

Household Assets Survey Main-stage (Wave 1)

Final Questionnaire 06/06/08

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HOUSEHOLD QUESTIONNAIRE

Variable Name	Question
Items asked of each household member	
Household grid	
Sex	<p><i>Ask all</i></p> <p>CODE FIRST THAT APPLIES</p> <p>1. Male 2. Female</p>
NoteD	PLEASE NOTE THERE ARE NEW INSTRUCTIONS FOR ENTERING DOB (AT NEXT QUESTION)
DoB	<p><i>Ask all</i></p> <p>What is your date of birth</p> <p>IF RESPONDENT DOES NOT GIVE FULL DOB... ENTER <CTRL>+<K> IF DOB REFUSED... ENTER <CTRL>+<R></p>
DoBY	<p><i>IF DoB=DK</i></p> <p>ENTER YEAR OF BIRTH (<CTRL>+<K> IF YEAR NOT KNOWN)</p>
DoBM	<p><i>IF DoBY=Response</i></p> <p>ENTER MONTH OF BIRTH (<CTRL>+<K> IF MONTH NOT KNOWN)</p>
Birth	<p>Derived from DoB</p> <p>DATE OF BIRTH</p>
Agelf	<p><i>IF Birth=DK/ Refusal</i></p> <p>What was age last birthday?</p> <p>98 OR MORE = CODE 97 IF RESPONDENTS REFUSE TO GIVE THEIR AGE, OR CANNOT, THEN GIVE YOUR BEST ESTIMATE.</p>
xMarSta	<p><i>IF DVAge >=16</i></p> <p>ASK OR RECORD</p> <p>Are you currently ...</p> <p>RUNNING PROMPT – CODE FIRST THAT APPLIES</p> <p>1. Single, that is, never married, 2. Married and living with your husband/wife, 3. A Civil Partner in a legally-recognised Civil Partnership 4. Married and separated from your husband/wife, 5. Divorced, 6. Or, widowed?</p>

	<p>7. SPONTANEOUS ONLY - In a legally-recognised Civil Partnership and separated his/her civil partner</p> <p>8. SPONTANEOUS ONLY - Formerly a civil partner, the Civil Partnership now legally dissolved</p> <p>9. SPONTANEOUS ONLY - A surviving Civil Partner: his/her partner having since died</p>
MarBef	<p><i>IF xMarSta =2</i></p> <p>And is this your first and only marriage?</p> <p>1. Yes 2. No</p>
LivWth	<p><i>IF xMarSta<>2,3</i></p> <p>ASK OR RECORD</p> <p>May I just check, are you living with someone in this household as a couple?</p> <p>ONLY RESPONDENTS WHO ARE LIVING WITH THEIR PARTNER IN THIS HOUSEHOLD SHOULD BE CODED AS LIVING TOGETHER AS A COUPLE. YOU MAY CODE NO WITHOUT ASKING THE QUESTION ONLY IF ALL MEMBERS OF THE HOUSEHOLD ARE TOO CLOSELY RELATED FOR ANY TO BE LIVING TOGETHER IN A DE FACTO MARITAL RELATIONSHIP.</p> <p>1. Yes, 2. No 3. SPONTANEOUS ONLY - Same-sex couple (but not in a formal registered Civil Partnership)</p>
Hhldr	<p><i>If more than one adult in household</i></p> <p>ASK OR RECORD</p> <p>In whose name is the accommodation owned or rented?</p> <p>1. This person alone 3. This person jointly 5. Not owner/renter</p>
FtEd	<p><i>IF (DVAge>13) and (DVAge<19)</i></p> <p>Is [name] presently in full-time education?</p> <p>1. Yes 2. No</p> <p>PLEASE INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES</p>
FtEd19	<p><i>IF DVAge=19</i></p> <p>Is [name] presently in full-time education?</p> <p>PLEASE INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES</p> <p>1. Yes 2. No</p>

Trainee	<p><i>IF (FtEd = 2 or FtEd19 = 2) and DVAge > 15 and DVAge<=19</i></p> <p>Is [name] currently on a government scheme for employment training?</p> <p>1 Yes 2 No</p>
QualChk	<p><i>IF FtEd19 = 1</i></p> <p>Which of the following best describes the qualification that [name] is currently working towards. Is it ...</p> <p>RUNNING PROMPT</p> <p>1. up to A level or equivalent 2. or degree level/equivalent or above?</p>
HiHNum	<p><i>If there are joint householders</i></p> <p>You have told me that...jointly own or rent the accommodation. Which of them has the highest income (from earnings, benefits, pensions and any other sources)?</p> <p>ENTER PERSON NUMBER IF TWO OR MORE JOINT HOUSEHOLDERS HAVE THE SAME INCOME, ENTER 17.</p> <p>THESE ARE THE JOINT HOUSEHOLDERS: ...</p>
JntEldA	<p><i>IF HiHNum=17</i></p> <p>ASK OR RECORD</p> <p>ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER FROM THOSE WITH THE SAME HIGHEST INCOME</p>
JntEldB	<p><i>IF HiHNum=DK/Refusal</i></p> <p>ASK OR RECORD</p> <p>ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER</p>
HRPPart	<p><i>Derived</i></p> <p>The household reference person [HRP] is ...</p> <p>Person number of [Name]'s spouse/partner. No Spouse/Partner = 17</p>
Relationship to other household members	
R	<p><i>Ask all</i></p> <p>I would now like to ask how the people in your household are related to each other.</p> <p>CODE RELATIONSHIP - [PERSON 2] IS [PERSON 1]'S...</p> <p>1. Spouse 2. Cohabitee 3. Son/daughter (incl. adopted) 4. Step-son/daughter 5. Foster child</p>

	6. Son-in-law/ daughter-in-law 7. Parent/Guardian 8. Step-parent 9. Foster parent 10. Parent-in-law 11. Brother/sister (incl. adopted) 12. Step-brother/sister 13. Foster brother/sister 14. Brother/sister-in-law 15. Grand-child 16. Grand-parent 17. Other relative 18. Other non-relative 20. Civil partner
Country of Birth, Ethnicity and Religion	
HCoBA	<p><i>Ask all</i></p> <p>In which country were you/was [name] born? If respondent says Britain, probe for country.</p> <p>COMMON CODES</p> <ul style="list-style-type: none"> 921 England 922 Northern Ireland 923 Scotland 924 Wales 356 India 388 Jamaica 288 Ghana 372 Republic of Ireland 566 Nigeria 404 Kenya 586 Pakistan 50 Bangladesh 977 All other countries
Ethnic	<p><i>Ask all</i></p> <p>SHOWCARD A1 [*] To which of these ethnic groups do you consider you belong?</p> <ul style="list-style-type: none"> 1. White – British 2. White - Any other White background 3. Mixed - White and Black Caribbean 4. Mixed – White and Black African 5. Mixed – White and Asian 6. Mixed – Any other Mixed background 7. Asian or Asian British - Indian 8. Asian or Asian British - Pakistani 9. Asian or Asian British – Bangladeshi 10. Asian or Asian British - Any other Asian background 11. Black or Black British - Caribbean 12. Black or Black British - African 13. Black or Black British - Any other Black background 14. Chinese 15. Any other ethnic group
EthDes	<i>IF Ethnic=2,6,10,13,15</i>

	<p>[*] Please can you describe your ethnic group.</p> <p>ENTER DESCRIPTION OF ETHNIC GROUP</p>
Religion	<p><i>Ask all</i></p> <p>What is your religion, even if you are not currently practising?</p> <p>CODE ONE ONLY</p> <p>1. Christian (including Church of England, Catholic, Protestant and all other Christian denominations) 2. Buddhist 3. Hindu 4. Jewish 5. Muslim 6. Sikh 7. Any other religion (PLEASE SPECIFY) 8. No religion</p>
RelSpec	<p><i>IF Religion = 7</i></p> <p>How would you describe your religion?</p> <p>ENTER DESCRIPTION OF RELIGION</p>
PrcRelig	<p><i>IF Religion = 1 to 7</i></p> <p>[*] Do you consider that you are actively practising your religion?</p> <p>1. Yes 2. No</p>
Housing tenure & type of accommodation	
Accom	<p><i>Ask all</i></p> <p>PLEASE CODE THE HOUSEHOLD'S ACCOMMODATION: (MUST BE SPACE USED BY HOUSEHOLD)</p> <p>1. a house or bungalow, 2. a flat or maisonette, 3. a room/rooms, 4. other</p>
HseType	<p><i>IF Accom = 1</i></p> <p>Is it (the house or bungalow)...</p> <p>1. detached, 2. semi-detached, 3. or terraced/end of terrace?</p>
FltTyp	<p><i>IF Accom = 2</i></p> <p>Is the flat/maisonette:</p> <p>1. a purpose-built block, 2. a converted house/some other kind of building?</p>

AccOth	<p><i>IF Accom = 4</i></p> <p>Is it (the accommodation)</p> <ol style="list-style-type: none"> 1. a caravan, mobile home or houseboat, 2. some other kind of accommodation?
Ten1	<p><i>Ask all</i></p> <p>SHOWCARD A2 In which of these ways do you occupy this accommodation?</p> <p>MAKE SURE THE ANSWER APPLIES TO HRP [NAME]</p> <ol style="list-style-type: none"> 1. Own it outright 2. Buying it with the help of a mortgage or loan 3. Pay part rent and part mortgage (shared ownership) 4. Rent it 5. Live here rent-free (including rent-free in relative's/friend's property; excluding squatting) 6. Squatting
Tied	<p><i>IF Ten1=4 or 5</i></p> <p>Does the accommodation go with the job of anyone in the household?</p> <ol style="list-style-type: none"> 1. Yes 2. No
LLord	<p><i>IF Ten1= 4 or 5</i></p> <p>Who is your landlord...</p> <p>INDIVIDUAL PROMPT: CODE FIRST THAT APPLIES</p> <ol style="list-style-type: none"> 1. the local authority / council / Scottish Homes? 2. a housing association, charitable trust or Local Housing Company? 3. employer (organisation) of a household member? 4. another organisation? 5. relative/friend (before you lived here) of a household member? 6. employer (individual) of a household member? 7. another individual private landlord?
Furn	<p><i>IF Ten1=4 or 5</i></p> <p>Is the accommodation provided</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. furnished, 2. partly furnished (e.g. curtains and carpets only), 3. or unfurnished?
Main residence ownership and number of rooms	
HHown	<p><i>IF Ten1 = 1</i></p> <p>Which of the following best describes how you came to own this property outright? Have you...</p>

	<p>RUNNING PROMPT</p> <p>1. bought it for cash, 2. bought it with a mortgage or loan that has since been paid off, 3. inherited it or been given all or a share of the property, 4. or, acquired it in some other way?</p>
HBedrm	<p><i>IF Ten1 = 1</i></p> <p>How many bedrooms do you have in this accommodation?</p> <p>INCLUDE ALL ROOMS THAT WERE BUILT AS BEDROOMS AND HAVE AT LEAST ONE WINDOW, EVEN IF NOT USED AS BEDROOMS NOW EXCEPT WHERE BEDROOM HAS BEEN CONVERTED INTO A BATHROOM/TOILET. ENTER NUMBER</p>
Value of main residence	
HIntro	<p><i>IF Ten1=1,2 or 3</i></p> <p>The next questions are for home owners and will help to provide information about housing mobility and property values</p>
HAgeB	<p><i>IF Ten1=1,2 or 3</i></p> <p>When was this property built?</p> <p>1 Before 1919 2 1919-1944 3 1945-1964 4 1965-1984 5 1985 or later</p>
HAgeYr	<p><i>IF HAgeB = 5</i></p> <p>ENTER YEAR</p>
HBuyYr	<p><i>IF Ten1=1,2 or 3</i></p> <p>In which year did you (buy/acquire) this accommodation?</p> <p>ENTER YEAR</p>
HBuySe	<p><i>IF HBuyYr=1990 or later</i></p> <p>And can you tell me in which quarter or season of that year?</p> <p>1 Jan to March (Winter) 2 April to June (Spring) 3 July to Sept (Summer) 4 Oct to Dec (Autumn)</p>
HShare	<p><i>IF Ten1=1,2 or 3</i></p> <p>Can I just check, do you share the ownership of this property with anyone other than a member of this household?</p> <p>1. Yes 2. No</p>

HShareP	<p><i>IF HShare = 1</i></p> <p>Approximately what percentage of the property do you (and other members of this household) own?</p> <p>ENTER PERCENTAGE</p>
HPrice	<p><i>IF Ten1=1,2 or 3 and HHownd<>3</i></p> <p>How much did you (and other members of this household) pay for (your share in) the property?</p> <p>ENTER AMOUNT IN £s</p>
HPriceB	<p><i>IF HPrice=DK/Refusal</i></p> <p>SHOWCARD A3</p> <p>Looking at this card, can you tell me the approximate amount that you (and other members of this household) paid?</p> <p>1 Less than £20,000 2 £20,000 to £39,999 3 £40,000 to £59,999 4 £60,000 to £99,999 5 £100,000 to £149,999 6 £150,000 to £199,999 7 £200,000 to £249,999 8 £250,000 to £299,999 9 £300,000 to £499,999 10 £500,000 or more</p>
HBFfrom	<p><i>IF Ten1=1,2 or 3 and HHownd<>3</i></p> <p>SHOWCARD A4</p> <p>Who did you buy this accommodation from?</p> <p>1. Builder or developer 2. Private individual 3. Local authority, council, New Town Corporation, Scottish Homes. 4. Housing Association 5. Private landlord (not Local Authority or Housing Association) 6. Family or relative 7. None of these</p>
HRTBev	<p><i>IF HBFfrom <> 3 or 4</i></p> <p>Have you ever bought a home from a council or local authority or from a housing association, for example under the Right to Buy scheme?</p> <p>1. Yes 2. No</p>
HHOSch	<p><i>IF HRTBev=2</i></p> <p>Have you ever purchased a property through an assisted homeownership scheme, for example HomeBuy or a Key Worker scheme?</p> <p>1. Yes 2. No</p>

HRTBYr	<p><i>IF HRTBev = 1 or HHOSch = 1</i></p> <p>In what year did you buy your home from a council, local authority or housing association/ through an assisted homeownership scheme?</p> <p>ENTER YEAR</p>
HValue	<p><i>IF Ten1=1,2 or 3</i></p> <p>About how much would you expect to get (in total and not just your share) for your current home if you sold it today (before paying off any outstanding mortgage or loan on the property)?</p> <p>ENTER AMOUNT IN £s</p>
HValB	<p><i>IF HValue =DK/Refusal</i></p> <p>SHOWCARD A5</p> <p>Looking at this card, can you give me an estimate of the amount that you would get if you sold your home?</p> <ol style="list-style-type: none"> 1. Less than £60,000 2. £60,000 to £99,999 3. £100,000 to £149,999 4. £150,000 to £199,999 5. £200,000 to £249,999 6. £250,000 to £299,999 7. £300,000 to £349,999 8. £350,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £749,999 11. £750,000 to £999,999 12. £1 million or more
HValRs	<p><i>IF HValue or HValB = Response</i></p> <p>Can you tell me what this estimate is based on?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Professional valuation - estate agent/ surveyor etc. 2. Price of neighbouring/ similar property 3. Knowledge of local market 4. Calculation based on purchase price or earlier valuation 5. Council tax band 6. Guess 7. Other
Mortgages on main residence	
MIntro	<p><i>IF Ten1=1,2 or 3</i></p> <p>I'd now like to ask some questions about any mortgages that you may have on this property.</p>

MEver	<p><i>IF Ten1 = 1</i></p> <p>Have you ever taken out any mortgages or loans secured on this property?</p> <p>1. Yes 2. No</p>
MNumb	<p><i>IF (Ten1=2 or 3) or (MEver=1)</i></p> <p>How many mortgages or loans do you currently have outstanding on this property (including any extensions or 'top ups' you have taken out)?</p> <p>EXCLUDE MORTGAGES WHICH HAVE BEEN PAID OFF AND EQUITY RELEASE SCHEMES IF MORE THAN THREE MORTGAGES, ASK ABOUT THE THREE LARGEST</p> <p>ENTER NUMBER</p> <p>UNSECURED LOANS SHOULD NOT BE INCLUDED HERE - THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE</p>
<p>LOOP FOR EACH MORTGAGE (UP TO 3). IF MORE THAN 3 MORTGAGES ASK ABOUT THE 3 LARGEST.</p>	
MName	<p><i>IF MNumb>0</i></p> <p>Is your (first/second/third) mortgage or loan held in one person's name or held jointly with someone else?</p> <p>1. One persons name 2. Held jointly</p>
MOname	<p><i>IF MName = 1</i></p> <p>ASK OR RECORD PERSON NUMBER OF SOLE MORTGAGE OR LOAN HOLDER.</p> <p>ENTER PERSON NUMBER OF HOUSEHOLD OR USE CODE 17 FOR PERSON OUTSIDE HOUSEHOLD.</p>
MJname	<p><i>IF MName = 2</i></p> <p>ASK OR RECORD PERSON NUMBER(S) OF JOINT MORTGAGE OR LOAN HOLDER(S) ENTER PERSON NUMBER OF HOUSEHOLD MEMBER(S) OR USE CODE 17 FOR PERSON(S) OUTSIDE HOUSEHOLD.</p> <p>CODE ALL THAT APPLY</p>

MReas	<p><i>IF MNumb>0</i></p> <p>SHOWCARD B1 Which of these items best describe the reasons why you took out this mortgage (remortgage) or loan?</p> <p>CODE ALL THAT APPLY</p> <p>PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 1. To help purchase this property 2. To make improvements or extensions to this property 3. To re-finance or consolidate other debts 4. To get a cheaper interest rate 5. To help purchase a second home, a holiday home or a buy-to-let property 6. To help a family member purchase a home 7. To help a family member with some other major expense (e.g. university fees, car) 8. In connection with a business, or to help purchase business premises 9. To help purchase a major item such as a car, boat or caravan 10. Some other purpose
MType	<p><i>IF MNumb>0</i></p> <p>SHOWCARD B2 Looking at this card, which of these options best describes this mortgage or loan secured on your property?</p> <p>FLEXIBLE MORTGAGES MAY BE REPAYMENT, ENDOWMENT OR OTHER INVESTMENTS.</p> <ol style="list-style-type: none"> 1. An Endowment mortgage or loan (where your payments cover interest only) 2. A Repayment mortgage or loan (where your payments cover interest and part of the original loan) 3. Both an Endowment (or any interest only) mortgage and a Repayment mortgage 4. a Pension mortgage 5. A PEP, Unit Trust or ISA mortgage 6. An interest only mortgage with more than one linked investment 7. An interest only mortgage with no linked investment 8. Another type (not listed above) 9. SPONTANEOUS ONLY: An unsecured loan not listed above
MEndw	<p><i>IF MType <> 2</i></p> <p>(Can I just check) Are there any endowment policies covering the repayment of this mortgage or loan?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MEndNum	<p><i>IF MEndw = 1</i></p> <p>How many endowment policies cover the repayment of this mortgage or loan?</p> <p>ENTER NUMBER</p>

MAII	<p><i>IF MType = 2,3,6 or 7</i></p> <p>SHOWCARD B3 All-in-one accounts are a new type of flexible mortgage. There are two types: current account mortgages and offset mortgages. Is your mortgage an all-in-one account?</p> <p>EXAMPLES INCLUDE WOOLWICH OPENPLAN AND THE NATWEST ONE ACCOUNTS</p> <p>1. Yes 2. No</p>
MAITy	<p><i>IF MAII = 1</i></p> <p>SHOWCARD B3 Is your all-in-one account mortgage a current account mortgage or an offset mortgage?</p> <p>1. Current Account Mortgage 2. Offset Mortgage</p>
MVal	<p><i>IF MAITy <> 1</i></p> <p>What is the amount still outstanding on this mortgage or loan – that is, how much do you still have to pay off, (not including the value of your endowment)?</p> <p>INCLUDE ANY EXTENSIONS TO A MORTGAGE OR LOAN TOTAL AMOUNT OUTSTANDING- BEFORE DEDUCTING VALUE OF ENDOWMENT</p> <p>ENTER AMOUNT IN £s</p>
MValB	<p><i>IF MVal=DK/Ref</i></p> <p>SHOWCARD B4 Looking at this card, can you tell me which one of these categories comes closest to the amount outstanding on your mortgage or loan?</p> <p>1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,000 12. £300,000 to £399,000 13. £400,000 to £499,000 14. £500,000 or more</p>
MNeg	<p><i>IF MAITy = 1</i></p> <p>What is the amount of the negative balance or overdraft on your current account for this mortgage? This is the balance on your current account once the total debt has been reduced by any savings in the account.</p> <p>ENTER AMOUNT IN £s</p>

MNegB	<p><i>IF MNeg=DK/Ref</i></p> <p>SHOWCARD B4 Looking at this card, can you tell me which one of these categories comes closest to the negative balance or overdraft on your current account?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,000 12. £300,000 to £399,000 13. £400,000 to £499,000 14. £500,000 or more
<i>LOOP FOR EACH ENDOWMENT POLICY AT MEndNum (LOOP UP TO 5)</i>	
MEndV	<p><i>IF MEndw=1</i></p> <p>Thinking about your [first/second/third] endowment policy. What is the current value of this endowment?</p> <p>IF POSSIBLE ENTER THE FIGURE FROM THE LAST ENDOWMENT STATEMENT AN ESTIMATE IS ACCEPTABLE IF STATEMENT IS NOT AVAILABLE</p> <p>ENTER AMOUNT IN £s</p>
MEndVb	<p><i>IF MEndV=DK/Refusal</i></p> <p>SHOWCARD B4 Looking at this card, can you tell me which one of these categories comes closest to the current value of this endowment?</p> <ol style="list-style-type: none"> 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,000 12. £300,000 to £399,000 13. £400,000 to £499,000 14. £500,000 or more
MEndY	<p><i>IF MEndw = 1</i></p> <p>In about how many years time will this endowment pay out?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
<i>END LOOP FOR ENDOWMENTS</i>	

MEndx	<p><i>IF MEndw = 1</i></p> <p>Do you expect (this endowment/ all of these endowments)...</p> <p>RUNNING PROMPT</p> <p>1. to pay off only part of this mortgage 2. to pay off the whole of this mortgage 3. or, to pay off the whole of this mortgage with money to spare?</p>
MYLft	<p><i>IF MNumb>0</i></p> <p>How many years does this mortgage or loan have left to run?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
MPayM	<p><i>IF MNumb>0 and MAITy <>1</i></p> <p>How much are your monthly repayments for this mortgage, including [the interest and premiums on your endowments and] any insurance premiums? (repayments should be before ISMI - Income Support for Mortgage Interest)</p> <p>ENTER AMOUNT IN £s</p>
MPayB	<p><i>IF MPayM=DK/Ref</i></p> <p>SHOWCARD B5 Looking at this card, can you tell me which one of these categories comes closest to the monthly repayments on this mortgage?</p> <p>1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,249 9. £1,250 to £1,499 10. £1,500 or more</p>
MInc	<p><i>IF MPayM = Response or MPayB = Response</i></p> <p>Do these repayments include any of the following ...</p> <p>INDIVIDUAL PROMPT - CODE ALL THAT APPLY</p> <p>1. A mortgage payment protection policy? 2. Buildings insurance? 3. Contents or possessions insurance? 4. An overpayment (e.g. to pay off a mortgage early)? 5. Other extra payments? 6. None of these</p>

MPP	<p><i>IF MNumb>0 unless MInc = 1</i></p> <p>Do you have a mortgage payment protection policy?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MHowPy	<p><i>IF MNumb>0</i></p> <p>SHOWCARD B6 Please look at this card and tell me which statement best describes how the mortgage is paid?</p> <p>THE DEPARTMENT FOR WORK AND PENSIONS (DWP) WAS FORMERLY THE DSS</p> <ol style="list-style-type: none"> 1. I am/ we are making the payments on this mortgage ourselves 2. DWP (DSS) are paying some or all of the interest on this mortgage 3. Someone else is paying this mortgage
MDWPF	<p><i>IF MHowPy=2</i></p> <p>Is the interest on this mortgage paid for you by the Department for Work and Pensions (formerly the DSS) in full or in part?</p> <ol style="list-style-type: none"> 1. In full 2. In part
MDRst	<p><i>IF MDWPF=2</i></p> <p>Can I just check, have you been able to pay the rest of the interest that is, the amount not covered by Department for Work and Pensions (formerly the DSS) payments?</p> <ol style="list-style-type: none"> 1. Yes 2. No
MDCap	<p><i>IF MHowPy=2</i></p> <p>Have you been able to pay the rest of the payment due (i.e. the payments on the capital)?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. No payment due
MDbeh	<p><i>IF MHowPy=2</i></p> <p>Are you up to date with payments on this mortgage from the time before the Department for Work and Pensions (formerly the DSS) started contributing?</p> <ol style="list-style-type: none"> 1. Yes 2. No

MArrs	<p><i>IF MNumb>0</i></p> <p>Still thinking about the repayments on this mortgage, are you currently...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. up to date with payments, 2. one month behind, 3. 2 to 6 months behind 4. or, over 6 months behind with payments?
<i>END LOOP FOR EACH MORTGAGE</i>	
MDiffPy	<p><i>IF MNumb>0 and MArrs=1</i></p> <p>[*] Thinking about [all] your mortgage[s] or loan[s] secured on this property, to what extent is the repayment of [this / these] a financial burden on you/your household? Would you say it is...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1 a heavy burden, 2 somewhat of a burden, 3 or, not a problem at all?
Equity Release	
EqYes	<p><i>IF Ten1=1,2 or 3 and DVAge>55</i></p> <p>It is possible to raise money for retirement based on the value of your home. These arrangements are sometimes known as equity release schemes. Apart from remortgaging or taking out a further advance on a mortgage that you have already told us about, have you (or your spouse/partner) ever raised any income or capital from the value of your current home?</p> <ol style="list-style-type: none"> 1. Yes 2. No
EqRel	<p><i>IF EqYes = 1</i></p> <p>SHOWCARD C1 May I just check, in what way have you (or your partner) raised income or capital from the value of your current home?</p> <p>CODE ONLY ONE</p> <ol style="list-style-type: none"> 1. A mortgage annuity plan or a lifetime mortgage (home income plan, interest-only mortgage, rolled-up mortgage, fixed repayment mortgage)? 2. A home reversion scheme? 3. A private arrangement (for example with a relative)? 4. In some other way?
EqRelO	<p><i>IF EqRel =4</i></p> <p>ENTER DETAILS</p>

EqType	<p><i>IF EqRel=1</i></p> <p>What type of lifetime mortgage do you have?</p> <ol style="list-style-type: none"> 1. Home income plan 2. Interest-only mortgage 3. Roll-up mortgage 4. Fixed repayment mortgage 5. Other 6. None of these
EqReas	<p><i>IF EqRel= 1- 4</i></p> <p>SHOWCARD C2</p> <p>Which of these items best describe the reasons why you raised the money?</p> <p>CODE ALL THAT APPLY</p> <p>PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 1. To make improvements or extensions to this property 2. To provide income for everyday expenses 3. To re-finance or consolidate other debts 4. To help purchase a second home or a vacation property 5. To help a family member purchase a home 6. To help a family member with some other major expense 7. In connection with a business, or to help purchase business premises 8. To help purchase a major item such as a car, boat or caravan 9. Some other purpose (PLEASE SPECIFY)
EqReasO	<p><i>IF EqReas = 9</i></p> <p>ENTER DETAILS</p>
EqWhen	<p><i>IF EqRel=1</i></p> <p>When did you take out this mortgage?</p> <p>ENTER YEAR</p>
EqVal	<p><i>IF EqRel=1</i></p> <p>How much was the mortgage or loan?</p> <p>ENTER AMOUNT IN £s</p>
EqValB	<p><i>IF EqVal = DK/Refusal</i></p> <p>SHOWCARD C3</p> <p>Looking at this card, can you tell me approximately how much the mortgage or loan was for?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more

ERecM	<p><i>IF EqRel=1</i></p> <p>How much do you receive from this scheme per month?</p> <p>ENTER AMOUNT IN £s</p>
ERecMB	<p><i>IF ERecM=DK/Refusal</i></p> <p>SHOWCARD C4 Looking at this card, can you tell me approximately how much you receive from this scheme per month?</p> <p>1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more</p>
ERecTax	<p><i>IF ERecM= Response or ERecMB = Response</i></p> <p>Is this amount before or after tax?</p> <p>1. Before tax 2. After tax</p>
EIntRat	<p><i>IF EqRel=1</i></p> <p>What is the interest rate on your mortgage?</p> <p>ENTER PERCENTAGE</p>
EIntPay	<p><i>IF EqType=1 or 2</i></p> <p>Have you made any repayments on the interest?</p> <p>1. Yes 2. No</p>
ERvReg	<p><i>IF EqRel=2</i></p> <p>Did you receive a one-off payment or do you get regular payments?</p> <p>1. One off payment 2. Regular payment</p>
ERvSum	<p><i>IF ERvReg=1</i></p> <p>How much was this one-off payment?</p> <p>ENTER AMOUNT IN £s</p>

ERvSumB	<p><i>If ERvSum=DK/Refusal</i></p> <p>SHOWCARD C3 Looking at this card, can you tell me approximately how much this one-off payment was?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more
ERvRec	<p><i>IF ERvReg=2</i></p> <p>How much do you receive per month?</p> <p>ENTER AMOUNT IN £s</p>
ERvRecB	<p><i>IF ERvRec=DK/Refusal</i></p> <p>SHOWCARD C4 Looking at this card, can you tell me approximately how much you receive each month?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more
ERvTax	<p><i>IF ERvRec= Response or ERvRecB = Response</i></p> <p>Is this amount before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax 2. After tax
ERvRent	<p><i>IF EqRel=2</i></p> <p>Do you pay rent to remain in your home with this home reversion scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
ERentAm	<p><i>IF ERvRent=1</i></p> <p>How much rent do you pay per month?</p> <p>ENTER AMOUNT IN £s</p>

ERentB	<p><i>IF ERentAm= DK /Ref</i></p> <p>SHOWCARD C4 Looking at this card, can you tell me approximately how much rent you pay per month?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999 9. £1,000 or more
ERvPrp	<p><i>IF EqRel=2</i></p> <p>What proportion of your property did you sell when you took out this scheme?</p> <p>ENTER PERCENTAGE</p>
EPrvPay	<p><i>IF EqRel=3, 4 or DK</i></p> <p>Do you receive regular payments from this (private) arrangement in return for a claim on the value of your property?</p> <ol style="list-style-type: none"> 1. Yes 2. No
EPrVal	<p><i>IF EPrvPay=1</i></p> <p>How much do you usually receive?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT</p> <p>ENTER AMOUNT IN £s</p>
EPrPer	<p><i>IF EPrVal = Response</i></p> <p>What period do these payments usually cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)

E0thReg	<p><i>IF EPrvPay = 2</i></p> <p>Have you ever received any payment from this (private) arrangement (in return for a claim on the value of your property)?</p> <p>1. Yes 2. No</p>
E0thRVa	<p><i>IF E0thReg = 1</i></p> <p>How much did you receive?</p> <p>ENTER AMOUNT IN £s</p>
E0thRVb	<p><i>IF E0thRVa = DK/Refusal</i></p> <p>SHOWCARD C3 Looking at this card, can you tell me approximately how much you received?</p> <p>1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more</p>
E0thIrr	<p><i>If has mortgage annuity plan or a lifetime mortgage, or home reversion scheme IF EqRel = 1 or 2</i></p> <p>Have you ever received a payment from any other source (for example, a relative) in return for a claim on the value of your property?</p> <p>1. Yes 2. No</p>
E0thIVa	<p><i>IF E0thIrr = 1</i></p> <p>How much did you receive?</p> <p>ENTER AMOUNT IN £s</p>
E0thIVB	<p><i>IF E0thIVa = DK/Refusal</i></p> <p>SHOWCARD C3 Looking at this card, can you tell me approximately how much you received?</p> <p>1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £74,999 6. £75,000 to £99,999 7. £100,000 or more</p>
Household goods, collectibles and vehicles	
GCPream	<p><i>MODULAR – 50% of households</i></p> <p>In order to build up a picture of your household assets, the next questions are about your</p>

	household goods and any vehicles that you may have.
GCollec	<p><i>IF GCPream=1</i></p> <p>Do you (or anyone in your household) own any collectibles or valuables – such as antiques, artworks, stamps etc - including items stored or kept elsewhere?</p> <p>1. Yes 2. No</p>
GCollV	<p><i>MODULAR</i> <i>IF GCollec=1</i></p> <p>What is your estimate of the current market value of these items, even if you do not intend to sell them?</p> <p>ENTER VALUE IN £s</p>
GCollVb	<p><i>MODULAR</i> <i>IF GCollV= DK/Refusal</i></p> <p>SHOWCARD D1 Looking at this card, can you tell me the approximate market value of these items?</p> <p>1. Less than £5,000 2. £5,000-£9,999 3. £10,000-£24,999 4. £25,000-£49,999 5. £50,000-£99,999 6. £100,000-£249,999 7. £250,000-£499,999 8. £500,000 or more</p>
GContVb	<p><i>MODULAR</i> <i>Ask all</i></p> <p>SHOWCARD D2 Thinking about the (other) items in this property that you own, what is the approximate replacement value of the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items (but exclude any vehicles or collectibles and valuables that you have already told me about)</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE</p> <p>1. Less than £5,000 2. £5,000-£9,999 3. £10,000-£19,999 4. £20,000-£29,999 5. £30,000-£39,999 6. £40,000-£49,999 7. £50,000-£74,999 8. £75,000-£99,999 9. £100,000-£199,999 10. £200,000 or more</p>
GContMn	<p><i>MODULAR</i> <i>IF GContVb = 10</i></p>

