Summary

Sample
The sample frame was households who were formerly members of the British Household Panel Survey (BHPS) who had been dropped for technical and funding reasons. Randomly selected one person from each household.

Target sample size: 280 subjects
Achieved sample size: 258 subjects

Sample was not representative of the general population. Women, low-income households and the elderly were over-represented.

Design

The experiment used an independent measures design. The study also involved two self-completion questionnaires and a short face-to-face interview.

Method

The experiment and subsequent interviews were carried out face-to-face at the subject's home. The experiment was carried out first. The two treatments were applied to one-half of the sampled Rs each. After completing the experiment, the respondents filled out a short confidential self-completion questionnaire on their own that followed up their decision, which we analyse below. They then completed a short questionnaire with the interviewer (CAPI) and finally another confidential self-completion questionnaire containing the twelve questions from the General Health Questionnaire (GHQ), two questions about willingness to take risks and six questions for assessing two of the 'big five' personality traits—'openness' and 'neuroticism'. The CAPI questionnaire allowed us to update some basic information, such as current employment, marital status, homeownership and financial situation, at the time of the experiment. On average, the experiment took 10 minutes and the remainder of the survey about 15 minutes.

The game we presented to subjects, whom we shall call the truster (R) and the trustee (E), is a basic 'one-shot' trust game in binary form. We first describe a treatment in which R must decide whether or not to pass on the entire amount of money he receives, and then briefly describe a second treatment in which he can keep a small part of what he receives.

1. R receives £10, described as compensation for taking part in the interview *cum* experiment. A £10 banknote is given to him by the interviewer at the onset of his visit. R is then notified that he will have the opportunity to give the money to another person (E) with whom he has been randomly matched and about whom he is told nothing. R is further told that if he does so, the experimenter will increase it by £30 and that E will thus receive £40.

2. R is then told that E will be given the choice to either pay back £22 to R, or keep all £40. R is informed that if he decides to give £10, he will know the outcome in about 4 weeks, and in that case he will receive a cheque for £22 if E decides to pay back the specified amount. (Of course £22 in four weeks is not necessarily worth the same to a person as £22 now. But for £10 now to be worth the present value of £22 in four weeks, R's *monthly* discount rate would need to be 120%, or an annual rate in excess of 1400%. Even loan sharks charge less interest than that.) R is also informed that E will have no knowledge of R, nor will E's interviewer know who R is.

3. R is then offered the binary choice of either to keep £10 or to give it to E. He either puts the £10 banknote inside of a decision card or not, and puts the card in an envelope and seals it; the interviewer does not observe or otherwise know his decision.

4. These payoffs imply that R would be better off not to give the money to E if E chooses to keep it all, but better off to pass it on if E chooses to pay back the specified amount. The problem is that E, in terms of his self-interested monetary payoffs, can do better by keeping it all; i.e. by not fulfilling the trust placed in him by R. If R thinks that this is what E will do then he should keep the £10. If R decides to pass on the £10 it means he 'trusts' in the precise sense defined by Bacharach and Gambetta (2001): that he expects E to resist the pull of his 'raw payoffs' and return the £22.

5. If R chooses to keep the £10 banknote, the game ends there.

6. If R chooses to pass the £10 on, E is offered, by a different interviewer who visits him at his home, a binary choice of whether to pay back £22 and keep the difference or keep the whole £40 he received. E is told that R was informed that E would be making this choice before R decided to pass on £10. E is given two cheques made out in their name: one for £40 pounds and one for £18, either of which he can cash without delay. Depending on how he decides, he keeps the appropriate one, puts the other cheque in an envelope along with the decision form and seals it; the interviewer does not know his decision.

In the second treatment, the protocol changes in the following way.

1. R receives £12 in cash (a £10 note and a £2 coin) as compensation for taking part in the interview *cum* experiment. Once again the cash is given to him when the interviewer arrives.

2. R is offered the binary choice of either keeping the whole £12 or giving £10 to E and keeping £2. He either puts the banknote valuing £10 inside of a decision card or not, and puts the card in an envelope and seals it; the interviewer does not know his decision. If R does choose to pass on the £10, the money available to E is increased by £30, and E will be told that R has kept £2.

3. The remaining steps are the same as in the previous treatment.

The outcome variables of interest are:
(1) the probability that R passes £10 on ('trusts');
(2) the probability that E pays back the £22 ('fulfils trust').

Data

Sample used for People's Trust

Our experimental study drew a sample of about 300 individuals from the 'low income' sub-sample of the UK part of the European Community Household Panel Survey (ECHP). In total, 258 individuals took part in this study. The ECHP sample was interviewed annually from 1994 to 2001 as part of the British Household Panel Survey (BHPS) – on eight occasions in total. Since 1997 it was administered by the Institute for Social and Economic Research (ISER) and undertaken jointly with the British Household Panel Survey (BHPS) activities. The sub-sample was selected in 1997 from the ECHP Great Britain panel. Selection was based on characteristics associated with low income – direct income data was not available at that time. Households were eligible if all adult members had been interviewed in the previous wave, and one of the following applied: household reference person unemployed currently or in the last year; household reference person receiving lone parent benefit; rented housing; receipt of means-tested welfare benefits.

Funding for the ECHP expired in 2001, but respondents who participated in the survey in 2001 were interviewed once more in early 2003 for purely methodological purposes (see Jäckle et al 2004). Interviews were sought with all ECHP sub-sample members who responded at the 2001 BHPS, that is, with 1,163 individuals in 781 households. New entrants and those not interviewed at the previous wave were not interviewed; eligible movers were followed to their new address. The interviews were based on the 2002 BHPS questionnaires. Efforts were made to maintain the context of the interview as far as possible, although both the household and individual questionnaires were shortened by removing some sections or questions not needed for the project. In particular the sections on demographics, health and values and opinions were reduced considerably. Other instruments used in

the 2002 BHPS, such as the self-completion questionnaire, youth questionnaire, telephone and proxy interviews, were also omitted. Interviews were completed with 88.8% of the 1,163 eligible adults. Non-interviews were due to untraced moves (2.8%), refusals either by the individual (3.2%) or the entire household (3.5%), or other non-coded reasons (1.6%).

The 2003 sample is not representative of the GB resident population in 2003, because low-income households are over-represented. Additionally, the sample is affected by attrition between 1994 and 2003. But the sample still contains a wide range of population groups, and the existence of a number of earlier waves of data for this sample provides a very rich background of information on these individuals. As an indication of the over-representation of poorer people, only 27% of the 2001 ECHP low-income respondent sample had bought the house they lived in, compared to an estimated 68 % of the 2001 census population. Similarly, the majority (52%) did not have a car for their private use, compared to 27% of the population. Also, a lower proportion of the survey sample is in employment (49%) than in the census population (60%), with a larger percent being retired (20% cf. 14%). In addition, only 10% of the sample have a degree or equivalent qualification (compared to 20% of the population) and 43% have no qualifications such as A-levels, O-levels or CSEs (cf. 30% of the population).

To quote Jäckle et al (2004), their 2003 sample "over-represents the older population and under-represents younger age groups compared to population estimates. Employment rates and educational qualifications are lower in the survey sample, as are the proportions of owner-occupiers and consumption indicators such as the number of cars in the household. As to the causes of these differences, the age distribution is clearly affected by attrition: younger sample members are less likely to

complete the interview. The survey also seems disproportionately to lose men, individuals with intermediate qualifications (A or O-levels, CSE), self-employed or unemployed, and those receiving zero benefits. For other employment and benefit characteristics the differences between respondents and non-respondents are not significant. Differences compared to the population estimates might therefore be attributed solely to the initial sampling process. However, the small number of employees may be masking differences caused by attrition."

Issued address

Card (7-9)	Wave (10-11)	Serial No (12-16)	Household No (17)	Check No (18)	Person No (19-20)
17					

(PC 21-27)

CHECK PHONE NUMBER: Telephone STD/No.

Address Status : Code all that apply for issued address

This is the issued address: No corrections needed 1 (28)

   Postcode corrections needed 2 (29)

   Other address/phone corrections needed 3 (30)

   (31)

This is a new address: Address known 1

   Address unknown/out-of-scope 2

Enter corrections or new address details below, if needed.

No. and street _____

District/Town _____

County _____

Postcode ⬜⬜⬜ ⬜⬜⬜ (32-38)

Telephone STD _____ No. _____

IF any SAMPLED PERSON resident complete the contents of this Coversheet.

IF whole household move (together/split-off) write in the new address above, use this Coversheet for the SAMPLED PERSON found.

FOLLOW ALL SAMPLED PERSONS WHO MOVED LOCALLY.
RETURN ALL NON-LOCAL MOVES TO CHELMSFORD

Issued Interviewer Area: ⬜⬜⬜ (39-41)　　Actual Interviewer Area: ⬜⬜⬜ (42-44)　　Interviewer Number: ⬜(45)⬜⬜⬜⬜(46-50)

Interviewer Name: _____　　Last interviewed in ⬜⬜⬜⬜ (51-54)

Call No.	Day	Date	Time in 24hr	Tick type of call Person	Tel	Use this column to specify the outcome of calls and appointments made.
1						
2						
3						
4						

Interview outcome

Code one only

(55-56)

Interviewed 10

New address - no trace....................................... 20
Address occupied no contact 21
New address - out of area 22

Refusal to Essex Institute................................... 30
Refusal to interviewer.. 31
Respondent doesn't speak English..................... 32
Respondent infirm/too elderly 33

Institutionalised... 40
Moved out of scope 41
Deceased 42
Address never issued 43

Comments

Total No. of calls at issued address ⬜⬜ (57-58)　　Total No. of calls at new address ⬜⬜ (59-60)　　**Office Use Only:** Batch Code ⬜⬜⬜⬜ (61-64)

E N U M E R A T I O N G R I D

DETERMINING WHICH LISTED MEMBERS ARE PRESENT *"Last time we had* (Name of first person) *listed as living with you. Does he/she still live here?"*. Enter appropriate 'household membership' code at column 6. NB Column 6, Code 2 refers to temporary absence (less than 6 months). *"And what about* (next person)? *Does he/she still live here?"* Ask about **ALL** other persons listed below.

IF NONE OF THE PEOPLE LISTED BELOW ARE PRESENT, STOP HERE. DETERMINE THEIR NEW ADDRESS(ES).
GO BACK TO FRONT PAGE FOR FURTHER INSTRUCTIONS.

IDENTIFYING UNLISTED MEMBERS *"And does anyone else usually live here with you?"* Enter their title, first name and surname in column 2, in sequence after the last preprinted line. Do not complete columns 3-5 unless they are former sample members who have rejoined the household. If you have their details transfer these in full to columns 3-5. (If no details contact Chelmsford). Then complete column 6. *"I (now) have listed (read names out of all current household members). Is there anyone else who normally lives here that I have missed, such as babies or lodgers or anyone who usually lives here but is away at the moment?"* Complete columns 2-6 as appropriate.

7.   *'Are you/is .... currently married, living with a partner, widowed, divorced or separated or have you/they never been married?'*

8.   If coded 1 or 2 at 7 ask *'Does your / his / her spouse / partner live in the household?'* IF YES enter person number of spouse/partner.
     IF NO enter 00. If coded 3-6 at 7 enter 00.

9.   Ask *'Last week were you/was .... in paid employment at all, including being away temporarily from a job you/they would normally have been doing?*

1. PN (19-20)	2. NAME Title, First name and surname	3. PID	4. Sex	5. Date of Birth	6. Household Membership	7. Marital Status	8. Spouse Partner Number	9. Paid Employ
					Listed Resident ....1 Absent ....2 Moved ....3 Deceased ....4 **Unlisted** Rejoiner...............5 Resident................6 Absent 7	Married .... 1 Living as couple... 2 Widowed.............. 3 Divorced .... 4 Separated............. 5 Never married ...... 6 Civil partnership .. 7 Dissolved civil partnership . 8 Under 16 0	Codes 3-0 at 8 code 00	Yes............. 1 No .... 2 Under 16 0
SAMPLED RESPONDENT		(21-29)	(30)	(31-38)	(40)	(41)	(42-43)	(44)
01					☐	☐	☐	☐

INELIGIBLE HOUSEHOLD MEMBERS								
02					☐	☐	☐	☐
03					☐	☐	☐	☐
04					☐	☐	☐	☐
05					☐	☐	☐	☐
06					☐	☐	☐	☐
07					☐	☐	☐	☐
08					☐	☐	☐	☐
09					☐	☐	☐	☐

Issued address

Card	Wave	Serial No	Household No	Check No	Person No
(7-9)	(10-11)	(12-16)	(17)	(18)	(19-20)

17

(PC 21-27)

CHECK PHONE NUMBER: Telephone STD/No.

Address Status :   Code all that apply for issued address
This is the issued address: No corrections needed 1   (28)
 Postcode corrections needed 2   (29)
 Other address/phone corrections needed 3   (30)
  (31)
This is a new address: Address known 1
 Address unknown/out-of-scope 2
Enter corrections or new address details below, if needed.

No. and street _____

District/Town _____

County _____

Postcode [ ][ ][ ][ ] [ ][ ][ ]   (32-38)

Telephone   STD _____   No. _____

IF any SAMPLED PERSON resident complete the contents of this Coversheet.

IF whole household move (together/split-off) write in the new address above, use this Coversheet for the SAMPLED PERSON found.

FOLLOW ALL SAMPLED PERSONS WHO MOVED LOCALLY.
RETURN ALL NON-LOCAL MOVES TO CHELMSFORD

Issued Interviewer Area: [ ][ ][ ]   Actual Interviewer Area: [ ][ ][ ]   Interviewer Number: [ ][ ][ ][ ][ ][ ]
(39-41)   (42-44)   (45)   (46-50)

Interviewer Name: _____   Last interviewed in [ ][ ][ ][ ] (51-54)

Call No.	Day	Date	Time in 24hr	Tick type of call Person	Tel	Use this column to specify the outcome of calls and appointments made.
1						
2						
3						
4						

Interview outcome

  Code one only

  (55-56)
  Interviewed 10

  New address - no trace........................ 20
  Address occupied no contact 21
  New address - out of area 22

  Refusal to Essex Institute................................... 30
  Refusal to interviewer.. 31
  Respondent doesn't speak English..................... 32
  Respondent infirm/too elderly 33

  Institutionalised.. 40
  Moved out of scope 41
  Deceased 42
  Address never issued 43

Comments

Total No. of calls at issued address [ ][ ]   Total No. of calls at new address [ ][ ]   **Office Use Only:** Batch Code [ ][ ][ ][ ]
(57-58)   (59-60)   (61-64)

E N U M E R A T I O N   G R I D

DETERMINING WHICH LISTED MEMBERS ARE PRESENT *"Last time we had* (Name of first person) *listed as living with you. Does he/she still live here?"*. Enter appropriate 'household membership' code at column 6. NB Column 6, Code 2 refers to temporary absence (less than 6 months). *"And what about* (next person)? *Does he/she still live here?"* Ask about **ALL** other persons listed below.

IF NONE OF THE PEOPLE LISTED BELOW ARE PRESENT, STOP HERE. DETERMINE THEIR NEW ADDRESS(ES).
GO BACK TO FRONT PAGE FOR FURTHER INSTRUCTIONS.

IDENTIFYING UNLISTED MEMBERS *"And does anyone else usually live here with you?"* Enter their title, first name and surname in column 2, in sequence after the last preprinted line. Do not complete columns 3-5 unless they are former sample members who have rejoined the household. If you have their details transfer these in full to columns 3-5. (If no details contact Chelmsford). Then complete column 6. *"I (now) have listed (read names out of all current household members). Is there anyone else who normally lives here that I have missed, such as babies or lodgers or anyone who usually lives here but is away at the moment?"* Complete columns 2-6 as appropriate.

7. *'Are you/is .... currently married, living with a partner, widowed, divorced or separated or have you/they never been married?'*

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9. Ask *'Last week were you/was .... in paid employment at all, including being away temporarily from a job you/they would normally have been doing?'*

1. PN (19-20)	2. NAME Title, First name and surname	3. PID	4. S e x	5. Date of Birth	6. Household Membership	7. Marital Status	8. Spouse Partner Number	9. Paid Employ
					Listed Resident ....1 Absent ....2 Moved ....3 Deceased ....4 **Unlisted** Rejoiner.................5 Resident.................6 Absent 7	Married ....1 Living as couple... 2 Widowed...............3 Divorced ....4 Separated..............5 Never married ......6 Civil partnership .. 7 Dissolved civil partnership . 8 Under 16 0	Codes 3-0 at 8 code 00	Yes............. 1 No .... 2 Under 16 0
SAMPLED RESPONDENT		(21-29)	(30)	(31-38)	(40)	(41)	(42-43)	(44)
01					☐	☐	☐	☐

INELIGIBLE HOUSEHOLD MEMBERS								
02					☐	☐	☐	☐
03					☐	☐	☐	☐
04					☐	☐	☐	☐
05					☐	☐	☐	☐
06					☐	☐	☐	☐
07					☐	☐	☐	☐

| 08 | | | | | ☐ | ☐ | ☐ ☐ | ☐ |
| 09 | | | | | ☐ | ☐ | ☐ ☐ | ☐ |

2

Wave	**Serial Number**	**Household No**	**Check No**	**Person No**
17	☐☐☐☐☐	☐	☐	☐☐

LIVING IN BRITAIN

SPRING 2007

QUESTIONNAIRE

D0a. DATE OF INTERVIEW   DAY   MONTH   YEAR

☐☐   ☐☐   ☐☐☐☐

FOR INTERVIEWER REFERENCE

(T1 = 0 & T2 = 0)
"This respondent is ineligible for interview."

(T1 = 1 & T2 = 1)
"This is a first-stage respondent. You will be using **PINK** coloured materials for this respondent.

Please ensure that this respondent has received the card with the **£10 note**.
Before you start, make sure the respondent has opened it and seen the money."

(T1 = 1 & T2 = 2)
"This is a first-stage respondent. You will be using **PINK** coloured materials for this respondent.

Please ensure that this respondent has received the card with the **£10 note and £2 coin**. Before you start, make sure the respondent has opened it and seen the money."

(T1 = 2)
"This is a second-stage respondent. You will be using the CREAM coloured materials for this respondent.

Please hand over the two checks for £40 and £18 at the appropriate point in the experiment."

THE FOLLOWING STATEMENT <u>MUST</u> BE READ TO ALL RESPONDENTS:

This interview is completely voluntary -- if we should come to any question that you don't want to answer, just let me know and we'll go on to the next question.

SC1 **CHECK**
IF T1 = 1 & T2 = 1 GO TO SC1 (£10 OPTIONS)
ELSE IF T1 = 1 & T2 = 2 GO TO SC1 (£12 OPTIONS)
ELSE IF T1 = 2 GO TO SC5

SC1 *INTERVIEWER NOTE*
THIS RESPONDENT SHOULD HAVE RECEIVED {£10} (IF T2 = 1) / **{£12}**
(IF T2 = 2) IN CASH.
PLEASE MAKE SURE YOU HAVE HANDED OVER THE CARD WITH THE
{£10 NOTE} *(IF T2 = 1)* **{£10 NOTE PLUS £2 COIN}** *(IF T2 = 2)* **BEFORE**
YOU START AND MAKE SURE THE RESPONDENT HAS OPENED IT AND
SEEN THE MONEY

READ OUT
As you know, we are running an experiment on how people make simple
financial decisions. In this experiment we randomly matched you with another
person. The other person does not know your identity or anything about you
and I know nothing about the other person. I will have no contact with this
person. They will be interviewed by another interviewer following your
interview.

Let's start by explaining a bit more about the experiment and the
choice you need to make. We have given you {£10} (if T2 = 1) / {£12}
(if T2 = 2). This money is yours to keep as a "Thank you" for
participating in this survey. In this experiment, however, we are giving
you the opportunity to give {this £10} (if T2 = 1) / {£10 of this} (if T2 = 2)
to the person we have randomly matched you with. If you give {£10} (it
T2 = 1) / {£10 of this} (if T2 = 2) to the person we matched you with, we
will add £30, so that the other person receives £40. We will then ask
them to decide

> whether to return £22 of this to you and keep £18,
> <u>OR</u>
> whether to keep the £40

The other person is absolutely free to choose either option.

Your decision needs to be made in private so please do not tell me
now, even if you know immediately what you are going to do.. I will
never know what you decided.

HAND LAMINATED SHOWCARD SIDE 1 TO RESPONDENT
READ OUT

You must decide whether or not to give £10 to the other person.

If you decide **not to give the £10**, your participation in the experiment
ends. We will just finish off the rest of the interview.

If you decide to give the £10, you may receive £22 back, or nothing. You will find out about the other person's decision and receive payment, if any, in about four weeks.

In this experiment both you and the other person are free to decide what you want to do. There is no 'correct' decision.

