



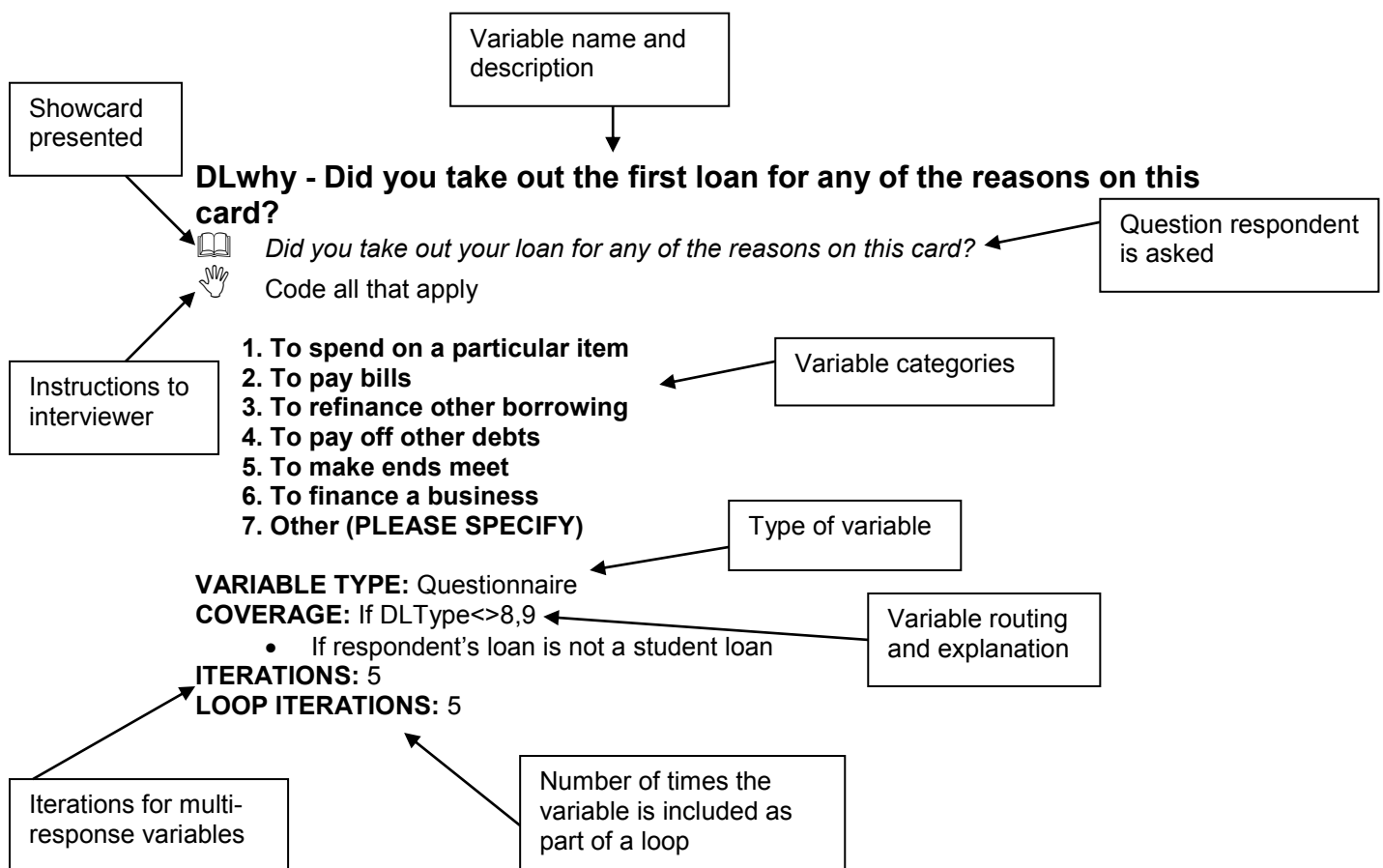
Wealth and Assets Survey questionnaire

Wave 2 report dataset: June 2012

Most of the questions for wave two are the same as in wave one. However a number of new questions were added to the wave two questionnaire and some questions in wave one were amended. You should check the value labels of the relevant wave one and wave two variables to identify any differences between waves.

Alos, please note that not all of the variables documented in this questionnaire have been included in the report dataset. Please refer to the variable lists for the content of the report datasets.

Layout of variable information



- Indicates the end of a variable
- Indicates the start/end of a loop of questions
- - - - - Indicates the start/end of a loop of questions within another loop
- (number) Indicates a change in the question in some way between wave one and wave two. Further details on the nature of the change will be documented in the changes section of this user guide.
- (number) Indicates a new question in the wave two questionnaire. It will be documented in full in the changes section of this user guide.

- Indicates that the wave one response has been fed forward. The respondent is asked to confirm if the answer remains the same. Otherwise, if the respondent is new to the survey or if there was no response for wave one, the interviewer asks the question as shown.
- ✘ Indicates that this question is no longer asked at wave two or the variable is no longer included on the dataset.

Household level variables



Latest information on address and household membership is fed forward from HAS Address Database (latest information from Wave 1 or KITE telephone interview)



Data items fed forward: Date of wave one interview (**RStartDat**); **RName**; **RSex**; **RBirth**; **RxMarSta**

HHoldNo - Anonymised serial number

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Year - Sample year

VARIABLE TYPE: Administrative Variable

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Month - Sample month

VARIABLE TYPE: Administrative Variable

.....

TLA - Survey three-letter acronym

VARIABLE TYPE: Administrative Variable

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GOR - Government Office Region

1. North East
2. North West
4. Yorkshire and The Humber
5. East Midlands
6. West Midlands
7. East of England
8. London
9. South East
10. South West
11. Wales
12. Scotland

VARIABLE TYPE: Questionnaire

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Country - Country (based on GOR)

1. England
2. Wales
3. Scotland
4. Northern Ireland

VARIABLE TYPE: Administrative Variable

.....

NumAdult - Number of adults in household

VARIABLE TYPE: Blaise derivation

.....

NumChild - Number of children in household

VARIABLE TYPE: Blaise derivation

.....

NumCivPtr - Number of Civil Partners

VARIABLE TYPE: Blaise derivation

.....

NumSSex - Number of same sex partners

VARIABLE TYPE: Blaise derivation

.....

NumCPart - Number of cohabiting partners

VARIABLE TYPE: Blaise derivation

.....

NumMPart - Number of married partners

VARIABLE TYPE: Blaise derivation

.....

NumHHldr - Number of householders

VARIABLE TYPE: Blaise derivation

NumCh18 - Number of children aged 18 or under

VARIABLE TYPE: Blaise derivation

▣ Curstat

When we last interviewed you in ...(StartDat of W1 or KITE)... the members of this household were.... Can you tell me if they still live here or not.?



Code the appropriate current status for each household member for this wave. If anyone has moved, a new household needs to be opened for each address (known or unknown). If anyone is no longer eligible, open a new household and code all ineligibles irrespective of reason
(Last time, this person indicated....)

1. Resident here - eligible for interview
2. Resident here: Under the age of 16
3. Moved from Hhold 1 - Now resident locally; details known; can interview
4. Moved from Hhold 1 - Now resident elsewhere in GB; details known; reallocate
5. Moved from Hhold 1 - Now resident at unknown address
6. Ineligible - Died since last call
7. Ineligible - Now in institution (for 6 months or more)
8. Ineligible - Now resident abroad (for 6 months or more)
9. Ineligible - Mover at KITE, new case already created; or, No Original Sample Members left

VARIABLE TYPE: Questionnaire

COVERAGE: All – known members of household are displayed

▣ MovedWth

Did this person move to the same new address/household as another person already coded?



17 none of those listed

VARIABLE TYPE: Questionnaire

COVERAGE: If CurStat = 3, 4, 5, 8

- If someone has moved from the household since Wave 1 and they now reside locally or elsewhere in Great Britain (and their details are known) or if they are now resident at an unknown address or abroad for 6 months or more
-

▣ DateMov



Enter date of move for (name)



For day not given... enter 15 for a day



For month not given... enter 6 for a month

VARIABLE TYPE: Questionnaire

COVERAGE: If CurStat = 7, 8

- If someone in the household has moved to an institution or abroad for six months or more since Wave 1

CountRes



Enter country where now resident

VARIABLE TYPE: Questionnaire

COVERAGE: If CurStat = 8

- If someone in the household has moved abroad for six months or more since Wave 1

DateDth



Enter (name's) date of death



For day not given... enter 15 for day



For month not given... enter 6 for month

VARIABLE TYPE: Questionnaire

COVERAGE: If CurStat = 6

- If someone in the household has died since Wave 1

KnowDet

Which details are known of where this person has moved?

1. **Address known**
2. **Telephone number known**
3. **E-mail address known**

VARIABLE TYPE: Questionnaire

COVERAGE: If CurStat = 3, 4

- If someone has moved from the household since Wave 1 and they now reside locally or elsewhere in Great Britain (and their details are known)

HldStat

1. **Same address as before**
2. **Mover**
3. **Ineligible**

VARIABLE TYPE: Blaise Derivation

Housing tenure and type of accommodation



Data items fed forward: **R**Accom; **R**HseType; **R**FitType; **R**AccOth; **R**Ten1; **R**Tied; **R**Llord; **R**Furn; **R**HBedRm

● Accom - Household accommodation



Please code the household's accommodation: (must be space used by household)

1. a house or bungalow,
2. a flat or maisonette,
3. a room/rooms,
4. other

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

● HseType - Type of House

Is it (the house or bungalow)...

1. detached,
2. semi-detached,
3. or terraced/end of terrace?

VARIABLE TYPE: Questionnaire

COVERAGE: If Accom = 1

- If the household's accommodation is a house or a bungalow
-

● FitTyp - Type of flat

Is the flat/maisonette...

1. a purpose-built block,
2. a converted house/some other kind of building?

VARIABLE TYPE: Questionnaire

COVERAGE: If Accom = 2

- If the household's accommodation is a flat or a maisonette
-

● AccOth - Type of other accommodation

Is it (the accommodation)...

1. a caravan, mobile home or houseboat,
2. some other kind of accommodation?

VARIABLE TYPE: Questionnaire

COVERAGE: If Accom = 4

- If the household's accommodation is another form of accommodation
-

● Ten1 – Tenure



In which of these ways do you occupy this accommodation?



Make sure the answer applies to HRP [name]

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

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

● Tied - Accom tied to job

■(1)

Does the accommodation go with the job of anyone in the household?

Last time this was recorded as...



If the accommodation goes with the job of somebody who is temporarily not a member of the household, code yes



If the accommodation used to go with the job of someone in the household, but this is no longer the case, code no

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 4 or 5

- If accommodation is rented (Ten1 = 4)
 - If household live in accommodation rent free (including rent-free in relative's/friend's property: excluding squatting) (Ten1 = 5)
-

● LLord – Landlord

Who is your landlord...



Individual prompt: code first that applies

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?

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 4 or 5

- If accommodation is rented (Ten1 = 4)
 - If household live in accommodation rent free (including rent-free in relative's/friend's property: excluding squatting) (Ten1 = 5)
-

Tenure - Tenure of accommodation

1. Own main residence outright
2. Buying main residence with mortgage/loan
3. Shared Ownership of main residence
4. Renting main residence from LA or HA
5. Renting main residence from private ind
6. Rent, DK who from
7. Living rent free in main residence
8. Squatting in main residence

VARIABLE TYPE: SPSS derivation

● Furn - Whether accommodation is furnished

Is the accommodation provided...



Running prompt

1. furnished,
2. partly furnished (e.g. curtains and carpets only),
3. or unfurnished?

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 4 or 5

- If accommodation is rented (Ten1 = 4)
 - If household live in accommodation rent free (including rent-free in relative's/friend's property: excluding squatting) (Ten1 = 5)
-

DVPriRnt - DV private renting household

1. Yes
2. No

VARIABLE TYPE: Blaise derivation

.....

Main residence ownership and number of rooms

HHown - How became owner of main residence

■(2)

Which of the following best describes how you came to own this property outright? Have you...



Running Prompt

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?**

VARIABLE TYPE: Questionnaire

COVERAGE: If HldStat = 2 and Ten1 = 1

- If household has moved address since Wave 1 (HldStat=2)
 - And if accommodation is owned outright (Ten1=1)
-

HBedrm - Number of bedrooms

■(3)

How many bedrooms do you have in this accommodation?

Last time, there were... bedrooms



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.

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

Value of main residence



Initial questions asked only of owner occupiers who have moved since W1 and those who have become owner occupiers since W1.



Data items fed forward : RShare; RShareP

HIntro - Introduction to Home Owners section

■(4)

The next questions are about the value of your property

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 1, 2 or 3

- If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

HAgeB - When was main residence built

■(5)

When was this property built?

1. Before 1919
2. 1919-1944
3. 1945-1964
4. 1965-1984
5. 1985 or later

VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and (Ten1 = 1, 2 or 3)

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

HAgeYr - Year built if 1985 or later



Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If HAgeB = 5

- If property was built in 1985 or later
-

HBuyYr - Year bought main residence

■(6)

In which year did you (buy/acquire) this accommodation?



Enter year



If accommodation has been inherited, please record year of inheritance

VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and Ten1 = 1, 2 or 3

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

HBuySe - Season quarter bought main residence

■(7)

And in which quarter or season of that year?

1. Jan to March (Winter)
2. April to June (Spring)
3. July to Sept (Summer)
4. Oct to Dec (Autumn)

VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and Ten1 = 1, 2 or 3

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

○ HShare - Whether shares ownership of main residence

Can I just check, do you share the ownership of this property with anyone other than a member of this household?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 1, 2 or 3

- If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

● HShareP - Shared percentage of main residence

Approximately what percentage of the property do you (and other members of this household) own?

VARIABLE TYPE: Questionnaire

COVERAGE: If HShare = 1

- If ownership of the property is shared with a person outside the household
-

HPrice - Price paid for all or share of main residence

■(8)

How much did you (and other members of this household) pay for (your share in) the property?


VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and ((Ten1 = 1 and HHown <> 3) or Ten1=2,3)

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - And if accommodation is owned outright and it was not inherited (Ten1=1 and HHown<>3)
 - Or accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - Or accommodation is paid part rent and part mortgage (Ten1 = 3)
-

HPriceB – Estimate of house price

■(9)

 *(Looking at this card), can you tell me about how much you (and other members of this household) paid?*

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


VARIABLE TYPE: Questionnaire

COVERAGE: If HPrice = DK/Refusal

- If amount paid for share in the property is unknown or if the interviewer is refused an answer
-

HBFrom – Who bought main residence from

■(10)

 Who did you buy this accommodation from?

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and ((Ten1 = 1 and HHown <> 3) or Ten1=2,3)

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - And if accommodation is owned outright and it was not inherited (Ten1=1 and HHown<>3)
 - Or accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - Or accommodation is paid part rent and part mortgage (Ten1 = 3)
-

HRTBev – Ever bought home from LA under RTB

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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If HBFrom <> 3 or 4

- If accommodation was not bought from local authority, council, New Town Corporation, Scottish Homes (HBFrom <> 3)
 - If accommodation was not bought from the Housing Association (HBFrom <> 4)
-

HHOSch – Ever bought through assisted home ownership

■(11)

Have you ever purchased a property through an assisted homeownership scheme, for example HomeBuy or a Key Worker scheme?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (HldStat=2 or RTen1=4,5,6) and ((Ten1 = 1 and HHown <> 3) or Ten1=2,3)

- If household has moved address since Wave 1 or if they did not own the property outright, were not buying the property with the help of a mortgage or paying part rent and part mortgage on the property at Wave 1 (HldStat=2 or RTen1=4,5,6)
 - And if accommodation is owned outright and it was not inherited (Ten1=1 and HHown<>3)
 - Or accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - Or accommodation is paid part rent and part mortgage (Ten1 = 3)
-

✕HRTBYr – Year bought through RTB assisted home owner

[Not asked in Wave 2]

HValue – Expected current value of main residence

■(12)

About how much would you expect to get for your current home if you sold it today (before paying off any outstanding mortgage or loan on the property)?



If house is shared with someone else, record total value (not just respondent's shared part of the value)

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 1, 2 or 3

- If accommodation is owned outright (Ten1= 1)
- If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
- If accommodation is paid part rent and part mortgage (Ten1 = 3)

IMPUTED: As hvalue_i

HValB – Estimate of main residence value

■(13)



(Looking at this card) which of these bands is closest to the amount that your home would be worth if you sold it today?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If HValue = DK/Refusal

- If house value is unknown or if the interviewer is refused an answer
-

hvalue_i – Expected current value of main res imputed

VARIABLE TYPE: Imputed

hvalueflag – Imputation flag for HValue

VARIABLE TYPE: Imputation flag

DVHValue – Value of share of main residence

VARIABLE TYPE: SPSS derivation

HValRs - Basis for estimate of main residence value

Can you tell me what this estimate is based on?



Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: If HValue or HValB = Response

ITERATIONS: 5

HEExt



In the last two years, have you extended this property in any of the ways shown on this card?



Code all that apply

1. Built an extension
2. Built a conservatory
3. Converted a loft into living space
4. Converted a garage into living space
5. Made an additional bathroom/ shower room & WC
6. Major rebuild of entire property
7. Other (SPECIFY)
8. Not extended

VARIABLE TYPE: Questionnaire

COVERAGE: If HldStat=1 and RTen=1,2,3 and Ten1=1,2,3

- If respondent is at the same address as in Wave 1 (Hldstat=1)
- And if respondent owned the property, was buying it with the help of a mortgage or if they were paying part rent and part mortgage at Wave 1 (RTen1=1,2,3)
- And if respondent owns the property now or is buying it with the help of a mortgage or paying part rent and part mortgage (Ten1=1,2,3)

Mortgages on main residence



Data items fed forward : RMNumb; RMType; RMVal; RMValB

MIntro – Introduction to mortgage section

I'd now like to ask some questions about any mortgages that you may have on this property.

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1 = 1, 2 or 3

- If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
-

✕MEver – Ever taken out a mortgage or loan secured on this property

[Not asked in Wave 2]

.....

MNumN – Number of outstanding mortgages or loans currently outstanding on property

■(14)

How many mortgages or loans do you currently have outstanding on this property (including any extensions or 'top ups' you have taken out)?



Exclude mortgages which have been paid off and equity release schemes



If more than three mortgages, ask about the three largest



Unsecured loans should not be included here – They will be covered later in the questionnaire

VARIABLE TYPE: Questionnaire

COVERAGE: If (RMNumb=0 or RMNumb<>Response) and Ten1=2,3

- If household had no mortgage at Wave 1 (RMNumb=0 or RMNumb<>Response)
 - And if accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - Or if accommodation is paid part rent and part mortgage (Ten1 = 3)
-

▣ MW1Chk

Last time we interviewed you, we recorded that you had (RMNumb) mortgage(s) of the following type(s). Do you still have the following:

RMType (£RMVal/ RMValB outstanding)?



Repeat question for each mortgage

1. Yes
2. No
3. Not sure/ Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If RMNumb>0

- If respondent had any mortgages at Wave 1
-

▣ MExtn

In the last two years, have you increased your borrowing by taking out an extension or top-up on an existing mortgage? Please do not include any money received through equity release schemes.

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RMNumb>0 and MNumbN>0

- If respondent had any mortgages at Wave 1 (RMNumb>0)
 - And if respondent has any mortgages now (MNumbN>0)
-

▣ MExtRs



Which of the items on this card, if any, was the extra borrowing for?