	<p>(WHEN '£200,000 OR MORE' SELECTED). RECORD WHETHER RESPONDENT SPONTANEOUSLY MENTIONS A (SPECIFIC) FIGURE. DO NOT PROMPT OR PROBE.</p> <p>1. Yes 2. No</p>
GContRc	<p>MODULAR IF GContMn = 1</p> <p>May I record your estimate of the amount?</p> <p>1 Yes 2 No</p>
GContVI	<p>MODULAR IF GContRc = 1</p> <p>ENTER AMOUNT IN £s</p>
VCaN	<p>Ask all</p> <p>How many cars, vans or motorbikes, if any, do you [or members of your household] own? Please exclude lease vehicles and company vehicles.</p> <p>ENTER NUMBER</p>
VCaO	<p>MODULAR IF (VCaN > 1 or VCaN = DK) and more than one adult in household</p> <p>Are all the cars (vans motorbikes) owned by just one person?</p> <p>1. Yes 2. No</p>
VCaW	<p>MODULAR IF VCaO = 1</p> <p>ENTER PERSON NUMBER</p>
<p>LOOP FOR EACH VEHICLE (ALLOW FOR UP TO 5 VEHICLES)</p>	
VType	<p>MODULAR IF VCaN >= 1</p> <p>Is the [first/second/third] vehicle...</p> <p>RUNNING PROMPT</p> <p>1. a Car 2. a Van 3. or, a Motorbike?</p>
VEstV	<p>MODULAR IF VCaN >= 1</p> <p>What is your estimate of the market value of this [car/ van/ motorbike], excluding the value of any personalised number plates?</p> <p>ENTER AMOUNT IN £s</p>

VEsVb	<p><i>MODULAR</i> <i>IF VEstV = DK/Refusal</i></p> <p>SHOWCARD D3 Looking at this card, what do you think is the approximate market value of the [car/ van/ motorbike]?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500-£999 3. £1,000-£1,999 4. £2,000-£2,999 5. £3,000-£4,999 6. £5,000-£9,999 7. £10,000 or more
VOwnP	<p><i>MODULAR</i> <i>IF VCarO = 2</i></p> <p>Who owns the vehicle?</p> <p>PROBE: ANYONE ELSE?</p> <p>CODE ALL THAT APPLY</p>
VShPct	<p><i>MODULAR</i> <i>IF VOwnP=17</i></p> <p>ASK OR RECORD</p> <p>What share of the ownership does your household have?</p> <p>RECORD AS PERCENTAGE</p>
<i>END LOOP</i>	
VRemV	<p><i>MODULAR</i> <i>IF VCarN > 5 or VCarN = DK</i></p> <p>What is your estimate of the market value of the [remaining] [number] cars/ vans/ motorbikes, excluding the value of any personalised number plates?</p> <p>ENTER AMOUNT IN £s</p>
VPers	<p><i>MODULAR</i> <i>IF VCarN >0 or VCarN = DK</i></p> <p>Do you (or other members of your household) own any personalised or valuable number plates?</p> <ol style="list-style-type: none"> 1. Yes 2. No
VPerV	<p><i>MODULAR</i> <i>IF VPers = 1</i></p> <p>About how much are (all) the personalised number plates worth?</p>

	<p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
VOthT	<p><i>MODULAR</i> <i>Ask all</i></p> <p>Do you (or other members of your household) own any other type of vehicle, for example a caravan or boat? Please exclude lease vehicles and company vehicles.</p> <p>1. Yes 2. No 3. Don't know</p>
VOTyp	<p><i>MODULAR</i> <i>IF VOthT = 1</i></p> <p>What type(s) of vehicle(s) do you (or other members of your household) own?</p> <p>CODE ALL THAT APPLY</p> <p>1. Caravan/trailer 2. Boat 3. Plane 4. Bicycle 5. Other type of vehicle (PLEASE SPECIFY)</p>
VOTyO	<p><i>MODULAR</i> <i>IF VOTyp = 5 (Other)</i></p> <p>ENTER DETAILS OF OTHER VEHICLE</p>
VOVal	<p><i>MODULAR</i> <i>IF VOthT=1</i></p> <p>If you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], about how much would you get for [it/them] before paying off any money owing?</p>
VOVIB	<p><i>MODULAR</i> <i>IF VOVal = DK/Refusal</i></p> <p>SHOWCARD D4 Looking at this card, can you tell me the approximate amount you would get if you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], before paying off any money owing?</p> <p>1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 to £99,999 7. £100,000 to £249,999 8. £250,000 to £499,999 9. £500,000 or more</p>
Household Budget/Current financial planning	
OBInt	<i>If part of a couple</i>

	I would now like to ask you a question about your household finances.
OFinal	<p><i>Ask if part of a couple</i></p> <p>[*] In your household who has the final say in big financial decisions?</p> <p>PLEASE CODE APPROPRIATE RESPONSE</p> <ol style="list-style-type: none">1. HRP2. Partner3. Both4. Other

INDIVIDUAL QUESTIONNAIRE

Items asked of each adult (except 16-18 yr olds in FT education)	
ISwitch	<p><i>All</i></p> <p>PLEASE PRESS <F2> TO SAVE THE INTERVIEW SO FAR.</p> <p>This is where you start recording answers for individuals. Do you want to record answers for [name] now or later?</p> <ol style="list-style-type: none"> 1. Yes, now 3. Later (not able / ready to start yet) 4. Show Only (keep & display existing answers) 5. Done 6. or there is no interview with this person
PersProx	<p><i>IF ISwitch=1</i></p> <p>Is the interview about [name] being given:</p> <ol style="list-style-type: none"> 1. In person 2. or by someone else?
ProxyNum	<p><i>IF PersProx=2</i></p> <p>ENTER PERSON NUMBER OF PERSON GIVING THE INFORMATION</p>
Economic status	
Wrking	<p><i>Ask all</i></p> <p>Did you do any paid work in the seven days ending Sunday the (date), either as an employee or as self-employed?</p> <ol style="list-style-type: none"> 1. Yes 2. No
NumJob	<p><i>IF Wrking=1</i></p> <p>How many jobs, for pay or profit, do you have?</p> <ol style="list-style-type: none"> 1. One job only 2. Two jobs 3. Three jobs 4. Four or more jobs
SchemeET	<p><i>If (not in paid work) and (female and aged = 16-62 or male and aged 16-64) IF (Wrking=2) and ((Sex=2 and DVAge=16-62) or (Sex=1 and DVAge=16-64))</i></p> <p>Were you on a government scheme for employment training?</p> <ol style="list-style-type: none"> 1. Yes 2. No
JbAway	<p><i>If (not in paid work) and (not on gov. Scheme) IF (Wrking=2) and (SchemeET=2)</i></p> <p>Did you have a job or business you were away from?</p>

	<ol style="list-style-type: none"> 1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
OwnBus	<p><i>IF (Wrking=2) and (SchemeET=2) and (JbAway=2 or 3)</i></p> <p>Did you do any unpaid work in that week for any business that you own?</p> <ol style="list-style-type: none"> 1. Yes 2. No
RelBus	<p><i>IF (Wrking=2) and (SchemeET=2) and (JbAway=2 or 3) and (OwnBus=2)</i></p> <p>....or that a relative owns?</p> <ol style="list-style-type: none"> 1. Yes 2. No
Looked	<p><i>If (not in paid work) and (not on gov. Scheme) and (not away from job) and (not doing unpaid work in own or relative's business) and (not waiting to take up a job)</i> <i>IF (Wrking=2) and (SchemeET=2) and (OwnBus=2) and (RelBus=2) and (JbAway=2)</i></p> <p>Thinking of the 4 weeks ending Sunday the (date) were you looking for any kind of paid work or government training scheme at any time in those four weeks?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
StartJ	<p><i>IF Looked = 1,3 or JbAway=3</i></p> <p>If a job or a place on a government scheme had been available in the week ending Sunday the (date) would you have been able to start within 2 weeks?</p> <ol style="list-style-type: none"> 1. Yes 2. No
LKTime	<p><i>IF Looked=1 or 3</i></p> <p>How long have you been looking/were you looking for paid work/a place on a government scheme?</p> <ol style="list-style-type: none"> 1. Not yet started 2. Less than 1 month 3. 1 month but less than 3 months 4. 3 months but less than 6 months 5. 6 months but less than 12 months 6. 12 months or more
YInAct	<p><i>IF Looked=2 or StartJ=2</i></p> <p>What was the main reason you did not seek any work in the last 4 weeks/would not be able to start in next 2 weeks?</p> <ol style="list-style-type: none"> 1. Student 2. Looking after the family/home 3. Temporarily sick or injured 4. Long-term sick or disabled 5. Retired from paid work 6. Other reasons

EverWk	<p><i>IF Wrking=2</i></p> <p>Have you ever had a paid job, apart from casual or holiday work?</p> <p>1. Yes 2. No</p>
DtJbL	<p><i>IF EverWk=1</i></p> <p>When did you leave your last paid job?</p> <p>FOR DAY NOT GIVEN.....ENTER 15 FOR DAY FOR MONTH NOT GIVEN.....ENTER 6 FOR MONTH</p>
Industry, occupation, employment status and socio-economic classifications	
PreA	<p><i>If respondent has more than one job</i> <i>IF NumJob >1</i></p> <p>The following questions refer to your main job.</p> <p>DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION</p>
PreL	<p><i>IF EverWk = 1</i></p> <p>The following questions refer to your most recent main job.</p> <p>DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION</p>
IndD	<p><i>If currently in paid work or had a job in the past</i> <i>IF (Wrking=1) or (EverWk=1)</i></p> <p>What did the firm/ organisation you worked for mainly make or do (at the place where you worked)?</p> <p>CURRENT OR LAST JOB</p> <p>DESCRIBE FULLY – PROBE MANUFACTURING OR PROCESSING OR DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE OR RETAIL ETC.</p>
OccT	<p><i>If currently in paid work or had a job in the past</i> <i>IF (Wrking=1) or (EverWk=1)</i></p> <p>What was your (main) job (in the week ending Sunday the (date))?</p> <p>CURRENT OR LAST JOB</p>
OccD	<p><i>If currently in paid work or had a job in the past</i> <i>IF (Wrking=1) or (EverWk=1)</i></p> <p>What did you mainly do in your job?</p> <p>CURRENT OR LAST JOB</p> <p>RECORD SPECIAL QUALIFICATIONS/TRAINING NEEDED TO DO THE JOB</p>

Stat	<p><i>If currently in paid work or had a job in the past</i> <i>IF (Wrking=1) or (EverWk=1)</i></p> <p>Were you working as an employee or were you self-employed (current or last job)?</p> <p>1. Employee 2. Self-employed</p>
SVise	<p><i>If employee</i> <i>IF Stat=1</i></p> <p>In your job, did you have formal responsibility for supervising the work of other employees?</p> <p>DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE CHILDREN, (E.G. CHILDMINDERS) ANIMALS, SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS, TEACHERS, NANNIES.</p> <p>1. Yes 2. No</p>
SViseDsc	<p><i>IF SVise=1</i></p> <p>Please describe the type of responsibility you have for supervising the work of other employees.</p> <p>PROBE FOR WHO AND WHAT IS BEING SUPERVISED.</p>
EmpN	<p><i>If employee</i> <i>IF Stat=1</i></p> <p>How many people worked for your employer at the place where you worked - were there...</p> <p>RUNNING PROMPT</p> <p>1. 1-10, 2. 11-24, 3. 25-49, 4. 50-249, 5. 250-499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but 25-499 (SPONTANEOUS ONLY) 9. Don't know but more than 500 (SPONTANEOUS ONLY)</p>
EmpNo	<p><i>IF EmpN=1-9</i></p> <p>How many people worked for your employer at the place where you worked: were there...</p> <p>RUNNING PROMPT</p> <p>1. ...1 to 24, 2. 25 to 499, 3. or 500 or more employees?</p>
Solo	<p><i>If self-employed</i> <i>IF Stat=2</i></p>

	<p>Were you working on your own or did you have employees?</p> <p>1. On own/with partner(s) but no employees 2. With employees</p>
SEmN	<p><i>If Solo=2</i></p> <p>How many people did you employ at the place where you worked - were there...</p> <p>RUNNING PROMPT</p> <p>1. 1 to 10, 2. 11 to 24, 3. 25 to 49, 4. 50 to 249, 5. 250 to 499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but 25-499 (SPONTANEOUS ONLY) 9. Don't know but more than 500 (SPONTANEOUS ONLY)</p>
SeNo	<p><i>IF SemN = 1-9</i></p> <p>How many people did you employ at the place where you worked: were there...</p> <p>RUNNING PROMPT</p> <p>1. 1 to 24 2. 25 to 499 3. or 500 or more employees?</p>
OneTen	<p><i>IF EmpN = 1 or SEmN = 1</i></p> <p>ASK OR RECORD</p> <p>May I just check, what the exact number was?</p>
FtPtWk	<p><i>If currently in paid work or had a job in the past IF (Wrking=1) or (EverWk=1)</i></p> <p>In your (main) job were you working:</p> <p>RUNNING PROMPT</p> <p>1. full time 2. or part-time?</p>
EmpStY	<p><i>If currently employee IF DVIL03a=1 and Stat=1</i></p> <p>In which year did you start working continuously for your present employer?</p>
SEmpStY	<p><i>If currently self-employed IF DVIL03a=1 and Stat=2</i></p> <p>In which year did you start working continuously as a self-employed person?</p> <p>ENTER YEAR</p>

Education and employment history	
TEA	<p><i>If aged 19 or over, or aged 16-18 and not in FT education IF (DVAge>=19) or (DVAge=16-18 and FtEd=2)</i></p> <p>Can I just check, at what age did you complete continuous full-time education?</p> <p>CODE AS 97 IF NO EDUCATION CODE AS 96 IF STILL IN EDUCATION</p>
EdAttn1	<p><i>Ask all</i></p> <p>Do you have any educational qualifications for which you received a certificate?</p> <p>1. Yes 2. No</p>
EdAttn2	<p><i>Ask all</i></p> <p>Do you have any professional, vocational or other work-related qualifications for which you received a certificate?</p> <p>1. Yes 2. No</p>
EdAttn3	<p><i>IF EdAttn1=1 or EdAttn2=1</i></p> <p>Was your highest qualification...</p> <p>1. at degree level or above, 2. or another kind of qualification?</p>
Enroll	<p><i>IF WorkAge=2 or DVILO3a=1</i></p> <p>Are you at present (at school or 6th form college or) enrolled on any full-time or part-time education courses, excluding leisure classes</p> <p>INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES</p> <p>1. Yes 2. No</p>
Attend	<p><i>IF Enroll = 1</i></p> <p>And are you...</p> <p>RUNNING PROMPT</p> <p>1. still attending 2. waiting for term to (re) start 3. or, have you stopped going?</p>
Course	<p><i>IF Attend = 1 or 2</i></p> <p>Are you (at school or 6th form college,) on a full-time or part-time course, a medical or nursing course, a sandwich course or some other kind of course?</p> <p>1. At school full-time 2. At school part-time</p>

	3. Sandwich course 4. Studying at university or college including 6 th form college full-time 5. Training for a qualification in nursing, physiotherapy or a similar medical subject 6. On a part-time course at university or college, including day release and block release 7. On an Open College course 8. On an Open University course 9. Any other correspondence course 10. Any other self/open learning course
Numerical Ability	
OMath	<p><i>Ask all except proxies</i></p> <p>[*] I now have a question about your mathematical skills in situations you may meet in daily life. If you were to rate your mathematical skills for daily life, would you say they are...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. excellent, 2. good, 3. moderate, 4. or poor? 5. No opinion / not applicable (SPONTANEOUS ONLY)
LOOP FOR EACH JOB (UP TO A MAX OF 3)	
BType	<p><i>IF Wrking = 1 or JbAway = 1 or OwnBus = 1</i></p> <p>SHOWCARD E1 Now, thinking about your (main/second/third) job, please look at this card and tell me which of these best describes your employment situation in this job.</p> <p>IF MORE THAN 3 JOBS, INCLUDE THE 3 OF GREATEST FINANCIAL IMPORTANCE</p> <ol style="list-style-type: none"> 1. Employee 2. Sole director of my own company 3. Director of a company 4. Partner in a business or professional practice 5. Self-employed in another way
BDirNI	<p><i>IF BType = 2 or 3</i></p> <p>In this job, are your National Insurance contributions deducted at source?</p> <ol style="list-style-type: none"> 1. Yes 2. No
BOwn	<p><i>IF BType = 3</i></p> <p>Do you own part of this business?</p> <ol style="list-style-type: none"> 1. Yes 2. No
BPropn	<p><i>IF BType = 2,4 or BOwn = 1</i></p> <p>What percentage of this business do you own?</p>

	ENTER PERCENTAGE
BAccsA	<p><i>IF BType = 2,4 or BOwn =1</i></p> <p>In this business, are annual accounts prepared?</p> <p>INCLUDE IF PREPARED BY ACCOUNTANT</p> <p>1. Yes 2. No 3. Not yet, but will be</p>
BAccsB	<p><i>IF BType = 5</i></p> <p>Do you prepare annual business accounts?</p> <p>INCLUDE IF PREPARED BY ACCOUNTANT</p> <p>1. Yes 2. No 3. Not yet, but will be</p>
Business accounts	
BPart	<p><i>IF (BAccsA=1 or BAccsB=1) and (BType <>4)</i></p> <p>Are you working on your own account or are you in partnership with someone else?</p> <p>1. Own account (sole owner) 2. In partnership</p>
BPartnr	<p><i>IF BPart = 2 or BType = 4</i></p> <p>The questions that follow are about just your own share of the business – that is not including your partner's share.</p>
BAccBeg	<p><i>IF BAccsA=1 or BAccsB = 1</i></p> <p>What is the most recent period for which accounts have been prepared?</p> <p>ENTER DATE FOR BEGINNING OF PERIOD</p> <p>IF DAY OF MONTH NOT KNOWN ENTER 15TH</p>
BAccEnd	<p><i>IF BAccsA=1 or BAccsB = 1</i></p> <p>ENTER DATE FOR END OF PERIOD</p> <p>IF DAY OF MONTH NOT KNOWN ENTER 15TH</p>
BDocs	<p><i>IF BAccsA=1 or BAccsB = 1</i></p> <p>What was (your share of) the [profit or loss] figure shown on these accounts for this period?</p> <p>It would be helpful if you could refer to a document, such as the annual accounts, or the Notice of Tax Assessment from the HM Revenue and Customs.</p> <p>CODE DOCUMENT CONSULTED - CODE FIRST TO APPLY</p>

	<ol style="list-style-type: none"> 1. Notice of Tax Assessment 2. Annual accounts (include summary) 3. Tax Return (self-employment section) 4. Some other document (PLEASE SPECIFY) 5. No document consulted.
BDocsOt	<p><i>IF BDocs=4</i></p> <p>RECORD OTHER TYPE OF DOCUMENT</p>
BProfit	<p><i>IF BAccsA=1 or BAccsB = 1</i></p> <p>FROM NOTICE OF ASSESSMENT, ENTER THE "INCOME" FIGURE (AT TOP OF FORM). FROM ACCOUNTS, ENTER THE "ADJUSTED" PROFIT/LOSS (IF NOT SHOWN, ENTER THE "NET" FIGURE). FROM TAX RETURN, ENTER THE "TOTAL TAXABLE PROFIT" FROM BOX 3.89.</p> <p>IF NO ACCOUNTS ARE AVAILABLE, ENTER THE FIGURE AFTER DEDUCTING ALL EXPENSES AND WAGES, BUT BEFORE DEDUCTION OF INCOME TAX AND NI</p> <p>ENTER AMOUNT IN £s</p>
BPrfLoss	<p><i>IF BProfit >0</i></p> <p>Did the answer in the previous question refer to profit or loss?</p> <ol style="list-style-type: none"> 1. Profit/earnings 2. Loss
BTax	<p><i>IF BPrfLoss = 1</i></p> <p>Can I just check, is that figure before the deduction of income tax?</p> <ol style="list-style-type: none"> 1. Yes (before tax) 2. No (after tax)
BNatIns	<p><i>IF BTax = 2</i></p> <p>And is the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?</p> <p>IF NO LUMP SUM NI PAID, ENTER '3', NOT APPLICABLE</p> <p>THIS QUESTION REFERS ONLY TO CLASS 4 NI, A LUMP SUM CALCULATED ACCORDING TO PROFIT LEVEL. THIS MAY BE PAID AS A COMBINED AMOUNT WITH INCOME TAX. REGULAR CLASS 2 NI CONTRIBUTIONS ('THE STAMP') SHOULD NOT BE COUNTED HERE</p> <ol style="list-style-type: none"> 1. Before 2. After 3. Not applicable (no lump sum NI)
BBefore	<p><i>IF BTax = 2</i></p> <p>What was (your share of) the profit before tax [and lump sum National Insurance deductions]?</p>

	ENTER AMOUNT IN £s
Business details	
BCarry	<p><i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2) If LOOP = 1 and values exist for EmpN or SEmN</i></p> <p>RECORD WHETHER OK TO CARRY DETAILS ABOUT COMPANY SIZE FROM MAIN JOB SECTION INTO THE FOLLOWING QUESTIONS ABOUT THE (FIRST) BUSINESS.</p> <ol style="list-style-type: none"> 1. Yes 2. No
BSize	<p><i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2) (except if BCarry = 1 – in which case details carried forward from EmpN or SEmN)</i></p> <p>SHOWCARD E2 Can I just check, how many people do you employ/are employed in this business? Is it...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. None 2. 1 to 10 3. 11 to 24 4. 25 to 49 5. 50 to 249 6. 250 to 499 7. 500 or more 8. DK, but less than 25 (SPONTANEOUS ONLY) 9. DK, between 25 and 499 (SPONTANEOUS ONLY) 10. DK, 500 or more (SPONTANEOUS ONLY)
BEmpN	<p><i>IF BSize = 2 (except if BCarry = 1 - where details carried forward from OneTen)</i></p> <p>ASK OR RECORD</p> <p>May I just check, what was the exact number?</p>
BYear	<p><i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2)</i></p> <p>In what year did you start or acquire this business?</p> <p>ENTER YEAR</p>
BStart	<p><i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2)</i></p> <p>SHOWCARD E3 Looking at this card, how did you first acquire this business?</p> <ol style="list-style-type: none"> 1. Bought/ invested 2. Started 3. Inherited 4. Given

	5. Other (PLEASE SPECIFY)
BStrtOt	<i>If BStart = 5</i> ENTER WAY ACQUIRED BUSINESS
BFund	<i>IF BStart = 1 or 2</i> SHOWCARD E4 What source of funding was used when this business was first established? CODE ALL THAT APPLY 1. Own money 2. Money given by a friend/relative 3. Money borrowed from a friend/relative 4. Government loan 5. Loan from a financial institution 6. Equity finance raised from other sources 7. No start up money required 8. Other (PLEASE SPECIFY)
BFundOt	<i>IF BFund=8</i> ENTER OTHER WAY FUNDED BUSINESS
BRetire	<i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2)</i> When you retire, will (your business/your share in the business) be... RUNNING PROMPT 1. passed on or given to someone else, 2. sold to keep the money or fund retirement, 3. sold to give the money to someone else, 4. closed down, 5. or, something else (PLEASE SPECIFY)
BretOt	<i>IF BRetire=5</i> ENTER WHAT ELSE WILL HAPPEN TO BUSINESS ON RETIREMENT
Business value	
BDebts	<i>Ask all self-employed except where do not own any of business IF (BType<>1) and NOT(BOwn = 2)</i> The following questions are about any debts or liabilities your business may have, and the value of your business. In total, what does the business owe on debts and liabilities? INCLUDE: LOANS AND MORTGAGES, PAYABLES, DEFERRED TAXES, ACCRUED PAYROLL, ETC ENTER AMOUNT IN £s
BOwed	<i>Ask all self-employed except where do not own any of business</i>

	<p><i>IF (BType<>1) and NOT(BOwn = 2)</i></p> <p>What is the total amount of any debts owed to the business, including all outstanding invoices and bad debts?</p> <p>ENTER AMOUNT IN £s</p>
BValQ	<p><i>Ask all self-employed except where do not own any of business</i> <i>IF (BType<>1) and NOT(BOwn = 2)</i></p> <p>Can I just check, are you able to provide an estimate of the value of your business/your share in this business?</p> <p>1. Yes 2. No</p>
BValWh	<p><i>IF BValQ = 2</i></p> <p>Please can you tell me why you are unable to estimate the value of this business/your share in this business?</p> <p>CODE ALL THAT APPLY</p> <p>1. Business has no financial assets 2. Business has no market value 3. Unwilling to estimate value 4. Unable to estimate value 5. No relevant records kept 6. Other (PLEASE SPECIFY)</p>
BValWO	<p><i>IF BValWh = 6</i></p> <p>Please specify other reason for not being able to estimate the value of this business/your share in this business?</p>
BVal	<p><i>IF BValQ = 1</i></p> <p>If you sold this business/your share in this business today, including any debts or liabilities, about how much would you get? Please include the value of financial assets, accounts receivable, inventories, land, property, machinery, equipment, customer lists and intangible assets.</p> <p>INTANGIBLE ASSETS INCLUDE BRAND NAMES, PATENTS, GOODWILL AND INTELLECTUAL PROPERTY RIGHTS ASSUME ANY OUTSTANDING DEBTS OWED TO, OR BY, THE BUSINESS ARE STILL OUTSTANDING WHEN THE BUSINESS IS SOLD</p> <p>ENTER AMOUNT IN £s</p>
BValB	<p><i>IF BVal = DK/Ref</i></p> <p>SHOWCARD E5 Looking at this card, can you tell me which one of these categories comes closest to the amount you would get for the business?</p> <p>1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999</p>

	6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more
	<i>END OF LOOP FOR BUSINESS ASSETS</i>
Income from previous sale of business	
BPast	<i>Ask all</i> In the last 5 years, that is since (date), have you personally received any income from selling all or part of a business? IF SOLD MORE THAN ONE BUSINESS, PLEASE PROVIDE DETAILS OF THE SALE WHICH PROVIDED THE LARGEST INCOME INCLUDES INCOME FROM SELLING AN INTEREST IN A BUSINESS 1. Yes 2. No
BSellYr	<i>IF BPast = 1</i> In what year did you sell your business, or part of a business?
BSellYB	<i>IF BSellYr = DK/Ref</i> SHOWCARD E6 About how many years ago did you sell your business, or part of a business? 1. Less than 1 year ago 2. 1 year but less than 2 years ago 3. 2 years but less than 3 years ago 4. 3 years but less than 4 years ago 5. 4 years but less than 5 years ago
BSellAm	<i>IF BPast = 1</i> Can you tell me how much income you received from selling your business, or part of a business?
BSellAB	<i>IF BSellAm = DK/Ref</i> SHOWCARD E5 Looking at this card, can you tell me which one of these categories comes closest to the amount you received for selling your business, or part of a business? 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999

	11. £1 million or more
BSellTx	<p><i>IF BSellAm or BSellAB = Response</i></p> <p>And was this amount before or after tax?</p> <p>1. Before tax 2. After tax</p>
Any other business interests	
BMoreBus	<p><i>Ask all</i></p> <p>(Can I just check) apart from anything you've already told me about, do you own all or part of [a / any other] business as an active or sleeping partner?</p> <p>1. Yes 2. No</p>
BWorth	<p><i>IF BMoreBus=1</i></p> <p>About how much is your share of this business worth? After deducting any outstanding debts.</p> <p>ENTER AMOUNT IN £s</p>
BWorthB	<p><i>IF BWorth = DK/Ref</i></p> <p>SHOWCARD E5</p> <p>Looking at this card, can you tell me which one of these categories comes closest to the amount your share is worth?</p> <p>1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more</p>
Employment income for main job	
PayPer	<p><i>IF (BType [main job] = 1) or (BType [main job] = 2 and BDirNI [main job] = 1) or (BType [main job] = 3 and BDirNI [main job] = 1) or ((Wrking=1 or JbAway=1 or SchemeET=1) and Stat=1)</i></p> <p>The next questions are about earnings from your main job. How long a period does your pay or salary usually cover?</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months</p>

	8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these
PayAmt	<p><i>IF PayPer <=52</i></p> <p>How much is your usual take home pay per [period] after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each [pay period].</p> <p>SUGGEST RESPONDENT CONSULTS PAYS LIP</p> <p>£99,999,995 OR MORE = 99999995 NO PAY RECEIVED YET = 99999996 NO USUAL AMOUNT (PER PAY PERIOD) = 99999997</p> <p>ENTER AMOUNT IN £s</p>
PayAmA	<p><i>IF PayAmt= 99999997 or PayPer > 52</i></p> <p>On average, how much is your usual take home pay per month after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each month.</p> <p>SUGGEST RESPONDENT CONSULTS PAYS LIP</p> <p>£99,999,995 OR MORE = 99999995 NO PAY RECEIVED YET = 99999996 NO USUAL AMOUNT (PER PERIOD) = 99999997</p> <p>ENTER AMOUNT IN £s</p>
PayEsP	<p><i>IF PayPer <=52 and (PayAmt = DK/Ref or PayAmA = DK/Ref)</i></p> <p>SHOWCARD E7 Looking at this card, can you give me an estimate of your usual take home pay per [pay period] after all deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each [period].</p>
PayEsM	<p><i>IF PayPer >52 and (PayAmt = DK/Ref or PayAmA = DK/Ref)</i></p> <p>SHOWCARD E7 Looking at this card, can you give me an estimate of your usual take home pay per month after all deductions. Please exclude any tax credits, or bonuses and commissions that are not usually received each month.</p>
GrsPay	<p><i>IF PayPer <= 52 and NOT(PayAmt= 99999996 or PayAmA= 99999996)</i></p> <p>How much are your usual gross earnings per [pay period] before any deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received.</p> <p>£99,999,995 OR MORE = 99999995</p>

	<p>NO USUAL AMOUNT (PER PERIOD) = 99999997</p> <p>ENTER AMOUNT IN £s</p>
GrsPyA	<p><i>IF (GrsPay = 99999997 or PayPer >52) and NOT(PayAmt= 99999996 or PayAmA= 99999996)</i></p> <p>On average, how much are your usual gross earnings per month before any deductions? Please exclude any tax credits, or bonuses and commissions that are not usually received each month.</p> <p>£99,999,995 OR MORE = 99999995 NO USUAL AMOUNT (PER MONTH) = 99999997</p> <p>ENTER AMOUNT IN £s</p>
GrsPyF	<p><i>IF PayAmt= 99999996 or PayAmA= 99999996</i></p> <p>How much will your gross earnings be per month before any deductions?</p> <p>£99,999,995 OR MORE = 99999995 NO USUAL AMOUNT (PER MONTH) = 99999997</p> <p>ENTER AMOUNT IN £s</p>
GrsEsP	<p><i>IF PayPer <=52 and (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)</i></p> <p>SHOWCARD E7 Looking at this card, can you give me an estimate of your usual gross earnings per [pay period] before any deductions?</p>
GrsEsM	<p><i>IF PayPer >52 and (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)</i></p> <p>SHOWCARD E7 Looking at this card, can you give me an estimate of your usual gross earnings per month before any deductions?</p>
PayInc	<p><i>IF (BType [main job] = 1) or (BType [main job] = 2 and BDirNI [main job] = 1) or (BType [main job] = 3 and BDirNI [main job] = 1) or ((Wrking=1 or JbAway=1 or SchemeET=1) and Stat=1)</i></p> <p>SHOWCARD E8 Does your usual wage/ salary include any of the items on this card?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Statutory Sick Pay 2. Statutory Maternity Pay 3. Statutory Paternity Pay 4. Statutory Adoption Pay 5. Mileage Allowance or fixed allowance for motoring 6. Tax Credit 7. None of these
PaySlp	<p><i>IF (BType [main job] = 1) or (BType [main job] = 2 and BDirNI [main job] = 1) or (BType [main job] = 3 and BDirNI [main job] = 1) or ((Wrking=1 or JbAway=1 or SchemeET=1) and Stat=1)</i></p>