CONTINUE ☐

SC2 **HAND THE RESPONDENT THE ENVELOPE AND ASK THEM TO TURN OVER THE LAMINATED CARD TO SIDE 2 FOR THE INSTRUCTIONS**

READ OUT

If you decide NOT to give the £10 to the other person, you should put the empty card in the envelope.

If you decide to give the £10 to the other person, put the £10 note inside the card and put it in the envelope.

Please seal the envelope before you hand it back to me. Someone else will open the envelope and I will never know your decision.

Can you please make your decision now. I will leave the room / turn my back so you can make your choice in private. Please take as long as you need to make your decision.

Interviewer code:

Envelope with card returned ☐

SC3 **ONCE THE RESPONDENT HAS HANDED BACK THE SEALED ENVELOPE WITH THE CARD PASS THEM THE SINGLE <u>PINK</u> PAGE SELF-COMPLETION QUESTIONNAIRE TO COMPLETE TOGETHER WITH ANOTHER ENVELOPE**

READ OUT

We would next like you to answer a few questions concerning your decision. Can you please complete the questions on the sheet and then seal it in the envelope before you hand it back to me. I will turn my back again so that you can complete the questions in private.

Interviewer code:

Questionnaire returned ☐

SC4   **READ OUT**

Thank-you. We will process your decision and, if you gave £10 and the person we paired you with returns £22, we will send you a cheque for £22. In any case, we will notify you about the outcome. This should take about four weeks.

That is the end of the experiment but I just have a few other questions I'd like to ask you. This will take only 5 or 10 minutes.

CONTINUE ☐   **GO TO H0**

SC5 **READ OUT**

As you know, we are running an experiment on how people make simple financial decisions. In this experiment we randomly matched you with another person. The other person does not know your identity or anything about you. I myself have had no contact with this person. They have already been interviewed by another interviewer.

Let's start by explaining a bit more about the experiment and the choices you can make about what to do with £40. This £40 has been made available to you because of the decision made by the other person when they were interviewed. This is what has happened so far.

The other person received {£10} (IF T2 = 1) / {£12} (IF T2 = 2) from us for taking part in the experiment.

We told them that they would have the opportunity to receive £22 if they chose to give you £10. They were told that if they gave you £10, we would add £30 to make £40, which is the amount you now have available.

The other person made their decision knowing that you would be asked to decide whether to keep £18 and return £22 to them or keep all £40.

They decided to give you the £10 knowing this was the choice you would be making.

Your decision needs to be made in private so please do not tell me now, even if you know immediately what you are going to do. I will never know what you decided.

**HAND OVER THE CREAM SHOWCARD SIDE 1
READ OUT**

We now ask you to decide whether you want to …

Keep the £40
 OR
Keep the £18 and return £22

Let me stress that you are absolutely free to choose either option and that the other person knew you would be free to choose. There is no 'correct' decision.

CONTINUE ☐

SC6 **HAND THE RESPONDENT THE ENVELOPE WITH THE CHEQUES AND ASK TO OPEN**
ASK TO REFER TO THE CREAM SHOWCARD SIDE 2
HAND THE RESPONDENT THE <u>CREAM</u> DECISION CARD AND ENVELOPE

READ OUT

Here are two cheques made out to you, one for £18 and the other for £40.

Can you look at this card and decide whether you want to keep £40 OR keep £18 and return £22 to the person who made the £40 available to you.

Put both the card with your decision and cheque in the envelope and seal it before handing it back to me. Someone else will open the envelope and I will never know your decision.

Let me stress again that you are absolutely free to choose either option. There is no 'correct' decision.

So that you can make your decision in private, I will leave the room/turn my back. Please take as long as you need to make your decision..

Interviewer code:

Envelope with card returned ☐

SC7 **ONCE THE RESPONDENT HAS HANDED BACK THE SEALED
ENVELOPE WITH THE DECISION CARD PASS THEM THE SINGLE
CREAM COLOURED SELF-COMPLETION QUESTIONNAIRE
TOGETHER WITH ANOTHER ENVELOPE**

READ OUT

Next, we would like you to answer a few questions. Can you please
complete the questions on this sheet, then seal it in the envelope
before you hand it back to me. I will turn my back again so that you
can complete the questions in private.

Interviewer code:

Questionnaire returned ☐

SC8 **READ OUT**

Thank-you. You can cash the cheque that you kept immediately.

That is the end of the experiment but I just have a few other questions
I'd like to ask you. This will take only 5 or 10 minutes.

CONTINUE ☐ **GO TO H0**

H0.   TIME AT START   Hours   Minutes

          [|]   [|]

HOUSEHOLD QUESTIONS

H1   Does your household own or rent this accommodation or does it
     come rent-free?

              Owned/being bought on mortgage 1
              Shared ownership (part-owned part-rented) ... 2   **ASK H2**
              Rented 3
              Rent free 4   **GO TO H3**
              Other **(SPECIFY)** 5

              _____

H2   Is this accommodation:
     READ OUT

              Owned outright 1   **GO TO**
              Or is it being bought with a mortgage or a loan? 2   **H4**

H3   Who is the accommodation rented from or provided by?

ORGANISATIONS

       Local Authority/Council/
              Northern Ireland Housing Executive 01
       New Town Commission or Corporation 02
       Property company 03
       Scottish Homes/Communities Scotland
              (Scottish Special Housing Association).......... 04
       Other Housing association, cooperative or
              charitable trust 05
       Employer.. 06
       Other organisation **(SPECIFY)**

              _____ 07

INDIVIDUALS

       Relative.. 08
       Employer.. 09
       Other individual.. 10

Neighbourhood and Individual Demographics

D1. **Question not asked**

D2. Can I just check, in what month and year did you
move here?
IF DON'T KNOW YEAR, GIVE APPROXIMATE DATE
CODE DON'T KNOW - MONTH = 98, YEAR = 9998

Month   Year

WRITE IN: ☐☐ ☐☐☐☐

D3. **SHOWCARD 1**
Which of the following best describes your current
situation.
Are you . . .
CODE ONE ONLY

Self employed	01
In paid employment (full or part-time)	02
Unemployed	03
Retired from paid work altogether	04
On maternity leave	05
Looking after family or home	06
Full-time student/ at school	07
Long term sick or disabled	08
On a government training scheme	09
Something else **(PLEASE GIVE DETAILS)**	
_____	10

D4. What is your current <u>legal</u> marital status, are you . . .
READ OUT

Married	1
Separated	2
Divorced	3
Widowed	4
Have never been married	5
In a civil partnership	6
or Have a dissolved civil partnership	7

D5. **SHOWCARD 2A**
Please look at this card. Do you have any of the
qualifications listed?

Yes .... 1 **ASK D6**
No .... 2 **GO TO D7**

D6. Which qualifications do you have?
CODE ALL THAT APPLY

Youth training certificate/Skillseekers 01

Recognised trade / modern apprenticeship completed 02

Clerical and commercial qualifications
(eg typing / shorthand / book-keeping / commerce) 03

City & Guilds Certificate - Craft / Intermediate / Ordinary / Part I /
or Scotvec National Certificate Modules / or NVQ1 / SVQ1 04

City & Guilds Certificate - Advanced / Final / Part II /
or Scotvec Higher National Units / or NVQ2 / SVQ2 05

City & Guilds Certificate - Full Technological / Part III /
or Scotvec Higher National Units 06

Ordinary National Certificate (ONC) or Diploma (OND),
BEC / TEC / BTEC / Scotvec National Certificate or Diploma /
or NVQ3 / SVQ3 07

Higher National Certificate (HNC) or Diploma (HND),
BEC / TEC / BTEC / Scotvec Higher Certificate or Higher Diploma /
or NVQ4 / SVQ4 08

Nursing qualifications (eg SEN, SRN, SCM, RGN) 09

Teaching qualifications (not degree) 10

University diploma 11

University or CNAA First Degree (eg BA, B.Ed, BSc) 12

University or CNAA Higher Degree (eg MSc, PhD) 13

Other technical, professional or higher qualifications 14
(PLEASE GIVE DETAILS)

D7. **SHOWCARD 2B**
Please look at this card. Do you have any of the qualifications listed?

Yes .... 1 **ASK D8**
No .... 2 **GO TO M1**

D8. Which qualifications do you have?
CODE ALL THE APPLY

ENGLISH AND WELSH SCHOOL EXAMS

School Certificate or Matriculation 01

CSE grade 2-5 02

CSE grade 1 03

GCSE grades D-G 04

GCSE grades A-C 05

O level (obtained before 1975) 06

O level A-C (1975 or later) 07

O level D,E (1975 or later) 08

Higher School Certificate 09

A level 10

GNVQ 11

A/S level... 12

SCOTTISH SCHOOL EXAMS

SCE Ordinary Grade bands D-E or 4-5 (1973 or later) 20

O grades (pass or bands A-C or 1-3)................ 21

Standard Grade level 4-7................................. 22

Standard Grade level 1-3................................. 23

Higher Grade 24

Certificate of 6th year studies 25

SLC: School Leaving Certificate - Lower Grade 26

SLC: School Leaving Certificate - Higher Grade 27

OTHER (INCLUDING FOREIGN QUALIFICATIONS)

Other **(PLEASE GIVE DETAILS)**.............................. 30

HEALTH AND CARING

I would now like to ask you about your health and the use you make of health services.

M1. Can I check, do you consider yourself to be a disabled
person?

Yes 1
No 2

M2. Please think back over the last 12 months about how your
health has been. Compared to people of your own age,
would you say that your health has on the whole been ...
READ OUT

Excellent 1
Good 2
Fair 3
Poor 4
or Very Poor? 5
Don't know 8

M3. Does your health in any way limit your daily activities
compared to most people of your age?

Yes .... 1 **ASK M4**
No .... 2 **GO TO M5**

M4. **SHOWCARD 3**
Please look at this card and tell me which of these activities,
if any, would you normally find difficult to manage on your
own.
CODE ALL THAT APPLY

Doing the housework 1
Climbing stairs 2
Dressing yourself 3
Walking for at least 10 minutes .. 4
(None of these) 5

M5. Does your health limit the type of work or the amount of
work you can do?
INCLUDE BOTH PAID AND UNPAID WORK

Yes 1
No 2

M6.   Do you smoke cigarettes?

                                        Yes 1   **ASK M7**
                                        No 2   **GO TO E1**

M7.   Approximately how many cigarettes a day do you usually smoke,
        including those you roll yourself?
        IF VARIES, PROMPT FOR DAILY AVERAGE OVER LAST WEEK

                                NUMBER: [|] **PER DAY**
                        Less than 1 =
                                00

EMPLOYMENT

E1.   Can I just check, did you do any paid work last week - that is in the seven days ending last Sunday - either as an employee or self employed?

Yes 1   **GO TO E4**
No 2   **ASK E2**

E2.   Even though you weren't working did you have a job that you were away from last week?

Yes 1   **ASK E3**
No 2   **GO TO 029**
Waiting to take up job 3   **GO TO V1**

E3.   What was the main reason you were away from work last week?

Maternity leave 01
Other leave/holiday 02
Sick/injured 03
Attending training course 04
Laid off/on short time 05
On strike 06
Other personal/family reasons 07
(**GIVE DETAILS**)

_____
Other reasons (**GIVE DETAILS**) 08

_____

E4.   What was your (main) job last week? Please tell me the exact job title and describe fully the sort of work you do.

IF MORE THAN ONE JOB: MAIN = JOB WITH MOST HOURS
IF EQUAL HOURS: MAIN JOB = HIGHEST PAID

OFFICE CODE

ENTER JOB TITLE: _____

DESCRIBE FULLY WORK DONE:
(IF RELEVANT `WHAT ARE THE MATERIALS MADE OF?')

_____

_____

E5.   Are you an employee or self-employed?

Employee 1   **ASK E6**
Self-employed 2   **GO TO E21**

E6.   Do you have any managerial duties or do you supervise any other employees?

Manager 1
Foreman/supervisor 2
NOT manager or supervisor 3

E7.   **SHOWCARD 4**
Which type of organisation on this card do you work for
(in your main job)?

Private firm/company/plc 01
Civil Service or
       central government (not armed forces) 02
Local government or town hall
       (inc local education, fire, police) 03
National Health Service or State
       Higher Education 04
Non-profit making organisation
       (include charities, co-operatives etc) 05
Armed forces 06
Other (**PLEASE GIVE DETAILS**)

_____ 07

E8. **SHOWCARD 5**

How many people are employed at the place where you work?

INCLUDE ALL EMPLOYEES INCLUDING PART-TIME AND SHIFT WORKERS

1 - 2	01
3 - 9	02
10 - 24	03
25 - 49	04
50 - 99	05
100 - 199	06
200 - 499	07
500 - 999	08
1000 or more	09
Don't know but fewer than 25 ..	10
Don't know but 25 or more.......	11

E9. Thinking about your (main) job, how many hours, excluding overtime and meal breaks, are you expected to work in a normal week?

IF NO NORMAL HOURS, PLEASE ASK FOR AVERAGE

WRITE IN HOURS: ☐☐

Not applicable	7
Don't know...........	8
Refused...............	9

E10. The last time you were paid, what was your gross pay - that is including any overtime, bonuses, commission, tips or tax refund, but before any deductions for tax, national insurance, or pension contributions, union dues and so on?

IF 'DON'T KNOW / CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

ENTER TO NEAREST £: ⬜⬜⬜⬜⬜ **ASK E11**

Don't know............ 8   **GO TO E12**
Refused................ 9   **GO TO V1**

RESPONDENT TO CHECK PAY SLIP IF POSSIBLE

E11. How long a period did that cover?

OFFICE CODE

Week 1
Fortnight 2
Four weeks 3
Calendar month 4
Year 5
Other **(WRITE IN)**.......................... 6

_____

E12. And what was your take-home pay last time, that is after any deductions were made for tax, National Insurance, pensions, union dues etc?

IF 'DON'T KNOW / CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

ENTER TO NEAREST £: ⬚⬚⬚⬚⬚ **ASK E13**

Don't know 8
Refused .... 9 **GO TO V1**
NO DEDUCTIONS MADE .... 0 **GO TO E14**

| **RESPONDENT TO CHECK PAY SLIP IF POSSIBLE** |

E13. How long a period did that cover?

OFFICE CODE

Week 1
Fortnight 2
Four weeks 3
Calendar month 4
Year 5
Other **(WRITE IN)**.......................... 6

_____

E14. Your take home pay last time was (AMOUNT AT E12 or amount at E10 if E12 = 0). Is this the amount you usually receive (before any statutory sick pay or statutory maternity pay)?

Yes .... 1 **GO TO V1**
No.............. 2 **ASK E15**

E15. How much are you usually paid?
IF NO USUAL: GIVE AVERAGE
IF 'DON'T KNOW / CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

ENTER TO NEAREST £: ⬜⬜⬜⬜⬜ **ASK E16**

Don't know .... 8 **GO TO**
Refused 9 **V1**

E16. How long a period did that cover?

OFFICE CODE

Week 1
Fortnight 2
Four weeks 3
Calendar month 4
Year 5
Other **(WRITE IN)** 6

_____

E17. And is that before or after any deductions for tax, national insurance, union dues and so on or are there usually no deductions at all made from your salary?

Before deductions 1
After deductions .. 2
No deductions 3
Don't know 8

THERE ARE NO QUESTIONS E18, E19, E20

SELF-EMPLOYED ONLY (E5 = 2)

E21.   Do you have any employees?

YES, has employees 1   **ASK E22**
NO, does not have employees .. 2   **GO TO E23**

E22.   How many people do you employ?

1 - 2 01
3 - 9 02
10 - 24 03
25 - 49 04
50 - 99 05
100 - 199 06
200 - 499 07
500 - 999 08
1000 or more 09

Don't know but fewer than 25 .. 10
Don't know but 25 or more....... 11

E23.   How many hours in total do you usually work a week in your job?
IF NO USUAL: GIVE AVERAGE

Hours

WRITE IN:

Don't know............ 8

E24.   **SHOWCARD 6**
Please look at this card and tell me which of these best describes your employment situation.
CODE ONE ONLY

Running a business or a professional practice1
Partner in a business or a professional practice2
Working for myself 3
A sub-contractor... 4
Doing freelance work 5
Self-employed in some other way 6
(**GIVE DETAILS**)

E25. Now I'd like to ask some questions about your personal income from your job/business; that is after paying for any materials, equipment or goods that you use(d) in your work.

On average, what was your WEEKLY or MONTHLY income from this job/business over the last 12 months?
IF `DON'T KNOW / CAN'T REMEMBER' PROBE: `Can you give me an approximate amount?'

WRITE IN TO NEAREST £: ☐☐☐☐☐ **ASK E26**

Don't know............ 8 **GO TO**
Refused................ 9 **V1**

E26. Was that weekly or monthly income?

Weekly income................ 1
Monthly income............... 2
Other **(SPECIFY)**................. 3

OFFICE CODE
☐☐☐

_____

E27. Can I just check, is that figure before deduction of income tax?

Yes (before tax).... 1
No (after tax) 2

E28. And is that figure before deduction of National Insurance?

Yes (before NI)..... 1
No (after NI) 2

GO TO V1

ASK ALL NOT CURRENTLY WORKING (E2=2)

E29.   Have you looked for any kind of paid work or government
         training scheme in the last week, that is the 7 days ending
         yesterday?

Yes	1	**GO TO E31**
No	2	**ASK E30**

E30.   Have you looked for any kind of paid work or government
         training scheme in the last four weeks?

Yes	1	**ASK E31**
No	2	**GO TO V1**

E31.   How likely do you think it is that you will begin paid work in
         the next twelve months? Do you think it is ....
         READ OUT AND CODE ONE ONLY

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4
(Volunteered) Don't know	8

VALUES AND OPINIONS

V1.   Now I have a few questions about your views on politics.
Generally speaking do you think of yourself as a supporter
of any one political party?

Yes ....1 **GO TO V4**
No...............2 **ASK V2**

V2.   Do you think of yourself as a little closer to one political
party than to the others?

Yes ....1 **GO TO V4**
No...............2 **ASK V3**

IF NO AT V2

V3.   If there were to be a General Election tomorrow, which
political party do you think you would be most likely to
support?
CODE ONE ONLY

Conservative 01
Labour 02
Liberal Democrat 03
Scottish National Party (SNP) 04
Plaid Cymru 05
Green Party 06
Other party (**SPECIFY**)

_____ 07   **GO TO V6**

Other answer (**SPECIFY**)

_____ 08
None 10
Can't vote 11
Don't know 98
Refused 99

IF YES AT V1 OR V2

V4.   Which one?
        CODE ONE ONLY

Conservative 01
Labour 02
Liberal Democrat 03
Scottish National Party (SNP) 04   **ASK V5**
Plaid Cymru 05
Green Party 06
Other party (**SPECIFY**)

_____ 07

Other answer (**SPECIFY**)

_____ 08   **GO TO V6**

None 10
Don't know 98
Refused 99

V5.   Would you call yourself a very strong supporter of (**QUOTE
        PARTY NAMED AT V4**) fairly strong or not very strong?

Very strong 1
Fairly strong 2
Not very strong 3
Don't know 8

V6.   How interested would you say you are in politics? Would
        you say you are . . .
        READ OUT

Very interested................ 1
Fairly interested 2
Not very interested.......... 3
or Not at all interested..... 4

V7. **SHOWCARD 7**
Are you currently a member of any of the kinds of
organisations on this card?

Yes .... 1 **ASK V8**
No .... 2 **GO TO V9**

V8. Which ones? **PROBE:** `Any others?'  until `No'
CODE ALL THAT APPLY ON GRID BELOW

		Member V8	Activities V9
a)	Political party	01	01
b)	Trade Unions	02	02
c)	Environmental group	03	03
d)	Parents'/School Association	04	04
e)	Tenants'/Residents' Group or Neighbourhood Watch	05	05
f)	Religious group or church organisation	06	06
g)	Voluntary services group	07	07
h)	Pensioners group/organisation	08	08
i)	Scouts/Guides organisation	09	09
j)	Professional organisation	10	10
k)	Other community or civic group **(GIVE DETAILS)** _____	11	11
l)	Social Club/Working men's club	12	12
m)	Sports Club	13	13
n)	Women's Institute/Townswomen's Guild	14	14
o)	Women's Group/Feminist Organisation	15	15
p)	Other group or organisation **(GIVE DETAILS)** _____	16	16
q)	None		17

V9. **SHOWCARD 7**
Whether you are a member or not, do you join in the
activities of any of these organisations on a regular basis?
PROBE: `Which ones'?  `Any others'? UNTIL `No'.
CODE ALL THAT APPLY ON GRID ABOVE OR CODE NONE (q).

V10.   How often, if at all, do you attend religious services or
       meetings?
       PROMPT AS NECESSARY

        Once a week or more 1
        Less often but at least once a month.... 2
        Less often but at least once a year....... 3
        Never or practically never..................... 4
        Only at weddings, funerals etc 5

V11.   Generally speaking, would you say that most people can be
       trusted, or that you can't be too careful in dealing with
       people?

