

Saving Gateway Recruitment Questionnaire

Master 06/05/2005

(Final Version Including Control Script)

SECTION A: INTRODUCTION & SCREEN (5 MINUTES)

Good morning/afternoon/evening. My name is . . . and I am calling from MORI, the independent research agency. We are doing some work for the Department for Education and Skills and the Treasury to find out how many people qualify for a financial incentive that the Government is testing and wondered if you could spare 5 minutes.

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.

Before I start, I would like to ask a couple of questions to find out whether you live in the study area.

1	<p>First of all, can you tell me your postcode?</p> <p>COMPLETE AS MUCH OF PCODE AS POSSIBLE. IF RESPONDENT REFUSES/DON'T KNOW:</p> <p>Do you know which local authority you live in or pay your council tax to?</p> <p>IF RESPONDENT LIVES AT MORE THAN ONE ADDRESS ASK FOR THE ONE WHERE THEY LIVE "MOST OF THE TIME"</p> <p>Allerdale</p> <p>Barking and Dagenham</p> <p>Barnsley</p> <p>Barrow in Furness</p> <p>Boston</p> <p>Cambridgeshire</p> <p>Carlisle</p>	<p>IF DON'T LIVE IN ELIGIBLE AREA/DON'T KNOW/REFUSE TO GIVE LOCAL AUTHORITY, CLOSE:</p> <p>*I am sorry but you do not live in one of the study areas. Thank you very much for your time.</p> <p>OR</p> <p>*I am sorry but I need to confirm that you live in one of the study areas before I can proceed. Thank you very much for your time.</p>
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Copeland	
Corby	
Doncaster	
East Riding of Yorkshire	
Eden	
Forest Heath	
Harborough	
Hull	
Kettering	
Kings Lynn & West Norfolk	
Lancaster	
Manchester	
Mid Beds	
Newham	
Peterborough	
Redbridge	
Rotherham	
Salford	
Scarborough	
Selby	
Sheffield	
South Holland	
South Lakeland	
Tower Hamlets	
Trafford	
Waltham Forest	

<p>2</p>	<p>Can I just check, is this address used for business or residential purposes?</p> <ol style="list-style-type: none"> 1. Residential address 2. Business address 	<p>IF BUSINESS ADDRESS THEN CLOSE:</p> <p>*And that’s all I need to ask you. Thank you for helping with this research.</p>
<p>3</p>	<p>And can I check, have you, or anyone else in your household, been contacted within the last few months – from March onwards – to take part in a study that the Treasury and Department for Education and Skills are conducting on people’s attitudes to savings? This contact may have been by telephone or by post.</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>CLOSE IF “YES”:</p> <p>*In that case, we already have details for your household and do not need to ask you anything else. Thank you for your help.</p>
<p>4</p>	<p>Can I check, are you currently studying full-time?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>CLOSE IF “YES”:</p> <p>*Thank you very much for answering these questions. The rest of the questions are not relevant to students so I won’t waste any more of your time.</p>
<p>6a</p>	<p>Please can you tell me your age at your last birthday?</p> <ol style="list-style-type: none"> 1. Refused 	<p>ELIGIBLE IF AGED 16-65 YEARS</p>
<p>ASK AGE BAND IF REFUSED</p>		
<p>6b</p>	<ol style="list-style-type: none"> 1. Under 16 2. 16-21 3. 22-34 4. 35-49 5. 50-65 6. 65+ 7. Refused 	<p>CLOSE IF “under 16” OR “65+” OR “REFUSED”</p> <p>*Thank you very much for answering these questions. The rest of the questions are not relevant to people aged under-16 or over 65 years so I won’t waste any more of your time.</p> <p>OR</p>

