

SAVING GATEWAY 2 EVALUATION : WAVE 2

MAIN STAGE – FINAL: 22/08/06

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.

LONGITUDINAL: You may recall taking part in an interview conducted by MORI last year on similar issues. At the time you expressed an interest in helping us with the follow-up study designed to help the 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.

TOP-UP - This is a major study which will provide evidence to help the 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. It doesn't matter if you don't have any savings; we would still like to talk to you.

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.

TREATMENT LONGITUDINAL <20 MINUTES>. TOP-UP <30 minutes>

CONTROL LONGITUDINAL <15 MINUTES>. CONTROL TOP-UP <20 MINUTES>.

LONGITUDINALSAMPLE: READ OUT IF RESPONDENT QUERIES HOW WE GOT THEIR DETAILS:

IF CONTROL

- You originally took part in a short interview between May and July last year and were then interviewed again towards the end of last year. During this interview you expressed an interest in helping us with the follow-up study. 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.

ACCOUNT OPENERS

- Since opening your Saving Gateway account, you may recall taking part in an interview conducted by MORI towards the end of last year. At the time you expressed an interest in helping us with the follow-up study. 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.

ACCOUNT REFUSERS

- Since being offered the Saving Gateway account that HM Treasury and the Department for Education and Skills are piloting in your area last year, you may recall taking part in an interview conducted by MORI about attitudes towards money and saving. At the time you expressed an interest in helping us with the follow-up study. 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.

TOP-UP SAMPLE: READ OUT IF RESPONDENT QUERIES HOW WE GOT THEIR DETAILS:

IF PAF/DWP

- You may recall receiving a letter from HM Treasury and the Department for Education and Skills last year 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 (REFUSERS AND OPENERS)

- You may recall taking part in a short interview conducted by MORI last year 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.
- 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.

IF CONTROL

- You may recall taking part in a short interview conducted by MORI last year 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.

NOTE TO INTERVIEWER:

- If respondent would like to find out more about the research, they can contact Rachel Vines or Jane Darragh 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 TOP-UP 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 2005?

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+ ASK SQD
7. Refused CLOSE

IF D.O.B IS PROVIDED AND EARLIER THAN 01.08.1940 CLOSE INTERVIEW. IF REFUSED AND BAND 6 PROVIDED (65+) ASK SQD

SQD Can I just check were you born before the 1st August 1940?

1. Yes CLOSE
2. No

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 Jane Darragh 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. **Delete Question but retain Q number**

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.**

IF RESPONDENTS FROM CONTROL SCREENER ASK WHY WE ARE ASKING FOR INCOME AGAIN, PLEASE EXPLAIN THAT THE FIRST QUESTION WAS TO ENSURE WE WERE SPEAKING TO A CROSS-SECTION OF INCOME GROUPS, BUT THIS QUESTION ASKS ABOUT INCOME IN MORE DETAIL.

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

Exact Date (Please write in and code 1 '1')

New job/Not yet been paid 2

Don't know 3

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.

INTERVIEWER NOTE: IF STATE PENSION IS MENTIONED, PLEASE NOTE AND PROMPT AT Q11 AND DO NOT INCLUDE IN 'OTHER' HERE.

IF RESPONDENTS FROM CONTROL SCREENER ASK WHY WE ARE ASKING ABOUT BENEFITS AGAIN, PLEASE EXPLAIN THAT THE FIRST QUESTION WAS TO ENSURE WE WERE SPEAKING TO A CROSS-SECTION OF PEOPLE, BUT THIS QUESTION ASKS ABOUT A RANGE OF BENEFITS.

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.** INTERVIEWER NOTE: AGAIN, RESPONDENTS SHOULD NOT INCLUDE PAYMENTS OF STATE PENSION HERE BUT AT Q12

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)

Q10b **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
di)	State pension	?
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. Delete question but retain Q number

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	Tend to agree	Neither/nor	Tend to disagree	Strongly disagree	Don't know
I prefer to buy things on credit rather than wait and save up	1	2	3	4	5	6
I am never late at paying my bills	1	2	3	4	5	6

Q16. W2 In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods. In planning your (family's) saving and spending, which of the following time periods is most important to you (and your husband/wife/partner), the next few weeks, the next few months, the next year, the next few years, the next 5-10 years, or longer than 10 years?