        Most people can be trusted 1
        Can't be too careful 2
        Other depends 3
        Don't know... 8

HOUSEHOLD FINANCES

F1.   How well would you say you yourself are managing financially these days? Would
        you say you are. . .
        READ OUT

                    Living comfortably 1
                    Doing alright.. 2
                    Just about getting by....................................... 3
                    Finding it quite difficult 4
                    or Finding it very difficult? 5
                    (Volunteered) Don't know............................... 8

F2.   Would you say that you yourself are better off or worse off financially than you were a
        year ago?

                    Better off.................................... 1
                    Worse off 2
                    About the same 3
                    Don't know................................. 8

F3.   Looking ahead, how do you think you will be financially <u>a year from now</u>, will you be.
        . .
        READ OUT

                    <u>Better off</u>.................................... 1
                    <u>Worse off</u> than you are now....... 2
                    Or about the same?.................. 3
                    (Volunteered) Don't know 8

F4.   Do you save any amount of your income for example by putting something away now
        and then in a bank, building society, or Post Office account other than to meet
        regular bills? Please include share purchase schemes, ISA's and Tessa accounts.

                                        Yes .... 1 **ASK F5**
                                        No .... 2 **GO TO F6**
                                        Refused 9

F5.	About how much on average do you personally manage to save a month?
	IF `DON'T KNOW/CAN'T REMEMBER' PROBE: `Can you give me an approximate amount?'

WRITE IN TO NEAREST £: ☐☐☐☐

Don't know 8
Refused 9

F6.	Do you normally have access to a car or van that you can use whenever you want to?

Yes....................... 1
No 2
Don't drive 3

F7.	**SHOWCARD 8**
	Thinking of everyone who lives in this household, can you please look at this card and tell me your household's underline income from all sources including employment income, pensions and other benefits, before tax and other deductions. You can just give me the number that applies.

WEEKLY HOUSEHOLD INCOME BEFORE TAX	ANNUAL HOUSEHOLD INCOME BEFORE TAX	
LESS THAN £150	LESS THAN £7,800	01
£150 - £ 249	£ 7,800 - £12,999	02
£250 - £ 349	£13.000 - £18,199	03
£350 - £ 449	£18,200 - £23,399	04
£450 - £ 549	£23,400 - £28,599	05
£550 - £ 649	£28,600 - £33,799	06
£650 - £ 949	£33,800 - £49,399	07
£950 - £1,149	£49,400 - £59,799	08
MORE THAN £1,150	MORE THAN £59,800	09

Don't know.....................98
Refused 99

	Hours	Minutes
TIME NOW	☐☐	☐☐

INTERVIEWER OBSERVATIONS

COMPLETE AFTER INDIVIDUAL INTERVIEW

I1   Were any other people present during any of this interview?

                                    Yes...................... 1 **ANSWER I2**
                                    No .... 2 **GO TO I6**

I2   Aside from during the experiment, did any of these people seem to influence any of the answers given by the respondent?

                                    A great deal.......... 1 **ANSWER**
                                    A fair amount........ 2 **I3**
                                    A little 3
                                    Not at all.............. 4 **GO TO I4**

I3   In what way was the respondent influenced?
      [NOTE PARTICULAR QUESTIONS]

      _____

      _____

I4.   During the experiment, did any of these people seem to influence any of the answers given by the respondent?

                                    A great deal............   1 **ANSWER**
                                    A fair amount..........   2 **I5**
                                    A little   3
                                    Not at all.................   4 **GO TO I6**
                                    Don't Know / Not in room   8

I5   In what way was the respondent influenced?
      [NOTE PARTICULAR QUESTIONS]

      _____

      _____

I6.	Did the respondent ask your advice in deciding to {give the money to their matched person during the experiment?} (IF T = 1 or 2) / {return the money to their matched person} (IF T = 3)?

Yes....................... 1
No 2

I7.	Did the respondent ask the advice of any other household member in deciding to {give the money to their matched person during the experiment?} (IF T = 1 or 2) / {return the money to their matched person} (IF T = 3 or 4)?

Yes......................... 	1
No 	2
Don't Know / Not in Room 8

I8	How easily did the respondent understand what they were being asked to do in the experiment?

Very easily 1
Easily 2
Not easily 3
Not very easily...... 4

I9.	How worried did the respondent seem by being asked to take part in the experiment?

Not at all worried .. 1	**GO TO I10**
Somewhat worried 2	**GO TO**
Very worried 3	**I11**

I10.	What were the concerns they may have expressed
	WRITE IN DETAILS:

_____

_____

_____

_____

I11.   In general, the respondent's cooperation during the interview was ...

Very good............. 1
Good 2
Fair...................... 3
Poor 4
Very poor 5

I12   Were there any problems during the interview?

Yes...................... 1   **GO TO I13**
No 2   **END**

I13   **WRITE IN DETAILS:**

_____

_____

_____

_____

DOCUMENT CHECK

WHEN ALL SECTIONS COMPLETED ENSURE YOU HAVE THE FOLLOWING DOCUMENTS.
DO YOU HAVE…

	Yes	No	Refused
Coversheet with Household Grid	1	2	9
The decision card envelope	1	2	9
The PINK (T2 = 1) / CREAM (T1 = 2) questionnaire in envelope	1	2	9
Self-completion questionnaire	1	2	9

PLEASE DIAL-IN YOUR CAPI INTERVIEW AS SOON AS POSSIBLE.

SEND ALL PAPER DOCUMENTS TO CHELMSFORD IMMEDIATELY SO THAT THE DECISION THAT THE RESPONDENT HAS MADE CAN BE PROCESSED QUICKLY

THANK-YOU.

<u>END</u>

Wave	Serial Number	Household No.	Check No.	Person No.
17		0		0 1
10-11	12-16	17	18	19-20

LIVING IN BRITAIN

SPRING 2007

CONFIDENTIAL

SELF COMPLETION QUESTIONNAIRE

COMPLETING THE QUESTIONNAIRE:

The questionnaire should not take very long to complete. Each one can be answered simply by ticking the box next to the answer. No special knowledge is required: we are confident that everyone will be able to take part. We hope you will find it interesting and enjoyable. It should be filled in only by you. Any answers you give will be treated as confidential and anonymous.

THANK YOU AGAIN FOR YOUR HELP

1. Here are some questions regarding the way you have been feeling over the last few weeks. For each question please tick the box next to the answer that best describes the way you have felt.

Have you recently....

a) been able to concentrate on whatever you're doing?

Better than usual .... ☐ 1   21
Same as usual .... ☐ 2
Less that usual .... ☐ 3
Much less than usual .... ☐ 4

b) lost much sleep over worry?

Not at all .... ☐ 1   22
No more than usual .... ☐ 2
Rather more than usual........................ ☐ 3
Much more than usual .... ☐ 4

c) felt that you were playing a useful part in things?

More than usual .... ☐ 1   23
Same as usual .... ☐ 2
Less so than usual............................... ☐ 3
Much less than usual .... ☐ 4

d) felt capable of making decisions about things?

More so than usual .... ☐ 1   24
Same as usual .... ☐ 2
Less so than usual............................... ☐ 3
Much less capable .... ☐ 4

e) felt constantly under strain ?

Not at all .... □ 1

No more than usual .... □ 2

Rather more than usual........................ □ 3

Much more than usual .... □ 4

f) felt you couldn't overcome your difficulties ?

Not at all .... □ 1

No more than usual .... □ 2

Rather more than usual........................ □ 3

Much more than usual .... □ 4

g) been able to enjoy your normal day-to-day activities ?

More so than usual .... □ 1

Same as usual .... □ 2

Less so than usual................................ □ 3

Much less than usual .... □ 4

h) been able to face up to problems ?

More so than usual .... □ 1

Same as usual .... □ 2

Less able than usual............................. □ 3

Much less able .... □ 4

i) been feeling unhappy or depressed ?

Not at all .... □ 1

No more than usual .... □ 2

Rather more than usual........................ □ 3

Much more than usual .... □ 4

j)   been losing confidence in yourself ?

Not at all .... ☐ 1
Not more than usual .... ☐ 2
Rather more than usual .... ☐ 3
Much more than usual .... ☐ 4

k)   been thinking of yourself as a worthless person ?

Not at all .... ☐ 1
No more than usual .... ☐ 2
Rather more than usual .... ☐ 3
Much more than usual .... ☐ 4

l)   been feeling reasonably happy, all things considered ?

More so than usual .... ☐ 1
About the same as usual .... ☐ 2
Less so than usual .... ☐ 3
Much less than usual .... ☐ 4

2.   The following questions are about how you see yourself as a person. Please tick the number which best describes how you see yourself where 1 means 'does not apply to me at all' and 7 means 'applies to me perfectly'.

1 = DOES NOT APPLY TO ME AT ALL
7 = APPLIES TO ME PERFECTLY

I see myself as someone who . . .

a) ....Worries a lot   33

1	2	3	4	5	6	7

Does not apply
to me at all

Applies to
me perfectly

b) .... Is original, comes up with new ideas   34

1	2	3	4	5	6	7

Does not apply
to me at all

Applies to
me perfectly

c) .... Gets nervously easily   35

1	2	3	4	5	6	7

Does not apply
to me at all

Applies to
me perfectly

d) .... Values artistic, aesthetic experiences   36

1	2	3	4	5	6	7

Does not apply
to me at all

Applies to
me perfectly

I see myself as someone who . . .

n) .... Is relaxed, handles stress well   37

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Does not apply
to me at all

Applies to
me perfectly

o) .... Has an active imagination   38

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Does not apply
to me at all

Applies to
me perfectly

3.   Are you generally a person who is fully prepared to take risks or do you try to
        avoid taking risks? Please tick a box on the scale,
        where 0 means 'unwilling to take risks' and the value 10 means 'fully prepared
        to take risks'.   39

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Unwilling to
take risks

Fully prepared
to take risks

4   Are you generally a person who is fully prepared to take risks in trusting
        strangers or do you try to avoid taking such risks? Please tick a box on the
        scale, where 0 means 'unwilling to take risks in trusting strangers' and the
        value 10 means 'fully prepared to take risks in trusting strangers'.   40

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Unwilling to
take risks

Fully prepared
to take risks

THANK YOU.
YOU CAN NOW GIVE THIS TO YOUR INTERVIEWER

LIVING IN BRITAIN

SPRING 2007

SHOWCARDS

Showcard 1

1. **Self employed**

2. **In paid employment (full or part-time)**

3. **Unemployed**

4. **Retired from paid work altogether**

5. **On maternity leave**

6. **Looking after family or home**

7. **Full-time student/ at school**

8. **Long term sick or disabled**

9. **On a government training scheme**

10. **Something else
(PLEASE GIVE DETAILS)**

Showcard 2A

1   **Youth training certificate / Skillseekers**

2   **Recognised trade / modern apprenticeship completed**

3   **Clerical and commercial qualifications
    (eg typing / shorthand / book-keeping / commerce)**

4   **City & Guilds Certificate - Craft / Intermediate / Ordinary / Part I /
    or Scotvec National Certificate Modules / or NVQ1 / SVQ1**

5   **City & Guilds Certificate - Advance / Final / Part II /
    or Scotvec Higher National Units / or NVQ2 / SVQ2**

6   **City & Guilds Certificate - Full Technological / Part III /
    or Scotvec Higher National Units**

7   **Ordinary National Certificate (ONC) or Diploma (OND),
    BEC / TEC / BTEC / Scotvec National Certificate or Diploma /
    or NVQ3 / SVQ3**

8   **Higher National Certificate (HNC) or Diploma (HND),
    BEC / TEC / BTEC / Scotvec Higher Certificate or Higher Diploma /
    or NVQ4 / SVQ4**

9   **Nursing qualifications (eg SEN, SRN, SCM, RGN)**

10 **Teaching qualifications (not degree)**

11 **University diploma**

12 **University or CNAA First Degree (eg BA, B.Ed, BSc)**

13 **University or CNAA Higher Degree (eg MSc, PhD)**

Showcard 2B

ENGLISH AND WELSH SCHOOL EXAMS

1   **School Certificate or Matriculation**

2   **CSE grade 2-5**

3   **CSE grade 1**

4   **GCSE grades D-G**

5   **GCSE grades A-C**

6   **O Level (obtained before 1975)**

7   **O Level A-C (1975 or later)**

8   **O Level D,E (1975 or later)**

9   **Higher School Certificate**

10   **A Level**

11   **GNVQ**

12   **A/S Level**

SCOTTISH SCHOOL EXAMS

20   **SCE Ordinary Grade bands D-E or 4-5 (1973 or later)**

21   **O Grades (pass or bands A-C or 1-3)**

22   **Standard Grade level 4-7**

23   **Standard Grade level 1-3**

24   **Higher Grade**

25   **Certificate of 6th year studies**

26   **SLC: School leaving Certificate Lower grade**

27   **SLC: School leaving Certificate Higher grade**

OTHER (INCLUDING FOREIGN QUALIFICATIONS)

30   **Other school exams (please give details)**

Showcard 3

1. Doing the housework

2. Climbing stairs

3. Dressing yourself

4. Walking for at least 10 minutes

5. (None of these)

Showcard 4

1. **Private firm/company/plc**

2. **Civil Service or central government (not armed forces)**

3. **Local government or town hall (inc local education, fire, police)**

4. **National Health Service or State Higher Education**

5. **Non-profit making organisation (include charities, co-operatives etc)**

6. **Armed forces**

7. **Other (PLEASE GIVE DETAILS)**

Showcard 5

1. 1 - 2

2. 3 - 9

3. 10 - 24

4. 25 - 49

5. 50 - 99

6. 100 - 199

7. 200 - 499

8. 500 - 999

9. 1000 or more

10. Don't know but fewer than 25

11. Don't know but 25 or more

Showcard 6

1.   Running a business or a professional practice

2.   Partner in a business or a professional practice

3.   Working for myself

4.   A sub-contractor

5.   Doing freelance work

6.   Self-employed in some other way
      (PLEASE GIVE DETAILS)

Showcard 7

1. **Political party**

2. **Trade Unions**

3. **Environmental group**

4. **Parents'/School Association**

5. **Tenants'/Residents' Group or Neighbourhood Watch**

6. **Religious group or church organisation**

7. **Voluntary services group**

8. **Pensioners group/organisation**

9. **Scouts/Guides organisation**

10. **Professional organisation**

11. **Other community or civic group**
    (PLEASE GIVE DETAILS)

12. **Social Club/Working men's club**

13. **Sports Club**

14. **Women's Institute/Townswomen's Guild**

15. **Women's Group/Feminist Organisation**

16. **Other group or organisation**
    (PLEASE GIVE DETAILS)

17. **None**

V7-V9

Showcard 8

	Weekly Household Income Before Tax	**Annual** Household Income Before Tax
1.	LESS THAN £150	LESS THAN £7,800
2.	£150 - £ 249	£ 7,800 - £12,999
3.	£250 - £ 349	£13,000 - £18,199
4.	£350 - £ 449	£18,200 - £23,399
5.	£450 - £ 549	£23,400 - £28,599
6.	£550 - £ 649	£28,600 - £33,799
7.	£650 - £ 949	£33,800 - £49,399
8.	£950 - £1,149	£49,400 - £59,799
9.	MORE THAN £1,150	MORE THAN £59,800

If you keep the money, you keep £10.

If you pass on £10, you can end up with either:

£22

or

Nothing

SIDE 2

If you keep the money, please tick
your decision and put the empty card
in the envelope.

or

If you decide to give £10, please tick
your decision, put the £10 note inside
the card and put it in the envelope.

Please tick your decision
and follow the instructions

Please, tick one

I keep £10... 1 [ ]
Please place this empty card in the envelope

I give the £10 to the other person.. 2 [ ]
Please place the £10 inside this card and place card in the envelope

---

PLEASE COMPLETE BOTH SIDES

1.   When you made your decision about whether to give the £10, did you weigh up the chances of getting your money back?

                Yes.................1   PLEASE ANSWER QUESTION 2
                No 2   GO TO QUESTION 3

2.   What did you think the chances of getting your money back were?

<u>Less</u> than a 50/50 chance	1
About a 50/50 chance	2
<u>More</u> than 50/50 chance	3

(22)

3.   If we had been able to disclose information on the person with whom you have been matched, do you think that information on any of the following items would have helped you in weighing up your chances of getting your money back?

TICK UP TO THREE ITEMS

The person's . . .

Gender	01	(23-24)
Age	02	(25-26)
Education..	03	(27-28)
Employment status (student, employed, retired etc)	04	(29-30)
Amount of household income	05	(31-32)
Marital status (married, cohabiting, divorced etc)...	06	(33-34)
Political party...	07	(35-36)
Whether or not they attend religious services regularly	08	(37-38)
Whether or not they are a homeowner	09	(39-40)
Photograph..	10	(41-42)
None of the above..	11	(43-44)

Please continue over the page

61

4.   If you ticked at least one item, would you have been willing to pay
      something for this information?

                            Yes .... | | 1 | (45)
                            No .... | | 2 |

                            If yes, how much?   POUNDS   :   PENCE

                                                     | | | : | | | (46-49)

**PLEASE PUT THE QUESTIONNAIRE INTO THE ENVELOPE PROVIDED, SEAL IT
AND HAND BACK TO THE INTERVIEWER**

THANK YOU

Please tick your decision
and follow the instructions

Please, tick one

I keep £40 .... **1** ☐

- *Please place the cheque for £18 inside this card*
- *Place the card in the envelope*
- *Keep the £40 cheque*

I keep £18 and return £22 .... **2** ☐

- *Please place the cheque for £40 inside this card*
- *Place the card in the envelope*
- *Keep the £18 cheque.*

OFFICE USE ONLY

Wave		Serial Number					Household No.	Check No.	Person No.	
E	17						0		0	1

In each case tick the answer that most applies. Please tick one box only.

How <u>likely</u> would you be to trust the following types of people to repay a loan or return something they borrowed.

TICK ONE BOX PER LINE

a) Someone who is . . .

	Very likely	*Likely*	*Neither likely or unlikely*	*Un-likely*	*Very unlikely*	
under age 25	1	2	3	4	5	(21)
aged 25-50	1	2	3	4	5	(22)
over age 50	1	2	3	4	5	(23)

b) Someone with an income of . . .

	Very likely	*Likely*	*Neither likely or unlikely*	*Un-likely*	*Very unlikely*	
Under £20,000 a year	1	2	3	4	5	(24)
£20,000 to £40,000 per year...............	1	2	3	4	5	(25)
Over £40,000 a year	1	2	3	4	5	(26)

c) Someone who . . .

	Very likely	*Likely*	*Neither likely or unlikely*	*Un-likely*	*Very unlikely*	
Does not practice any religion............	1	2	3	4	5	(27)
Attends religious services regularly ...	1	2	3	4	5	(28)

Please continue over the page

OFFICE USE ONLY

Wave	Serial Number	Household No.	Check No.	Person No.	
17		0		0	1
(10-11)	(12-16)	(17)	(18)	(19-20)	

STAGE 2

d) Someone who is . . .

	Very likely	Likely	Neither likely or unlikely	Un-likely	Very unlikely	
a Man	1	2	3	4	5	(29)
a Woman	1	2	3	4	5	(30)

PLEASE PUT THE QUESTIONNAIRE INTO THE ENVELOPE PROVIDED, SEAL IT AND HAND BACK TO THE INTERVIEWER

THANK YOU
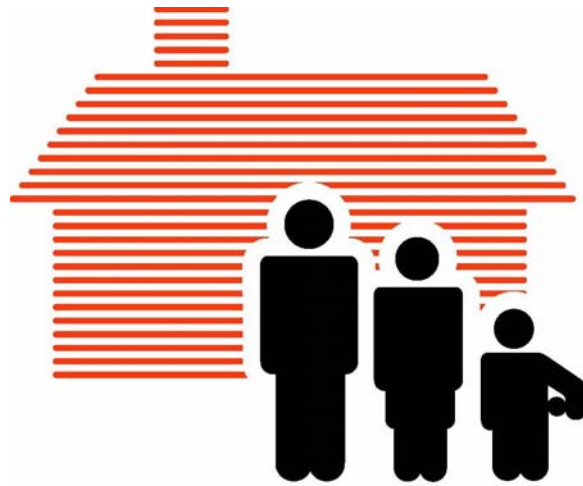
Living in Britain

Spring 2007

INTERVIEWER INSTRUCTIONS

Living in Britain Spring 2007

A Survey Experiment

Welcome to a rather non-standard Living in Britain survey. The interview this year will be very different to our normal LIB interview as it is an experiment designed to assess how people make financial decisions and the extent to which they trust others. To do this, you will be asking respondents to make choices about what to do with different amounts of money you will give them when you call. We hope that even though it is a little unusual both you and the respondents will find it interesting.