Code all that apply

1. To make improvements or extensions to this property
2. To pay bills or other debts
3. To make ends meet
4. To help purchase a major item such as a car, boat or caravan
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)
8. In connection with a business
9. Other (SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If MExtn=1

- If respondent has taken out an extension or a top-up on an existing mortgage in the last two years
-

▣ MChge

And in the last two years, have you taken out any new mortgages on this property?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RMNumb>0 and MNumbN>0

- If respondent had any mortgages at Wave 1 (RMNumb>0)
 - And if respondent has any mortgages now (MNumbN>0)
-

▣ MChgeNum

How many new mortgages or loans have you taken out on this property?



If more than three new mortgages, code <3>

VARIABLE TYPE: Questionnaire

COVERAGE: If MChge=1

- If respondent has taken out any new mortgages on the property in the last two years
-

▣ MNumbO

Can I just check, how many mortgages or loans do you currently have outstanding on this property?



Do not include mortgages which have been paid off



Do not include equity release schemes

VARIABLE TYPE: Questionnaire

COVERAGE: If RMNumb>0

- If respondent had any mortgages at Wave 1



Loop for each mortgage (up to 3). If more than 3 mortgages ask about the 3 largest



Program checks details for W1 mortgages first, then asks about new mortgages. Note that in Q1 and Q2 of Wave 1 the maximum number of mortgages held (**RMNumb**) was three



Data items fed forward : **RMNumb**; **RMType**; **RMVal**; **RMValB**; **RMName**; **RMOName**; **RMJName**; **RMEndW**; **RMall**; **RMAITy**; **RMylft**

■ MorTID

I would now like to update or collect some details about your mortgages.



Program allows for up to three mortgages in total



If more than three mortgages ask about the three largest

VARIABLE TYPE: Questionnaire

COVERAGE: If **MNumbO**>0 or **MNumbN**>0

- If respondent currently has a mortgage on the property

.....

MName – Mortgage loan held singly or jointly

■(15)

Is your (first/second/third) mortgage or loan held in one person's name or held jointly with someone else?



If old mortgage: *Last time, this mortgage was...*

1. One persons name
2. Held jointly

VARIABLE TYPE: Questionnaire

COVERAGE: If **MNumbO**>0 or **MNumbN** > 0

- If at least one mortgage or loan is outstanding on the property

LOOP ITERATIONS: 3

○ MName – Person no of sole mortgage loan holder



Ask or record person number of sole mortgage or loan holder.



Enter person number of household or use code 17 for person outside household.

1. Person 1
2. Person 2
3. Person 3
4. Person 4
5. Person 5
6. Person 6
7. Person 7
8. Person 8
9. Person 9
10. Person 10
11. Person 11
17. Person outside of household

VARIABLE TYPE: Questionnaire

COVERAGE: If MName = 1

- If the mortgage or loan is held in one person's name

LOOP ITERATIONS: 3

.....

○ MJname – Person nos of shared mortgage loan holder



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.

Code all that apply

1. Person 1
2. Person 2
3. Person 3
4. Person 4
5. Person 5
6. Person 6
7. Person 7
8. Person 8
9. Person 9
10. Person 10
11. Person 11
17. Person outside of household

VARIABLE TYPE: Questionnaire

COVERAGE: If MName = 2

- If the mortgage or loan is held jointly with someone else


ITERATIONS: 4


LOOP ITERATIONS: 3


.....

MReas– Reasons for taking out mortgage loan

■(16)

 Which of these items best describe the reasons why you took out this mortgage (remortgage) or loan?

 Code all that apply

 Prompt as necessary

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 make ends meet
6. To help purchase a second home, holiday home or a buy-to-let property
7. To help a family member purchase a home
8. To help a family member with some other major expense (e.g. university fees)
9. In connection with a business, or to help purchase business premises
10. To help purchase a major item such as a car, boat or caravan
11. Some other purpose

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbO>0 or MNumbN > 0

- If at least one mortgage or loan is outstanding on the property


ITERATIONS: 9


LOOP ITERATIONS: 3

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MType – Type of mortgage loan secured on property

■(17)

 Looking at this card, which of these options best describes this mortgage or loan secured on your property?

 Flexible mortgages may be repayment, endowment or other investments.

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 (where your mortgage payments cover interest only)
5. a PEP, Unit Trust or ISA mortgage
6. An interest only mortgage with more than one linked investment (e.g. pension and unit trust, endowment and ISA)
7. an interest only mortgage with no linked investment (e.g. NO endowment, pension or PEP or ISA)
8. Another type (not listed above)
9. **SPONTANEOUS ONLY:** An unsecured loan not listed above

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbO>0 or MNumbN > 0

- If at least one mortgage or loan is outstanding on the property

LOOP ITERATIONS: 3

.....

● MEndw – Whether there are any endowment policies covering mortgage or loan

(Can I just check) Are there any endowment policies covering the repayment of this mortgage or loan?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If MType <> 2

- If mortgage or loan is not a repayment mortgage or loan

LOOP ITERATIONS: 3

.....

Mendnum – Number of endowment policies covering mortgage or loan

How many endowment policies cover the repayment of this mortgage or loan?

VARIABLE TYPE: Questionnaire

COVERAGE: If MEndw = 1


- If there are endowment policies covering the repayment of the mortgage or loan


LOOP ITERATIONS: 3


.....


● MAII – Whether mortgage is all-in-one account

■(18)

 *Is your mortgage an all-in-one account?
Last time, this mortgage was...*

 These are a type of flexible mortgage which allow a person to link together accounts, such as a current account, a savings account and a mortgage or other types of loans

 There are two types of all-in-one account mortgages: current account mortgages and offset mortgages

 Examples include the Natwest One account or the Woolwich Openplan account

1. Yes
2. No

VARIABLE TYPE: Questionnaire


COVERAGE: If MNumbO>0 or MNumbN > 0

- If at least one mortgage or loan is outstanding on the property

LOOP ITERATIONS: 3

.....

● MAIIty – Type of all-in-one account mortgage

 *Is your all-in-one account mortgage a current account mortgage or an offset mortgage?*

1. Current Account Mortgage
2. Offset Mortgage

VARIABLE TYPE: Questionnaire

COVERAGE: If MAII = 1

- If mortgage is an all-in-one account

LOOP ITERATIONS: 3

.....

MVal – Amount outstanding on mortgage or loan



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)?



Include any extensions to a mortgage or loan.
Total amount outstanding- before deducting value of endowment.

VARIABLE TYPE: Questionnaire

COVERAGE: If MAITy <> 1

- If all-in-one mortgage account is not a current account mortgage

IMPUTED: As MVal_i

LOOP ITERATIONS: 3

MValB – Estimate of amount outstanding on mortgage or loan



Looking at this card, can you tell me which one of these categories comes closest to the amount outstanding on your mortgage or loan?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If MVal = DK/Refusal

- If amount outstanding on mortgage or loan is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 3

MVal_i – Imputed amount outstanding on mortgage remortgage

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 3

MValflag – Imputation flag for MVal

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 3

MNeg – Negative balance on all-in-one mortgage

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.

VARIABLE TYPE: Questionnaire

COVERAGE: If MAITy = 1

- If all-in-one account mortgage is a current account mortgage

IMPUTED: As MNeg_i

LOOP ITERATIONS: 3

MNegB – Estimate of negative balance on all-in-one mortgage



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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If MNeg = DK/Refusal

- If value of negative balance or overdraft on current account is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 3

MNeg_i - Negative balance on all-in-one mortgage imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 3

MNegflag - Imputation flag for MNeg

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 3



LOOP FOR EACH ENDOWMENT POLICY AT MEndNum (LOOP UP TO 5)

MEndv - Current value of endowment

■(19)

Thinking about your [first/second/third] endowment policy. What is the current value of this endowment?



If possible enter the figure from the last endowment statement. An estimate is acceptable if statement is not available.

VARIABLE TYPE: Questionnaire

COVERAGE: If MEndNum>0

- If there are any endowment policies covering the repayment of the mortgage or loan

IMPUTED: As mendv_i

LOOP ITERATIONS: 5 x 3

MEndVb - Estimate of current value of endowment



Looking at this card, can you tell me which one of these categories comes closest to the current value of this endowment?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If MEndV = DK/Refusal

- If current value of endowment is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 5 x 3

mendv_i - Imputed current value of endowment

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5 x 3

MEndVFlag - Imputation flag for MEndV

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5 x 3

MEndy - In how many years endowment will pay out

In about how many years time will this endowment pay out?


VARIABLE TYPE: Questionnaire
COVERAGE: If MEndw = 1
• If there are any endowment policies covering the repayment of the mortgage or loan
LOOP ITERATIONS: 5 x 3


 END LOOP FOR ENDOWMENTS

MEndx - Expected value of endowment against mortgage

■(20)

Do you expect (this endowment/ all of these endowments)...

 If the mortgage referred to is an endowment and repayment mortgage (MType=3) or an interest-only mortgage with more than one linked investment (MType=6), check that the respondent's answer relates only to the endowment part of the mortgage

 Running prompt

- 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?**

VARIABLE TYPE: Questionnaire
COVERAGE: If MEndw = 1
• If there are any endowment policies covering the repayment of the mortgage or loan
LOOP ITERATIONS: 3

MYLft - Years left on mortgage or loan

■(21)

How many years does this mortgage or loan have left to run?

VARIABLE TYPE: Questionnaire
COVERAGE: If (MNumbO>0 or MNumbN>0) and not(MVal=0) and not(MNeg=0)
• If at least one mortgage or loan is outstanding on the property (MNumbO>0 OR MNumbN>0)
• Unless there is no outstanding balance on mortgage (not(MVal=0) and not(MNeg=0))
LOOP ITERATIONS: 3

○ MYIfCh

Can I just check, have you extended the length or term of this mortgage in the last two years?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbN>0 or MNumbO>0 and (MYLft-RMyLft)>2 and RMNumb>0

- If respondent currently has a mortgage on the property (MNumbN>0 or MNumbO>0)
 - If length of time mortgage has left to run is not two years shorter than at Wave 1 ((MYLft-RMyLft)>2)
 - And if respondent had any mortgages at Wave 1 (RMNumb>0)
-

MPayM - Value of monthly repayments for mortgage

■(22)

How much are your monthly repayments for (your share of) this mortgage, including [the interest and premiums on your endowments and] any insurance premiums?



Repayments should be before ISMI – Income Support for Mortgage Interest

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbN>0 or MNumbO>0 and MAITy <> 1

- If at least one mortgage or loan is outstanding on the property (MNumbN>0 or MNumbO>0)
- If all-in-one account mortgage is not a current account mortgage (MAITy<>1)

LOOP ITERATIONS: 3

.....

MPayB - Estimate value of monthly repayments for mortgage



Looking at this card, can you tell me which one of these categories comes closest to the monthly repayments on this mortgage?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If MPayM = DK/Refusal

- If value of monthly repayments for mortgage is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 3

.....

MInc - Extras included in mortgage loan repayment

Do these repayments include any of the following ...



Individual prompt – code all that apply

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If MPayM = Response or MPayB = Response

- If a response is given to either of the previous two questions

ITERATIONS: 5

LOOP ITERATIONS: 3

MPP - Has a mortgage payment protection policy

■(23)

Do you have a mortgage payment protection policy?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (MNumbO>0 or MNumbN>0) and MInc<>1

- If at least one mortgage or loan is outstanding on the property unless the repayments include a mortgage payment protection policy

LOOP ITERATIONS: 3

MHowPy - Best describes how mortgage is paid

■(24)



Please look at this card and tell me which statement best describes how the mortgage is paid?

1. **I am/ we are making the payments on this mortgage ourselves**
2. **DWP are paying some or all of the interest on this mortgage**
3. **Someone else is paying this mortgage**

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbO>0 or MNumbN > 0

- If at least one mortgage or loan is outstanding on the property

LOOP ITERATIONS: 3

✕MDWPf - How interest on mortgage is paid by DWP

[Not asked in Wave 2]

✘MDRst - Whether paying rest of interest after DWP

[Not asked in Wave 2]

.....

✘MDCap - Whether making payments on the capital amount

[Not asked in Wave 2]

.....

✘MDbeh - Whether up-to-date with payments before DWP started contributing

[Not asked in Wave 2]

.....

MArrs - Whether up-to-date with repayments on mortgage

■(25)

Still thinking about the repayments on this mortgage, are you currently...



Running prompt

1. up to date with payments,
2. one month behind,
3. 2 to 6 months behind
4. or, over 6 months behind with payments?

VARIABLE TYPE: Questionnaire

COVERAGE: If MNumbO>0 or MNumbN > 0

- If at least one mortgage or loan is outstanding on the property

LOOP ITERATIONS: 3

.....

■ MArrsV

How much do you think you owe now on missed or overdue payments?



There is no banded showcard for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If MArrs=3,4

- If respondent is 2 to 6 months behind with repayments on their mortgage (MArrs=3)
- Or if they are over 6 months behind with repayments (MArrs=4)



END LOOP FOR EACH MORTGAGE

TotMort - Total outstanding on mortgage remortgage

VARIABLE TYPE: SPSS derivation

MDiffPy - Whether mortgage payments are a burden

■(26)

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...



Running prompt

1. a heavy burden,
2. somewhat of a burden,
3. or, not a problem at all?

VARIABLE TYPE: Questionnaire

COVERAGE: If MArrs = 1

- If respondent is up to date with repayments on the mortgage
-

Equity release



Data items fed forward : **REqYes**; **REqRel**; **REqType**; **REqWhen**; **REqVal**; **REqValb**; **RERvReg**; **RERvSum**; **RERvSumB**; **RERvRent**; **RERentAm**; **RERentB**; **RERvPrp**; **REPrvPay**; **REPrVal**; **REPrPer**



Check if still have same scheme as at W1 and/or have taken out a new arrangement. Ask or check details of all schemes.

EqOld

*At the last interview, you said that you had made an arrangement to raise money using the value of your home. This was through a [REqOld]
Do you still have this arrangement?*

1. **Yes**
2. **No**
3. **Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If REqYes = 1

- If respondent had an equity release arrangement at Wave 1
-

EqNew

In the last two years, have you made any new arrangements to raise income or capital from the value of your current home?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If EqOld=2 or 3

- If respondent no longer has equity release arrangement that they had at Wave 1 or if they do not know
-

EqYes - Whether raised income capital through equity release

■ (27)

It is possible to raise money for retirement based on the value of your home through an arrangement known as equity release. Have you (or your spouse/partner) raised any income or capital from the value of your current home in the last two years?



Exclude any remortgage or top-up already covered in the mortgage section

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1=1,2 or 3 and DVAge>55 and (REqYes=2 or REqYes=Missing)

- If accommodation is owned outright (Ten1= 1)
 - If accommodation is being bought with the help of a mortgage or loan (Ten1 = 2)
 - If accommodation is paid part rent and part mortgage (Ten1 = 3)
 - And if respondent is aged over 55 (DVAge>55)
 - And if respondent had no equity release schemes at Wave 1 (REqYes=2 or REqYes=Missing)
-



Feed forward data about scheme if EqOld = Yes

EqRel - Type of equity release scheme

■ (28)



(Intro if EqOld=1 - I would just like to check the details of your scheme.)

May I just check, in what way have you (or your partner) raised income or capital from the value of your current home?



Code only one

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?**

VARIABLE TYPE: Questionnaire

COVERAGE: If (EqYes = 1) or (EqNew=1) or (EqOld=1)

- If money has been raised from an equity release scheme (EqYes=1)
 - Or if in the last 2 years, respondent has made any new arrangements to raise income or capital through the value of their current home (EqNew=1)
 - Or if respondent still has an equity release scheme that they had at Wave 1 (EqOld=1)
-

● EqType - Type of lifetime mortgage

What type of lifetime mortgage do you have?

1. Home income plan
2. Interest-only mortgage
3. Roll-up mortgage
4. Fixed repayment mortgage
5. Other
6. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1

- If respondent has a mortgage annuity plan or a lifetime mortgage
-

EqReas - Reasons for raising money through equity release

■ (29)



Which of these items best describe the reasons why you raised the money?



Code all that apply



Prompt as necessary

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

VARIABLE TYPE: Questionnaire

COVERAGE: If EqYes=1 or EqNew=1

- If respondent has a new equity release scheme (in the last two years)

ITERATIONS: 4

.....

● EqWhen - Year lifetime mortgage annuity was taken out

When did you take out this mortgage?

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1

- If respondent has a mortgage annuity plan or a lifetime mortgage
-

● EqVal - Amount of lifetime mortgage annuity

How much was the mortgage or loan?

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1

- If respondent has a mortgage annuity plan or a lifetime mortgage

IMPUTED: As eqval_i

.....

● EqValB - Estimate of lifetime mortgage annuity



Looking at this card, can you tell me approximately how much the mortgage or loan was for?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If EqVal = DK/Refusal

- If the value of the lifetime mortgage annuity is unknown or if the interviewer is refused an answer

.....

eqval_i - How much the equity mortgage or loan was when taken out imputed

VARIABLE TYPE: Imputed

.....

Eqvalflag - Imputation flag for EqVal

VARIABLE TYPE: Imputation flag

.....

DVEqReIVal - Total value of equity release

VARIABLE TYPE: SPSS Derivation

.....

ERecM - Monthly income from lifetime mortgage annuity

How much do you receive from this scheme per month?

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1

- If respondent has a mortgage annuity plan or a lifetime mortgage

.....

ERecMB - Estimate monthly income from lifetime mortgage annuity



Looking at this card, can you tell me approximately how much you receive from this scheme per month?

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If ERecM = DK/Refusal

- If amount received from scheme each month is unknown or if the interviewer is refused an answer
-

ERecTax - Monthly income before or after tax

Is this amount before or after tax?

1. **Before tax**
2. **After tax**

VARIABLE TYPE: Questionnaire

COVERAGE: If ERecM = Response or ERecMB = Response

- If a response is given to either of the two previous questions
-

EIntRat - Interest rate on lifetime mortgage annuity

What is the interest rate on your mortgage?

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1

- If respondent has a mortgage annuity plan or a lifetime mortgage
-

EIntPay - Any repayments been made on interest - Home income plan

Have you made any repayments on the interest?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If EqType = 1 or 2

- If respondent has a home income plan (EqType = 1)
 - If respondent has an interest-only mortgage (EqType = 2)
-

● ERvReg - One-off or regular payments - Home reversion scheme

Did you receive a one-off payment or do you get regular payments?

1. One off payment
2. Regular payment

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 2

- If respondent has a home reversion scheme
-

● ERvSum - Amount of one-off payment from Home reversion scheme


How much was this one-off payment?

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvReg = 1

- If respondent received a one-off payment from home reversion scheme
-

● ERvSumB - Estimate of one-off payment from home reversion scheme

 *Looking at this card, can you tell me approximately how much this one-off payment was?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvSum = DK/Refusal

- If value of one-off payment is unknown or if the interviewer is refused an answer
-

ERvRec - Amount of monthly income from home reversion scheme


How much do you receive per month?

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvReg = 2

- If respondent is receiving regular payments from home reversion scheme
-

ERvRecB - Estimate of monthly income from home reversion scheme

 Looking at this card, can you tell me approximately how much you receive each month?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvRec = DK/Refusal

- If amount received each month from home reversion scheme is unknown or if the interviewer is refused an answer
-

ERvTax - Home reversion income - amount before or after tax

Is this amount before or after tax?

1. Before tax
2. After tax

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvRec = Response or ERvRecB = Response

- If a response was given to either of the previous two questions
-

● ERvRent - Whether pay rent to remain in home with home reversion scheme

Do you pay rent to remain in your home with this home reversion scheme?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 2

- If respondent has a home reversion scheme
-

● ERentAm - Amount of rent per month after home reversion

How much rent do you pay per month?

