

SAVING GATEWAY 2 EVALUATION

MAIN STAGE - FINAL: 14/09/05

INTRODUCTION

Good morning/afternoon/evening. My name is . . . and I am calling from MORI, the independent research agency.

Can I speak to <<INSERT NAME>> please?

IF YES, ASK TO SPEAK TO HER/HIM AND COMPLETE INTERVIEW IF POSSIBLE.

NOTE: WE CAN ONLY INTERVIEW NAMED SAMPLE.

We are conducting a research study for HM Treasury and the Department for Education and Skills on public attitudes to money and saving.

This is a major study which will provide data to help Government understand what role it can play in helping people save. You should have received a letter from these two departments recently asking for your help with this important study.

READ OUT TO ALL/ALSO ON SHOWCARD

I would like to assure you that all the information we collect will be kept in the strictest confidence by the research team. It will not be possible to identify any particular person, household or address in the results and it will not affect any current or future dealing you have with any government department.

Would it be convenient to ask for your help now? The interview should take around <INSERT> minutes.

CONTROL <20 MINUTES>. REST <25 minutes>.

READ OUT IF RESPONDENT QUERIES HOW WE GOT THEIR DETAILS:

IF CONTROL

- You may recall taking part in a short interview conducted by MORI a between May and July on similar issues. At the time you expressed interest in helping us with the follow-up study. As mentioned, this is a very important study which looks at people's motivations and barriers to saving over time. In order for the results of this study to be useful we would like to consult with as many people as possible and would really appreciate your help.

IF PAF/DWP

- You may recall receiving a letter from HM Treasury and the Department for Education and Skills a few weeks ago inviting you to open a Saving Gateway account that is being piloted in your local area.
- We would like to find out your views and experiences of savings and money management. In order for the results of this study to be useful we would like to consult with as many people as possible and would really appreciate your help.

IF RDD

- You may recall taking part in a short interview conducted by MORI a few months ago during which time we invited you to open a Saving Gateway account that HM Treasury and the Department for Education and Skills are piloting in your local area.
- As mentioned, this is a very important follow-up study which looks at people's motivations and barriers to saving overtime. In order for the results of this study to be useful we would like to consult with as many people as possible and would really appreciate your help.

NOTE TO INTERVIEWER:

- If respondent would like to find out more about the research, they can contact Rachel Vines or Juliet Brown at MORI on 0207 347 3000.

IMPORTANT NOTE FOR MTS

- SOFT REFUSAL & BUSY MUST BE TREATED AS SEPARATE CATEGORIES.
- Please retain in separate file data from uncompleted interviews – e.g. for those from PAF/DWP samples who get screened out near the start. We need daily update on % screened out after SQC.
- For the SPSS file, please include details of the interviewer (interviewer ID number, gender, age, any possible details on grade) and details of number of attempts to call, date of interview, start time and end time of interview. Have discussed with Joe/Chris.

START CATI SCRIPT.

SCREEN PAF & DWP ACCOUNT OPENERS (IDENTIFIED FROM SAMPLE)

- Cross-reference against baseline questionnaire to check income eligibility

I would like to start by asking you a few questions to make sure that the questions in this study are relevant to your particular circumstance.

SQA Are you currently studying full-time?

1. Yes
2. No

IF YES:

SQB Did you start this course prior to June this year?

1. Yes CLOSE
2. No

SQC Can you tell me what your date of birth is? IF REFUSED CODE INTO BANDS

WRITE IN

Ask if refused:

1. Under 16 CLOSE
2. 16-21
3. 22-34
4. 35-49
5. 50-65
6. 65+ CLOSE
7. Refused CLOSE

CLOSING STATEMENT:

Thank you for your time but the rest of this questionnaire is not relevant to you – this is because this particular survey focuses on working age people who are not in full-time education. Thank you very much for your time. If you have any queries about this interview or research, please contact Rachel Vines or Juliet Brown at MORI on 020 7347 3000.

SECTION 1: Regular incomes

ASK ALL

- Q1. **Can you tell me who normally shares your accommodation with you. This is to enable me to work out which questions are relevant to you.** MULTICODE OK
 IF CHILDREN AND/OR OTHER ADULTS MENTIONED (CODES 3-7) **How many <INSERT TEXT FROM CODES 3-7 AS RELEVANT> share your accommodation with you? WRITE IN NUMBER MAXIMUM 10.**

No-one else	1	NB (SINGLECODE)
Wife, husband or partner you live with as a couple	2	
Pre-school children	3	
Children aged 16 years or under and at school	4	
Older children (16+ - 18 years) and at school or college)	5	
Older children (16+ - 18 years) and NOT at school or college	6	
Other adults (aged 18+ years) who share meals or a living room with you	7	

Source: SG2 Baseline

- Q2. **What is your current work status? If you are involved in more than one activity, please tell us your main activity – that is involving the most number of hours.**
 IF HAVE PARTNER/SPOUSE (CODE 2 AT Q1): **What is your partner/spouse's current work status? SINGLE CODE FOR EACH PERSON.**

	Respondent	Partner/spouse
An employee	1	1
Self-employed	2	2
Unemployed and looking for work	3	3
Looking after the home/caring for family	4	4
Unable to work because of ill-health or disability	5	5
Studying and not looking for work	6	6
Retired	7	7
Other (PLEASE WRITE IN)	8	8

Source: SG2 Baseline

ASK ALL NOT CURRENTLY WORKING AND/OR PARTNER/SPOUSE NOT CURRENTLY WORKING (CODES 3-8 AT Q2)

- Q3. **Are you (and your partner/spouse) doing any regular paid work at all at present, even a few hours a week?**

	Respondent	Partner/spouse
Yes	1	1
No	2	2

Source: SG1

ASK ALL RESPONDENTS WHO ARE DOING SOME PAID WORK (INCLUDING SELF-EMPLOYED) - (CODES 1 OR 2 AT Q2 OR CODE 1 AT Q3)

Q3a. **What is your (main) job title** WRITE IN FULL FOR CODING BROAD SOC

Q3b. **What do you mainly do in your job** WRITE IN FULL FOR CODING BROAD SOC

For your information, code to the following SOC categories

Managers and senior officials

Professional occupations

Associate Professional and technical occupations

Administrative and secretarial occupations

Skilled trades occupations

Personal service occupations

Sales and customer service occupations

Process, plant and machine operatives

Elementary occupations

Q4. **Which of the following best describes your current main job (and that of your partner/spouse)?** READ OUT

	Respondent	Partner/spouse
A permanent job	1	1
Seasonal work	2	2
Contracting for a fixed period or a fixed task	3	3
Casual type of work	4	4
A job that is not permanent in some other way (WRITE IN)	5	5

Source: SG1

ASK ALL **RESPONDENTS** WHO ARE DOING SOME PAID WORK (INCLUDING SELF-EMPLOYED) - (CODES 1 OR 2 AT Q2 OR CODE 1 AT Q3)

Q5. **What is your usual take home pay, that is AFTER deductions made for tax, National Insurance, pensions, unions dues etc? Please include your usual take home pay for all your current jobs if you have more than one. Please also include any tax credits that are paid through your pay packet.**

INTERVIEWER: IF RESPONDENT HAS DEDUCTED FROM THEIR WAGE PACKET, "GIVE AS YOU EARN" (GAYE) OR "SAVE AS YOU EARN" (SAYE) PLEASE ASK THEM TO INCLUDE THEM IN THE TOTAL

ENTER EXACT AMOUNT & CODE FREQUENCY. IF UNSURE OR REFUSED, CODE BAND **What is your best estimate?** SINGLE CODE ONLY. IF NO USUAL AMOUNT, GIVE AVERAGE AND CODE "AMOUNT VARIES"

RANGE CHECK: FROM £1 UP TO £2,500 PER MONTH; £555 PER WEEK (soft check)

Per week	Per month	
Less than £100	Less than £430	1
£100-£199	£430 - £859	2
£200 - £299	£860 - £1,299	3
£300 - £399	£1,300 - £1,719	4
£400 - £480	£1,720 - £2,080	5
£481 or more	£2,081 or more	6
	Refused	7
	Don't know	8

Source: SG1

ASK ALL WITH **PARTNER/SPOUSE** DOING SOME PAID WORK (INCLUDING SELF-EMPLOYED) - (CODES 1 OR 2 AT Q2 OR CODE 1 AT Q3)

Q5a **What is your partner/spouse's usual take home pay, that is AFTER deductions made for tax, National Insurance, pensions, unions dues etc? Please include their usual take home pay for all their current jobs if they have more than one. Please also include any tax credits that are paid through their pay packet.**

INTERVIEWER: IF PARTNER/SPOUSE HAS DEDUCTED FROM THEIR WAGE PACKET, "GIVE AS YOU EARN" (GAYE) OR "SAVE AS YOU EARN" (SAYE) PLEASE ASK THEM TO INCLUDE THEM IN THE TOTAL

ENTER EXACT AMOUNT & CODE FREQUENCY. IF UNSURE OR REFUSED, CODE BAND **What is your best estimate?** SINGLE CODE ONLY. IF NO USUAL AMOUNT, GIVE AVERAGE AND CODE "AMOUNT VARIES"

RANGE CHECK: FROM £1 UP TO £2,500 PER MONTH; £555 PER WEEK (soft check)

Per week	Per month	
Less than £100	Less than £430	1
£100-£199	£430 - £859	2
£200 - £299	£860 - £1,299	3
£300 - £399	£1,300 - £1,719	4
£400 - £480	£1,720 - £2,080	5
£481 or more	£2,081 or more	6
	Refused	7
	Don't know	8

ASK ALL RESPONDENTS WHO ARE DOING SOME PAID WORK (INCLUDING SELF-EMPLOYED) - (CODES 1 OR 2 AT Q2 OR CODE 1 AT Q3)

Q6. **How many hours a week do you normally spend in paid work? If you have more than one jobs, please include the combined total of all your jobs?**

ENTER NUMBER OF HOURS.