The experiment consists of two parts. First one respondent is interviewed, and depending on their decision, a second respondent in a different household is interviewed. This second respondent is randomly paired with the first respondent. Both the first and second respondents will be sent an advance letter explaining something about the experiment before you call on them. You have copies of the advance letter in your pack – included in the Appendix.

The first and second respondents will be interviewed by different interviewers. Also note there are two versions of the interview for the first respondent but the overall experimental procedure remains the same for each version.

For the experiment to work, it is very important that the respondent's decision is not influenced by you. So you will see that we ask you to either leave the room or turn your back at a certain point so that the respondent can make their choice in private. They should not tell you what they have done nor should you ask.

The CAPI script includes screens with the text you should use to explain the experiment to respondents. When you have completed the experiment there is then a short questionnaire and a self-completion questionnaire.

This year we are asking you to interview **ONLY** the selected sample person shown on your coversheet. This is the only person eligible and other household members cannot be interviewed. **The selected sample person will always be PNO 01 on your Coversheet.**

The sample includes people who were interviewed one year ago on the LIB Wave 16 Pilot and some people who have not been interviewed since 2003 on the former ECHP sample in the ISMIE 2003 Survey. Given this and the nature of the experiment, there are six different advance letters each tailored to the prior history of the sample on the one hand and the experimental treatment group on the other.

If your target sample person has moved, please try and get a new address for them and if the move is local, follow them to try for an interview. If the move is out of the area, please code this on the Coversheet and return to Chelmsford.

Documents

First respondent (use pink documents):
- Coversheet (pre-printed with address and details of household members as usual)
- Envelope containing £10 or £12 cash with the name, address and amount included printed on the envelope so you know what amount this respondent is initially receiving.
- Pink laminated showcard
- Pink decision card and envelope
- Pink question sheet and envelope
- Self-completion questionnaire
- Showcard booklet

Second respondent (use cream documents):
- Coversheet (pre-printed with address and details of household members as usual)
- Envelope containing a £40 cheque made out in the respondent's name and a £18 cheque made out in the respondent's name with the name, address and 'cheques' printed on the envelope.
- Cream decision card and envelope
- Cream question sheet and envelope
- Self-completion questionnaire
- Showcard booklet

The self-completion booklet and showcard booklet are the same for both respondents but <u>the pink and cream cards and question sheets are not the same</u> so it is important to use the correct ones.

For both first stage and second stage respondents, there are six main steps to the interview.

1. **Enumerate the household**
2. **Conduct the experiment using CAPI script**
3. **Post-experiment question sheet (self-completion)**
4. **Complete short individual questionnaire (5-8 minutes)**
5. **Self-completion questionnaire for respondents (5 minutes)**
6. **Collate all materials and return to Chelmsford as soon as possible so that respondents receive their correct pay-out quickly.**

First respondent instructions (pink documents)

For these respondents you should use the <u>pink </u>documents.

1. Having agreed to take part, you give the respondent the envelope containing £10 in cash for group 1 or £10 plus a £2 coin for group 2 and tell them that is for them.

2. Complete the Coversheet and enumerate who is in the household and add any new members

3. Start the Individual Interview on your laptop

4. Go through reading the screens to administer the experiment. The wording of the script will change depending on whether you are interviewing a £10 person or a £12 person.

5. You will ask the respondent to make a choice about whether to keep the £10 /£12 or to give £10 to someone we have paired them with at random. Group 1 will have the choice to give £10 or keep £10, while group 2 will have the choice to give £10 and keep £2 or keep the whole £12.

6. Explain that if the respondent gives the £10, this will be increased to £40 and the other person will be given £40. When the other person is interviewed, they will be asked to decide whether to return £22 to the respondent who has given the £10, in which case the respondent will get £22 back. Respondents in group 2 who originally received £12 could end up with £24 in total, that is £22 back from their paired respondent and the £2 coin they originally received. The respondent is free to decide whatever they like i.e. to keep the £10 or to give it to the other person knowing that person may or may not return £22 to them and they could end up with nothing. Please note, there is no right or wrong decision. Please take care not to influence the respondent's decision one way or the other.

7. Write the FID on the **pink card and on the envelope.** Hand the respondent the **pink card and envelope**. The card has two choices on it:
   1. I keep £10
   2. I give the £10 to the other person
   Ask them to tick the choice they make and then put the card together with either the £10 note **or** the empty card in the envelope and seal it.

8. You should stress that we want them to make their choice in private and then turn your back or move away so as to give the respondent the chance to do so.

9. After the respondent has made their choice and handed back the sealed envelope you should hand them the **pink question sheet and envelope**, ask them to complete it and put it in the envelope and seal it. Please make sure you have written the **FID on the sheet and on the envelope** before you hand it to the respondent. Again, you should turn away.

10. You then continue with the rest of the interview and ask them to complete the self-completion questionnaire. Make sure to **write the FID on the self-completion** questionnaire.

11. You tell the respondent that we will be in touch in a few weeks to tell them the outcome. If the respondent gave the £10 and their paired person returns it, we will send the respondent a cheque for £22.

    N.B. If the respondent raises the issue of not being able to accept a cheque, ISER can raise a postal order instead. Please write on the DECISION ENVELOPE that a postal order is required and inform Sandra Jones at ISER on Freephone 0800 252853.

12. If the first respondent chooses to keep the £10 and not give it to the other person, then this is the end of the process for this case, even though you will not know this at the time.

13. Return all envelopes and documents together to Chelmsford so that the decision can be noted and the second respondent issued straight away.

14. Dial in your CAPI interview as soon as possible.

Second respondent (cream documents)

For these respondents you should use the **cream** documents.

1. Complete the Coversheet and enumerate who is in the household and add any new members

2. Start the Individual Interview on your laptop

3. Go through reading the screens to administer the experiment. The wording of the script will change for this stage of the experiment and will also change depending on whether the first respondent was given £10 or £12.

4. You will start by explaining what has happened with the first respondent, that they decided to give £10 and that this has been increased to £40.

5. You give the respondent the two cheques made out in the respondent's name. One cheque is for £40 and the other is for £18.

   N.B. If the respondent raises the issue of not being able to accept a cheque, ISER can raise a postal order instead. Please write on the DECISION ENVELOPE that a postal order is required and inform Sandra Jones at ISER on Freephone 0800 252853.

6. The respondent is then asked whether they want to keep all the money (£40) or return £22 to the person who gave them the £10 and keep only the rest i.e. keep £18. The respondent is free to decide whatever they like i.e. to keep the £40 or to keep the £18 knowing that we will return £22 to the other person who gave the £10.

7. Write the FID on the **cream card and on the envelope.** Hand the respondent the **cream card and envelope**. The card has two choices on it:
   a. I keep £40
   b. I keep £18 and return £22
   Ask them to tick the choice they make and then put either the £40 cheque **or** the £18 cheque in the card, put the card in the envelope and seal it.

8. You should stress that we want them to make their choice in private and then turn your back or move away so as to give the respondent the chance to do so.

9. After the respondent has made their choice and handed back the sealed envelope with the ID label on it you should hand them the **cream question sheet and envelope**, ask them to complete it and put it in the envelope and seal it. Please make sure you have written the **FID on the sheet and on the envelope** before you hand it to the respondent. Again, you should turn away.

10. You then continue with the rest of the interview and ask them to complete the self-completion questionnaire. Make sure to **write the FID on the self-completion** questionnaire.

11. Return all envelopes and documents together to Chelmsford so that the decision can be noted and a cheque sent to the first respondent if need be.

12. Dial in your CAPI interview as soon as possible.

Many thanks and good luck.

**If you have any problems please call Yvonne Genchi or Jenny Talbot at GfK NOP.
Also, the CAPI helpline number is 0800 279 8999**

For specific respondent queries concerning addresses, respondent local tracing, obtaining alternative contact details, etc., call Sandra Jones at the University of Essex on Freephone 0800 252853.

For questionnaire related queries, please contact Heather Laurie at the University of Essex on 01206 873556

Appendix

D1.
D2.
D3.   Advance Letters for Living in Britain Spring 2007

There are six versions of the letter. If they were in the Living in Britain Wave 16 Pilot last year we have one introduction. If they have not been interviewed since ISMIE 2003 we have a different introduction. Recall that the ISMIE 2003 project used a portion of the former ECHP sample. As it has been a long time since contacting these respondents, we might need to remind them who we are.

The following table outlines the features of the sample and experimental treatment giving rise to the six different advance letters. The number in the box indicated the "letter code" for each respondent.

	LIB Wave 16 Pilot	ISMIE 2003
First Stage -- £10 group	1	3
First Stage -- £12 group	2	4
Second Stage	5	6

A.   First Stage Respondents
        1.   Letter 1: LIB Wave 16 Pilot respondent -- £10 treatment group

Dear (name),

Many thanks for taking part in the Living in Britain survey last year. Your participation was much appreciated. If possible, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

If you agree to take part, the interviewer will give you £10 cash when they call.

The interview this year is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. We would also like to ask you a very short questionnaire lasting about 10 minutes.

During the experiment, you will have the opportunity to give the £10 you have received to another survey participant and increase this £10 to £22. However, it is possible that depending on what you and the other survey participant decide, you could end up with nothing. Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

2.   Letter 2: LIB Wave 16 Pilot respondent -- £12 treatment group

Dear (name),

Many thanks for taking part in the Living in Britain survey last year. Your participation was much appreciated. If possible, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

If you agree to take part, the interviewer will give you £12 in cash when they call.

The interview this year is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. We would also like to ask you a very short questionnaire lasting about 10 minutes.

During the experiment, you will have the opportunity to give £10 of what you have received to another survey participant and increase this £10 to £22. However, it is possible that depending on what you and the other survey participant decide, you could end up with just £2. Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

3.   Version 3: ISMIE 2003 respondent -- £10 treatment group

Dear (name),

In the past you have taken part in the Living in Britain survey. Even though it is some time since we last contacted you, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

If you agree to take part, the interviewer will give you £10 cash when they call.

The interview this time is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. We would also like to ask you a very short questionnaire lasting about 10 minutes.

During the experiment, you will have the opportunity to give the £10 you have received to another survey participant and increase this £10 to £22. However, it is possible that depending on what you and the other survey participant decide, you could end up with nothing. Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

4.   Version 4: ISMIE 2003 respondent -- £12 treatment group

Dear (name),

In the past you have taken part in the Living in Britain survey. Even though it is some time since we last contacted you, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

If you agree to take part, the interviewer will give you £12 in cash when they call.

The interview this time is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. We would also like to ask you a very short questionnaire lasting about 10 minutes.

During the experiment, you will have the opportunity to give £10 of what you have received to another survey participant and increase this £10 to £22. However, it is possible that depending on what you and the other

survey participant decide, you could end up with just £2. Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

B.   Second State Respondents

1.   Version 5: Wave 16 Pilot respondent

Dear (name),

Many thanks for taking part in the Living in Britain survey last year. Your participation was much appreciated. If possible, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

The interview this year is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. **Depending on your decisions, you will have the opportunity to receive £18 or £40.** Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential. We would also like to ask you a very short questionnaire lasting about 10 minutes.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

2.   Version 6: ISMIE 2003 respondent

Dear (name),

In the past you have taken part in the Living in Britain survey. Even though it is some time since we last contacted you, we would like to interview you again and an interviewer will be calling in the next week or so. We do hope you will be able to take part. On this occasion, we do not need to interview everyone living in your household. We would like to interview only you as your name has been randomly selected to take part.

The interview this time is slightly different to the usual interview as we are running an experiment on how people make simple financial decisions. The experiment will be carried out by your interviewer and will take between 5 and 10 minutes. **Depending on your decisions, you will have the opportunity to receive £18 or £40.** Your decisions will not be known to the interviewer and your identity will as usual remain strictly confidential. We would also like to ask you a very short questionnaire lasting about 10 minutes.

Your interviewer will call in the next week or so and will be able to answer any questions you may have about the experiment. They will be happy to arrange an appointment to call back if they catch you at an inconvenient time.

If you have any queries you can call Sandra Jones on **Freephone 0800 252 853.** You can also email us at **libsurvey@essex.ac.uk** or write to the Freepost address above.

Yours sincerely,

Professor Nick Buck

Director

Living in Britain

Trust Codebook

----
area   interviewer area
----

              type: numeric (byte)

             range: [1,62]   units: 1
     unique values: 35   missing .: 4/254

              mean: 32.436
         std. dev: 16.7473

       percentiles: 10%   25%   50%   75%   90%
                             8   20   33.5   48   54

----
fid   field id
----

              type: numeric (long)

             range: [1.700e+08,1.700e+08]   units: 100
     unique values: 254   missing .: 0/254

              mean: 1.7e+08
         std. dev: 11847.1

       percentiles: 10%   25%   50%   75%   90%
                        1.7e+08   1.7e+08   1.7e+08   1.7e+08   1.7e+08

```
--------------------------------------------------------------------------------------------------
pno                                                                                    person number
--------------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [1,1]                          units:  1
     unique values:  1                         missing .:  13/254

         tabulation:  Freq.  Value
                       241  1
                        13  .


--------------------------------------------------------------------------------------------------
pid                                                                                   unique person id
--------------------------------------------------------------------------------------------------

              type:  numeric (long)

             range:  [78001099,1.041e+08]          units:  1
     unique values:  254                       missing .:  0/254

              mean:  7.9e+07
         std. dev:  3.7e+06

       percentiles:      10%        25%        50%        75%        90%
                      7.8e+07    7.8e+07    7.8e+07    7.9e+07    7.9e+07


--------------------------------------------------------------------------------------------------
outcome                                                                               interview outcome
--------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  outcome

             range:  [10,10]                        units:  1
     unique values:  1                         missing .:  13/254

         tabulation:  Freq.   Numeric  Label
                       241        10  interviewed
                        13         .
```

```
-------------------------------------------------------------------------------------------------
stage1dec                                                                          stage 1 decision
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  stage1dec

             range:  [1,2]                              units:  1
     unique values:  2                             missing .:  93/254

        tabulation:  Freq.    Numeric  Label
                        93          1  keep #10
                        68          2  give #10
                        93          .

-------------------------------------------------------------------------------------------------
stage2dec                                                                          stage 2 decision
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  stage2dec

             range:  [1,2]                              units:  1
     unique values:  2                             missing .:  174/254

        tabulation:  Freq.    Numeric  Label
                        38          1  keep #40
                        42          2  return #22
                       174          .
```

```
-------------------------------------------------------------------------------------------------
t1                                                                                          stage
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  t1

            range:  [1,2]                              units:  1
    unique values:  2                              missing .:  13/254

       tabulation:  Freq.   Numeric  Label
                      161         1  stage 1
                       80         2  stage 2
                       13         .


-------------------------------------------------------------------------------------------------
t2                                                                                          group
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  t2

            range:  [1,2]                              units:  1
    unique values:  2                              missing .:  13/254

       tabulation:  Freq.   Numeric  Label
                      123         1  #10
                      118         2  #12
                       13         .
```

```
------------------------------------------------------------------------------------------------
letter                                                                                letter type
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  letter

               range:  [1,6]                              units:  1
       unique values:  6                              missing .:  13/254

          tabulation:  Freq.    Numeric  Label
                          26          1  2006_1_10
                          35          2  2006_1_12
                          55          3  2003_1_10
                          45          4  2003_1_12
                          32          5  2006_2
                          48          6  2003_2
                          13          .

------------------------------------------------------------------------------------------------
lastint                                                                       when last interviewed
------------------------------------------------------------------------------------------------

                type:  numeric (int)

               range:  [2003,2006]                         units:  1
       unique values:  2                              missing .:  13/254

          tabulation:  Freq.  Value
                         148  2003
                          93  2006
                          13  .
```

```
----------------------------------------------------------------------------------------------------
respid                                                                                  respondent id
----------------------------------------------------------------------------------------------------

              type:  numeric (int)

             range:  [1,244]                        units:  1
     unique values:  241                        missing .:  0/254

              mean:  116.917
         std. dev:  73.1306

       percentiles:        10%       25%       50%       75%       90%
                            16        52     115.5       181       219


----------------------------------------------------------------------------------------------------
waveo                                                                                            wave
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [17,17]                        units:  1
     unique values:  1                          missing .:  0/254

        tabulation:  Freq.   Value
                       254   17
```

```
-------------------------------------------------------------------------------------------
qstartt                                                                              qstart
-------------------------------------------------------------------------------------------

              type:  numeric daily date (double)

             range:  [17262.489,17323.81]          units:  1.000e-06
    or equivalently:  [06apr2007,06jun2007]         units:  days
     unique values:  254                          missing .:  0/254

              mean:   17292.3 = 06may2007 (+ 7 hours)
          std. dev:    14.549

       percentiles:       10%        25%        50%        75%        90%
                      17277.5    17281.7    17288.1    17302.4    17316.6
                    21apr2007  25apr2007  02may2007  16may2007  30may2007

-------------------------------------------------------------------------------------------
interview_day                                                                day of interview
-------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [1,31]                         units:  1
     unique values:  31                           missing .:  0/254

              mean:   17.6969
          std. dev:   10.0327

       percentiles:       10%        25%        50%        75%        90%
                           2          9         21         26         30
```

```
----------------------------------------------------------------------------------------------------
interview_month                                                                    month of interview
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [4,6]                            units:  1
        unique values:  3                            missing .:  0/254

           tabulation:  Freq.  Value
                          111  4
                          134  5
                            9  6


----------------------------------------------------------------------------------------------------
interview_year                                                                       year of interview
----------------------------------------------------------------------------------------------------

                 type:  numeric (int)

                range:  [2007,2007]                      units:  1
        unique values:  1                            missing .:  0/254

           tabulation:  Freq.   Value
                          254   2007


----------------------------------------------------------------------------------------------------
fp2_w10o                                                                          issued interviewer area
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [1,62]                           units:  1
        unique values:  36                           missing .:  0/254

                 mean:  31.9882
            std. dev:  16.9888

          percentiles:        10%       25%       50%       75%       90%
                                8        20        33        48        54
```

```
-------------------------------------------------------------------------------------------------------
fp2_w1ao                                                                        issued interviewer area
-------------------------------------------------------------------------------------------------------

             type:  numeric (byte)

            range:  [1,62]                               units:  1
    unique values:  35                              missing .:  0/254

             mean:  32.2402
        std. dev:  16.7976

      percentiles:       10%        25%        50%        75%        90%
                           8         20         33         48         54


-------------------------------------------------------------------------------------------------------
fp6_issm                                                                           date of birth: month
-------------------------------------------------------------------------------------------------------

             type:  numeric (byte)

            range:  [1,12]                               units:  1
    unique values:  12                              missing .:  0/254

             mean:  6.89764
        std. dev:  3.14808

      percentiles:       10%        25%        50%        75%        90%
                           2          4          7          9         11
```

```
-------------------------------------------------------------------------------------------------
fp6_issd                                                                        date of birth: day
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)

                   range:  [1,31]                             units:  1
           unique values:  31                           missing .:  0/254

                    mean:  16.0433
               std. dev:  8.91739

            percentiles:        10%       25%       50%       75%       90%
                                  3         9        17        24        28


-------------------------------------------------------------------------------------------------
fp6_issy                                                                       date of birth: year
-------------------------------------------------------------------------------------------------

                    type:  numeric (int)

                   range:  [1922,1989]                        units:  1
           unique values:  65                          missing .:  0/254

                    mean:  1952.97
               std. dev:  16.9491

            percentiles:        10%       25%       50%       75%       90%
                               1930      1939      1955      1966      1974
```

```
-------------------------------------------------------------------------------------------------
dobm                                                                                    dob dummy
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [1,12]                        units:  1
     unique values:  12                        missing .:  0/254

              mean:  6.89764
          std. dev:  3.14808

       percentiles:        10%       25%       50%       75%       90%
                            2         4         7         9         11


-------------------------------------------------------------------------------------------------
dobd                                                                                    dob dummy
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [1,31]                        units:  1
     unique values:  31                        missing .:  0/254

              mean:  16.0433
          std. dev:  8.91739

       percentiles:        10%       25%       50%       75%       90%
                            3         9         17        24        28
```

```
-------------------------------------------------------------------------------------------------
doby                                                                                    dob dummy
-------------------------------------------------------------------------------------------------

              type:  numeric (int)

             range:  [1922,1989]                    units:  1
     unique values:  65                          missing .:  0/254
              mean:  1952.97
         std. dev:  16.9491

       percentiles:        10%        25%        50%        75%        90%
                          1930       1939       1955       1966       1974


-------------------------------------------------------------------------------------------------
age                                                                              age of respondent
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)

             range:  [18,84]                        units:  1
     unique values:  63                          missing .:  0/254

              mean:  53.2992
         std. dev:  16.9476

       percentiles:        10%        25%        50%        75%        90%
                            32         40         51         67         77


-------------------------------------------------------------------------------------------------
group                                                                              treatment group
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  group

             range:  [0,1]                          units:  1
     unique values:  2                           missing .:  0/254

        tabulation:  Freq.   Numeric  Label
                       121         0  #12
                       133         1  #10
```

```
--------------------------------------------------------------------------------
sc1_ches                                                                  no text
--------------------------------------------------------------------------------

                type:  numeric (byte)
                label:  sc1_ches

                range:  [1,3]                          units:  1
        unique values:  3                          missing .:  0/254

            tabulation:  Freq.   Numeric  Label
                           88         1  t=1
                           82         2  t=2
                           84         3  t=3


--------------------------------------------------------------------------------
hsowned                                                    house owned or rented
--------------------------------------------------------------------------------

                type:  numeric (byte)

                range:  [1,4]                          units:  1
        unique values:  4                          missing .:  0/254

            tabulation:  Freq.   Numeric  Label
                          107         1  owned/being bought on mortgage
                            5         2  shared ownership (part-owned
                                          part-rented)
                          138         3  rented
                            4         4  rent free
```

```
-------------------------------------------------------------------------------------------------
mghave                                                              home mortgaged or owned outright
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  h2s

              range:  [1,2]                                units:  1
      unique values:  2                            missing .:  142/254

        tabulation:  Freq.   Numeric  Label
                       46         1  owned outright
                       66         2  or is it being bought with a
                                      mortgage or a loan?
                      142         .

-------------------------------------------------------------------------------------------------
rentll                                                          landlord of rented accommodation
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  h3s

              range:  [1,10]                               units:  1
      unique values:  8                            missing .:  112/254

        tabulation:  Freq.   Numeric  Label
                       80         1  local authority/council/northern
                                      ireland housing executive
                        4         3  property company
                        1         4  scottish homes/communities
                                      scotland (scottish special
                                      housin
                       35         5  other housing association,
                                      cooperative or charitable trust
                        3         7  other organisation (specify)
                        2         8  relative
                        1         9  employer
                       16        10  other individual
                      112         .
```

```
--------------------------------------------------------------------------------
plnowm                                                  month moved to present address
--------------------------------------------------------------------------------

             type:  numeric (byte)

            range:  [1,12]                          units:  1
    unique values:  12                          missing .:  20/254

             mean:  6.67949
        std. dev:  3.43859

     percentiles:        10%        25%        50%        75%        90%
                           2          3          6         10         11


--------------------------------------------------------------------------------
plnowy                                                   year moved to present address
--------------------------------------------------------------------------------

             type:  numeric (int)

            range:  [1926,2007]                     units:  1
    unique values:  52                          missing .:  2/254

             mean:  1990.03
        std. dev:  13.7831

     percentiles:        10%        25%        50%        75%        90%
                        1969       1984     1993.5       2000       2004
```

```
--------------------------------------------------------------------------------
jbstat                          which of the following best describes your current situation.  are you . . .
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d3s

             range:  [1,9]                              units:  1
     unique values:  9                            missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                        13          1  self employed
                       102          2  in paid employment (full or
                                       part-time)
                        12          3  unemployed
                        82          4  retired from paid work
                                       altogether
                         2          5  on maternity leave
                        19          6  looking after family or home
                         2          7  full-time student/ at school
                        19          8  long term sick or disabled
                         3          9  on a government training scheme

--------------------------------------------------------------------------------
mlstat                                                        present legal marital status
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d4s

             range:  [1,6]                              units:  1
     unique values:  6                            missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                        90          1  married
                         5          2  separated
                        54          3  divorced
                        39          4  widowed
                        62          5  have never been married
                         4          6  in a civil partnership
```

```
----------------------------------------------------------------------------------------------------
qualification_a                         please look at this card.  do you have any of the qualifications listed?
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  d5s

              range:  [1,2]                            units:  1
      unique values:  2                            missing .:  13/254

          tabulation:  Freq.    Numeric  Label
                        109          1  yes
                        132          2  no
                         13          .


----------------------------------------------------------------------------------------------------
qfa                                                     which qualifications do you have?
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  d6m_a

              range:  [0,1]                            units:  1
      unique values:  2                            missing .:  145/254

          tabulation:  Freq.    Numeric  Label
                        103          0  not
                          6          1  youth training
                                        certificate/skillseekers
                        145          .
```

```
-------------------------------------------------------------------------------------------------
qfb                                                                 which qualifications do you have?
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d6m_b
            range:  [0,1]                              units:  1
    unique values:  2                              missing .:  145/254

      tabulation:  Freq.   Numeric  Label
                    101         0   not
                      8         1   recognised trade apprenticeship
                                    completed
                    145         .

-------------------------------------------------------------------------------------------------
qfc                                                                 which qualifications do you have?
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d6m_c

            range:  [0,1]                              units:  1
    unique values:  2                              missing .:  145/254

      tabulation:  Freq.   Numeric  Label
                     81         0   not
                     28         1   clerical and commercial
                                    qualifications (eg
                                    typing/shorthand/
                    145         .
```

```
-------------------------------------------------------------------------------------------
qfd                                                                which qualifications do you have?
-------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_d

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  145/254

        tabulation:  Freq.    Numeric  Label
                        77           0  not
                        32           1  city & guilds certificate -
                                        craft/intermediate/ordinary/part
                       145           .


-------------------------------------------------------------------------------------------
qfe                                                                which qualifications do you have?
-------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_e

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  145/254

        tabulation:  Freq.    Numeric  Label
                        85           0  not
                        24           1  city & guilds certificate -
                                        advanced/final/part ii / or scot
                       145           .
```

```
----------------------------------------------------------------------------------------------
qff                                                                which qualifications do you have?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_f

             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                       104         0  not
                         5         1  city & guilds certificate - full
                                      technological/part iii /or
                       145         .


----------------------------------------------------------------------------------------------
qfg                                                                which qualifications do you have?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_g

             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                        95         0  not
                        14         1  ordinary national certificate
                                      (onc) or diploma (ond),bec/tec
                       145         .
```

```
----------------------------------------------------------------------------------------------------
qfh                                                                  which qualifications do you have?
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_h

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                       102         0  not
                         7         1  higher national certificate
                                      (hnc) or diploma (hnd),bec/tec/b
                       145         .

----------------------------------------------------------------------------------------------------
qfi                                                                  which qualifications do you have?
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_i

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                       103         0  not
                         6         1  nursing qualifications (eg sen,
                                      srn, scm, rgn)
                       145         .
```

```
--------------------------------------------------------------------------------
qfj                                                       which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_j

             range:  [0,1]                             units:  1
     unique values:  2                              missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                      102         0   not
                        7         1   teaching qualifications (not
                                      degree)
                      145         .


--------------------------------------------------------------------------------
qfk                                                       which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_k

             range:  [0,1]                             units:  1
     unique values:  2                              missing .:  145/254

        tabulation:  Freq.   Numeric  Label
                      105         0   not
                        4         1   university diploma / foundation
                                      degree
                      145         .
```

```
-------------------------------------------------------------------------------------------------
qfl                                                                     which qualifications do you have?
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_l

             range:  [0,1]                              units:  1
     unique values:  2                             missing .:  145/254

         tabulation:  Freq.   Numeric  Label
                        93          0  not
                        16          1  university or cnaa first degree
                                       (eg ba, b.ed, bsc)
                       145          .


-------------------------------------------------------------------------------------------------
qfm                                                                     which qualifications do you have?
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d6m_m

             range:  [0,1]                              units:  1
     unique values:  2                             missing .:  145/254

         tabulation:  Freq.   Numeric  Label
                       106          0  not
                         3          1  university or cnaa higher degree
                                       (eg msc, phd)
                       145          .
```

```
-------------------------------------------------------------------------------------------------
qfn                                                                which qualifications do you have?
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  d6m_n

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  145/254

           tabulation:  Freq.    Numeric  Label
                          104         0   not
                            5         1   other technical, professional or
                                          higher qualifications ((ple
                          145         .


-------------------------------------------------------------------------------------------------
qualification_b                                                                       showcard 2b
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  d7y

                range:  [1,2]                            units:  1
        unique values:  2                           missing .:  13/254

           tabulation:  Freq.    Numeric  Label
                          131         1   yes
                          110         2   no
                           13         .
```

```
--------------------------------------------------------------------------------
qfeda                                                      which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_a

            range:  [0,1]                        units:  1
    unique values:  2                        missing .:  123/254

       tabulation:  Freq.   Numeric  Label
                     128         0   not
                       3         1   school cert/matriculation
                     123         .

--------------------------------------------------------------------------------
qfedb                                                      which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_b

            range:  [0,1]                        units:  1
    unique values:  2                        missing .:  123/254

                      90         0   not
                      41         1   cse grade 2-5
                     123         .

--------------------------------------------------------------------------------
qfedc                                                      which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_c

            range:  [0,1]                        units:  1
    unique values:  2                        missing .:  123/254

       tabulation:  Freq.   Numeric  Label
                     109         0   not
                      22         1   cse grade 1
                     123         .
```

```
--------------------------------------------------------------------------------
qfedd                                                which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_d

            range:  [0,1]                           units:  1
    unique values:  2                            missing .:  123/254

      tabulation:  Freq.   Numeric  Label
                    106        0    not
                     25        1    gcse grades d-g
                    123        .

--------------------------------------------------------------------------------
qfede                                                which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_e

            range:  [0,1]                           units:  1
    unique values:  2                            missing .:  123/254

      tabulation:  Freq.   Numeric  Label
                    103        0    not
                     28        1    gcse grades a-c
                    123        .
```

```
--------------------------------------------------------------------------------
qfedf                                                which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_f

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                        97         0  not
                        34         1  o level (before 1975)
                       123         .

--------------------------------------------------------------------------------
qfedg                                                which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_g

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                        98         0  not
                        33         1  o level a-c (1975 or later)
                       123         .
```

```
--------------------------------------------------------------------------------
qfedh                                                   which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_h

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                      122        0  not
                        9        1  o level d-e (1975 or later)
                      123        .

--------------------------------------------------------------------------------
qfedi                                                   which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_i

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                      126        0  not
                        5        1  higher school certificate
                      123        .
```

```
----------------------------------------------------------------------------------------
qfedj                                                          which qualifications do you have?
----------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_j

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  123/254

        tabulation:  Freq.    Numeric  Label
                      103          0   not
                       28          1   a level
                      123          .

----------------------------------------------------------------------------------------
qfedk                                                          which qualifications do you have?
----------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_k

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  123/254

        tabulation:  Freq.    Numeric  Label
                      122          0   not
                        9          1   gnvq
                      123          .
```

```
--------------------------------------------------------------------------------
qfedl                                                which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_l

             range:  [0,1]                          units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                      128        0   not
                        3        1   as level
                      123        .
--------------------------------------------------------------------------------
qfedm                                                which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  d8d_m

             range:  [0,1]                          units:  1
     unique values:  2                            missing .:  123/254

        tabulation:  Freq.   Numeric  Label
                      129        0   not
                        2        1   sce ordinary grade bands d-e/4-5
                      123        .
```

```
--------------------------------------------------------------------------------
qfedn                                                which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_n

            range:  [0,1]                            units:  1
    unique values:  2                         missing .:  123/254

       tabulation:  Freq.   Numeric  Label
                      129         0  not
                        2         1  o grades (pass or a-c/1-3)
                      123         .


--------------------------------------------------------------------------------
qfedq                                                which qualifications do you have?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  d8d_q

            range:  [0,1]                            units:  1
    unique values:  2                         missing .:  123/254

       tabulation:  Freq.   Numeric  Label
                      128         0  not
                        3         1  higher grade
                      123         .
```

```
--------------------------------------------------------------------------------
qfedu                                                     which qualifications do you have?
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  d8d_u

              range:  [0,1]                          units:  1
      unique values:  2                           missing .:  123/254

         tabulation:  Freq.   Numeric  Label
                       130         0   not
                         1         1   other (inc foreign
                                       qualifications)
                       123         .


--------------------------------------------------------------------------------
hldsbl1                                                   consider's self to be disabled
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  m1s

              range:  [1,2]                          units:  1
      unique values:  2                           missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        47         1   yes
                       207         2   no
```

```
----------------------------------------------------------------------------------------------------
hlstat                                                                health status over last 12 months
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  m2s

               range:  [1,5]                            units:  1
       unique values:  5                            missing .:  0/254

          tabulation:  Freq.    Numeric  Label
                          48          1  excellent
                          95          2  good
                          61          3  fair
                          41          4  poor
                           9          5  or very poor?


----------------------------------------------------------------------------------------------------
hllt                                                                   health limits daily activities
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  m3s

               range:  [1,2]                            units:  1
       unique values:  2                            missing .:  0/254

          tabulation:  Freq.    Numeric  Label
                          73          1  yes
                         181          2  no
```

```
--------------------------------------------------------------------------------
hllta                                                    health hinders doing housework
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m4m_a

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  181/254

        tabulation:  Freq.   Numeric  Label
                        39         0  not
                        34         1  doing the housework
                       181         .


--------------------------------------------------------------------------------
hlltb                                                    health hinders climbing stairs
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m4m_b

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  181/254

        tabulation:  Freq.   Numeric  Label
                        32         0  not
                        41         1  climbing stairs
                       181         .
```

```
--------------------------------------------------------------------------------------------------------
hlltc                                                                    health hinders getting dressed
--------------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m4m_c

             range:  [0,1]                                    units:  1
     unique values:  2                                    missing .:  181/254

         tabulation:  Freq.    Numeric   Label
                        59          0    not
                        14          1    dressing yourself
                       181          .


--------------------------------------------------------------------------------------------------------
hlltd                                                                    health hinders walking more
--------------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m4m_d

             range:  [0,1]                                    units:  1
     unique values:  2                                    missing .:  181/254

         tabulation:  Freq.    Numeric   Label
                        37          0    not
                        36          1    walking for at least 10 minutes
                       181          .
```

```
----------------------------------------------------------------------------------------------------
hllte                                                                health no hindrance to listed activities
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m4m_e

             range:  [0,1]                              units:  1
     unique values:  2                            missing .:  181/254

        tabulation:  Freq.    Numeric  Label
                        51          0  not
                        22          1  (none of these)
                       181          .


----------------------------------------------------------------------------------------------------
hlltw                                                                health limits type or amount of work
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  m5s

             range:  [1,2]                              units:  1
     unique values:  2                            missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                        86          1  yes
                       168          2  no
```

```
-------------------------------------------------------------------------------------------------
smoker                                                                                Person smokes