VARIABLE TYPE: Questionnaire

COVERAGE: If ERvRent = 1

- If respondent pays rent to remain in home with the home reversion scheme
-

● ERentB - Estimate of rent per month after home reversion

 Looking at this card, can you tell me approximately how much rent you pay per month?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ERentAm = DK/Refusal

- If amount of rent paid per month is unknown or if the interviewer is refused an answer
-

● ErvPrp - Percentage of property sold for home reversion scheme

What proportion of your property did you sell when you took out this scheme?

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 2

- If respondent has a home reversion scheme
-

● EPrvPay - Any regular payments from other sources in return for a claim on the value of your property

Do you receive regular payments from this (private) arrangement in return for a claim on the value of your property?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 3, 4 or DK

- If respondent has raised income or capital from the value of their home through a private arrangement (EqRel = 3)
 - If respondent has raised income or capital from the value of their home in some other way (EqRel = 4)
 - If respondent does not know if they have raised income or capital from the value of their home (EqRel = DK)
-

○ EPrVal - Amount of usual regular payments from other sources

How much do you usually receive?



There is no banded showcard for this amount

VARIABLE TYPE: Questionnaire

COVERAGE: If EPrvPay = 1

- If respondent is receiving regular payments from a private arrangement in return for a claim on the value of their property
-

○ EPrPer - Period of usual regular payments from other sources

■ (30)

What period do these payments usually cover?

Last time, we recorded that these payments usually covered...

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If EPrVal = Response

- If a response was given to the previous question
-

E0thReg - Ever received any payment from other source for a claim on the value of your property

Have you ever received any payment from this (private) arrangement (in return for a claim on the value of your property)?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If EPrvPay = 2

- If respondent is not receiving regular payments from a private arrangement in return for a claim on the value of their property
-

E0thRVa - Amount received for a claim on property


How much did you receive?

VARIABLE TYPE: Questionnaire

COVERAGE: If E0thReg = 1

- If any payment has been received from a private arrangement in return for a claim on the value of their property
-

E0thRVB - Estimate of amount received for a claim on property

 *Looking at this card, can you tell me approximately how much you received?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If E0thRVa = Dk/Refusal

- If amount received for claim on property is unknown or if the interviewer is refused an answer
-

E0thlrr - Any payment from any other source (e.g. relative) for a claim on the value of your property

■ (31)

In the last two years, have you received a payment from any other source (for example, a relative) in return for a claim on the value of your property?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If EqRel = 1 or 2

- If respondent has a mortgage annuity plan or a lifetime mortgage (EqRel = 1)
 - If respondent has a home reversion scheme (EqRel = 2)
-

E0thIVa - Amount received for a claim on property


How much did you receive?

VARIABLE TYPE: Questionnaire

COVERAGE: If E0thlrr = 1

- If respondent has received a payment from any other source (e.g. a relative) in return for a claim on the value of their property
-

E0thIVb - Estimate of amount received for a claim on property

 *Looking at this card, can you tell me approximately how much you received?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If E0thIVa = DK/Refusal

- If amount received for claim on property is unknown or if the interviewer is refused an answer

.....

Household goods, collectibles and vehicles



Data items fed forward : RGContVb; RVCaRN

GCPream - Introduction to Household goods and vehicles questions

In order to build up a picture of your household assets, the next questions are about your household goods and any vehicles that you may have.

VARIABLE TYPE: Questionnaire

.....

GCollec - Own any collectibles or valuables

■ (32)

Do you (or anyone in your household) own any collectibles or valuables – such as antiques, artworks, stamps etc - including items stored or kept elsewhere?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

IMPUTED: As gcollec_i

.....

gcollec_i - Own any collectibles or valuables imputed

1. Yes
2. No

VARIABLE TYPE: Imputed

.....

gcollec_ind - Own any collectibles or valuables imputed flag

VARIABLE TYPE: Imputation flag

.....

GCollV - Value of collectibles or valuables

What is your estimate of the current market value of these items, even if you do not intend to sell them?

VARIABLE TYPE: Questionnaire


COVERAGE: If GCollec = 1

- If respondent (or anyone else in the household) owns any collectibles or valuables

IMPUTED: As GCollV_i

.....

GCollVb - Estimate of value of collectibles or valuables

 Looking at this card, can you tell me the approximate market value of these items?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If GCollV = DK/Refusal

- If value of collectibles or valuables is unknown or if the interviewer is refused an answer
-

GCollV_i - Value of collectibles or valuables imputed

VARIABLE TYPE: Imputed

.....


GCollVFlag

VARIABLE TYPE: Imputation flag

.....

GContVb - Value of household contents

(33)

 *Thinking about the (other) 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 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).*

Last time the amount given was...



The replacement value is the approximate cost of replacing the items now, and may be similar to the insured value

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

VARIABLE TYPE: Questionnaire

COVERAGE: All

IMPUTED: As gcontvb_i

.....

gcontvb_i - Imputed band of household contents

VARIABLE TYPE: Imputed

.....

gcontvb_ind - Imputed band of household contents flag

VARIABLE TYPE: Imputation flag

.....

✘GContMn - Whether amount over £200,000 were given spontaneously
[Not asked in Wave 2]

.....

✘GContRc - Agreement to record estimate over £200,000
[Not asked in Wave 2]

.....

✘GContVI - Estimated value of household goods over £200,000
[Not asked in Wave 2]

.....

GCONTVLS2 - Total value of household contents and collectibles

VARIABLE TYPE: SPSS Derivation

.....

VCarN - Number of motor vehicles (cars, vans, motorbikes)

■ (34)

*How many cars, vans or motorbikes, if any, do you [or members of your household] own?
Please exclude lease vehicles and company vehicles.*



If more than five vehicles owned, please enter actual number here. A total value for remaining vehicles will be collected at VRemV

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ VCAAdd

Have you [or any members of your household] bought an additional car, van or motorbike in the last two years?



Count additional vehicles only; not replacement vehicles

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If VCarN>RVCaN

- If number of cars, vans or motorbikes owned is higher at Wave 2 than at Wave 1
-

▣ VCAAddN

How many additional vehicles have you [or members of your household] bought in the last two years? Please exclude lease vehicles and company vehicles.

VARIABLE TYPE: Questionnaire

COVERAGE: If VCAAdd=1

- If respondent (or member of their household) have bought an additional car, van or motorbike in the last two years
-

VModu - Remaining vehicle questions



Press <1> to continue

VARIABLE TYPE: Questionnaire check

.....

✕ VCarO - Owned by one person

[Not asked in Wave 2]

.....

✕ Vcarw - Person number who owns vehicle

[Not asked in Wave 2]



LOOP FOR EACH VEHICLE (ALLOW FOR UP TO 5 VEHICLES)

VType - Type of vehicle

Is the [first/second/third] vehicle...



Running prompt

1. a Car
2. a Van
3. or, a Motorbike?

VARIABLE TYPE: Questionnaire

COVERAGE: If VCarN>=1

- If there are one or more vehicles in the household

LOOP ITERATIONS: 5

.....

VEstV - Market value of vehicle (excl. value of any personalised number plates)

What is your estimate of the market value of this [car/ van/ motorbike], excluding the value of any personalised number plates?

VARIABLE TYPE: Questionnaire

COVERAGE: If VCarN>=1

- If there are one or more vehicles in the household

IMPUTED: As VEstV_j

LOOP ITERATIONS: 5

.....

VEsVb - Estimated value of vehicle



Looking at this card, what do you think is the approximate market value of the [car/ van/ motorbike]?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If VEstV = DK/Refusal

- If market value of vehicle is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 5

.....

VEstV_i - Imputed Estimated value of vehicle

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

.....

VEstVflag - Imputation flag for VEstV

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

 END LOOP

VPers - Any personalised number plates

Do you (or other members of your household) own any personalised or valuable number plates?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If VCarN>0 or VCarN=DK

- If there are one or more vehicles within the household
 - If number of cars, vans or motorbikes within the family is unknown
-

▣ VPers_i

VARIABLE TYPE: Imputed

.....

▣ VPersFlag

VARIABLE TYPE: Imputed

.....

✕VShPct - Percentage share of ownership by household

[Not asked in Wave 2]

.....

VremV - Value of other cars (excl. value of any personalised number plates)

■ (35)

What is your estimate of the market value of the [remaining] [number] cars/ vans/motorbikes, excluding the value of any personalised number plates?



There is no banded show card for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If VCarN>5 or VCarN = DK

- If there are more than 5 vehicles within the household
- If number of cars, vans or motorbikes within the family is unknown

.....

VPerV - Value of personalised number plates

About how much are (all) the personalised number plates worth?



There is no banded showcard for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If VPers = 1

- If there are any personalised or valuable number plates within the household

IMPUTED: As vperv_i

.....

vperv_i - Value of number plates imputed

VARIABLE TYPE: Imputed

.....

vpervflag - Imputation flag for VPerV

VARIABLE TYPE: Imputation flag

.....

VOthT - Own any other vehicles (eg caravan, boat)

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.

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

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

VOTyp - Type of other vehicles

What type(s) of vehicle(s) do you (or other members of your household) own?



Code all that apply

1. Caravan/trailer
2. Boat
3. Plane
4. Bicycle
5. Other type of vehicle (PLEASE SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If VOthT=1

- If any member of the household owns any other type of vehicle

ITERATIONS: 5

VOVal - Value of other vehicles

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?

VARIABLE TYPE: Questionnaire

COVERAGE: If VOthT=1

- If any member of the household owns any other type of vehicle

IMPUTED: As voval_i

VOVIB - Estimated value of other vehicles



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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If VOVal = DK/Refusal

- If value of other vehicles is unknown or if the interviewer is refused an answer
-

voval_i - Value of other vehicles imputed

VARIABLE TYPE: Imputed

vovallflag - Imputation flag for VOVal

VARIABLE TYPE: Imputation flag

Household budget/Current financial planning

▣ OBInt

I would now like to ask you a question about your household finances

VARIABLE TYPE: Questionnaire

COVERAGE: Applies if respondent is part of a couple

Ofinal - Who makes financial decisions

In your household who has the final say in big financial decisions?

1. **HRP**
2. **Partner**
3. **Both**
4. **Other**

VARIABLE TYPE: Questionnaire

COVERAGE: Applies if respondent is part of a couple

Derived Household Variables

DVHsize - Number of people in household

VARIABLE TYPE: Blaise derivation

.....

DVHRPNum - Person number of HRP

VARIABLE TYPE: Blaise derivation

.....

HRPPart - Person no of HRP Partner

VARIABLE TYPE: Blaise derivation

.....

SSPNo - Person no of same sex partner

VARIABLE TYPE: Blaise derivation

.....

NOvSPA - Number of people over state pension age in household

VARIABLE TYPE: Blaise derivation

.....

NUndSPA - Number of people under State Pension Age in household

VARIABLE TYPE: Blaise derivation

.....

NAdMales - Number of adult males in household

VARIABLE TYPE: Blaise derivation

.....

NAdFems - Number of adult females in household

VARIABLE TYPE: Blaise derivation

.....

NC5to15 - Number of children aged 5 to 15 years old in household

VARIABLE TYPE: Blaise derivation

.....

NCUnd5 - Number of children aged under 5 years old in household

VARIABLE TYPE: Blaise derivation

.....

HHoldType - Household Type

1. Single HHold, over SPA
2. Single HHold, under SPA
3. Married/Cohabiting both over SPA, no children
4. Married/Cohabiting both under SPA, no children
5. Married/Cohabiting 1 over, 1 under SPA, no children
6. Married/Cohabiting, dependent children
7. Married/Cohabiting, non-dependent children only
8. Lone parent, dependent children
9. Lone parent, non-dependent children only
10. 2 or more families/Other HHold type

VARIABLE TYPE: SPSS/Blaise derivation

.....

NumDepCh - Number of dependent children in household

VARIABLE TYPE: Blaise derivation

.....

NumNDep - Number of non-dependent children in household

VARIABLE TYPE: Blaise derivation

.....

wave1wgt - Wave 1 weight

VARIABLE TYPE: Weight

.....

w1wgtflag - Flags extreme weight values

VARIABLE TYPE: Weight flag

.....

HRPDVAge - HRP Age

VARIABLE TYPE: SPSS Derivation

HRPNSSEC8 - HRP Socio-economic class, 8 classes

1. Large employers and higher managerial occupations
2. Higher professional occupations
3. Lower managerial and professional occupations
4. Intermediate occupations
5. Small employers and own account workers
6. Lower supervisory & technical occupation
7. Semi-routine Occupations
8. Routine occupations
96. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise derivation

HRPNSSEC5 - HRP Socio-economic class, 5 classes

1. Managerial and professional occupations
2. Intermediate occupations
3. Small employers and own account workers
4. Lower supervisory & technical occupation
5. Semi-routine Occupations
96. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise derivation

HRPNSSEC3 - HRP Socio-economic class, 3 classes

1. Managerial and professional occupations
2. Intermediate occupations
3. Routine and manual occupations
96. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise derivation

HRPEdLevel - HRP Level of highest educational qualification

- 1. Has qualification, degree level or above**
- 2. Has qualification, other level**
- 3. Has qualification, DK level**
- 4. No qualifications**

VARIABLE TYPE: SPSS Derivation

HRPEmpStat2 - HRP Employment Status

- 1. Employee**
- 2. Self-employed**
- 3. Unemployed**
- 4. Student**
- 5. Looking after family home**
- 6. Sick or disabled**
- 7. Retired**
- 8. Other**

VARIABLE TYPE: SPSS Derivation

HOut - Household Outcome Code

- 110 Complete interview by required respondent(s) in person
- 120 Fully co-op HHold: one or more interviews completed by proxy
- 121 HRP eco unit interviewed in person, 1 or more other interviews by proxy
- 122 HRP and/ or spouse/ partner interview by proxy
- 130 Complete interview by proxy
- 211 Full response in person HRP economic unit, 1 or more interviews missing or incomplete
- 212 Non-contact with one or more respondents
- 213 Refusal by one or more respondents (all contacted)
- 214 All adults interviewed but one or more interviews was incomplete
- 220 HRP economic unit not complete (1 of 2 eligible adults missed; either interview incomplete)
- 222 Non-contact with one or more respondents and some proxy information
- 223 Refusal by 1 or more respondents (all contacted) and some proxy information
- 224 All adults interviewed but 1 or more interviews was incomplete and some proxy information
- 230 No individual interviews with HRP economic unit but household interview completed
- 231 Partial household interview by proxy
- 232 HHold interview by proxy but no contact with
- 233 HHold interview by proxy but either refused or in
- 234 Other partial interview by proxy
- 310 No contact with anyone at address
- 320 Contact made but not with any member of sampled dwelling/household
- 330 Contact made at sampled dwelling/household but not with any responsible resident
- 410 Office refusal
- 421 Information was refused about the number of dwellings/households at address
- 422 Information was refused about persons within the household
- 431 Refusal at introduction/before interview by required respondent/selected person
- 432 Refusal at introduction/before interview by proxy
- 433 Interviewer refused access to the site
- 440 Refusal to the interviewer during the interview
- 450 Broken appointment, no re-contact
- 522 Away/in hospital during field period-notified to interviewer
- 550 Lost interview
- 562 Partial interview achieved but respondent requested data to be deleted

VARIABLE TYPE: Administrative Variable

.....

ALLENDW - Sum of all endowments

VARIABLE TYPE: SPSS Derivation

.....

TOTCC_hh - Total owed on credit cards at HHold Level

VARIABLE TYPE: SPSS Derivation: aggregated from person file

TOTSC_hh - Total owed on store cards at HHold Level

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVCACrVal - Value of current accounts (excluding overdrafts)

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVCAODVal - Value of current account overdrafts

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVSAVal - Value of savings accounts

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVISAVal - Value of ISAs

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFNSVal - Value of National Savings certificates and bonds (including Premium Bonds)

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFSHUKV - Value of UK shares

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVINSV - Value of insurance products

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFBONDV - Value of fixed term investment bonds

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVPEPV - Value of PEPs

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFESHARES - Value of employee shares and share options

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFCollV - Value of Unit and Investment Trusts

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFSHOSV - Value of overseas shares

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFGItUKV - Value of UK bonds/gilts

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFGItFOV - Value of overseas bonds/gilts

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVFFAssets - Total value of all formal financial assets

VARIABLE TYPE: SPSS Derivation: aggregated from person file

DVValDB - Value of occupational defined benefit pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file

.....
DVValDCOS - Value of occupational defined contribution pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVDBRWealthVal - Value of retained rights in Defined Benefit pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVPFCurVal - Value of retained rights in defined contribution pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVPAVCUV - Value of additional voluntary contributions (AVCs)

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVPPVal - Value of personal pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVPFDDV - Value of retained rights in personal pension

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVPInPVal - Household value of pensions in payment

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVSpPen - Value of pension from former spouse of partner

VARIABLE TYPE: SPSS Derivation: aggregated from person file

ALLBUS - Value of business assets

VARIABLE TYPE: SPSS Derivation: aggregated from person file

TOTMO - Total owed on mail order

VARIABLE TYPE: SPSS Derivation: aggregated from person file

TOTHP - Total owed on Hire Purchase

VARIABLE TYPE: SPSS Derivation: aggregated from person file

T_LNS - Total owed on commercial loans

VARIABLE TYPE: SPSS Derivation: aggregated from person file

T_SLNS - Total owed on Student Loan Company loans

VARIABLE TYPE: SPSS Derivation: aggregated from person file

T_FLNS - Total amount of all loans from friends or family (informal borrowing)

VARIABLE TYPE: SPSS Derivation: aggregated from person file

HousGdsTSum - Value of goods (contents) in other property - houses, flats and holiday homes in UK

VARIABLE TYPE: SPSS Derivation: aggregated from person file

LandOvSeaTSum - Value of goods (contents) in other property - land or property overseas

VARIABLE TYPE: SPSS Derivation: aggregated from person file

.....
ALLGD - Total Value of goods (contents), collectibles and valuables

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

OTHMORT - Value of mortgages on other property

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVHseVal - Value of houses other than main residence

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVBldVal - Value of buildings

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVLUKVal - Value of UK land

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVLOSVal - Value of overseas land

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVOPrVal - Value of other property

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVProperty - Total value of all properties (inc main residence)

VARIABLE TYPE: SPSS Derivation: aggregated from person file
.....

DVDBIncAll - Value of retained rights in Defined Benefit pensions

VARIABLE TYPE: SPSS Derivation: aggregated from person file

.....

HRPDVAge9 - HRP Age in categories

- 1 0 to 15
- 2 16 to 24
- 3 25 to 34
- 4 35 to 44
- 5 45 to 54
- 6 55 to 64
- 7 65 to 74
- 8 75 to 84

VARIABLE TYPE: SPSS Derivation

.....

dhbany01_i - Imputed whether arrears on electric bills

VARIABLE TYPE: Imputed

.....

dhbany02_i - Imputed whether arrears on gas bills

VARIABLE TYPE: Imputed

.....

dhbany03_i - Imputed whether arrears on council tax bills

VARIABLE TYPE: Imputed

.....

dhbany04_i - Imputed whether arrears on telephone bills

VARIABLE TYPE: Imputed

.....

dhbany05_i - Imputed whether arrears on water bills

VARIABLE TYPE: Imputed

.....

dhbany06_i - Imputed whether arrears on rent

VARIABLE TYPE: Imputed

.....

dhbany07_i - Imputed whether arrears on child maintenance payments

VARIABLE TYPE: Imputed

.....

dhbany08_i - Imputed whether arrears on Court fines

VARIABLE TYPE: Imputed

.....

dhbany09_i - Imputed whether arrears on Income Tax

VARIABLE TYPE: Imputed

.....

dhbany10_i - Imputed whether arrears on VAT bills

VARIABLE TYPE: Imputed

.....

dhbany11_i - Imputed whether arrears on other bills

VARIABLE TYPE: Imputed

.....

dhbamt01_i - Amount of arrears on electric bills: imputed

VARIABLE TYPE: Imputed

.....

dhbamt01flag - Arrears on electric bills:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt02_i - Amount of arrears on gas bills: imputed

VARIABLE TYPE: Imputed

.....

dhbamt02flag - Arrears on gas bills:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt03_i - Amount of arrears on Council Tax: imputed

VARIABLE TYPE: Imputed

.....

dhbamt03flag - Arrears on Council Tax:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt04_i - Amount of arrears on telephone bills: imputed

VARIABLE TYPE: Imputed

.....

dhbamt04flag - Arrears on telephone bills:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt05_i - Amount of arrears on water bills: imputed

VARIABLE TYPE: Imputed

.....

dhbamt05flag - Arrears on water bills:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt06_i - Amount of arrears on rent: imputed

VARIABLE TYPE: Imputed

.....

dhbamt06flag - Arrears on rent:flag

VARIABLE TYPE: Imputation flag

.....