READ OUT A-F ONLY,

A	The next few weeks	1
B	The next few months	2
C	The next year	3
D	The next few years	4
E	The next 5-10 years	5
F	Longer than 10 years	6
	Plans day to day	7
	Plans over other period	8
	Does not plan	9
	Don't know	10
	Refused	11

Source: English Longitudinal Study of Ageing/Health and Retirement Survey

Q16. Delete question but retain Q wording

Q17. Delete question but retain Q wording

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. By a basic bank account I mean any account which allows withdrawals and paying-in but does not have an overdraft or loan facility or provide 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

ASK IF IN CREDIT MORE THAN £100 AT Q22

Q26 **Which of the following best describes the way you use your current account(s)?** READ OUT. SINGLE CODE ONLY

I rarely or never have more than £50 left in my account at the end of the month	1
I sometimes have more than £50 left in my account at the end of the month	2
I often have more than £50 left in my account at the end of the month	3
I deliberately save money in my current account	4
Don't know	5

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)

Nothing

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 WITH AT LEAST ONE SAVINGS ACCOUNT (ANY CODES 1-7 AT Q27 OR Q28) AND/OR SAVING IN A CURRENT ACCOUNT (CODE 4 AT Q26W2) AND/OR INVESTMENT PRODUCTS (ANY CODE 1-6 AT Q40)

SCRIPTING NOTE – BRING IN CODES FOR <> AS RELEVANT

Q43 **IF INVESTMENT MENTIONED: What are you saving for with your <savings account(s)>/<current account>/<investments>? MULTICODE OK**

IF INVESTMENT NOT MENTIONED: Earlier you mentioned that you save in a current account/have a savings account. What are you saving for with your <savings account(s)>/<current account>? 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
Re-invest	14
Home improvements	15
To clear debt	16
To have savings	17
To get the Government incentive	18
For a funeral	?
Nothing in particular	19
Another reason (PLEASE WRITE IN	20
Not sure	21

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)

- Nothing
- 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

- Nothing
- Don't know

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

- Nothing
- Don't know

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 1-11i

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 or car bought on hire purchase	4	
Store card(s)	5	
Loan from a bank, building society or commercial loan company	6	
[NO CODE 7]	7	
Social Fund	8	
Mail order catalogue debt	9	
Overdue council tax bill	10	
Overdue utility bill(s)	11	
Benefit/tax credit overpayments	11i	
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 £0UP 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

ASK ALL

Q53 W2 **In the past five years, has any lender or creditor turned down any request you (or your spouse/partner) have/has made for credit, or not given you as much credit as you applied for?** IF YES, PROBE IF 'TURNED DOWN', 'NOT AS MUCH CREDIT' OR BOTH. SINGLE CODE ONLY

Yes – turned down	1
Yes – not as much credit	2
Yes - both turned down and not as much credit	3
No	4
Don't know	

Source: Survey of Consumer Finances

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

Q55w **Have you (and/or your partner/spouse) bought any clothing or shoes during the last three**
2a **calendar months? SINGLE CODE ONLY**

INTERVIEWER NOTE: EITHER FOR THEMSELVES OR MEMBERS OF THE HOUSEHOLD

_____	Yes	1	GO TO Q55W2B
_____	No	2	

ASK IF YES (CODE 1) AT Q55W2a, OTHERS TO Q56

Q55W **About how much in total have you (and/or your partner/spouse) spent on clothing and shoes in**
2b **the last three calendar months?**

WRITE IN AMOUNT IN POUNDS.

IF "DON'T KNOW" OR "REFUSED", OFFER BANDS

Would it amount to:

- (a) £200 or more? (If yes ask (b), if no ask (d)).
- (b) £400 or more? (If yes ask (c), if no ask (f)).
- (c) £1,000 or more? (and then stop)
- (d) £100 or more? (If yes ask (e), if no ask (g)).
- (e) £150 or more? (and then stop)
- (f) £300 or more? (and then stop)
- (g) £30 or more (and then stop)

Don't know

Refused

RANGE CHECK: UP TO £2000 (soft check)

Don't know

Refused

ASK ALL

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

Q62. **Delete question but retain Q number**

Q63. **Delete question but retain Q number**

Section 8: Saving Gateway

Q64. **Delete question but retain Q number**

Q65. **Delete question but retain Q number**

Q66. **Delete question but retain Q number**

Q67. **Delete question but retain Q number**

Q68. **Delete question but retain Q number**

Q69. **Delete question but retain Q number**

Q70. **Delete question and retain Q number**

Q71. **Delete question and retain Q number**

Q71b **Delete question and retain Q number**

SAVING GATEWAY SECTION WILL NOW START HERE

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

ASK IF YES TO ANY (CODE 1) AT Q72)