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  m6s, but 1 nonmissing value is not labeled

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.    Numeric  Label
                         178          0
                          76          1  yes

-------------------------------------------------------------------------------------------------
ncigs                         approximately how many cigarettes a day do you usually smoke, including those yo
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [1,80]                           units:  1
        unique values:  17                          missing .:  178/254

                 mean:  14.6974
            std. dev:  10.8947

          percentiles:        10%       25%       50%       75%       90%
                                5        10      12.5        20        25

-------------------------------------------------------------------------------------------------
jbhas                         can i just check, did you do any paid work last week - that is in the seven days
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  e1s

                range:  [1,2]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.    Numeric  Label
                         116          1  yes
                         138          2  no
```

```
-------------------------------------------------------------------------------------------------
jboff                          even though you weren't working did you have a job that you were away from last
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  e2s

             range:  [1,3]                          units:  1
     unique values:  3                          missing .:  116/254

        tabulation:  Freq.    Numeric  Label
                        5          1   yes
                      132          2   no
                        1          3   waiting to take up job
                      116          .


-------------------------------------------------------------------------------------------------
jboffy                                      what was the main reason you were away from work last week?
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  e3s

             range:  [1,8]                          units:  1
     unique values:  4                          missing .:  249/254

        tabulation:  Freq.    Numeric  Label
                        1          1   maternity leave
                        1          2   other leave/holiday
                        2          3   sick/injured
                        1          8   other reasons (give details)
                      249          .
```

```
--------------------------------------------------------------------------------
jbsemp                                                  are you an employee or self-employed?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  e5s

            range:  [1,2]                          units:  1
    unique values:  2                         missing .:  133/254

       tabulation:  Freq.   Numeric  Label
                      107         1  employee
                       14         2  self-employed
                      133         .


--------------------------------------------------------------------------------
jbmngr                                                  managerial duties: current job
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  e6s

            range:  [1,3]                          units:  1
    unique values:  3                         missing .:  147/254

       tabulation:  Freq.   Numeric  Label
                       18         1  manager
                       19         2  foreman/supervisor
                       70         3  not manager or supervisor
                      147         .
```

```
----------------------------------------------------------------------------------------------------
jbsect                              which type of organisation on this card do you work for (in your main job)?
----------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  e7s

              range:  [1,7]                              units:  1
      unique values:  6                               missing .:  147/254

         tabulation:  Freq.    Numeric  Label
                        65           1  private firm/company/plc
                         5           2  civil service or central
                                        government (not armed forces)
                        22           3  local government or town hall
                                        (inc local education, fire, po
                        10           4  national health service or state
                                        higher education
                         3           5  non-profit making organisation
                                        (include charities, co-operat
                         2           7  other (please give details)
                       147           .

----------------------------------------------------------------------------------------------------
jbsize                                          how many people are employed at the place where you work?
----------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  e8s

              range:  [1,11]                             units:  1
      unique values:  10                              missing .:  147/254

           examples:  5     50 - 99
                       9     1000 or more
                       .
                       .
```

```
--------------------------------------------------------------------------------
jbhrs                                                    no. of hours normally worked per week
--------------------------------------------------------------------------------

                  type:  numeric (byte)

                 range:  [3,60]                           units:  1
         unique values:  37                          missing .:  148/254

                  mean:  31.4811
             std. dev:  12.3745

           percentiles:        10%       25%       50%       75%       90%
                                12        22        37        39        42


--------------------------------------------------------------------------------
e9s                           thinking about your (main) job, how many hours, excluding overtime and meal brea
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  e9s

                 range:  [8,8]                            units:  1
         unique values:  1                           missing .:  253/254

            tabulation:  Freq.    Numeric  Label
                             1          8  don't know
                           253          .
```

```
-------------------------------------------------------------------------------------------------------
paygl                                                                         gross pay at last payment
-------------------------------------------------------------------------------------------------------

                      type:  numeric (int)

                     range:  [15,31000]                         units:  1
             unique values:  86                              missing .:  155/254

                      mean:  2225.77
                  std. dev:  4685.75

               percentiles:        10%        25%        50%        75%        90%
                                    125        321       1200       1914       3450


-------------------------------------------------------------------------------------------------------
e10s                            the last time you were paid, what was your gross pay - that is including any ove
-------------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  e10s

                     range:  [8,9]                              units:  1
             unique values:  2                               missing .:  246/254

                tabulation:  Freq.    Numeric  Label
                                 5          8  don't know
                                 3          9  refused
                               246          .
```

```
--------------------------------------------------------------------------------------------------------
paygw                                                                     how long a period did that cover?
--------------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  e11s

             range:  [1,6]                              units:  1
     unique values:  6                               missing .:  155/254

        tabulation:  Freq.    Numeric  Label
                        25          1  week
                         2          2  fortnight
                        11          3  four weeks
                        54          4  calendar month
                         6          5  year
                         1          6  other (write in)
                       155          .


--------------------------------------------------------------------------------------------------------
paynl                                                                         net pay at last payment
--------------------------------------------------------------------------------------------------------

              type:  numeric (int)

             range:  [50,10500]                         units:  1
     unique values:  84                              missing .:  159/254

              mean:   1018.29
          std. dev:   1188.7

       percentiles:        10%        25%        50%        75%        90%
                           185        261        940       1400       1778
```

```
--------------------------------------------------------------------------------
e12s                           and what was your take-home pay last time, that is after any deductions were mad
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  e12s

                range:  [0,8]                          units:  1
        unique values:  2                          missing .:  245/254

          tabulation:  Freq.   Numeric  Label
                          6         0   no deductions made
                          3         8   don't know
                        245         .


--------------------------------------------------------------------------------
paynw                                                       how long a period did that cover?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  e13s

                range:  [1,5]                          units:  1
        unique values:  5                          missing .:  159/254

          tabulation:  Freq.   Numeric  Label
                         24         1   week
                          2         2   fortnight
                          8         3   four weeks
                         60         4   calendar month
                          1         5   year
                        159         .
```

```
--------------------------------------------------------------------------------
pytc                          your take home pay last time was #{amount}.  is this the amount you usually rece
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  e14s

              range:  [1,2]                              units:  1
      unique values:  2                              missing .:  153/254

         tabulation:  Freq.    Numeric  Label
                         89          1  yes
                         12          2  no
                        153          .


--------------------------------------------------------------------------------
payu                                                               how much are you usually paid?
--------------------------------------------------------------------------------

               type:  numeric (int)

              range:  [200,2000]                         units:  1
      unique values:  12                             missing .:  242/254

               mean:    913.25
          std. dev:    670.497

        percentiles:        10%        25%        50%        75%        90%
                            250      322.5      680.5       1578       1849
```

```
--------------------------------------------------------------------------------------------------------
payuw                                                              how long a period did that cover?
--------------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  e16s

               range:  [1,4]                              units:  1
       unique values:  3                              missing .:  242/254

          tabulation:  Freq.    Numeric  Label
                           4          1  week
                           1          3  four weeks
                           7          4  calendar month
                         242          .


--------------------------------------------------------------------------------------------------------
payug                         and is that before or after any deductions for tax, national insurance, union du
--------------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  e17s

               range:  [1,2]                              units:  1
       unique values:  2                              missing .:  242/254

          tabulation:  Freq.    Numeric  Label
                           2          1  before deductions
                          10          2  after deductions
                         242          .
```

```
----------------------------------------------------------------------------------------------
jsboss                                                                    do you have any employees?
----------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  e21s

              range:  [1,2]                              units:  1
      unique values:  2                             missing .:  240/254

         tabulation:  Freq.   Numeric  Label
                          2         1  yes, has employees
                         12         2  no, does not have employees
                        240         .

----------------------------------------------------------------------------------------------
jshrs                                                          s/emp: hours normally worked per week
----------------------------------------------------------------------------------------------

               type:  numeric (byte)

              range:  [17,70]                            units:  1
      unique values:  8                             missing .:  240/254

         tabulation:  Freq.   Value
                          1   17
                          1   20
                          1   22
                          3   25
                          2   35
                          2   40
                          2   50
                          2   70
                        240   .
```

```
--------------------------------------------------------------------------------
jstypeb                        please look at this card and tell me which of these best describes your employme
--------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  e24s

           range:  [1,6]                            units:  1
   unique values:  5                            missing .:  240/254

      tabulation:  Freq.    Numeric  Label
                       1          1  running  a business or a
                                       professional practice
                       1          2  partner in a business or a
                                       professional practice
                       9          3  working for myself
                       1          5  doing freelance work
                       2          6  self-employed in some other way
                                       (give details)
                     240          .
```

```
--------------------------------------------------------------------------------
e25o                             now i'd like to ask some questions about your personal income from your job/busi
--------------------------------------------------------------------------------

                type:  numeric (int)

               range:  [90,12000]                    units:  10
       unique values:  8                         missing .:  245/254

          tabulation:  Freq.   Value
                          1    90
                          1    100
                          1    300
                          1    400
                          1    500
                          2    1200
                          1    1400
                          1    12000
                        245    .


--------------------------------------------------------------------------------
e25s                             now i'd like to ask some questions about your personal income from your job/busi
--------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  e25s

               range:  [8,9]                          units:  1
       unique values:  2                         missing .:  249/254

          tabulation:  Freq.    Numeric  Label
                          4          8   don't know
                          1          9   refused
                        249          .
```

```
--------------------------------------------------------------------------------
jspayw                                                  was that weekly or monthly income?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  e26s

             range:  [1,3]                              units:  1
     unique values:  3                              missing .:  245/254

        tabulation:  Freq.    Numeric  Label
                         5          1  weekly income
                         3          2  monthly income
                         1          3  other (specify)
                       245          .


--------------------------------------------------------------------------------
jspytx                              can i just check, is that figure before deduction of income tax?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  e27s

             range:  [1,2]                              units:  1
     unique values:  2                              missing .:  245/254

        tabulation:  Freq.    Numeric  Label
                         7          1  yes (before tax)
                         2          2  no (after tax)
                       245          .
```

```
--------------------------------------------------------------------------------
jspyni                                  and is that figure before deduction of national insurance?
--------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  e28s

           range:  [1,2]                              units:  1
   unique values:  2                            missing .:  245/254

      tabulation:  Freq.    Numeric  Label
                       7          1  yes (before ni)
                       2          2  no (after ni)
                     245          .


--------------------------------------------------------------------------------
julk1                    have you looked for any kind of paid work or government training scheme in the l
--------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  e29s

           range:  [1,2]                              units:  1
   unique values:  2                            missing .:  122/254

      tabulation:  Freq.    Numeric  Label
                       6          1  yes
                     126          2  no
                     122          .
```

```
-------------------------------------------------------------------------------
julk4                          have you looked for any kind of paid work or government training scheme in the l
-------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  e30s

                range:  [1,2]                            units:  1
        unique values:  2                           missing .:  128/254

           tabulation:  Freq.    Numeric  Label
                            2          1  yes
                          124          2  no
                          128          .


-------------------------------------------------------------------------------
eprosh                         how likely do you think it is that you will begin paid work in the next twelve m
-------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  e31s

                range:  [1,5]                            units:  1
        unique values:  4                           missing .:  246/254

           tabulation:  Freq.    Numeric  Label
                            2          1  very likely
                            4          2  likely
                            1          4  very unlikely
                            1          5  (volunteered) don't know
                          246          .
```

```
-------------------------------------------------------------------------------------------
vote1                                                              supports a particular political party
-------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v1s

             range:  [1,2]                              units:  1
     unique values:  2                               missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                        82          1  yes
                       172          2  no


-------------------------------------------------------------------------------------------
vote2                                                      closer to one political party than other
-------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v2s

             range:  [1,2]                              units:  1
     unique values:  2                               missing .:  82/254

        tabulation:  Freq.    Numeric  Label
                        63          1  yes
                       109          2  no
                        82          .
```

```
--------------------------------------------------------------------------------
vote3                                                party which would vote for tomorrow
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v3s

             range:  [1,12]                          units:  1
     unique values:  10                          missing .:  145/254

          examples:  9      none
                     11     don't know
                     .
                     .

--------------------------------------------------------------------------------
vote4                                                    which political party closest to
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v4s

             range:  [1,11]                          units:  1
     unique values:  7                           missing .:  109/254

         tabulation:  Freq.    Numeric  Label
                        39            1  conservative
                        71            2  labour
                        18            3  liberal democrat
                         3            4  scottish national party (snp)
                         7            6  green party
                         5            7  other party (specify)
                         2           11  refused
                       109            .
```

```
-------------------------------------------------------------------------------------------------
vote5                                                               strength of support for stated party
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  v5s

              range:  [1,3]                              units:  1
      unique values:  3                             missing .:  111/254

        tabulation:  Freq.    Numeric  Label
                       13          1  very strong
                       51          2  fairly strong
                       79          3  not very strong
                      111          .


-------------------------------------------------------------------------------------------------
vote6                                                               level of interest in politics
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  v6s

              range:  [1,4]                              units:  1
      unique values:  4                             missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                       18          1  very interested
                       89          2  fairly interested
                       85          3  not very interested
                       62          4  or not at all interested
```

```
-------------------------------------------------------------------------------------------------
orgm                                                           member of one of listed organisation
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v7s, but 1 nonmissing value is not labeled

             range:  [0,1]                          units:  1
     unique values:  2                         missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                       127         0
                       127         1  yes

-------------------------------------------------------------------------------------------------
orgma                                           which ones?  probe:  `any others?'  until `no'
-------------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  v8m_a

             range:  [0,1]                          units:  1
     unique values:  2                         missing .:  127/254

         tabulation:  Freq.   Numeric  Label
                       123         0  not
                         4         1  political party
                       127         .

-------------------------------------------------------------------------------------------------
orgmb                                           which ones?  probe:  `any others?'  until `no'
-------------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  v8m_b

             range:  [0,1]                          units:  1
     unique values:  2                         missing .:  127/254

         tabulation:  Freq.   Numeric  Label
                       100         0  not
                        27         1  trade unions
                       127         .
```

```
--------------------------------------------------------------------------------
orgmc                                      which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  v8m_c

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  127/254

       tabulation:  Freq.   Numeric  Label
                     121        0  not
                       6        1  environmental group
                     127        .


--------------------------------------------------------------------------------
orgmd                                      which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  v8m_d

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  127/254

       tabulation:  Freq.   Numeric  Label
                     116        0  not
                      11        1  parents'/school association
                     127        .
```

```
--------------------------------------------------------------------------------
orgme                                   which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_e

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  127/254

        tabulation:  Freq.   Numeric  Label
                       110         0  not
                        17         1  tenants'/residents' group or
                                      neighbourhood watch
                       127         .


--------------------------------------------------------------------------------
orgmf                                   which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_f

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  127/254

        tabulation:  Freq.   Numeric  Label
                       108         0  not
                        19         1  religious group or church
                                      organisation
                       127         .
```

```
----------------------------------------------------------------------------------------------------
orgmg                                                        which ones?  probe: `any others?'  until `no'
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_g

             range:  [0,1]                               units:  1
     unique values:  2                              missing .:  127/254

        tabulation:  Freq.    Numeric  Label
                       119          0  not
                         8          1  voluntary services group
                       127          .


----------------------------------------------------------------------------------------------------
orgmh                                                        which ones?  probe: `any others?'  until `no'
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_h

             range:  [0,1]                               units:  1
     unique values:  2                              missing .:  127/254

        tabulation:  Freq.    Numeric  Label
                       120          0  not
                         7          1  pensioners group/organisation
                       127          .
```

```
--------------------------------------------------------------------------------
orgmi                                         which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v8m_i

            range:  [0,1]                          units:  1
    unique values:  2                          missing .:  127/254

       tabulation:  Freq.   Numeric  Label
                      125         0  not
                        2         1  scouts/guides organisation
                      127         .

--------------------------------------------------------------------------------
orgmj                                         which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v8m_j

            range:  [0,1]                          units:  1
    unique values:  2                          missing .:  127/254

       tabulation:  Freq.   Numeric  Label
                      114         0  not
                       13         1  professional organisation
                      127         .
```

```
--------------------------------------------------------------------------------
orgmk                                        which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v8m_k

              range:  [0,1]                          units:  1
      unique values:  2                           missing .:  127/254

         tabulation:  Freq.   Numeric  Label
                        120         0  not
                          7         1  other community or civic group
                                       (give details)
                        127         .


--------------------------------------------------------------------------------
orgml                                        which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v8m_l

              range:  [0,1]                          units:  1
      unique values:  2                           missing .:  127/254

         tabulation:  Freq.   Numeric  Label
                         99         0  not
                         28         1  social club/working men's club
                        127         .
```

```
--------------------------------------------------------------------------------
orgmm                                    which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_m

             range:  [0,1]                        units:  1
     unique values:  2                         missing .:  127/254

        tabulation:  Freq.   Numeric  Label
                      100         0   not
                       27         1   sports club
                      127         .

--------------------------------------------------------------------------------
orgmn                                    which ones?  probe:  `any others?'  until `no'
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_n

             range:  [0,1]                        units:  1
     unique values:  2                         missing .:  127/254

        tabulation:  Freq.   Numeric  Label
                      126         0   not
                        1         1   women's institute/townswomen's
                                      guild
                      127         .
```

```
--------------------------------------------------------------------------------
orgmp                                            which ones?  probe: `any others?'  until `no'
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v8m_p

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  127/254

        tabulation:  Freq.   Numeric  Label
                      111         0   not
                       16         1   other group or organisation
                                      (give details)
                      127         .


--------------------------------------------------------------------------------
orgmaa                     whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  v9m_a

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  0/254

        tabulation:  Freq.   Numeric  Label
                      249         0   not
                        5         1   a) political party
```

```
--------------------------------------------------------------------------------------------------
orgmcc                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  v9m_c

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.   Numeric  Label
                         249         0   not
                           5         1   c) environmental group

--------------------------------------------------------------------------------------------------
orgmdd                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  v9m_d

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.   Numeric  Label
                         235         0   not
                          19         1   d) parents'/school association

--------------------------------------------------------------------------------------------------
orgmee                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  v9m_e

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.   Numeric  Label
                         233         0   not
                          21         1   e) tenants'/residents' group or
                                          neighbourhood watch
```

```
--------------------------------------------------------------------------------
orgmff                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v9m_f

              range:  [0,1]                          units:  1
      unique values:  2                          missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        228         0  not
                         26         1  f) religious group or church
                                       organisation


--------------------------------------------------------------------------------
orgmgg                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v9m_g

              range:  [0,1]                          units:  1
      unique values:  2                          missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        243         0  not
                         11         1  g) voluntary services group
```

```
-------------------------------------------------------------------------------------------------
orgmhh                         whether you are a member or not, do you join in the activities of any of these o
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v9m_h

              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        244         0  not
                         10         1  h) pensioners group/organisation

-------------------------------------------------------------------------------------------------
orgmii                         whether you are a member or not, do you join in the activities of any of these o
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v9m_i

              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        248         0  not
                          6         1  i) scouts/guides organisation

-------------------------------------------------------------------------------------------------
orgmjj                         whether you are a member or not, do you join in the activities of any of these o
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  v9m_j

              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  0/254

         tabulation:  Freq.   Numeric  Label
                        249         0  not
                          5         1  j) professional organisation
```

```
--------------------------------------------------------------------------------
orgmkk                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v9m_k

            range:  [0,1]                            units:  1
    unique values:  2                            missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                      250         0  not
                        4         1  k) other community or civic
                                      group (give details)


--------------------------------------------------------------------------------
orgmll                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v9m_l

            range:  [0,1]                            units:  1
    unique values:  2                            missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                      228         0  not
                       26         1  l) social club/working men's
                                      club
```

```
-----------------------------------------------------------------------------------------
orgmmm                        whether you are a member or not, do you join in the activities of any of these o
-----------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  v9m_m

                range:  [0,1]                              units:  1
        unique values:  2                              missing .:  0/254

           tabulation:  Freq.   Numeric  Label
                          222         0  not
                           32         1  m) sports club


-----------------------------------------------------------------------------------------
orgmnn                        whether you are a member or not, do you join in the activities of any of these o
-----------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  v9m_n

                range:  [0,1]                              units:  1
        unique values:  2                              missing .:  0/254

           tabulation:  Freq.   Numeric  Label
                          252         0  not
                            2         1  n) women's
                                         institute/townswomen's guild
```

```
--------------------------------------------------------------------------------
v9m_o                          whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v9m_o

            range:  [0,1]                              units:  1
    unique values:  2                              missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                     251         0   not
                       3         1   o) women's group/feminist
                                     organisation


--------------------------------------------------------------------------------
orgmpp                         whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v9m_p

            range:  [0,1]                              units:  1
    unique values:  2                              missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                     237         0   not
                      17         1   p) other group or organisation
                                     (give details)
```

```
--------------------------------------------------------------------------------
orga                            whether you are a member or not, do you join in the activities of any of these o
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v9m_q

            range:  [0,1]                          units:  1
    unique values:  2                          missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                      116         0  not
                      138         1  q) none


--------------------------------------------------------------------------------
religion                        how often, if at all, do you attend religious services or meetings?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v10s

            range:  [1,5]                          units:  1
    unique values:  5                          missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                       22         1  once a week or more
                       12         2  less often but at least once a
                                      month
                       36         3  less often but at least once a
                                      year
                       54         4  never or practically never
                      130         5  only at weddings, funerals etc
```

```
--------------------------------------------------------------------------------
trust                                           would you say that most people can be trusted?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  v11s

            range:  [1,3]                              units:  1
    unique values:  3                              missing .:  0/254

       tabulation:  Freq.    Numeric  Label
                       96          1  most people can be trusted
                      142          2  can't be too careful
                       16          3  other depends


--------------------------------------------------------------------------------
fisit                                                          financial situation
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  f1s

            range:  [1,5]                              units:  1
    unique values:  5                              missing .:  0/254

       tabulation:  Freq.    Numeric  Label
                       54          1  living comfortably
                       83          2  doing alright
                       82          3  just about getting by
                       28          4  finding it quite difficult
                        7          5  or finding it very difficult?
```

```
fisitc                                                        change in financial situation position last year
--------------------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  f2s

            range:  [1,4]                                     units:  1
    unique values:  4                                    missing .:  0/254

      tabulation:  Freq.    Numeric  Label
                      63          1  better off
                      66          2  worse off
                     123          3  about the same
                       2          4  (volunteered) don't know

--------------------------------------------------------------------------------------------------------------
fisitx                                                        financial expectations for year ahead
--------------------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  f3s

            range:  [1,4]                                     units:  1
    unique values:  4                                    missing .:  0/254

      tabulation:  Freq.    Numeric  Label
                      63          1  better off
                      28          2  worse off than you are now
                     152          3  or about the same?