**dhbamt07_i - Amount of arrears on child maintenance payments:
imputed**

VARIABLE TYPE: Imputed

.....

dhbamt07flag - Arrears on child maintenance:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt08_i - Amount of arrears on court fines: imputed

VARIABLE TYPE: Imputed

.....

dhbamt08flag - Arrears on court fines:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt09_i - Amount of arrears on Income Tax: imputed

VARIABLE TYPE: Imputed

.....

dhbamt09flag - Arrears on Income Tax:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt10_i - Amount of arrears on VAT payments: imputed

VARIABLE TYPE: Imputed

.....

dhbamt10flag - Arrears on VAT payments:flag

VARIABLE TYPE: Imputation flag

.....

dhbamt11_i - Amount of arrears on any other bills: imputed

VARIABLE TYPE: Imputed

.....

dhbamt11flag - Arrears on any other bills:flag

VARIABLE TYPE: Imputation flag

.....

dhbanyflag - Imputation flag for any arrears on household bills

VARIABLE TYPE: Imputation flag

.....

DVEIArr - Any Arrears on electric bills

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVGasArr - Any Arrears on gas bills

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

DVCTArr - Any Arrears on Council Tax bills

.....

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVTelArr - Any Arrears on telephone bills

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVWatArr - Any Arrears on water bills

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVRntArr - Any Arrears on rent

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVChMarr - Any Arrears on child maintenance

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVCrtArr - Any Arrears on Court fines

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVTaxArr - Any Arrears on tax bills

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

.....

DVVATArr - Any Arrears on VAT bills

- 1. Yes
- 2. No

VARIABLE TYPE: SPSS Derivation

.....

DVOthArr - Any Arrears on other bills

- 1. Yes
- 2. No

VARIABLE TYPE: SPSS Derivation

.....

DVAnyArr - Any Arrears on any bills

- 1. Yes
- 2. No

VARIABLE TYPE: SPSS Derivation

.....

TotBillArr - Total arrears on household bills

VARIABLE TYPE: SPSS Derivation

.....

DVTotCarVal - Derived total value of Cars with imputed data

VARIABLE TYPE: SPSS Derivation

.....

DVTotVanVal - Derived total value of Vans with imputed data

VARIABLE TYPE: SPSS Derivation

.....

DVTotMotBVal - Derived total value of Motorbikes with imputed data

VARIABLE TYPE: SPSS Derivation

.....

DVTotOthVehVal - Derived total value of Other Vehicles with imputed data

VARIABLE TYPE: SPSS Derivation

.....

DVTotPerNPVal - Derived total value of Personalised Number Plates with imputed data

VARIABLE TYPE: SPSS Derivation

.....

DVVRemV - Derived total value of vehicles (car, van, motorbike) over 5 vehicles

VARIABLE TYPE: SPSS Derivation

.....

DVTotVehVal - Derived total value of ALL Vehicles and Personal Number Plates

VARIABLE TYPE: SPSS Derivation

.....

DVFinV - Derived amount loaned informally to other people

VARIABLE TYPE: SPSS derivation aggregated to household level from person file

.....

DVFinLV - Derived amount saved informally

VARIABLE TYPE: SPSS derivation aggregated to household level from person file

.....

DVFinVal - Derived total amount of informal assets

VARIABLE TYPE: SPSS derivation aggregated to household level from person file

.....

DVAIINet - Household net earned income

VARIABLE TYPE: SPSS derivation aggregated to household level from person file

.....

DVAIGrs - Household gross earned income

VARIABLE TYPE: SPSS derivation aggregated to household level from person file

.....

CaCTv_sum - Total value of children's trust funds

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

CASSET_sum - Total value of children's savings

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

MOARR_sum - Total value of mail order arrears

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

LNARR_sum - Total value of loan arrears

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HPARR_sum - Total value of HP arrears

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

DVFoTv_sum - Value of other financial assets

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HPHYSW - Total physical wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

TOTPEN - Total pension wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HPROPW - Total property wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HFINW - Total financial assets including children's assets

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HFINL - Total financial liabilities

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

HFINWNT - Total financial wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

TOTALWPEN - Total household wealth including pension wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

TOTALW - Total household wealth excluding pension wealth

VARIABLE TYPE: SPSS derivation from household level wealth DVs

.....

Person level variables

Personal and Employment

HHoldNo - Household Serial Number

VARIABLE TYPE: Identifier

.....

Person - Person

VARIABLE TYPE: Questionnaire

.....

Year - Year

VARIABLE TYPE: Questionnaire

.....

Month - Month

VARIABLE TYPE: Questionnaire

.....

GOR - Government Office Region

1. North East
2. North West
4. Yorkshire and The Humber
5. East Midlands
6. West Midlands
7. East of England
8. London
9. South East
10. South West
11. Wales
12. Scotland

VARIABLE TYPE: Questionnaire

.....

Country - Country code

1. England
2. Wales
3. Scotland
4. Northern Ireland

VARIABLE TYPE: Blaise Derivation

Sex - Sex



Code first that applies

1. Male
2. Female

VARIABLE TYPE: Questionnaire

COVERAGE: All

DVAge - Age

■ (36)



Age for whole sample, from Birth and Age1

VARIABLE TYPE: Blaise Derivation

DVMrDF - De facto marital status

1. Married
2. Cohabiting
3. Single
4. Widowed
5. Divorced
6. Separated
7. Same sex couple
8. Civil Partner
9. Former/Separated Civil Partner

VARIABLE TYPE: Blaise Derivation

○ MarBef - First and only marriage

And is this your first and only marriage?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If xMarSta = 2

- If respondent is currently married and living with their husband/wife
-


○ LivWth- are you living with someone in this household as a couple?

■ (37)

 Ask or record

May I just check, are you living with someone in this household as a couple?

Last time, this was recorded as...

 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.

1. Yes,
2. No
3. **SPONTANEOUS ONLY - Same-sex couple (but not in a formal registered Civil Partnership)**


VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge>=16 and xMarSta <>2,3


- If respondent is aged 16 or over
 - And if they are not currently married and living with their husband/wife (xMarSta<>2)
 - Or if they do not have a Civil Partner (xMarSta<>3)
-

Hhldr - In whose name is the accommodation owned or rented?

■ (38)

 Ask or record

In whose name is the accommodation owned or rented?

 You can ask this question once, covering the whole household, the first time it comes up on screen. Then ask or record for individuals as necessary

1. **This person alone**
2. **This person jointly**
3. **Not owner/renter**

VARIABLE TYPE: Questionnaire

COVERAGE: If there is more than one adult in the household

.....

WorkAge - Working Age DV

1. 0 to 15
2. 16 to 59/64 F/M
3. 60/65 and over F/M

VARIABLE TYPE: Blaise Derivation

.....

NumAdult - Number of adults in household

VARIABLE TYPE: Blaise Derivation

.....

NumChild – Number of children in household

VARIABLE TYPE: Blaise Derivation

.....

NumSSex - Number of same sex partners

VARIABLE TYPE: Blaise Derivation

.....

NumCPart - Number of cohabiting partners

VARIABLE TYPE: Blaise Derivation

.....

NumMPart - Number of married partners

VARIABLE TYPE: Blaise Derivation

.....

NumHHldr - Number of householders

VARIABLE TYPE: Blaise Derivation

.....

NumCh18 - Number of children aged 18 or under

VARIABLE TYPE: Blaise Derivation

.....

FtEd - Whether 16-18 year olds presently in full-time education?

■ (39)

Are you presently in full-time education?

 Include correspondence courses and open learning as well as other full-time courses

1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If (DVAge>3) and (DVAge<19)

- If aged between 3 and 19
-

FtEd19 - Whether 19 year olds presently in full-time education?

Is [name] presently in full-time education?

 Please include correspondence courses and open learning as well as other full-time courses

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge=19

- If aged 19
-

Trainee - Whether currently on a government scheme for employment training?

■ (40)

Are you currently on a government scheme for employment training?

1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If (FtEd = 2 or FtEd19 = 2) and DVAge>=16 and DVAge<=19

- If not presently in full time education and age is greater than or equal to 16 and greater than or equal to 19
-

QualChk.- Qualification 19 year old is currently working towards

Which of the following best describes the qualification that [name] is currently working towards. Is it...

 Running prompt

1. up to A level or equivalent
2. or degree level/equivalent or above?

VARIABLE TYPE: Questionnaire

COVERAGE: If FtEd19 = 1

- If 19 year old is currently in full-time education
-

▣ Respdnt



Enter the person number of the respondent for the household questionnaire

This should be the HRP or their spouse/partner

.....

Partner - opposite sex partner or same-sex Civil Partner

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

PartNo - Person number of opp. sex partner or same-sex Civil Partner

VARIABLE TYPE: Blaise Derivation

.....

SSPart - Has partner in houshold same or opposite sex

- 1. Yes

VARIABLE TYPE: Blaise Derivation

.....

SSPNo - Person number of partner

VARIABLE TYPE: Blaise Derivation

.....

IsDep - Is a dependent child

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

IsNDep - Is a non-dependent child

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

NumDepCh - Number of dependent children in household

VARIABLE TYPE: Blaise Derivation

.....

HasChd - Person has children in household

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

HasDep - Person has dependent children

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

HasNDep - Has non-dependent children

- 1. Yes
- 2. No

VARIABLE TYPE: Blaise Derivation

.....

NChild - Number of children

VARIABLE TYPE: Blaise Derivation

.....

NDepC - Number of dependent children

VARIABLE TYPE: Blaise Derivation

.....

NNDepC - Number of non-dependent children

VARIABLE TYPE: Blaise Derivation

.....

NBaby - Number of children under 1

VARIABLE TYPE: Blaise Derivation

.....

NCUnd5 - Number of children under 5

VARIABLE TYPE: Blaise Derivation

.....

NC5to9 - Number of children aged 5-9

VARIABLE TYPE: Blaise Derivation

.....

NC1015 - Number of children aged 10-15

VARIABLE TYPE: Blaise Derivation

.....

NCU16 - Number of children aged under 16

VARIABLE TYPE: Blaise Derivation

.....

NC1618 - Number of dependent children aged 16-18

VARIABLE TYPE: Blaise Derivation

.....

SingPar - Is a single parent

- 1. Yes

VARIABLE TYPE: Blaise Derivation

.....

HCoB - Country of birth

In which country were you/was [name] born?



If respondent says Britain, probe for country

4	AFGHANISTAN	214	DOMINICAN REPUBLIC
8	ALBANIA	218	ECUADOR
10	ANTARCTICA	222	EL SALVADOR
12	ALGERIA	226	EQUATORIAL GUINEA
16	AMERICAN SAMOA	231	ETHIOPIA
20	ANDORRA	232	ERITREA
24	ANGOLA	233	ESTONIA
28	ANTIGUA AND BARBUDA	234	FAROE ISLANDS
31	AZERBAIJAN	238	FALKLAND ISLANDS
32	ARGENTINA	239	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
36	AUSTRALIA	242	FIJI
40	AUSTRIA	246	FINLAND
52	BARBADOS	248	ALAND ISLANDS
56	BELGIUM	250	FRANCE
60	BERMUDA	254	FRENCH GUIANA
64	BHUTAN	258	FRENCH POLYNESIA
68	BOLIVIA	260	FRENCH SOUTHERN TERRITORIES
70	BOSNIA AND HERZEGOVINA		
72	BOTSWANA	262	DJIBOUTI
74	BOUVET ISLAND	266	GABON
76	BRAZIL	268	GEORGIA
84	BELIZE	270	GAMBIA
86	BRITISH INDIAN OCEAN TERRITORY	275	PALESTINIAN TERRITORY
90	SOLOMON ISLANDS	276	GERMANY
92	BRITISH VIRGIN ISLANDS	288	GHANA
96	BRUNEI	292	GIBRALTAR
100	BULGARIA	296	KIRIBATI
104	BURMA	300	GREECE
108	BURUNDI	304	GREENLAND
112	BELARUS	308	GRENADA
116	CAMBODIA	312	GUADELOUPE
120	CAMEROON	316	GUAM
124	CANADA	320	GUATEMALA
132	CAPE VERDE	324	GUINEA
136	CAYMAN ISLANDS	328	GUYANA
140	CENTRAL AFRICAN REPUBLIC	332	HAITI
144	SRI LANKA	334	HEARD ISLAND AND MCDONALD ISLAND
148	CHAD		
152	CHILE	336	VATICAN CITY
156	CHINA	340	HONDURAS
158	CHINA TAIWAN	344	HONG KONG
162	CHRISTMAS ISLAND	348	HUNGARY
166	COCOS KEELING ISLANDS	352	ICELAND
170	COLOMBIA	356	INDIA
174	COMOROS	360	INDONESIA
175	MAYOTTE	364	IRAN
178	CONGO	368	IRAQ
180	CONGO DEMOCRATIC REPUBLIC	372	IRELAND
184	COOK ISLANDS	376	ISRAEL
188	COSTA RICA	380	ITALY
191	CROATIA	384	IVORY COAST
192	CUBA	388	JAMAICA
203	CZECH REPUBLIC	392	JAPAN
204	BENIN	398	KAZAKHSTAN
208	DENMARK	400	JORDAN
212	DOMINICA		

404	KENYA	608	PHILIPPINES
408	KOREA NORTH	612	PITCAIRN, HENDERSON, DUCIE AND ONEO ISLANDS
410	KOREA SOUTH		
414	KUWAIT	616	POLAND
417	KYRGYZSTAN	620	PORTUGAL
418	LAOS	624	GUINEA-BISSAU
422	LEBANON	626	EAST TIMOR
426	LESOTHO	630	PUERTO RICO
428	LATVIA	634	QATAR
430	LIBERIA	638	RÉUNION
434	LIBYA	642	ROMANIA
438	LIECHTENSTEIN	643	RUSSIA
440	LITHUANIA	646	RWANDA
442	LUXEMBOURG	652	ST BARTHÉLEMY
446	MACAO SPECIAL ADMINISTRATIVE REGION OF CHINA	654	ST HELENA
		659	ST KITTS AND NEVIS
450	MADAGASCAR	660	ANGUILLA
454	MALAWI	662	ST LUCIA
458	MALAYSIA	663	ST MARTIN FRENCH PART
462	MALDIVES	666	ST PIERRE AND MIQUELON
466	MALI	670	ST VINCENT AND THE GRENADINES
470	MALTA	674	SAN MARINO
474	MARTINIQUE	678	SAO TOME AND PRINCIPE
478	MAURITANIA	682	SAUDI ARABIA
480	MAURITIUS	686	SENEGAL
484	MEXICO	688	SERBIA
492	MONACO	690	SEYCHELLES
496	MONGOLIA	694	SIERRA LEONE
498	MOLDOVA	702	SINGAPORE
499	MONTENEGRO	703	SLOVAKIA
500	MONTSERRAT	704	VIETNAM
504	MOROCCO	705	SLOVENIA
508	MOZAMBIQUE	706	SOMALIA
512	OMAN	710	SOUTH AFRICA
516	NAMIBIA	716	ZIMBABWE
520	NAURU	732	WESTERN SAHARA
524	NEPAL	736	SUDAN
528	NETHERLANDS	740	SURINAM
530	NETHERLANDS ANTILLES	744	SVALBARD AND JAN MAYEN
533	ARUBA	748	SWAZILAND
540	NEW CALEDONIA	752	SWEDEN
548	VANUATU	756	SWITZERLAND
554	NEW ZEALAND	760	SYRIA
558	NICARAGUA	762	TAJIKISTAN
562	NIGER	764	THAILAND
566	NIGERIA	768	TOGO
570	NIUE	772	TOKELAU
574	NORFOLK ISLAND	776	TONGA
578	NORWAY	780	TRINIDAD AND TOBAGO
580	NORTHERN MARIANA ISLANDS	784	UNITED ARAB EMIRATES
581	UNITED STATES MINOR OUTLYING ISLANDS	788	TUNISIA
		792	TURKEY
583	MICRONESIA	795	TURKMENISTAN
584	MARSHALL ISLANDS	796	TURKS AND CAICOS ISLANDS
585	PALAU	798	TUVALU
586	PAKISTAN	800	UGANDA
591	PANAMA	804	UKRAINE
598	PAPUA NEW GUINEA	807	MACEDONIA
600	PARAGUAY	818	EGYPT
604	PERU	831	GUERNSEY


832	JERSEY	931	CHANNEL ISLANDS NOT OTHERWISE SPECIFIED
833	ISLE OF MAN	941	England and Wales
834	TANZANIA	951	KOSOVO
840	UNITED STATES	971	CZECHOSLOVAKIA NOT OTHERWISE SPECIFIED
850	UNITED STATES VIRGIN ISLANDS	972	UNION OF SOVIET SOCIALIST REPUBLIC NOT OTHERWISE SPECIFIED
854	BURKINA	973	YUGOSLAVIA NOT OTHERWISE SPECIFIED
858	URUGUAY	974	SERBIA AND MONTENEGRO NOT OTHERWISE SPECIFIED
860	UZBEKISTAN	981	EUROPE NOT OTHERWISE SPECIFIED
862	VENEZUELA	982	AFRICA NOT OTHERWISE SPECIFIED
876	WALLIS AND FUTUNA	983	MIDDLE EAST NOT OTHERWISE SPECIFIED
882	SAMOA	984	ASIA EXCEPT MIDDLE EAST NOT OTHERWISE SPECIFIED
887	YEMEN	985	NORTH AMERICA NOT OTHERWISE SPECIFIED
894	ZAMBIA	986	CENTRAL AMERICA NOT OTHERWISE SPECIFIED
901	CYPRUS EUROPEAN UNION	987	SOUTH AMERICA NOT OTHERWISE SPECIFIED
902	CYPRUS NON-EUROPEAN UNION	988	CARIBBEAN NOT OTHERWISE SPECIFIED
903	CYPRUS NOT OTHERWISE SPECIFIED	989	ANTARCTICA AND OCEANIA NOT OTHERWISE SPECIFIED
911	SPAIN EXCEPT CANARY ISLANDS	991	AT SEA
912	CANARY ISLANDS	992	IN THE AIR
913	SPAIN NOT OTHERWISE SPECIFIED		
921	ENGLAND		
922	NORTHERN IRELAND		
923	SCOTLAND		
924	WALES		
925	GREAT BRITAIN NOT OTHERWISE SPECIFIED		
926	UNITED KINGDOM NOT OTHERWISE SPECIFIED		


VARIABLE TYPE: Questionnaire

COVERAGE: ALL

● Ethnic - To which of these ethnic groups do you consider you belong?