	<p>CODE WHETHER PAYSIP WAS CONSULTED. PAYSIP SHOULD BE WITHIN THE PAST 3 MONTHS.</p> <ol style="list-style-type: none"> 1. Payslip consulted by respondent only, not by interviewer 2. Payslip consulted by interviewer and respondent 3. Payslip not consulted
PayBon	<p><i>IF (BType [main job] = 1) or (BType [main job] = 2 and BDirNI [main job] = 1) or (BType [main job] = 3 and BDirNI [main job] = 1) or ((Wrking=1 or JbAway=1 or SchemeET=1) and Stat=1)</i></p> <p>In your main job, have you received any additional bonuses in the last 12 months (that is since [date]) such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an occasional commission?</p> <p>EXCLUDE SHARES AND VOUCHERS EXCLUDE REGULAR BONUSES/COMMISSIONS (E.G. WEEKLY/MONTHLY) NORMALLY INCLUDED IN PAY.</p> <ol style="list-style-type: none"> 1. Yes 2. No
BonAmt	<p><i>IF PayBon = 1</i></p> <p>What was the total amount you received in the last 12 months (that is since [date])?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
BonTax	<p><i>IF PayBon = 1</i></p> <p>Was this amount ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Before tax 2. or, After tax?
EmShar	<p><i>IF (BType [main job] = 1) or (BType [main job] = 2 and BDirNI [main job] = 1) or (BType [main job] = 3 and BDirNI [main job] = 1) or ((Wrking=1 or JbAway=1 or SchemeET=1) and Stat=1)</i></p> <p>In the last 12 months, (that is since [date]), have you received any shares, restricted or conditional shares, or share options from your employer?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Shares 2. Restricted or conditional shares 3. Share options 4. None of these
Self-employment income for main job	
<i>The section on Profit or Loss shown on Business Accounts is included in the Business Assets section.</i>	
SEInt	<i>IF BType > 1 and NOT((BType = 2 and BDirNI = 1) or (BType =3 and BDirNI = 1)) and</i>

	<p><i>NOT((Stat = 1) and (Wrking = 1 or JbAway = 1 or SchemeET = 1))</i></p> <p>Now I'd like to ask you some questions about your income from your business/ work, that is after paying for any materials, equipment or goods that you use(d) in your work.</p>
SEAmt	<p><i>IF BType > 1 and NOT((BType = 2 and BDirNI = 1) or (BType =3 and BDirNI = 1)) and NOT((Stat = 1) and (Wrking = 1 or JbAway = 1 or SchemeET = 1))</i></p> <p>On average what was your weekly or monthly (or annual) income, or loss, from your business/work over the last 12 months after deducting Income Tax and National Insurance contributions?</p> <p>IF BUSINESS PARTNERSHIP, ENTER RESPONDENT'S SHARE OF INCOME ONLY. IF SELF-EMPLOYED LESS THAN 12 MONTHS, REFER JUST TO PERIOD OF SELF-EMPLOYMENT</p> <p>FOR ZERO ENTER 0 FOR LOSS ENTER -1</p> <p>ENTER AMOUNT IN £s</p>
SEPer	<p><i>IF SEAmt > 0 and SEAmt<=99999997</i></p> <p>CODE WHETHER INCOME WAS WEEKLY, MONTHLY OR ANNUAL AMOUNT</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly 3. Annual
SEAmK	<p><i>IF SEAmt = DK/Ref</i></p> <p>CODE WHETHER RESPONDENT WILL ANSWER WEEKLY OR MONTHLY BANDED INCOME QUESTIONS.</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly
SEEsW	<p><i>IF SEAmK = 1</i></p> <p>SHOWCARD E9 Looking at this card, can you give me an estimate of your average weekly income after deductions?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £149 4. £150 to £199 5. £200 to £249 6. £250 to £299 7. £300 to £349 8. £350 to £399 9. £400 to £499 10. £500 to £599 11. £600 to £699 12. £700 to £799 13. £800 to £899 14. £900 to £999 15. £1,000 or more
SEEsM	<p><i>IF SEAmK = 2</i></p>

	<p>SHOWCARD E10 Looking at this card, can you give me an estimate of your average monthly income after deductions?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,249 6. £1,250 to £1,499 7. £1,500 to £1,749 8. £1,750 to £1,999 9. £2,000 to £2,499 10. £2,500 to £2,999 11. £3,000 to £3,999 12. £4,000 to £4,999 13. £5,000 to £7,499 14. £7,500 to £9,999 15. £10,000 or more
SEAmL	<p><i>IF SEAmt = -1</i></p> <p>On average, how much have you been losing weekly or monthly (or annually) from the business/ your work over the last 12 months, after deducting all business expenses?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT</p> <p>ASK OR RECORD</p> <p>ENTER AMOUNT IN £s</p>
SEPeL	<p><i>IF SEAmL = Response</i></p> <p>CODE WHETHER LOSS IS WEEKLY, MONTHLY OR ANNUAL AMOUNT</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly 3. Annual
Other earnings	
SJob2	<p><i>Ask all</i></p> <p>(Apart from your main job) do you earn any money from other jobs, from odd jobs or from work that you do from time to time?</p> <p>INCLUDE BABYSITTING, MAIL ORDER AGENT, POOLS AGENT ETC.</p> <p>PROMPT AS NECESSARY</p> <ol style="list-style-type: none"> 1. Yes 2. No
SjEmp	<p><i>IF SJob2 = 1</i></p> <p>In that/those job(s) do you work as an employee or are you self-employed?</p> <p>CODE ALL THAT APPLY</p>

	<p>1. Employee 2. Self-employed</p>
SjNet	<p><i>IF SjEmp = 1</i></p> <p>In the last month, how much did you earn from your other/occasional job(s) (as an employee) after deductions for tax and National Insurance (i.e. net)?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
SjGrs	<p><i>IF SjEmp = 1 and SJNet>0</i></p> <p>In the last month, how much did you earn from your other/occasional job(s) (as an employee) before deductions for tax and National Insurance (i.e. gross)?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
Sj12N	<p><i>IF SjNet=0</i></p> <p>In the last 12 months, (that is since [date]), how much have you earned on average per month as an employee from your other/occasional job(s) after deductions for tax and National Insurance (i.e. net)?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p> <p>IF MADE NO PROFIT ENTER 0</p>
Sj12G	<p><i>IF SjNet=0</i></p> <p>In the last 12 months, (that is since [date]), how much have you earned on average per month as an employee from your other/occasional job(s) before deductions for tax and National Insurance (i.e. gross)?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p> <p>IF MADE NO PROFIT ENTER 0</p>
SjSEG	<p><i>IF SjEmp = 2</i></p> <p>In the last 12 months, (that is since [date]), how much have you earned from this self-employed work, before deducting income tax, and National Insurance contributions, and money drawn for your own use, but after deducting all business expenses?</p> <p>IF MADE NO PROFIT ENTER 0</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
Benefits/Tax Credits	

Intro	<p><i>Ask all</i></p> <p>Looking at this card, are you at present receiving any state benefits in your own right: that is, where you are the named recipient?</p> <ol style="list-style-type: none"> 1. Continue with Benefits questions 7. Refused whole benefits section
Ben1Q	<p><i>IF Intro = 1</i></p> <p>SHOWCARD F1</p> <p>Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Child Benefit 2. Guardian's Allowance 3. Carer's Allowance 4. Retirement pension (National Insurance), or Old Person's pension 5. Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance 6. War Disablement Pension or War Widow's/Widower's Pension (and related allowances) 7. Severe Disablement Allowance 8. None of these
DisBen	<p><i>IF Intro=1</i></p> <p>SHOWCARD F2</p> <p>And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right, or on behalf of someone else in the household?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Care Component of Disability Living Allowance 2. Mobility Component of Disability Living Allowance 3. Attendance Allowance 4. None of these
AttAll	<p><i>IF DisBen = 3</i></p> <p>Is this paid as part of your (retirement pension, widows pension, bereavement allowance, widowed mother's allowance, widowed parent's allowance) or do you receive a separate payment?</p> <ol style="list-style-type: none"> 1. Paid as part of pension 2. Separate payment

Ben2Q	<p><i>IF Intro = 1</i></p> <p>SHOWCARD F3 Now looking at this card, are you at present receiving any of these benefits in your own right - that is, where you are the named recipient?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Jobseekers' Allowance (JSA) 2. Pension Credit 3. Income Support 4. Incapacity Benefit 5. Maternity Allowance 6. Industrial Injury Disablement Benefit 7. None of these
TxCred	<p><i>IF Intro = 1</i></p> <p>SHOWCARD F4 Now looking at this card, are you at present receiving any of these Tax Credit payments, in your own right: please include any lump sum payments received in the last six months?</p> <ol style="list-style-type: none"> 1. Working Tax Credit (excluding any childcare tax credit) 2. Child Tax Credit (including any childcare tax credit) 3. None of these
BAmt	<p><i>Code for each benefit mentioned</i></p> <p>How much did you get last time?</p> <p>IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER DON'T KNOW.</p>
BPd	<p><i>IF BAmt=Response</i></p> <p>How long did this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)

BAmtDK	<p><i>IF BAmt=DK/Ref</i></p> <p>IS THIS `DON'T KNOW` BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?</p> <p>1. Yes (PLEASE GIVE FULL DETAILS IN A NOTE) 2. No</p>
ComBAm	<p><i>IF BAmtDK = 1</i></p> <p>THIS IS WHERE YOU COLLECT INFORMATION ON THE TOTAL AMOUNT OF COMBINED BENEFITS.</p> <p>You have stated that you receive some benefits in combination. How much did you get altogether last time?</p> <p>ENTER THE TOTAL OF ALL BENEFITS WHICH ARE PAID IN COMBINATION. THIS INCLUDES DIFFERENT COMBINATIONS OF BENEFITS. FOR EXAMPLE, IF 2 BENEFITS ARE PAID TOGETHER, AND ANOTHER 2 ARE PAID TOGETHER. THESE SHOULD BE ADDED TOGETHER AND THE TOTAL ENTERED HERE.</p>
ComBPd	<p><i>IF BAmtDK = 1</i></p> <p>How long does this cover?</p> <p>1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE)</p>
WhoReCar	<p><i>IF DisBen=1</i></p> <p>Whom do you receive Disability Living Allowance – Care Component for?</p> <p>IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER OTHERWISE ENTER 97</p>
WhoReMob	<p><i>IF DisBen=2</i></p> <p>Whom do you receive Disability Living Allowance – Mobility Component for?</p> <p>IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER OTHERWISE ENTER 97</p>

WhoReAtt	<p><i>IF DisBen=3</i></p> <p>Whom do you receive Attendance Allowance for?</p> <p>IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER OTHERWISE ENTER 97</p>
Saving Attitudes and Behaviour	
OLeft	<p><i>Ask all except proxies</i></p> <p>I now have some more general questions about your financial situation.</p> <p>[*] In the past 12 months, how often have you had money left over at the end of the week or month? Would you say it was ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. always, 2. most of the time, 3. sometimes, 4. hardly ever, 5. or never? 6. Too hard to say/varies too much to say (SPONTANEOUS ONLY)
OLeftDo	<p><i>IF OLeft = 1, 2, 3</i></p> <p>SHOWCARD G1</p> <p>[*] What do you mainly do with the money left over?</p> <p>CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. Put it into/ leave it in current account 2. Spend it 3. Put it into/ leave it in savings account/investments 4. Leave it in current account and then put it into savings/investments 5. Keep it in purse/wallet for the next week/month 6. Save it in cash at home 7. Give it to someone else to save for me 8. Give it away 9. Depends on amount left over/varies too much to say 10. Something else
ORunOut	<p><i>IF OLeft = 3, 4, 5 or 6</i></p> <p>[*] And in the past 12 months, how often have you run out of money before the end of the week or month, would you say it was ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Always, 2. Most of the time, 3. Sometimes, 4. Hardly ever, 5. Or, never? 6. Too hard to say/varies too much to say (SPONTANEOUS ONLY)

ORunDo	<p><i>IF ORunOut = 1, 2, 3</i></p> <p>SHOWCARD G2 [*] What do you usually do when you run out of money?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Borrow from family/friends 2. Cut back spending/do without 3. Use authorised/arranged overdraft 4. Use unauthorised overdraft 5. Use credit or store card(s) 6. Take out commercial loan 7. Use a pawn brokers or cash converters 8. Draw money out of savings or transfer savings which had not planned to use 9. Do overtime/earn extra money 10. Depends on amount needed/varies too much to say 11. Something else
OSaved	<p><i>Ask all except proxies</i></p> <p>ASK OR RECORD</p> <p>Have you ever saved any of your income for example by putting something away in a bank, building society or Post Office account other than to meet regular bills?</p> <p>EXCLUDE PENSIONS. INCLUDE SHARES ETC.</p> <ol style="list-style-type: none"> 1. Yes 2. No
OLSave	<p><i>IF OSaved = 1</i></p> <p>SHOWCARD G3 Choosing your answer from this card, when was the last time you saved any money in addition to money saved to meet regular bills?</p> <ol style="list-style-type: none"> 1. In the last month 2. In the last 2 to 3 months 3. In the last 4 to 6 months 4. In the last 7 to 12 months 5. More than 12 months ago

OWhySav	<p><i>IF OLSave = 1- 4</i></p> <p>SHOWCARD G4 [*] People save money for different reasons. Looking at this card, what are the main reasons why you have saved this particular money?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. For unexpected expenditures 2. For other family members (including for gifts or inheritance) 3. To provide a regular income over the next 12 months 4. To provide income for retirement 5. To cover a planned expense in the future 6. For a deposit to buy property 7. For holidays or other leisure/ recreation 8. As speculation / recreational 9. To see my money grow / good interest rates/ speculation 10.Other (PLEASE SPECIFY)
OWhyOt	<p><i>IF OWhySav=10</i></p> <p>ENTER DETAILS</p>
ONoSave	<p><i>IF OSaved = 2 or OLSave = 5</i></p> <p>[*] There are many reasons why people don't save money. Can I just check, during the last 12 months, what were your reasons for not saving?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Can't afford to 2. Had unexpected expenditure(s) 3. Not interested/not thought about it/got round to it 4. Would lose out on benefits 5. Don't trust financial institutions 6. Don't know how to save/ invest 7. Too late to start saving now 8. Don't want to save 9. Don't need to save 10.Other (PLEASE SPECIFY) 11.Don't know (SPONTANEOUS ONLY)
ONoOt	<p><i>IF ONoSave = 10</i></p> <p>ENTER DETAILS</p>
OIntend	<p><i>IF OSaved = 2 or OLSave >2</i></p> <p>[*] Do you think it is likely that you will save any money in the next 12 months?</p> <ol style="list-style-type: none"> 1. Yes 2. No

OSavG	<p><i>MODULAR</i> <i>Ask all except proxies</i></p> <p>[*] Have you heard of any changes, in the last 12 months, in government policy relating to pensions or more general forms of saving and investing money?</p> <p>1. Yes 2. No</p>
OSvGo	<p><i>MODULAR</i> <i>IF OSavG = 1</i></p> <p>PROBE FULLY AND RECORD VERBATIM</p> <p>[*] What are the most important changes that you are aware of?</p>
Attitudes to Debt	
OIntro	<p><i>Ask all except proxies</i></p> <p>I am now going to read out some statements about borrowing money. Please tell me how strongly you agree or disagree with them.</p>
OBuy1-3	<p><i>Ask all except proxies</i></p> <p>SHOWCARD G5 [*] 'I tend to buy things even when I can't really afford them'</p> <p>1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)</p>
OSaver1-3	<p><i>Ask all except proxies</i></p> <p>SHOWCARD G5 [*] 'I am more of a saver than a spender'</p> <p>1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)</p>

OCredi1-3	<p><i>Ask all except proxies</i></p> <p>SHOWCARD G5 [*] 'I tend to buy things on credit and pay it off later'.</p> <p>IF RESPONDENT ASKS, BUYING THINGS ON CREDIT DOES NOT NECESSARILY MEAN INCURRING A CHARGE OR INTEREST HERE.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
Major items of expenditure	
ExTyp	<p><i>Ask all</i></p> <p>Thinking now about regular items of expenditure, apart from housing costs, food, and payments on loans, do you yourself usually spend more than £200 a month, or £50 a week, on...</p> <p>INDIVIDUAL PROMPT - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Transport to work? 2. Child care? 3. Care for others? 4. Educational expenses such as school fees? 5. Maintenance or alimony payments? 6. Or any other items? (SPECIFY) 7. None of these
ExpTO	<p><i>IF ExTyp=6</i></p> <p>PLEASE SPECIFY OTHER EXPENDITURE.</p>
ExpTr	<p><i>IF ExTyp=1</i></p> <p>About how much per month do you usually spend on travel to work?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
ExpCh	<p><i>IF ExTyp=2</i></p> <p>About how much per month do you usually spend on child care?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
ExpCo	<p><i>IF ExTyp=3</i></p> <p>About how much per month do you usually spend on care for others?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>

ExpEd	<p><i>IF ExTyp=4</i></p> <p>About how much per month do you usually spend on educational expenses?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
ExpMa	<p><i>IF ExTyp=5</i></p> <p>About how much per month do you usually spend on maintenance or alimony payments?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
ExpOt	<p><i>IF ExTyp=6</i></p> <p>About how much per month do you usually spend on other items?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
Retirement	
RetInt	<p><i>Ask all</i></p> <p>The next questions are about your retirement.</p>
PSit	<p><i>Ask all except proxies</i></p> <p>SHOWCARD G6 Can I just check, which one of these would you say best describes your current situation?</p> <ol style="list-style-type: none"> 1. Employed 2. Self-employed 3. Unemployed 4. Retired 5. Semi-retired/ Retired from main job and still working 6. Permanently sick or disabled 7. Temporarily sick or disabled 8. Looking after home or family 9. Other
PSitF	<p><i>If temporarily sick or disabled, or looking after home or family, or 'other' response or if retired and aged below 75</i> <i>IF (PSit =7, 8 or 9) or (PSit =4 and DVAge <75)</i></p> <p>May I just check, do you expect to do any paid work in the future?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PExpRet	<p><i>IF (PSit = 1, 2, 3) or ((PSit = 7,8 or 9) and (PSitF=1))</i></p>

	<p>[*] At what age do you expect to retire (from your main job)?</p> <p>ENTER AGE</p>
PAgeRet	<p><i>IF retired or Semi-retired/Retired from main job and still working</i> <i>IF PSit = 4 or 5</i></p> <p>At what age did you retire (from your main job)?</p> <p>ENTER AGE</p>
PFulRet	<p><i>IF Semi-retired/Retired from main job and still working</i> <i>IF PSit = 5</i></p> <p>[*] And at what age do you expect to fully retire?</p> <p>ENTER AGE</p>
PEarlRs	<p><i>If retired before state pension age</i> <i>IF (Sex=2 and PAgeRet <60) or (Sex=1 and PAgeRet <65)</i></p> <p>SHOWCARD G7 [*] What was your main reason for taking early retirement?</p> <p>CODE ONE ONLY</p> <ol style="list-style-type: none"> 1. Reached normal retirement age for job 2. Own ill health 3. Ill health of a relative/ friend 4. Made redundant/ dismissed/ had no choice 5. Offered reasonable terms to retire early/ take voluntary redundancy 6. Could afford to retire 7. Could not find another job 8. To spend more time with partner/ family 9. To enjoy life while still young and fit enough 10. Fed up with job and wanted a change 11. To retire at the same time as partner 12. To retire at a different time to partner 13. To give the young generation a chance 14. Other (SPECIFY) 15. Does not consider retired early (SPONTANEOUS ONLY)
PeaRsOt	<p><i>IF PEarlRs=14</i></p> <p>PLEASE SPECIFY OTHER REASON</p>
OLong	<p><i>IF PSit <>4</i></p> <p>[*] Have you ever thought how many years of retirement you might need to finance?</p> <ol style="list-style-type: none"> 1. Yes 2. No
OLongYr	<p><i>IF OLong = 1</i></p> <p>[*] For how many years do you think you will be retired?</p>

Attitudes to saving for retirement	
OPenInt	<p><i>If below state pension age and not retired IF ((Sex=1 and DVAge=16 - 64) or (Sex=2 and DVAge=16 - 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>SHOWCARD G8 The next section is about attitudes towards saving for retirement.</p> <p>For each of the following statements that I read out, please tell me to what extent you agree or disagree with each. Please choose your answers from the card.</p>
OStand	<p><i>If below state pension age and not retired IF ((Sex=1 and DVAge=16 - 64) or (Sex=2 and DVAge=16 - 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>SHOWCARD G8 [*] 'If I had to choose, I would rather have a good standard of living today than save for retirement'</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/ no opinion (SPONTANEOUS ONLY)
OSecur	<p><i>If below state pension age and not retired IF ((Sex=1 and DVAge=16 - 64) or (Sex=2 and DVAge=16 - 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>SHOWCARD G8 [*] 'Having a pension is the best way to save for retirement'</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
OPrope	<p><i>If below state pension age and not retired IF ((Sex=1 and DVAge=16 - 64) or (Sex=2 and DVAge=16 - 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>SHOWCARD G8 [*] 'Investing in property is the best way to save for retirement'</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
OUnder	<p><i>If below state pension age and not retired IF ((Sex=1 and DVAge=16 - 64) or (Sex=2 and DVAge=16 - 59)) and (PSit <>4) and (PersProx=1)</i></p>

	<p>SHOWCARD G8</p> <p>[*] 'I feel I understand enough about pensions to make decisions about saving for retirement'.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/ no opinion (SPONTANEOUS ONLY)
OState	<p><i>If aged 20 or over and below state pension age and not retired</i> <i>IF ((Sex=1 and DVAge=20 - 64) or (Sex=2 and DVAge=20- 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>Do you remember receiving a letter from the Pensions Service telling you how much state pension you are likely to get when you retire?</p> <ol style="list-style-type: none"> 1. Yes – definitely remember letter 2. Yes – think received letter 3. No
OSource	<p><i>If aged 20 or over and below state pension age and not retired</i> <i>IF ((Sex=1 and DVAge=20 - 64) or (Sex=2 and DVAge=20 - 59)) and (PSit <>4) and (PersProx=1)</i></p> <p>SHOWCARD G9</p> <p>[*] From which of these state sources, if any, do you expect to get income for your retirement?</p> <p>CODE ALL THAT APPLY</p> <p>EXCLUDE OCCUPATIONAL AND PERSONAL PENSIONS</p> <ol style="list-style-type: none"> 1. Basic state pension 2. State Second Pension (formerly the State Earnings Related Pension Scheme - SERPS) 3. Pension credit 4. Widow's pension, Bereavement Allowance or Widowed parent's (formally Widowed Mother's) allowance 5. War Disablement Pension or War Widow's/ Widower's Pension (and any related allowances) 6. Income support 7. Winter fuel payment 8. Disability Living Allowance 9. None of these 10. Other (PLEASE SPECIFY)
OSourOt	<p><i>IF OSource =10</i></p> <p>[*] ENTER DETAILS</p>
OBSPv	<p><i>Ask if at least one source selected</i> <i>IF OSource <> 9</i></p> <p>[*] In total how much, in pounds per week, do you think you will get, from this source/ all these sources when you retire?</p> <p>AT CURRENT PRICE LEVELS</p>

Pensions	
Current schemes	
	<i>Introductory section for employees (routed to over 16's only)</i>
PIIntrE	<p><i>Ask if Employee and currently working</i> <i>Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)</i></p> <p>The following questions are about any pension savings you may have.</p>
PEmOff	<p><i>Ask if Employee and currently working</i> <i>Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)</i></p> <p>Thinking again about your present (main) job, some people will receive a pension from their employer when they retire, as well as the state pension. Does your employer offer access to an occupational pension scheme or superannuation scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PEmElg	<p><i>IF PEmOff =1</i></p> <p>Are you eligible to belong to your employer's occupational pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PEmMem	<p><i>IF PEmElg=1</i></p> <p>Are you a member of this pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
POcNam	<p><i>IF PEmMem=1</i></p> <p>What is the name of this scheme? PROBE FOR DETAILS</p> <p>IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC</p> <p>ENTER NAME OF SCHEME</p>
PEWyNo	<p><i>IF PEmMem = 2</i></p> <p>Why aren't you a member of the scheme?</p> <p>PROBE 'ANY OTHER REASONS?'</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Preferred/ already had other arrangement 2. Expected to move job 3. Could not afford payments 4. Employer does not make a contribution 5. Not eligible to join 6. Still considering 7. Not a good scheme

	<p>8. Not interested/not got round to it 9. Don't trust pension companies/schemes 10. Already receive pension 11. Some other reason (PLEASE SPECIFY)</p>
PEWyOt	<p><i>IF PEWyNo=11</i></p> <p>ENTER DETAILS</p>
PEmFin	<p><i>IF (PEmMem=2) and NOT(PEWyNo = 4)</i></p> <p>Does your employer make a financial contribution to the pension scheme?</p> <p>1. Yes 2. No 3. Don't know</p>
PNoCon	<p><i>IF PEmMem=2</i></p> <p>CONSENT FORM</p> <p>To make the information that we are collecting about pensions more complete, the survey research team would like to contact your employer to find out more about the pension scheme that you are eligible to join. In order to do this we need your written consent and to record the name and address of your employer.</p> <p>Like the answers you have given us, any information collected from your employer's records will be completely confidential, as guaranteed under the National Statistics Code of Practice and the Data Protection Act. The consent form gives some further detail and you can ask me any questions that you may have.</p> <p>ASK OR RECORD</p> <p>1. Consent given 2. Consent refused 3. Consent form left with respondent (consent not yet given)</p>
PNoIfOK	<p><i>IF PNoCon=3</i></p> <p>Although I am leaving a consent form for you to return later, may I record the name and address of your employer whilst I am here? We will not contact your employer or otherwise use this information unless the actual consent form is signed and returned to us.</p> <p>PLEASE CODE WHETHER ACCEPTABLE TO RECORD EMPLOYER DETAILS WHILST AWAITING CONSENT FORM</p> <p>1. Yes 2. No</p>
PNoNam	<p><i>IF (PNoCon=1) or (PNoIfOK=1)</i></p> <p>May I record the name of your employer?</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p> <p>ENTER EMPLOYER'S NAME</p>
PNoAd1	<p><i>IF (PNoCon=1) or (PNoIfOK=1)</i></p>

	<p>May I record the full postal address of your employer?</p> <p>ENTER 1ST LINE OF EMPLOYER'S ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PNoAd2	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER 2ND LINE OF EMPLOYER'S ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PNoAd3	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER 3RD LINE OF EMPLOYER'S ADDRESS</p> <p>LEAVE BLANK IF NEXT PIECE OF INFORMATION IS A TOWN, VILLAGE OR DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PNoAd4	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER 4TH LINE OF EMPLOYER'S ADDRESS</p> <p>LEAVE BLANK IF NEXT PIECE OF INFORMATION IS A TOWN, VILLAGE OR DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PNoDst	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER DISTRICT OF EMPLOYER'S ADDRESS</p> <p>ONLY RECORD TOWN, VILLAGE OR DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PNoPTn	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER POST TOWN OF EMPLOYER'S ADDRESS</p> <p>THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>
PNoPCd	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ENTER POSTCODE OF EMPLOYER'S ADDRESS</p> <p>PLEASE INCLUDE A SPACE IN THE POSTCODE</p> <p>YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES.</p> <p>IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL>+<K></p>

YPePCEr	<p><i>If the entered postcode is not in a standard UK format IF PNoPCd = Response</i></p> <p>The postcode you have entered is not in a standard UK format. This may be because it is not known in full or is an overseas address. Please either go back and amend the postcode or select one of the options shown below.</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode, 3. The address is not in the UK
PEChkNm	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>Can I just check details of your full name to use when we contact your employer?</p>
PETitle	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ASK OR RECORD</p> <p>What is your title?</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
PEFiNme	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ASK OR RECORD</p> <p>By which (first) name do you prefer to be known?</p> <p>DO NOT ENTER TITLE OR SURNAME HERE, JUST FIRST NAME.</p> <p>EARLIER YOU RECORDED THIS PERSON'S (FIRST) NAME AS [NAME], IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)</p>
PEFNmYN	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ASK OR RECORD</p> <p>And is there a different form of your first name (instead of) that would be used on the records your employer has?</p> <p>RECORD WHETHER A DIFFERENT FIRST NAME (THAN) WOULD BE RECORDED. (E.G. IF TONY IS ANTHONY, OR PERSON'S 'OFFICIAL' FIRST NAME (AT WORK) IS NOT THEIR PREFERRED NAME)</p> <ol style="list-style-type: none"> 1. Yes 2. No
PEFcNme	<p><i>IF PEFNmYN=1</i></p>

	<p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE FIRST NAME (FOR CHECKING EMPLOYER'S RECORDS). EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)</p>
PEInNme	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ASK OR RECORD</p> <p>RECORD ANY MIDDLE INITIALS (ESPECIALLY IF REQUIRED TO IDENTIFY THIS PERSON).</p> <p>PRESS ENTER IF THERE ARE NO MIDDLE INITIALS</p>
PESuNme	<p><i>IF (PNoCon=1) or (PNolfOK=1)</i></p> <p>ASK OR RECORD</p> <p>What is your surname?</p> <p>RECORD SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED. ADD '(M)' TO BRING UP MAIDEN / ALTERNATE SURNAME QUESTION.</p>
PEMNmYN	<p><i>If added (m) at PESuNme</i></p> <p>ASK OR RECORD</p> <p>May I just check, would your employer have a different surname or family name recorded (instead of [PESuNme])? (for example a maiden name)</p> <p>RECORD WHETHER AN ALTERNATIVE SURNAME OR FAMILY NAME NEEDS TO BE USED</p> <p>1. Yes 2. No</p>
PEMdNme	<p><i>IF PEMNmYN = 1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED.</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O'MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p>
PECont	<p><i>Ask if Employee and currently working</i> <i>IF Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)</i></p> <p>[Apart from this scheme, do/Do] you have any [other] main pension scheme to which contributions are currently being made by you or by anyone else on your behalf? Please do not include top-up schemes such as AVCs.</p> <p>1. Yes 2. No</p>

PEAnyO	<p>Ask if Employee and currently working IF Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)</p> <p>Can I just check do you have any [other] pension scheme to which contributions are not currently being made but to which you could contribute in the future? Please do not include schemes that cannot receive further contributions.</p> <p>NOTE THAT DEFERRED SCHEMES/ SCHEMES IN WHICH RESPONDENT HAS RETAINED RIGHTS WILL BE COVERED LATER</p> <ol style="list-style-type: none"> 1. Yes 2. No
PIIntrN	<p>Ask if not employee and currently working and aged below 65 IF NOT(Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)) and DVAge < 65</p> <p>Now I want to ask you some questions about any pension arrangements you may have apart from state pensions.</p>
PNCont	<p>Ask if not employee and currently working and aged below 65 IF NOT(Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)) and DVAge < 65</p> <p>Do you currently contribute to a pension scheme - please include any schemes in which contributions are made on your behalf?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PNAnyO	<p>Ask if not employee and currently working and aged below 65 IF NOT(Stat=1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)) and DVAge < 65</p> <p>Can I just check, do you have any [other] pension scheme to which contributions are not currently being made but to which you could contribute in the future? Please do not include schemes that cannot receive further contributions.</p> <p>NOTE THAT DEFERRED SCHEMES/ SCHEMES IN WHICH RESPONDENT HAS RETAINED RIGHTS WILL BE COVERED LATER</p> <ol style="list-style-type: none"> 1. Yes 2. No
PNumSc	<p>IF PECont = 1 or PEAnyO = 1 or PNCont = 1 or PNAnyO = 1</p> <p>[Other than your main employer or occupational pension scheme,] how many [other] pension schemes do you have to which you or anyone else are currently contributing or could contribute?</p> <p>ENTER NUMBER</p>
	<p>REPEAT QUESTION FOR UP TO TWO / THREE PENSION SCHEMES</p>
PRecN1-3	<p>IF (PECont = 1 or PEAnyO = 1) and PNumSc <= 2 Could you tell me the names of the [number] [other] schemes?</p> <p>IF (PECont = 1 or PEAnyO = 1) and PNumSc > 2</p>

	<p>Could you tell me which are the two most important of these [number] [other] schemes?</p> <p><i>IF NOT(PNCont = 1 or PNAAnyO = 1) and PNumSc <= 3</i> Could you tell me the names of the [number] [other] schemes?</p> <p><i>IF NOT(PNCont = 1 or PNAAnyO = 1) and PNumSc > 3</i> Could you tell me which are the three most important of these [number] [other] schemes?</p> <p>ENTER BRIEF IDENTIFIER FOR [first / second / third] [other] PENSION SCHEME (SUFFICIENT TO DISTINGUISH BETWEEN SCHEMES), e.g. 'PENSION FROM JOB AS POSTMAN' OR 'PENSION WITH STANDARD LIFE'.</p> <p>IF RESPONDENT PROVIDES FULL NAME OF PENSION SCHEME, RECORD HERE.</p>
	<i>END REPEAT</i>
	<i>LOOP FOR UP TO TWO / THREE PENSION SCHEMES</i>
PSchm_F	<p><i>If has a pension scheme</i> <i>IF PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1</i></p> <p>SHOWCARD H1 Looking at this card, can you tell me what kind of pension scheme your [first/first other] pension is?</p> <p>INCLUDE REBATE-ONLY PENSIONS AND SELF INVESTED PERSONAL PENSIONS (SIPPs) AS PRIVATE PERSONAL (CODE 3)</p> <ol style="list-style-type: none"> 1. Employer / Occupational pension scheme 2. Group Personal or Group Stakeholder Pension 3. Private Personal or Private Stakeholder Pension 4. Other (PLEASE SPECIFY)
PSchm_S	<p><i>IF PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1</i></p> <p>SHOWCARD H1 Looking at this card, can you tell me what kind of pension scheme your [second/second other] pension is?</p> <p>INCLUDE REBATE-ONLY PENSIONS AND SELF INVESTED PERSONAL PENSIONS (SIPPs) AS PRIVATE PERSONAL (CODE 3)</p> <ol style="list-style-type: none"> 1. Employer / Occupational pension scheme 2. Group Personal or Group Stakeholder Pension 3. Private Personal or Private Stakeholder Pension 4. Other (PLEASE SPECIFY)
PSchm_T	<p><i>IF PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1</i></p> <p>SHOWCARD H1 Looking at this card, can you tell me what kind of pension scheme your [third/third other] pension is?</p> <p>INCLUDE REBATE-ONLY PENSIONS AND SELF INVESTED PERSONAL PENSIONS (SIPPs) AS PRIVATE PERSONAL (CODE 3)</p> <ol style="list-style-type: none"> 1. Employer / Occupational pension scheme 2. Group Personal or Group Stakeholder Pension 3. Private Personal or Private Stakeholder Pension 4. Other (PLEASE SPECIFY)