IF NO USUAL HOURS, GIVE AVERAGE AND CODE "AMOUNT VARIES"

RANGE CHECK: FROM 1 UP TO 80 HOURS (soft check)

Don't know

Source: New

ASK ALL WORKING/DOING SOME WORK AND/OR PARTNER SPOUSE WORKING/DOING SOME WORK (CODES 1 OR 2 AT Q2 OR CODE 1 AT Q3)

Q7. And how regularly are you (and your partner/spouse) paid?

	Respondent	Partner/spouse
Daily	1	1
Weekly	2	2
Fortnightly	3	3
Monthly	4	4
Other (PLEASE WRITE IN)	5	5

Source: New

Q8. And what date did you (and your partner/spouse) last get paid? ENTER EXACT DATE FOR RESPONDENT AND PARTNER/SPOUSE.

CATI: ALLOW "DK" OPTION FOR EACH CATEGORY: DATE/MONTH

Source: New

ASK ALL

Q9. Do you (and your partner/spouse) receive any of the following tax credits or social security benefits? READ OUT. MULTICODE OK.

Child Benefit	1	
Child Tax Credit	2	
Income Support	3	
Jobseekers' Allowance	4	
Statutory Maternity Pay/Maternity Allowance	5	
Disability Living Allowance	6	
Pension Credit	7	
Housing Benefit (including direct payments to LA/HA/Landlord)	8	
Council Tax Benefit (including direct payments to LA/HA)	9	
Incapacity Benefit	10	
Severe Disablement Allowance	11	
Carer/Attendance Allowance	12	
Working Tax Credit	13	
Other (PLEASE WRITE IN)	14	
None	15	NB: SINGLECODE

Source: SG1

ASK IF IN RECEIPT OF ANY TAX CREDIT/BENEFIT (ANY CODES 1-14 at Q9)

Q10. **Thinking about all the tax credits and social security benefits you (and your partner) receive(s), even if you are not sure what they are called. Approximately how much do you receive in total? Please do not include any tax credits received through the pay packet.**

ENTER EXACT AMOUNT (BEST ESTIMATE) & CODE FREQUENCY: WEEKLY, FORTNIGHTLY, MONTHLY, OTHER (WRITE IN)

RANGE CHECK: UP TO £500 PER WEEK; £1,000 PER FORTNIGHT; £2,250 PER MONTH (soft check)

“Don’t know” and “Refused” options

ASK IF COUNCIL TAX BENEFIT MENTIONED AT Q9 (CODE 9)

Q10a **Does this include Council Tax Benefit?**

	Respondent
Yes	1
No	2

ASK IF HOUSING BENEFIT MENTIONED AT Q9 (CODE 8)

Q10a **Does this include Housing Benefit?**

	Respondent
Yes	1
No	2

ASK ALL

Q11. **Do you (and your partner/spouse) have any other kinds of income that we have not mentioned such as . . . ? READ OUT. MULTICODE OK**

a)	Maintenance payments from an ex-partner	1
b)	Other regular payments from relatives living outside your household	2
c)	An occupational pension from an employer	3
d)	A private pension or annuity	4
e)	Payments from a trust fund or income from savings/investments	5
f)	Rent from property or subletting	6
	Other sources (WRITE IN)	7
	None at all	8

Source: SG1

ASK IF ADDITIONAL INCOME/S MENTIONED AT Q11 (CODES 1-7)

Q12. **Thinking about these other kinds of income you (and your partner) receive(s), approximately how much do you receive in total? Please give us the NET amount you receive (I.E. AFTER TAX IF APPLICABLE)**

ENTER EXACT AMOUNT & CODE FREQUENCY **And how often do you normally receive payments from these other incomes?** I.E WEEKLY, FORTNIGHTLY, MONTHLY, OTHER (WRITE IN).

RANGE CHECK: UP TO £500 per week; £1,000 per fortnight; £2,250 per month (soft check)

Don't know
Refused

Q13. **Delete question but retain Q number**

SECTION 2: Attitudes to saving and borrowing

ASK ALL

I would now like to ask you some general questions about your attitudes to saving and borrowing.

- Q14. **Which of the following best describes your own approach to saving?** READ OUT. SINGLE CODE ONLY – IF RESPONDENT WISHES TO SELECT MORE THAN ONE EMPHASISE WE WANT THEIR BEST DESCRIPTION

ROTATE STATEMENTS

I don't really save at all	1
I tend to put money away for no particular reason	2
I save up to buy things I want or need	3
I tend to put money away for the long term	4
I save for a rainy day	5
Don't know	

Source: SG2 Baseline

- Q15. **I am now going to read you some things that other people have said about managing money. Please tell me how strongly you agree or disagree with them.** READ OUT STATEMENTS. REVERSE SCALE. ROTATE STATEMENTS

INTERVIEWER: PLEASE ASK RESPONDENT TO THINK ABOUT HOW THESE STATEMENTS APPLY TO THEIR GENERAL ATTITUDE AND OUTLOOK RATHER THAN WHETHER THEY CAN OR CANNOT AFFORD TO SAVE

	Strongly agree 1	Tend to agree 2	Neither/ nor 3	Tend to disagree 4	Strongly disagree 5	Don't know 6
I am impulsive and tend to buy things even when I can't really afford them						
I am more of a saver than a spender	1	2	3	4	5	6
I prefer to buy things on credit rather than wait and save up	1	2	3	4	5	6
I am very organised when it comes to managing my money day-to-day	1	2	3	4	5	6
I am never late at paying my bills	1	2	3	4	5	6

Source: FSR Pilot

Question included to break-up the questionnaire and its financial emphasis, allowing the respondent a more light-hearted reference to their finances

Q16. **If you were to win £100,000 (one hundred thousand pounds) on the National Lottery this week/weekend, what would be the first things you would do with the money? You can mention up to three things. DO NOT READ OUT. MULTICODE UP TO THREE RESPONSES ONLY**

ASK IF MORE THAN ONE MENTIONED

Q17. **Which one of these would you do first?**

	Q16	Q17
Pay Mortgage/Buy property	1	1
Go on holiday of a life-time	2	2
Buy motor vehicle	3	3
Give money away to friends/family	4	4
Donate money to charity	5	5
Have a party	6	6
Go on a shopping spree	7	7
Pay off debts	8	8
Invest the money	9	9
Home Improvements (e.g. adding a conservatory etc)	10	10
Other (PLEASE WRITE IN)	11	11
Don't know	12	12

Source: SG2 Baseline Control

Section 3: Current accounts

ASK ALL

Q18. **Do you have any current account or basic bank account with a bank or building society, or at the Post Office?**

I will ask you about any savings accounts later. Please just consider current accounts used for managing money day-to-day at this question

IF NECESSARY: By a current account I mean any account that has a cash machine card, a debit card or a cheque book.

Yes	1
No	2
Don't know	3
Refused	4

Source: SG1

ASK IF YES (CODE 1 AT Q18) **AND** LIVING WITH PARTNER/SPOUSE (CODE 2 AT Q1)

Q19. **Is this account/Are these accounts in your name only or is it/are they a joint account with your partner/spouse? MULTICODE OK**

Own name only	1
Joint account	2
Don't know	3
Refused	4

ASK ALL SAYING "NO DO NOT HAVE CURRENT ACCOUNT" (CODE 2 AT Q18)

Q20. **Have you ever had such an account?**

Yes	1
No	2

Source: New

ASK ALL LIVING WITH PARTNER/SPOUSE (CODE 2 AT Q1)

Q21. **Does your partner/spouse have any current account or basic bank account with a bank or building society, or at the Post Office that is in their own name only?**

Yes	1
No	2
Don't know	3
Refused	4

ASK ALL WITH CURRENT ACCOUNT (CODE 1 AT Q18). START WITH RESPONDENT AND THEN REPEAT Q22 – 26 IF PARTNER/SPOUSE HAS CURRENT ACCOUNT (CODE 1 AT Q21)

Q22. **RESPONDENT: Thinking of all your current accounts, <<IF PARTNER/SPOUSE: including all joint accounts that you hold>>, about how much money did you have in these accounts at the end of the last calendar month? Please include any joint current account.**

a) Firstly, can you tell me whether you were in credit or overdrawn on your current account at the end of the last calendar month?

PARTNER/SPOUSE: Thinking about the current accounts your partner/spouse have in their own name only, about how much money did your partner have in these accounts at the end of the last calendar month? INTERVIEWER NOTE: WE ARE INTERESTED IN CURRENT ACCOUNTS THAT PARTNER/SPOUSE HAVE IN THEIR OWN NAME ONLY (NO JOINT ACCOUNTS)

b) And was your partner in credit or overdrawn on their current account at the end of the last calendar month?

1. In credit
2. Overdrawn
3. Don't know
4. Refused

IF IN CREDIT/OVERDRAWN:

WRITE IN AMOUNT IN POUNDS . USE BANDS IF UNSURE

RANGE CHECK: UP TO £9,999 (soft check)

IF IN CREDIT OR OVERDRAWN AND DON'T KNOW/REFUSED EXACT AMOUNT, ASK:

IF IN CREDIT: **In total, across all these accounts, did you (your partner/spouse) have**
IF OVERDRAWN: **Were you (was your partner/spouse) overdrawn by:**

In credit:

- (a) £200 or more? (If yes, ask (b), if no ask (d))
- (b) £500 or more? (If yes, ask (c))
- (c) £2,000 or more? (and then stop)
- (d) £100 or more? (and then stop)

Overdrawn

- (e) £200 or more overdrawn? (If yes, ask (f), if no ask (h))
- (f) £500 or more overdrawn? (If yes, ask (g))
- (g) £2,000 or more overdrawn? (and then stop)
- (h) £100 or more overdrawn? (and then stop)

Don't know

Refused

Source: New

ASK IF IN CREDIT AT Q22

Q23. **Roughly speaking, would you say that this balance is higher, about the same or lower than three months ago?**

Higher	1
Stayed the same	2
Lower	3
Don't know	4

ASK ALL SAYING BALANCE IS HIGHER OR LOWER (CODES 1 OR 3 AT Q23)

Q24. **By about how much do you think it is <higher or lower>?**

WRITE IN AMOUNT IN POUNDS. USE BANDS IF UNSURE.

RANGE CHECK: FROM £1 UP TO £9,999 (soft check)

Has it <increased/decreased> by:

- (a) £30 or more? (If yes ask (b), if no ask (d)).
- (b) £100 or more? (If yes ask (c), if no ask (f)).
- (c) £300 or more? (If yes ask (g), if no stop).
- (d) £10 or more? (If yes ask (e), if no stop).
- (e) £20 or more? (and then stop)
- (f) £60 or more? (and then stop)
- (g) £1,000 or more? (and then stop)

Don't know

Refused

ASK IF OVERDRAWN AT Q22 (CODE 2)

Q25. **Roughly speaking, would you say that this is more or less than three months ago or is this broadly unchanged?** SINGLE CODE ONLY

More overdrawn	1
Broadly same/unchanged	2
Less overdrawn	3
Don't know	4

ASK ALL SAYING BALANCE IS HIGHER OR LOWER (CODES 1 OR 3 AT Q25)

Q26. **By about how much do you think it is <more or less>?**

WRITE IN AMOUNT IN POUNDS. USE BANDS IF UNSURE.

RANGE CHECK: FROM £1 UP TO £20,000 (soft check)

Has it <increased/decreased> by:

- (a) £30 or more? (If yes ask (b), if no ask (d)).
- (b) £100 or more? (If yes ask (c), if no ask (f)).
- (c) £300 or more? (If yes ask (g), if no stop).
- (d) £10 or more? (If yes ask (e), if no stop).
- (e) £20 or more? (and then stop)
- (f) £60 or more? (and then stop)
- (g) £1,000 or more? (and then stop)

Don't know

Refused

Section 4: Savings accounts

ALL

I would now like to ask you some questions about any savings you might have. This is to enable us to gain an accurate picture of people's saving behaviour.

REASSURE AS REQUIRED: we are asking these questions in order to understand people's saving behaviour so that Government can see what role it needs to play. The results will be combined in the analysis.

MTS NOTE: WE WANT SAME CODES AT Q27 AND Q28. (IE. CODE 5 AT Q28 SHOULD BE BLANK)

ASK TREATMENT GROUP

Q27. **Excluding all ISAs and TESSAs, do you (your spouse/partner) have any of the following types of savings accounts?** READ OUT. MULTICODE OK.

Account at the Post Office	1	
National Savings Account	2	
Account at the Credit Union	3	
Savings account at a bank or building society (excluding ISAs or TESSAs)	4	
Saving Gateway Account	5	
Account opened on behalf of a child	6	
Other <u>savings</u> accounts (excluding ISAs and TESSAs) – WRITE IN	7	DO NOT READ OUT
All-in-one and/or offset accounts	8	DO NOT READ OUT
No savings accounts	9	DO NOT READ OUT

Source: SG2 Baseline

ASK CONTROL GROUP

Q28. **Excluding all ISAs and TESSAs, do you (your spouse/partner) have any of the following types of savings accounts?** READ OUT. MULTICODE OK.

Account at the Post Office	1	
National Savings Account	2	
Account at the Credit Union	3	
Savings account at a bank or building society (excluding ISAs or TESSAs)	4	
Account opened on behalf of a child	6	
Other <u>savings</u> accounts (excluding ISAs and TESSAs) – WRITE IN	7	DO NOT READ OUT
All-in-one and/or offset accounts	8	DO NOT READ OUT
No savings accounts	9	DO NOT READ OUT

ASK TREATMENT AND CONTROL GROUP IF AT LEAST ONE SAVINGS ACCOUNT MENTIONED.
 MTS NOTE: CODE 5 AT Q29 SHOULD BE BLANK FOR CONTROL GROUP

ONLY BRING UP CODES MENTIONED BY RESPONDENT AT Q27/Q28.

Q29. **Have you (your partner/spouse) opened this account/any of these accounts in the last three months. IF YES Which ones?**

Yes:		
Account at the Post Office	1	
National Savings Account	2	
Account at the Credit Union	3	
Savings account at a bank or building society (excluding ISAs or TESSAs)	4	
Saving Gateway Account	5	
Account opened on behalf of a child	6	
Other accounts– WRITE IN	7	
All-in-one and/or offset accounts	8	
No	9	SINGLE CODE

Source SG1

ASK ALL WITH ACCOUNT AT Q27/28

Q30. **Which of the following BEST describes how often you (and your partner/spouse) have put money into, and taken money out of your savings account(s) in the last three months? READ OUT. SINGLE CODE FOR A) AND B)**

A) Put money in:		B) Take money out:	
I/We have put money in at least once a month	1	I/We have taken money out at least once a month	1
I/We have put money in at least once in the last three months	2	I/We have taken money out at least once in the last three months	2
I/We have not put any money in, in the last three months	3	I/We have not taken any money out in the last three months	3
Don't know	4	Don't know	4
Refused	5	Refused	5

Source: SG2 baseline

ASK IF PUT MONEY IN AT LEAST ONCE IN THE LAST THREE MONTHS (CODES 1 OR 2 AT Q30A)
Q31. **Thinking about all of the savings accounts you have mentioned, about how much have you (and your partner/spouse) paid in, in total in the last three months? Again, please do not include any ISA or TESSA accounts.** WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", USE BANDS

RANGE CHECK: UP TO £9,999 (soft check)

Would it amount to:

- (a) £30 or more? (If yes ask (b), if no ask (d)).
- (b) £100 or more? (If yes ask (c), if no ask (f)).
- (c) £300 or more? (If yes ask (g), if no then stop).
- (d) £10 or more? (If yes ask (e), if no then stop).
- (e) £20 or more? (and then stop)
- (f) £60 or more? (and then stop)
- (g) £1,000 or more? (and then stop)

Don't know

Refused

Source: new

ASK IF TAKEN MONEY OUT AT LEAST ONCE IN THE LAST THREE MONTHS (CODES 1 OR 2 AT Q30B)
Q32. **Thinking about all of the savings accounts you have mentioned, about how much have you (and your partner/spouse) taken out, in total in the three months? Again, please do not include any ISA or TESSA accounts.** WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", USE BANDS

RANGE CHECK: UP TO £9,999 (soft check)

Would it amount to:

- (a) £30 or more? (If yes ask (b), if no ask (d)).
- (b) £100 or more? (If yes ask (c), if no ask (f)).
- (c) £300 or more? (If yes ask (g), if no then stop).
- (d) £10 or more? (If yes ask (e), if no then stop).
- (e) £20 or more? (and then stop)
- (f) £60 or more? (and then stop)
- (g) £1,000 or more? (and then stop)

Don't know

Refused

Source: new

ASK ALL WITH AT LEAST ONE SAVINGS ACCOUNT (ANY CODES 1-7 AT Q27 OR Q28)
Q33. **And approximately how much money in total do you (and your partner/spouse) currently have across all the savings accounts you have mentioned? Again, please do not include any ISA or TESSA accounts.**

WRITE IN AMOUNT IN POUNDS. . IF "DON'T KNOW" OR "REFUSED", USE BANDS.

RANGE CHECK: UP TO £49,999 (soft check)

Would it amount to:

- (a) £1,000 or more? (If yes ask (b), if no ask (d)).
- (b) £5,000 or more? (If yes ask (c), if no ask (f)).
- (c) £25,000 or more? (and then stop)
- (d) £250 or more? (If yes ask (e), if no ask (g)).
- (e) £500 or more? (and then stop)
- (f) £2,500 or more? (and then stop)
- (g) £100 or more? (and then stop)

Don't know

Refused

Source: new [for amounts – analysis of BHPS 2000].

Q34. Delete question wording but retain Q number as blank

Q35. Delete question wording but retain Q number as blank

ASK ALL

Q36. Do you (and your partner/spouse) save money in any other way, for example in jars or envelopes, or by giving money to a friend or relative to look after?

INTERVIEWER: OTHER POSSIBLE EXAMPLES ARE A SAVING CLUB OR COLLECTING SUPERMARKET STAMPS FOR CHRISTMAS ETC

Yes	1
No	2
Refused	3

Source: SG2 Baseline

ASK IF "YES" (CODE 1) AT Q36

Q37. Approximately how much, in total, do you have saved in this way?

WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", USE BANDS

RANGE CHECK: FROM £1 UP TO £4,999 (soft check)

Would it amount to:

- (a) £100 or more? (If yes ask (b), if no ask (d)).
- (b) £500 or more? (If yes ask (c), if no ask (f)).
- (c) £1,500 or more? (and then stop)
- (d) £25 or more? (If yes ask (e), if no ask (g)).
- (e) £50 or more? (and then stop)
- (f) £250 or more? (and then stop)
- (g) £10 or more? (and then stop)

Don't know

Refused

Source: new

Q38. Over the last three months, would you say the amount that you (and you partner/spouse) have in this/these form(s) has decreased, stayed the same or increased?

INTERVIEWER NOTE: THIS REFERS TO THE OTHER MEANS OF SAVINGS MENTIONED AT Q36

Decreased	1
Stayed the same	2
Increased	3
Don't know	4

Source: new

ASK IF INCREASED OR DECREASED (CODES 1 OR 3 AT Q38)

Q39. **By about how much has it <increased or decreased>?** WRITE IN AMOUNT IN POUNDS.
IF "DON'T KNOW" OR "REFUSED", USE BANDS

RANGE CHECK: FROM £1 UP TO £999 (soft check)

Has it <increased/decreased> by:

- (a) £25 or more? (If yes ask (b), if no ask (d)).
- (b) £75 or more? (If yes ask (c), if no ask (f)).
- (c) £200 or more? (and then stop)
- (d) £10 or more? (If yes stop, if no ask (e)).
- (e) £5 or more? (and then stop)
- (f) £50 or more? (and then stop)

Don't know

Refused

Section 5: Life insurance, pensions and other investments

ASK ALL

Q40. **Do you (and your spouse/partner) have any of the following?** READ OUT.
MULTICODE OK

Premium bonds	1	
Stocks and shares	2	
National savings bonds/National Savings Certificates	3	
An ISA (Individual Savings Account) or TESSA	4	
"Buy to Let" property	5	
Other investments (PEPs, Unit trusts)	6	
None of these	7	DO NOT READ OUT. SINGLE CODE
Don't know	8	

Source: SG2 Baseline

ASK IF HAVE AN ISA (CODE 4 AT Q40)

Q40a **Which of these ISAs do you have?** MULTICODE OK

Mini cash ISA	1	
Mini stocks and shares ISA	2	
Mini insurance ISA	3	
Maxi-ISA (can include cash, stocks and shares, and life insurance in a single ISA with one manager)	4	
TESSA only ISA	5	
Have an ISA but not sure what type	6	DO NOT READ OUT. SINGLE CODE

ASK IF AT LEAST ONE INVESTMENT MENTIONED (ANY CODE 1-6 AT Q40) OTHERWISE SKIP TO Q44

Q41. **Thinking about the investments (and ISAs – if CODE 4 at Q40) you have mentioned, approximately how much money do you (and your partner/spouse) currently have in them in total?** WRITE IN AMOUNT IN POUNDS. IF “DON’T KNOW” OR “REFUSED”, USE BANDS

RANGE CHECK: FROM £1UP TO £49,999 (soft check)

Would it amount to:

- (a) £2,000 or more? (If yes ask (b), if no ask (d)).
- (b) £10,000 or more? (If yes ask (c), if no ask (f)).
- (c) £50,000 or more? (and then stop)
- (d) £250 or more? (If yes ask (e), if no ask (g)).
- (e) £1,000 or more? (and then stop)
- (f) £5,000 or more? (and then stop)
- (g) £100 or more? (and then stop)

Don't know

Refused

Source: [for amounts – analysis of BHPS 2000].

Q42. **Thinking about all these investments together, over last three months, have you (and your partner/spouse) paid money in to them or withdrawn money from them, or neither?** SINGLE CODE ONLY

Paid money in only	1
Neither paid money in nor withdrawn	2
Withdrawn money only	3
Both paid in money and withdrawn	4
Don't know	5

Source: new

ASK IF PAID IN OR WITHDRAWN MONEY (CODES 1 OR 3 AT Q42). IF CODE 4 AT Q42 (PAID MONEY IN AND WITHDRAWN MONEY) ASK Q43 FOR EACH

Q43. **About how much have you <paid in or withdrawn>?** WRITE IN AMOUNT IN POUNDS. IF “DON’T KNOW” OR “REFUSED”, USE BANDS

RANGE CHECK: FROM £1 UP TO £9,999 (soft check)

Have you paid in/withdrawn:

- (a) £100 or more? (If yes ask (b), if no ask (d)).
- (b) £500 or more? (If yes ask (c), if no ask (f)).
- (c) £2,000 or more? (and then stop)
- (d) £25 or more? (If yes ask (e), if no ask (g)).
- (e) £50 or more? (and then stop)
- (f) £200 or more? (and then stop)
- (g) £10 or more? (and then stop)

Don't know

Refused

Source: new

ASK ALL START WITH RESPONDENT AND THEN REPEAT Q44-45 IF PARTNER/SPOUSE
 Q44. RESPONDENT: **Do you have any life insurance policies? IF YES, How many do you have? IF PARTNER/SPOUSE: Please include any joint policies held with your partner/spouse** WRITE IN NUMBER

PARTNER/SPOUSE: **Does your partner/spouse have any life insurance policies? IF YES, How many, excluding any joint policies that they hold with you?**
 WRITE IN NUMBER

Yes	1
No	2
Don't know	3
Refused	4

Source: SG1

ASK IF YES RESPONDENT AND/OR PARTNER/SPOUSE HAS LIFE INSURANCE POLICY (CODE 1 AT Q44)

Q45. **In total, how much are the payments you/they make on this/these policy/policies?**

WRITE IN AMOUNT IN POUNDS AND CODE FREQUENCY I.E. WEEKLY, FORTNIGHTLY, MONTHLY, ANNUALLY, OTHER (WRITE IN). IF MAKING NO CONTRIBUTIONS, CODE "0" AND **NOT** DON'T KNOW AND DO NOT ASK FREQUENCY

RANGE CHECK: FROM £1 UP TO £110 PER WEEK; £220 PER FORTNIGHT; £499 PER MONTH, (soft check)

- Don't know
- Refused

Source: SG1

ASK ALL

Q46. **Do you (and your partner/spouse) have a private pension provided by your/their current or previous employer?**

	Respondent	Partner/Spouse
Yes	1	1
No	2	2
Don't know	3	3
Refused	4	4

Source: new

Q47. **Do you (and your partner/spouse) have any other private pension, such as a personal or stakeholder pension?**

	Respondent	Partner/Spouse
Yes	1	1
No	2	2
Don't know	3	3
Refused	4	4

Source: new

ASK IF AT LEAST ONE PENSION MENTIONED BY RESPONDENT AT Q46 AND/OR Q47

Q48. **How much do you contribute towards this/these pension(s)? Please exclude contributions made by your employer on your behalf.**

TRY TO OBTAIN AN AMOUNT RATHER THAN %. WRITE IN AMOUNT IN POUNDS OR % OF SALARY (FOR PEOPLE CURRENTLY IN WORK) AND CODE FREQUENCY (I.E. WEEKLY, FORTNIGHTLY, MONTHLY, ANNUALLY, OTHER – WRITE IN).

RANGE CHECK: FROM £1UP TO £220 PER WEEK; £440 PER FORTNIGHT; £1,000 PER MONTH (soft check); £12,000 PER YEAR

Source: SG1

ASK IF AT LEAST ONE PENSION MENTIONED FOR PARTNER/SPOUSE AT Q46 AND/OR Q47
 Q48a **How much does your partner/spouse contribute towards this/these pension(s)? Please exclude contributions made by their employer on their behalf.**

TRY TO OBTAIN AN AMOUNT RATHER THAN %. WRITE IN AMOUNT IN POUNDS OR % OF SALARY (FOR PEOPLE CURRENTLY IN WORK) AND CODE FREQUENCY. (I.E. WEEKLY, FORTNIGHTLY, MONTHLY, ANNUALLY, OTHER – WRITE IN).

RANGE CHECK: FROM £1UP TO £220 PER WEEK; £440 PER FORTNIGHT; £1,000 PER MONTH (soft check); £12,000 PER YEAR

SECTION 6: Financial commitments

I'd now like to ask you a few questions about any credit commitments you might have.

ASK ALL

Q49. **Excluding any mortgages, do you (and your spouse/partner) currently owe money on any of the following...? Please do not include any overdraft you may have in your current account.** READ OUT. MULTICODE OK. ROTATE STATEMENTS 1-11

INTERVIEWER NOTE: BANK LOANS USED TO BUY PROPERTY SHOULD NOT BE INCLUDED HERE

Credit card(s)	1	
Student loan	2	
Loan from a friend/relative	3	
Household goods bought on hire purchase	4	
Store card(s)	5	
Loan from a bank or building society	6	
Loan from a commercial loan company	7	
Social Fund	8	
Mail order catalogue debt	9	
Overdue council tax bill	10	
Overdue utility bill(s)	11	
Other types of debt (WRITE IN)	12	
None of these	13	SINGLE CODE

Source: SG2 Baseline

ASK IF CREDIT CARD/STORE CARD (CODES 1 AND/OR 5 AT Q49) ASK FOR EACH SEPARATELY
 Q50. **Which of the following best describes your approach to paying off your <<credit card/store card account>>? READ OUT. SINGLE CODE ONLY**

Always pay off the whole amount outstanding	1
Usually pay off the whole amount outstanding	2
Usually pay off as much as you can afford	3
Usually make minimum payment allowed	4
Not making any payments	5
[Don't know]	6
Refused	7

Source: FSR Pilot (Q wording amended for telephone)

ASK IF AT LEAST ONE DEBT MENTIONED (ANY CODES 1-12 AT Q49)

Q51. **Thinking about all the different types of financial commitments we have just discussed, approximately how much money do you (and your partner/spouse) owe in total?**

WRITE IN AMOUNT IN POUNDS. IF DON'T KNOW OR REFUSED, OFFER BANDS

RANGE CHECK: FROM £1UP TO £99,999 (soft check)

Would it amount to:

- (a) £2,000 or more? (If yes ask (b), if no ask (d)).
- (b) £10,000 or more? (If yes ask (c), if no ask (f)).
- (c) £50,000 or more? (and then stop)
- (d) £500 or more? (If yes ask (e), if no ask (g)).
- (e) £1,000 or more? (and then stop)
- (f) £5,000 or more? (and then stop)
- (g) £200 or more? (and then stop)

Don't know

Refused

Source: new [for amounts – analysis of BHPS 2000].

Q52. **Over the last three months, would you say that the total amount you (and your spouse/partner) owe from these various sources has ...?** READ OUT. SINGLE CODE ONLY

Decreased	1
Stayed the same	2
Increased	3
Don't know	4

Source: new

ASK IF AMOUNT OWED HAS INCREASED OR DECREASED (CODES 1 OR 3 AT Q52)

Q53. **By about how much has it <increased or decreased>?** WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", USE BANDS

RANGE CHECK: FROM £1UP TO £29,999 (soft check)

Has it <increased/decreased> by:

- (a) £100 or more? (If yes ask (b), if no ask (d)).
- (b) £500 or more? (If yes ask (c), if no ask (f)).
- (c) £2,000 or more? (and then stop)
- (d) £25 or more? (If yes ask (e), if no ask (g)).
- (e) £50 or more? (and then stop)
- (f) £200 or more? (and then stop)
- (g) £10 or more? (and then stop)

Don't know

Refused

Source: new

SECTION 7: Expenditure

I would now like to ask you some questions about your expenses (and those of your partner/spouse), and the things that you buy.

ASK ALL

Q54. **How much did you (and your partner/spouse) spend on food that you use at home, excluding any takeaway food, in the last calendar month?**

IF CANNOT GIVE AMOUNT FOR LAST CALENDAR MONTH, ASK FOR THE LAST WEEK.
Would you be able to give me a weekly amount instead?

WRITE IN AMOUNT IN POUNDS.

IF "DON'T KNOW" OR "REFUSED", USE LAST CALENDAR MONTH BANDS

CODES FOR LAST CALENDAR MONTH

Would it amount to in the last calendar month:

- (a) £200 or more? (If yes ask (b), if no ask (d)).
- (b) £300 or more? (If yes ask (c), if no ask (f)).
- (c) £500 or more? (and then stop)
- (d) £150 or more? (If yes ask (e), if no ask (g)).
- (e) £180 or more? (and then stop)
- (f) £240 or more? (and then stop)
- (g) £100 or more (and then stop)

Don't know

Respondent paying lump sum for rent including food (DO NOT READ OUT)

Refused

RANGE CHECK: UP TO £220 PER WEEK; £1,000 PER MONTH (soft check)

Q55. **About how much did you (and your partner/spouse) spend on eating out and/or takeaway food in the last calendar month?**

IF CANNOT GIVE AMOUNT FOR LAST CALENDAR MONTH, ASK FOR THE LAST WEEK.
Would you be able to give me a weekly amount instead?

WRITE IN AMOUNT IN POUNDS.

IF "DON'T KNOW" OR "REFUSED", USE LAST CALENDAR MONTH BANDS

CODES FOR LAST CALENDAR MONTH

Would it amount to in the last calendar month:

- (a) £50 or more? (If yes ask (b), if no ask (d)).
- (b) £100 or more? (If yes ask (c), if no ask (f)).
- (c) £200 or more? (and then stop)
- (d) £20 or more? (If yes ask (e), if no ask (g)).
- (e) £35 or more? (and then stop)
- (f) £70 or more? (and then stop)
- (g) £10 or more (and then stop)

Don't know

Refused

RANGE CHECK: UP TO £100 PER WEEK; £500 PER MONTH (soft check)

Source for amounts – analysis of BHPS 2003

- Q56. **Have you (and/or your partner/spouse) made any large purchases in the last three calendar months, for a car or for things for the house such as furniture, a washing machine; a fridge or cooker or other large kitchen appliance; television or hi-fi equipment; and spending on home improvements or maintenance. Please tell us about items that cost at least £50.**

INTERVIEWER NOTE: PLEASE READ OUT ALL EXAMPLES IN QUESTION WORDING

Yes	1
No	2

IF YES (CODE 1 AT Q56)

- Q57. **About how much in total have you spent on these kinds of items in the last three calendar months?**

WRITE IN AMOUNT IN POUNDS. "DON'T KNOW" OR "REFUSED", OFFER BANDS.

RANGE CHECK: FROM £50 UP TO £19,999 (soft check)

Would it amount to:

- (a) £500 or more? (If yes ask (b), if no ask (d)).
- (b) £1,000 or more? (If yes ask (c), if no ask (f)).
- (c) £5,000 or more? (and then stop)
- (d) £100 or more? (If yes ask (e)).
- (e) £250 or more? (and then stop)
- (f) £750 or more? (and then stop)

Don't know

Refused

- Q58. **How did you (and your partner/spouse) find the money to meet this expense? DO NOT READ OUT. MULITCODE OK**

Drew money from current account (excluding any overdraft facility)	1
Drew money from savings account	2
Sold investment/s	3
Used money saved at home in a jar/envelope	4
Claimed on insurance policy	5
Cut back on spending	6
Used credit card or overdraft	7
Took out loan (inc. Social Fund loan)	8
Borrowed money from family/friends	9
Family/friends gave money to help out	10
Got a job/second job/worked additional hours in existing job	11
Arranged to pay in instalments	12
Sold possession/s	13
Borrowed against home/remortgaged/increased mortgage on home	14
Delayed payment	15
Other (WRITE IN)	16
Can't remember	17
Refused	18

Source: FSR

ASK ALL

Q59. **Thinking now of all your spending, about how much did you (and your partner/spouse) spend during the last calendar month>? Please exclude spending on large items that I have just asked you about and all bills such as rent or mortgage repayments, any other loan or hire purchase repayments and utility, insurance and other bills.**

ADD IF NECESSARY: Please include expenses such as food, clothing, transport, entertainment and any other expenses that you (and your partner/spouse) may have,

IF CANNOT GIVE AMOUNT FOR LAST CALENDAR MONTH, ASK FOR THE LAST WEEK
Would you be able to give me a weekly amount instead?

WRITE IN AMOUNT IN POUNDS.

IF "DON'T KNOW" OR "REFUSED", OFFER "LAST CALENDAR MONTH" BANDS.

CODES FOR LAST CALENDAR MONTH

For those without a partner ask:

Would it amount to in the last calendar month:

- (a) £1,000 or more? (If yes ask (b), if no ask (d)).
- (b) £1,500 or more? (If yes ask (c), if no ask (f)).
- (c) £2,000 or more? (and then stop)
- (d) £600 or more? (If yes ask (e), if no ask (g)).
- (e) £800 or more? (and then stop)
- (f) £1,250 or more? (and then stop)
- (g) £400 or more? (and then stop)

Don't know

Refused

For those with a partner ask:

Would it amount to in the last calendar month:

- (h) £1,500 or more? (If yes ask (i), if no ask (k)).
- (i) £2,500 or more? (If yes ask (j), if no ask (m)).
- (j) £3,000 or more? (and then stop)
- (k) £1,000 or more? (If yes ask (l), if no ask (n)).
- (l) £1,250 or more? (and then stop)
- (m) £2,000 or more? (and then stop)
- (n) £750 or more? (and then stop)

Don't know

Refused

RANGE CHECKS: WITHOUT PARTNER – FROM £1 UP TO £5,000; WITH PARTNER – UP TO £10,000 (soft checks)

ASK ALL

Q60. **Thinking again about the same items, would you say that your (and your partner/spouse's) overall spending on these things was higher, lower or about the same as a year ago? SINGLE CODE ONLY**

NOTE TO INTERVIEWER: Again, we do not want them to include expenditure on large items such as furniture, a washing machine; a fridge or cooker or other large kitchen appliance; television or hi-fi equipment; and spending on home improvements or maintenance.

Higher than a year ago	1
Same as a year ago	2
Lower than a year ago	3
Don't know	4

ASK ALL

Q61. **Do you (and your spouse/partner)...? READ OUT. SINGLE CODE**

Own your home outright	1
Own your home with a mortgage or loan	2
Rent your home from a private landlord	3
Rent your home from a local authority or housing association	4
Live with your parents	5
Have some other arrangement	6

Source: SG2 baseline

ASK IF OWN HOME WITH A MORTGAGE/LOAN (CODE 2 AT Q61)

Q62. **Approximately what are your current monthly repayments for the mortgage/loan on your home?**

WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", OFFER BANDS.

RANGE CHECKS: WITHOUT PARTNER – FROM £1 UP TO £1,500; WITH PARTNER - £2,500 (soft checks)

For those without partner/spouse:

Would it amount to:

- (a) £400 or more? (If yes ask (b), if no ask (d)).
- (b) £600 or more? (If yes ask (c), if no ask (f)).
- (c) £800 or more? (and then stop)
- (d) £200 or more? (If yes ask (e)).
- (e) £300 or more? (and then stop)
- (f) £500 or more? (and then stop)

Don't know

Refused

For those with a partner/spouse:

Would it amount to:

- (g) £600 or more? (If yes ask (h), if no ask (j)).
- (h) £900 or more? (If yes ask (i), if no ask (l)).
- (i) £1,200 or more? (and then stop)
- (j) £300 or more? (If yes ask (k)).
- (k) £450 or more? (and then stop)
- (l) £750 or more? (and then stop)

Don't know

Refused

Source: new

ASK IF RENTING HOME (CODE 3 or 4 AT Q61)

Q63. **Approximately what is the current monthly rent for your home?**

WRITE IN AMOUNT IN POUNDS. IF "DON'T KNOW" OR "REFUSED", OFFER BANDS.

RANGE CHECKS: WITHOUT PARTNER – FROM £1 UP TO £1,500; WITH PARTNER - £2,500 (soft checks)

For those without partner/spouse:

Would it amount to:

- | | |
|-------------------|----------------------------------|
| (a) £400 or more? | (If yes ask (b), if no ask (d)). |
| (b) £600 or more? | (If yes ask (c), if no ask (f)). |
| (c) £800 or more? | (and then stop) |
| (d) £200 or more? | (If yes ask (e)). |
| (e) £300 or more? | (and then stop) |
| (f) £500 or more? | (and then stop) |

Don't know

Refused

For those with a partner/spouse:

Would it amount to:

- | | |
|---------------------|----------------------------------|
| (g) £600 or more? | (If yes ask (h), if no ask (j)). |
| (h) £900 or more? | (If yes ask (i), if no ask (l)). |
| (i) £1,200 or more? | (and then stop) |
| (j) £300 or more? | (If yes ask (k)). |
| (k) £450 or more? | (and then stop) |
| (l) £750 or more? | (and then stop) |

Don't know

Refused

Section 8: Saving Gateway

-ASK ALL TREATMENT GROUP WHO HAVE NOT CODED "SG" (CODE 5 AT Q27)

Q64. **RDD SAMPLE: A few months ago <MORI invited you> to open a Saving Gateway account launched in your local area by the Treasury and Department for Education & Skills. Can I check, have you opened a Saving Gateway account?**

DWP/PAF SAMPLE: A few months ago <the Treasury and Department for Education & Skills> wrote to you/your household inviting you to open a Saving Gateway account that they are piloting in your local area. Can I check, have you opened a Saving Gateway account?

INTERVIEWER: IF RESPONDENT SAYS "NO" PROMPT WHETHER CODE 2, 3, 4 OR 5

Yes	1
No:	
Decided not to open an account	2
Tried to open account but was too late/missed deadline/ have not got round to opening it	3
Don't recall being invited	4
Did not read/open invitation	5
Did not receive a pack – did not request one	6
Did not receive a pack – requested one but did not receive	7

READOUT TO THOSE CODED "SG" AT Q27:

You mentioned earlier that you have a Saving Gateway account. I would like to ask you some questions about this account.

ASK ALL WHO HAVE OPENED AN SG ACCOUNT (CODE 5 AT Q27 OR CODE 1 AT Q64)

Q65. **Why did you decide to open the Saving Gateway account rather than another type of savings account? DO NOT READ OUT. SINGLE CODE ONLY INTERVIEWER NOTE: IF MENTION MORE THAN ONE, PLEASE PROMPT FOR MAIN REASON**

Q66. Delete Q66 but retain Q number

Because it's new/heard about it/been promoted	1
Being able to open the account through a High Street bank	2
Being able to spend the Government contribution in any way I wanted	3
Being able to withdraw money at any point	4
Did not know of any other savings account	5
Recommendation	6
The Government contribution	7
The information/advice/training offered to people who open an account	8
Other (PLEASE WRITE IN)	9
Don't know	10

Source: SG2 baseline

ASK ALL RECALL BEING INVITED TO OPEN SG (CODES 1 TO 3 AT Q64) AND/OR THOSE CODED "SG" (CODE 5 AT Q27)

Q67. ACCOUNT OPENERS (CODE 1 AT 64 AND/OR CODE 5 AT Q27): **How easy or difficult was it to open your Saving Gateway account?**

NON-OPENERS (CODE 2 OR 3 AT Q64): **How easy or difficult did you think it would be to open a Saving Gateway account?**

REVERSE SCALE

Very easy	1
Fairly easy	2
Neither/nor	3
Fairly difficult	4
Very difficult	5
Don't know/no opinion	6

ASK IF DIFFICULT (CODES 4 OR 5 AT Q67)

Q68. ACCOUNT OPENERS **In what ways was it difficult for you? What else?** DO NOT READ OUT. MULTICODE OK

NON OPENERS **In what ways did you think it would be difficult? What else?** DO NOT READ OUT. MULTICODE OK

The branches were too far away	1
I could not use my local Halifax branch	2
I had to make an appointment at the Halifax	3
I was unable to get an appointment with Halifax at a time convenient for me	4
I had (<<non-openers - would have>>) to wait a long time for an appointment with the Halifax	5
There were too many forms to complete	6
There was no telephone number for me to contact to find out more about the account	7
I could not open the account by post	8
I could not open the account using cash	9
Other reasons (WRITE IN)	10
Don't know/	11

ASK ACCOUNT OPENERS (CODE 5 AT Q27 OR CODE 1 AT Q64)

Q69. **At the time when you opened your Saving Gateway account, did you have an interview with staff at the Halifax, to review your financial position?**

Yes	1
No	2
Don't know/Can't remember	3

Q70. **And at the time when you opened your Saving Gateway account, were you offered any other financial products or accounts by Halifax staff?**

Yes	1
No	2
Don't know/Can't remember	3

ASK IF YES (CODE 1 AT Q70)

Q71. **What financial products or accounts were you offered?** DO NOT READ OUT.
MULTICODE OK

Other savings account for you/your family (include ISA)	1
Current/bank accounts	2
Credit cards	3
Mortgages	4
Other bank loans	5
Life insurance	6
Other (WRITE IN)	7
Don't know/Can't remember	8

NOTE: QUESTION 71B DELETED

ASK ALL

Q72. **Are you aware of the following service(s) available to you in your local area, which can provide advice, information or education to improve financial and numeracy skills?**
READ OUT

	Yes	No	Don't know
<East Yorks> The learndirect national learning advice service including "Cash Crescent" courses	1	2	3
<Cambridgeshire> Free family learning courses provided by the Department for Education and Skills	1	2	3
<South Yorkshire> The Adult Learning Grant	1	2	3
<East London> The range of learning programmes provided by Tower Hamlets College and others	1	2	3
<Cumbria> The Financial Pursuits board game provided by Impact Housing Association	1	2	3
<ASK ALL EXCEPT EAST YORKSHIRE> The learndirect national learning advice service	1	2	3

LOOP FOR EACH MENTIONED AT Q72 (YES "CODE 1" AT Q72)

Q73. **And have you used <INSERT SERVICE MENTIONED AT Q72> to obtain this type of information or attended any of the available courses?**

Yes	1
No	2
Don't know/Can't remember	3

ASK IF NO TO ALL MENTIONS AT Q73

Q73a **And why did you decide not to obtain any information or attend the available courses?**
DO NOT READ OUT. MULTICODE OK

Do not need financial advice	1
Do not want financial advice	2
Do not think information will help improve financial knowledge	3
Location of courses is inconvenient	4
Can't get to courses/no transport	5
Too old to attend courses	6
Do not have time to attend courses	7
Do not like the idea of attending a course	8
Do not think a course will help improve financial knowledge	9
Haven't got round to it	10
Other WRITE IN	11
Don't know	12

Q74. **Delete question 74 but retain Q number as blank**

ASK ALL ACCOUNT OPENERS (CODE 5 AT Q27 OR CODE 1 AT Q64)

Q75. **Now I would like to ask you some questions about your Saving Gateway account. How have you raised the money that you have put into the Saving Gateway account since you opened it?** DO NOT READ OUT. MULTICODE OK

Cash already had saved aside at home	1
Borrowed money from friend/family	2
Cashed in premium bonds, shares etc...	3
Gave up smoking	4
Cut down spending on non-essential items/purchases (eg. Holidays, leisure/social spends)	5
Cut down spending on essential items such as food etc	6
Took out a loan	7
Taken money out of my current account	8
Taken some money out of regular income/wages/benefits payment	9
Used a credit card (withdrawing money and including using credit card cheques)	10
Transferred money from a savings account	11
In some other way (PLEASE WRITE IN)	12
Don't know	13

Source:new

Q76. Which of these statements best describes how you pay money into your Saving Gateway account? READ OUT. SINGLE CODE ONLY

I regularly pay money in, that is at least once a month	1
I pay money in as and when I can	2
I put money in when the account was opened but haven't paid any in since	3
Don't know	4

Source: new

ASK THOSE WHO PAY IN REGULARLY (CODE 1 AT Q76)

Q77. How much per month do you save in your Saving Gateway account? PROBE FOR BEST ESTIMATE

RANGE CHECK: FROM £1 UP TO £200 PER MONTH (soft check)

£

Don't know 1

Source: SG2 baseline

ASK THOSE WHO DO NOT MAKE REGULAR PAYMENTS (CODE 2 OR 3 AT Q76)

Q78. Do you have a particular amount that you try and save each week or month in your Saving Gateway account?

Yes	1
No	2

Source: SG1

ASK ALL WHO TRY AND SAVE (CODE 1 AT Q78)

Q79. How much do you try and save? PROBE FOR BEST ESTIMATE. WRITE IN & CODE FREQUENCY I.E WEEKLY OR MONTHLY OR OTHER (WRITE IN)

RANGE CHECK: FROM £1 UP TO £33 PER WEEK; £150 PER MONTH; £800 PER YEAR (soft check)

£

Don't know 1

Q80. Delete question 80 but retain question number as blank

Q81. **What are you saving for with your Saving Gateway account?** DO NOT READ OUT.
MULTICODE OK

For a rainy day/emergency	1
To help buy a home	2
To buy something for myself	3
To buy something for my children	4
For a holiday/a car	5
To meet day-to-day expenses	6
To pay bills	7
For retirement/older age	8
For my education	9
For my children's educations	10
To provide a regular income	11
To buy something for my home	12
For a special occasion (e.g. wedding)	13
Another reason (PLEASE WRITE IN)	14
Not sure	15

Source: SG2 baseline

ASK IF "NOT OPENED SG" (CODE 2 AT Q64 AND NOT CODED 5 AT Q27) OR "DID NOT RECEIVE A PACK- DID NOT REQUEST ONE (CODE 6 AT Q64 AND NOT CODED 5 AT Q27)

Q82. **NON-OPENERS: Why did you decide not to open a Saving Gateway account?** DO NOT READ OUT. MULTICODE OK

DID NOT RECEIVE PACK: Why were you uninterested in finding out more about the Saving Gateway account?

Did not think the account would suit my needs	1
Already have a savings account I am happy with	2
Have not got round to it	3
Do not trust the Government	4
Do not trust the Halifax	5
Do not have any spare money to save	6
Do not need to save for anything	7
Prefer to spend any spare money I have rather than save it	8
Do not believe in saving	9
Paying off debt rather than saving	10
Not enough information received about the Saving Gateway account	11
The scheme was too complicated	12
Wasn't as good as it sounded on the phone	13
Wasn't eligible when I looked at scheme in more detail	14
Just changed my mind	15
Branches were too far away	16
Personal circumstances have changed since initial call	17
Thought it was too good to be true	18
I opened something else instead	19
Other (PLEASE WRITE IN')	20
Don't know	21

ASK IF "NOT OPENED SG" (CODE 2 AT Q64 AND NOT CODED 5 AT Q27)

Q83. **What, if anything, would motivate you to open a Saving Gateway account? DO NOT READ OUT. MULTICODE OK**

Increase in the Government contribution	1
Account paid interest	2
Account was tax-free	3
No monthly limit on how much I could pay in	4
Tie in period was shorter (ie. did not have to keep account opened for 18 months)	5
Account not run by the Halifax	6
More information on saving in general	7
More information on the Saving Gateway Account	8
If the account opening process was easier	9
If I had more time to think about it/open the account	10
If I had any spare money available to save in the account	11
Other (PLEASE WRITE IN)	12
Nothing	13
Don't know	14

ASK ALL WHO RECALL BEING INVITED TO OPEN SG (CODES 1 TO 3 AT Q64) AND/OR THOSE CODED "SG" (CODE 5 AT Q27)

I am going to ask you some questions about features of the Saving Gateway account. This is not intended to be a test. We are asking these questions in order to find out whether the information provided about Saving Gateway was sufficient to enable people to make informed decisions on whether to open the account.

Q83a **Are you aware that there is a maximum amount that can be saved in a Saving Gateway account each month?**

Yes	1
No	2

IF YES (CODE 1 AT Q83a)

Q84. **What is your understanding of the maximum amount people are allowed to put into the Saving Gateway account, per month?**

RANGE CHECK: UP TO £150 (soft check)

£

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Don't know 1

IF NO AT Q83a OR DON'T KNOW AT Q84, READ OUT: **The maximum amount that can be saved per month is <INSERT AREA MAXIMUM AMOUNT AS RELEVANT: CAMBS £125; E.YORKS £25 S.YORKS £25; MANCHESTER £25; CUMBRIA £50; E.LONDON £50>.**

Q85. ASK ALL WHO RECALL BEING INVITED TO OPEN SG (CODES 1 TO 3 AT Q64) AND/OR THOSE CODED "SG" (CODE 5 AT Q27) **Thinking about your own circumstance, is this amount too high, too low or about right?**

Too high	1
About right	2
Too low	3
Don't know	4

Q85a **Do you know how much the Government will pay in to a Saving Gateway account for every £1 saved?** INTERVIEWER: IF RESPONDENT GIVES AMOUNT HERE, THEY WILL BE ASKED THIS AT THE NEXT QUESTION

Yes	1
No	2

ASK IF YES (CODE 1 AT Q85a)

Q86. **For every £1 saved in a Saving Gateway account how much do you think the Government pays in?** WRITE IN AMOUNT.

RANGE CHECK: UP TO £10 (soft check)

Don't know

IF NO AT Q85a OR DON'T KNOW AT Q86, READ OUT

For every £1 saved in a Saving Gateway account, the Government will contribute (INSERT MATCH RATE AS RELEVANT: CAMBS 20pence; E.YORKS 50pence; S.YORKS 50pence; MANCHESTER £1; CUMBRIA 50pence; E.LONDON 20pence) up to a maximum limit.

ASK ACCOUNT OPENERS AND THOSE WHO HAVE TRIED TO OPEN AN ACCOUNT (CODES 1 OR 3 AT Q64)

Q87. ACCOUNT OPENERS: **Thinking about your own circumstance, how important or unimportant is this government contribution in influencing your decision to open a Saving Gateway account?**

TRIED TO OPEN ACCOUNT: **Thinking about your own circumstance, how important or unimportant is this government contribution in influencing your decision to try and open a saving gateway account?**

REVERSE SCALE

Very important	1
Fairly important	2
Not very important	3
Not at all important	4
Don't know	5

ASK ALL REFUSERS (CODE 2 AT Q64)

Q87a **How important or unimportant would a more generous Government contribution have been, in encouraging you to open a Saving Gateway account?**

REVERSE SCALE

Very important	1
Fairly important	2
Not very important	3
Not at all important	4
Don't know	5

READ OUT TO ALL WHO RECALL BEING INVITED TO OPEN SG (CODES 1 TO 3 AT Q64) AND/OR THOSE CODED "SG" (CODE 5 AT Q27)

Q87b **Do you know how long the Saving Gateway account needs to be kept open before it qualifies for the Government match?** INTERVIEWER: IF RESPONDENT GIVES TIME PERIOD HERE, THEY WILL BE ASKED THIS AT THE NEXT QUESTION

Yes	1
No	2

ASK IF YES (CODE 1 AT Q87a)

Q88. **And how long do you think this is?** WRITE IN MONTHS

RANGE CHECK: FROM 1 UP TO 36 MONTHS (soft check)

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Don't know 1

IF NO AT Q87b OR DON'T KNOW AT Q88, READ OUT **The Saving Gateway account must be kept open for 18 months to qualify for the Government funds.**

ASK ALL WHO RECALL BEING INVITED TO OPEN SG (CODES 1 TO 3 AT Q64) AND/OR THOSE CODED "SG" (CODE 5 AT Q27)

Q89. **Thinking about your own circumstance, is this time period too long, too short or about right?**

Too long	1
About right	2
Too short	3
Don't know	4

ASK ALL ACCOUNT OPENERS (CODE 5 AT Q27 OR CODE 1 AT Q64) AND IN EAST YORKSHIRE SAMPLE

Q89a **How important or unimportant was the £50 account opening payment from the Government in influencing your decision to open a Saving Gateway account?** REVERSE SCALE

INTERVIEWER NOTE: EAST YORKSHIRE ACCOUNT OPENERS RECEIVE AN ADDITIONAL £50 GOVERNMENT CONTRIBUTION IF THEY SAVE OVER £50.

Very important	1
Fairly important	2
Not very important	3
Not at all important	4
Don't know	5

ASK ALL

Q90. **I would like to ask you one question relating to how individuals think about their saving decisions. Let's say you have £200 in a savings account. The account earns ten per cent interest each year. How much would you have in the account at the end of two years?**

£242	1
£240	2
£220	3
£210	4
£204	5
£202	6
Other (WRITE IN)	7
Don't know	8

Source: English Longitudinal Study of Ageing.

Section 9: Health

I would now like to ask you a couple of questions about your <and your partner's> health.

ASK ALL

Q91. **Over the last 12 months, would you say your and your spouse/partner's health on the whole has been...?** READ OUT. SINGLE CODE FOR EACH

	Respondent	Partner/spouse
Excellent	1	1
Good	2	2
Fair	3	3
Poor	4	4
Very poor	5	5
Don't know	6	6
Refused	7	7

Q92. **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?** SINGLE CODE FOR EACH

	Respondent	Partner/spouse
Yes	1	1
No	2	2
Refused	3	3

Q93. **Do you (or your partner/spouse) smoke?**
INCLUDE CIGARETTES, CIGARS, PIPES ETC..

	Respondents	Partner/Spouse
Yes: Cigarettes/self-rolled cigarettes /cigars	1	1
Pipes	2	2
None	3	3
Refused	4	4

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE SMOKES CIGARETTES OR CIGARS (CODE 1 AT Q93)

Q94. **Approximately how many cigarettes /cigars, a day do you (and your partner/spouse) smoke?**

WRITE IN NUMBER FOR RESPONDENT AND PARTNER/SPOUSE IF APPLICABLE

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE SMOKES PIPES (CODE 2 AT Q93)

Q94a **Approximately how many grams of tobacco a day do you (does your partner/spouse) smoke in your/their pipe?**

WRITE IN NUMBER FOR RESPONDENT AND PARTNER/SPOUSE IF APPLICABLE

Section 10: Demographics

ASK ALL

Q94b **Thinking about ALL the qualifications you have ever gained, even if it was a long time ago, or even if you feel they are not relevant to you now. What is your highest qualification? You can include qualifications you have gained from school, college, university, work, any Apprenticeships or government schemes, or from studying at home or in your own time.**

NOTE TO INTERVIEWER: SINGLE CODE. MULTICODE ONLY IF RESPONDENT UNSURE WHICH IS HIGHEST QUALIFICATION

ASK IF PARTNER/SPOUSE (CODE 2 AT Q1)

Q94c **And what is your partner/spouse's highest qualification?**

GCSE/O-Level/CSE	1
Vocational qualifications (=NVQ1+2)	2
A-Level or equivalent (=NVQ3)	3
Bachelor Degree/Teacher Training or equivalent (=NVQ4)	4
Masters/PhD/PGCE or equivalent	5
Professional qualifications	6
Nursing or other medical qualification	7
Other (WRITE IN)	8
No formal qualifications	9
Still studying	10
Don't know	11

ASK ALL RDD SAMPLE AND ALL CONTROL. RANGE CHECK FOR 16-65 YEAR OLDS ONLY

Q95. **Can you tell me what your date of birth is? CODE INTO BANDS**

CATI: ALLOW "REFUSED" FOR EACH CATEGORY: DAY/MONTH/YEAR

DD MM YY

16-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65+	6
Refused	7

CODE FOR ALL - DO NOT ASK

Q96. **Gender** INTERVIEWER TO CODE GENDER

Male	1
Female	2

Q97. **Deleted**

Q98. **How would you describe your race or ethnic origin?** PROMPT IF REQUIRED. SINGLE CODE ONLY

White	
British	1
Irish	2
Any other White background (WRITE IN & CODE "3")	3
Mixed	
White and Black Caribbean	4
White and Black African	5
White and Asian	6
Any other Mixed background (WRITE IN & CODE "7")	7
Asian or Asian British	
Indian	8
Pakistani	9
Bangladeshi	0
Any other Asian background (WRITE IN & CODE "X")	X
Black or Black British	
Caribbean	Y
African	1
Any other Black background (WRITE IN & CODE "2")	2
Chinese or other ethnic group	
Chinese	3
Any other background (WRITE IN & CODE "4")	4

Q99. **Finally, the Treasury and Department for Education & Skills may be conducting further research on related issues in the future – would it be OK for MORI or another appointed contractor to contact you again in connection with future studies? PROBE & CODE ONE OF THE FOLLOWING.**

Yes - both MORI & other appointed contractors may recontact	1
Yes – only MORI may recontact	2
No – neither may recontact	3

CHECK ADDRESS & AMEND

ASK IF ONLY ONE TELEPHONE NUMBER IN SAMPLE

Q100. **Do you have an alternative telephone number we can use if we need to contact you for quality control or so you can be invited to take part in further research about this subject?**

INTERVIEWER: PREFERABLY A MOBILE RATHER THAN WORK TELEPHONE NUMBER

Alternative Telephone Number (WRITE IN):

Home/Mobile	1
Work	2
Refused/Ex-directory	3

Q101. **If we were repeating this research in a years time and were not able to find you, is there anybody who would know where you are?**

INTERVIEWER: ADD AS REASSURANCE IF REQUIRED:

We will only use their contact details for the purpose of regaining contact with you. We will let them know that you provided their details for this purpose. They will be free to refuse at any point or to request that we do not contact them again.

WHERE POSSIBLE TRY TO GET A NAME OF AN INDIVIDUAL WHO DOES NOT LIVE AT THE SAME ADDRESS

Name/Initial/Title: Mr/Mrs/Ms/Miss

Address:

Full Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Telephone:

Q102. **Delete question but retain question number**

Q103. INTERVIEWER: PLEASE CODE BELOW WHAT INFORMATION HAS BEEN PROVIDED

Name, telephone number and address	1
Name and telephone number only	2
Name and address only	3
Name only	4
No information/refused	5

THANK & CLOSE