Q73. **And have you used this service/these services?** SINGLE CODE ONLY

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

ASK IF YES, USED SERVICE (CODE 1) AT Q73

Q73 **And how useful did you find it?** READ OUT AND REVERSE SCALE. SINGLE CODE ONLY

Very useful	1
Fairly useful	2
Not very useful	3
Not at all useful	4
Don't know/Can't remember	5

Q73a **Delete question but retain Q number**

ASK IF NO AT Q73

Q73 **And why did you decide not to obtain any information or attend the available courses?**

w2b DO NOT READ OUT. MULTICODE OK

I do not need financial advice/do not think the course would be helpful/relevant	1
Not interested/do not want financial advice	2
The location/time of courses is inconvenient/cannot get to courses	3
Do not have time/have other commitments	4
Do not like the idea of attending a course/too old to attend a course	5
Haven't got round to it	6
Do not know enough about it/what's on offer	7
Do not have technical equipment needed to take part (e.g. a computer)	8
Receive training through work/other organisations (e.g. local college, night school)	9
Costs/fees too expensive	10
Never thought about doing courses	11
Can't attend courses due to illness/housebound	12
No reason	13
Other WRITE IN	14
Don't know	15

-ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

Q71 **Last year, you were invited to open a Saving Gateway account launched in your local area by the Treasury and Department for Education & Skills. Can I check, is your Saving Gateway account still open?** IF NO, PROBE IF RESPONDENT CHOSE TO CLOSE ACCOUNT BEFORE IT MATURED OR IF THE ACCOUNT HAS MATURED AFTER 18 MONTHS. SINGLE CODE ONLY

W2a **IF NEEDED: Account maturity means the account ends after it has been open for the specified 18 months.**

Yes – still open	1
No-account matured	2
No-closed account before it matured	3
Other	?
Don't know	4

ASK IF RESPONDENT CLOSED ACCOUNT (CODE 3) AT Q71w2a

Q71 **Can you tell me why your Saving Gateway account is now closed?** DO NOT READ OUT.

W2b SINGLE CODE ONLY

Needed to use the money I'd been saving	1
Transferred it to a different savings account	2
Rules of Saving Gateway account too complicated	3
18 months too long to keep account open	4
Other (WRITE IN)	5
Don't know	6

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

ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

Q74 **In March this year, every Saving Gateway account opener was sent a CD-Rom called**
w2a **'Money Grows – on Trees?'. Can I just check, have you used this CD-Rom?**

SINGLE CODE ONLY

Yes	1	ASK Q74W2B
No	2	
Did not receive CD-Rom	3	
Don't know/Can't remember	4	

ASK IF NO, DID NOT USE CD-ROM (CODE 2) AT Q74w2a

Q74 **Did you request the workbook version of the information rather than use the CD-Rom?**

w2b SINGLE CODE ONLY

Yes	1	ASK Q74W2C
No	2	ASK Q74W2D
Don't know/Can't remember	3	

ASK ALL WHO REQUESTED THE WORKBOOK (CODE 1 AT Q74w2b)

Q74 **And have you used the workbook?** SINGLE CODE ONLY

w2c

Yes	1	ASK Q74W2D
No	2	
Don't know/Can't remember	3	

ASK IF HAD NOT USED CD-ROM AND NOT REQUESTED WORKBOOK (CODE 2 AT Q74w2b) OR HAD NOT USED WORKBOOK (CODE 2 AT Q74w2c), OTHERS TO Q74w2e

Q74 **And why did you decide not to use the <CD-Rom> / <workbook>? DO NOT READ OUT.**
w2d MULTICODE OK

Do not have a computer	1
Do not need financial advice	2
Do not want financial advice	3
Do not think information will help improve financial knowledge	4
Haven't got round to it	5
Not interested	6
Receive training through work/other organisations (e.g. local college, night school)	7
No need/not necessary	8
Not computer literate	9
Computer not working/CD Rom didn't work	10
Time constraints/other commitments	11
Lost CD Rom/Forgot about CD Rom	12
Did not receive CD Rom	13
No reason	14
Other (WRITE IN)	15
Don't know/Can't remember	16

ASK IF YES, USED CD-ROM OR WORKBOOK (CODE 1) AT Q74w2a or CODE 1 AT Q74w2c

Q74 **To what extent would you say the information in the <CD-Rom>/<workbook> has**
w2e **helped you to manage your finances? READ OUT AND REVERSE SCALE. SINGLE**
CODE ONLY