PSchO_F PSchO_S PSchO_T	<p><i>If PSchm =4</i></p> <p>ENTER DETAILS</p> <p>IF POSSIBLE, RECODE AS CODES 1 TO 3 AT PSchm</p>
PSchY_F PSchY_S PSchY_T	<p><i>IF PSchm = 4</i></p> <p>How many years have you been a member of this [first/second/third] retirement savings scheme?</p> <p>ENTER NUMBER OF WHOLE YEARS</p>
	<i>END OF LOOP</i>
POcNum	Derived variable: Number of occupational schemes (including current occupational)
PPrNum	Derived variable: Number of private / group schemes
	<p>Details of employer/ occupational pensions</p> <p><i>IF (PEmMem=1) or (PSchm_F/S/T=1) - Section asked for up to 2 schemes</i></p>
	<i>LOOP FOR EMPLOYER/ OCCUPATIONAL – up to 2 schemes</i>
	<p>(where employee & current member)</p> <p><i>Identifier for current main occupational pension = “main employer or occupational pension scheme (POcNam)”</i></p> <p><i>Identifier for additional occupational pension = “second employer or occupational pension scheme (PRecN1/2/3)”</i></p> <p>(where not employee & current member)</p> <p><i>Identifier for additional occupational pension = “[first / second] employer or occupational pension scheme (PRecN1/2/3)”</i></p>
POcTyp_F POcTyp_S	<p><i>IF POcNum >= 1</i></p> <p>SHOWCARD H2</p> <p>I want you to think now about your [identifier] employer or occupational pension. There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your [main/ second] pension more like Type A or Type B?</p> <ol style="list-style-type: none"> 1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid. 4. Don't know (SPONTANEOUS ONLY)
POName_F POName_S	<p><i>IF (POcNum >= 1) and not collected at POcNam</i></p> <p>ASK OR RECORD</p> <p>What is the name of the pension scheme?</p> <p>PROBE FOR DETAILS</p> <p>IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC</p> <p>ENTER NAME OF SCHEME OR '=' IF [POcNam / PRecN1..3] IS FULL NAME</p>
PORate_F PORate_S	<i>IF POcNum >= 1</i>

	<p>How would you rate the quality of this pension scheme? Do you think it is a good, average or poor scheme?</p> <ol style="list-style-type: none"> 1. Good 2. Average 3. Poor 4. No opinion (SPONTANEOUS ONLY)
POJoin_F POJoin_S	<p><i>IF POcNum >= 1</i></p> <p>In which year did you join this scheme?</p> <p>ENTER YEAR JOINED SCHEME, EVEN IF IT WAS WHILST WITH ANOTHER EMPLOYER</p>
PORAge_F PORAge_S	<p><i>IF POcNum >= 1</i></p> <p>What is the earliest age you can draw a pension from this scheme?</p> <p>ENTER AGE</p>
POMeth_F POMeth_S	<p><i>IF POcNum >= 1</i></p> <p>SHOWCARD H3 The next questions are about any contributions you make to the scheme. Which of the statements on this card best describes how contributions are made to the scheme?</p> <p>CODE 1 INCLUDES VOLUNTARY ADDITIONAL CONTRIBUTIONS TO A NON-CONTRIBUTORY SCHEME, E.G. FOR A WIDOWS/ WIDOWERS PENSION</p> <ol style="list-style-type: none"> 1. Contributions are taken out of my pay each week or month 2. The scheme is non-contributory. No money is taken from my pay each week or month. 3. Don't know (SPONTANEOUS ONLY)
POPyCh_F POPyCh_S	<p><i>IF POMeth=2 or 3</i></p> <p>Can I just check, do you currently make contributions to the pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No
POConH_F POConH_S	<p><i>IF (POMeth=1) or (POPyCh=1)</i></p> <p>How much do you currently contribute to your pension scheme? You can give this either as an amount or as a percentage of your salary.</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Not currently contributing 4. Don't know
POCnAm_F POCnAm_S	<p><i>IF POConH=1</i></p> <p>PROBE FULLY FOR RESPONDENT'S ESTIMATE</p> <p>THERE IS NO BANDED QUESTION FOR THIS AMOUNT</p>

	<p>FOR DC PENSIONS, INCLUDE ANY ADDITIONAL CONTRIBUTIONS</p> <p>ENTER AMOUNT IN £s</p>
POCnPr_F POCnPr_S	<p><i>IF POCnAm=Response</i></p> <p>ASK OR RECORD</p> <p>What period does this cover?)</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
POCnFr_F POCnFr_S	<p><i>IF POConH=2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
POCnFG_F POCnFG_S	<p><i>IF POCnFr=Response</i></p> <p>Is this a percentage of your earnings before or after tax?</p> <ol style="list-style-type: none"> 1. Before tax - Gross 2. After tax - Net
POLsYr_F POLsYr_S	<p><i>IF POPyCh=2 or POConH=3</i></p> <p>Did you contribute at all in the last 12 months?</p> <ol style="list-style-type: none"> 1. Yes 2. No
POYrAm_F POYrAm_S	<p><i>IF POLsYr=1</i></p> <p>How much did you contribute in the last 12 months?</p> <p>THERE IS NO BANDED SHOWCARD AT THIS QUESTION</p> <p>ENTER AMOUNT IN £s</p>
	Type A (Defined Contribution) or Hybrid pensions
POEmpC_F POEmpC_S	<p><i>If DC or hybrid scheme</i> <i>IF POCTyp=1 or 3</i></p> <p>Does your employer make a contribution to your pension scheme?</p> <ol style="list-style-type: none"> 1. Yes 2. No

POEmpH_F POEmpH_S	<p><i>IF POEmpC = 1</i></p> <p>How much does your employer currently contribute to your pension scheme? You can give this as an amount or as a percentage of your salary.</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Percentage of respondent's contributions 4. Does not currently contribute 5. Don't know
POEmAm_F POEmAm_S	<p><i>IF POEmpH=1</i></p> <p>ENTER AMOUNT EMPLOYER CURRENTLY CONTRIBUTES IN £s</p> <p>PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED QUESTION FOR THIS AMOUNT</p> <p>ENTER AMOUNT IN £s</p>
POEmPr_F POEmPr_S	<p><i>IF POEmAm = Response</i></p> <p>ASK OR RECORD</p> <p>What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
POEmFr_F POEmFr_S	<p><i>IF POEmpH=2 or 3</i></p> <p>ENTER PERCENTAGE THAT THE EMPLOYER CURRENTLY CONTRIBUTES</p>
	Type B (Defined benefit) or Hybrid pensions
POAdd_F POAdd_s	<p><i>If DB or hybrid scheme</i> <i>IF POCtyp=2 or 3</i></p> <p>Do you make any additional contributions to your pension scheme through...</p> <p>RUNNING PROMPT - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Additional Voluntary Contributions (AVCs or FSAVCs), 2. Buying Added Years, 3. Or irregular contributions?

	<p>4. No (SPONTANEOUS ONLY) 5. Don't know (SPONTANEOUS ONLY)</p>
PAVCH_F PAVCH_S	<p><i>IF POAdd=1</i></p> <p>How much do you usually contribute through additional voluntary contributions? You can give this either as an amount or as a percentage of your salary.</p> <p>CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Don't know
PAVCAm_F PAVCAm_S	<p><i>IF PAVCH=1</i></p> <p>ENTER AMOUNT USUALLY CONTRIBUTED THROUGH ADDITIONAL VOLUNTARY CONTRIBUTIONS IN £s</p>
PAVCPr_F PAVCPr_S	<p><i>IF PAVCAm=Response</i></p> <p>ASK OR RECORD</p> <p>What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
PAVCFr_F PAVCFr_S	<p><i>IF PAVCH=2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
PAVCIn_F PAVCIn_S	<p><i>If amount or percentage given</i> <i>IF (PAVCAm = response or PAVCFr = response) and (POCnAm = response or POCnFr = response)</i></p> <p>Is the payment for AVCs included in the pension payment (£[POCnAm / POCnFr]) you gave me earlier?</p> <ol style="list-style-type: none"> 1. Yes 2. No
PIrreg_F PIrreg_S	<p><i>IF POAdd=3</i></p> <p>How much did you contribute in the last 24 months through additional irregular contributions?</p>

	ENTER AMOUNT IN £s
PAddYr_F PAddYr_S	<i>IF POAdd=2</i> How many added years were you buying in the last 24 months?
	Value of occupational pensions
POVInt_F POVInt_S	<i>IF POcNum >= 1</i> The next questions are about the value of your pension. It would be helpful to look at a recent pension statement if you have one.
	Type B (Defined Benefit) or Hybrid pensions
PDBCal_F PDBCal_S	<i>If DB or hybrid scheme</i> <i>IF POcTyp=2 or 3</i> You said earlier that the amount of pension you receive will be related to your salary and the number of years you have been in the scheme. Which of these best describes how your pension will be calculated? Will it be some fraction of... INDIVIDUAL PROMPT - CODE ONE ONLY 1. Your final year's salary? 2. Your salary from all years that you have been in the scheme? 3. Your final 3-years' of salary? 4. Your final 5-years' of salary? 5. Your best 3-years' salary in the final 10 years? 6. Or, in some other way? (PLEASE SPECIFY) 7. Don't know (SPONTANEOUS ONLY)
PBCalO_F PBCalO_S	<i>IF PDBCal=6</i> ENTER DETAILS
PBFrac_F PBFrac_S	<i>If DB or hybrid scheme</i> <i>IF POcTyp=2 or 3</i> What fraction of your salary will be added to your final pension for each year's service? 1. One 60 th (One sixtieth) 2. One 80 th (One eightieth) 3. Other (SPECIFY) 4. Don't know
PBFrOt_F PBFrOt_S	<i>IF PBFrac=3</i> ENTER DETAILS
PBQual_F PBQual_S	<i>If DB or hybrid scheme</i> <i>IF POcTyp=2 or 3</i> How many years have you built up in this pension scheme? Please include any years that have been transferred from another scheme. ENTER WHOLE NUMBER OF YEARS
PBLumV_F	<i>If DB or hybrid scheme</i>

PBLumV_S	<p><i>IF POcTyp=2 or 3</i></p> <p>What size lump sum do you expect to receive when you retire?</p> <p>ENTER AMOUNT IN £s</p>
PBLmVB_F PBLmVB_S	<p><i>IF PBLumV=DK/Ref</i></p> <p>SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PBInch_F PBInch_S	<p><i>If DB or hybrid scheme</i> <i>IF POcTyp=2 or 3</i></p> <p>How much income do you expect to get from this [<i>if POcTyp=3 – this part of your</i>] pension when you retire? (This can be as a monthly or annual amount of money or as a percentage of your salary at retirement.)</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Income as a percentage of salary at retirement 2. Income as an annual amount of money 3. Income as a monthly amount of money 4. No answer
PBIncF_F PBIncF_S	<p><i>IF PBInch=1</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
PBIncA_F PBIncA_S	<p><i>IF PBInch=2 or 3</i></p> <p>ENTER AMOUNT EXPECTED FROM THIS PENSION IN £s</p>
PBDocs_F PBDocs_S	<p><i>If DB or hybrid scheme</i> <i>IF POcTyp=2 or 3</i></p> <p>PLEASE RECORD</p> <ol style="list-style-type: none"> 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PBStYr_F PBStYr_S	<p><i>IF PBDocs = 1 or 2</i></p> <p>Can I just check, what is the date of the pension valuation on the statement?</p> <p>ENTER YEAR</p>
PBStMn_F PBStMn_S	<p><i>IF PBDocs = 1 or 2</i></p> <p>Can I just check, what is the date of the pension valuation on the statement?</p>

	ENTER MONTH
PAVCuV_F PAVCuV_S	<i>IF POAdd=1</i> You said earlier that you were making Additional Voluntary Contributions to your pension. What is the current value of your AVC fund?
PAVCVb_F PAVCVb_S	<i>IF PAVCuV=DK/Refusal</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of your AVC fund? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PAVDoc_F PAVDoc_S	<i>IF POAdd=1</i> PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PASrYr_F PASrYr_S	<i>IF PAVDoc = 1 or 2</i> Can I just check, what is the date of the pension valuation on the statement? ENTER YEAR
PASrMn_F PASrMn_S	<i>IF PAVDoc = 1 or 2</i> Can I just check, what is the date of the pension valuation on the statement? ENTER MONTH
Type A (Defined Contribution) or Hybrid pensions or DK Type	
PDCVal_F PDCVal_S	<i>If DC or hybrid scheme</i> <i>IF POCtyp = 1, 3 or 4</i> Now thinking of the money-purchase part of your pension, what is the current value of your pension fund? Please include amounts that may have been transferred from another pension scheme. ENTER AMOUNT IN £s
PDCVb_F PDCVb_S	<i>IF PDCVal=DK/Ref</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension fund? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999

	6. £100,000 or more
PCDocs_F PCDocs_S	<p><i>If DC or hybrid scheme</i> <i>IF POCtyp=1 or 3</i></p> <p>PLEASE RECORD</p> <ol style="list-style-type: none"> 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PCStYr_F PCStYr_S	<p><i>IF PCDocs = 1 or 2</i></p> <p>Can I just check, what is the date of the pension valuation on the statement?</p> <p>ENTER YEAR</p>
PCStMn_F PCStMn_S	<p><i>IF PCDocs = 1 or 2</i></p> <p>Can I just check, what is the date of the pension valuation on the statement?</p> <p>ENTER MONTH</p>
POIfSm_F	<p><i>If consent to contact employer has already been given</i> <i>IF PNoCon = 1 or PNolfOK = 1</i></p> <p>RECORD 'YES' IF THIS PENSION IS WITH SAME (CURRENT) EMPLOYER WHO IS CURRENTLY OFFERING AN OCCUPATIONAL PENSION WHICH THE RESPONDENT IS NOT TAKING UP (SEE PEmMem).</p> <ol style="list-style-type: none"> 1. Yes 2. No
POIfSm_S	<p><i>If consent to contact employer has already been given</i> <i>IF PNoCon = 1 or PNolfOK = 1</i></p> <p>RECORD (ENTER 'YES') IF PENSION IS WITH THE SAME EMPLOYER (POeNam_F) AS PREVIOUSLY RECORDED OCCUPATIONAL PENSION (SEE POIfSm_F).</p> <ol style="list-style-type: none"> 1. Yes 2. No
POIfAd_F POIfAd_S	<p><i>All Occupational Schemes – unless consent to contact employer already given</i> <i>IF NOT (POIfSm=1)</i></p> <p>To make the information that we are collecting about pensions more complete, the survey research team would like to contact your employer to find out more about the pension scheme that you are eligible to join. In order to do this we need your written consent and to record the name and address of your employer.</p> <p>Like the answers you have given us, any information collected from your employer's records will be completely confidential, as guaranteed under the National Statistics Code of Practice and the Data Protection Act. The consent form gives some further detail and you can ask me any questions that you may have.</p> <ol style="list-style-type: none"> 1. Consent given 2. Consent refused 3. Consent form left with respondent (consent not yet given)
POIfOK_F	<i>IF POIfAd=1</i>

POIfOK_S	<p>Although I am leaving a consent form for you to return later, may I record the name and address of your employer whilst I am here? We will not contact your employer or otherwise use this information unless the actual consent form is signed and returned to us.</p> <p>PLEASE CODE WHETHER ACCEPTABLE TO COLLECT EMPLOYER DETAILS WHILST AWAITING CONSENT FORM</p> <p>1. Yes 2. No</p>
POeNam_F POeNam_S	<p><i>If consent given</i> <i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>May I record the name of your employer?</p> <p>ENTER EMPLOYER'S NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
POeAd1_F POeAd1_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>May I record the full postal address of your employer?</p> <p>ENTER 1ST LINE OF EMPLOYER'S ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
POeAd2_F POeAd2_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER 2ND LINE OF EMPLOYER'S ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
POeAd3_F POeAd3_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER 3RD LINE OF EMPLOYER'S ADDRESS</p> <p>LEAVE BLANK IF THE NEXT PIECE OF INFORMATION IS A TOWN, VILLAGE OR DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
POeAd4_F POeAd4_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER 4TH LINE OF EMPLOYER'S ADDRESS</p> <p>LEAVE BLANK IF THE NEXT PIECE OF INFORMATION IS A TOWN, VILLAGE OR DISTRICT NAME.</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION.</p>
POeDst_F POeDst_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER DISTRICT OF EMPLOYER'S ADDRESS</p> <p>USE AS NECESSARY, ONLY RECORD TOWN, VILLAGE, OR DISTRICT HERE IF ANOTHER TOWN OR CITY FOLLOWS IN THE ADDRESS</p>

	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
POePtn_F POePtn_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER POST TOWN OF EMPLOYER'S ADDRESS - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE COUNTY AND/ OR POSTCODE. FOR GREATER LONDON, ENTER 'LONDON'.</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>
POePCd_F POePCd_S	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ENTER POSTCODE OF EMPLOYER'S ADDRESS</p> <p>PLEASE INCLUDE A SPACE IN THE POSTCODE</p> <p>YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES.</p> <p>IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K></p>
YPo1PCEr	<p><i>If the postcode entered is not in a standard UK format IF POePCd_F = RESPONSE</i></p> <p>The postcode you have entered is not in a standard UK format. This may be because it is not known in full or is an overseas address. Please either go back and amend the postcode or select one of the options shown below.</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode 3. The address is not in the UK
P2Acpt	<p><i>IF (POePtn<>TxtPostTown) and NOT (TxtPostTown=Blank)</i></p> <p>ENTERED POST TOWN (NAME OF ORIGINAL POST TOWN GIVEN) AND POST TOWN RETURNED FROM POSTCODE (POST TOWN FROM POSTCODE GIVEN) DON'T MATCH</p> <p>SELECT 'YES' TO ACCEPT POST TOWN FROM POSTCODE GIVEN SELECT 'NO' TO KEEP ORIGINAL POST TOWN GIVEN</p> <ol style="list-style-type: none"> 1. Yes 2. No
POChkNm	<p><i>If consent given IF (POIfAd=1) or (POIfOK=1)</i></p> <p>Can I just check details of your full name to use when we contact your employer?</p>
POTitle	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ASK OR RECORD</p> <p>What is your title?</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs

	3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
POFiNme	<i>IF (POIfAd=1) or (POIfOK=1)</i> ASK OR RECORD By which (first) name do you prefer to be known? DO NOT ENTER TITLE OR SURNAME HERE, JUST FIRST NAME. EARLIER YOU RECORDED THIS PERSON'S (FIRST) NAME AS [NAME], IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)
POFNmYn	<i>IF (POIfAd=1) or (POIfOK=1)</i> ASK OR RECORD And is there a different form of your first name (instead of [name]) that would be used on the records your employer has? RECORD WHETHER A DIFFERENT FIRST NAME (THAN [NAME]) WOULD BE RECORDED (E.G. IF TONY IS ANTHONY, OR PERSON'S 'OFFICIAL' FIRST NAME (AT WORK) IS NOT THEIR PREFERRED NAME) 1. Yes 2. No
POFcNme	<i>IF POFNmYn=1</i> ASK OR RECORD RECORD ALTERNATIVE FIRST NAME (FOR CHECKING EMPLOYER'S RECORDS). EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)
POInNme	<i>IF (POIfAd=1) or (POIfOK=1)</i> RECORD ANY MIDDLE INITIALS (ESPECIALLY IF REQUIRED TO IDENTIFY THIS PERSON). PRESS ENTER IF THERE ARE NO MIDDLE INITIALS
POSuNme	<i>IF (POIfAd=1) or (POIfOK=1)</i> ASK OR RECORD What is your surname? RECORD SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED. ADD '(M)' TO BRING UP MAIDEN / ALTERNATE SURNAME QUESTION.

	<p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p> <p>IF RESPONDENT IS MARRIED (OR FORMERLY MARRIED) WOMAN, THE NEXT QUESTION CHECKS FOR A MAIDEN NAME. HOWEVER, IF RESPONDENT MENTIONS THAT THEY MAY HAVE AN ALTERNATE SURNAME (OR VARIATION) THEN ENTER '(M)' AT THE END OF THEIR SURNAME TO BRING UP THE NEXT FIELD AND RECORD THE ALTERNATE FORM THERE IF IT WOULD BE.</p>
POMNmYN	<p><i>IF (POIfAd=1) or (POIfOK=1)</i></p> <p>ASK OR RECORD</p> <p>May I just check, would your employer have a different surname or family name recorded (instead of...)? (For example a maiden name)</p> <p>RECORD WHETHER AN ALTERNATIVE SURNAME OR FAMILY NAME NEEDS TO BE USED.</p> <p>1. Yes 2. No</p>
POMdNme	<p><i>IF POMNmYN=1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED.</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p>
	<i>END OF LOOP</i>
	Details of personal pensions
	<i>LOOP FOR PERSONAL PENSIONS – up to 2 schemes</i>
	<i>Identifier for personal pensions = “[first / second] personal or stakeholder pension scheme (PRecN1/2/3)”</i>
PPYrSt_F PPYrSt_S	<p><i>IF PPrNum>=1</i></p> <p>Thinking now about your [identifier]. In which year did you start this pension?</p> <p>ENTER YEAR</p>
PPOrg_F PPOrg_S	<p><i>IF PPrNum>=1</i></p> <p>Is it a private pension or was it set up through your employer?</p> <p>1. Private Pension 2. Employer pension 3. Don't know</p>
PPTyp_F PPTyp_S	<p><i>IF PPrNum>=1</i></p> <p>Can I just check, is it a personal or a stakeholder pension?</p>

	<ol style="list-style-type: none"> 1. Personal pension, 2. Stakeholder pension 3. Don't know
PPProv_F PPProv_S	<i>IF PPrNum>=1</i> Can you tell me which insurance company or financial institution provides the pension scheme? ENTER NAME OF INSTITUTION
PPPay_F PPPay_S	<i>IF PPrNum>=1</i> Not including any National Insurance Contributions paid into the pension, do you contribute to your pension ... RUNNING PROMPT <ol style="list-style-type: none"> 1. Never, 2. Regularly, 3. Irregularly, 4. or, have you stopped contributing to your scheme?
PPRgH_F PPRgH_S	<i>IF PPPay=2</i> How much do you usually contribute? (You can give this either as an amount or as a percentage of your salary.) FIRST CODE HOW ANSWER IS GIVEN <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Don't know
PPRgAm_F PPRgAm_S	<i>IF PPRgH=1</i> ENTER AMOUNT USUALLY CONTRIBUTED IN £s
PPRgPe_F PPRgPe_S	<i>IF PPRgAm=Response</i> What period does this cover? <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
PPRgFr_F	<i>IF PPRgH=2</i>

PPRgFr_S	ENTER PERCENTAGE OF SALARY
PPRgFG_F PPRgFG_S	<i>IF PPRgFr=Response</i> Is this a percentage of your earnings before or after tax? 1. Before tax - Gross pay 2. After tax - Net pay
PPIrrY_F PPIrrY_S	<i>IF PPPay=3</i> In which year did you last make a contribution? ENTER YEAR
PPIrrH_F PPIrrH_S	<i>IF PPIrrY = Response</i> About how much did you contribute on that occasion? FIRST CODE HOW ANSWER IS GIVEN 1. Amount 2. Percentage 3. Don't know
PPIrrA_F PPIrrA_S	<i>IF PPIrrH=1</i> PROBE FULLY FOR RESPONDENTS ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
PPIrrF_F PPIrrF_S	<i>IF PPIrrH=2</i> ENTER PERCENTAGE OF SALARY
PPIrrN_F PPIrrN_S	<i>IF PPIrrY >= 2005,2006 or 2007</i> About how many times in the last year did you contribute to your pension? ENTER NUMBER
PPLasY_F PPLasY_S	<i>IF PPPay=4</i> When was the last contribution you made? ENTER YEAR
PPLstA_F PPLstA_S	<i>IF PPLasY=2004,2005 or 2006 (Last contribution in last 2 years)</i> How much was your last contribution? ENTER AMOUNT IN £s
PPLstP_F PPLstP_S	<i>IF PPLstA = Response</i> What period did that cover?

	<ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
PPEvRg_F PPEvRg_S	<p><i>IF PPPay=4</i></p> <p>Did you previously contribute regularly to this pension?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
PPYStp_F PPYStp_S	<p><i>IF PPPay=4</i></p> <p>Why did you stop contributing to this Pension?</p> <ol style="list-style-type: none"> 1. Moved job and joined employer's pension scheme 2. Rejoined employer's pension scheme in existing job 3. Rejoined State Earnings Related Pension Scheme 4. Could not afford contributions 5. Worried about risks 6. Worried about publicity concerning personal pensions 7. Other (PLEASE SPECIFY)
PPStpO_F PPStpO_S	<p><i>If other reason</i> <i>IF PPYStp=7</i></p> <p>ENTER DETAILS WHY STOPPED CONTRIBUTING</p>
PPEmp_F PPEmp_S	<p><i>If currently working as an employee and has personal pension</i> <i>IF Stat=1 and DVIL03a=1</i></p> <p>Does your employer contribute to this pension?</p> <ol style="list-style-type: none"> 1. Yes – regularly 2. Yes – irregularly 3. No
PPEmpH_F PPEmpH_S	<p><i>IF PPEmp = 1</i></p> <p>How much does your employer currently contribute to your pension? (You can give this either as an amount or as a percentage of your salary.)</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Don't know

PPEmAm	<p><i>IF PPEmpH=1</i></p> <p>ENTER AMOUNT USUALLY CONTRIBUTED IN £s</p>
PPEmPr_F PPEmPr_S	<p><i>IF PPEmAm = Response</i></p> <p>What period does this cover?</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 96. None of these (EXPLAIN IN NOTE)
PPEmFr_F PPEmFr_S	<p><i>IF PPEmpH=2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
PPElrH_F PPElrH_S	<p><i>IF PPEmp = 2</i></p> <p>How much was the last contribution that your employer made to your pension? (You can give this either as an amount or as a percentage of your salary.)</p> <p>FIRST CODE HOW ANSWER IS GIVEN</p> <ol style="list-style-type: none"> 1. Amount 2. Percentage of salary 3. Don't know
PPElrA_F PPElrA_S	<p><i>IF PPElrH=1</i></p> <p>ENTER AMOUNT (MOST RECENTLY) CONTRIBUTED IN £s</p>
PPElrF_F PPElrF_S	<p><i>IF PPElrH=2</i></p> <p>ENTER PERCENTAGE OF SALARY</p>
PPNIns_F PPNIns_S	<p><i>IF PPrNum>=1</i></p> <p>In the last 12 months, has any money been paid into this personal/stakeholder pension by the HM Revenue and Customs (formerly Inland Revenue) as a rebate of part of your National Insurance contributions?</p> <p>THIS REBATE IS GIVEN BECAUSE THE INDIVIDUAL IS CONTRACTED OUT OF THE STATE SECOND PENSION (S2P) OR STATE EARNINGS RELATED PENSION SCHEME (SERPS)</p> <ol style="list-style-type: none"> 1. Yes 2. No

	Value of personal pensions
PPVInt_F PPVInt_S	<i>IF PPrNum>=1</i> The next questions are about the value of your personal/ stakeholder pension. It would be helpful to look at a recent statement for this pension if you have one.
PPVal_F PPVal_S	<i>IF PPrNum>=1</i> What is the current value of your pension fund at this point? ENTER AMOUNT IN £s
PPValB_F PPValB_S	<i>IF PPVal=DK/RF</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension fund? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PPDocs_F PPDocs_S	<i>IF PPrNum>=1</i> PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer 3. No statement
PPStYr_F PPStYr_S	<i>If consulted a statement</i> <i>IF PPDocs = 1 or 2</i> Can I just check, when was this pension statement issued? ENTER MONTH AND YEAR
PPStMn_F PPStMn_S	<i>IF PPDocs = 1 or 2</i> Can I just check, when was this pension statement issued? ENTER MONTH AND YEAR
PMortC_F PMortC_S	<i>If Respondent or Spouse/ Partner has a Pension Mortgage</i> <i>IF MType=4</i> ASK OR RECORD You said earlier that you have a pension mortgage, is this (identifier) pension the pension mortgage? 1. Yes 2. No
PPAccu_F PPAccu_S	<i>IF PPrNum>=1</i>

	<p>PLEASE RECORD</p> <p>HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT ABOUT THIS PENSION WERE?</p> <ol style="list-style-type: none"> 1. Very accurate 2. Fairly accurate 3. Not very accurate 4. Not at all accurate
	<i>END OF LOOP</i>
	Past pension schemes
PEverC	<p><i>If has any current pension scheme</i> <i>IF PEmMem=1 or PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1</i></p> <p>Apart from the current pension schemes that we have already talked about, have you ever belonged to or contributed to any other pension scheme apart from any state pensions?</p> <p>INCLUDE PENSIONS CURRENTLY BEING RECEIVED INCLUDE RETIREMENT ANNUITY CONTRACTS (RACs) DO NOT INCLUDE CURRENT SCHEMES</p> <ol style="list-style-type: none"> 1. Yes 2. No
PEverNC	<p><i>If has no current pension</i> <i>IF NOT(PEmMem=1 or PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1)</i></p> <p>Apart from any state pensions, have you ever belonged to or contributed to a pension scheme?</p> <p>INCLUDE ANY CURRENTLY BEING RECEIVED</p> <ol style="list-style-type: none"> 1. Yes 2. No
PRetain	<p><i>IF PEverC=1 or PEverNC=1</i></p> <p>Do you have any funds or entitlements retained in past pension schemes that will contribute to your future pension income?</p> <p>DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY</p> <ol style="list-style-type: none"> 1. Yes 2. No
PFNum	<p><i>IF PRetain=1</i></p> <p>In how many pension schemes do you have retained rights?</p> <p>DO NOT INCLUDE CURRENT SCHEMES</p> <p>EXCLUDE CURRENT SCHEMES AND SCHEMES WHICH HAVE TRANSFERRED INTO A CURRENT PENSION</p> <p>ENTER NUMBER</p>

	<i>REPEAT QUESTION FOR UP TO THREE PAST PENSION SCHEMES</i>
PFRcN1-3	<p><i>IF PFNum >=2</i> Could you tell me the names of the [number] schemes?</p> <p><i>IF PFNum >= 3</i> Could you tell me which are the three most important of these [number] schemes?</p> <p>MOST IMPORTANT = MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT.</p> <p>ENTER BRIEF IDENTIFIER FOR [FIRST / SECOND / THIRD] PENSION SCHEME WITH RETAINED RIGHTS (SUFFICIENT TO DISTINGUISH BETWEEN SCHEMES), E.G. 'PENSION FROM JOB AS POSTMAN' OR 'PENSION WITH STANDARD LIFE'.</p> <p>IF RESPONDENT DOES PROVIDE FULL NAME OF PENSION SCHEME, RECORD HERE.</p>
	<i>END REPEAT</i>
	<i>LOOP FOR UP TO 3 PAST PENSIONS</i>
	<i>Identifier for past pension(s) = "[first / second/ third] pension scheme with retained rights (PFRcN1..3)"</i>
PFTyp_F PFTyp_S PFTyp_T	<p><i>If has retained rights in any scheme</i> <i>IF PFNum >= 1</i></p> <p>SHOWCARD H5 Thinking about your [identifier], what kind of pension scheme is it?</p> <ol style="list-style-type: none"> 1. Occupational pension scheme 2. Group Personal or Group Stakeholder pension 3. Private Personal or Private Stakeholder pension 4. Retirement Annuity Contract (RAC) 5. Other (PLEASE SPECIFY)
PFTyOt_F PFTyOt_S PFTyOt_T	<p><i>IF PFTyp = 5</i></p> <p>ENTER DETAILS OF PENSION SCHEME</p>
PFOcTy_F PFOcTy_S PFOcTy_T	<p><i>IF PFTyp = 1</i></p> <p>SHOWCARD H2 There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your pension more like Type A or Type B?</p> <ol style="list-style-type: none"> 1. Type A: It is a 'money-purchase' scheme - your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme - your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid - (SPONTANEOUS ONLY) 4. Don't know
PFName_F PFName_S PFName_T	<p><i>IF PFTyp>=1</i></p> <p>What is the name of this pension scheme?</p> <p>ASK OR RECORD</p>