		<p>*I am sorry but I need to confirm your age to ensure that the rest of the questions are relevant to you. Thank you very much for your time.</p>
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7	<p>Are you currently in paid employment or self-employment?</p> <ol style="list-style-type: none"> 1. Yes, employed/self-employed 16 hours a week or more 2. Yes, employed/self-employed less than 16 hours a week 3. No, not in (self)/employment 4. Don't know/refused 	<p>IF (CODE 1) GO TO Q9</p> <p>IF CODES (2-4) ASK Q8</p>
	ASK IF (CODES 2-4) AT Q7	
8	<p>Are you currently in receipt of any of these benefits? READ OUT. MULTICODE OK</p> <ol style="list-style-type: none"> 1. Income Support (IS) 2. Jobseeker's Allowance (JSA) 3. Severe Disablement Allowance (SDA) 4. Incapacity Benefit (ICB) 5. None of these 6. Don't know 	<p>IF (CODE 2) AT Q7 & (CODES 1-4) AT Q8, GO TO Q10a</p> <p>IF (CODE 2) AT Q7 & (CODES 5-6) AT Q8, ASK Q9</p> <p>IF (CODES 3-4) AT Q7, GO TO Q10a</p>

	ASK IF (CODE 1) AT Q7 OR ((CODE 2) AT Q7 & (CODES 5-6) AT Q8)			
9	<p>Could you tell me which of the following bands best describe your total gross PERSONAL income from work? That is, your total income from work before any deductions for tax and National Insurance etc</p> <p>INTERVIEWER NOTE: WE ARE INTERESTED IN THEIR INDIVIDUAL EARNINGS (IE. NOT HOUSEHOLD INCOME)</p> <p>ADD IF NECESSARY:</p> <p>As with all your answers, this information will remain completely confidential.</p> <p>Are you paid weekly or monthly:</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly 3. or do you want to give me your annual gross salary 4. If don't know READ OUT WEEKLY <p>READ OUT:</p>			<p>IF £25K OR MORE PER YEAR AT Q9, CLOSE: Thank you very much for taking part in this short survey.</p> <p>OTHERS GO TO Q10a</p>
	<i>Weekly</i>	<i>Monthly</i>	<i>Annual</i>	
	£480 or less	£2,080 or less	£25,000 or less	ASK Q10a
	More than £480	More than £2,080	More than £25,000	CLOSE: Thank you very much for answering these questions.
	IF STILL DON'T KNOW/REFUSED			CLOSE: Thank you very much for answering these questions.

	ASK ALL			
10a	<p>Please tell us roughly how much HOUSEHOLD income you (and your partner or spouse, if relevant) have in total.</p> <p>Please include any GROSS salary from paid work or self-employment, social security benefits including Child Benefit, tax credits or any other regular income.</p> <p>Probe for best estimate</p> <p>INTERVIEWER NOTE: IF THEY HAVE A SPOUSE/PARTNER, WE WANT TO KNOW THEIR COMBINED INCOME.</p>			<p>CHECK QUOTA. INTRO SG.</p> <p>CLOSE IF >£50K AND NOT (CODE 1-4) AT Q8</p> <p>GO TO Q10b IF “REFUSED”</p> <p>*IDENTIFY CONTROL GROUP HERE. ONLY SEND THROUGH CONTROL SCRIPT IF ANSWER AT Q10A IS NOT “REF” OR “DK”</p> <p>CONTROL GROUP – GO TO CON1</p>
	Weekly	Monthly	Annual	
	Less than £385 per week	Less than £1,700	Less than £20,000	RECRUIT TO QUOTA
	£386-£575	£1,701-£2,499	£20,000 - £29,999	RECRUIT TO QUOTA
	£576-£960	£2,500-£4,165	£30,000 - £49,999	RECRUIT TO QUOTA
	More than £960	More than £4,165	£50,000 or more	CLOSE IF >£50K AND NOT (CODE 1-4) AT Q8
	IF REFUSED/don't know			ASK Q10b

Q10b	<p>Can you tell me whether your household GROSS income is more than £50K?</p> <ul style="list-style-type: none"> • Yes, more than £50K • No, £50K and less • Don't know/Refused 	<p>CLOSE IF (CODE 1) OR (CODE 3) AND NOT (CODES 1-4) AT Q8</p> <p>*I am sorry but we need to know roughly which income band apply to your household in order to work out whether the rest of the questions are relevant to you. Thank you very much for your time.</p> <p>OR</p> <p>*Thank you very much for taking part in this short survey.</p>
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SECTION B: INTRODUCTION SAVING GATEWAY (3 MINUTES)

Thank you very much for answering these questions.