A great deal	1
A fair amount	2
Not very much	3
Not at all	4
Don't know	5

ASK ALL WHO RECALL CD-ROM PACK (CODES 1 OR 2 AT q74W2A)

Q74 **The CD-Rom information pack included a postcard for you to request contact with your**
w2f **local learning provider? Did you request this contact? SINGLE CODE ONLY**

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

ASK IF YES, ASKED TO BE CONTACTED (CODE 1) AT Q74w2f

Q74 **And how useful did you find the contact with the local learning provider? READ OUT A-**
w2g **D AND REVERSE SCALE SINGLE CODE ONLY**

A	Very useful	1
B	Fairly useful	2
C	Not very useful	3
D	Not at all useful	4
	The learning provider did not contact me	5
	Don't know/Can't remember	6

ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

Q75. ACTIVE ACCOUNT HOLDERS (CODE 1 OR CODE 4) AT Q71w2a: **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

CLOSED ACCOUNTS (CODE 2 OR 3) AT Q71w2a: **Now I would like to ask you some questions about your Saving Gateway account. How did you raise the money that you put into the Saving Gateway account?** 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

Q75 w2a ACTIVE ACCOUNT HOLDERS (CODE 1 OR CODE 4) AT Q71w2a: **Which of these statements best describes how you pay money into your Saving Gateway account?** READ OUT. SINGLE CODE ONLY

CLOSED ACCOUNTS (CODE 2 OR 3) AT Q71w2a: **Which of these statements best describes how you paid money into your Saving Gateway account?** READ OUT. SINGLE CODE ONLY

I have always/I always paid-in the same amount each month	1
The amount I pay-in each month has always depended on what I can afford/paid-in each month always depended on what I could afford	2
The amount I pay-in each month has increased/paid-in each month increased	3
The amount I pay-in each month has decreased/paid-in each month decreased	4
Don't know	5

ASK IF INCREASE/DECREASE IN AMOUNTS PAID IN OVER TIME (CODES 3 OR 4) AT Q75w2a
 Q75 ACTIVE ACCOUNT HOLDERS (CODE 1 OR CODE 4) AT Q71w2a: **Why has the amount**
 w2b **you pay into your account changed over time?** DO NOT READ OUT. MULTICODE OK

CLOSED ACCOUNTS (CODES 2 OR 3 AT Q71w2A): **Why did the amount you paid into your account change over time?** DO NOT READ OUT. MULTICODE OK

INCREASED:	
Change in household income	1
Change in personal circumstances	2
Want to make the most out of Government match scheme	3
Borrowed money from family/friends	4
Given up a luxury	5
Cut down spending on non-essential items/purchases (eg. Holidays, leisure/social spends)	6
Cut down spending on essential items such as food etc	7
Took out a loan	8
Taken money out of my current account	9
Used a credit card (withdrawing money and including using credit card cheques)	10
Transferred money from a savings account	11
Other (PLEASE WRITE IN')	12
DECREASED:	
Change in household income	13
Spending on other items	14
Change in personal circumstances	15
Covering other debts	16
No longer afford to save that much	17
Distance to branch/not able to get to branch	18
Other (PLEASE WRITE IN')	19
Don't know	20

ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

Q75 ACTIVE ACCOUNT HOLDERS (CODE 1 OR CODE 4) AT Q71w2a: **Have you withdrawn**
 w2c **any money from your Saving Gateway account?** SINGLE CODE ONLY

CLOSED ACCOUNTS (CODE 2 OR 3) AT Q71w2a: **Did you withdraw any money from your Saving Gateway account before it closed?** SINGLE CODE ONLY. ADD IF NECESSARY **Did you make any withdrawals from the account while it was still active?**

Yes	1
No	2
Don't know/can't remember	8

ASK IF WITHDRAWN MONEY (CODES 1-5) AT Q75w2c

Q75 **And what did you spend this money on? DO NOT READ OUT. MULTICODE OK**
w2d

A holiday	1
Leisure activities e.g. days out, evenings out	2
Christmas	3
A special occasion (e.g. wedding)	4
To pay bills/ day-to-day expenses	5
To Pay off loans/credit cards etc	6
DIY/decoration/home improvements	7
To buy something for my home e.g. household goods	8
Buying things like video, TV, computer, hi-fi	9
Buying leisure goods e.g. bikes, sports equipment	10
Buying clothes and shoes for your children	11
Buying other things for your children	12
Buying clothes and shoes for yourself/partner	13
Buying a car/motorbike	14
To help buy a home	15
My education	16
My children/grandchildren's education	17
My children's future generally	18
My retirement/old age	19
A rainy day/emergency/to have some money set aside	20
Nothing in particular	21
Another reason (PLEASE WRITE IN	22
Not sure	23

Q76. **Delete question but retain Q number**

Q77. **Delete question but retain Q number**

Q78. **Delete question but retain Q number**

Q79. **Delete question but retain Q number**

Q80. **Delete question but retain Q number**

Q81. **Delete question but retain Q wording**

ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

<SCRIPTING NOTE – CODES SHOWN IN BRACKETS TO BE USED FOR MATURED/CLOSED ACCOUNTS

Q81 ACTIVE ACCOUNT OPENERS (CODE 1 OR CODE 4) AT Q71w2a: Please can you tell me what you intend to do with the money that you have saved in your Saving Gateway account when it matures? Will you...READ OUT A-C only . SINGLE CODE ONLY

ACCOUNT MATURED (CODE 2) AT Q71w2a: Please can you tell me what you did with the money that you had saved in your Saving Gateway account when it matured? Did you...READ OUT A- C only. SINGLE CODE ONLY

ACCOUNT CLOSED (CODE 3) AT Q71w2a: Please can you tell me what you did with the money that you had saved in your Saving Gateway account when you closed your account? Did you...READ OUT A- C only. SINGLE CODE ONLY

ADD IF NECESSARY: **By account maturity I mean the account ends after it has been open for the specified 18 months**

A	Spend all of the money	1	
B	Save or invest all of the money	2	
C	Spend some and save or invest some of the money	3	GO TO Q81W2B
	Give the money away	4	
	Undecided	?	
	Other (WRITE IN)	5	
	Don't know	6	

ASK ALL SAYING SPEND SOME OF THE MONEY (CODE 3) AT Q81w2a

Q81 **Please can you tell me what percentage or fraction of the money you <will**
 W2b **spend>/<spent>? PROBE FOR BEST ESTIMATE AND WRITE IN**

% | OR FRACTION

Don't know

ASK ALL SAYING SPEND MONEY (CODES 1 OR 3) AT Q81w2a **EXCEPT** THOSE WITH ONLY A SAVING GATEWAY ACCOUNT (SINGLE CODE 5 AT Q27) NO SAVINGS IN A CURRENT ACCOUNT (CODE 1-3 & 5 AT Q22w2); AND NO INVESTMENT PRODUCTS (CODE 7 - 8 AT Q40)

Q81 **And can you tell me, what you will spend/spent your Saving Gateway money on?**
 W2c

A holiday	1
Leisure activities e.g. days out, evenings out	2
Christmas	3
A special occasion (e.g. wedding)	4
To pay bills/ day-to-day expenses	5
To Pay off loans/credit cards etc	6
DIY/decoration/home improvements	7
To buy something for my home e.g. household goods	8
Buying things like video, TV, computer, hi-fi	9
Buying leisure goods e.g. bikes, sports equipment	10
Buying clothes and shoes for your children	11
Buying other things for your children	12
Buying clothes and shoes for yourself/partner	13
Buying a car/motorbike	14
To help buy a home	15
My education	16
My children/grandchildren's education	17
My children's future generally	18
My retirement/old age	19
A rainy day/emergency/to have some money set aside	20
Nothing in particular	21
Another reason (PLEASE WRITE IN	22
Not sure	23

ASK ALL SAYING SAVE OR INVEST (CODES 2 OR 3) AT Q81w2a

Q81 ACTIVE ACCOUNT OPENERS (CODE 1 OR CODE 4) AT Q71w2a: **How will you save or invest the money when your Saving Gateway account matures? Will you...**READ OUT. MULTICODE OK

ACCOUNT MATURED (CODE 2) AT Q71w2a: **How did you save or invest the money when your Saving Gateway account matured? Did you...**READ OUT. MULTICODE OK

ACCOUNT CLOSED (CODE 3) AT Q71w2a: **How did you save or invest the money when your Saving Gateway closed? Did you...**READ OUT. MULTICODE OK

Transfer/transferred to a current account in a bank/building society	1
Transfer/transferred to a Halifax Liquid Gold Savings Account	2
Transfer <Transferred> to another savings account in a bank/building society	3
Invest <Invested> the money in National Savings and Investments	4
Invest <Invested> the money in stocks/shares/bonds/investment trusts/unit trusts	5
Buy life insurance or endowment policy	6
Invest the money in a pension	7
Invest the money in property/own home	8
Leave the money where it is	9
Undecided	?
Other (WRITE IN)	10
Don't know	11