	<p>PROBE FOR DETAILS</p> <p>IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC</p> <p>ENTER NAME OF SCHEME OR '=' IF [PFRcN1..3] IS FULL NAME</p>
PFNamI_F PFNamI_S PFNamI_T	<i>IF PFTyp>=1</i> DERIVED FROM PFName / PFRcN1..3
PFRec_F PFRec_S PFRec_T	<i>IF PFTyp>=1</i> Are you receiving a pension from this scheme? 1. Yes 2. No
PFDraw_F PFDraw_S PFDraw_T	<i>IF PFRc=1</i> Can I just check, have you retained any of your pension fund to purchase an annuity at a later date? This is sometimes known as a draw-down pension. THIS DOES NOT INCLUDE COMMUTING PART OF PENSION FOR A LUMP SUM 1. Yes 2. No
PFDdV_F PFDdV_S PFDdV_T	<i>IF PFDdraw = 1</i> What is the current value of the retained part of your pension fund? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
PFDdVb_F PFDdVb_S PFDdVb_T	<i>IF PFDdV=DK/Ref</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the value of the retained part of your pension fund? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PFBeg_F PFBeg_S PFBeg_T	<i>If not currently receiving a pension</i> <i>IF PFRc=2</i> Between what dates (approximately) did you belong to this scheme? ENTER YEAR STARTED
PFEnd_F PFEnd_S PFEnd_T	<i>If not currently receiving a pension</i> <i>IF PFRc=2</i> ENTER YEAR STOPPED

PFCurV_F PFCurV_S PFCurV_T	<i>If not currently receiving a pension and money-purchase type IF (PFRec=2) and ((PFTyp = 2 or 3) or (PFOcTy = 1 or 3 or 4))</i> What is the current value of your pension fund? ENTER AMOUNT IN £s
PFCuVb_F PFCuVb_S PFCuVb_T	<i>IF PFCurV =DK/Refusal</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension fund? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PFLumV_F PFLumV_S PFLumV_T	<i>If not currently receiving a pension and defined benefit occupational scheme IF (PFRec=2) and (PFOcTy =2 or 3)</i> What size lump sum do you expect to receive from this pension when you retire? ENTER AMOUNT IN £s
PFLuVb_F PFLuVb_S PFLuVb_T	<i>IF PFLumV=DK/Refusal</i> SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 or more
PFIncP_F PFIncP_S PFIncP_T	<i>IF (PFRec=2) and (PFOcTy =2 or 3)</i> How much income do you expect to get from this (part of your) pension when you retire? CODE HOW ANSWER IS GIVEN 1. Income as an annual amount of money 2. Income as a monthly amount of money 3. No answer
PFIncA_F PFIncA_S PFIncA_T	<i>IF PFIncP=1 or 2</i> ENTER AMOUNT FROM STATEMENT OR PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED QUESTION FOR THIS AMOUNT
PFDocs_F PFDocs_S	<i>IF (PFRec=2) or (PFDraw = 1)</i>

PFDocs_T	PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PFStmY_F PFStmY_S PFStmY_T	<i>If consulted a statement</i> <i>IF PFDocs = 1 or 2</i> Can I just check, what is the date of the pension valuation on the statement? ENTER YEAR FIRST
PFStmM_F PFStmM_S PFStmM_T	<i>IF PFDocs = 1 or 2</i> (Can I just check, what is the date of the pension valuation on the statement?) ENTER MONTH
	END OF LOOP
	Retirement Annuity Contract (RAC) not yet used to buy an annuity
	Divorced/widowed pensions
PWid	<i>If marital status is not "single, never married" or "married, first and only marriage"</i> <i>IF (xMarSta=2 and MarBef=2) or (xMarSta=4,5 or 6)</i> Some people who have been divorced or widowed receive pensions from schemes which their husband or wife contributed to. Are you currently receiving a pension from a scheme like this? 1. Yes 2. No
PWidFut	<i>If marital status is not "single, never married" or "married, first and only marriage"</i> <i>IF (xMarSta=2 and MarBef=2) or (xMarSta=4,5 or 6)</i> Do you expect to receive a pension from any schemes like this in the future? 1. Yes 2. No
PWExpH	<i>IF PWidFut=1</i> How much do you expect to get from this pension / these pensions when you retire - this could be as a total or an annual amount? 1. Total Amount 2. Annual Amount 3. Other (PLEASE SPECIFY) 4. No answer
PWExpOt	<i>IF PWExpH=3</i> ENTER DETAILS OF HOW MUCH YOU EXPECT TO GET
PWExpA	<i>IF PWExpH= 1,2 or 3</i> IF ASKED: IN TODAY'S PRICES THERE IS NO BANDED SHOWCARD FOR THIS QUESTION

	<p>PROBE FULLY FOR AMOUNT</p> <p>ENTER AMOUNT IN £s</p>
PIncT	<p><i>If has any current or past pension scheme, and not retired</i> <i>IF (PEmMem=1 or PECont=1 or PEAnyO=1 or PNCont=1 or PNAAnyO=1 or PRetain = 1)</i> <i>and PSit <>4 and PersProx=1</i></p> <p>SHOWCARD H6 [*]Thinking about (all of) the pension schemes you have told me about, how much do you think that this/these will be worth when you retire, NOT including any state pensions you might receive? Please choose your answer from this card.</p> <ol style="list-style-type: none"> 1. More than my income now 2. About the same as my income now 3. Two thirds of my income now 4. Half of my income now 5. A third of my income now 6. Less than a third of my income now
Pension sources	
OPens	<p><i>If not proxy and not currently contributing to a pension scheme and not receiving a pension, and aged under 60</i> <i>IF DVAge < 60 and NOT(PFRec = 1) and NOT(PWid= 1) and (PNCont = 2 or (Stat = 1 and (PEmElg=2 or PEmMem = 2 or PEmOff=2) and PECont = 2))</i></p> <p>[*] Sometimes people save towards retirement, at different times and in different ways. What are your reasons for not currently contributing towards a pension?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Can't afford to contribute/ low income/ not working/ still in education 2. Too many debts/bills/financial commitments 3. Too early to start a pension 4. Too late to start a pension 5. Don't know enough about pensions 6. Not interested/not thought about it/got around to it 7. Prefer alternative forms of saving 8. Not eligible/ employer doesn't offer a pension scheme 9. Employers scheme not attractive/ generous 10. Not staying with employer/looking for a new job/recently changed jobs 11. Past pension arrangements are adequate 12. Don't think I will live that long 13. Don't trust pension companies/schemes 14. Other (PLEASE SPECIFY) 15. Don't know (SPONTANEOUS ONLY)
OPensOt	<p><i>If OPens=14 (Other)</i></p> <p>[*] PLEASE SPECIFY OTHER REASONS</p>
OExplnc	<p><i>Ask if not retired</i> <i>IF PSit <> 4</i></p> <p>SHOWCARD H7 [*] Which of the options on this card do you expect to use to provide money for your retirement?</p>

	<p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. State retirement pension, including State Second Pension (SERPS) 2. Occupational or personal pension, (including one from scheme not yet started) 3. Savings or investments 4. Downsizing/ moving to a less expensive home 5. Borrowing against the value of your home 6. Renting out rooms in your home 7. Sell or rent another property (other than your main home) 8. Drawing an income from your own/ partner's business 9. Sale of valuables (including art, jewellery, antiques, etc) 10. Inheritance in the future 11. Financial support from family/ partner. 12. Earnings from part-time/ freelance work 13. State benefits/ tax credits (including Pension Credit) 14. Other (PLEASE SPECIFY) 15. Don't know / no opinion
OExpOt	<p><i>IF OExplnc = 14</i></p> <p>[*] PLEASE SPECIFY OTHER SOURCE</p>
OLarge	<p><i>If more than one option chosen at OExplnc.</i></p> <p>SHOWCARD H7</p> <p>[*] Out of the options you have just chosen, which do you think will make up the largest part of your income during your retirement?</p> <p>CODE ONE ONLY</p> <p>ONLY OPTIONS SELECTED AT OEXPINC CAN BE SELECTED HERE</p> <ol style="list-style-type: none"> 1. State retirement pension, including State Second Pension (SERPS) 2. Occupational or personal pension, (including one from scheme not yet started) 3. Savings or investments 4. Downsizing/ moving to a less expensive home 5. Borrowing against the value of your home 6. Renting out rooms in your home 7. Sell or rent another property (other than your main home) 8. Drawing an income from your own/ partner's business 9. Sale of valuables (including art, jewellery, antiques, etc) 10. Inheritance in the future 11. Financial support from family/ partner. 12. Earnings from part-time/ freelance work 13. State benefits/ tax credits (including Pension Credit) 14. Other (PLEASE SPECIFY) 15. Don't know / no opinion
OLargOt	<p><i>If other</i></p> <p><i>IF OLarge = 14</i></p> <p>[*] PLEASE SPECIFY OTHER SOURCE</p>
OStandl	<p><i>Ask if below state pension age and not retired</i></p> <p>[*] How confident are you that your [household] income in retirement will give you the standard of living you hope for? Would you say you were...</p> <p>RUNNING PROMPT</p>

- | | |
|--|---|
| | <ol style="list-style-type: none">1. very confident,2. fairly confident,3. not very confident,4. or, not at all confident? |
|--|---|

Financial assets	
FInvTy	<p><i>Ask all</i></p> <p>SHOWCARD J1 The next questions ask about savings accounts and investments you may have. Please could you look at this card and tell me which of these types of accounts and investments you currently have, including any joint accounts and including any overseas accounts and investments?</p> <p>EXCLUDE PROPERTY – THIS IS COVERED ELSEWHERE IN THE QUESTIONNAIRE.</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Current account (including Basic Bank Account and Post Office Card Account) 2. Savings or deposit account 3. Individual Savings Account (ISA – any type, including TESSA-ISA) 4. Fixed-term investment bonds (from a bank or building society) 5. Personal Equity Plan (PEP) 6. Unit Trusts or Investment Trusts 7. Employee shares and share options 8. Other shares 9. Premium Bonds or other National Savings Bonds/Certificates 10. Government or corporate bonds and gilts 11. Life Insurance, Friendly Society or endowment policies (excluding endowments linked to the mortgage on this property) 12. Other financial assets (PLEASE SPECIFY) 13. None of these
FInvTyO	<p><i>IF FInvTy = 12</i></p> <p>ENTER DETAILS OF OTHER FINANCIAL ASSETS</p>
Current and deposit accounts	
FCAcSh	<p><i>IF FInvTy = 1 and (in a couple with partner in household)</i></p> <p>ASK OR RECORD IF COUPLE ANSWERING TOGETHER</p> <p>Are any of your current accounts held jointly with your [Spouse/Partner]?</p> <ol style="list-style-type: none"> 1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly
FCNumSh	<p><i>IF FCAcSh = 1,2</i></p> <p>ASK OR RECORD IF COUPLE ANSWERING TOGETHER</p> <p>How many joint current accounts do you have?</p> <p>ENTER NUMBER</p>
FCNumIn	<p><i>IF (FCAcSh <> 1) OR ((FInvTy = 1) AND (not in a couple with partner in household))</i></p> <p>[And] how many/how many of your own current accounts do you have?</p> <p>ENTER NUMBER</p>

FCOvDSh	<p><i>IF (FCAcSh = 1,2) and (first person in couple)</i></p> <p>Thinking first about your joint current accounts [apart from the negative balance on your [number] all-in-one or offset accounts, you told us about earlier] are you currently overdrawn on [any of] your JOINT current account[s]?</p> <p>INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS).</p> <p>1. Yes 2. No</p>
FCOvNSh	<p><i>IF (FCOvDSh = 1 and FCNumSh > 1) and (first person in couple)</i></p> <p>How many of your joint current accounts are overdrawn? (Please ignore any negative balance(s) on your all-in-one current accounts)</p> <p><i>(autofilled to 1 if FCOvDSh = 1 and FCNumSh =1 and no all-in-one curr accounts)</i></p>
	<i>LOOP FOR EACH OVERDRAFT ON JOINT CURRENT ACCOUNTS</i>
DCOShV	<p><i>IF (FCOvDSh = 1) and (first person in couple)</i></p> <p>(Thinking of the (first...) of your JOINT current accounts that is overdrawn.) How much is the account overdrawn?</p> <p>ENTER AMOUNT IN £s</p>
DCOShVb	<p><i>IF DCOShV = DK/Refusal</i></p> <p>SHOWCARD J2 Looking at this card, can you tell me about how much the account is overdrawn?</p> <p>1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999 10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more</p>
	<i>END LOOP</i>
FCShVal	<p><i>IF NOT(FCNumSh = FCOvNSh) (not all joint current accounts are overdrawn)</i></p> <p>[Leaving aside (the) account(s) that are (is) overdrawn] how much do you and your partner have (IN TOTAL) in your JOINT current account(s) at present?</p> <p>INCLUDE : ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE : THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT</p>

	<p>(THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS).</p> <p>CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARARE ACCOUNT. CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING THE TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FCSHVlb	<p><i>IF FCSHVal = DK/Refusal</i></p> <p>SHOWCARD J3 Looking at this card, can you tell me about how much you have in your joint current account(s) at present?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £999 4. £1,000 to £1,999 5. £2,000 to £2,999 6. £3,000 to £4,999 7. £5,000 to £7,499 8. £7,500 to £9,999 9. £10,000 to £19,999 10. £20,000 or more
FCOVdIn	<p><i>IF FACcSH<>1</i></p> <p>[Thinking now about your own current accounts] [Apart from the negative balance on your [number] 'all-in-one' accounts you told us about earlier] are you currently overdrawn on [any of] your [own] current account[s]?</p> <p>INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS).</p> <ol style="list-style-type: none"> 1. Yes 2. No
FCOVnIn	<p><i>IF FCOvDIn = 1 AND (FCNumIn>=1 or FCNumIn=-8 or FCNumIn=-9)</i></p> <p>How many of your [own] current account[s] are overdrawn? (Please ignore any negative balance(s) on your all-in-one current accounts)</p> <p><i>(autofilled to 1 if FCOvDSh = 1 AND FCNumSh =1 AND no all-in-one curr accounts)</i></p>
	<p><i>LOOP FOR EACH OVERDRAFT ON OWN CURRENT ACCOUNTS</i></p>
DCOInV	<p><i>IF FCOvDIn = 1</i></p> <p>[Thinking of the [first...] of your [own] current accounts that is overdrawn.] How much is the account overdrawn?</p> <p>ENTER AMOUNT IN £s</p>
DCOInVb	<p><i>IF DCOInV = DK/Refusal</i></p> <p>SHOWCARD J2 Looking at this card, can you tell me about how much the account is overdrawn?</p>

	<ol style="list-style-type: none"> 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999 10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more
	<i>END LOOP</i>
FCInVal	<p><i>IF NOT (((FCNumIn = 1) AND (FCovDLn=1) OR ((FCNumLn>1) AND (FCovNIn = FCNumLn))) (not all own current accounts are overdrawn)</i></p> <p>[Leaving aside accounts that are overdrawn] how much do you have (IN TOTAL) in your [OWN] current account[s] at present?</p> <p>INCLUDE : ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE : THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT (THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS).</p> <p>CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARARE ACCOUNT. CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING THE TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FCInVib	<p><i>IF FCInVal = DK/Refusal</i></p> <p>SHOWCARD J3 Looking at this card, can you tell me about how much you have in your [own] current account(s) at present</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £999 4. £1,000 to £1,999 5. £2,000 to £2,999 6. £3,000 to £4,999 7. £5,000 to £7,499 8. £7,500 to £9,999 9. £10,000 to £19,999 10. £20,000 or more
FCOvdif	<p><i>IF (FCovDIn = 1) or (FCovDSh = 1) and (first person in couple)</i></p> <p>[Leaving aside your all-in-one current account[s]] are you having any difficulty paying off the overdraft on [any of] your [joint] [or] [your own] current account[s] at present?</p> <ol style="list-style-type: none"> 1. Yes 2. No

FCOsHav	<p><i>IF FInvTy = 1 and NOT(FCAcSh = 1 and second person in couple) [not second person in couple with no current accounts of own]</i></p> <p>May I just check, are any of your [joint] [or] [your own] current accounts held with a bank or other organisation overseas?</p> <p>1. Yes 2. No</p>
FCOsVlb	<p><i>IF FCOsHav = 1</i></p> <p>SHOWCARD J4 Looking at this card, can you tell me about how much you currently have in this/these current account(s) held with a bank or other organisation overseas?</p> <p>1. Zero or overdraft 2. Less than £250 3. £250-£499 4. £500 - £999 5. £1,000 - £1,999 6. £2,000 - £2,999 7. £3,000 - £4,999 8. £5,000 - £7,499 9. £7,500 - £9,999 10. £10,000 - £19,999 11. £20,000 or more</p>
FSAcSh	<p><i>IF has Savings or Deposit Account and in a couple and partner in household IF FInvTy=2 and xMarSta=2 or 3</i></p> <p>Thinking now about SAVINGS and DEPOSIT accounts [including the 'positive' account in an offset mortgage] are any of your SAVINGS or DEPOSIT accounts held jointly with your [husband/wife/partner]?</p> <p>1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly</p>
FSNumSh	<p><i>IF FSAcSh = 1,2</i></p> <p>ASK OR RECORD IF COUPLE ANSWERING TOGETHER</p> <p>How many JOINT savings or deposit accounts do you have?</p> <p>ENTER NUMBER</p>
FSNumIn	<p><i>IF (FSAcSh<>1) OR ((FLnvTY = 2) AND and not in a couple and partner in household</i></p> <p>(And) how many [of your own] savings or deposit accounts do you have?</p> <p>ENTER NUMBER</p>
FSTypSh	<p><i>IF FSAcSh = 1,2</i></p> <p>SHOWCARD J5 Thinking about your JOINT savings or deposit accounts, which of these types of account do you have?</p>

	<p>1. Savings or deposit account with a bank or building society (including internet/telephone accounts)</p> <p>2. National Savings Easy Access (Ordinary) Account / National Savings Investment Account</p> <p>3. An all-in-one or offset account</p> <p>4. Funds saved with a Credit Union</p> <p>5. Other savings or deposit account (PLEASE SPECIFY)</p>
FSTypIn	<p><i>IF (FSAcSH = 2,3) OR (FInvTy =2) AND and not in a couple and partner in household</i></p> <p>SHOWCARD J5</p> <p>Thinking about your [OWN] savings or deposit accounts, which of these types of account do you have?</p> <p>1. Savings or deposit account with a bank or building society (including internet/telephone accounts)</p> <p>2. National Savings Easy Access (Ordinary) Account / National Savings Investment Account</p> <p>3. An all-in-one or offset account</p> <p>4. Funds saved with a Credit Union</p> <p>5. Other savings or deposit account (PLEASE SPECIFY)</p>
FSTypOt	<p><i>IF FSTypSh = 5 or FSTypIn = 5</i></p> <p>ENTER DETAILS</p>
FSShVal	<p><i>If FSAcSh = 1,2 and first person in couple</i></p> <p>How much do you and your partner have in total in your JOINT savings and deposit accounts at present?</p> <p>INCLUDE : ANY SAVINGS ACCOUNTS IN AN 'OFFSET' MORTGAGE ARRANGEMENT</p> <p>ENTER AMOUNT IN £s</p>
FSShVib	<p><i>IF FSShVal = DK/Refusal</i></p> <p>SHOWCARD J6</p> <p>Looking at this card, can you tell me about how much you have in your joint savings or deposit account(s) at present?</p> <p>1. Less than £500</p> <p>2. £500 to £999</p> <p>3. £1,000 to £2,499</p> <p>4. £2,500 to £4,999</p> <p>5. £5,000 to £9,999</p> <p>6. £10,000 to £24,999</p> <p>7. £25,000 to £49,999</p> <p>8. £50,000 to £99,999</p> <p>9. £100,000 to £249,999</p> <p>10. £250,000 or more</p>
FShVal	<p><i>IF FSAcSh <=>=1) OR (FInvTy = 2) AND (not in a couple or household)</i></p> <p>[and] how much do you have [in total] in your [own] savings and deposit accounts at present?</p> <p>INCLUDE : any savings accounts in an 'offset' mortgage arrangement</p>

	ENTER AMOUNT IN £s
FSInVlb	<p><i>IF FSInVal = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much you have in your [own] savings or deposit account(s) at present?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FSOsHav	<p><i>IF FlnvTy = Savings or Deposit Account AND NOT(FSAcSh = 1 AND second person in couple)</i> <i>[not second person in couple with no savings or deposit accounts of own]</i></p> <p>May I just check, are any of your [joint] [or] [your own] savings or deposit accounts held with a bank or other organisation overseas?</p> <ol style="list-style-type: none"> 1. Yes 2. No
FSOsVlb	<p><i>IF FSOsHav = 1</i></p> <p>SHOWCARD J7 Looking at this card, can you tell me about how much you currently have in this/these savings or deposit account(s) held with a bank or other organisation overseas?</p> <ol style="list-style-type: none"> 1. Zero or overdraft 2. Less than £500 3. £500 to £999 4. £1,000 to £2,499 5. £2,500 to £4,999 6. £5,000 to £9,999 7. £10,000 to £24,999 8. £25,000 to £49,999 9. £50,000 to £99,999 10. £100,000 to £249,999 11. £250,000 or more
Investments	

FISA	<p><i>If FInvTy = 3</i></p> <p>Thinking now about your ISAs, do you have ...</p> <p>DO NOT INCLUDE MORTGAGE ISAs.</p> <p>INDIVIDUAL PROMPT - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Any cash ISAs? 2. Or, any investment ISAs (which includes stocks, shares, life insurance and corporate bonds)? 3. Don't know (SPONTANEOUS ONLY)
FCISAv	<p><i>IF FISA = 1</i></p> <p>How much do you have in your cash ISA(s) at present?</p> <p>CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FCISAb	<p><i>IF FCISAv=DK/ Refusal</i></p> <p>SHOWCARD J8</p> <p>Looking at this card, can you tell me about how much you currently have in your cash ISA(s)?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FIISAv	<p><i>IF FISA = 2</i></p> <p>How much do you have in your investment ISA(s) at present?</p> <p>CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>

FIISAb	<p><i>IF FIISAv=DK/ Refusal</i></p> <p>SHOWCARD J8 Looking at this card, can you tell me about how much you currently have in your investment ISA(s)?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FKISAv	<p><i>IF FISA = 3</i></p> <p>How much do you have in your ISA(s) at present?</p> <p>CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FKISAb	<p><i>IF FKISAv=DK/ Refusal</i></p> <p>SHOWCARD J8 Looking at this card, can you tell me about how much you currently have in your ISAs?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FBondTy	<p><i>IF FInvTy=4</i></p> <p>Now thinking of your fixed term investment bonds, which of the following types of bonds do you have?</p> <p>INDIVIDUAL PROMPT - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Fixed interest, guaranteed capital? 2. Variable return, with some stock market exposure, but no capital guarantee? 3. Variable return with some form of capital guarantee? 4. Don't know (SPONTANEOUS ONLY)

FBondV	<p><i>IF FInvTy=4</i></p> <p>What is the current value of (all of) your fixed term investment bonds?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL INVESTMENTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.</p> <p>ENTER AMOUNT IN £s</p>
FBondVb	<p><i>IF FBondV = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your fixed term investment bonds are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FPEPV	<p><i>IF FInvTy=5</i></p> <p>Now thinking about your Personal Equity Plan(s), what is the current value of your plan(s)?</p> <p>DO NOT INCLUDE A MORTGAGE PEP</p> <p>CHECK THAT ALL PEPS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FPEPVb	<p><i>IF FPEPV=DK/ Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your PEPs are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FCollV	<p><i>IF FInvTy = 6</i></p> <p>Now thinking of your Unit and Investment Trusts, what is the current value of (all of) your holdings?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>
FCollVb	<p><i>IF FCollV = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your Unit and Investment Trusts are currently worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FESha	<p><i>IF FInvTy=7</i></p> <p>You said earlier that you held some shares or options through an employee share scheme, can I just check whether you have shares or share options or both?</p> <ol style="list-style-type: none"> 1. Employee shares 2. Share options 3. Both
FEShaV	<p><i>If FESha=1 or 3</i></p> <p>If you chose to sell your employee shares about how much would they be worth?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FEShb	<p><i>IF FEShaV = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your employee shares are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FEOptV	<p><i>IF FESha=2 or 3</i></p> <p>If you chose to exercise your employee share options, what is your estimate of the value of your gain - this is the difference between the option price and the market price times the number of shares involved?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FEOpVb	<p><i>IF FEOptV = DK/Refusal</i></p> <p>SHOWCARD J6</p> <p>Looking at this card, can you give me an approximate estimate of the gain from exercising your employee share options?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FShare	<p><i>IF FInvTy=8</i></p> <p>SHOWCARD J9</p> <p>[If (FInvTy = 7) Apart from your employee shares and options] Which of the following types of share do you have?</p> <p>EXCLUDE SHARES IN YOUR OWN BUSINESS AND SHARES ALREADY COVERED IN THE SECTION ON BUSINESS ASSETS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Shares in listed UK companies 2. Shares in UK unlisted companies, including EIS and AIM shares 3. Shares in foreign companies
FShUKV	<p><i>IF FShare=1 or 2</i></p> <p>If you chose to sell (all of) your shares in listed or unlisted UK companies about how much would they be worth?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FShUKVb	<p><i>IF FShUKV = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your shares in listed or unlisted UK companies are worth?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FShOSV	<p><i>IF FShare=3</i></p> <p>If you chose to sell your shares in foreign companies, about how much would they be worth?</p> <p>CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>
FShOSVb	<p><i>IF FShOSV = DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much your shares in foreign companies are worth?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FShPri	<p><i>IF FShare=Response</i></p> <p>Were any of the shares that you now hold purchased in a government privatisation, for example British Gas or British Telecom?</p> <ol style="list-style-type: none"> 1. Yes – all of them 2. Yes – some of them 3. No – none of these

FShMut	<p><i>IF FShare = Response and FShPri <> 1</i></p> <p>Did you buy or receive any of these shares through the demutualisation of a mutual society such as a building society?</p> <ol style="list-style-type: none"> 1. Yes – all of them 2. Yes – some of them 3. No – none of these
FShPMO	<p><i>IF FShPri = 2 and FShMut = 2</i></p> <p>May I just check, do you only have shares that were received through a privatisation or demutualization offer?</p> <ol style="list-style-type: none"> 1. Yes 2. No
FNSav	<p><i>IF FInvTy = 9</i></p> <p>SHOWCARD J10 Thinking now about your National Savings and Investments, which of these types of product do you have?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Index-linked Saving Certificates or Fixed Interest Savings certificates 2. Premium Bonds 3. Pensioners Guaranteed Income Bonds, Fixed Rate Savings Bonds, Capital Bonds, Income Bonds or Guaranteed Equity Bonds 4. Other National Savings products (PLEASE SPECIFY)
FNSavO	<p><i>IF FNSav = 4</i></p> <p>ENTER DETAILS OF OTHER NATIONAL SAVINGS AND INVESTMENTS</p>
FNSVal	<p><i>IF FInvTy = 9</i></p> <p>How much do you currently have invested in (all of) these National Savings products?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL NS&I INVESTMENTS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>

FNSVb	<p><i>IF FNSVa=DK/Refusal</i></p> <p>SHOWCARD J6 Looking at this card, can you tell me about how much you have invested in (all of) these National Savings products?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FGilts	<p><i>IF FlnTy=10</i></p> <p>SHOWCARD J11 You said earlier that you had some bonds and gilts. Which of the following types of bonds or gilts do you have?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Corporate bonds issued by a UK company 2. Corporate bonds issued by a foreign company 3. UK Government bonds or gilts 4. Government bonds or gilts issued by a foreign government?
FGItUKV	<p><i>IF FGilts = 1 or 3</i></p> <p>What is the current value of your UK bonds and gilts?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FGUKVb	<p><i>IF FGItUKV=DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of your UK bonds and gilts?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FGItFoV	<p><i>IF FGilts = 2 or 4</i></p> <p>What is the current value of your foreign bonds and gilts?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FGFoVb	<p><i>IF FGItFoV=DK/Refusal</i></p> <p>SHOWCARD J12</p> <p>Looking at this card, what is the approximate current value of your foreign bonds and gilts?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FIns	<p><i>IF FInvTy=11</i></p> <p>Can I just check, do you have any life insurance policies which have no value unless you die? These are usually known as term insurance policies?</p> <ol style="list-style-type: none"> 1. Yes 2. No
FInsV	<p><i>IF FIns = 1</i></p> <p>What is the face value of these policies in the event of death?</p> <p>CHECK THAT ALL POLICIES OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FLProd	<p><i>IF FInvTy=11</i></p> <p>Do you have any of the following products...</p> <p>EXCLUDE ENDOWMENTS LINKED TO MORTGAGE ON THIS PROPERTY</p> <p>INDIVIDUAL PROMPT; CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. An endowment or regular premium policy? 2. A single premium policy or investment bonds with a life insurance element? 3. A Friendly Society Tax-Exempt Savings Plan? 4. An insurance policy that will pay a lump sum at a specified date? 5. None of these? (SPONTANEOUS ONLY)

FLfEnV	<p><i>IF FLProd = 1</i></p> <p>What is the current value of your endowment or regular premium policy?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>IF NO CURRENT VALUE ENTER 0</p> <p>ENTER AMOUNT IN £s</p>
FLfEnVb	<p><i>IF FLfEnV=DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of your endowment or regular premium policy?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfSiV	<p><i>IF FLProd = 2</i></p> <p>What is the current value of your single premium policy or investment bonds?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>IF NO CURRENT VALUE ENTER 0</p> <p>ENTER AMOUNT IN £s</p>
FLfSiVb	<p><i>IF FLfSiV=DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of your single premium policy or investment bonds?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FLfFSV	<p><i>IF FLProd = 3</i></p> <p>What is the current value of your Friendly Society Tax Exempt Savings Plan?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>IF NO CURRENT VALUE ENTER 0</p> <p>ENTER AMOUNT IN £s</p>
FLfFSVb	<p><i>IF FLfFSV=DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of Friendly Society Tax Exempt Savings Plan?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfTeV	<p><i>IF FLProd = 4</i></p> <p>What is the current value of your insurance policy?</p> <p>FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>IF NO CURRENT VALUE ENTER 0</p> <p>ENTER AMOUNT IN £s</p>
FLfTeVb	<p><i>IF FLfTeV =DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of your insurance policy?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FInvOtV	<p><i>IF FInvTy=12</i></p> <p>Now thinking of the other investments that you have [details from FInvTyO] what is the current value of these investments?</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD</p> <p>ENTER AMOUNT IN £s</p>
FInvOVb	<p><i>IF FInvOtV=DK/Refusal</i></p> <p>SHOWCARD J12 Looking at this card, what is the approximate current value of your other investments?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
Income from investments	
FIncV	<p><i>IF (FInvTy01<>13)</i></p> <p><i>Ask if any accounts or investments</i></p> <p>Now thinking of all of the accounts and investments that you have told me about, how much income have you received in total in interest, dividends or return on your investments in the last 12 months? [If FNSav = 2 Please include any winnings on Premium Bonds.]</p> <p>FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>INCLUDE INCOME THAT WAS RE-INVESTED AND NOT WITHDRAWN</p> <p>ENTER AMOUNT IN £s</p>

FincVb	<p><i>IF FincV = DK/ Refusal</i></p> <p>SHOWCARD J13 Looking at this card, what is the approximate income that you received in total in the last 12 months from your accounts and investments?</p> <p>INCLUDE INCOME THAT WAS RE-INVESTED OR NOT DRAWN OUT</p> <ol style="list-style-type: none"> 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £749 5. £750 to £999 6. £1,000 to £1,999 7. £2,000 to £4,999 8. £5,000 to £9,999 9. £10,000 to £24,999 10. £25,000 to £49,999 11. £50,000 or more
Informal saving	
FInfSav	<p><i>Ask all</i></p> <p>SHOWCARD J14 [Apart from any money in savings accounts that you have already told me about] do you currently have £250 or more saved in any of the ways shown on this card?</p> <p>LOWER LIMIT OF £250 APPLIES FOR EACH METHOD SEPARATELY.</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Money you have given to someone else to look after or save for you 2. Money you have loaned to someone which will be repaid at some time 3. Money that you save in cash at home or elsewhere 4. Money that you have paid into a savings and loans club (sometimes known as Kommitee, sou sou or partner schemes) 5. None of these
FInfLV	<p><i>IF FInfSav=2</i></p> <p>How much in total have you loaned to other people that you expect to be repaid at some time?</p> <p>FOR JOINT LOANS (I.E WHERE MORE THAN ONE PERSON IS LOANING THE MONEY), SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>