■ (41)

 *To which of these ethnic groups do you consider you belong?
Last time, ethnic group was recorded as...*

 We need to know what ethnic group the respondent thinks he or she is in (or, if you are taking proxy information, what group the respondent thinks another household member is in). Never attempt any judgement of your own


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


VARIABLE TYPE: Questionnaire


COVERAGE: All

.....

■ SIDFtFQn

 *Which of the options on this card best describes how you think of yourself?
Please just read out the number next to the description.
The numbers on each card are different for each person.*

 For [name], please use showcard [number]

 Please hand the showcard to [name]

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

● Religion - What is your religion, even if you are not currently practising?

What is your religion, even if you are not currently practising?



Code one only

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

VARIABLE TYPE: Questionnaire

COVERAGE: All

PrcRelig - Do you consider that you are actively practising your religion?

Do you consider that you are actively practising your religion?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Religion = 1 to 7

- If respondent has a religion
-

ISwitch - This is where you start recording answers for individuals

■ (42)



Please press <F2> to save the interview so far

This is where you start recording answers for individuals. Do you want to record answers for [name] now or later?

1. Yes, now
2. Later
3. Done
4. or there is no interview with this person

VARIABLE TYPE: Questionnaire

COVERAGE: All

PersProx - Face-to-face or proxy interview

Is the interview about [name] being given:

1. In person
2. or by someone else?

VARIABLE TYPE: Questionnaire

COVERAGE: If ISwitch = 1

- Applies if individual interview is being recorded now
-



Data items fed forward : RWrking; RJobAway, RSchemeET; ROwnBus; RRelBus; REverWk

Wrking - did you do any paid work in the seven days before interview

Did you do any paid work in the seven days ending Sunday the (date), either as an employee or as self-employed?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

SchemeET - Were you on a government scheme for employment training in the seven days before interview?

■ (43)

Were you on a government scheme for employment training?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking = 2) and ((Sex=2 and DVAge<60) or (Sex=1 and DVAge<65))

- If respondent is female and aged less than 60 and was not in paid work
 - If respondent is male and aged less than 65 and was not in paid work
-

JbAway - Did you have a job or business that you were away from?

Did you have a job or business you were away from?

1. Yes
2. No
3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=2) and (SchemeET=2)

- If not in paid work (Wrking = 2)
 - And not in a government scheme for employment training (SchemeET=2)
-

OwnBus - Did you do any unpaid work in that week for any business that you own?

Did you do any unpaid work in that week for any business that you own?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=2) and (SchemeET=2) and (JbAway= 2 or 3)

- If not in paid work (Wrking = 2)
 - And if not in a government scheme for employment training (SchemeET=2)
 - And if they did not have a job or business they were away from (JbAway=2)
 - Or if they are waiting to take up a job/business already obtained (JbAway=3)
-

RelBus - did you do any unpaid work in that week for any business that a relative owns?

....or that a relative owns?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=2) and (SchemeET=2) and (JbAway= 2 or 3) and (OwnBus=2)

- If not in paid work (Wrking = 2)
 - And if not in a government scheme for employment training (SchemeET=2)
 - And if they did not have a job or business they were away from (JbAway=2)
 - Or if they are waiting to take up a job/business already obtained (JbAway=3)
 - And if they did not do any unpaid work for a business they own (OwnBus=2)
-

Looked - Looking for work in the week before interview

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?

1. **Yes**
2. **No**
3. **Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=2) and (SchemeET=2) and (OwnBus=2) and (RelBus=2) and (JbAway=2)

- If not in paid work (Wrking = 2)
 - And if not in a government scheme for employment training (SchemeET=2)
 - And if they did not do any unpaid work for a business they own (OwnBus=2)
 - And if they did not do any unpaid work for a relative's business (RelBus=2)
 - And if they did not have a job or business they were away from (JbAway=2)
-

StartJ - Whether able to start work within 2 weeks

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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If Looked=1,3 or JbAway=3

- If respondent has looked for paid work or a government training scheme in the past four weeks (Looked=1)
 - Or if they are waiting to take up a new job/business already obtained (Looked=3) (JbAway=3)
-

LKTime - How long looking for paid work/a place on a government scheme?

■ (44)

How long have you been looking/were you looking for paid work/a place on a government scheme?

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If Looked=1 or 3 or JbAway=3

- If respondent has looked for paid work or a government training scheme in the past four weeks (Looked=1)
 - Or if they are waiting to take up a new job/business already obtained (Looked=3, JbAway=3)
-

YInAct - main reason you did not seek any work in the last 4 weeks / would not be able to start in the next 2 weeks?

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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If Looked=2 or StartJ=2

- If respondent has not looked for any paid work or a place on a government training scheme in the past four weeks (Looked=2)
 - Or if a job or a place on a government training scheme had become available, they would not have been able to start in the next two weeks
-

WkBetw

Can I just check, have you had a paid job either as an employee or self-employed in the last two years?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking =2 and NOT(SchemeET =1 or JbAway=1 or OwnBus =1 or RelBus =1)) and (RWrking=2 and NOT(RSchemeET=1 or RJbAway=1 or ROwnBus=1 or RRelBus=1)) and DVage <80

- If respondent is not classified as currently working and were not working at Wave 1 and are aged under 80
-

MRecJb

When we interviewed you on (date) you were working/ about to start work as a [ROccT]. Is this your most recent job either as an employee or as self-employed?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking =2 and NOT(SchemeET =1 or JbAway=1 or OwnBus =1 or RelBus =1)) and (RWrking=1 and NOT(RSchemeET=1 or RJbAway=1 or ROwnBus=1 or RRelBus=1))

- If respondent is not classified as currently working but they were working at Wave 1
-

▣ SamJob

When we interviewed you on ... (date) you were working/ about to start work as a [ROccT]. Is this still your main job?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking =1 or SchemeET =1 or JbAway=1 or OwnBus =1 or RelBus =1) and (RWrking=1 or RSchemeET=1 or RJbAway=1 or ROwnBus=1 or RRelBus=1)

- If respondent is currently working and was also working at Wave 1
-

▣ SamEmp

And are you still working for the same employer?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If SamJob=1 and RStat=1

- If respondent has the same job as in Wave 1 (SamJob=1)
 - And if they were an employee at Wave 1 (RStat=1)
-

▣ PerNoWk

In the last two years, have you had any periods of unemployment or reduced pay?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking =1 or SchemeET =1 or JbAway=1 or OwnBus =1 or RelBus =1) and (RWrking=1 or RSchemeET=1 or RJbAway=1 or ROwnBus=1 or RRelBus=1)

- If respondent is currently working and was also working at Wave 1
-

DVIL03a - DV for ILO in employment - 3 categories

1. In Employment
2. ILO Unemployed
3. Economically Inactive

VARIABLE TYPE: Blaise Derivation

.....

DVIL04a - DV for ILO in employment - 4 categories

1. In Employment exc. unpaid fam
2. Unpaid family workers
3. ILO Unemployed
4. Economically inactive

VARIABLE TYPE: Blaise Derivation

NumJob - How many jobs, for pay or profit, do you have?

■ (45)

How many jobs, for pay or profit, do you have?

1. One job only
2. Two jobs
3. Three jobs
4. Four or more jobs

VARIABLE TYPE: Questionnaire

COVERAGE: If Wrking=1 or JbAway=1 or OwnBus=1

- If respondent is currently working
-

EverWk - Have you ever had a paid job, apart from casual or holiday work?

■ (46)

Have you ever had a paid job, apart from casual or holiday work?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<> response and (Wrking=2 or Jb Away=2 or RelBus=2 or SchemeET=2)

- If respondent was not interviewed at Wave 1 and if they are not currently working
-

DtJbL - When did you leave your last paid job?

■ (47)

When did you leave your last paid job?



For day not given... Enter 15 for day



For month not given... Enter 6 for month

VARIABLE TYPE: Questionnaire



COVERAGE: If RPersProx<>response and EverWk=1

- If respondent was not interviewed at Wave 1 and if they have ever had a paid job
-

DVJb12ML - DV for unemployed/inactive but has worked in last 12 months



1. Worked in last 12 months
2. not worked in last 12 months

VARIABLE TYPE: Blaise Derivation

-  Data items fed forward : RIndD; ROccT; ROccD; RStat; RSvise; REmpN; RSolo; RSEmN; ROneTen
-  Ask if new respondent OR no occupation recorded at W1 OR has changed job since W1 (SamJob=2 or SamEmp=2). If same job as at W1, feed forward W1 responses at SameJob

▣ SameJob

I need to check whether your details are the same as at the last time we called. [Thinking of the seven days ending Sunday the (n)/ thinking of your last job,] are these statements (still) correct...

-  Individual prompt – code all that apply
-  Current job or last job if no current job

1. [RIndD] describes what your firm/organisation mainly makes or does?
2. [ROccT] describes your (main) job?
3. [ROccD] describes what you mainly do in your job?
4. You are [self-employed/ working as an employee]?
5. [RSviseDsc] describes your supervision of the work of other employees?
6. [REmpN/RSEmN/ROneTen] people worked for [you/ your employer] at the place where you worked?
7. None of these apply

VARIABLE TYPE: Questionnaire

COVERAGE: If RIndD = response and (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1)

- If respondent is currently working or has ever worked
 - And if they answered the section at Wave 1
-

▣ DVSame

Derived – No difference to job

1. Yes, if selected all 1-6 to SameJob
2. No otherwise

VARIABLE TYPE: Blaise Derivation

COVERAGE: All

▣ Sector

Was the firm or organisation that you worked for...



Running prompt

1. a private firm or business or limited company, or
2. some other kind of organisation?

VARIABLE TYPE: Questionnaire

COVERAGE: If Wrking=1

- If respondent is currently working
-

▣ Sectr2



What kind of non-private organisation is it?

1. A public limited company
2. A nationalised industry or state corporation
3. Central government or civil service
4. Local government or council (including police, fire services and LA controlled schools/ colleges)
5. A university or grant-funded educational establishment (inc. opted-out schools)
6. A health authority or NHS Trust
7. A charity, voluntary organisation or trust
8. The armed forces
9. Some other kind of organisation

VARIABLE TYPE: Questionnaire

COVERAGE: If Sector=2

- If the firm or organisation that the respondent is working for is some other kind of organisation
-

Stat - Were you working as an employee or were you self-employed?

■ (48)

(And) were you working as an employee or were you self-employed?

1. Employee
2. Self-employed

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or Relbus=1 or EverWk=1) and (RStat<> response or SameJob<>4)

- If respondent is currently working or has ever had a job in the past (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or Relbus=1 or EverWk=1)
 - And if they were not interviewed at Wave 1 or if they have changed jobs since Wave 1 (RStat<> response or SameJob<>4)
-

Svise - In your job, did you have formal responsibility for supervising the work of other employees?

■ (49)

In your job, did you have formal responsibility for supervising the work of other employees?



Do not include people who only supervise children, (e.g. childminders) animals, security or buildings, e.g. caretakers, security guards, teachers, nannies

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=1 and SameJob<>5

- If respondent is an employee in their current or last job (Stat=1)
- And if the supervision of the work of other employees aspect of their job has changed since Wave 1 (SameJob<>5)

EmpN - How many people worked for your employer at the place where you worked?

■ (50)

How many people worked for your employer at the place where you worked - were there...



Running prompt

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=1 and SameJob<>6

- If respondent is an employee in their current or last job (Stat=1)
- And if the number of people who work for them/their employer at the place where they work has changed since Wave 1 (SameJob<>6)

○ Solo - Were you working on your own or did you have employees?

Were you working on your own or did you have employees?

1. On own/with partner(s) but no employees
2. With employees

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=2

- If respondent is self-employed in their current or last job

SemN - How many people did you employ at the place where you worked

■ (51)

How many people did you employ/are employed in this business - were there...



Running prompt

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If Solo=2 and SameJob<>6

- If respondent was self-employed and worked with employees (Solo=2)
- And if the number of people who work for them/their employer at the place where they work has changed since Wave 1 (SameJob<>6)

OneTen - what was exact number of people you employed

■ (52)



Ask or record

May I just check, what the exact number was?

Last time we recorded that...

VARIABLE TYPE: Questionnaire

COVERAGE: If (EmpN=1 or SEmN=1) and SameJob<>6

- If number of people employed where they work as an employee is between one and ten (EmpN=1)
- If number of people they employed where they were self-employed is between one and ten (SEmN=1)
- And if the number of people who work for them/their employer at the place where they work has changed since Wave 1 (SameJob<>6)

○ FTPTWk - Whether working full or part-time

In your (main) job were you working:



Running prompt

1. full time
2. or part-time?

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking=1) or (EverWk=1)

- If respondent had done any paid work in the past week (Wrking=1)
- If respondent has ever had a paid job (EverWk=1)

IMPUTED: As ftptwk_i

ftptwk_i - Full/part time work imputed

VARIABLE TYPE: Imputed

ftptwkflag - imputation flag for ftptwk

VARIABLE TYPE: Imputation flag

● EmpStY - In which year did you start working continuously for your employer?

In which year did you start working continuously for your present employer?

VARIABLE TYPE: Questionnaire

COVERAGE: If DVIL03a=1 and Stat=1

- If respondent is currently in employment (DVIL03a=1)
 - And if respondent is an employee (Stat=1)
-

▣ WkHrs

How many hours per week do you usually work in your (main) job? Please exclude meal breaks.



Code 96 if variable or irregular hours



Code 97 if not working on a regular basis

VARIABLE TYPE: Questionnaire

COVERAGE: If Wrking=1 or JbAway=1 or OwnBus=1 or RelBus=1 or SchemeET=1

- If respondent is currently working
-

▣ WkHrslr

On average, about how many hours per week do you work, excluding meal breaks?

VARIABLE TYPE: Questionnaire

COVERAGE: If WkHrs=96

- If respondent works variable or irregular hours
-

SEmpStY - In which year did you become self-employed?

■ (53)

In which year did you start working continuously as a self-employed person/ In which year did your most recent period of self-employment start?

- We are interested in the length of time the respondent has been continuously self-employed even if he or she has been doing different jobs or run different businesses during that time

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=2 and (RPersProx<> response or RStat=1)

- If respondent is self-employed (Stat=2)
 - And if they were not interviewed at Wave 1 or if they were an employee at Wave 1 (RPersProx<> response or RStat=1)
-

■ PermJb

Do you hold your (main) job on a permanent or temporary contract?

1. Permanent
2. Temporary
3. Fixed term contract
4. No employment contract

VARIABLE TYPE: Questionnaire

COVERAGE: If (Wrking =1 or JbAway or OwnBus=1 or RelBus=1 or SchemeET=1) and Stat=1



- If respondent is currently working as an employee
-

TEA - at what age did you complete continuous full-time education?

■ (54)

I now have a few questions about qualifications.

First, at what age did you complete your continuous full-time education?

- Enter age
-  Code as 97 if no education
-  Code as 96 if still in education

VARIABLE TYPE: Questionnaire

COVERAGE: If FtEd<>1 and Trainee<>1 and (RPersProx<>1 or RTEA<>Response)

- If respondent is 19 or older or aged 16-18 and not in full time education (FtEd<>1 and Trainee<>1)
 - And if they were not interviewed at Wave 1 or did not provide a response to this question at Wave 1 (RPersProx<>1 or RTEA<>Response)
-

PNoWk

Looking back at the time since you finished continuous full-time education, have you had any periods of six months or more when you were not in paid work, either because you could not find a job or were not looking for paid work?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If FtEd<>1 and Trainee<>1 and DVAge<75 and (DVIL03a=1 or EverWk=1 or RDVIL03a=1 or REverWk=1)

- If respondent is 19 or older, or aged 16-18 and is not in full time education (FtEd<>1 and Trainee<>1)
- And if they are less than 75 years old (DVAge<75)
- And if they have ever had a paid job (DVIL03a=1 or EverWk=1 or RDVIL03a=1 or REverWk=1)

PNoWkLn

About how many years in total have you been out of paid work since you finished full-time education?

- 1. Less than 2 years
- 2. 2 but less than 5 years
- 3. 5 but less than 10 years
- 4. 10 but less than 15 years
- 5. 15 but less than 20 years
- 6. 20 years or more


VARIABLE TYPE: Questionnaire

COVERAGE: If PNoWk=1


- If respondent has ever had any periods of six months or more when they were not in paid work (either because they could not find a job or were not looking for paid work)

EdAttn1 - Do you have any educational qualifications for which you received a certificate?

■ (55)

 If RPersprox<>1 or REdAttn1<>Response (if respondent was not interviewed at Wave 1 or did not answer this question at Wave 1)

(And) do you have any educational qualifications for which you received a certificate?

 If RPersProx=1 and REdAttn1=Response (if respondent was interviewed at Wave 1 and gave an answer to this question at Wave 1)

In the last two years, have you gained any new educational qualifications for which you received a certificate?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

EdAttn2 - Do you have any professional, vocational or other work-related qualifications for which you received a certificate?

■ (56)



If $RPersprox <> 1$ or $REdAttn1 <> response$ (if respondent was not interviewed at Wave 1 or did not answer EdAttn1 at Wave 1)

(And) do you have any professional, vocational or other work-related qualifications for which you received a certificate?



If $RPersProx = 1$ and $REdAttn1 = response$ (if respondent was interviewed at Wave 1 and gave an answer to EdAttn1 at Wave 1)

In the last two years, have you gained any professional, vocational or other work-related qualifications for which you received a certificate?

1. Yes

2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

EdAttn3 - What was your highest qualification...

■ (57)



If $RPersprox <> 1$ or $REdAttn1 <> Response$ (if respondent was not interviewed at Wave 1 or did not answer EdAttn1 at Wave 1)

Was your highest qualification...

- Running prompt
- If $RPersProx = 1$ and $REdAttn1 = response$ (if respondent was interviewed at Wave 1 and gave an answer to EdAttn1 at Wave 1)

Was your qualification ...



Record level of highest qualification obtained in the last two years

1. at degree level or above,

2. or another kind of qualification?

VARIABLE TYPE: Questionnaire

COVERAGE: If $EdAttn1 = 1$ or $EdAttn2 = 1$

- If respondent has any educational qualifications for which they received a certificate ($EdAttn1 = 1$)
 - If they have any professional, vocational or other work-related qualifications for which they received a certificate ($EdAttn2 = 1$)
-

Enroll - Are you at present enrolled on any full-time or part-time education course, excluding leisure classes?

■ (58)

Are you at present (at school or 6th form college or) enrolled on any full-time or part-time education courses, excluding leisure classes? (Include correspondence courses and open learning as well as other forms of full-time or part-time education)

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

Attend - And are you, still attending course, waiting for term to restart or stopped going

And are you...

1. still attending
2. waiting for term to (re) start
3. or, have you stopped going?

VARIABLE TYPE: Questionnaire

COVERAGE: If Enroll=1

- If respondent is currently enrolled on any full-time or part-time education courses
-

Course - Are you on a full or part-time course, a medical or nursing course, a sandwich course or some other kind of course

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?

1. At school full-time
2. At school part-time
3. Sandwich course
4. Studying at university or college including 6th 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

VARIABLE TYPE: Questionnaire

COVERAGE: If Attend = 1 or 2

- If respondent is still attending education course (Attend=1)
 - Or if they are waiting for term to restart (Attend=2)
-


✗OMath - Self-assessment of mathematical ability

[Not asked in Wave 2]


JobNo - Number of jobs


VARIABLE TYPE: Blaise Derivation

Business

 LOOP FOR EACH JOB (UP TO A MAX OF THREE)

● BType - which of these best describes your employment situation

 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.