I would now like to tell you more about the work we are doing for the Department for Education and Skills and the Treasury. These two departments are testing a saving incentive in a small number of areas to see how it would work if it were made available across the whole country.

You are living in one of the areas where the incentive is offered.

The saving incentive is called the Saving Gateway. It aims to help people save more by offering money from the Government for every pound you save up to a limit.

CUMBRIA SCRIPT

In your area, the Government will give you £1 for every £2 you save up to a limit when your account matures after 18 months.

INTERVIEWER: If asked, the total amount that the Government will contribute in **Cumbria** is £400. This is the limit referred to above.

MANCHESTER SCRIPT

In your area, the Government will give you £1 for every £1 you save up to a limit when your account matures after 18 months.

INTERVIEWER: If asked, the total amount that the Government will contribute in **Manchester** is £400. This is the limit referred to above.

SOUTH YORKSHIRE SCRIPT

In your area, the Government will give you £1 for every £2 you save up to a limit when your account matures after 18 months.

INTERVIEWER: If asked, the total amount that the Government will contribute in **South Yorkshire** is £200. This is the limit referred to above.

EAST LONDON SCRIPT

In your area, the Government will give you £1 for every £5 you save up to a limit when your account matures after 18 months.

INTERVIEWER: If asked, the total amount that the Government will contribute in **East London** is £160. This is the limit referred to above.

CAMBRIDGE SCRIPT

In your area, the Government will give you £1 for every £5 you save up to a limit when your account matures after 18 months.

INTERVIEWER: If asked, the total amount that the Government will contribute in **Cambridge** is £400. This is the limit referred to above.

EAST YORKSHIRE SCRIPT

In your area, the Government will give you £1 for every £2 you save up to a limit when your account matures after 18 months. In addition, the Government will also add an extra £50 when you open your account if you have saved over £50 by the time your account matures.

INTERVIEWER: If asked, the total amount that the Government will contribute in **East Yorkshire** is £250. This is the limit referred to above.

You can however take money out anytime you like during this period and there is no restriction on how you use the money.

The Halifax Bank is running the Saving Gateway on behalf of the Government. You can open an account in person at a number of select Halifax branches in your area, or by post.

There is a limit on the number of accounts offered and you can only apply if you are invited by us.

We would like to offer you the opportunity to open a Saving Gateway account and send you some more information and an application form in the post.

Will this be okay?

INTERVIEWERS WILL BE BRIEFED ON COMMONLY ASKED QS.

11	<ol style="list-style-type: none"> 1. Yes, wants SG pack 2. No, do not want SG pack 3. Undecided – want more information 	<p>IF “YES” GO TO COLLECT CONTACT DETAILS (section C)</p> <p>IF “NO” GO TO Q12a</p> <p>IF UNDECIDED, READ OUT BELOW & GO TO Q11A</p>
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- **The Saving Gateway is an account that lasts 18 months. The Government has designed it to help your savings grow by making contributions to your account on top of the money you pay in.**

PERSONALISE FOR AREA:

CUMBRIA SCRIPT

- For every £2 you save, the Government will contribute £1, up to a certain limit.
- You can pay in up to **£50 a month** but there is no minimum monthly requirement.

MANCHESTER SCRIPT

- For every £1 you save, the Government will contribute £1, up to a certain limit.
- You can pay in up to **£25 a month** but there is no minimum monthly requirement.

SOUTH YORKSHIRE SCRIPT

- For every £2 you save, the Government will contribute £1, up to a certain limit.
- You can pay in up to **£25 a month** but there is no minimum monthly requirement.