FLoanVB	<p><i>IF FlnfLV = DK/Refusal</i></p> <p>SHOWCARD J15 Looking at this card, can you give me an estimate of the total amount you have loaned to other people?</p> <ol style="list-style-type: none"> 1. £250-£499 2. £500 - £999 3. £1,000 - £1,999 4. £2,000 - £2,999 5. £3,000 - £4,999 6. £5,000 - £7,499 7. £7,500 - £9,999 8. £10,000 or more
FlnfV	<p><i>IF FlnfSav = 1, 3 or 4</i></p> <p>How much in total do you have saved in [this/these] way(s)?</p> <p>FOR JOINT SAVINGS, SPLIT VALUE BETWEEN RESPONDENTS.</p> <p>ENTER AMOUNT IN £s</p>
FlnfVB	<p><i>IF FlnfV=DK/Refusal</i></p> <p>SHOWCARD J15 Looking at this card, can you give me an estimate of the amount you have saved [in this way/ these ways]?</p> <ol style="list-style-type: none"> 1. £250-£499 2. £500 - £999 3. £1,000 - £1,999 4. £2,000 - £2,999 5. £3,000 - £4,999 6. £5,000 - £7,499 7. £7,500 - £9,999 8. £10,000 or more
Ownership of property other than main residence	
UProp	<p><i>Ask all</i></p> <p>SHOWCARD K1 (Apart from this accommodation do/Do) you own any of the types of land or property listed on this card?</p> <p>INCLUDE IF BEING BOUGHT WITH A MORTGAGE. EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Other houses/ flats or a holiday home in the UK (including time-share) 2. Other buildings, such as a shop, warehouse or garage in the UK 3. Land in the UK 4. Land or property overseas (including time-share) 5. Other real estate (PLEASE SPECIFY) 6. None of these
UPrpOt	<i>IF UProp = 5 (Other)</i>

	ENTER DETAILS OF OTHER TYPE OF PROPERTY
UNumHs	<p><i>IF UProp=1</i></p> <p>How many other houses or flats in the UK do you own?</p> <p>EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>ENTER NUMBER</p>
UNumBd	<p><i>IF UProp=2</i></p> <p>How many other buildings in the UK do you own?</p> <p>EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>ENTER NUMBER</p>
UNumLa	<p><i>IF UProp=3</i></p> <p>How many other different parcels of land in the UK do you own?</p> <p>EXCLUDE LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>ENTER NUMBER</p>
UNumOv	<p><i>IF UProp=4</i></p> <p>How many other overseas properties or parcels of land do you own?</p> <p>EXCLUDE PROPERTY OR LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>ENTER NUMBER</p>
UNumRe	<p><i>IF UProp=5</i></p> <p>How many other properties (real estate) do you own?</p> <p>EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS</p> <p>ENTER NUMBER</p>
<p><i>FOR EACH OF THE 5 TYPES, LOOP FOR A MAXIMUM OF 3 ITEMS. WITHIN EACH TYPE, THIRD LOOP WILL COVER ALL REMAINING ITEMS</i></p>	
UPrSh	<p><i>IF UProp =1-5 (Owns any type of property)</i></p> <p>Is ownership of the [first / second / third / remaining number of [property type]] in your name only, or shared with one or more members of this household, or with anyone outside this household?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. My name only 2. Member(s) of this household 3. Person/ People outside the household
UPNo	<p><i>IF UPrSh = 2 (shares with member(s) of this household) and Household size is more than 1</i></p>

	<p>ENTER PERSON NUMBER(S) OF THE OTHER HOUSEHOLDERS FROM HOUSEHOLD GRID CODE ALL THAT APPLY (BUT DO NOT INCLUDE THIS PERSON). ENTER A SPACE BETWEEN NUMBERS (AT THIS QUESTION A HYPHEN WILL NOT APPEAR TO SEPARATE PEOPLE)</p>
ULand	<p><i>IF UProp = 3 or 5 (If owns land or real estate in UK)</i></p> <p>Is this piece of land...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. agricultural, 2. woodland, 3. to be used for property development, 4. or used for some other purpose? (PLEASE SPECIFY)
ULandO	<p><i>IF ULand = 4</i></p> <p>What is the land used for?</p> <p>ENTER DETAILS</p>
UVal	<p><i>IF UProp=1-5</i></p> <p>[Apart from any property included in the value of your business(es)] If you sold the [first / second / third / remaining number of [property type]] now, about how much in pounds sterling would [it be worth / your share be worth]?</p> <p>GROSS AMOUNT - BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX</p> <p>ENTER AMOUNT IN £s</p>
UValB	<p><i>IF UVal= DK/Refusal</i></p> <p>SHOWCARD K2</p> <p>Looking at this card, can you give me an estimate of the amount [your share of] this [first / second / third / remaining number of [property type]] property is worth?</p> <ol style="list-style-type: none"> 1 Less than £25,000 2 £25,000 to £49,999 3 £50,000 to £99,999 4 £100,000 to 149,999 5 £150,000 to £199,999 6 £200,000 to £299,999 7 £300,000 to £499,999 8 £500,000 or more
UDebt	<p><i>IF UProp=1-5</i></p> <p>And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining number of [property type]]?</p> <p>(Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).</p> <p>ENTER ZERO OR AMOUNT IN £s</p>

UDebtB	<p><i>IF UDebt=DK/Refusal</i></p> <p>SHOWCARD K3 Looking at this card, can you give me an estimate of (your share of) the amount of the outstanding mortgage or loan secured on this property?</p> <ol style="list-style-type: none"> 1 Less than £10,000 2 £10,000 to £24,999 3 £25,000 to £49,999 4 £50,000 to £74,999 5. £75,000 to £99,999 6 £100,000 to £149,999 7 £150,000 to £199,999 8 £200,000 to £499,999 9 £500,000 or more
UGdVb	<p><i>IF UProp = 1 or 4</i></p> <p>SHOWCARD K4 Thinking about the items in this property that [you own/ are owned by you or other members of your household], what is the approximate replacement value of your share of) the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. Please exclude any vehicles or collectibles and valuables that you have already told me about.</p> <p>THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE</p> <ol style="list-style-type: none"> 1. Zero 2. Less than £5,000 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £29,999 6. £30,000 to £39,999 7. £40,000 to £49,999 8. £50,000 to £74,999 9. £75,000 to £99,999 10. £100,000 to 9,999 11. £200,000 or more
	<i>END OF LOOP</i>
Non-mortgage debt	
Credit Cards	
DCCintr	<p><i>Ask all</i></p> <p>I'd now like to ask you a few questions about any credit commitments you might have.</p>
DCAny	<p><i>Ask all</i></p> <p>Do you have any credit cards or charge cards? (please include cards held jointly with your partner/spouse.)</p> <p>INCLUDE: GOLD OR PLATINUM CARDS AND AMEX CARDS.</p> <p>INCLUDE: IF A CARD LOST, DESTROYED, SUSPENDED OR INACTIVE, IF AN ACCOUNT STILL EXISTS WITH A CREDIT CARD COMPANY WITH AN AMOUNT OUTSTANDING.</p> <p>EXCLUDE: COMPANY OR BUSINESS CREDIT CARDS, RETAIL STORE CARDS</p>

	<p>(E.G. ARGOS, B&Q) OR RETAILER LOYALTY CARDS.</p> <p>EXCLUDE: IF AMOUNT OWING ON CARD HAS BEEN PASSED TO A DIFFERENT COMPANY FOR COLLECTION OR REPAYMENT (INCLUDE EITHER AT OTHER DEBT, OR UNDER ANOTHER CREDIT CARD, AS APPROPRIATE).</p> <ol style="list-style-type: none"> 1. Yes 2. No
DCAAnU	<p><i>IF DCAny = 2</i></p> <p>Do you have any credit or charge card accounts where there is currently no card in use but which have an outstanding balance? (Please include cards held jointly with your partner/spouse.)</p> <p>INCLUDE GOLD OR PLATINUM CARDS AND AMEX CARDS.</p> <p>INCLUDE IF A CARD LOST, DESTROYED, SUSPENDED OR INACTIVE, IF AN ACCOUNT STILL EXISTS WITH A CREDIT CARD COMPANY</p> <p>EXCLUDE COMPANY OR BUSINESS CREDIT CARDS, RETAIL STORE CARDS, RETAILER LOYALTY CARDS.</p> <p>EXCLUDE IF AMOUNT OWING ON CARD HAS BEEN PASSED TO A DIFFERENT COMPANY FOR COLLECTION OR REPAYMENT.</p> <ol style="list-style-type: none"> 1. Yes 2. No
DCNum	<p><i>IF DCAny = 1 or DCAAnU = 1</i></p> <p>How many credit cards do you have?</p> <p>IF MORE THAN 5 CARDS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING CARDS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH CARD.</p> <p>ENTER NUMBER</p>
	<i>LOOP FOR UP TO 5 ITEMS ROLL UP ON 5th ITEM</i>
DCCos	<p><i>IF DCNum >= 1</i></p> <p>Thinking about your most recent monthly statement for your credit card, have you repaid the full balance or is there an amount currently outstanding?</p> <ol style="list-style-type: none"> 1. Full balance was repaid 2. Payment made but amount still outstanding 3. Payment not (yet) made 4. (Was) no balance to repay 5. Account not mine / payment not my responsibility
DCCsP	<p><i>IF DCCos = 3 or DK</i></p> <p>Thinking about the monthly statement before that, have you repaid the full balance or is there an amount currently outstanding?</p> <ol style="list-style-type: none"> 1. Full balance was repaid 2. Payment made but amount still outstanding 3. Payment not (yet) made 4. (Was) no balance to repay

	5. Account not mine / payment not my responsibility
DCNam	<p><i>IF DCCos = 2 or DCCsP = 2, 3 or DK</i></p> <p>ASK OR RECORD</p> <p>Is this credit card (or charge card) account in your own name only or is it held jointly with other people?</p> <p>THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED (HOWEVER, WITH SOME CARDS, ADDITIONAL CARDHOLDERS CAN BE LISTED ON THE STATEMENT).</p> <p>1. Own name only 2. Held jointly 3. Not an account holder, but an (additional) cardholder (SPONTANEOUS ONLY)</p>
DCONm	<p><i>IF DCNam = 2 or DCCos = 5 or DCCsP = 5</i></p> <p>ASK OR RECORD</p> <p>May I just check, in whose name is the account held? Please exclude additional cardholders, or people whose names do not appear on the credit card statement.</p> <p>ENTER PERSON NUMBER(S) FOR ANY/BOTH ACCOUNT HOLDER(S) (INCLUDING THIS PERSON)</p> <p>USE CODE 17 FOR PERSON OUTSIDE OF THE HOUSEHOLD. THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED.</p>
DCRsp	<p><i>IF DCNam = DK or DCONm = DK</i></p> <p>May I just check, are the credit card statements for this credit/charge card addressed to you?</p> <p>1. Yes 2. No</p>
DCRec	<p><i>IF (DCONm1=Person or DCRsp=1)</i></p> <p>RECORD WHETHER DETAILS OF THIS CREDIT (CHARGE) CARD OR ACCOUNT ARE ALREADY RECORDED FOR OTHER JOINT HOLDER.</p> <p>1. Yes 2. No</p>
DCPer	<p><i>IF DCRec = 1</i></p> <p>RECORD PERSON THIS CARD'S VALUE RECORDED FOR.</p>
DCAsk	<p><i>IF ((DCNam=1 or DCONm1=Person or DCONm2=Person or DCRsp=1) and DCRec<>1 and (DCCos=2 or DCCsP=2 or DCCsp=3 or DCCsP=-9))</i></p> <p>(I'd now like to ask if I could record the monthly balance from your most recent credit card statement for this account. I do not need to see the statement, but if you could refer to it to let me know the total that would be helpful</p>

DCamC	<p><i>IF ((DCRec<>1) AND (DCNam=1 OR DCONm1=Person OR DCPsp=1) AND (DCCos=2 OR DCCsP=2 OR DCCsP =3 OR DCCsP=DK))</i></p> <p>What was the start balance on your most recent monthly statement?</p> <p>ENTER AMOUNT IN £s</p>
DCamP	<p><i>IF ((DCRec <> 1) and (DCNam=1or DCONm1=Person or DCRsp=1) AND (DCCos=2 or DCCsP=2 orDCCsP=DK))</i></p> <p>What was the total amount shown as repaid (on your most recent monthly statement?)</p> <p>[IF PAYMENTS NOT YET MADE ON EITHER STATEMENT (DCCSP = 3) SET AMOUNT TO ZERO]</p> <p>ENTER AMOUNT IN £s</p>
DCamD	<p><i>IF ((DCRec<>1) AND (DCRsp=1 OR DCNam=1 OR DCONm=Person) AND (DCAmC=DK OR DCamp=DK))</i></p> <p>Can you tell me, how much is the current outstanding balance on this credit/charge card account?</p> <p>IF RESPONDENT REFERS TO MOST RECENT MONTHLY STATEMENT, RETURN TO EARLIER QUESTION AND RECORD START BALANCE</p> <p>ENTER AMOUNT IN £s</p>
DCesB	<p><i>IF DCamD = DK/Refusal</i></p> <p>SHOWCARD L1</p> <p>Looking at this card, can you give me an estimate of the amount currently outstanding on this credit/charge card account?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DCinZ	<p><i>IF ((NOT (DCRec=1)) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3 or DK))</i></p> <p>Do you pay zero percent interest on any of the amount carried over?</p> <ol style="list-style-type: none"> 1. Yes 2. No
	<i>END OF LOOP</i>
DC12m	<p><i>IF NOT (DCRec = 1)</i></p> <p>Have you been unable to make the minimum payment on (any of these) this card(s) at any time during the past 12 months?</p>

	<ol style="list-style-type: none"> 1. Yes 2. No
Store cards	
DSAny	<p><i>Ask all</i></p> <p>Do you have a card or a charge account with a particular store, or group of stores, so that you can buy what you need and spread the costs? (Please include cards and accounts held jointly with your partner/spouse.)</p> <p>INCLUDE: RETAIL STORE CARDS, (E.G. ARGOS, B&Q, DOROTHY PERKINS), SHOP CARDS AND ACCOUNTS AT SHOPS</p> <p>EXCLUDE: RETAILER LOYALTY CARDS AND MAIL ORDER CATALOGUES.</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Yes – store card 2. Yes – account at store 3. No
DSAnU	<p><i>IF DSAny = 3</i></p> <p>Do you have a card or a charge account where there is currently no card in use, but which have an outstanding balance? (Please include cards and accounts held jointly with your partner/spouse.)</p> <p>INCLUDE: RETAIL STORE CARDS, (E.G. ARGOS, B&Q, DOROTHY PERKINS), SHOP CARDS AND ACCOUNTS AT SHOPS</p> <p>DO NOT INCLUDE RETAILER LOYALTY CARDS AND MAIL ORDER CATALOGUES</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Yes – store card 2. Yes – account at store 3. No
DSNum	<p><i>IF DSAny = 1,2 OR DSAnU = 1,2</i></p> <p>How many store card or charge accounts do you have? (Please include those where the card is not in use, but which have an outstanding balance)</p> <p>IF MORE THAN 5 ACCOUNTS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING ACCOUNTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH ONE.</p>
<i>LOOP FOR UP TO 5 ITEMS ROLL UP ON 5th ITEM</i>	
DSCos	<p><i>IF DSNum >= 1</i></p> <p>Thinking about your most recent monthly statement for this store card or account, have you repaid the full balance or is there currently an amount outstanding?</p> <ol style="list-style-type: none"> 1. Full balance was repaid 2. Payment made but amount still outstanding 3. Payment not (yet) made 4. Was no balance to repay 5. Account not mine / payment not my responsibility

DSCsP	<p><i>IF DSCos = 3 or DK</i></p> <p>Thinking about the monthly statement before that, have you repaid the full balance or is there currently an amount outstanding?</p> <ol style="list-style-type: none"> 1. Full balance was repaid 2. Payment made but amount still outstanding 3. Payment not yet made 4. Was no balance to repay 5. Account not mine / payment not my responsibility
DSNam	<p><i>IF DSCos = 2 or DSCsP = 2, 3 or DK</i></p> <p>Is this store card or account in your name only or is it held jointly with other people?</p> <ol style="list-style-type: none"> 1. Own name only 2. Held jointly 3. Not an account holder, but an (additional) cardholder (SPONTANEOUS ONLY OR DISCOVERED AT LATER QUESTION)
DSONm	<p><i>IF DSNam = 2 or DSCos = 5 or DSCsP = 5</i></p> <p>ASK OR RECORD</p> <p>May I just check, in whose name is the account held? Please exclude additional cardholders, or people whose names do not appear on the credit card statement.</p> <p>USE CODE 17 FOR PERSON OUTSIDE OF THE HOUSEHOLD THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED.</p>
DSRsp	<p><i>IF DSONm = DK or DSNam=DK</i></p> <p>May I just check, are the statements for this store card or account addressed to you?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DSRec	<p><i>IF DSONm = respondent or DSRsp = 1</i></p> <p>RECORD WHETHER DETAILS OF THIS STORE CARD OR ACCOUNT ALREADY RECORDED FOR OTHER JOINT HOLDER.</p> <ol style="list-style-type: none"> 1. Yes 2. No
DSPer	<p><i>IF DSRec = 1</i></p> <p>RECORD PERSON THIS CARD'S VALUE RECORDED FOR.</p>
DSAsk	<p><i>IF NOT(DSRec = 1) and (DSRsp = 1 or DSNam = 1 or DSNumin=1) and (DSCos = 2 or DSCsP = 2, 3 or DK)</i></p> <p>(I'd now like to ask if I could record the monthly balance from your most recent store card statement for this account. I do not need to see the statement, but if you could refer to it to let me know the total that would be helpful.)</p>
DSamC	<p><i>IF ((DSRec<>1) AND (DSNam=1 OR DSONm=PERSON OR DSRsp=1) and (DSCos=2</i></p>

	<p>OR DSCsP=2 OR DSCsP=3 OR DSCsP=DK)</p> <p>What was the start balance on your most recent monthly statement?</p> <p>ENTER AMOUNT IN £s</p>
DSamP	<p>IF ((DSRec <>1) AND (DSNam=1 OR DSONm=Person OR DSRsp=1) AND (DSCos=2 OR DSCsP=2 OR DSCsP=DK)</p> <p>What was the total amount shown as repaid during the month (on your most recent monthly statement?)</p> <p>[IF PAYMENTS NOT YET MADE ON EITHER STATEMENT (DSCSP = 3) SET AMOUNT TO ZERO]</p> <p>ENTER AMOUNT IN £s</p>
DSamD	<p>IF ((DSRec<>1) AND (DSRsp=1 OR DSNam=1 OR DSONm=Person) AND (DSAmC=DK OR DSAmP=DK))</p> <p>Can you tell me, how much is the current outstanding balance on this store card or account?</p> <p>IF RESPONDENT REFERS TO MOST RECENT MONTHLY STATEMENT, RETURN TO EARLIER QUESTION AND RECORD START BALANCE</p> <p>ENTER AMOUNT IN £s</p>
DSesB	<p>IF DSamD = DK/Refusal</p> <p>SHOWCARD L1</p> <p>Looking at this card, can you give me an estimate of the amount currently outstanding on this store card or account?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
	<p>END OF LOOP</p>
DS12m	<p>IF NOT(DSRec = 1)</p> <p>Have you been unable to make the minimum payment on (this card/any of these cards) at any time during the past 12 months?</p> <ol style="list-style-type: none"> 1. Yes 2. No
<p>Mail order</p>	
DMOany	<p>Ask all</p> <p>Are you currently paying for anything in instalments that you have bought from a mail order catalogue?</p>

	<p>1. Yes 2. No</p>
DMOnum	<p><i>IF DMOany = 1</i></p> <p>How many catalogues are you paying instalments on?</p> <p>IF MORE THAN 5 CATALOGUES, PLEASE STATE HERE, BUT ADD TOGETHER ALL REMAINING CATALOGUES WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH ONE</p> <p>ENTER NUMBER</p>
	<i>LOOP FOR UP TO 5 ITEMS ROLL UP ON 5th ITEM</i>
DMOins	<p><i>If DMOnum >= 1</i></p> <p>(Thinking of your first/second/third catalogue account) How much do you pay for each instalment on this catalogue?</p> <p>ENTER AMOUNT IN £s</p>
DMOest	<p><i>IF DMOins=DK/Refusal</i></p> <p>SHOWCARD L2 Looking at this card, can you give me an estimate of the size of each instalment you pay on this catalogue?</p> <p>1. Less than £50 2. £50 to £99 3. £100 to £249 4. £250 to £499 5. £500 to £749 6. £750 to £999 7. £1,000 to £2,499 8. £2,500 or more</p>
DMOoft	<p><i>IF DMOnum >= 1</i></p> <p>How often are the instalments due?</p> <p>1. Weekly 2. Fortnightly 3. Monthly 4. Other, PLEASE SPECIFY</p>
DMOoftO	<p><i>IF DMOoft = 4 (other)</i></p> <p>ENTER DETAILS</p>
DMOwhnY	<p><i>IF DMOoft = 4 (other)</i></p> <p>When do you expect to have paid off the balance on this catalogue?</p> <p>ENTER THE YEAR</p>
DMOwhnM	<p><i>IF DMOoft = 4 (other)</i></p> <p>When do you expect to have paid off the balance on this catalogue?</p> <p>ENTER THE MONTH</p>

DMOwest	<p><i>IF DMOwhnY=DK/Refusal</i></p> <p>SHOWCARD L3 Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of this catalogue?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DMOint	<p><i>IF DMOnum>=1</i></p> <p>Are you currently paying interest on some or all of the outstanding balance for this catalogue?</p> <ol style="list-style-type: none"> 1. Yes, paying interest 2. No, not paying interest
DMObeh	<p><i>IF DMOnum>=1</i></p> <p>Have you been able to keep up with the repayments for the instalments on this catalogue or are you 2 or more consecutive payments behind?</p> <ol style="list-style-type: none"> 1. Keeping up with repayments 2. Behind with repayments
DMOowe	<p><i>IF DMObeh=2</i></p> <p>How much do you owe on missed or overdue payments on this catalogue?</p>
	<i>END OF LOOP</i>
Hire purchase and credit agreements	
DHPany	<p><i>Ask all</i></p> <p>SHOWCARD L4 Are you currently paying for any of these items, where you arranged with the shop or supplier to pay in instalments?</p> <p>EXCLUDE ITEMS WHICH RESPONDENT HAS NOT YET STARTED PAYING FOR (BUY NOW PAY LATER)</p> <p>PROMPT AS NECESSARY</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Something bought on hire purchase/credit sale 2. Something bought on rental purchase 3. Something bought in instalments - company collects from your home 4. A car bought in instalments from a dealer 5. Any home improvements paid by instalments 6. A holiday paid by instalments

	<p>7. Anything else where you pay in instalments</p> <p>8. None of these</p>
DHPnum	<p><i>If has an instalment agreement</i> <i>IF DHPany<>8</i></p> <p>Thinking of all of your credit agreements, how many do you have?</p> <p>IF MORE THAN 5 AGREEMENTS, PLEASE STATE HERE, BUT ADD TOGETHER ALL REMAINING AGREEMENTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH ONE</p> <p>ENTER NUMBER</p>
	<i>LOOP FOR UP TO 5 ITEMS ROLL UP ON 5th ITEM</i>
DHPins	<p><i>IF DMOnum>=1</i></p> <p>Thinking of your first/second/third credit agreement How much do you pay for each instalment as part of this agreement?</p>
DHPest	<p><i>IF DHPins=DK/Refusal</i></p> <p>SHOWCARD L1 Looking at this card, can you give me an estimate of the amount you pay for each instalment as part of this agreement?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DHPoft	<p><i>If DHPnum>=1</i></p> <p>How often are the instalments due?</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly 3. Other, (PLEASE SPECIFY)
DHPoftO	<p><i>IF DHPoft = 3 (other)</i></p> <p>PLEASE ENTER OTHER PERIOD HIRE PURCHASE INSTALMENTS ARE DUE</p>
DHPwhnY	<p><i>IF NOT(DHPoft = 3,DK/Ref)</i></p> <p>When do you expect this agreement to be repaid?</p> <p>ENTER THE YEAR</p>
DHPwhnM	<p><i>IF DHPwhnY = response</i></p> <p>ENTER THE MONTH EXPECTS CREDIT AGREEMENT TO BE PAID</p>

DHPwest	<p><i>IF DHPWhnY=DK OR Refusal) OR (DHPoft=DK OR Refusal) OR (DHPoft=3) OR (DHPwhnM=DK OR Refusal)</i></p> <p>SHOWCARD L3 Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of this agreement?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DHPint	<p><i>IF DHPnum>=1</i></p> <p>Is this agreement interest free?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DHPbeh	<p><i>IF DHPnum>=1</i></p> <p>Have you been able to keep up with the repayments for this agreement or are you 2 or more consecutive payments behind?</p> <ol style="list-style-type: none"> 1. Keeping up with repayments 2. Behind with repayments
DHPowe	<p><i>IF DHPbeh=2</i></p> <p>How much do you now owe on missed or overdue payments on this agreement?</p>
	<i>END OF LOOP</i>
Loans	
DLany	<p><i>Ask all</i></p> <p>SHOWCARD L5 Apart from any mortgage or loan secured on this property which you mentioned earlier, are you currently repaying any of the loans on this card?</p> <p>EXCLUDE MORTGAGES OR LOANS OUTSTANDING ON ANY OTHER PROPERTIES WHICH WERE MENTIONED EARLIER.</p> <ol style="list-style-type: none"> 1. Yes 2. No
DLNum	<p><i>IF DLany = 1</i></p> <p>In total, how many of these loans do you have?</p> <p>IF MORE THAN 5 LOANS, PLEASE STATE HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH ONE</p>

	<i>LOOP FOR LOANS (allow up to 10 loans of any type)</i>
DLType	<p><i>IF DLany = 1</i></p> <p>SHOWCARD L5 Thinking of your first/second etc. loan. What type of loan is it?</p> <ol style="list-style-type: none"> 1. A personal loan, e.g. with bank, building society, finance house 2. A Cash loan from a company that comes to your home to collect payments 3. A Loan from a pawnbroker/cash converter 4. A Loan from a credit union 5. A Loan from the Social Fund 6. A Loan from an employer 7. A Loan from a friend, relative, or other private individual 8. A Loan from the Student Loan Company 9. A Student loan from a bank or building society 10. A loan from a pay day lender 11. An other type of loan (PLEASE SPECIFY)
DLoth	<p><i>IF DLType=11</i></p> <p>What type of loan is that?</p>
DSLpay	<p><i>IF DLType = 8,9</i></p> <p>In the last 12 months have you made any repayments to your student loan from the Student Loan Company?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DSLamt	<p><i>IF DLType = 8,9</i></p> <p>How much is your student loan for?</p>
DSLest	<p><i>IF DSLamt=DK/Refusal</i></p> <p>SHOWCARD L1 Looking at this card, can you please tell me the letter corresponding to the amount you borrowed?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DLwhy	<p><i>If NOT a student loan</i> <i>IF DLType <> 8,9</i></p> <p>SHOWCARD L6 Did you take out your loan for any of the reasons on this card?</p> <p>CODE ALL THAT APPLY</p>

	<ol style="list-style-type: none"> 1. To spend on a particular item 2. To pay bills 3. To refinance other borrowing 4. To pay off other debts 5. To make ends meet 6. To finance a business 7. Other (PLEASE SPECIFY)
DLwhyOt	<p><i>IF DLwhy = 7 (other)</i></p> <p>PLEASE ENTER OTHER REASON FOR TAKING OUT LOAN.</p>
DLSec	<p><i>IF (Ten1=2,3) and (DLType = 1,2,3,4,5,6,10,11)</i></p> <p>Thinking of (loan type), is this loan secured against the value of your home or other assets?</p> <p>IF LOAN SECURED AGAINST VALUE OF HOME, CHECK WHETHER THIS HAS BEEN MENTIONED IN THE MORTGAGE SECTION AND DISCOUNT IF NECESSARY</p> <ol style="list-style-type: none"> 1. Yes, loan is secured 2. No, loan is unsecured
DLins	<p><i>IF NOT(DSLpay=2)</i></p> <p>How much do you pay for each instalment on this loan?</p>
DLest	<p><i>IF DLins=DK/Refusal</i></p> <p>SHOWCARD L1</p> <p>Looking at this card, can you give me an estimate of the amount of the instalments you are paying on this loan?</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DLoft	<p><i>IF DLNum>0</i></p> <p>How often are the instalments due?</p> <ol style="list-style-type: none"> 1. Weekly 2. Monthly 3. Other, (PLEASE SPECIFY)
DLoftOt	<p><i>If DLoft = 3</i></p> <p>PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE</p>
DLwhnY	<p><i>IF DLNum>0</i></p> <p>When do you expect this loan to be repaid?</p>

	ENTER THE YEAR
DLwhnM	<p><i>IF DLwhnY=Response</i></p> <p>When do you expect this loan to be repaid?</p> <p>ENTER THE MONTH EXPECTS LOAN TO BE REPAYED</p>
DLwest	<p><i>IF DLwhnY= DK/Refusal or DLwhnM=DK/Refusal</i></p> <p>SHOWCARD L3</p> <p>Looking at this card, can you give me an estimate of the number of instalments you have left to pay on this loan?</p> <ol style="list-style-type: none"> 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DLint	<p><i>IF DLNum>0</i></p> <p>Is this loan interest free at the moment?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DLbeh	<p><i>IF DLNum>0</i></p> <p>Have you been able to keep up with the repayments for this loan or are you 2 or more consecutive payments behind?</p> <ol style="list-style-type: none"> 1. Keeping up with repayments 2. Behind with repayment
DLowe	<p><i>IF DLbeh=2</i></p> <p>How much do you now owe on missed or overdue payments?</p>
	<i>END OF LOOP</i>
Household Bills	
DHBany	<p><i>Ask HRP</i></p> <p>SHOWCARD L7</p> <p>Not everyone is able to pay every bill when it falls due. May I ask, are you (and your household) currently 2 or more consecutive payments behind with any of the bills on this card?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Behind with the electricity bill 2. Behind with the gas bill 3. Behind with Council Tax 4. Behind with telephone bill

	<ol style="list-style-type: none"> 5. Behind with water rates 6. Behind with rent 7. Behind with child maintenance payments 8. Behind with Court fines 9. Behind with Income Tax payments 10. Behind with VAT payments 11. Behind with other bills 12. Not behind with any of these
	<i>LOOP FOR EACH BILL/ PAYMENT TYPE</i>
DHBamt	<p><i>IF DHBamt = 1-11</i></p> <p>Could you tell me how much in total you owe on the missed or overdue payments for (your Electricity bill/Gas bill/Council Tax/Telephone bill/Water rates/rent/child maintenance payments/Court fines/Income Tax payments/VAT payments/other bills)?</p> <p>ENTER AMOUNT IN £s</p>
DHBest	<p><i>IF DHBamt=DK/Refusal</i></p> <p>SHOWCARD L8</p> <p>Looking at this card, can you give me an estimate of the amount you owe on the missed or overdue payments for (your Electricity bill/Gas bill/Council Tax/Telephone bill/Water rates/rent/child maintenance payments/Court fines/Income Tax payments/VAT payments/other bills)?</p> <ol style="list-style-type: none"> 1. Less than £50 2. £50 to £99 3. £100 to £249 4. £250 to £499 5. £500 to £749 6. £750 to £999 7. £1,000 to £2,499 8. £2,500 or more
	<i>END OF LOOP</i>
Debt Burden	
DBurd	<p><i>If not a proxy and has any debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills</i></p> <p>[*] Thinking about the [overdraft(s)/credit card(s)/store card(s)/ credit agreement(s)/loan(s)/bill payments] you have just told me about, to what extent is keeping up with the repayment of them and any interest payments a financial burden to you? Would you say it was...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?
DBurdA	<p><i>If has any debt on bank accounts, credit/store cards or mail order catalogue, has any credit agreement or loans or is behind with bills</i></p> <p>Have you ever sought any help or advice because of debt?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DBurdW	<i>IF DBurdA = 1</i>

	<p>SHOWCARD L9 Who have you sought advice from?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. A free advice agency (Citizens Advice Bureau, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline) 2. A fee-charging debt advice company 3. An insolvency practitioner 4. Accountant, bank manager or other financial adviser 5. Solicitor or lawyer 6. Friends or relatives 7. Some other source
DBurdH	<p><i>If not a proxy and has any debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills and has an outstanding mortgage (MNumb>0)</i></p> <p>[*] Now thinking about the mortgage or loans secured on your property in addition to these payments, to what extent is keeping up with all of the repayments and interest payments a financial burden to you/your household? Would you say it was...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?
Credit Protection	
Inspol	<p><i>If has some kind of credit commitment (debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans)</i></p> <p>Do you have an insurance policy that will cover any of the credit commitments you have just told me about should you (or your partner) become unemployed or be unable to work through sickness/disability or an accident?</p> <ol style="list-style-type: none"> 1. Yes 2. No
Commit	<p><i>IF Inspol = 1</i></p> <p>Which of your credit commitments are covered by your insurance policy?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Credit cards 2. Store cards or charge accounts 3. Mail order catalogues 4. Hire purchase agreements 5. Loans
Bankruptcy	
XInsol	<p><i>Ask All</i></p> <p>I'd now like to ask whether you have entered into any formal insolvency proceedings or into a Debt Management Plan (DMP) in the last year? By formal insolvency proceedings, I mean bankruptcy or an Individual Voluntary Arrangement (IVA)?</p> <p>BANKRUPTCY IS ONE WAY OF DEALING WITH DEBTS YOU CANNOT PAY. A</p>

	<p>COURT MAKES A BANKRUPTCY ORDER (AFTER A BANKRUPTCY PETITION HAS BEEN PRESENTED) AND ALL ASSETS AND LIABILITIES ARE PUT INTO A BANKRUPTCY ESTATE, WHICH IS MANAGED BY A TRUSTEE IN BANKRUPTCY. AN IVA IS A FORMAL AGREEMENT MADE BETWEEN A DEBTOR AND HIS CREDITORS ABOUT HOW DEBTS WILL BE PAID (EITHER IN FULL OR PART). AN INSOLVENCY PRACTITIONER HAS TO BE APPOINTED TO 'SUPERVISE' THE ARRANGEMENT AND THE COURT IS INVOLVED.</p> <p>1. Yes 2. No</p>
XInTyp	<p><i>IF XInsol = 1</i></p> <p>What type of insolvency proceedings have you entered into, is it ...?</p> <p>INDIVIDUAL PROMPT</p> <p>1. Bankruptcy, 2. An Individual Voluntary Arrangement, 3. Or, a Debt Management Plan?</p>
XBCon	<p><i>IF XInTyp = 1</i></p> <p>To make the information that you have given us more complete, we may wish to contact the Official Receiver to find out more about your arrangement. In order to do this we need your written consent and to record the name of your Official Receiver.</p> <p>Like the answers you have given us, any information collected from your records will be completely confidential, as guaranteed under the National Statistics Code of Practice and the Data Protection Act. This consent form gives some further detail and you can ask me any questions that you may have.</p> <p>1. Consent given 2. Consent refused 3. Consent form left with respondent (consent not given)</p>
XBOK	<p><i>IF XBCon = 3 (consent form left)</i></p> <p>Although I am leaving a consent form with you to return later, may I record the details we will need while I am here? This information will not be released or used for any purpose unless the actual consent form is signed and returned to us at a later date.</p> <p>1. Yes 2. No</p>
XBName	<p><i>IF XBCon = 1 or XBOK = 1</i></p> <p>Please provide the name of the office of the Official Receiver.</p>
XBCrt	<p><i>IF XBCon = 1 or XBOK = 1</i></p> <p>Would you also be able to provide us with the court number that has been assigned to your case?</p> <p>1. Yes 2. No</p>
XBNum	<p><i>IF XBCrt = 1</i></p> <p>ENTER COURT NUMBER FOR BANKRUPTCY CASE</p>

XICon	<p><i>IF XInTyp = 2</i></p> <p>To make the information that you have given us more complete, we may wish to contact your supervisor to find out more about your arrangement. In order to do this we need your written consent and to record the name of your supervisor.</p> <p>Like all the answers you have given us, any information collected from your records will be completely confidential, as guaranteed under the National Statistics Code of Practice and the Data Protection Act. This consent form gives some further detail and you can ask me any questions that you may have.</p> <p>GIVE THE RESPONDENT CONSENT FORM AND COLLECT THE SIGNED TOP COPY (WHITE) IF RESPONDENT SIGNS. PLEASE CODE WHETHER CONSENT WAS GIVEN TO COLLECT FURTHER INFORMATION.</p> <ol style="list-style-type: none"> 1. Consent given 2. Consent refused 3. Consent form left with respondent (consent not given)
XIOK	<p><i>IF XICon = 3 (consent form left)</i></p> <p>Although I am leaving a consent form with you to return later, may I record the details we will need while I am here? This information will not be released or used for any purpose unless the actual consent form is signed and returned to us at a later date.</p> <ol style="list-style-type: none"> 1. Yes 2. No
XIName	<p><i>IF XICon = 1 or XIOK = 1</i></p> <p>Please provide the name of the IVA supervisor.</p>
XIFirm	<p><i>IF XICon = 1 or XIOK = 1</i></p> <p>Please provide the name of the IVA supervisor's firm.</p>
Other income (exc. Earnings and Benefits)	
RentPay	<p><i>Ask all</i></p> <p>Now there are some more questions about your income.</p> <p>[Apart from income from your business(es) you have already told us about, are/Are] you currently receiving any rent from property, including business property or subletting?</p> <ol style="list-style-type: none"> 1. Yes 2. No
RentAmt	<p><i>IF RentPay = 1</i></p> <p>In total how much do you receive each month?</p>

OthSrc	<p><i>Ask all</i></p> <p>SHOWCARD M1 Please look at this card and tell me whether you are receiving any regular payment of the kinds listed on it?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Occupational pensions from former UK employer(s) 2. Occupational pensions from a spouse's former UK employer(s) or former spouse's former UK employer(s) 3. Other Private pensions or annuities 4. Regular redundancy payments from former employer(s) 5. Government Training Schemes, such as YT allowance 6. None of these
OiNOe	<p><i>IF OthSrc=1</i></p> <p>How much do you usually receive each month from occupational pensions from your former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiGOe	<p><i>IF OthSrc=1</i></p> <p>How much do you usually receive each month from occupational pensions from your former employer(s) before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiNOs	<p><i>IF OthSrc=2</i></p> <p>How much do you usually receive each month from occupational pensions from your spouse's former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiGOs	<p><i>IF OthSrc=2</i></p> <p>How much do you usually receive each month from occupational pensions from your spouse's former employer(s) before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>

OiNPP	<p><i>IF OthSrc =3</i></p> <p>How much do you usually receive each month from private pensions or annuities, after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiGPP	<p><i>IF OthSrc=3</i></p> <p>How much do you usually receive each month from private pensions or annuities before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiNRr	<p><i>IF OthSrc=4</i></p> <p>How much do you usually receive each month from regular redundancy payments from former employer(s) after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiGRr	<p><i>IF OthSrc=4</i></p> <p>How much do you usually receive each month from regular redundancy payments from former employer(s) before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiNGT	<p><i>IF OthSrc=5</i></p> <p>How much do you usually receive each month from Government Training Schemes after tax is deducted (that is Net)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY</p> <p>ENTER AMOUNT IN £s</p>
OiGGT	<p><i>IF OthSrc=5</i></p> <p>How much do you usually receive each month from Government Training Schemes before tax is deducted (that is Gross)?</p> <p>DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY.</p> <p>ENTER AMOUNT IN £s</p>

ReglPy	<p><i>Ask all</i></p> <p>SHOWCARD M2 Now please look at this card and tell me whether you are receiving any regular payments of the kind listed on it?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Educational grant 2. Regular payments from friends or relatives outside the household 3. Maintenance, alimony or separation allowance 4. Royalties e.g. from land, books or performances 5. An occupational pension from an overseas government or company, paid in foreign currency 6. None of these
OiNEG	<p><i>IF ReglPy=1</i></p> <p>How much do you usually receive each month from the educational grant after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNFR	<p><i>IF ReglPy=2</i></p> <p>How much do you usually receive each month from friends or relatives outside the household after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNMA	<p><i>IF ReglPy=3</i></p> <p>How much do you usually receive each month from maintenance/ alimony/ separation allowance after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNRo	<p><i>IF ReglPy=4</i></p> <p>How much do you usually receive each month from royalties after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>
OiNOP	<p><i>IF ReglPy=5</i></p> <p>How much do you usually receive each month from the occupational pension from overseas after tax is deducted?</p> <p>ENTER AMOUNT IN £s</p>

Attitudes to Financial Providers	
OProff	<p><i>Ask all (this question is asked if interviewed July 06 to June 07)</i></p> <p>In the last five years, have you received any professional advice about planning your personal finances? By that I mean things like planning for retirement, tax planning, or investing money. But please do not include any advice related to running a business or mortgages.</p> <ol style="list-style-type: none"> 1. Yes 2. No
OProffw	<p><i>IF OProff = 1 (this question is asked if interviewed July 06 to June 07)</i></p> <p>SHOWCARD M3 Who have you received advice from?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Independent Financial Adviser (IFA) 2. Partner/ spouse/ friends/ family/ work colleagues 3. Bank or building society 4. Insurance company 5. Accountant 6. Solicitor 7. Insurance Broker 8. Mortgage adviser 9. Stockbroker 10. Employer 11. Trade Union 12. The Pension Service 13. Financial Services Authority (FSA) 14. Other consumer bodies e.g. Citizens Advice Bureau (CAB) 15. Internet 16. Newspapers/ other media 17. Other
OTrust	<p><i>Ask all (this question is asked if interviewed July 07 to June 08)</i></p> <p>Which of these would you trust for advice about saving for retirement?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Independent Financial Advisor 2. Bank or building society 3. Insurance Company 4. Accountant 5. Employer 6. Trade Union 7. The Pensions Service 8. Financial Services Authority (FSA) 9. Other consumer bodies e.g. Citizens Advice Bureau (CAB) 10. Internet 11. Newspapers/other media 12. Spouse / partner 13. Other relative / friend 14. Work colleagues 15. Other (PLEASE SPECIFY) 16. None of these

OTrusOt	<p><i>IF OTrust=15 (this question is asked if interviewed July 07 to June 08)</i></p> <p>ENTER DETAILS</p>
Financial Management/Awareness	
OShop	<p>MODULAR <i>Ask all except proxies</i></p> <p>SHOWCARD M4 (I'd now like to ask you another question about your views on financial planning.) [*] Please tell me to what extent you agree or disagree with the following statement. 'I tend to shop around for the best deal on interest rates etc.'</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
Financial Expectations	
OSituat	<p>MODULAR <i>Ask all except proxies</i></p> <p>[*] Over the next two years, do you expect your financial situation to be ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. better, 2. worse, 3. or about the same? 4. Don't know (SPONTANEOUS ONLY)
OInca	<p>MODULAR <i>Ask all except proxies</i></p> <p>Now thinking about your total income, over the last two years has your income ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. risen, 2. stayed the same, 3. or, fallen?
ORetInc	<p><i>If not a proxy and not retired and aged 40 or over</i></p> <p>SHOWCARD M5 [*] Now thinking about your retirement, how much money do you think you will have to live on? Please choose your answer from this card.</p> <ol style="list-style-type: none"> 1. More than my income now 2. About the same as my income now 3. Two thirds of my income now 4. Half of my income now 5. A third of my income now 6. Less than a third of my income now

Children's assets	
	<i>Loop for each dependent child in household (all aged 0 to 15 plus children aged 16-18 and in full-time education who have never married)</i>
SelectAd	<p><i>IF there are any dependent children in the household</i> <i>IF NumDepCh>0</i></p> <p>PLEASE SELECT WHICH ADULT IS ANSWERING QUESTIONS ON CHILDREN'S INCOME FOR (CHILD'S NAME) - PREFERENCE SHOULD BE GIVEN TO ONE OF THE PARENTS OF THE CHILD?</p>
CaCTF	<p><i>Ask if parent of child born on or after 01/09/2002</i></p> <p>Does [Child's name] have a Child Trust Fund?</p> <p>EXCLUDE TRUSTS THAT ARE NOT SPECIFICALLY THE GOVERNMENT'S CHILD TRUST FUND.</p> <p>1. Yes 2. No</p>
CaCtV	<p><i>IF CaCTF = 1</i></p> <p>About how much is currently in his/ her Child Trust Fund?</p> <p>THERE IS NO BANDED SHOWCARD FOR THIS QUESTION</p> <p>MORE THAN £99,999,999 ENTER 99999999</p>
CaSav	<p><i>Ask Parent of child</i></p> <p>[Aside from the Child Trust Fund does/Does] [Child's name] have any savings in a bank or building society account, or any National Savings and Investments such as Children's Bonus Bonds, or any stocks and shares, or other investments?</p> <p>EXCLUDE ANY ASSETS ALREADY RECORDED AS OWNED BY ADULTS IN THE HOUSEHOLD.</p> <p>INCLUDE ANY ASSETS HELD IN A TRUST, EXCLUDING CHILD TRUST FUND, IF THESE ARE HELD ON BEHALF OF THE CHILD.</p> <p>1. Yes 2. No</p>
CaSvV	<p><i>IF CaSav = 1</i></p> <p>[Aside from the Child Trust Fund, what] would you say is the current value of the savings and investments held by [Child's name]?</p> <p>RECORD ALL SAVINGS EXCLUDING CHILD TRUST FUND</p> <p>ENTER AMOUNT IN £s</p> <p>MORE THAN £99,999,999 ENTER 99999999</p>
CaSvB	<p><i>IF CaSvV = DK/Refusal</i></p> <p>SHOWCARD M6</p> <p>Looking at this card, can you estimate the current value of the savings and investments held by (name of child) (excluding their Child Trust Fund)?</p>

	<p>RECORD ALL SAVINGS EXCLUDING CHILD TRUST FUND</p> <ol style="list-style-type: none"> 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £9,999 9. £10,000 to £24,999 10. £25,000 to £49,999 11. £50,000 or more
	<i>END LOOP</i>
OCSvR	<p><i>Ask each parent with dependent children (once), if CaSav = 1 for any child</i></p> <p>SHOWCARD M7 What do you think are the most important reasons for your child(ren) to have savings or investments?</p> <ol style="list-style-type: none"> 1. To help pay for further or higher education 2. To help pay for a deposit on a house or for rent 3. To buy a car or pay for driving lessons 4. To go on holiday 5. To pay for a hobby 6. General savings for the future 7. In case of a crisis or emergency 8. Other (PLEASE SPECIFY) 9. None of these
OCSvO	<p><i>IF OCSvR = 8 (Other)</i></p> <p>ENTER DETAILS</p>
Inheritance	
Attitudes to inheritance	
IHIntro	<p><i>IF (DVage>29 and PersProx=1)</i></p> <p>I am now going to ask some questions about inheritance. By inheritance I mean when someone dies and leaves property, money or any other item, whether or not they made a will.</p>
IHAtti	<p><i>IF (DVage>29 and PersProx=1)</i></p> <p>SHOWCARD N1 [*] How important, if at all, is it to you to leave property or money as an inheritance at some point in the future?</p> <ol style="list-style-type: none"> 1. Very important 2. Fairly important 3. Not very important 4. Not at all important 5. No opinion
IWill	<p><i>IF (DVage>29 and PersProx=1)</i></p> <p>Can I just check, have you made a will?</p>

	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know/can't remember (SPONTANEOUS ONLY)
Inheritances received	
IHRecnt	<p><i>Ask all</i></p> <p>In the last five years, that is since (date), have you personally received an inheritance valued at £1,000 or more, that is in money, property, or goods of any kind.</p> <p>INCLUDE ANY INHERITANCE FROM A SPOUSE OR PARTNER IF MORE THAN 3, THE FOLLOWING QUESTIONS SHOULD BE ASKED FOR THE 3 MOST VALUABLE INHERITANCES.</p> <ol style="list-style-type: none"> 1. Yes 2. No
IHRcNum	<p><i>If received an inheritance</i> <i>IF IHRecnt=1</i></p> <p>How many inheritances of £1,000 or more have you received in the last five years?</p> <p>ENTER NUMBER</p>
LOOP FOR UP TO 3 INHERITANCES	
IWat	<p><i>IF IHRcNum>1</i></p> <p>SHOWCARD N2 (Thinking of the 3 most valuable inheritances) What did you receive in your (first/second/third) inheritance?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. House/flat/ land or share in property 2. Money or savings 3. Personal items (such as car, jewellery or ornaments) 4. Stocks, shares, trusts or other investments 5. A business 6. Other
IWho	<p><i>IF IHRCNum>0</i></p> <p>From whom did you receive that inheritance?</p> <p>INCLUDE IN-LAWS AT RELEVANT CODES</p> <ol style="list-style-type: none"> 1. Spouse/partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great Grandparents 5. Uncle/aunt 6. Great uncle/aunt 7. Brother/sister 8. Other relative 9. Non-relatives (friend/ neighbour) 10. Don't know/can't remember
IVal	<i>IF IHRCNum>0</i>

	<p>[(Still thinking of your (first/second/ third) inheritance)]; what was the total value, at that time, of everything you inherited, after tax and other deductions?</p> <p>ENTER AMOUNT IN £s</p>
IVaIB	<p><i>IF IVaI = DK/ Refusal</i></p> <p>SHOWCARD N3 Looking at this card, what was the approximate value of the inheritance at that time (after tax and other deductions)?</p> <ol style="list-style-type: none"> 1. £1,000 to £4,999 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 or more
IHse	<p><i>If received property</i> <i>IF IWaI = 1</i></p> <p>SHOWCARD N4 What did you do with the property or share in the property that you received?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Sold it 2. Live in it as main home 3. Use it as a second home 4. Family member lives in it 5. Rent it out 6. Other
IGds	<p><i>If non-property inheritance</i> <i>IF IWaI=2 to 5</i></p> <p>What did you do with the (non-property) inheritance that you received?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Spent it 2. Gave it away to others 3. Saved/ invested it 4. Paid off debts 5. Kept it (e.g. personal items/ businesses) 6. Sold it (e.g. personal items/ businesses) 7. Other
	<i>END OF LOOP</i>
IHEv	<p><i>Ask all</i></p> <p>[*] And now thinking back further than the last five years (apart from this inheritance/ these inheritances) have you personally ever received a large or significant inheritance of money, property or goods?</p> <p>INCLUDE ANY INHERITANCE FROM A SPOUSE OR PARTNER.</p> <ol style="list-style-type: none"> 1. Yes 2. No

IHEvNo	<p><i>IF IHEv=1</i></p> <p>How many large inheritances did you receive in this earlier period, that is before [date 5 years ago]?</p> <p>IF MORE THAN 3, THE FOLLOWING QUESTIONS SHOULD BE ASKED FOR THE 3 MOST VALUABLE INHERITANCES</p> <p>ENTER NUMBER</p>
LOOP FOR UP TO 3 INHERITANCES	
IEYr	<p><i>IF IHEvNo >= 1</i></p> <p>In which year did you receive the [first/second/third] inheritance?</p>
IEVal	<p><i>IF IHEvNo >= 1</i></p> <p>And what was the total value, at that time, of everything you inherited, after tax and other deductions?</p> <p>ENTER AMOUNT IN £s</p>
IEValB	<p><i>IF IEVal=DK/Refusal</i></p> <p>SHOWCARD N5 Looking at this card, what was the approximate value of the inheritance at that time (after tax and other deductions)?</p> <ol style="list-style-type: none"> 1. Less than £1,000 2. £1,000 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 to £99,999 7. £100,000 to £249,999 8. £250,000 or more
END OF LOOP	
Other sums received	
ILGift	<p><i>Ask all</i></p> <p>SHOWCARD N6 Now I would like to ask you some questions about lifetime gifts - that is a gift worth £500 or more at any one time, given by family or friends during their lifetime.</p> <p>In the last two years (that is since (date)), have you received either goods or any cash gifts worth £500 or more to help with expenses such as those shown on this card? Please exclude money received from a trust fund.</p> <ol style="list-style-type: none"> 1. Yes, received goods 2. Yes, received cash gifts 3. Yes, received both goods and cash 4. No, neither
IGifVal	<p><i>IF ILGift=1,2 or 3</i></p> <p>What is the total value of the goods or cash gifts that you have received in the last two years? As mentioned before, please do not include any money received from a trust fund.</p>

	ENTER AMOUNT IN £s
IGfValB	<p><i>IF IGfVal=DK/Refusal</i></p> <p>SHOWCARD N7 Looking at this card, what is the approximate value of the goods or cash gifts that you have received in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 or more
IGfUse	<p><i>IF ILGift=2 or 3</i></p> <p>What did you do with the money you received in this way?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Spent it 2. Gave it away to others 3. Saved/ invested it 4. Paid off debts 5. Kept it (e.g. personal items/ businesses) 6. Sold it (e.g. personal items/ businesses) 7. Other (PLEASE SPECIFY)
IGfuOt	<p><i>IF IGfUse=7</i></p> <p>ENTER DETAILS</p>
ILump	<p><i>Ask all</i></p> <p>SHOWCARD N8 Apart from any lifetime gifts, have you personally received a payment of £500 or more from any of these sources shown on this card, or any other source, in the last two years (since (date))?</p> <ol style="list-style-type: none"> 1. Yes 2. No
ILumTy	<p><i>IF ILump=1</i></p> <p>SHOWCARD N8 From which sources have you received £500 or more in the last two years?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. A life insurance policy 2. A lump sum pension pay-out 3. A personal accident plan or some other form of compensation 4. Any other insurance payment 5. A redundancy payment 6. A win on the football pools, national lottery or other form of gambling 7. Other payment (PLEASE SPECIFY)
ILumOt	<i>IF ILumTy=7</i>

	ENTER DETAILS
ILife	<p><i>IF ILumTy=1</i></p> <p>About how much in total, after tax, have you received from your life insurance policy in the last two years (that is since....)?</p> <p>ENTER AMOUNT IN £s</p>
ILifb	<p><i>IF ILife =DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your life insurance policy in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILuPp	<p><i>IF ILumTy=2</i></p> <p>About how much in total, after tax, have you received from your lump sum pension pay-out in the last two years (that is since....)?</p> <p>ENTER AMOUNT IN £s</p>
ILuPb	<p><i>IF ILuPp=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your lump sum pension pay-out in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILAcc	<p><i>IF ILumTy=3</i></p> <p>About how much in total, after tax, have you received from your personal accident plan or other form of compensation in the last two years (that is since....)?</p> <p>ENTER AMOUNT IN £s</p>
ILAcb	<p><i>IF IIAcc=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from</p>

	<p>your personal accident plan or some other form of compensation in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILIns	<p><i>IF ILumTy=4</i></p> <p>About how much in total, after tax, have you received from your other insurance payment in the last two years (that is since...)?</p> <p>ENTER AMOUNT IN £s</p>
ILInb	<p><i>IF ILIns=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your other insurance payment in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILRed	<p><i>IF ILumTy=5</i></p> <p>About how much in total, after tax, have you received from your redundancy payment in the last two years (that is since...)?</p> <p>ENTER AMOUNT IN £s</p>
ILRdb	<p><i>IF ILRed=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your redundancy payment in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILWin	<p><i>IF ILumTy=6</i></p>

	<p>About how much in total, after tax, have you received from your win on the football pools, national lottery or other form of gambling in the last two years (that is since...)?</p> <p>ENTER AMOUNT IN £s</p>
ILWnb	<p><i>IF ILWin=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your win on the football pools, national lottery or other form of gambling in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILOth	<p><i>IF ILumTy=7</i></p> <p>About how much in total, after tax, have you received from your other payment in the last two years (that is since...)?</p> <p>ENTER AMOUNT IN £s</p>
ILOtb	<p><i>IF ILOth=DK/Refusal</i></p> <p>SHOWCARD N9 Looking at this card, can you tell me the approximate amount you have received from your other payment in the last two years?</p> <ol style="list-style-type: none"> 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
Future inheritances	
IHFut	<p><i>Ask all except proxies</i></p> <p>SHOWCARD N10 [*] Thinking again about inheritances, how likely do you think it is that you might receive an inheritance in the form of money, property or goods in the future?</p> <ol style="list-style-type: none"> 1. Definitely will 2. Very likely 3. Fairly likely 4. Not very likely 5. Not at all likely 6. Don't know
IFutVIB	<i>IF IHFut = 1,2 or 3</i>

	<p>SHOWCARD N11 (In total) What do you think the value of that inheritance might be? If the inheritance(s) will be shared, please give your own share only. Record net amount (after inheritance tax) if known.</p> <ol style="list-style-type: none"> 1. Less than £1,000 2. £1,000 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 to £99,999 7. £100,000 to £249,999 8. £250,000 to £499,999 9. £500,000 or more 10. Don't know (SPONTANEOUS ONLY)
Trusts	
Questions for settlors (who have put their own assets into a trust)	
TIntro	<p><i>Ask all</i></p> <p>(Earlier we talked about unit trusts, investment trusts and other types of financial products.) I would now like to ask some questions about a kind of trust which is set up by a specific arrangement, such as a deed of Trust.</p> <p>In a trust of this kind, assets like money, investments or property are put in the care of Trustees. The Trust specifies how these assets can be managed or given away, on behalf of beneficiaries who can be named individuals or sometimes charities.</p>
TSett	<p><i>Ask all</i></p> <p>Have any of your own assets been put into a trust?</p> <p>EXCLUDE: TRUSTS SET UP ON BEHALF OF SOMEONE ELSE IF THE RESPONDENT'S OWN ASSETS WERE NOT PUT INTO THE TRUST AT ANY STAGE.</p> <p>EXCLUDE: SITUATIONS WHERE THE RESPONDENT WILL BECOME THE OWNER OF THE ASSETS AT A LATER DATE (I.E. AS A BENFICIARY) AND FOR THIS REASON CONSIDERS THE ASSETS AS 'THEIRS', BUT WHERE IN FACT THOSE ASSETS HAVE NEVER ACTUALLY BEEN OWNED BY THE RESPONDENT.</p> <ol style="list-style-type: none"> 1. Yes 2. No
TNum	<p><i>IF TSett = 1</i></p> <p>How many separate trusts do you currently have assets in?</p> <p>ENTER NUMBER</p>
<i>LOOP FOR UP TO 3 TRUSTS</i>	
TCont1	<p><i>IF TSett=1</i></p> <p>[I am going to ask some questions about the (three) trusts that you have (the most) assets in. [if <i>TNum = DK</i> Please give an answer for those which you know about, starting with the most valuable]].</p>

TJnt	<p><i>IF TNum >=1 or DK</i></p> <p>[Thinking of the [first / second / third] (most valuable) trust, can/Can] I just check, does the trust contain only your own assets or was it set up jointly with another person in this household or with someone else?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Solely by respondent 2. Jointly with another person in this household 3. Jointly with someone outside the household
TPs	<p><i>If with someone in this household</i> <i>IF TJnt = 2</i></p> <p>With which other person (or people) in this household did you set this trust up?</p> <p>CODE ALL THAT APPLY</p>
TAcc	<p><i>IF TNum >= 1</i></p> <p>Would you be able to withdraw these assets for your own use in the future if you wanted to?</p> <ol style="list-style-type: none"> 1. Yes 2. No
TBen	<p><i>IF TNum >= 1</i></p> <p>SHOWCARD O1 Who are the beneficiaries of the trust?</p> <p>INCLUDE IN-LAWS AT RELEVANT CODES</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Self 2. Spouse/ partner 3. Son/ daughter (in-law) 4. Grandchild 5. Nephew / niece 6. Brother/ sister (in-law) 7. Other relative 8. Other non-relative/friend/ charity etc.
TVal	<p><i>If TNum >= 1</i></p> <p>Now thinking about the current value of the trust, what is the approximate current value of (your share of) the assets in the trust after paying off any debts?</p> <p>ENSURE VALUE IS SPLIT BETWEEN COUPLES WHO ARE JOINT SETTLORS</p> <p>ENTER AMOUNT IN £s</p>
TValB	<p><i>IF TVal = DK/Refusal</i></p> <p>SHOWCARD O2 Looking at this card, can you estimate the current value of (your share of) the assets?</p>

	<ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
TDup	<p><i>IF TVal=Response or TValB=Response</i></p> <p>Have you already included any of the assets in this trust when answering other questions in this interview?</p> <ol style="list-style-type: none"> 1. Yes 2. No
TDupA	<p><i>IF TDup = 1</i></p> <p>Does that include all of the assets in the trust or just some?</p> <ol style="list-style-type: none"> 1. All 2. Some
TAddVI	<p><i>IF TDupA=2</i></p> <p>Can you tell me the approximate current value of (your share of) the assets in the trust that have not already been covered in this interview?</p> <p>ENTER AMOUNT IN £s</p>
TAddVB	<p><i>IF TAddVI=DK/Refusal</i></p> <p>SHOWCARD O2</p> <p>Looking at this card, can you estimate the net current value of (your share of) the assets that have not already been covered in this interview?</p> <ol style="list-style-type: none"> 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
	<i>END OF LOOP</i>
Questions for beneficiaries	
TBenef	<p><i>Ask all</i></p> <p>Are you the beneficiary of a trust? That is, do you currently receive money from a trust, or will you receive money or capital from a trust in the future?</p> <p>EXCLUDE TRUSTS WHERE RESPONDENT IS ALSO THE SETTLOR (COVERED IN THE PREVIOUS SECTION)</p>

	<ol style="list-style-type: none"> 1. Yes 2. No
TBenNum	<p><i>IF TBenef = 1</i></p> <p>Can I just check, how many separate trusts are you the beneficiary of?</p> <p>ENTER NUMBER</p>
<i>LOOP FOR UP TO 3 TRUSTS</i>	
TCont2	<p><i>IF TBenef=1 and TBenNum > 3</i></p> <p>I am going to ask some questions about the three most valuable trusts.</p>
TWho	<p><i>IF TBenNum >= 1</i></p> <p>[Thinking of the [first / second / third] (most valuable) trust], by whom was the trust set up?</p> <p>INCLUDE IN-LAWS AT RELEVANT CODES</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Respondent 2. Spouse/ partner 3. Parent/ Parent in-law 4. Grandparent/great-grandparent 5. Uncle/aunt 6. Brother/sister (in-law) 7. Other relative 8. Other non-relative/friend
TBlnc	<p><i>IF TBenNum >= 1</i></p> <p>At present, are you able to take any income or capital from the trust, whether you have to apply for permission or not?</p> <ol style="list-style-type: none"> 1. Income only 2. Capital only 3. Both income and capital 4. Neither
TBRec	<p><i>IF TBlnc = 1,2 or 3</i></p> <p>Thinking of the last 12 months (since (date)) how much have you received in total from the trust after tax and any deductions?</p> <p>ENTER AMOUNT IN £s</p>
TBRecB	<p><i>IF TBRec=DK/ Refusal</i></p> <p>SHOWCARD O3</p> <p>Looking at this card, how much do you estimate that you have received from the trust in the last 12 months, after tax and deductions?</p> <ol style="list-style-type: none"> 1. Less than £500 2. £500 to £999 3. £1,000 to £4,999 4. £5,000 to £9,999

	5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 to £499,999 10. £500,000 or more
TBCap	<i>IF TBenNum >= 1</i> At some time in the future, will you receive all, or your share of, the assets held in the trust? 1. Yes 2. No
TBCKno	<i>IF TBCap = 1</i> Will you receive the assets on a specified date in the future? 1. Yes 2. No
TBCapY	<i>IF TBCKno = 1</i> In which year do you expect to have access to the assets in the trust? ENTER YEAR
TBValB	<i>IF TBCap=1</i> SHOWCARD O2 Looking at this card, what is the approximate current value of your share of the assets? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more
	<i>END OF LOOP</i>
Attitudes to Risk	
ORiska	<i>Ask all except proxies</i> SHOWCARD O4 [*] If you had a choice between a guaranteed payment of one thousand pounds and a one in five chance of winning ten thousand pounds, which would you choose? 1. Guaranteed payment of £1K 2. One in five chance of £10K 3. Don't know/ no opinion (SPONTANEOUS ONLY)
ORiskc	<i>Ask all except proxies</i>

	<p>SHOWCARD O5</p> <p>If you had a choice of receiving a thousand pounds today or one thousand one hundred pounds in a year's time, which would you choose?</p> <ol style="list-style-type: none"> 1. £1,000 today 2. £1,100 next year 3. Don't know/ no opinion (SPONTANEOUS ONLY)
Health	
QHealth1	<p><i>Ask all except proxies</i></p> <p>Finally, I have some questions about your circumstances.</p> <p>[*] How is your health in general; would you say it was ...</p> <p>RUNNING PROMPT</p> <ol style="list-style-type: none"> 1. Very good, 2. Good, 3. Fair, 4. Bad, 5. or Very bad?
LSill	<p><i>Ask all except proxies</i></p> <p>Do you have any long-standing illness, disability or infirmity - By long-standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?</p> <ol style="list-style-type: none"> 1. Yes 2. No
IllLim	<p><i>IF LSill=1</i></p> <p>Does this illness or disability (Do these illnesses or disabilities) limit your activities in any way?</p> <ol style="list-style-type: none"> 1. Yes 2. No
DisType	<p><i>IF LSill=1</i></p> <p>SHOWCARD P1</p> <p>Does this health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life?</p> <p>CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Mobility (moving about) 2. Lifting, carrying or moving objects 3. Manual dexterity (using your hands to carry out everyday tasks) 4. Continence (bladder and bowel control) 5. Communication (speech, hearing or eyesight) 6. Memory or ability to concentrate, learn or understand 7. Recognising when you are in physical danger 8. Your physical co-ordination (e.g. balance) 9. Other health problem or disability 10. None of these (SPONTANEOUS ONLY)