Q82. **Delete question but retain Q wording**

Q83. **Delete question but retain Q wording**

Q83a **Delete question but retain Q wording**

Q84. **Delete question but retain Q wording**

Q85. **Delete question but retain Q wording**

Q85a **Delete question but retain Q wording**

Q86. **Delete question but retain Q wording**

Q87. **Delete question but retain Q wording**

Q87a **Delete question but retain Q wording**

Q87b Delete question but retain Q wording

Q88. **Delete question but retain Q wording**

Q89. **Delete question but retain Q wording**

Q89a Delete question but retain Q wording

ASK ALL ACCOUNT OPENERS (FROM SAMPLE) AND ALL REFUSERS SAYING CODE '5' 'SG ACCOUNT' AT Q27

Q89 ACTIVE ACCOUNT OPENERS (CODE 1 OR CODE 4) AT Q71w2a: **You will have received statements from the Halifax letting you know how much money is in your Saving Gateway account. Can you tell me how useful you find these statements? Would you say you find them... ?** REVERSE SCALE SINGLE CODE ONLY

CLOSED ACCOUNTS (CODE 2 OR 3) AT Q71w2a: When your account was active, you will have received statements from the Halifax letting you know how much money was in your Saving Gateway account. Can you tell me how useful you found these statements? Would you say you found them...? REVERSE SCALE SINGLE CODE ONLY

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

Q89 ACTIVE ACCOUNT OPENERS (CODE 1 OR CODE 4) AT Q71w2a: **And how easy or difficult do you find these statements to understand?** PROBE FOR VERY/FAIRLY. REVERSE SCALE SINGLE CODE ONLY

CLOSED ACCOUNTS (CODE 2 OR 3) AT Q71w2a: And how easy or difficult did you find these statements to understand? PROBE FOR VERY/FAIRLY. REVERSE SCALE SINGLE CODE ONLY

Very easy	1
Fairly easy	2
Neither easy nor difficult	3
Fairly difficult	4
Very difficult	5
Don't know	6

Q89 **Please can you tell me how you would describe your experience of having a Saving Gateway account? Would you say it was excellent, good or poor?** PROBE FOR VERY/FAIRLY. REVERSE SCALE SINGLE CODE ONLY

Excellent	1
Very good	2
Fairly good	3
Neither good nor poor	4
Fairly poor	5
Very poor	6
Don't know	7

Q89 **Please tell me how strongly you agree or disagree with the following statements about the Saving Gateway account.**

w2b

READ OUT STATEMENTS. REVERSE SCALE. ROTATE STATEMENTS

		Strongly agree 1	Tend to agree 2	Neither /nor 3	Tend to disagree 4	Strongly disagree 5	Don't know 6
	The Saving Gateway account has encouraged me to save money more regularly in a savings account						
ACTIVE ACCOUNT OPENERS ONLY (code 1 & 4at Q71w2a)	I do not think I will continue to save into a savings account once the Saving Gateway account matures	1	2	3	4	5	6
	As a result of the Saving Gateway account I cut back on my weekly or monthly spending	1	2	3	4	5	6
	The Saving Gateway account has helped me to plan ahead	1	2	3	4	5	6

ASK ALL

Q90. **Delete question but retain Q wording**

Q90 **I would like to ask you one question relating to how individuals manage their money.**
 W2 **Let's say you owe £100 on a credit card. The credit card charges ten per cent interest each year. How much would you owe after two years if you made no repayments? DO NOT READ OUT. SINGLE CODE ONLY. IF ASKED: The credit card has no fees and no minimum payment.**

121	1
120	2
110	3
102	4
101	5
100	6
Other (WRITE IN)	8
Don't know	9

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 AND REVERSE SCALE. 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 EXCEPT TREATMENT TOP-UP PAF/DWP

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

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

Q95 **Can you tell me what your partner/spouse' date of birth is?** CODE INTO BANDS
 w2 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 TOP-UP SAMPLE - DO NOT ASK

Q96. **Gender** INTERVIEWER TO CODE GENDER

Male	1
Female	2

Q97. **Delete question but retain question number**

ASK TOP-UP SAMPLE ONLY

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

ASK ALL

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

Q100. **Do you have an alternative telephone number to [insert all telephone numbers available in sample] 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
No alternative telephone number	?
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

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