/partner have in total. Please include any gross salary (before tax) from paid work or self-employment, social security benefits including Child Benefit, tax credits or any other regular income (please give us your best estimate).

PLEASE TICK ONE BOX IN EITHER THE WEEKLY OR MONTHLY COLUMN

Per Week

- Less than £100 .....
- £100 - £199 .....
- £200 - £299 .....
- £300 - £399 .....
- £400 - £499 .....
- £500 - £960 .....
- £961 or more .....

Per Month

- Less than £430 .....
- £430 - £859 .....
- £860 - £1,299 .....
- £1,300 - £1,719 .....
- £1,720 - £2,149 .....
- £2,150 - £4,165 .....
- £4,166 or more .....

6

Over the last 12 months would you say your and your spouse/partner's health on the whole has been... ?

PLEASE TICK ONE BOX FOR EACH PERSON

	You	Your spouse/partner
Excellent .....	<input type="checkbox"/>	<input type="checkbox"/>
Good .....	<input type="checkbox"/>	<input type="checkbox"/>
Fair .....	<input type="checkbox"/>	<input type="checkbox"/>
Poor .....	<input type="checkbox"/>	<input type="checkbox"/>
Very poor .....	<input type="checkbox"/>	<input type="checkbox"/>
Don't know .....	<input type="checkbox"/>	<input type="checkbox"/>

7

How old were you and your spouse/partner when you left full-time education?

PLEASE WRITE IN YOUR AND YOUR SPOUSE/PARTNER'S AGE

You

Your spouse/partner

Still in full-time education ...

Still in full-time education .....

8

Do you and your spouse/partner have any long-term illness, health problem or disability which limits your daily activities or the work you can do?

PLEASE TICK ONE BOX FOR EACH PERSON

	You	Your spouse/partner
Yes .....	<input type="checkbox"/>	<input type="checkbox"/>
No .....	<input type="checkbox"/>	<input type="checkbox"/>

THANK YOU VERY MUCH FOR COMPLETING THIS QUESTIONNAIRE. PLEASE ATTACH IT WITH YOUR SAVINGS ACCOUNT APPLICATION FORM WHEN YOU OPEN YOUR ACCOUNT. IF YOU HAVE ANY QUESTIONS RELATING TO THIS QUESTIONNAIRE, PLEASE CONTACT THE MORI HELPLINE ON 0800 731 0546

MORI House, 79-81 Borough Road, London SE1 1FY

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Barcode: