

## **Saving Gateway 2 (J24346)**

### **1 Introduction**

MORI has been commissioned by the Department for Education & Skills and Treasury to:

- Recruit people who would be interested in taking out a Saving Gateway 2 account
- Recruit people willing to take part in research about attitudes and behaviour towards savings
- Conduct research into how the Saving Gateway 2 account is working in practice.

This note deals primarily with the recruitment (points 1&2). The research (point 3) will take place later this year.

This is a highly sensitive piece of work so please take time to read this note.

### **2 What is the Saving Gateway 2?**

The Saving Gateway 2 (SG2) is a saving account that the Government is piloting in 6 areas to see how it would work if it were made available across the whole country. This pilot – Saving Gateway 2 – builds on a smaller pilot (Saving Gateway 1) which ran in 5 of the 6 pilot areas in 2002.

The SG2 aims to help people save more by offering money from the Government for every pound people save – up to a maximum limit. The amount that is being offered & the total contribution limit from the Government vary slightly between the 6 areas. The attached sheet summarises what is being offered in each area.

Other key features about the SG2 which you need to be aware of are:

- The Halifax Bank is the provider
- The SG2 account lasts 18 months but the account holder can withdraw their savings at any point by calling into the Halifax branch where they opened their account.
- If they withdraw money from their SG2 account, they will not lose entitlement to the Government contribution. However, they will not be entitled to receive any more contributions until they have paid the money they withdrew back into their SG2 account.
- They will not be able to withdraw money from the Government until the account ‘matures’ and ends – which will be 18 months after they opened the account.

### **3 Who are we recruiting?**

As mentioned, we are recruiting people to take out the SG2 account as well as people for the research (who would not get offered the account). To be eligible for either,

they must fulfil the following criteria:

- Live in one of the 6 pilot areas (East London, Cambridge, Cumbria, East Yorkshire, South Yorkshire and Manchester)
- Not be a full-time student
- Be aged 16-65 years
- In receipt of one of these benefits: Jobseeker's Allowance; Income Support; Incapacity Benefits; or Severe Disablement Allowance **OR**
  - Earning less than £25,000 per year (Gross salary if they are in work) AND their gross household income is less than £50,000 per year.

The sample will be RDD. CATI will randomise who gets offered the account and who will be recruited for research only.

The client will also be providing us with a sample of people on benefits later on but this will be covered under a separate note.

#### **4 What if they don't want an SG2 account?**

We are still interested in their views for the research that we will be conducting in the Autumn into people's attitudes and behaviour towards savings so please persuade them to take part and collect their contact details.

If selected for research:

- We would write to them before we approach them so they can refuse at this stage if they change their mind
- It will be for the Department for Education & Skills and the Treasury
- It will be a short interview conducted with a MORI interviewer at a time convenient to them.

All information collected will be confidential and for research purposes only. It will not affect their current or future dealing with any government department.

*These assurances apply to all groups that will be approached for research including those that will not be offered the SG2.*

#### **5 What if they are undecided or want more information?**

- Refer them to saving gateway website: [www.direct.gov.uk/savinggateway](http://www.direct.gov.uk/savinggateway)
- We can send them the pack which contains more information and call them back.

#### **6 Who can open an SG2 account?**

Respondents can only open an SG2 account if they are invited by MORI (after screening they are eligible) OR if they have been invited by the Government (by post). The letter we (MORI) sends them is their **proof** that they are eligible and they must give this to the Halifax when they open their account. Only one account can be

opened per household.

### **The questionnaire**

The screening questions are highly sensitive because we need to make sure they are eligible for the SG2 account and research. We have built in reassurances on confidentiality at key questions but feel free to reassure them where appropriate – here is suggested wording:

*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.*

### **We can not tell them about the account until:**

- **we know they are eligible and**
- **CATI selects them at random to be offered the account.**

Therefore, you must stick to the exact wording on the script. We do not want to build people's expectations in the event that they are NOT eligible.

### **Interview length**

We anticipate 5 minutes to screen eligibility. Additional 3 minutes to tell them about the SG2 account and 3 minutes to collect their contact details and some demographics. The maximum interview length is 11 minutes although many will fall out during the screening stage (max. 5 minutes).

For the group that will not be offered the account, the interview will last 16 minutes because they will get additional questions about their views and attitudes on personal finance.

Here are details on specific questions (a paper copy is attached):

- Q1 – screen out if don't live in our study area
  - Q2 – screen out if not residential address
  - Q3 – the client will be offering SG2 to a sample of benefit recipients by post at a later stage. When this starts, we will need to alert respondents that they may be invited twice but will only be able to take out one SG2 per household
  - Q4 – screen out full-time students
  - Q6 – we must know that they are aged 16-65 in order to proceed
  - Q7 – we want to know whether they are in work or not. Important that you find out whether they work 16 hours or more as this will affect subsequent filtering and their eligibility.
  - Q8 – they are eligible if they receive one of the 4 benefits listed.
  - Q9 – if they are working and not in receipt of one of the 4 benefits listed, we MUST know how much they earn. Their GROSS salary must be less than £25,000 per year. They can give weekly, monthly or annual amount.
- ASSURE CONFIDENTIALITY

- Q10a – everybody will be asked for their GROSS household income. This is because we are setting quotas on this. In addition, if they are not in receipt of one of the 4 benefits listed, we MUST confirm that their household income is less than £50,000 per annum in order to continue. By household income, we mean their personal income plus their partner/spouse if relevant. ASSURE CONFIDENTIALITY
- Only those that are eligible are taken to the Introduction at section B. Here they are told about the SG2 account in THEIR area (if they are selected by CATI).
- Q11 – if they want to apply for the account, we collect their details and a pack will be sent to them within 14 days.
- Q11 – if they are undecided, we tell them more about the account and offer to send them more details if they want to apply or are still undecided.
- Q11 – if they do not want the account, we want permission to recontact them for reseach.
- Q12 – record their details so we can mail-out to them about SG2/for further research.
- Q13 – 14 – these Qs are to ensure we pick up a spread and not missing out particular groups.

Your pack contains:

- Chart showing SG2 by area
- Questionnaire
- Common Q&As

We hope you enjoy working on this and please let your supervisor know of any queries.

Trinh Tu, Nick Pettigrew, Patrick Fraser, David Kelly & Juliet Brown.