DisEver	<p><i>IF LSill=2</i></p> <p>Have you ever had a long-term (lasting for a year or more) illness, disability or infirmity that affected your ability to carry out normal day-to-day activities?</p> <p>1. Yes 2. No</p>
Carers	
Carer1Q	<p><i>MODULAR</i> <i>Ask all</i></p> <p>SHOWCARD P2 Do you do any of the things listed on this card for family members, friends, neighbours or others because they have long-term physical or mental ill-health or disability, or problems relating to old age? Please do not count anything you do as part of your paid employment.</p> <p>1. Yes 2. No</p>
National Insurance number	
NiNoCons	<p><i>Ask all</i></p> <p>To make the information that we have collected about your assets and economic circumstances more complete, we would like to add some extra financial information from records held by HM Customs and Revenue and the Department for Work and Pensions to your survey information. In order to do this, we need to obtain your written consent and to record your National Insurance Number.</p> <p>Like the answers you have given us, the information collected from these records will be completely confidential as guaranteed under the National Statistics Code of Practice and the Data Protection Act. This consent form gives some more detail and you can ask me any questions that you may have.</p> <p>INTERVIEWER: Give respondent consent form and collect the signed top copy (white) if respondent signs. Please code whether consent was given to collect further information.</p> <p>1. Consent given 2. Consent refused 3. Consent form left with respondent</p>
NiNoOK	<p><i>IF NiNoCons = 3</i></p> <p>Although I am leaving a consent form with you for now, may I record your National Insurance Number whilst I am here? This number will not be released or used for any purpose unless the actual consent form is signed and returned to us at a later date.</p> <p>PLEASE CODE WHETHER OK TO COLLECT NI NUMBER WHILST AWAITING CONSENT FORM</p> <p>1. Yes 2. No</p>

NiNum	<p><i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Please enter the number without any spaces.</p> <p>NATIONAL INSURANCE NUMBERS ARE ALWAYS MADE UP OF A COMBINATION OF LETTERS AND NUMBERS: TWO LETTERS, SIX NUMBERS AND THEN ANOTHER LETTER (WHICH CAN ONLY BE AN A, B, C OR D). FOR EXAMPLE: XX123456D.</p>
NiChkNm	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p> <p>ENTER PREFERRED FIRST NAME, 'OFFICIAL' FIRST NAME, MIDDLE INITIALS AND SURNAME</p>
NiTitle	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p> <p>ENTER PREFERRED TITLE</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
NiFiNme	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p> <p>ENTER PREFERRED FIRST NAME</p>
NiFcNme	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p> <p>ENTER PREFERRED 'OFFICIAL' FIRST NAME</p>
NiInNme	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p>

	ENTER PREFERRED MIDDLE INITIALS
NiSuNme	<p><i>If consent given and not previously recorded</i> <i>IF NiNoCons = 1 or NiNoOK = 1</i></p> <p>Can I just check the details of your full name? (This is to help us double-check that any extra information we add is taken from the correct record)</p> <p>ENTER PREFERRED SURNAME</p>
KITE (Keeping in touch exercise) for panel survey	
Intro	<p><i>All (personal interviews)</i> <i>If PersProx=1</i></p> <p>ASK OR RECORD</p> <p>May I just check...</p> <p>We will be carrying out a follow-up survey in about two years' time. Would it be alright for us to contact you again to see if you would be willing to take part?</p> <p>PROXIES OR NON-CONTACTS SHOULD BE CODED AS 'DON'T KNOW' (CODE 3). THIS IS A PANEL HOUSEHOLD. PLEASE EXPLAIN WE WOULD LIKE TO COME BACK AND MENTION THAT EACH ADULT RESPONDENT WILL RECEIVE A £10 INCENTIVE AFTER COMPLETION OF THE SECOND INTERVIEW.</p> <p>1. Yes 2. No 3. Don't know (CODE FOR NON-CONTACTS, REFUSALS AND PROXIES ONLY)</p>
IntroPr	<p><i>IF PersProx=2</i></p> <p>KITE BLOCK NOT ASKED FOR PROXIES.</p>
IntroCh	<p><i>IF DVAge >= 15 and Intro=Response</i></p> <p>ASK OR RECORD</p> <p>May I just check...</p> <p>We will be carrying out a follow-up survey in about two years' time. We would like to be able to contact everyone who will be over 16 at that time. Is it alright for us to check contact details for (Childs name)?</p> <p>PROXIES OR NON-CONTACTS SHOULD BE CODED AS 'DON'T KNOW' (CODE 3). THIS IS A PANEL HOUSEHOLD. PLEASE EXPLAIN WE WOULD LIKE TO COME BACK AND MENTION THAT EACH ADULT RESPONDENT WILL RECEIVE A £10 INCENTIVE AFTER COMPLETION OF THE SECOND INTERVIEW.</p> <p>1. Yes 2. No 3. Don't know (CODE FOR NON-CONTACTS, REFUSALS AND PROXIES ONLY)</p>
KiChkNm	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>Can I just check details of your name to use when we contact you (or send you a voucher)?</p>
KiTitle	<i>IF Intro = 1 or IntroCh=1</i>

	<p>ASK OR RECORD</p> <p>What is your title?</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
KiFiNme	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>ASK OR RECORD</p> <p>By which (first) name do you prefer to be known?</p> <p>DO NOT ENTER TITLE OR SURNAME HERE, JUST FIRST NAME. EARLIER YOU RECORDED THIS PERSON'S NAME AS (NAME PREVIOUSLY GIVEN), IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN).</p>
KiFNmYN	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>ASK OR RECORD</p> <p>[Earlier you told us your first name can be recorded as [name], is/ (And) is] there a different form of your first name (instead of KiFiNme) that we should use when writing to you (or sending a voucher)?</p> <p>RECORD WHETHER A DIFFERENT FIRST NAME (THAN KIFINME) NEEDS TO BE USED FOR THIS PURPOSE. (E.G. IF TONY IS ANTHONY, OR PERSON'S 'OFFICIAL' FIRST NAME (ON CORRESPONDENCE) IS NOT THEIR PREFERRED NAME)</p> <ol style="list-style-type: none"> 1. Yes 2. No
KiFcNme	<p><i>IF KiFNmYN=1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE FIRST NAME (FOR CONTACTING NEXT TIME).</p>
KilnNme	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>RECORD ANY MIDDLE INITIALS (IF REQUIRED) FOR A LETTER SENT TO THIS PERSON.</p> <p>(PRESS ENTER IF NO INITIAL)</p>
KiSuNme	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>ASK OR RECORD</p> <p>What is your surname?</p>

	<p>IF (NAME) SHARES THE SAME SURNAME AS THAT OF THE PERSON IN THE ROW ABOVE (I.E. KISUNME) ENTER “ (THE DOUBLE INVERTED COMMAS KEY) OR AS PERSON 2 ROWS ABOVE (KISUNME), ENTER “” (2 DOUBLE INVERTED COMMAS).</p> <p>RECORD SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED. ADD '(M)' TO BRING UP FUTURE MARRIED / MAIDEN / ALTERNATE SURNAME QUESTION.</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p> <p>IF RESPONDENT MENTIONS THAT THEY MAY HAVE AN ALTERNATE SURNAME (OR VARIATION) TO USE WHEN RECONTACTING THEM THEN ADD '(M)' AT THE END OF THEIR SURNAME TO BRING UP THE NEXT FIELD AND RECORD THE ALTERNATE FORM THERE.</p>
KiMNmYN	<p><i>IF Intro = 1 or IntroCh=1</i></p> <p>ASK OR RECORD</p> <p>May I just check, when we contact you in the future should we use a different surname or family name, (instead of KiSuNme)? (for example a married or maiden name)</p> <p>Record whether an alternative surname or family name needs to be used.</p> <ol style="list-style-type: none"> 1. Yes 2. No
KiMdNme	<p><i>IF KiMNmYN=1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED.</p> <p>IF (NAME) SHARES THE SAME ALTERNATIVE SURNAME FOR RECONTACT (MARRIED NAME, MAIDEN NAME OR ALTERNATIVE FAMILY NAME) AS THAT OF THE PERSON IN THE ROW ABOVE, I.E. KIMDNME, ENTER “ (THE DOUBLE INVERTED COMMAS KEY) OR AS PERSON 2 ROWS ABOVE (KIMDNME), ENTER “” (2 DOUBLE INVERTED COMMAS)</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p>
Contact	<p><i>If Intro=1 or IntroCh=1</i></p> <p>Next time, would you be happy for us to contact you on ...</p> <p>INDIVIDUAL PROMPT - CODE ALL THAT APPLY</p> <ol style="list-style-type: none"> 1. Your landline telephone? 2. A Mobile telephone? 3. Or, an Email address? 4. None of these (SPONTANEOUS ONLY)
LandPh	<p><i>IF Contact=1</i></p>

	<p>RECORD LANDLINE TELEPHONE NUMBER</p> <p>(MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE OR '-' AFTER THE STD CODE)</p> <p>IF [NAME] SHARES THE SAME LANDLINE AS THAT OF THE LAST PERSON ENTER " (THE DOUBLE INVERTED COMMAS KEY)/IF [NAME] SHARES THE SAME LANDLINE AS THAT OF THE PERSON 2 ROWS ABOVE ENTER "" (2 DOUBLE INVERTED COMMAS)</p>
LandPhK	<p>DERIVED</p> <p>CLEANED LANDLINE NUMBER.</p>
LandPhC	<p><i>IF LandPh=Response</i></p> <p>LANDLINE NUMBER = CLEANED LANDLINE NUMBER</p> <p>ENTER '1' TO CONTINUE (OR RETURN TO LANDPH AND CORRECT).</p> <p>NOTE: PEOPLE MAY TAKE AREA CODES WITH THEM WHEN MOVING.</p>
MobPh	<p><i>IF Contact=2</i></p> <p>RECORD MOBILE TELEPHONE NUMBER</p> <p>(MUST INCLUDE MOBILE 'NETWORK CODE' AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE 'NETWORK CODE')</p>
MobPhK	<p>DERIVED</p> <p>CLEANED MOBILE NUMBER.</p>
MobPhC	<p><i>IF MobPh=Response</i></p> <p>MOBILE PHONE NUMBER = CLEANED MOBILE NUMBER.</p> <p>ENTER '1' TO CONTINUE (OR RETURN TO MOBPH AND CORRECT).</p>
Email	<p><i>IF Contact=3</i></p> <p>RECORD EMAIL ADDRESS</p> <p>PLEASE TYPE IN THE ADDRESS CAREFULLY USING THE CORRECT PUNCTUATION. HERE ARE SOME COMMON FORMATS:</p> <p>jane.brown@hotmail.com janebrown@yahoo.co.uk j_brown@aol.co.uk</p>
CheckAdd	<p><i>IF Intro=1 or IntroCh=1</i></p> <p>Is this address correct?</p> <p>Address Line 1 Address Line 2 Address Line 3 Address Line 4 District Town</p>

	<p>Postcode</p> <p>1. Yes 2. No</p>
Prem1	<p><i>IF CheckAdd=2</i></p> <p>Can I just check... what is the first line of your address?</p> <p>IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [PREM1], ENTER " (THE DOUBLE INVERTED COMMAS KEY) / IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PERSON 2 ROWS ABOVE, I.E. [PREM1], ENTER "" (2 DOUBLE INVERTED COMMAS)</p> <p>PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Prem2	<p><i>IF CheckAdd=2</i></p> <p>And what is the second line of your address?</p> <p>PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Prem3	<p><i>IF CheckAdd=2 and Prem2=response</i></p> <p>What is the third line of your address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
Prem4	<p><i>IF CheckAdd=2 and Prem3=response</i></p> <p>What is the fourth line of your address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
District	<p><i>IF CheckAdd=2</i></p> <p>And in which district is your address?</p> <p>USE AS NECESSARY, ONLY RECORD TOWN/VILLAGE/DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
PostTown	<p><i>IF CheckAdd=2</i></p> <p>And in which town is your address?</p> <p>PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>

Postcode	<p><i>IF CheckAdd=2</i></p> <p>If you know it, what is the postcode for this address?</p> <p>PLEASE INCLUDE A SPACE IN THE POSTCODE YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES.</p> <p>IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K></p>
WhyPCErr	<p><i>If postcode entered is not in a standard UK format</i></p> <p>THE POSTCODE YOU HAVE ENTERED IS NOT IN A STANDARD UK FORMAT.</p> <p>THIS MAY BE BECAUSE IT IS NOT KNOWN IN FULL OR IS AN OVERSEAS ADDRESS. PLEASE EITHER GO BACK AND AMEND THE POSTCODE OR SELECT ONE OF THE OPTIONS SHOWN BELOW.</p> <p>THE ALLOWABLE FORMATS ARE : THE IDENTIFIED PROBLEMS ARE :</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode
KiAcpt	<p><i>IF PostTown<>TxtPostTown and TxtPostTown<>empty</i></p> <p>ENTERED POSTTOWN AND POSTTOWN RETURNED FROM POSTCODE DON'T MATCH.</p> <p>SELECT 'YES' TO ACCEPT (POSTTOWN RETURNED FROM POSTCODE) SELECT 'NO' TO KEEP (ENTERED POSTTOWN)</p> <ol style="list-style-type: none"> 1. Yes 2. No
Move	<p><i>IF Intro = 1 or IntroCh = 1</i></p> <p>How likely is it that you may move within the next year?</p> <ol style="list-style-type: none"> 1. Will be moving, and new address known 2. Definitely moving, but new address not known 3. Planning to move, arrangements in hand but not finalised 4. Hoping to move, but no arrangements made yet 5. No plans (as yet) to move 6. Definitely unlikely to move
MovAdd1	<p><i>IF Move=1</i></p> <p>What is the first line of your new address, please include the house number or name, and the name of the street or road?</p> <p>IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [MOVADD1], ENTER " (THE DOUBLE INVERTED COMMAS KEY)/ OR AS PERSON 2 ROWS ABOVE, I.E. [MOVADD1], ENTER " (2 DOUBLE INVERTED COMMAS)</p> <p>PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME</p>

	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION.
MovAdd2	<p><i>IF Move=1</i></p> <p>What is the second line of your new address?</p> <p>PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED)</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovAdd3	<p><i>IF Move=1</i></p> <p>What is the third line of your address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovAdd4	<p><i>IF Move=1</i></p> <p>What is the fourth line of your address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovDist	<p><i>IF Move=1</i></p> <p>And in which district is your address?</p> <p>USE AS NECESSARY, ONLY RECORD TOWN/VILLAGE/DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
MovTown	<p><i>IF Move=1</i></p> <p>And in which town is your address?</p> <p>PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>
MovPostC	<p><i>IF Move=1</i></p> <p>If you know it, what is the postcode for this address?</p> <p>PLEASE INCLUDE A SPACE IN THE POSTCODE</p> <p>YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES. IF THE RESPONDENT DOES NOT KNOW AT ALL, ENTER <CTRL>+<K></p>

WhyMPCEr	<p><i>If postcode entered is not in a standard UK format</i></p> <p>THE POSTCODE YOU'VE ENTERED ISN'T IN A STANDARD UK FORMAT. THIS MAY BE BECAUSE IT IS NOT (YET) KNOWN IN FULL OR IS AN OVERSEAS ADDRESS.</p> <p>PLEASE CHECK THE TEXT YOU HAVE ENTERED, AND IF APPROPRIATE CODE A REASON FROM THOSE SHOWN BELOW.</p> <p>THE ALLOWABLE FORMATS ARE : THE IDENTIFIED PROBLEMS ARE :</p> <ol style="list-style-type: none"> 1. Postcode checked, respondent is sure 2. Respondent was not sure of postcode 3. The address is not in the UK
KmAcpt	<p><i>IF MovTown<>TxtPostTown and TxtPostTown<>empty</i></p> <p>ENTERED POSTTOWN AND POSTTOWN RETURNED FROM POSTCODE DONT MATCH.</p> <p>SELECT 'YES' TO ACCEPT (POSTTOWN RETURNED FROM POSTCODE) SELECT 'NO' TO KEEP (ENTERED POSTTOWN)</p> <ol style="list-style-type: none"> 1. Yes 2. No
MEffdat	<p><i>IF Move=1</i></p> <p>May I know what date you will be moving into your new address please?</p>
Nominate	<p><i>IF Intro=1 or IntroCh=1</i></p> <p>You are very important to the success of our survey, is there anyone you could suggest we could contact just in case we were unable to reach you?</p>
Jump	<p><i>IF Nominate=1</i></p> <p>TO ENTER FIRST OR NEW 'NOMINATED PERSON' (PERSON SELECTED AS A CONTACT PERSON BY A HOUSEHOLD MEMBER), USE NOMINATED PERSON PARALLEL BLOCK, ONCE PERSON(S) ENTERED USE PARALLEL BLOCKS TO RETURN TO INTERVIEW.</p>
NomPerson	<p><i>IF Nominate=1</i></p> <p>THIS RESPONDENT CAN NOMINATE (UP TO) 2 CONTACT PEOPLE. IF THIS PERSON'S 2 NOMINATED PEOPLE ARE ALREADY SHOWN IN THE LIST BELOW, THEN SELECT THEM AT THIS QUESTION. IF ONE (OR BOTH) OF THIS PERSON'S NOMINATED PEOPLE ARE NOT SHOWN, THEN USE PARALLEL FIELDS (CTRL+ENTER) TO GO TO NOMINATED PERSON BLOCK AND ENTER THE DETAILS FOR THE NEW PERSON(S). THEN RETURN TO THIS POINT AND ENTER THE RELEVANT PERSON NUMBERS FOR THIS PERSON'S NOMINEES.</p> <p>PROMPT AS NECESSARY, BUT DO NOT REVEAL DETAILS OF PREVIOUSLY NOMINATED PEOPLE TO UNRELATED HOUSEHOLDERS.</p>
NomFNam	<p>What is the (fore)name of this first nominated person?</p>

NomSNam	(And) what is [NomFNam's] surname
NomTitl	<p>ASK OR RECORD</p> <p>And what is their title? (Mr, Mrs)</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
NomAdd1	What is the first line of (nominated persons) address, please include the house number or name, and the name of the street or road?
NomAdd2	And in which town (and county) is this address?
NomPostc	If you know it, what is the postcode for this address?
YNomPCEr	<p><i>If postcode entered is not in a standard UK format</i></p> <p>THE POSTCODE IS NOT IN A STANDARD FORMAT. IF THE RESPONDENT IS UNSURE WHAT THE CORRECT POSTCODE IS SELECT ONE OF THE OPTIONS BELOW, AS APPROPRIATE</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode 3. The address is not in the UK
Nom1Tel	<p>What is the first (landline or mobile) number of this nominated person?</p> <p>LANDLINE: INCLUDE STD (AREA) CODE AND NUMBER - PLEASE INCLUDE A SPACE OR '-' AFTER THE STD CODE.</p> <p>MOBILE: INCLUDE THE FULL CODE WHICH SHOULD START WITH '07'</p>
Nom1TelK	DERIVED : cleaned nominee number1
Nom2Tel	<p>What is the second (landline or mobile) number of this nominated person?</p> <p>LANDLINE: INCLUDE STD (AREA) CODE AND NUMBER - PLEASE INCLUDE A SPACE OR '-' AFTER THE STD CODE.</p> <p>MOBILE: INCLUDE THE FULL CODE WHICH SHOULD START WITH '07'</p>

Nom2TelK	DERIVED : cleaned nominee number2
NomTelsC	<i>IF Nom1Tel=Response or Nom2Tel=Response</i> Mobile/Landline number 1 = Nom1TelK Mobile/Area code 1 is ... Mobile/Landline number 2 = Nom2TelK Mobile/Area code 1 is... ENTER '1' TO CONTINUE (OR RETURN TO NOM1TEL OR NOM2TEL AND CORRECT). NOTE: PEOPLE MAY TAKE AREA CODES WITH THEM WHEN MOVING.
AddNew	Would you like to add the name of another nominated person? 1. Yes 2. No
No1Rel	<i>IF Nominate=1</i> ASK OR RECORD How is (nominated person 1) related to you? (if related)
No2Rel	<i>IF Nominate=1</i> ASK OR RECORD How is (nominated person 2) related to you? (if related)
ReqProx	SPONTANEOUSLY ONLY - RECORD IF RESPONDENT HAS REQUESTED THAT THEIR INTERVIEW SHOULD ONLY BE CARRIED OUT IN PERSON (NOT BY PROXY) AT FUTURE WAVES. 1. Not mentioned. 77. SPONTANEOUSLY ONLY - Requested to be interviewed only in person (in future).
Brief1K	<i>Ask all</i> BRIEF BOX 1 ENTER BRIEF BOX CODES (IF APPLICABLE)
Brief2K	<i>Ask all</i> BRIEF BOX 2 ENTER BRIEF BOX CODES (IF APPLICABLE)
VOUCHER (details of where to send £10 voucher)	
GiftAdP	<i>IF PersProx=2</i> We will be sending [respondent's name] a £10 gift voucher to thank them for helping us with this research. This will be posted to them from our office and may take up to 5 weeks to arrive. It will come in a white envelope with the ONS logo on. We will send it by recorded delivery so they will have to sign for it when it arrives. May I just check that we have their correct name and address so we can send the

	<p>voucher to them?</p> <p>ENTER REFUSAL (CTRL+R) IF THIS RESPONDENT DOES NOT WANT A VOUCHER.</p>
VoChkPr	<p><i>IF GiftAdP=Response</i></p> <p>Can I just check details of their name to use when we send them their voucher?</p>
GiftAdd	<p><i>IF PersProx=1</i></p> <p>We will be sending you a £10 gift voucher to thank you for helping us with this research. This will be posted to you from our office and may take up to 5 weeks to arrive. It will come in a white envelope with the ONS logo on. We will send it by recorded delivery so you will have to sign for it when it arrives.</p> <p>May I just check that we have your correct name and address so we can send the voucher to you personally?</p> <p>ENTER REFUSAL (CTRL+R) IF THIS RESPONDENT DOES NOT WANT A VOUCHER.</p>
VoChkNm	<p><i>IF GiftAdd=Response</i></p> <p>Can I just check details of your name to use when we send you your voucher?</p>
VoTitle	<p><i>IF GiftAdd= Response or GiftAdP=Response</i></p> <p>ASK OR RECORD</p> <p>What is your/their title?</p> <ol style="list-style-type: none"> 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
VoFiNme	<p><i>IF GiftAdd= Response or GiftAdP=Response</i></p> <p>ASK OR RECORD</p> <p>By which (first) name (do you/does name) prefer to be known?</p> <p>DO NOT ENTER TITLE OR SURNAME HERE, JUST FIRST NAME. EARLIER YOU RECORDED THIS PERSON'S NAME AS (NAME) IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)</p>
VoFNmYN	<p><i>IF GiftAdd= Response or GiftAdP=Response</i></p> <p>ASK OR RECORD</p> <p>[Earlier you told us your first name can be recorded as [name], is/ (And) is] there a different form of your/their first name (instead of VoFiNme) that we should use when sending you a voucher?</p>

	<p>RECORD WHETHER A DIFFERENT FIRST NAME THAT NEEDS TO BE USED FOR THIS PURPOSE. (E.G. IF TONY IS ANTHONY, OR PERSON'S 'OFFICIAL' FIRST NAME (ON CORRESPONDENCE) IS NOT THEIR PREFERRED NAME)</p> <p>1. Yes 2. No</p>
VoFcNme	<p><i>IF VoFNmYN=1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE FIRST NAME (FOR SENDING VOUCHER).</p>
VoInNme	<p><i>IF GiftAdd= Response or GiftAdP=Response</i></p> <p>RECORD ANY MIDDLE INITIALS (IF REQUIRED) FOR A LETTER SENT TO THIS PERSON. (PRESS ENTER IF NO INITIAL)</p>
VoSuNme	<p><i>IF GiftAdd= Response or GiftAdP=Response</i></p> <p>ASK OR RECORD</p> <p>What is your/their surname?</p> <p>IF (NAME) SHARES THE SAME SURNAME AS THAT OF THE PERSON IN THE ROW ABOVE (I.E. VOSUNME) ENTER “ (THE DOUBLE INVERTED COMMAS KEY) OR AS PERSON 2 ROWS ABOVE (VOSUNME), ENTER "" (2 DOUBLE INVERTED COMMAS).</p> <p>RECORD SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED. ADD '(M)' TO BRING UP MARRIED / MAIDEN / ALTERNATE SURNAME QUESTION.</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p> <p>IF RESPONDENT IS MARRIED (OR FORMERLY MARRIED) WOMAN, THE NEXT QUESTION CHECKS FOR A MAIDEN NAME. HOWEVER, IF RESPONDENT MENTIONS THAT THEY MAY HAVE AN ALTERNATE SURNAME (OR VARIATION) THEN ENTER '(M)' AT THE END OF THEIR SURNAME TO BRING UP THE NEXT FIELD AND RECORD THE ALTERNATE FORM THERE IF IT WOULD BE.</p>
VoSuNmeAlt	<p><i>IF KiSuNme<>Response and (VoSuNme<>Response or VoSuNme=Refusal)</i></p> <p>ENTER A (PRETEND) SURNAME WHICH CAN BE USED TO ADDRESS THE VOUCHER. DO NOT OFFER THIS FACILITY UNLESS RESPONDENT HAS REFUSED TO GIVE A SURNAME BUT HAS NOT (ALSO) REFUSED A VOUCHER.</p>
VoMNMmYN	<p><i>IF added (m) at end of surname at VoSuNme</i></p> <p>ASK OR RECORD</p> <p>May I just check, should we use a different surname or family name when we send you/them the voucher (instead of VoSuNme)? (for example a married or maiden name)</p> <p>RECORD WHETHER AN ALTERNATIVE SURNAME OR FAMILY NAME NEEDS TO BE USED.</p> <p>1. Yes 2. No</p>

VoMdNme	<p><i>IF VoMNmYN=1</i></p> <p>ASK OR RECORD</p> <p>RECORD ALTERNATIVE SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED.</p> <p>IF (NAME) SHARES THE SAME SURNAME AS THAT OF THE PERSON IN THE ROW ABOVE (I.E. VOSUNME) ENTER " (THE DOUBLE INVERTED COMMAS KEY) OR AS PERSON 2 ROWS ABOVE (VOSUNME), ENTER "" (2 DOUBLE INVERTED COMMAS).</p> <p>FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.</p>
WhchAdd	<p><i>IF Move=1</i></p> <p>You told us you were/(Name) was moving. Is it best to send the voucher here or to your/their new address?</p> <ol style="list-style-type: none"> 1. Send voucher to this address 2. Send voucher to moving address 3. Send voucher to a different address (e.g. workplace address)
VchHere	<p><i>IF Move<>1</i></p> <p>Should we send your/their voucher to you/them at this address? (THE SAMPLE ADDRESS MAY NEED CHECKING AT NEXT QUESTION.)</p> <ol style="list-style-type: none"> 1. Yes send to this address. 2. No, respondent is moving. 3. No, prefer sent to alternative address (e.g. work).
VSampAdd	<p><i>IF VchHere=1 or WhchAdd=1</i></p> <p>Can I check we have the right address for sending your/their voucher?</p> <p>Address Line 1 Address Line 2 Address Line 3 Address Line 4 District Post Town Postcode</p> <p>PLEASE CHECK THAT THIS IS THE CORRECT ADDRESS TO SEND THE VOUCHER TO.</p> <ol style="list-style-type: none"> 1. Correct, 2. Not correct/Enter new address (e.g. workplace address)
VAdd1	<p><i>IF VSampAdd=2</i></p> <p>What is the first line of your/(name's) address? Please include the house number or name, and the name of the street or road.</p> <p>IF (NAME) SHARES THE SAME (VOUCHER) ADDRESS AS THAT OF THE PERSON</p>

	<p>IN THE ROW ABOVE, PRESS " (THE DOUBLE INVERTED COMMAS KEY)' OR IF SHARES THE SAME (VOUCHER) ADDRESS AS THAT OF THE PERSON TWO ROWS ABOVE, ENTER "" (2 DOUBLE INVERTED COMMAS)</p> <p>PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VAdd2	<p><i>IF VSampAdd=2</i></p> <p>What is the second line of your/(name's) address?</p> <p>PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED)</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VAdd3	<p><i>IF VSampAdd=2</i></p> <p>What is the third line of your/(name's) address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VAdd4	<p><i>IF VSampAdd=2</i></p> <p>What is the fourth line of your/(name's) address?</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VDstrct	<p><i>IF VSampAdd=2</i></p> <p>And in which district is your/(name's) address?</p> <p>USE AS NECESSARY, ONLY RECORD TOWN/VILLAGE/DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
VPstTwn	<p><i>IF VSampAdd=2</i></p> <p>And in which town is your/(name's) address?</p> <p>PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>
VPostCd	<p><i>IF VSampAdd=2</i></p> <p>If you know it, what is the postcode for this address?</p> <p>PLEASE ENSURE FULL POSTCODE IS RECORDED</p>

	<p>PLEASE INCLUDE A SPACE IN THE POSTCODE IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K></p>
YVoPCEr	<p><i>If postcode entered is not in a standard UK format</i></p> <p>THE POSTCODE YOU HAVE ENTERED IS NOT IN A STANDARD UK FORMAT. THIS MAY BE BECAUSE IT IS NOT KNOWN IN FULL.</p> <p>PLEASE EITHER GO BACK AND AMEND THE POSTCODE OR SELECT ONE OF THE OPTIONS SHOWN BELOW.</p> <p>THE ALLOWABLE FORMATS ARE : THE IDENTIFIED PROBLEMS ARE :</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode
VoAcpt	<p><i>IF VPstTwn<>TxtPostTown and TxtPostTown<>empty</i></p> <p>ENTERED POST TOWN (NAME OF ORIGINAL POST TOWN GIVEN) AND POST TOWN RETURNED FROM POSTCODE (POST TOWN FROM POSTCODE GIVEN) DON'T MATCH</p> <p>SELECT 'YES' TO ACCEPT POST TOWN FROM POSTCODE GIVEN SELECT 'NO' TO KEEP ORIGINAL POST TOWN GIVEN</p> <ol style="list-style-type: none"> 1. Yes 2. No
VMveAlt	<p>DERIVED :</p> <p>whether additional address is moving address or alternative address.</p> <ol style="list-style-type: none"> 1. moving address 2. alternative address
VMAddx	<p><i>IF VchHere=2</i></p> <p>Do you know where you will be moving to?</p> <ol style="list-style-type: none"> 1. Yes 2. No
XAdd1	<p><i>IF WhchAdd=3 or VchHere=3 or VMAddx=1</i></p> <p>Enter first line of your/ their new/the other (work) address</p> <p>PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
XAdd2	<p><i>IF WhchAdd=3 OR VchHere=3 OR VMAddx=1</i></p> <p>Enter second line of your/ their new/the other (work) address</p> <p>PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED)</p>

	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XAdd3	<p><i>IF XAdd2=Response</i></p> <p>Enter third line of your/ their new/the other (work) address</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
XAdd4	<p><i>IF XAdd3=Response</i></p> <p>Enter fourth line of your/ their new/the other (work) address</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
XDstrt	<p><i>IF WhchAdd=3 or VchHere=3 or VMAddx=1</i></p> <p>Enter district of your/ their new/the other (work) address</p> <p>USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION</p>
XPTown	<p><i>IF WhchAdd=3 or VchHere=3 or VMAddx=1</i></p> <p>Enter town of your/ their new/the other (work) address</p> <p>PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON</p> <p>PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)</p>
XPostCd	<p><i>IF WhchAdd=3 or VchHere=3 or VMAddx=1</i></p> <p>Enter post code of your/ their new/the other (work) address</p> <p>PLEASE INCLUDE A SPACE IN THE POSTCODE</p> <p>YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES.</p> <p>IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K></p>
YVxPCEr	<p><i>If postcode entered is not in a standard UK format</i></p> <p>THE POSTCODE YOU HAVE ENTERED IS NOT IN A STANDARD UK FORMAT.</p> <p>THIS MAY BE BECAUSE IT IS NOT KNOWN IN FULL.</p> <p>PLEASE EITHER GO BACK AND AMEND THE POSTCODE OR SELECT ONE OF THE OPTIONS SHOWN BELOW.</p>

	<p>THE ALLOWABLE FORMATS ARE : THE IDENTIFIED PROBLEMS ARE :</p> <ol style="list-style-type: none"> 1. Respondent is sure postcode is correct 2. Respondent was not sure of postcode 3. The address is not in the UK
XpAcpt	<p><i>IF XPTown<>TxtPostTown and TxtPostTown<>empty</i></p> <p>ENTERED POST TOWN (NAME OF ORIGINAL POST TOWN GIVEN) AND POST TOWN RETURNED FROM POSTCODE (POST TOWN FROM POSTCODE GIVEN) DON'T MATCH</p> <p>SELECT 'YES' TO ACCEPT POST TOWN FROM POSTCODE GIVEN SELECT 'NO' TO KEEP ORIGINAL POST TOWN GIVEN</p> <ol style="list-style-type: none"> 1. Yes 2. No
VMAAdDt	<p><i>IF VchHere=2</i></p> <p>Do you know roughly when you will be moving to</p> <p>Address line 1 Address line 2 Address line 3 Address line 4 Post Town Postcode</p> <ol style="list-style-type: none"> 1. Yes 2. No
VMAAdDat	<p><i>IF VMAAdDt=1</i></p> <p>TRY TO GET MOVING-IN DATE IN AS MUCH DETAIL AS POSSIBLE</p> <p>IF DOES NOT KNOW DAY ENTER 15</p> <p>TAKE THEIR BEST GUESS FOR MONTH AND YEAR</p>