                      11          4  (volunteered) don't know
```

```
----------------------------------------------------------------------------------------------------
save                                                                         saves from current income
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  f4s, but 1 nonmissing value is not labeled

             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  2/254

        tabulation:  Freq.    Numeric  Label
                       153          0
                        99          1  yes
                         2          .


----------------------------------------------------------------------------------------------------
f5o                                    about how much on average do you personally manage to save a month?
----------------------------------------------------------------------------------------------------

              type:  numeric (int)

             range:  [8,1000]                       units:  1
     unique values:  25                         missing .:  172/254

              mean:  136.744
          std. dev:  162.212

       percentiles:      10%        25%        50%        75%        90%
                          20         40        100        165        360
```

```
-------------------------------------------------------------------------------------------
f5s                                         about how much on average do you personally manage to save a month?
-------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  f5s

              range:  [8,9]                              units:  1
      unique values:  2                              missing .:  237/254

         tabulation:  Freq.    Numeric  Label
                         13          8  don't know
                          4          9  refused
                        237          .


-------------------------------------------------------------------------------------------
caruse                                                              access to car or van to use
-------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  f6s

              range:  [1,3]                              units:  1
      unique values:  3                              missing .:  0/254

         tabulation:  Freq.    Numeric  Label
                        137          1  yes
                         77          2  no
                         40          3  don't drive
```

```
--------------------------------------------------------------------------------
hhinc                                              weekly household income before tax
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  f7s

             range:  [1,9]                            units:  1
     unique values:  9                            missing .:  20/254

        tabulation:  Freq.    Numeric  Label
                       47          1  less than #150
                                       less than #7,800
                       47          2  #150 - #249
                                       #7,800 - #12,999
                       35          3  #250 - #349
                                       #13,000 - #18,999
                       30          4  #350 - #449
                                       #18,200 - #23,399
                       21          5  #450 - #549
                                       #23,400 - #28,599
                       17          6  #550 - #649
                                       #28,600 - #33,799
                       18          7  #650 - #949
                                       #33,800 - #49,399
                        7          8  # 950 - #1,149
                                       #49,400 - #59,799
                       12          9  more than #1,150
                                       more than #59,800
                       20          .
```

```
----------------------------------------------------------------------------------------------------
iv1                                                 were any other people present during any of this interview?
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  i1s

                range:  [1,2]                                    units:  1
        unique values:  2                               missing .:  0/254

           tabulation:  Freq.    Numeric  Label
                           49          1  yes
                          205          2  no


----------------------------------------------------------------------------------------------------
iv2                       aside from during the experiment, did any of these people seem to influence any
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  i2s

                range:  [2,4]                                    units:  1
        unique values:  3                               missing .:  205/254

           tabulation:  Freq.    Numeric  Label
                            1          2  a fair amount
                            2          3  a little
                           46          4  not at all
                          205          .
```

```
------------------------------------------------------------------------------------------------------
inf_experiment                  during the experiment, did any of these people seem to influence any of the answ
------------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  i4s

                range:  [2,8]                              units:  1
        unique values:  4                          missing .:  205/254

           tabulation:  Freq.    Numeric  Label
                          1          2  a fair amount
                          1          3  a little
                         46          4  not at all
                          1          8  don't know/ not in room
                        205          .


------------------------------------------------------------------------------------------------------
advice1                                                    respondent asked interviewer for advice
------------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  i6s, but 1 nonmissing value is not labeled

                range:  [0,1]                              units:  1
        unique values:  2                          missing .:  0/254

           tabulation:  Freq.    Numeric  Label
                        241          0
                         13          1  yes
```

```
---------------------------------------------------------------------------------------------
advice2                                                  respondent asked other HH member for advice
---------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  i7s, but 1 nonmissing value is not labeled

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  3/254

        tabulation:  Freq.    Numeric  Label
                       241          0
                        10          1  yes
                         3          .


---------------------------------------------------------------------------------------------
understand                    how easily did the respondent understand what they were being asked to do in the
---------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  i8s

             range:  [1,4]                              units:  1
     unique values:  4                              missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                       150          1  very easily
                        79          2  easily
                        19          3  not easily
                         6          4  not very easily
```

```
----------------------------------------------------------------------------------------------------
worried                          how worried did the respondent seem by being asked to take part in the experimen
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  i9s

             range:  [1,3]                                  units:  1
     unique values:  3                                 missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                       240          1  not at all worried
                        11          2  somewhat worried
                         3          3  very worried

----------------------------------------------------------------------------------------------------
cooperation                                                                   respondent's cooperation
----------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  i11s

             range:  [1,3]                                  units:  1

        tabulation:  Freq.    Numeric  Label
                       227          1  very good
                        24          2  good
                         3          3  fair
```

```
--------------------------------------------------------------------------------
problems                                      were there any problems during the interview?
--------------------------------------------------------------------------------

             type:  numeric (float)
            label:  i12s, but 1 nonmissing value is not labeled

            range:  [0,2]                          units:  1
    unique values:  3                        missing .:  0/254

       tabulation:  Freq.    Numeric  Label
                        8          0
                      243          1  yes
                        3          2  no


--------------------------------------------------------------------------------
documeg2                                          (the decision card envelope {textsub})
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  documeg2

            range:  [1,3]                          units:  1
    unique values:  2                        missing .:  0/254

       tabulation:  Freq.    Numeric  Label
                      253          1  yes
                        1          3  refused


--------------------------------------------------------------------------------
documeg3                                          (the {colour} questionnaire in envelope)
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  documeg3

            range:  [1,3]                          units:  1
    unique values:  2                        missing .:  0/254

       tabulation:  Freq.    Numeric  Label
                      253          1  yes
                        1          3  refused
```

```
--------------------------------------------------------------------------------------------------
documeg4                                                         (self-completion questionnaire)
--------------------------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  documeg4

              range:  [1,3]                              units:  1
      unique values:  3                             missing .:  0/254

        tabulation:  Freq.    Numeric  Label
                      246          1  yes
                        7          2  no
                        1          3  refused


--------------------------------------------------------------------------------------------------
pdint1p                                                           enter your id number:
--------------------------------------------------------------------------------------------------

              type:  numeric (long)

              range:  [7416,220005]                      units:  1
      unique values:  35                            missing .:  0/254

              mean:   31320.4
          std. dev:   24088.9

        percentiles:        10%        25%        50%        75%        90%
                          10616      14519      23132      34190      74170
```

```
--------------------------------------------------------------------------------
pdintap                                                                  no text
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  pdintap

            range:  [1,10]                        units:  1
    unique values:  10                        missing .:  0/254

         examples:  3      e
                    5      g
                    7      j
                    9      n


--------------------------------------------------------------------------------
postpons                                            was this interview postponed?
--------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  postpons

            range:  [1,2]                         units:  1
    unique values:  2                         missing .:  0/254

       tabulation:  Freq.   Numeric  Label
                        3         1  yes
                      251         2  no
```

```
--------------------------------------------------------------------------------
serial                                                  serial number on in2view machine
--------------------------------------------------------------------------------

                type:  numeric (long)

               range:  [600001,73200014]            units:  1
       unique values:  253                      missing .:  0/254

                mean:  3.6e+07
           std. dev:  2.2e+07

         percentiles:       10%        25%        50%        75%        90%
                        3.7e+06    1.7e+07    3.1e+07    5.6e+07    6.9e+07


--------------------------------------------------------------------------------
machine                                                 machine id on in2view machine
--------------------------------------------------------------------------------

                type:  numeric (int)

               range:  [6,732]                      units:  1
       unique values:  34                       missing .:  0/254

                mean:   358.13
           std. dev:   223.805

         percentiles:       10%        25%        50%        75%        90%
                             37        170        311        555        686
```

```
--------------------------------------------------------------------------------------------------
start                                                                                    start time
--------------------------------------------------------------------------------------------------

              type:  numeric daily date (double)

             range:  [17262.489,17323.81]         units:  1.000e-06
    or equivalently:  [06apr2007,06jun2007]        units:  days
     unique values:  254                           missing .:  0/254

              mean:   17292.3 = 06may2007 (+ 7 hours)
          std. dev:    14.549

       percentiles:        10%        25%        50%        75%        90%
                        17277.5    17281.7    17288.1    17302.4    17316.6
                        21apr2007 25apr2007 02may2007 16may2007 30may2007


--------------------------------------------------------------------------------------------------
end                                                                                        end time
--------------------------------------------------------------------------------------------------

              type:  numeric daily date (double)

             range:  [17262.501,17323.821]         units:  .00001
    or equivalently:  [06apr2007,06jun2007]        units:  days
     unique values:  254                           missing .:  0/254

              mean:   17292.3 = 06may2007 (+ 7 hours)
          std. dev:    14.5511

       percentiles:        10%        25%        50%        75%        90%
                        17277.5    17281.7    17288.1    17302.4    17316.6
                        21apr2007 25apr2007 02may2007 16may2007 30may2007
```

```
-----------------------------------------------------------------------------------------------------
time                                                                                         duration
-----------------------------------------------------------------------------------------------------

                  type:  numeric (int)

                 range:  [269,4578]                        units:  1
         unique values:  234                           missing .:  0/254

                  mean:  1286.83
             std. dev:  532.932

           percentiles:        10%        25%        50%        75%        90%
                               782        943     1174.5       1515       1864


-----------------------------------------------------------------------------------------------------
female                                                                              respondent is female
-----------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                             units:  1
         unique values:  2                             missing .:  0/254

            tabulation:  Freq.   Value
                            98   0
                           156   1


-----------------------------------------------------------------------------------------------------
self                                                                                      self-employed
-----------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                             units:  1
         unique values:  2                             missing .:  0/254

            tabulation:  Freq.   Value
                           241   0
                            13   1
```

```
------------------------------------------------------------------------------------------------
empl                                                                                    employed
------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [0,1]                           units:  1
           unique values:  2                           missing .:  0/254

              tabulation:  Freq.  Value
                             152  0
                             102  1


------------------------------------------------------------------------------------------------
unempl                                                                                unemployed
------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [0,1]                           units:  1
           unique values:  2                           missing .:  0/254

              tabulation:  Freq.  Value
                             242  0
                              12  1


------------------------------------------------------------------------------------------------
retired                                                                                  retired
------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [0,1]                           units:  1
           unique values:  2                           missing .:  0/254

              tabulation:  Freq.  Value
                             172  0
                              82  1
```

```
----------------------------------------------------------------------------------------------------
care                                                                                       family care
----------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                              units:  1
         unique values:  2                            missing .:  0/254

            tabulation:  Freq.  Value
                          235  0
                           19  1


----------------------------------------------------------------------------------------------------
student                                                                                ft student, school
----------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                              units:  1
         unique values:  2                            missing .:  0/254

            tabulation:  Freq.  Value
                          252  0
                            2  1


----------------------------------------------------------------------------------------------------
other_jb                              maternity leave, long term sick, disabled, governm. training
----------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                              units:  1
         unique values:  2                            missing .:  0/254

            tabulation:  Freq.  Value
                          230  0
                           24  1
```

```
--------------------------------------------------------------------------------------------------------------
married                                                                      married, incl. civil partnership
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                                  units:  1
        unique values:  2                             missing .:  0/254

           tabulation:  Freq.  Value
                          160  0
                           94  1


--------------------------------------------------------------------------------------------------------------
divorced                                                                            divorced, incl. separated
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                                  units:  1
        unique values:  2                             missing .:  0/254

           tabulation:  Freq.  Value
                          195  0
                           59  1


--------------------------------------------------------------------------------------------------------------
widowed                                                                                                widowed
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                                  units:  1
        unique values:  2                             missing .:  0/254

           tabulation:  Freq.  Value
                          215  0
                           39  1
```

```
--------------------------------------------------------------------------------------------------------
never_mar                                                                                  never married
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/254

        tabulation:  Freq.  Value
                       192  0
                        62  1


--------------------------------------------------------------------------------------------------------
trust_people                                                                      most people can be trusted
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/254

        tabulation:  Freq.  Value
                       158  0
                        96  1


--------------------------------------------------------------------------------------------------------
disabled                                                                             considers as disabled
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/254

        tabulation:  Freq.  Value
                       207  0
                        47  1
```

```
--------------------------------------------------------------------------------------------------
owner                                                                        owner, on mortgage, shared
--------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                               units:  1
         unique values:  2                           missing .:  0/254

            tabulation:  Freq.  Value
                          142   0
                          112   1


--------------------------------------------------------------------------------------------------
renter                                                                          renter, incl. rent free
--------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                               units:  1
         unique values:  2                           missing .:  0/254

            tabulation:  Freq.  Value
                          112   0
                          142   1


--------------------------------------------------------------------------------------------------
good_health                                                           excellent or good health, last 12 months
--------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                               units:  1
         unique values:  2                           missing .:  0/254

            tabulation:  Freq.  Value
                          111   0
                          143   1
```

```
----------------------------------------------------------------------------------------------------
firmsize1                                                               place of work: < 25 employees
----------------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [0,1]                              units:  1
       unique values:  2                              missing .:  147/254

          tabulation:  Freq.  Value
                          78  0
                          29  1
                         147  .


----------------------------------------------------------------------------------------------------
firmsize2                                                            place of work: 25-500 employees
----------------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [0,1]                              units:  1
       unique values:  2                              missing .:  147/254

          tabulation:  Freq.  Value
                          69  0
                          38  1
                         147  .


----------------------------------------------------------------------------------------------------
firmsize3                                                             place of work: >=500 employees
----------------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [0,1]                              units:  1
       unique values:  2                              missing .:  147/254

          tabulation:  Freq.  Value
                          67  0
                          40  1
                         147  .
```

```
--------------------------------------------------------------------------------
interest_pol                                            very, fairly interested in politics
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  0/254

        tabulation:  Freq.  Value
                      147   0
                      107   1


--------------------------------------------------------------------------------
attend_reli                                             attends religion at least once a month
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  0/254

        tabulation:  Freq.  Value
                      220   0
                       34   1


--------------------------------------------------------------------------------
good_fin                                                finan. situation: living comportably, doing alright
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                          units:  1

        tabulation:  Freq.  Value
                      117   0
                      137   1
```

```
--------------------------------------------------------------------------------
upward_mob                                   finan. situation better off, compared to last year
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  2/254

        tabulation:  Freq.  Value
                      189   0
                       63   1
                        2   .

--------------------------------------------------------------------------------
exp_upward                                    finan. expectation for year ahead: better off
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  11/254

        tabulation:  Freq.  Value
                      180   0
                       63   1
                       11   .

--------------------------------------------------------------------------------
easy_under                                              respondent understood very easily
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  0/254

        tabulation:  Freq.  Value
                      104   0
                      150   1
```

```
-------------------------------------------------------------------------------------------------
good_coop                                                          respondent's cooperation: very good
-------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  0/254

            tabulation:  Freq.  Value
                          27   0
                         227   1


-------------------------------------------------------------------------------------------------
advice3                                               Ask interviewer or other person for advice
-------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  2/254

            tabulation:  Freq.  Value
                         231   0
                          21   1
                           2   .


-------------------------------------------------------------------------------------------------
wkhhinc1                                  hhinc==less than #150                      less than #7,800
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  20/254

            tabulation:  Freq.  Value
                         187   0
                          47   1
                          20   .
```

```
-------------------------------------------------------------------------------------------------------------
wkhhinc2                                            hhinc==#150 - #249                        #7,800 - #12,999
-------------------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [0,1]                                  units:  1
        unique values:  2                               missing .:  20/254

           tabulation:  Freq.  Value
                          187  0
                           47  1
                           20  .


-------------------------------------------------------------------------------------------------------------
wkhhinc3                                            hhinc==#250 - #349                       #13,000 - #18,999
-------------------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [0,1]                                  units:  1
        unique values:  2                               missing .:  20/254

           tabulation:  Freq.  Value
                          199  0
                           35  1
                           20  .


-------------------------------------------------------------------------------------------------------------
wkhhinc4                                            hhinc==#350 - #449                       #18,200 - #23,399
-------------------------------------------------------------------------------------------------------------

                 type:  numeric (byte)

                range:  [0,1]                                  units:  1
        unique values:  2                               missing .:  20/254

           tabulation:  Freq.  Value
                          204  0
                           30  1
                           20  .
```

```
--------------------------------------------------------------------------------------------------------
wkhhinc5                                hhinc==#450 - #549                          #23,400 - #28,599
--------------------------------------------------------------------------------------------------------

                    type:  numeric (byte)

                   range:  [0,1]                          units:  1
           unique values:  2                       missing .:  20/254

              tabulation:  Freq.  Value
                            213   0
                             21   1
                             20   .


--------------------------------------------------------------------------------------------------------
wkhhinc6                                hhinc==#550 - #649                          #28,600 - #33,799
--------------------------------------------------------------------------------------------------------

                    type:  numeric (byte)

                   range:  [0,1]                          units:  1
           unique values:  2                       missing .:  20/254

              tabulation:  Freq.  Value
                            217   0
                             17   1
                             20   .


--------------------------------------------------------------------------------------------------------
wkhhinc7                                hhinc==#650 - #949                          #33,800 - #49,399
--------------------------------------------------------------------------------------------------------

                    type:  numeric (byte)

                   range:  [0,1]                          units:  1
           unique values:  2                       missing .:  20/254

              tabulation:  Freq.  Value
                            216   0
                             18   1
                             20   .
```

```
--------------------------------------------------------------------------------------------------------
wkhhinc8                                    hhinc==# 950 - #1,149                       #49,400 - #59,799
--------------------------------------------------------------------------------------------------------

                  type:  numeric (byte)

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  33/254

            tabulation:  Freq.  Value
                          214   0
                            7   1
                           33   .


--------------------------------------------------------------------------------------------------------
wkhhinc9                                    hhinc==more than #1,150                     more than #59,800
--------------------------------------------------------------------------------------------------------

                  type:  numeric (byte)

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  33/254

            tabulation:  Freq.  Value
                          209   0
                           12   1
                           33   .


--------------------------------------------------------------------------------------------------------
other_people                                                        Other people present during interview
--------------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  0/254

            tabulation:  Freq.  Value
                          205   0
                           49   1
```

```
-------------------------------------------------------------------------------------------------
hhinc_250                                                                  weekly HH income < 250
-------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  20/254

        tabulation:  Freq.  Value
                       140  0
                        94  1
                        20  .

-------------------------------------------------------------------------------------------------
hhinc_450                                                               weekly HH income 250 - 450
-------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  20/254

        tabulation:  Freq.  Value
                       169  0
                        65  1
                        20  .

-------------------------------------------------------------------------------------------------
hhinc_650                                                               weekly HH income 450 - 650
-------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                            units:  1
     unique values:  2                            missing .:  20/254

        tabulation:  Freq.  Value
                       196  0
                        38  1
                        20  .
```

```
--------------------------------------------------------------------------------------------------------
hhinc_1150                                                                        weekly HH income >= 650
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  20/254

         tabulation:  Freq.  Value
                       197   0
                        37   1
                        20   .

--------------------------------------------------------------------------------------------------------
employed                                                                           pt, ft or self-employed
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/254

         tabulation:  Freq.  Value
                       139   0
                       115   1

--------------------------------------------------------------------------------------------------------
dur_house                                                           number of years lived at present address
--------------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,81]                             units:  1
     unique values:  52                             missing .:  2/254

              mean:  16.9683
          std. dev:  13.7831

        percentiles:        10%        25%        50%        75%        90%
                             3          7       13.5         23         38
```

```
--------------------------------------------------------------------------------------------------------
age30                                                                              Dummy for age <= 30
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.  Value
                          231  0
                           23  1


--------------------------------------------------------------------------------------------------------
age40                                                                              Dummy for age 31-40
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.  Value
                          210  0
                           44  1


--------------------------------------------------------------------------------------------------------
age50                                                                              Dummy for age 41-50
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                            units:  1
        unique values:  2                           missing .:  0/254

           tabulation:  Freq.  Value
                          201  0
                           53  1
```

```
--------------------------------------------------------------------------------------------------------
age60                                                                               Dummy for age 51-60
--------------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                             units:  1
         unique values:  2                             missing .:  0/254

            tabulation:  Freq.  Value
                           209  0
                            45  1


--------------------------------------------------------------------------------------------------------
age70                                                                                Dummy for age > 60
--------------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                             units:  1
         unique values:  2                             missing .:  0/254

            tabulation:  Freq.  Value
                           165  0
                            89  1


--------------------------------------------------------------------------------------------------------
nr_member                                             Membership in XY (non-professional) organsiations
--------------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,5]                             units:  1
         unique values:  5                             missing .:  0/254

            tabulation:  Freq.  Value
                           130  0
                            79  1
                            36  2
                             8  3
                             1  5
```

```
----------------------------------------------------------------------------------------------------
nr_active                                            Active Membership in XY (non-professional) organsiations
----------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,7]                          units:  1
     unique values:  7                          missing .:  0/254

         tabulation:  Freq.  Value
                       139  0
                        73  1
                        26  2
                        10  3
                         3  4
                         2  5
                         1  7


----------------------------------------------------------------------------------------------------
qfedhi                                                      highest educational qualification
----------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  qfedhi

             range:  [1,12]                         units:  1
     unique values:  11                         missing .:  13/254

          examples:  6      gce a levels
                      7      gce o levels or equiv
                      12     no qf
                      12     no qf
```

```
--------------------------------------------------------------------------------------------------------
serialnr                                                                                      Serial No.
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [1,610]                           units:  1
        unique values:  249                           missing .:  5/254

                 mean:  208.458
            std. dev:  121.445

          percentiles:       10%       25%       50%       75%       90%
                              43       115       200       310       378


--------------------------------------------------------------------------------------------------------
dob_c2                                                                                     Date of birth
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [1041925,31101964]                units:  1
        unique values:  248                           missing .:  5/254

                 mean:  1.6e+07
            std. dev:  8.9e+06

          percentiles:       10%       25%       50%       75%       90%
                          3.1e+06   9.1e+06   1.7e+07   2.4e+07   2.8e+07


--------------------------------------------------------------------------------------------------------
hh_member_c2                                                                        Household membership
--------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [1,1]                             units:  1
        unique values:  1                             missing .:  83/254

           tabulation:  Freq.  Value
                         171   1
                          83   .
```

```
-------------------------------------------------------------------------------------------------
mlstat_c2                                                                          Marital status
-------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  married

             range:  [1,6]                                  units:  1
     unique values:  6                               missing .:  8/254

        tabulation:  Freq.   Numeric  Label
                        88         1  Married
                        26         2  Living as couple
                        39         3  Widowed
                        42         4  Divorced
                         5         5  Separated
                        46         6  Never married
                         8         .

-------------------------------------------------------------------------------------------------
partnr_c2                                                                    Spouse/Partner Number
-------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,8]                                  units:  1
     unique values:  8                               missing .:  7/254

        tabulation:  Freq.  Value
                       136  0
                        85  2
                         9  3
                         9  4