 If more than three jobs, include the three of greatest financial importance

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

VARIABLE TYPE: Questionnaire

COVERAGE: If Wrking=1 or JbAway=1 or OwnBus=1

- If respondent had done any paid work in the past week (Wrking=1)
- If respondent had a job they were away from (JbAway=1)
- If respondent did any unpaid work in the past week for any business that they own (OwnBus=1)

LOOP ITERATIONS: 3

.....

● BDirNI - In this job, are your National Insurance contributions deducted at source?

In this job, are your National Insurance contributions deducted at source?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If BType= 2 or 3

- If the respondent is sole director of their own company (BType=2)
- If the respondent is the director of a company (BType=3)

LOOP ITERATIONS: 3

.....

● BOwn - Do you own part of this business?

Do you own part of this business?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If BType= 3

- If the respondent is the director of a company

LOOP ITERATIONS: 3

.....

● Bpropn - What percentage of this business do you own?

What percentage of this business do you own?

VARIABLE TYPE: Questionnaire

COVERAGE: If BType= 2, 4 or BOwn=1

- If the respondent is sole director of their own company (BType=2)
- If respondent is a partner in a business or professional practice (BType=4)
- If respondent owns part of the business they are director of (BOwn=1)

LOOP ITERATIONS: 3

● BAccsA - In this business, are annual accounts prepared?

In this business, are annual accounts prepared?



Include if prepared by accountant

1. **Yes**
2. **No**
3. **Not yet, but will be**

VARIABLE TYPE: Questionnaire

COVERAGE: If BType= 2, 4 or BOwn=1

- If the respondent is sole director of their own company (BType=2)
- If respondent is a partner in a business or professional practice (BType=4)
- If respondent owns part of the business they are director of (BOwn=1)

LOOP ITERATIONS: 3

● BAccsB - Do you prepare annual business accounts?

Do you prepare annual business accounts?



Include if prepared by accountant

1. **Yes**
2. **No**
3. **Not yet, but will be**

VARIABLE TYPE: Questionnaire

COVERAGE: If BType= 5

- If respondent is self-employed in some other way

LOOP ITERATIONS: 3

● Bpart - Were you working on your own account or were you in partnership with someone else?

Are you working on your own account or are you in partnership with someone else?

1. Own account (sole owner)
2. In partnership

VARIABLE TYPE: Questionnaire

COVERAGE: If (BAccsA=1 or BAccsB=1) and (BType <> 4)

- If annual accounts are prepared for the business (BAccsA=1 or BAccsB=1)
- And if respondent is not a partner in a business or professional practice (BType<>4)

LOOP ITERATIONS: 3

.....

Baccbeg - What is the most recent period for which accounts have been prepared?

What is the most recent period for which accounts have been prepared?



Enter date for beginning of period



If day of month not known enter 15th

VARIABLE TYPE: Questionnaire

COVERAGE: If BAccsA=1 or BAccsB=1

- If annual accounts are prepared for the business

LOOP ITERATIONS: 3

.....

Baccend - Enter date for end of period for which accounts have been prepared



Enter date for beginning of period



If day of month not known enter 15th

VARIABLE TYPE: Questionnaire

COVERAGE: If BAccsA=1 or BAccsB=1

- If annual accounts are prepared for the business

LOOP ITERATIONS: 3

.....

Bdocs - Documents consulted

*What was (your share of) the [profit or loss] figure shown on these accounts for this period?
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.*



Code document consulted – code first to apply

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.**

VARIABLE TYPE: Questionnaire

COVERAGE: If BAccsA=1 or BAccsB=1

- If annual accounts are prepared for the business

LOOP ITERATIONS: 3

BProfit - If no accounts available, figure after deducting all expenses and wages, but before deduction of income tax and NI

■ (59)



Please enter the profit or loss amount



If code 1 at BDocs: from notice of assessment, enter the “income” figure (at top of form)



If code 2 at BDocs: From accounts, enter the “adjusted” profit/loss (if not shown, enter the “net” figure)



If code 3 at BDocs: From tax return, enter the “total taxable profit” from Box 3.89



If no accounts are available, enter the figure after deducting all expenses and wages, but before deduction of income tax and NI

VARIABLE TYPE: Questionnaire

COVERAGE: If BAccsA=1 or BAccsB=1

- If annual accounts are prepared for the business

LOOP ITERATIONS: 3

Bprfloss - Did the answer in the previous question refer to profit or loss?

Did the answer in the previous question refer to profit or loss?

1. **Profit/earnings**
2. **Loss**

VARIABLE TYPE: Questionnaire

COVERAGE: If BProfit>0

- If the business made profits or losses

LOOP ITERATIONS: 3

Btax - is that figure before the deduction of income tax?

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

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

VARIABLE TYPE: Questionnaire

COVERAGE: If BPrfLoss=1

- If the business made profits/earnings

LOOP ITERATIONS: 3

BNatins - is that the figure before or after you paid any lump sum National Insurance payments

■ (60)

And is the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?



If no lump sum NI paid, enter '3', not applicable

1. Before
2. After
3. Not applicable (no lump sum NI)

VARIABLE TYPE: Questionnaire

COVERAGE: If BTax=2

- If the profit figure is after the deduction of income tax

LOOP ITERATIONS: 3

BBefore - What was your share of the profit before tax?

What was (your share of) the profit before tax [and lump sum National Insurance deductions]?

VARIABLE TYPE: Questionnaire

COVERAGE: If BTax=2

- If the profit figure is after the deduction of income tax

LOOP ITERATIONS: 3



In LOOP for each job (up to a max of 3)

● Bsize - how many people do you employ/are employed in this business



Can I just check, how many people do you employ/are employed in this business? Is it...



Running prompt

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType<>1) and NOT(BOwn=2) (except if BCarry=1 – in which case details are carried forward from EmpN or SEmN)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

.....

● BEmpN - what was the exact number?



Ask or record

May I just check, what was the exact number?

VARIABLE TYPE: Questionnaire

COVERAGE: If BSize=2 (except if BCarry=1 – where details carried forward from OneTen)

- If number of people employed in business is between 1 and 10

LOOP ITERATIONS: 3

.....

● Byear - In what year did you start or acquire this business?

In what year did you start or acquire this business?

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType<>1) and NOT(BOwn=2)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

.....

Bstart - how did you first acquire this business?

■ (61)

 *Looking at this card, how did you come to own this business?*

1. **Bought/invested in business you were previously working for**
2. **Bought/invested in business you were NOT previously working for**
3. **Started it from scratch**
4. **Inherited/joined family business**
5. **Given**
6. **Other**

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=2 and (BType<>1) and NOT(BOwn=2) and RStat<>2


- If respondent is self-employed (Stat=2 and BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))
- And if it is a new business that was not recorded at Wave 1 (RStat<>2)


LOOP ITERATIONS: 3


.....

Bfund - What source of funding was used when this business was first established?

■ (62)

 *What source of funding was used when this business was first established?*

 For option 1 (own money) – please include redundancy or lump sums

 Code all that apply

1. **Own money**
2. **Money given by a friend/relative**
3. **Money borrowed from a friend/relative**
4. **Government loan or grant**
5. **Loan from a financial institution**
6. **Equity finance raised from other sources**
7. **No start up money required**
8. **Other**

VARIABLE TYPE: Questionnaire

COVERAGE: If BStart= 1, 2, 3

- If respondent bought/invested in business they were previously working for (Bstart=1)
- Or if they bought/invested in business they were not previously working for (BStart=2)
- Or if they started the business from scratch (BStart=3)

ITERATIONS: 4

LOOP ITERATIONS: 3

.....

○ Bretire - What happens to business when you retire

■ (63)

*When you retire, will (your business/your share in the business) be...
Last time we recorded that...*



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. not yet decided
6. or, something else?

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType<>1) and NOT(BOwn=2)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

Bdebts - Total business debts

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType<>1) and NOT(BOwn=2)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

Bowed - What is the total amount of any debts owed to the business, including all outstanding invoices and bad debts?

What is the total amount of any debts owed to the business, including all outstanding invoices and bad debts?

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType<>1) and NOT(BOwn=2)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

BvalQ - estimate of the value of the business

Can I just check, are you able to provide an estimate of the value of your business/your share in this business?

1. Yes
2. No

VARIABLE TYPE: Questionnaire


COVERAGE: If (BType<>1) and NOT(BOwn=2)

- If respondent is self-employed (BType<>1)
- Except if they do not own any of the business (NOT(BOwn=2))

LOOP ITERATIONS: 3

BvalWh - why unable to estimate the value of the business

Please can you tell me why you are unable to estimate the value of this business/your share in this business?

 Code all that apply

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If BValQ=2


- If respondent is unable to provide an estimate of the value of their business/share in the business


ITERATIONS: 3

LOOP ITERATIONS: 3

Bval - If you sold business today, including any debts or liabilities, about how much would you get?

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.

 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

VARIABLE TYPE: Questionnaire

COVERAGE: If BValQ=1

- If respondent is able to provide an estimate of the value of their business/share in the business

LOOP ITERATIONS: 3

IMPUTED: As bval_i

BvalB - can you tell me which one of these categories comes closest to the amount you would get for the business



Looking at this card, can you tell me which one of these categories comes closest to the amount you would get for the 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

VARIABLE TYPE: Questionnaire

COVERAGE: If BVal = DK/Refusal

- If value of business/share in the business is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 2

.....

bval_i - Imputed value of business assets.

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 2

.....

bvalflag - Imputation flag for business assets

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 2



END OF LOOP FOR BUSINESS ASSETS

BPast - In the last 5 years, have you personally received any income from selling all or part of a business

■ (64)

In the last two years, 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

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

BSellYr - In what year did you sell your business, or part of a business?

In what year did you sell your business, or part of a business?

VARIABLE TYPE: Questionnaire

COVERAGE: If BPast=1

- If the respondent has received any income in the last 5 years from selling all or part of a business
-

✕BSellYB - About how many years ago did you sell your business, or part of a business?

[Not asked in Wave 2]

.....

BSellAm - Can you tell me how much income you received from selling your business, or part of a business?

Can you tell me how much income you received from selling your business, or part of a business?

VARIABLE TYPE: Questionnaire

COVERAGE: If BPast=1

- If the respondent has received any income in the last 5 years from selling all or part of a business
-

BSellAB - which one of these categories comes closest to the amount you received for selling the business



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

VARIABLE TYPE: Questionnaire

COVERAGE: If BSellAm = DK/Refusal

- If amount of income received from selling business/part of business is unknown or if the interviewer is refused an answer

.....

BSellTx - 186 was this amount before or after tax?

And was this amount before or after tax?

1. Before tax
2. After tax

VARIABLE TYPE: Questionnaire

COVERAGE: If BSellAm or BSellAB = Response

- If a response was given to either of two previous questions

.....

BMoreBus - apart from anything you have already told me about, do you own all or part of a business

(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?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

BWorth - About how much is your share of this business worth after deducting any outstanding debts?


About how much is your share of this business worth? After deducting any outstanding debts.

VARIABLE TYPE: Questionnaire

COVERAGE: If BMoreBus = 1

- If respondent owned all or part of any other business as an active or sleeping partner
-

BworthB - which one of these categories comes closest to the amount your share is worth?

 *Looking at this card, can you tell me which one of these categories comes closest to the amount your share is worth?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If BWorth = DK/Refusal

- If value of share in the business is unknown or if the interviewer is refused an answer
-

Earnings and benefits

PayPer - How long a period does your pay or salary usually cover?

The next questions are about earnings from your main job. How long a period does your pay or salary usually cover?

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

VARIABLE TYPE: Questionnaire

COVERAGE: 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)

- If respondent is an employee in their main job (BType [main job] =1)
- If respondent's main job is being a sole director of their own company and National Insurance contributions are deducted at the source (BType [main job] = 2 and BDirNI [main job] = 1)
- If respondent's main job is being a director of a company and National Insurance contributions are deducted at the source (BType [main job] = 3 and BDirNI [main job] = 1)
- If respondent was an employee (Stat=1) and (did any paid work in the last week (Wrking=1) or if they had a job or business they were away from (JbAway=1) or if they were on a government scheme for employment training (SchemeET=1))

IMPUTED: As payper_i

.....

payper_i - Pay period imputed

VARIABLE TYPE: Imputed





.....

payperflag - imputation flag for payper

VARIABLE TYPE: Imputation flag

PayAmt - Net pay per pay period

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].

-  Suggest respondent consults payslip
-  £99,999,995 or more = 99999995
-  No pay received yet = 99999996
-  No usual amount (per pay period) = 99999997

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer<=52

- If pay or salary covers a period of less than or equal to one year/12 months/52 weeks

IMPUTED: As payamt_i

.....

payamt_i - Net pay imputed

VARIABLE TYPE: Imputed

.....

payamtflag - imputation flag for payamt





VARIABLE TYPE: Imputation flag

.....

PayAmA - Average monthly net pay

■ (65)

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.

-  Suggest respondent consults payslip
-  £99,999,995 or more = 99999995
-  No pay received yet = 99999996
-  No usual amount (per month) = 99999997

VARIABLE TYPE: Questionnaire

COVERAGE: If PayAmt = 99999997 or (PayPer>52 and PayAmt<>99999996)

- If no usual amount of pay per period is received (PayAmt=99999997)
- If pay or salary covers a period of less than one week, a one off/lump sum is received or none of the other pay periods apply or if no pay has been received yet(PayPer>52 and PayAmt<>99999996)

IMPUTED: As payama_i

.....

payama_i - Monthly net pay imputed


VARIABLE TYPE: Imputed

.....

payamaflag - imputation flag for payama

VARIABLE TYPE: Imputation flag

PayEsP - Estimate of net pay per pay period


 *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].*

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer<=52 and (PayAmt = DK/Refusal or PayAmA = DK/Refusal)

- If pay or salary covers a period of less than or equal to one year/12 months/52 weeks (PayPer<=52)
 - And if amount of pay received is unknown or if the interviewer is refused an answer (PayAmt = DK/Refusal or PayAmA = DK/Refusal)
-

PayEsM - Estimate of net pay period

 *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.*


VARIABLE TYPE: Questionnaire


COVERAGE: If PayPer>52 and (PayAmt = DK/Refusal or PayAmA = DK/Refusal)

- If pay or salary covers a period of less than one week, a one off/lump sum is received or none of the other pay periods apply (PayPer>52)
 - And if amount of pay received is unknown or if the interviewer is refused an answer (PayAmt = DK/Refusal or PayAmA = DK/Refusal)
-

GrsPay - Gross pay per pay period

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.

 £99,999,995 or more = 99999995

 No usual amount (per period) = 99999997

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer <= 52 and NOT(PayAmt = 99999996 or PayAmA = 99999996)

- If pay or salary covers a period of less than or equal to one year/12 months/52 weeks (PayPer<=52)
- And if pay has been received (NOT(PayAmt = 99999996 or PayAmA = 99999996))

IMPUTED: As grspay_i

grspay_i - Gross pay imputed


VARIABLE TYPE: Imputed


grspayflag - imputation flag for grspay

VARIABLE TYPE: Imputation flag

GrsPyA - Average monthly gross pay

*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.*

 £99,999,995 or more = 99999995

 No usual amount (per month) = 99999997

VARIABLE TYPE: Questionnaire

COVERAGE: If (GrsPay = 99999997 or PayPer>52) and NOT(PayAmt = 99999996 or PayAmA = 99999996)

- If no usual amount of pay (per period) is received or if pay or salary covers a period of less than one week, a one off/lump sum is received or none of the other pay periods apply (GrsPay = 99999997 or PayPer>52)
- And if pay has been received (NOT(PayAmt = 99999996 or PayAmA = 99999996))

IMPUTED: As grspya_i

grspya_i - Monthly gross pay imputed


VARIABLE TYPE: Imputed


grspyaflag - imputation flag for grspya

VARIABLE TYPE: Imputation flag

GrsPyF - Average monthly gross pay

How much will your gross earnings be per month before any deductions?

 £99,999,995 or more = 99999995


 No usual amount (per month) = 99999997

VARIABLE TYPE: Questionnaire

COVERAGE: If PayAmt = 99999996 or PayAmA = 99999996

- If no pay has been received yet
-

GrsEsP - Estimate of monthly gross pay

 Looking at this card, can you give me an estimate of your usual gross earnings per [pay period] before any deductions?


1. Up to £2599
2. £2600 to £5199
3. £5200 to £10399
4. £10400 to £15599
5. £15600 to £20799
6. £20800 to £25999
7. £26000 to £31199
8. £31200 to £36399
9. £36400 to £41599
10. £41600 to £46799
11. £46800 to £51999
12. £52000 to £77999
13. £78000 to £103999
14. £104000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer<=52 and (GrsPay = DK/Refusal or GrsPyA = DK/Refusal or GrsPyF = DK/Refusal)

- If pay or salary covers a period of less than or equal to one year/12 months/52 weeks (PayPer<=52)
 - And (if gross earnings (per period) or average gross earnings (per month) is unknown or if the interviewer is refused an answer (GrsPay = DK/Refusal or GrsPyA = DK/Refusal or GrsPyF = DK/Refusal))
-

GrsEsM - Estimate of monthly gross pay

 Looking at this card, can you give me an estimate of your usual gross earnings per month before any deductions?

1. Up to £2599
5. £2600 to £5199
6. £5200 to £10399
7. £10400 to £15599
8. £15600 to £20799
9. £20800 to £25999
10. £26000 to £31199
11. £31200 to £36399
12. £36400 to £41599
13. £41600 to £46799
14. £46800 to £51999
15. £52000 to £77999
16. £78000 to £103999
17. £104000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer>52 and (GrsPay = DK/Refusal or GrsPyA = DK/Refusal or GrsPyF = DK/Refusal)

- If pay or salary covers a period of less than one week, a one off/lump sum is received or none of the other pay periods apply (PayPer>52)
 - And (if gross earnings (per period) or average gross earnings (per month) is unknown or if the interviewer is refused an answer (GrsPay = DK/Refusal or GrsPyA = DK/Refusal or GrsPyF = DK/Refusal))
-

PayInc - Does your usual wage/salary include any of the items on this card?

■ (66)



Does your usual wage/ salary include any of the items on this card?



Code all that apply

1. **Statutory Sick Pay**
2. **Occupational Sick Pay**
3. **Statutory Maternity Pay**
4. **Statutory Paternity Pay**
5. **Statutory Adoption Pay**
6. **Mileage Allowance or fixed allowance for motoring**
7. **Tax Credit**
8. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: 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)

- If respondent is an employee in their main job (BType [main job] =1)
- If respondent's main job is being a sole director of their own company and National Insurance contributions are deducted at the source (BType [main job] = 2 and BDirNI [main job] = 1)
- If respondent's main job is being a director of a company and National Insurance contributions are deducted at the source (BType [main job] = 3 and BDirNI [main job] = 1)
- If respondent was an employee (Stat=1) and (did any paid work in the last week (Wrking=1) or if they had a job or business they were away from (JbAway=1) or if they were on a government scheme for employment training (SchemeET=1))

ITERATIONS: 6

.....

■ SmtPen

*Are you currently a member of a salary-sacrifice pension scheme offered by your employer?
This may be known as a "Smart Pension".*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=1

- If respondent is an employee

.....

Payslip - Code whether payslip was consulted

■ (67)



Code whether payslip was consulted. Payslip should be within the past 3 months.

1. **Payslip consulted by respondent only, not by interviewer**
2. **Payslip consulted by interviewer and respondent**
3. **Payslip not consulted**

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=1

- If respondent is an employee
-

PayBon - In your main job, have you received any additional bonuses in the last 12 months

■ (68)

In your main job, have you received any additional bonuses in the last 12 months (that is since date 1 year ago) such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an occasional commission?