EAST LONDON SCRIPT

- For every £5 you save, the Government will contribute £1, up to a certain limit.
- You can pay in up to **£50 a month** but there is no minimum monthly requirement.

CAMBRIDGE SCRIPT

- For every £5 you save, the Government will contribute £1, up to a certain limit.
- You can pay in up to **£125 a month** but there is no minimum monthly requirement.

EAST YORKSHIRE SCRIPT

- For every £2 you save, the Government will contribute £1, up to a certain limit.
- In addition, the Government will also add **an extra £50** when you open your account if you have saved over £50 by the time your account matures.
- You can pay in up to **£25 a month** but there is no minimum monthly requirement.

END OF PERSONALISATION.

- You can withdraw your savings at any point by calling into the Halifax branch where you opened your Saving Gateway account.
- If you withdraw money from your Saving Gateway account, you will not lose entitlement to the Government contribution. However, you will not be entitled to receive any more contributions until you have paid the money you withdrew back into your Saving Gateway account.
- You will not be able to withdraw money from the Government until the account ‘matures’ and ends – which will be 18 months after you open the account.

The leaflet we would like to send you goes in to a little more detail and may help to answer any further questions you may have about how the incentive works.

Would you be happy to receive some more information and an application form in the post?

<p>11a</p>	<ol style="list-style-type: none"> 1. Yes, wants SG pack 2. No, do not want SG pack 3. Undecided – want more information 	<p>IF “YES” GO TO COLLECT CONTACT DETAILS (section C)</p> <p>IF “NO”, GO TO Q12a</p> <p>IF STILL UNDECIDED, OFFER TO SEND OUT SG2 PACK & IF RESPONDENT AGREES, GO TO COLLECT CONTACT DETAILS.</p>
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IF ELIGIBLE & DO NOT WANT SG PACK

<p>IF ELIGIBLE & DO NOT WANT SG PACK</p>		
<p>12a</p>	<p>We are still interested in your views and attitudes towards saving as part of the research we are doing for the Department of Education and Skills and the Treasury. Would it be possible to re-contact you in six months time about this?</p> <p>Again I would like to assure you that all the information we collect will be kept in the strictest confidence by the research team and used for research purposes only. 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.</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>COLLECT CONTACT DETAILS IF “YES”. OTHERWISE THANK & CLOSE. FLAG UP AS REFUSER SAMPLES:</p> <p>1 – REFUSED & RECONTACT</p> <p>2 – REFUSED & DO NOT RECONTACT</p>

SECTION D: CONTROL GROUP QUESTIONNAIRE

ASK ALL		
CON1	<p>If you were to win £100,000 (one hundred thousand pounds) on the National Lottery this week/weekend, what is the first thing you would do with the money?</p> <p>READ OUT. CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Pay Mortgage/Buy new house 2. Go on holiday of a life-time 3. Buy a new car 4. Give money away to friends/family 5. Donate money to charity 6. Have a party 7. Go on a shopping spree 8. Pay off debts 9. Invest the money 10. Other 	GO TO CON1A

Over the next few months, the Government is conducting a major study of people's behaviour and attitudes when it comes to saving money.

CON1A	<p>Would you be willing to talk to us as part of this research? We will of course write to you nearer the time to confirm you would still like to be involved and you can refuse to take part at any point</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>IF YES, GO TO CON2 AND CONTINUE</p> <p>IF NO, CLOSE WITH:</p> <p>*In that case, that's all we need to ask you. Thanks you very much for you time and your help on this survey.</p>
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Before I ask you some questions about your current saving habits and how you manage your finances more generally, I just have a question to make sure what we ask, is appropriate to your circumstances...