                         4  5
                         1  6
                         2  7
                         1  8
                         7  .
```

```
--------------------------------------------------------------------------------------------------------
employed_c2                                                                                 Paid employed
--------------------------------------------------------------------------------------------------------

                    type:  numeric (float)
                   label:  employed

                   range:  [1,2]                                units:  1
           unique values:  2                              missing .:  9/254

              tabulation:  Freq.    Numeric  Label
                             120          1  Yes
                             125          2  No
                               9          .


--------------------------------------------------------------------------------------------------------
birthyear_c2                                                                                 Year of birth
--------------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [1922,1995]                          units:  1
           unique values:  65                             missing .:  5/254

                    mean:    1952.8
               std. dev:    17.0953

             percentiles:        10%        25%        50%        75%        90%
                               1929       1939       1953       1966       1975


--------------------------------------------------------------------------------------------------------
card                                                                                                  Card
--------------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [11,11]                              units:  1
           unique values:  1                              missing .:  5/254

              tabulation:  Freq.  Value
                             249  11
                               5  .
```

```
--------------------------------------------------------------------------------------------------------------
wave                                                                                                      Wave
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [17,17]                              units:  1
        unique values:  1                          missing .:  5/254

           tabulation:  Freq.  Value
                         249   17
                           5   .

--------------------------------------------------------------------------------------------------------------
prno                                                                                                Person No.
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                                units:  1
        unique values:  2                          missing .:  5/254

           tabulation:  Freq.  Value
                         123   0
                         126   1
                           5   .

--------------------------------------------------------------------------------------------------------------
address                                                                                  No corrections needed
--------------------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [1,1]                                units:  1
        unique values:  1                          missing .:  55/254

           tabulation:  Freq.  Value
                         199   1
                          55   .
```

```
--------------------------------------------------------------------------------
otheraddress                                          Other address/phone corrections needed
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [3,3]                            units:  1
     unique values:  1                            missing .:  225/254

        tabulation:  Freq.  Value
                       29   3
                      225   .

--------------------------------------------------------------------------------
last_interview                                                         Last interviewed in
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [2003,2006]                      units:  1
     unique values:  2                            missing .:  18/254

        tabulation:  Freq.  Value
                      146   2003
                       90   2006
                       18   .

--------------------------------------------------------------------------------
interview_outcome                                                        Interview outcome
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [10,10]                           units:  1
     unique values:  1                            missing .:  5/254

        tabulation:  Freq.  Value
                      249   10
                        5   .
```

```
--------------------------------------------------------------------------------------------------
nrcalls                                                           Total no. of calls at issued address
--------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,8]                            units:  1
     unique values:  7                            missing .:  5/254

        tabulation:  Freq.  Value
                        6   0
                      113   1
                       81   2
                       32   3
                       12   4
                        4   5
                        1   8
                        5   .

--------------------------------------------------------------------------------------------------
nrcalls_new                                                        Total no. of calls at new address
--------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [1,4]                            units:  1
     unique values:  4                            missing .:  232/254

        tabulation:  Freq.  Value
                       16   1
                        4   2
                        1   3
                        1   4
                      232   .
```

```
--------------------------------------------------------------------------------------------------------------
weigh                                                                   weigh up the chances of getting money back?
--------------------------------------------------------------------------------------------------------------
              type:  numeric (float)
             label:  weigh

             range:  [1,2]                                  units:  1
     unique values:  2                                  missing .:  90/254

        tabulation:  Freq.    Numeric  Label
                       128          1  Yes
                        36          2  No
                        90          .


--------------------------------------------------------------------------------------------------------------
chances                                                                      chances of getting money back?
--------------------------------------------------------------------------------------------------------------
              type:  numeric (float)
             label:  chances

             range:  [1,3]                                  units:  1
     unique values:  3                                  missing .:  124/254

        tabulation:  Freq.    Numeric  Label
                        72          1  Less than 50/50 chance
                        53          2  About a 50/50 chance
                         5          3  More than 50/50 chance
                       124          .


--------------------------------------------------------------------------------------------------------------
info1                                                                           Disclosed info: Gender
--------------------------------------------------------------------------------------------------------------
              type:  numeric (float)

             range:  [1,1]                                  units:  1
     unique values:  1                                  missing .:  230/254

        tabulation:  Freq.  Value
                        24  1
                       230  .
```

```
----------------------------------------------------------------------------------------------------
info2                                                                            Disclosed info: Age
----------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [2,2]                            units:  1
     unique values:  1                          missing .:  186/254

        tabulation:  Freq.  Value
                        68  2
                       186  .

----------------------------------------------------------------------------------------------------
info3                                                                      Disclosed info: Education
----------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [3,3]                            units:  1
     unique values:  1                          missing .:  232/254

        tabulation:  Freq.  Value
                        22  3
                       232  .

----------------------------------------------------------------------------------------------------
info4                                                              Disclosed info: Employment status
----------------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [4,4]                            units:  1
     unique values:  1                          missing .:  203/254

        tabulation:  Freq.  Value
                        51  4
                       203  .
```

```
--------------------------------------------------------------------------------
info5                                                  Disclosed info: Household income
--------------------------------------------------------------------------------

                type:   numeric (float)

               range:   [5,5]                          units:  1
       unique values:   1                        missing .:  202/254

          tabulation:   Freq.  Value
                           52  5
                          202  .

--------------------------------------------------------------------------------
info6                                                    Disclosed info: Marital status
--------------------------------------------------------------------------------

                type:   numeric (float)

               range:   [6,6]                          units:  1
       unique values:   1                        missing .:  243/254

          tabulation:   Freq.  Value
                           11  6
                          243  .

--------------------------------------------------------------------------------
info7                                                    Disclosed info: Political party
--------------------------------------------------------------------------------

                type:   numeric (float)

               range:   [7,7]                          units:  1
       unique values:   1                        missing .:  250/254

          tabulation:   Freq.  Value
                            4  7
                          250  .
```

```
--------------------------------------------------------------------------------------------------------------------
info8                                                                           Disclosed info: Attend religious services
--------------------------------------------------------------------------------------------------------------------

                  type:   numeric (float)

                 range:   [8,8]                               units:  1
         unique values:   1                          missing .:  234/254

            tabulation:   Freq.  Value
                            20   8
                           234   .


--------------------------------------------------------------------------------------------------------------------
info9                                                                                         Disclosed info: Homeowner
--------------------------------------------------------------------------------------------------------------------

                  type:   numeric (float)

                 range:   [9,9]                               units:  1
         unique values:   1                          missing .:  243/254

            tabulation:   Freq.  Value
                            11   9
                           243   .


--------------------------------------------------------------------------------------------------------------------
info10                                                                                       Disclosed info: Photograph
--------------------------------------------------------------------------------------------------------------------

                  type:   numeric (float)

                 range:   [10,10]                             units:  1
         unique values:   1                          missing .:  246/254

            tabulation:   Freq.  Value
                             8   10
                           246   .
```

```
-------------------------------------------------------------------------------------------
info11                                                           Disclosed info: None of the above
-------------------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [11,11]                          units:  1
     unique values:  1                            missing .:  201/254

        tabulation:  Freq.   Value
                        53   11
                       201   .


-------------------------------------------------------------------------------------------
pay                                                          Willing to pay for information?
-------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  weigh

             range:  [1,2]                            units:  1
     unique values:  2                            missing .:  118/254

        tabulation:  Freq.    Numeric  Label
                        12          1  Yes
                       124          2  No
                       118          .
```

```
----------------------------------------------------------------------------------------------------
amountpay                                                                       Amount willing to pay
----------------------------------------------------------------------------------------------------

                    type:  numeric (float)

                   range:  [3,20]                            units:  1
           unique values:  4                             missing .:  243/254

              tabulation:  Freq.   Value
                               1   3
                               3   5
                               6   10
                               1   20
                             243   .


----------------------------------------------------------------------------------------------------
concentrate                                                                       able to concentrate
----------------------------------------------------------------------------------------------------

                    type:  numeric (float)
                   label:  feeling, but 1 nonmissing value is not labeled

                   range:  [0,3]                            units:  1
           unique values:  4                             missing .:  15/254

              tabulation:  Freq.   Numeric  Label
                              10         0
                             172         1  Better than usual
                              51         2  Same as usual
                               6         3  Less than usual
                              15         .
```

```
----------------------------------------------------------------------------------------------------
lostsleep                                                                     lost much sleep over worry
----------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  sleep, but 1 nonmissing value is not labeled

             range:  [0,3]                              units:  1
     unique values:  4                              missing .:  15/254

        tabulation:  Freq.   Numeric  Label
                       70         0
                      124         1  Not at all
                       32         2  No more than usual
                       13         3  Rather more than usual
                       15         .


----------------------------------------------------------------------------------------------------
useful                                                                        felt playing a useful part
----------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  useful, but 1 nonmissing value is not labeled

             range:  [0,3]                              units:  1
     unique values:  4                              missing .:  14/254

        tabulation:  Freq.   Numeric  Label
                       35         0
                      165         1  More than usual
                       29         2  Same as usual
                       11         3  Less so than usual
                       14         .
```

```
----------------------------------------------------------------------------------------------------
decision                                                                   capable of making decisions
----------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  decision, but 1 nonmissing value is not labeled

             range:  [0,3]                            units:  1
     unique values:  4                             missing .:  14/254

        tabulation:  Freq.   Numeric  Label
                        23         0
                       190         1  More than usual
                        23         2  Same as usual
                         4         3  Less so than usual
                        14         .


----------------------------------------------------------------------------------------------------
strain                                                                     felt constantly under strain
----------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  sleep, but 1 nonmissing value is not labeled

             range:  [0,3]                            units:  1
     unique values:  4                             missing .:  13/254

        tabulation:  Freq.   Numeric  Label
                        53         0
                       129         1  Not at all
                        50         2  No more than usual
                         9         3  Rather more than usual
                        13         .
```

```
----------------------------------------------------------------------------------------------------
difficulties                                                    felt couldn't overcome difficulties
----------------------------------------------------------------------------------------------------

             type:  numeric (float)
            label:  sleep, but 1 nonmissing value is not labeled

            range:  [0,3]                                units:  1
    unique values:  4                             missing .:  13/254

       tabulation:  Freq.   Numeric  Label
                      71        0
                     129        1   Not at all
                      32        2   No more than usual
                       9        3   Rather more than usual
                      13        .

----------------------------------------------------------------------------------------------------
activities                                                      enjoy normal day-to-day activities
----------------------------------------------------------------------------------------------------

             type:  numeric (float)
            label:  useful, but 1 nonmissing value is not labeled

            range:  [0,3]                                units:  1
    unique values:  4                             missing .:  13/254

       tabulation:  Freq.   Numeric  Label
                      22        0
                     158        1   More than usual
                      50        2   Same as usual
                      11        3   Less so than usual
                      13        .
```

```
--------------------------------------------------------------------------------------------------
unhappy                                                             feeling unhappy or depressed
--------------------------------------------------------------------------------------------------

             type:  numeric (float)
            label:  sleep, but 1 nonmissing value is not labeled

            range:  [0,3]                              units:  1
    unique values:  4                           missing .:  13/254

        tabulation:  Freq.   Numeric  Label
                       84         0
                      101         1  Not at all
                       41         2  No more than usual
                       15         3  Rather more than usual
                       13         .

--------------------------------------------------------------------------------------------------
confidence                                                       loosing self confidence in yourself
--------------------------------------------------------------------------------------------------

             type:  numeric (float)
            label:  sleep, but 1 nonmissing value is not labeled

            range:  [0,3]                              units:  1
    unique values:  4                           missing .:  27/254

        tabulation:  Freq.   Numeric  Label
                       87         0
                      100         1  Not at all
                       33         2  No more than usual
                        7         3  Rather more than usual
                       27         .
```

```
----------------------------------------------------------------------------------------------------
worthless                                                                    feels as worthless person
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  sleep, but 1 nonmissing value is not labeled

                range:  [0,3]                             units:  1
        unique values:  4                            missing .:  27/254

           tabulation:  Freq.   Numeric  Label
                          140        0
                           57        1  Not at all
                           22        2  No more than usual
                            8        3  Rather more than usual
                           27        .


----------------------------------------------------------------------------------------------------
happy                                                                        feels reasonable happy
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  useful, but 1 nonmissing value is not labeled

                range:  [0,3]                             units:  1
        unique values:  4                            missing .:  27/254

           tabulation:  Freq.   Numeric  Label
                           25        0
                          162        1  More than usual
                           35        2  Same as usual
                            5        3  Less so than usual
                           27        .
```

```
-------------------------------------------------------------------------------------------------
worry                                                                                worries a lot
-------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  yourself, but 5 nonmissing values are not labeled

                range:  [1,7]                             units:  1
        unique values:  7                           missing .:   31/254

           tabulation:  Freq.    Numeric  Label
                           38          1  Does not apply to me at all
                           38          2
                           45          3
                           46          4
                           20          5
                           18          6
                           18          7  Applies to me perfectly
                           31          .

-------------------------------------------------------------------------------------------------
original                                                       original, comes up with new ideas
-------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  yourself, but 5 nonmissing values are not labeled

                range:  [1,7]                             units:  1
        unique values:  7                           missing .:   33/254

           tabulation:  Freq.    Numeric  Label
                           16          1  Does not apply to me at all
                           32          2
                           43          3
                           48          4
                           41          5
                           26          6
                           15          7  Applies to me perfectly
                           33          .
```

```
--------------------------------------------------------------------------------------------------
nervous                                                                        get nervously easily
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  yourself, but 5 nonmissing values are not labeled

             range:  [1,7]                            units:  1
     unique values:  7                            missing .:  31/254

        tabulation:  Freq.   Numeric  Label
                        53         1  Does not apply to me at all
                        45         2
                        44         3
                        34         4
                        23         5
                        12         6
                        12         7  Applies to me perfectly
                        31         .

--------------------------------------------------------------------------------------------------
artistic                                                        values artistic, aesthetic experiences
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  yourself, but 5 nonmissing values are not labeled

             range:  [1,7]                            units:  1
     unique values:  7                            missing .:  32/254

        tabulation:  Freq.   Numeric  Label
                        20         1  Does not apply to me at all
                        18         2
                        40         3
                        55         4
                        43         5
                        24         6
                        22         7  Applies to me perfectly
                        32         .
```

```
--------------------------------------------------------------------------------
relaxed                                                relaxed, handles stress well
--------------------------------------------------------------------------------

              type:  numeric (float)
              label:  yourself, but 5 nonmissing values are not labeled

              range:  [1,7]                         units:  1
     unique values:  7                       missing .:  16/254

         tabulation:  Freq.   Numeric  Label
                       13         1  Does not apply to me at all
                       23         2
                       47         3
                       53         4
                       38         5
                       37         6
                       27         7  Applies to me perfectly
                       16         .

--------------------------------------------------------------------------------
imagination                                                    active imagination
--------------------------------------------------------------------------------

              type:  numeric (float)
              label:  yourself, but 5 nonmissing values are not labeled

              range:  [1,7]                         units:  1
     unique values:  7                       missing .:  15/254

         tabulation:  Freq.   Numeric  Label
                       11         1  Does not apply to me at all
                       23         2
                       33         3
                       41         4
                       41         5
                       46         6
                       44         7  Applies to me perfectly
                       15         .
```

```
--------------------------------------------------------------------------------
risk                                                      prepared to take risks?
--------------------------------------------------------------------------------

             type:  numeric (float)
            label:  risk, but 9 nonmissing values are not labeled

            range:  [0,9]                        units:  1
    unique values:  10                     missing .:   21/254

         examples:  2
                    4
                    6
                    8


--------------------------------------------------------------------------------
stranger                              prepared to take risks in trusting strangers?
--------------------------------------------------------------------------------

             type:  numeric (float)
            label:  risk, but 9 nonmissing values are not labeled

            range:  [0,9]                        units:  1
    unique values:  10                     missing .:   20/254

         examples:  1
                    3
                    5
                    6
```

```
--------------------------------------------------------------------------------------------------
trust_25                                                               aged 25: trust to repay loan
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  repayage

             range:  [1,5]                                  units:  1
     unique values:  5                                  missing .:  181/254

        tabulation:  Freq.   Numeric  Label
                         5         1  very likely
                        17         2  Likely
                        31         3  Neither nor
                        18         4  Unlikely
                         2         5  Very unlikely
                       181         .

--------------------------------------------------------------------------------------------------
trust_2550                                                          aged 25-50: trust to repay loan
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  repayage

             range:  [1,5]                                  units:  1
     unique values:  4                                  missing .:  180/254

        tabulation:  Freq.   Numeric  Label
                        17         1  very likely
                        42         2  Likely
                        13         3  Neither nor
                         2         5  Very unlikely
                       180         .
```

```
--------------------------------------------------------------------------------------------------
trust_50                                                                 aged 50: trust to repay loan
--------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  repayage

                range:  [1,5]                                 units:  1
        unique values:  5                              missing .:  174/254

           tabulation:  Freq.    Numeric  Label
                          48           1  very likely
                          18           2  Likely
                          10           3  Neither nor
                           2           4  Unlikely
                           2           5  Very unlikely
                         174           .

--------------------------------------------------------------------------------------------------
trust_inc1                                                         income < 20000: trust to repay loan
--------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  repayage

                range:  [1,5]                                 units:  1
        unique values:  5                              missing .:  177/254

           tabulation:  Freq.    Numeric  Label
                          15           1  very likely
                          28           2  Likely
                          26           3  Neither nor
                           7           4  Unlikely
                           1           5  Very unlikely
                         177           .
```

```
--------------------------------------------------------------------------------------------------
trust_inc2                                                        income 20-40000: trust to repay loan
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  repayage

             range:  [1,5]                              units:  1
     unique values:  5                            missing .:  178/254

        tabulation:  Freq.    Numeric  Label
                      24          1  very likely
                      37          2  Likely
                      13          3  Neither nor
                       1          4  Unlikely
                       1          5  Very unlikely
                     178          .

--------------------------------------------------------------------------------------------------
trust_inc3                                                         income > 40000: trust to repay loan
--------------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  repayage

             range:  [1,5]                              units:  1
     unique values:  5                            missing .:  181/254

        tabulation:  Freq.    Numeric  Label
                      32          1  very likely
                      20          2  Likely
                      18          3  Neither nor
                       2          4  Unlikely
                       1          5  Very unlikely
                     181          .
```

```
--------------------------------------------------------------------------------
trust_noreli                                               no religion: trust to repay loan
--------------------------------------------------------------------------------

             type:  numeric (float)
            label:  repayage

            range:  [1,5]                          units:  1
    unique values:  5                          missing .:  178/254

       tabulation:  Freq.   Numeric  Label
                        8         1  very likely
                       19         2  Likely
                       44         3  Neither nor
                        3         4  Unlikely
                        2         5  Very unlikely
                      178         .

--------------------------------------------------------------------------------
trust_reli                                      attends religious serv.: trust to repay loan
--------------------------------------------------------------------------------

             type:  numeric (float)
            label:  repayage

            range:  [1,4]                          units:  1
    unique values:  4                          missing .:  178/254

       tabulation:  Freq.   Numeric  Label
                       24         1  very likely
                       24         2  Likely
                       26         3  Neither nor
                        2         4  Unlikely
                      178         .
```

```
--------------------------------------------------------------------------------------------------
trust_man                                                                  man: trust to repay loan
--------------------------------------------------------------------------------------------------

             type:  numeric (float)
             label:  repayage

             range:  [1,5]                              units:  1
     unique values:  5                              missing .:  178/254

        tabulation:  Freq.    Numeric  Label
                        11          1  very likely
                        24          2  Likely
                        36          3  Neither nor
                         4          4  Unlikely
                         1          5  Very unlikely
                       178          .

--------------------------------------------------------------------------------------------------
trust_woman                                                              woman: trust to repay loan
--------------------------------------------------------------------------------------------------

             type:  numeric (float)
             label:  repayage

             range:  [1,5]                              units:  1
     unique values:  5                              missing .:  175/254

        tabulation:  Freq.    Numeric  Label
                        16          1  very likely
                        35          2  Likely
                        24          3  Neither nor
                         2          4  Unlikely
                         2          5  Very unlikely
                       175          .
```

```
--------------------------------------------------------------------------------
give                                                      Give 10/12 Pounds, First Stage
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                           units:  1
     unique values:  2                           missing .:  84/254

        tabulation:  Freq.  Value
                        97  0
                        73  1
                        84  .


--------------------------------------------------------------------------------
return22                                                  Return 22 Pounds, Second Stage
--------------------------------------------------------------------------------

              type:  numeric (float)

             range:  [0,1]                           units:  1
     unique values:  2                           missing .:  170/254

        tabulation:  Freq.  Value
                        42  0
                        42  1
                       170  .
```

```
--------------------------------------------------------------------------------------------------------
nr_info                                                                      # of infos for weighing up chances
--------------------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [0,7]                            units:  1
       unique values:  8                          missing .:  102/254

          tabulation:  Freq.  Value
                          53  0
                          12  1
                          20  2
                          58  3
                           4  4
                           2  5
                           2  6
                           1  7
                         102  .


--------------------------------------------------------------------------------------------------------
area0                                                                                      interviewer area
--------------------------------------------------------------------------------------------------------

                type:  numeric (byte)

               range:  [4,16]                           units:  1
       unique values:  3                          missing .:  241/254

          tabulation:  Freq.  Value
                           4  4
                           4  6
                           5  16
                         241  .
```

```
-------------------------------------------------------------------------------------------------
pilot                                                                        Respondent from Pilot
-------------------------------------------------------------------------------------------------

                  type:  numeric (float)

                 range:  [0,1]                                  units:  1
         unique values:  2                               missing .:  0/254

            tabulation:  Freq.   Value
                          241   0
                           13   1


-------------------------------------------------------------------------------------------------
stage                                                                                stage (pilot)
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  stage

                 range:  [1,2]                                  units:  1
         unique values:  2                               missing .:  241/254

            tabulation:  Freq.    Numeric  Label
                            9          1  stage 1
                            4          2  stage 2
                          241          .
```

```
-------------------------------------------------------------------------------------------------------
edu                           please look at this card and tell me the highest qualification you have obtained
-------------------------------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  d5s, but 8 nonmissing values are not labeled

           range:  [1,20]                          units:  1
   unique values:  9                           missing .:  241/254

      tabulation:  Freq.    Numeric  Label
                      1          1  yes
                      2          4
                      2          5
                      1          7
                      2         10
                      1         13
                      1         17
                      1         18
                      2         20
                    241          .


-------------------------------------------------------------------------------------------------------
xcode                                                                                              exitcode
-------------------------------------------------------------------------------------------------------

            type:  numeric (byte)

           range:  [1,1]                           units:  1
   unique values:  1                           missing .:  241/254

      tabulation:  Freq.  Value
                     13  1
                    241  .
```

```
--------------------------------------------------------------------------------------------------
hlghq1                                                               Subjective wellbeing (GHQ)1: Likert
--------------------------------------------------------------------------------------------------

                type:   numeric (float)

               range:   [0,32]                            units:   1
       unique values:   30                            missing .:   30/254

                mean:   11.8973
            std. dev:   5.68321

         percentiles:        10%        25%        50%        75%        90%
                              6          8         11         14         19


--------------------------------------------------------------------------------------------------
khid                                                                household identification number
--------------------------------------------------------------------------------------------------

                type:   numeric (long)

               range:   [11319771,11370548]                units:   1
       unique values:   249                            missing .:   3/254

                mean:   1.1e+07
            std. dev:   13365.4

         percentiles:        10%        25%        50%        75%        90%
                           1.1e+07    1.1e+07    1.1e+07    1.1e+07    1.1e+07
```