Exclude shares and vouchers



Exclude regular bonuses/commissions (e.g. weekly/monthly) normally included in pay

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PayPer<>97

- If response to PayPer is not "None of these"
-

BonAmt - What was the total amount you received in the last 12 months

What was the total amount you received in the last 12 months (that is since [date])?



There is no banded showcard for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If PayBon = 1

- If respondent has received any additional bonuses in the last 12 months
-

BonTax - Was this amount before or after tax

Was this amount...



Running prompt

1. **Before tax**
2. **or, After tax?**

VARIABLE TYPE: Questionnaire

COVERAGE: If PayBon = 1

- If respondent has received any additional bonuses in the last 12 months
-

EmShar - Shares received from employment

In the last 12 months, (that is since [date]), have you received any shares, restricted or conditional shares, or share options from your employer?



Code all that apply

1. Shares
2. Restricted or conditional shares
3. Share options
4. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: 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)

- If respondent is an employee in their main job (BType [main job] =1)
- If respondent's main job is being a sole director of their own company and National Insurance contributions are deducted at the source (BType [main job] = 2 and BDirNI [main job] = 1)
- If respondent's main job is being a director of a company and National Insurance contributions are deducted at the source (BType [main job] = 3 and BDirNI [main job] = 1)
- If respondent was an employee (Stat=1) and (did any paid work in the last week (Wrking=1) or if they had a job or business they were away from (JbAway=1) or if they were on a government scheme for employment training (SchemeET=1))

ITERATIONS: 3

.....



The section on Profit or Loss shown on Business Accounts is included in the Business Assets section

SEInt - Self-employed income

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.

VARIABLE TYPE: Questionnaire


COVERAGE: 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))


- If respondent is the sole director of their own company, a director of a company, a partner in a business or professional practice, or if they are self employed in some other way (BType>1)
- Except if they are they are the sole director of their own company or director of a company and National Insurance contributions are deducted at source (NOT((BType = 2 and BDirNI = 1) or (BType =3 and BDirNI = 1)))
- Not if the respondent is an employee and (have done any paid work in the last week (Wrking=1) or if they had a job or business they were away from (JbAway=1) or if they were on a government scheme for employment training (SchemeET=1)) (NOT((Stat = 1) and (Wrking = 1 or JbAway = 1 or SchemeET = 1)))


.....

SEAmt - On average what was your weekly or monthly or annual income, or loss, from your business/work over the last 12 months

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?

 If business partnership, enter respondent's share of income only. If self-employed less than 12 months, refer just to period of self-employment

 For zero enter 0

 For loss enter -1

VARIABLE TYPE: Questionnaire

COVERAGE: 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))

- If respondent is the sole director of their own company, a director of a company, a partner in a business or professional practice, or if they are self employed in some other way (BType>1)
- Except if they are they are the sole director of their own company or director of a company and National Insurance contributions are deducted at source (NOT((BType = 2 and BDirNI = 1) or (BType =3 and BDirNI = 1)))
- Not if the respondent is an employee and (have done any paid work in the last week (Wrking=1) or if they had a job or business they were away from (JbAway=1) or if they were on a government scheme for employment training (SchemeET=1)) (NOT((Stat = 1) and (Wrking = 1 or JbAway = 1 or SchemeET = 1)))

IMPUTED: As seamt_i

.....

seamt_i - Net SE pay imputed

VARIABLE TYPE: Imputed

.....

seamt_ind - imputation flag for seamt

VARIABLE TYPE: Imputation flag

.....

SEPer - Code whether income was weekly, monthly or annual amount

■ (69)

What period does this cover

- 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 times/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 <CTRL> + <M>

VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmt>0 and SEAmt<=99999997

- If average weekly, monthly or annual income from business/work over the last 12 months was positive (SEAmt>0)

IMPUTED: As seper_i

.....

seper_i - SE pay period imputed

VARIABLE TYPE: Imputed


.....

seper_ind - imputation flag for seper

VARIABLE TYPE: Imputation flag

.....

SEAmK - Code whether respondent will answer weekly or monthly banded income questions

 Code whether respondent will answer weekly or monthly banded income questions.

- 1. Weekly
- 2. Monthly


VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmt = DK/Refusal

- If average weekly, monthly or annual income from business/work over the last 12 months is unknown or if the interviewer is refused an answer

.....

SEEsW - can you give me an estimate of your average weekly income after deductions?

 *Looking at this card, can you give me an estimate of your average weekly income after deductions?*


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

VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmK = 1

- If respondent is referring to weekly income
-

SEEsM - can you give me an estimate of your average monthly income after deductions?

 *Looking at this card, can you give me an estimate of your average monthly income after deductions?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmK = 2

- If respondent is referring to monthly income
-

▣ GrsSEMJb

On average what was your weekly or monthly (or annual) income, or loss, from your business/work over the last 12 months before deducting Income Tax and National Insurance contributions?



If business partnership, enter respondent's share of income only if self employed less than 12 months, refer just to period of self-employment



For zero enter 0; for loss enter -1

VARIABLE TYPE: Questionnaire

COVERAGE: If (BType [main job] > 1 AND NOT(BType[main job] =2 and BDirNI [main job] = 1) AND NOT(BType[main job] =3 and BDirNI [main job] = 1) AND NOT (Stat=1 and (Wrking=1 or JbAway=1 or SchemeET=1))

- If respondent is self employed or a director of a company and they do not pay National Insurance contributions at the source

.....

▣ GrossPer

How long does this cover

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 times/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 <CTRL> + <M>

VARIABLE TYPE: Questionnaire

COVERAGE: If GrsSEMJb>0 and GrsSEMJb<=99999997

- If respondent received some amount of income from their business/work over the last 12 months

.....

▣ GrsAmK

Code whether respondent will answer weekly or monthly banded income questions

1. Weekly
2. Monthly

VARIABLE TYPE: Questionnaire

COVERAGE: If GrsSEMJb=DK/Refusal

- If respondent does not know their weekly or monthly income from their business/work over the last 12 months or if the interviewer is refused an answer

.....

▣ GrSeesW



Looking at this card, can you give me an estimate of your average weekly income before deductions?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If GrsAmK=1

- If respondent gives their income estimate as a weekly amount
-

▣ GrSEEsM



Looking at this card, can you give me an estimate of your average monthly income before deductions?

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


VARIABLE TYPE: Questionnaire


COVERAGE: If GrsAmK=2

- If respondent gives their income estimate as a monthly amount
-

SEAmL - On average, how much have you been losing weekly or monthly or annually from the business/your work over the last year

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?

 There is no banded showcard for this amount

 Ask or record

VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmt = -1

- If on average, losses were made weekly, monthly or annually over the last 12 months in the respondent's business/work

IMPUTED: As seaml_i

seaml_i - SE net loss imputed

VARIABLE TYPE: Imputed

seaml_ind - imputation flag for seaml

VARIABLE TYPE: Imputation flag

SEPeL - Code whether loss is weekly, monthly or annual amount

■ (70)

 Code whether loss is weekly, monthly or annual amount.

1. **Weekly**
2. **Monthly**
3. **Annual**

VARIABLE TYPE: Questionnaire

COVERAGE: If SEAmt= -1 and SEAmI = Response

- If respondent was making a loss from their business/work over the last 12 months after deducting income tax and national insurance contributions (SEAmt= -1)
- And if a response was given to the previous question (SEAmI = Response)

IMPUTED: As sepel_i

sepel_i - SE period for net loss imputed

VARIABLE TYPE: Imputed

sepel_ind - imputation flag for sepel

VARIABLE TYPE: Imputation flag

.....

SJob2 - do you earn any money from other jobs, from odd jobs or from work that you do from time

(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?



Include babysitting, mail order agent, pools agent etc.



Prompt as necessary

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

IMPUTED: As SJob2_i

.....

SJob2_i - Whether has second job imputed

VARIABLE TYPE: Imputed

.....

SJob2flag - imputation flag for SJob2

VARIABLE TYPE: Imputation flag

.....

SjEmp - In that job/those jobs do you work as an employee or are you self-employed?

In that/those job(s) do you work as an employee or are you self-employed?



Code all that apply

1. Employee
2. Self-employed

VARIABLE TYPE: Questionnaire

COVERAGE: If SJob2 = 1

- If respondent earns money from other jobs, odd jobs or work that they do from time to time

IMPUTED: As SjEmp_i

ITERATIONS: 2

.....

SjEmp_i - Whether employee in second job imputed


VARIABLE TYPE: Imputed
ITERATIONS: 2

SjEmpflag - imputation flag for SjEmp

VARIABLE TYPE: Imputation flag
ITERATIONS: 2

SjNet - In the last month, how much did you earn from your other/occasional jobs after deductions for tax and NI

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)?

 There is no banded showcard for this question

VARIABLE TYPE: Questionnaire
COVERAGE: If SjEmp = 1
• If respondent worked in this job as an employee
IMPUTED: As SjNet_i 2

SjNet_i 2 - Second job net pay imputed


VARIABLE TYPE: Imputed

SJNetflag - imputation flag for SJNet

VARIABLE TYPE: Imputation flag

SjGrs - In the last month, how much did you earn from your other/occasional jobs before deductions for tax and NI

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)?

 There is no banded showcard for this question

VARIABLE TYPE: Questionnaire
COVERAGE: If SjEmp = 1 and SJNet>0
• If respondent worked in this job as an employee (SjEmp = 1)
• If net income from other/occasional jobs in the last month is greater than 0 (SjNet>0)
IMPUTED: As SjGrs_i

SjGrs_i - Second job gross pay imputed

VARIABLE TYPE: Imputed

SjGrsflag - imputation flag for SjGrs

VARIABLE TYPE: Imputation flag

Sj12N - In the last 12 months how much have you earned per month on average as an employee after deductions

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)?



There is no banded showcard for this question



If made no profit enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If SjNet = 0

- If net income from other/occasional jobs in the last month is 0

IMPUTED: As Sj12N_i

Sj12N_i - Net annual pay in second job imputed

VARIABLE TYPE: Imputed

Sj12Nflag - imputation flag for Sj12N

VARIABLE TYPE: Imputation flag

Sj12G - In the last 12 months how much have you earned on average per month as an employee before deductions

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)?



There is no banded showcard for this question



If made no profit enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If SjNet = 0

- If net income from other/occasional jobs in the last month is 0

IMPUTED: As Sj12G_i

Sj12G_i - Gross annual pay in second job imputed

VARIABLE TYPE: Imputed

.....

Sj12Gflag - imputation flag for Sj12G

VARIABLE TYPE: Imputation flag

.....

SjSEG - In the last 12 months how much have you earned from this work, before deductions

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?



There is no banded showcard for this question



If made no profit enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If SjEmp = 2

- If respondent is self-employed in this other/occasional job

IMPUTED: As SjSeG_i

.....

SjSeG_i - Self-employed gross pay imputed

VARIABLE TYPE: Imputed

.....

SjSeGflag - imputation flag for SjSeG

VARIABLE TYPE: Imputation flag

.....

Intro - State benefits received group 1



Looking at this card, are you at present receiving any state benefits in your own right: that is, where you are the named recipient?


1. Continue with Benefits questions
7. Refused whole benefits section


VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

Ben1Q - State benefits received group 1

 *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?*

 Code all that apply

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**


VARIABLE TYPE: Questionnaire


COVERAGE: If Intro = 1

- If respondent continues with benefit questions

ITERATIONS: 3

DisBen - State benefits received disability allowance

 *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?*

 Code all that apply

1. **Care Component of Disability Living Allowance**
2. **Mobility Component of Disability Living Allowance**
3. **Attendance Allowance**
4. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: If Intro = 1

- If respondent continues with benefit questions

ITERATIONS: 3

AttAll - Is this paid as part of your Pension or do you receive a separate payment?

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?

1. **Paid as part of pension**
2. **Separate payment**


VARIABLE TYPE: Questionnaire


COVERAGE: If DisBen = 3

- If respondent is receiving attendance allowance either in their own right , or on behalf of someone else in the household
-

Ben2Q - State benefits received group 2

■ (71)

 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?

 Code all that apply

1. **Jobseekers' Allowance (JSA)**
2. **Pension Credit**
3. **Income Support**
4. **Incapacity Benefit**
5. **Employment and Support Allowance**
6. **Maternity Allowance**
7. **Industrial Injury Disablement Benefit**
8. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: If Intro = 1

- If respondent continues with benefit questions

ITERATIONS: 3

.....

■ ESAType

There are two types of Employment and Support Allowance. Is your Allowance...


1. **...'contributory', that is based on your National Insurance contributions,**
2. **or is it 'income based' Employment and Support Allowance; which is based on an assessment of your income?**

VARIABLE TYPE: Questionnaire

COVERAGE: If Ben2Q=5

- If respondent is receiving Employment and Support Allowance
-

TxCred - State benefits received tax credits

 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?

1. **Working Tax Credit (excluding any childcare tax credit)**
2. **Child Tax Credit (including any childcare tax credit)**
3. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: If Intro = 1

- If respondent continues with benefit questions
-

□ WPenType

*War disablement pension or war widow's pension
(And) do you receive...*



Running prompt

- 1. War Disablement Pension**
- 2. or War Widow's Pension?**

VARIABLE TYPE: Questionnaire

COVERAGE: If Ben1Q=6

- If respondent receives war Disablement Pension or War Widow's/Widower's Pension
-

WhoReCar - Disability living allowance - care component. Who do you receive it for?

Whom do you receive Disability Living Allowance – Care Component for?



If current household member, enter person number or otherwise enter 97

VARIABLE TYPE: Questionnaire

COVERAGE: If DisBen = 1

- If respondent is currently receiving Care Component of Disability Living Allowance, either in their own right or on behalf of someone else in the household
-

WhoReMob - Disability living allowance - mobility component. Who do you receive it for?

Whom do you receive Disability Living Allowance – Mobility Component for?



If current household member, enter person number or otherwise enter 97

VARIABLE TYPE: Questionnaire

COVERAGE: If DisBen = 2

- If respondent is currently receiving Mobility Component of Disability Living Allowance, either in their own right or on behalf of someone else in the household
-

WhoReAtt - Attendance allowance. Who do you receive it for?

Whom do you receive Attendance Allowance for?



If current household member, enter person number or otherwise enter 97

VARIABLE TYPE: Questionnaire

COVERAGE: If DisBen = 3

- If respondent is currently receiving Attendance Allowance, either in their own right or on behalf of someone else in the household
-

▣ HousBen

Did you receive any housing benefit, also known as rent rebate or rent allowance, or Local Housing Allowance to help pay your last rent, either directly or by having it paid to your landlord on your behalf?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Ten1=3,4,5

- If respondent pays part rent and part mortgage on the accommodation (Ten1=3)
- Or if they rent it (Ten1=4)
- Or if they live there rent free (Ten1=5)

.....

▣ CTBen

Are you currently allowed Council Tax Benefit or Rebate to help pay your Council Tax?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If HRP

.....

BAmt - How much did you get last time?

How much did you get last time?



If combined with another benefit and unable to give separate amount, enter don't know

VARIABLE TYPE: Questionnaire

COVERAGE: Code for each benefit mentioned

ITERATIONS: 18

.....

BAmtDK - Is this 'don't know' because it's paid in combination with another benefit, and you cannot establish a separate amount?

Is this 'Don't Know' because it's paid in combination with another benefit, and you cannot establish a separate amount?

- 1. Yes (PLEASE GIVE FULL DETAILS IN A NOTE)
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If BAmt = DK/Refusal

- If amount of benefit received was unknown or if the interviewer was refused an answer

ITERATIONS: 18

.....

BPd - How long does this cover?

■ (72)

How long did this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If BAmt = Response and BAmt>0

- If response was given to the amount of benefit received and if this amount was greater than 0

ITERATIONS: 18

.....

▣ BenUs

Is this the amount you usually get?

1. Yes
2. No
3. No such thing as usual amount

VARIABLE TYPE: Questionnaire

COVERAGE: If Ben1Q=4 and BAmt[retirement or old person's pension]=response

- If respondent receives a retirement pension or Old Person's pension and if they gave an amount that they received last time
-

▣ BUAmt

How much do you usually get?



If combined with another benefit and unable to give separate amount, enter don't know
<ctrl> + <k>

VARIABLE TYPE: Questionnaire

COVERAGE: If BenUs=2

- If the amount the respondent said they received was not the usual amount of the benefit that they receive
-

▣ BUPd

How long does this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If BUAmt=response and BUAmt>0

- If respondent gave an amount for the amount of benefit they usually receive

.....

Attitudes and expenditure

▣ OSIntro


I am now going to read out some statements about people's financial position. Please tell me how strongly you agree or disagree with them.

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ OSavA

 *My income is enough to meet the cost of my everyday outgoings.*


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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ OSavB

 *I do not earn enough to be able to save.*


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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx =1 and (Wrking =1 or JbAway=1 or OwnBus=1 or RelBus=1 or SchemeET=1)

- If respondent is working (Wrking=1)
 - or if they have a job/business they are away from (JbAway=1)
 - or if they have done any unpaid work for a business they or a relative own (OwnBus=1 or RelBus=1)
 - or if they are on a government scheme for employment training (SchemeET=1)
 - And if it is not a proxy interview (PersProx=1)
-

▣ OSavC

 *I am better off than I was a couple of years ago.*

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ OWait

 *'I prefer to buy things on credit rather than save up and wait.'*

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

Oleft - In the past 12 months, how often have you had money left over at the end of the week/month

I now have some more general questions about your financial situation.

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...

 Running prompt

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)

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

OleftDo - What do you mainly do with the money left over?



What do you mainly do with the money left over?



Code one only

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

VARIABLE TYPE: Questionnaire

COVERAGE: If OLeft = 1, 2, 3

- If respondent always has money left over at the end of the week or month (OLeft=1)
 - If respondent has money left over at the end of the week or month most of the time (OLeft = 2)
 - If respondent sometimes has money left over at the end of the week or month (OLeft = 3)
-

ORunDo - What do you usually do when you run out of money?



What do you usually do when you run out of money?



Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ORunOut = 1, 2, 3

- If respondent always runs out of money before the end of the week or month (ORunOut = 1)
- If respondent runs out of money before the end of the week or month most of the time (ORunOut = 2)
- If respondent sometimes runs out of money before the end of the week or month (ORunOut = 3)

ITERATIONS: 8

.....

OSav2y -Have you ever saved any of your income for example by putting something away in a bank, building society, or Post Office

■ (73)



Ask or record

Have you saved any of your income in the last two years for example by putting something away in a bank, building society or Post Office account other than to meet regular bills?



Exclude pensions, include shares etc

1. Yes

2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies

×OLSave - When was the last time you saved any money in addition to money saved to meet regularly to meet bills

[Not asked in Wave 2]

OWhySa - Main reasons saved

■ (74)



People save money for different reasons. Looking at this card, what are the main reasons why you have saved money in the last two years?



Code all that apply

1. For unexpected expenditures/ rainy day
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. Don't spend all of income
11. Other

VARIABLE TYPE: Questionnaire


COVERAGE: If OSav2y=1


- If respondent has saved any money in addition to money saved to meet regular bills in the last two years

ITERATIONS: 10

OnoSav - Main reasons not saved

■ (75)

 *There are many reasons why people don't save money. Can I just check, during the last 2 years, what were your reasons for not saving?*

 Code all that apply

1. Want to pay off debts first
2. Haven't thought about it/ don't want to / haven't got round to it
3. Don't need to save
4. Too late to start saving
5. Would lose out on benefits
6. Have an offset mortgage
7. Can't afford to/ Income too low/ Costs too high
8. Intended to, but debts too high
9. Other
10. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If OSav2y=2

- If respondent has not saved any of their income other than to meet regular bills in the last two years

ITERATIONS: 6

Ointend - Do you think it is likely that you will save any money in the next 12 months?