<p>CON2</p>	<p>Thinking about where you live, who normally shares your accommodation with you?</p> <p>DO NOT READ OUT. PROBE FULLY. CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. No one else 2. Wife/husband/Partner – living as couple 3. Children (Under 16 years of age) 4. Older children (16 plus – 18 years) and at school/college 5. Older children (16 plus – 18 years) and NOT at school or college 6. Other adults (aged 18 plus years) who share meals or living room with you 	<p>GO TO CON3</p>
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SAVINGS

<p>CON3</p>	<p>I am about to read a list of different types of savings account.</p> <p>Can you tell me if you have any of the following..?</p> <p>ALTERNATIVE TEXT (IF CON2 IS CODE 2)</p> <p>Can you tell me if either you or your spouse/partner have any of the following?</p> <p>READ OUT - MULTICODE</p> <ol style="list-style-type: none"> a) Account at the Post Office b) Account at the Credit Union c) Bank/Building Society Current Account d) Bank/Building Society Savings Account e) Cash ISA f) Stocks and shares ISA g) Other Account (e.g. TESSAS) h) No Other Accounts 	<p>**TEXT SUBSTITUTION IN RED THROUGHOUT SECTION IF CODE 2 AT CON2**</p> <p>ALL GO TO CON4</p>
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	i) REF	
CON4	<p>Do you and your spouse/partner have money saved in any of the following ways?</p> <p>READ OUT – CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Premium bonds 2. National savings bonds 3. Life insurance policy 4. Personal/occupational pension 5. Stocks and shares 6. Other investments (PEPs, Unit Trusts etc) 7. None of these 	GO TO CON5
CON5	<p>Do you and your spouse/partner have money saved in any other way, for example in jars or envelopes or by giving money to a friend or relative to look after?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	GO TO CON6
CON6	<p>Thinking about all the different types of savings you and your spouse/partner have, approximately how much would you estimate you have saved in total?</p> <ol style="list-style-type: none"> 1. Up to £50 2. £51 - £100 3. £101-£250 4. £251-£500 5. £501-£1000 6. £1001-£2000 7. £2001-£6000 8. £6001+ 9. None 10. DK <p>REF</p>	GO TO CON7

DEBTS

CON7	<p>Do you and your spouse/partner currently owe money on any of the following?</p> <p>READ OUT. CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Credit cards 2. Loan from Bank/Building society 3. Student loan 4. Loan from commercial loan company 5. Overdraft with bank/building society 6. Mail order catalogue debt 7. Loan from friend/relative 8. Overdue council tax bill 9. Household goods bought on hire purchase 10. Pawnbrokers/sale and buy back shops 11. Overdue utility bill(s) 12. Other types of debt 13. Store card(s) 14. None of these 	<p>GO TO CON8</p> <p>IF CODE 14 – GO TO CON9</p>
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ASK IF OWE MONEY AT CON7 (CON7=CODES 1-13)		
CON8	<p>Thinking about all of those financial commitments you have just mentioned you and your spouse/partner have, approximately how much in total do you and your spouse/partner owe?</p> <p>INTERVIEWER: ONLY INCLUDE THOSE COMMITMENTS JUST MENTIONED. DO NOT INCLUDE MORTGAGES</p> <ol style="list-style-type: none"> 1. Up to £50 2. 51 - £100 3. £101-£250 4. £251-£500 5. £501-£1000 6. £1001-£2000 7. £2001+ 8. None 9. DK <p>REF</p>	GO TO CON9
ASK ALL		
CON9	<p>Which of the following would you say best describes your own approach to saving?</p> <p>READ OUT. SINGLE CODE ONLY</p> <ol style="list-style-type: none"> 1. I don't really save at all 2. I tend to put money away for no particular reason 3. I save up to buy things I want or need 4. I tend to put money away for the long term 5. I save for a rainy day 	GO TO CON10

ASK ALL		
CON10	<p>Over the last 12 months, would you say your health has been...?</p> <ol style="list-style-type: none"> 1. Excellent 2. Good 3. Fair 4. Poor 5. Very poor 6. Don't Know 	GO TO CON10a OR CON11
ASK IF LIVING WITH PARTNER (CON2 = CODE 2)		
CON10a	<p>Over the last 12 months, would you say your spouse/partners health has been...?</p> <ol style="list-style-type: none"> 1. Excellent 2. Good 3. Fair 4. Poor 5. Very poor 6. Don't Know 	GO TO CON11
CON11	<p>Do you have any long term illness, health problem or disability which limits your daily activities or the work you can do?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	CON11a IF LIVING WITH SPOUSE/PARTNER AT CON2 OTHERWISE GO TO Q12
ASK IF LIVING WITH SPOUSE / PARTNER (CON2=CODE 2)		
CON11a	<p>Does your spouse/partner have any long term illness, health problem or disability which limits their daily activities or the work they can do?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	GO TO CON12

ASK IF LIVING WITH SPOUSE / PARTNER (CON2=CODE 2)		
CON12	<p>Is your spouse/partner currently in paid employment or self-employment?</p> <ol style="list-style-type: none"> 1. Yes, employed/self-employed 16 hours a week or more 2. Yes, employed/self-employed less than 16 hours a week 3. No, not in (self)/employment 4. Don't know/refused 	GO TO CON13 OR Q12
ASK IF (CODES 2-4) AT CON12		
CON13	<p>Is your spouse/partner currently in receipt of any of these benefits? READ OUT. MULTICODE OK</p> <ol style="list-style-type: none"> 1. Income Support (IS) 2. Jobseeker's Allowance (JSA) 3. Severe Disablement Allowance (SDA) 4. Incapacity Benefit (ICB) 5. None of these 6. Don't know 	GO TO Q12

SECTION C: COLLECT CONTACT DETAILS (3 MINUTES)

ASK (CODE 1 or 3) AT Q11 OR Q11a OR (CODE 1) AT Q12 OR CON1A IS A CODE 1
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12	<p>Title</p> <p>Full first name</p> <p>Full surname</p> <p>Date of birth</p> <ul style="list-style-type: none"> • Year • Month • Day <p>POSTCODE / ADDRESS DATABASE</p> <p>Confirm Full address & postcodes</p> <p>Confirm telephone number</p> <p>Collect mobile number</p>	FLAG ANY MANUAL INPUT BY INTERVIEWER.
13	<p>Finally, can you tell me which, if any, ethnic group do you consider you belong to?</p> <ol style="list-style-type: none"> 1. White 2. Mixed 3. Asian or Asian British 4. Black or Black British 5. Chinese 6. Other ethnic group 7. Refused 	
ASK IF IN WORK (CODES 1-2) AT Q7		
14	<p>Are you in receipt of the Working Tax Credit?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	

ASK ALL		
15	<p>CODE GENDER</p> <ol style="list-style-type: none"> 1. Male 2. Female 	
<p>READ OUT TO ALL CODES (1 & 3) AT Q11 OR CODE 3 AT Q11A (THIS IS FOR REMINDER CALLS)</p> <p>FOR CONTROL SCRIPT READ OUR SECOND PARAGRAPH ONLY</p>		
	<p>We will be sending you your savings gateway pack in the next 14 days and may contact you again to make sure you have received it.</p> <ol style="list-style-type: none"> 1. OK 2. Do not want to be re-contacted <p>*AMEND AS BELOW</p> <p>As part of our quality control procedure we may need to re-contact you to confirm that the study was carried out to MORI company standards. If needed would this be possible?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>CLOSE:</p>	
<p>AMEND AT * FOR SG2 MAIN ONLY</p>	<p>We will be sending you your savings gateway pack in the next 14 days. Over the next few months, the Government is conducting a major study of people’s behaviour and attitudes when it comes to saving money.</p> <p>Would you be willing to talk to us as part of this research? We will of course write to you nearer the time to confirm you would still like to be involved and you can refuse to take part at any point</p> <ol style="list-style-type: none"> 1. Yes 2. No 	

FOR ALL CLOSE:

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.

If you have any queries about this survey you can contact 0800 731 0546.