■ (76)

Do you think it is likely that you will save any money in the next 12 months?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

OSavExt - Have you heard of any changes, in the last 12 months, in government policy relating to pensions or saving

■ (77)

Thinking back over the last 12 months, have there been any external events, such as those mentioned in the news, or any changes in government policy that might affect your decisions on pensions, savings or investments?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx = 1

- Ask all except proxies

✘Obuy1-3 - I tend to buy things even when I can t really afford them

[Not asked in Wave 2]

.....

✘OSaver1-3 - I am more of a saver than a spender

[Not asked in Wave 2]

.....

✘OCredi1-3 - I tend to buy things on credit and pay it off later

[Not asked in Wave 2]

.....

▣ EIntro

Now I have some questions about selected items of expenditure.

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

▣ EFood



*First, thinking about your household food bills, approximately how much does your household spend **per week** on food, including soft drinks but excluding alcohol, cigarettes, pet food, takeaways and meals out?*

1. Under £10
2. £10-£19
3. £20-£29
4. £30-£39
5. £40-£49
6. £50-59
7. £60-£79
8. £80-£99
9. £100-£119
10. £120-£139
11. £140-£159
12. £160-£179
13. £180-£199
14. £200 or over

VARIABLE TYPE: Questionnaire

COVERAGE: Ask HRP

.....

EFuel



Approximately how much does your household spend in an average month on your home energy bills?

1. £0
2. Less than £25
3. £25 to £49
4. £50 to £99
5. £100 to £199
6. £200 to £299
7. £300 to £399
8. £400 to £499
9. £500 or more

VARIABLE TYPE: Questionnaire

COVERAGE: Ask HRP

.....

ExTyp - Items of regular expenditure

[Not asked in Wave 2]

.....

ETrans - About how much per month do you usually spend on transport to work?

■ (78)



Approximately how much do you personally spend in an average month on transport to and from work?

1. Do not work
2. £0
3. Less than £25
4. £25 to £49
5. £50 to £99
6. £100 to £199
7. £200 to £299
8. £300 to £399
9. £400 to £499
10. £500 or more


VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

EChICar - About how much per month do you usually spend on child care?

■ (79)

 *Approximately how much, in total, does your household spend in an average month on child care for any children under the age of 16 living in the household [to include babysitting]?*


1. Nothing spent on childcare
2. Less than £25
3. £25 to £49
4. £50 to £99
5. £100 to £199
6. £200 to £299
7. £300 to £399
8. £400 to £499
9. £500 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If NCU16>0

- If respondent is the HRP and has any children under the age of 16
-

□ EMeals

 *Approximately how much do you personally spend **in an average month** on takeaways and food consumed out of the home, (for example in restaurants or pubs, including school meals and meals at work)?*

1. Under £10
2. £10-£19
3. £20-£29
4. £30-£39
5. £40-£49
6. £50-£59
7. £60-£79
8. £80-£99
9. £100-£119
10. £120-£139
11. £140-£159
12. £160-£179
13. £180-£199
14. £200 or over

VARIABLE TYPE: Questionnaire

COVERAGE: Ask All

.....

▣ EChISup



Approximately how much do you personally spend in an average month on your share of support of children living outside the household, for example support for students at university, or child maintenance?

1. £0
2. Less than £25
3. £25 to £49
4. £50 to £99
5. £100 to £199
6. £200 to £299
7. £300 to £399
8. £400 to £499
9. £500 or more

VARIABLE TYPE: Questionnaire

COVERAGE: Ask All

.....

▣ ELarge



In the last two years, have you made any unusual or one-off expenditures of £500 or more on items apart from vehicles and home improvements, such as those listed on this card?



Code all that apply

1. Family event or wedding
2. A special holiday
3. Furniture and carpets
4. Computer equipment
5. TV and video equipment
6. Sports equipment
7. Gift to a family member
8. Other (SPECIFY)
9. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: Ask All

.....

▣ ELgeAmb

About how much have you spent on these items in the last two years?

1. £500 - £999
2. £1,000 - £1,999
3. £2,000 - £2,999
4. £3,000 - £4,999
5. £5,000 - £7,499
6. £7,500 - £9,999
7. £10,000-£14,999
6. £15,000-£19,999
7. £20,000-£24,999
8. £25,000-£49,999
9. £50,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If ELarge = 1-8

- If respondent has made any unusual or one-off expenditures of £500 or more on items apart from vehicles and home improvements in the last two years

.....

✕ExpCo - About how much per month do you usually spend on care for others?

[Not asked in Wave 2]

.....

✕ExpEd - About how much per month do you usually spend on educational expenses?

[Not asked in Wave 2]

.....

✕ExpMa - About how much per month do you usually spend on Maintenance or alimony payments?

[Not asked in Wave 2]

.....

✕ExpOt - About how much per month do you usually spend on others?

[Not asked in Wave 2]


.....



Data items fed forward : RPSit

PSit - which one of these would you say best describes your current situation?

■ (80)

 *Can I just check, which one of these would you say best describes your current situation?*

 Include students as other (code 9)

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and DVAge>=40

- Ask all aged over 40 except proxies
-

PsitF - do you expect to do any paid work in the future?

■ (81)

Do you expect to do any paid work in the future?

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


VARIABLE TYPE: Questionnaire

COVERAGE: If (PSit =3, 6, 7, 8 or 9) or (PSit = 4 and DVAge<75)

- If respondent is unemployed, permanently sick or disabled, temporarily sick or disabled, looking after their home or family, or give another response (PSit = 7, 8, 9)
 - If respondent says they are retired and are under the age of 75 (PSit = 4 and DVAge<75)
-

□ PNoWkRs

What is your main reason for thinking that you will not do paid work again?

 Code one only

1. **Reached normal retirement age**
2. **Own ill health**
3. **Ill health of a relative/ friend**
4. **Could not find a job**
5. **Demands of family**
6. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If (PSit = 3,6,7,8 or 9) and (PSitF = 2)

- If respondent is unemployed, permanently or temporarily sick/disabled, looking after home or family or 'other' and does not expect to do paid work in the future
-

▣ PAgeStp

Can I just check, at what age did you leave your last paid job?



Code 97 if never worked



Code 96 if currently working

VARIABLE TYPE: Questionnaire

COVERAGE: If (PSit = 3,6,7,8 or 9) and (PSitF = 2)

- If respondent is unemployed, permanently or temporarily sick/disabled, looking after home or family or 'other' and if they do not expect to do paid work in the future
-

PExpRet - At what age do you expect to retire?

■ (82)

At what age do you expect to retire (from your main job)?

VARIABLE TYPE: Questionnaire

COVERAGE: If (PSit = 1, 2) or ((PSit = 3, 6, 7, 8, 9) and (PSitF = 1))

- If respondent is currently employed, self-employed (PSit = 1, 2)
 - Or if respondent (is unemployed, permanently sick or disabled, temporarily sick or disabled, looking after their home or family, or give another response) but they expect to do paid work in the future ((PSit = 3, 6, 7, 8, 9) and (PSitF = 1))
-

PAgeRet - At what age did you retire?

■ (83)

At what age did you retire (from your main job)?

VARIABLE TYPE: Questionnaire

COVERAGE: If (PSit = 4 or 5) and RPSit<>4,5

- If respondent is retired or semi-retired/retired from main job and still working (PSit =4 or 5)
 - And if they were not retired or semi-retired/retired from main job and still working at Wave 1 (RPSit<>4,5)
-

PfulRet - And at what age do you expect to fully retire?

■ (84)

And at what age do you expect to fully retire?

VARIABLE TYPE: Questionnaire


COVERAGE: If PSit = 5 and RPSit<>4,5

- If respondent is semi-retired/retired from main job and still working (PSit = 5)
 - And if they were not retired or semi-retired/retired from main job and still working at Wave 1 (RPSit<>4,5)
-

PEarlRs - What was your main reason for taking early retirement?

■ (85)

 What was your main reason for taking early retirement?

 Code one only

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If ((Sex=2 and PAgeRet<60) or (Sex = 1 and PAgeRet<65)) and RPSit<>4,5

- If respondent is female and retired from their main job before they were 60 (Sex=2 and PAgeRet<60)
 - If respondent is male and retired from their main job before they were 65 (Sex=1 and PAgeRet<65)
 - And if they were not retired or semi-retired/retired from main job and still working at Wave 1 (RPSit<>4,5)
-

Olong - Have you ever thought how many years of retirement you might need to finance?

■ (86)

Have you ever thought how many years of retirement you might need to fund?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except respondents

Olongyr - For how many years do you think you will be retired?

For how many years do you think you will be retired?

VARIABLE TYPE: Questionnaire

COVERAGE: If OLong = 1

- If respondent has thought about how many years of retirement they might need to finance
-

✗Ostand - If I had to choose, I would rather have a good standard of living today than save for retirement

[Not asked in Wave 2]

.....

✗Osecur - Having a pension is the best way to save for retirement

[Not asked in Wave 2]

.....


✗Oprope - Investing in property is the best way to save for retirement

[Not asked in Wave 2]

.....

Ounder - I feel I understand enough about pensions to make decisions about saving for retirement

■ (87)

 *'I feel I understand enough about pensions to make decisions about saving for retirement'*


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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and DVAge<75

- Ask all except proxies if they are under 75 years old
-

▣ OSaferet

 *Which of the options on this card do you think would be the safest way to save for retirement?*

 Code one only

1. Paying into an employer pension scheme
2. Paying into a personal pension scheme
3. Investing in the stock market by buying stocks or shares
4. Investing in property
5. Saving into a high rate savings account
6. Saving into an ISA (or other tax-free savings account)
7. Buying Premium Bonds
8. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If persprox=1 and dvage<75

- Ask all people aged under 75 except proxies
-

OSafere2



And which do you think would make the most of your money?



Code one only

1. Paying into an employer pension scheme
2. Paying into a personal pension scheme
3. Investing in the stock market by buying stocks or shares
4. Investing in property
5. Saving into a high rate savings account
6. Saving into an ISA (or other tax-free savings account)
7. Buying Premium Bonds
8. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If persprox=1 and dvage<75

- Ask all people aged under 75 except proxies

.....

OSState - Do you remember receiving a letter from the Pension Service telling you how much state pension you are likely to get?

[Not asked in Wave 2]

.....

OSource - From which of these state sources, if any, do you expect to get income for your retirement?

[Not asked in Wave 2]

.....

OBSPv - In total how much, in pounds per week, do you think you will get, from this source/ all these sources when you retire?

[Not asked in Wave 2]

.....

Pensions



Data to feed forward : **RPEmMem**, **RPOcNam**



Section applies if employee at Wave 2

- i. If new respondent (not interviewed at Wave 1)
 - go through all introductory questions as at Wave 1.
- ii. If interviewed at Wave 1 and has changed job since W1
 - go through all introductory questions as at Wave 1
- iii. If interviewed at W1, in same job and was member at W1
 - ask PESame and subsequent routing depends on response
- iv. If interviewed at W1, in same job and was not a member at W1
 - go through section again and update information

PlntrE - The following questions are about any pension savings you may have

The following questions are about any pension savings you may have

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat = 1 and (Wrking = 1 or JbAway = 1 or SchemeET = 1 or OwnBus = 1 or RelBus = 1)

- If respondent has done any paid work in the last week as an employee (Stat = 1 and Wrking = 1)
 - Or if respondent had a job or business they were away from and were an employee (Stat = 1 and JbAway = 1)
 - Or if respondent was an employee and was on a government scheme for employment training (If Stat = 1 and SchemeET = 1)
 - Or if respondent did any unpaid work for a business they own in the last week as an employee (Stat = 1 and OwnBus = 1)
 - Or if respondent did any unpaid work for a relative's business in the last week as an employee (Stat = 1 and RelBus = 1)
 - I.e. if respondent is an employee and is currently working
-

▣ PESame

Last time we interviewed you on (date) we recorded that you belonged to your employer's pension scheme. Are you still a member of this scheme?

Display name of scheme: (RPOcNam)

1. **Yes**
2. **No**
3. **Changed job – no longer eligible**

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat=1 and DVILO3a=1 and DVSame=1 and RPemMem=1

- If respondent was interviewed at Wave 1, has not changed job since Wave 1 and if member of employer's scheme at Wave 1
-

PEmOff - Does your employer offer an occupational pension or superannuation scheme?

■ (88)

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?

1. Yes
2. No



Wording if PESame = 2 or 3 or RPEmMem=2

Can I just check, does your employer offer access to an occupational pension scheme or superannuation scheme?

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat = 1 and DVILO3a=1 and (PESame=2,3 or DVSame=2 or RPEmMem<>1)

- If respondent is an employee and currently in employment (Stat=1 and DVILO3a=1)
 - And if respondent is longer a member of a scheme they were in at Wave 1 or if they have changed jobs and are no longer eligible to be a member of that employer's scheme (PESame=2,3)
 - Or if respondent has changed job (DVSame=2)
 - Or if respondent was not eligible to join the employer's scheme at Wave 1 (RPEmMem<>1)
-

PEmElg - Are you eligible to belong to your employer s occupational pension scheme?

Are you eligible to belong to your employer's occupational pension scheme?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PEmOff = 1

- If employer offers access to an occupational pension scheme or superannuation scheme
-

PEmMem - Are you a member of this pension scheme?

Are you a member of this pension scheme?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PEmElg = 1

- If respondent is eligible to belong to employer's occupational pension scheme
-

▣ PNewMem

How did you join the pension scheme you are a member of?

1. Completed a detailed form
2. Signed a pre-completed form
3. Just made a Yes-or-No declaration stating whether you wish to join the scheme or not
4. Or did you automatically become a member of the scheme
5. Other
6. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PEmMem = 1

- If respondent is a member of employer's occupational pension scheme
-

PEWyNo - Why aren't you a member of the scheme?

■ (89)

Why aren't you a member of the scheme?



Probe 'any other reasons?'



Code all that apply

1. Preferred/ already had other arrangement
2. Expected to move job/country
3. Could not afford payments
4. Employer does not make a contribution
6. Still considering
7. Not a good scheme
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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PEmMem = 2

- If respondent is not a member of employer's occupational pension scheme but is eligible to join

ITERATIONS: 4

PEmFin - Does your employer make a financial contribution to the pension scheme?

Does your employer make a financial contribution to the pension scheme?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (PEmMem=2) and NOT (PEWyNo=4)

- If respondent is not a member of employer's occupational pension scheme (PEmMem = 2)
 - And if the reason why respondent is not a member of employer's occupational pension scheme is not because the employer does not make a contribution (NOT(PEWyNo=4))
-

PCont - Other main pension scheme to which contributions are currently being made by you or by anyone else

■ (90)

[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 state pension schemes like Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) or top-up schemes such as AVCs.

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Stat = 1 and DVIL03a=1) or (Stat<>1 and DVIL03a=1) and DVAge<75

- If respondent is an employee and currently in employment (Stat=1 and DVIL03a=1)
 - Or if respondent is self employed and currently in employment (Stat<>1 and DVIL03a=1)
 - And if the respondent is aged less than 75 (DVAge<75)
-

PAnyO - Other pension scheme to which contributions are not currently being made but to which you could contribute in the future

■ (91)

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 state pension schemes like Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) or top-up schemes such as AVCs.



Note that deferred schemes/ schemes in which respondent has retained rights will be covered later

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Stat = 1 and DVILO3a=1) or (Stat<>1 and DVILO3a=1) and DVAge<75

- If respondent is an employee and currently in employment (Stat=1 and DVILO3a=1)
- Or if respondent is self employed and currently in employment (Stat<>1 and DVILO3a=1)
- And if the respondent is aged less than 75 (DVAge<75)

.....

×PIntrN - Now I want to ask you some questions about any pension arrangements you may have apart from state pensions

[Not asked in Wave 2]

.....

×PNCont - Do you currently contribute to a pension scheme

[Not asked in Wave 2]

.....

×PNAAnyO - Other pension scheme to which contributions are not currently being made but to which you could contribute in the future

[Not asked in Wave 2]

.....



Data to be fed forward: W1 scheme number and type

PNumOs - Number of pension schemes

■ (92)

[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?

VARIABLE TYPE: Questionnaire

COVERAGE: If PCont = 1 or PAnyO = 1

- If respondent has any other main pension schemes which they currently contribute to, or someone else contributes to on their behalf (PCont = 1)
 - If respondent has any other pension scheme to which contributions are not currently being made but to which they could contribute in the future (PAnyO)
-

POcNmSc - Derived variable: Number of occupational schemes

VARIABLE TYPE: Blaise Derivation

.....

PPrNmSc - Derived Variable: Number of private pension schemes

VARIABLE TYPE: Blaise Derivation

.....



LOOP FOR UP TO TWO/THREE PENSION SCHEMES

PSchm - can you tell me what kind of pension scheme it is?

■ (93)



Looking at this card, can you tell me what kind of pension scheme your [identifier] pension is?



Include rebate-only pensions and self invested personal pensions (SIPPs) as private personal (code 3)

- 1. Employer / Occupational pension scheme**
- 2. Group Personal or Group Stakeholder Pension**
- 3. Private Personal or Private Stakeholder Pension**
- 4. Other (PLEASE SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If LNumSch >= 1

- If respondent has a pension scheme

LOOP ITERATIONS: 3

.....

PSchY - How many years have you been a member of this retirement savings scheme?

How many years have you been a member of this [first/second/third] retirement savings scheme?

VARIABLE TYPE: Questionnaire

COVERAGE: If PSchm_F = 4

- If pension scheme is another type of scheme

LOOP ITERATIONS: 3



END LOOP



If (PemMem=1) or (PSchm1/2/3=1) - Section asked for up to 2 schemes



LOOP FOR EMPLOYER/OCCUPATIONAL – UP TO TWO SCHEMES



(where employee and current member)

Identifier for current main occupational pension = “main employer or occupational pension scheme (POcNam)”

Identifier for additional occupational pension = “second employer or occupational pension scheme (PRecN1/2/3)”

(where not employee and current member)

Identifier for additional occupational pension = “[first/second] employer or occupational pension scheme (PRecN1/2/3)”

○ POcTyp - Whether money purchase or salary based pension



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?

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)**

VARIABLE TYPE: Questionnaire

COVERAGE: If POcNmSc>=1

- If respondent belongs to one or more occupational schemes

LOOP ITERATIONS: 2

.....

✕PORate - How would you rate the quality of this pension scheme?

[Not asked in Wave 2]

.....

POJoin - In which year did you join this scheme?

In which year did you join this scheme?



Enter year joined scheme, even if it was whilst with another employer

VARIABLE TYPE: Questionnaire

COVERAGE: If POCNmSc>=1

- If respondent has one or more occupational schemes

LOOP ITERATIONS: 2

PORAge - What is the earliest age you can draw a pension from this scheme?

What is the earliest age you can draw a pension from this scheme?

VARIABLE TYPE: Questionnaire

COVERAGE: If POCNmSc>=1

- If respondent has one or more occupational schemes

LOOP ITERATIONS: 2

POMeth - How contributions are made



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?



Code 1 includes voluntary additional contributions to a non-contributory scheme, e.g. for a widows/widowers pension

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If POCNmSc>=1

- If respondent has one or more occupational schemes

LOOP ITERATIONS: 2

POPych - do you currently make contributions to the pension scheme?

Can I just check, do you currently make contributions to the pension scheme?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If POMeth = 2 or 3

- If the scheme is non-contributory (POMeth = 2)
- Or if the respondent does not know how contributions are made (POMeth = 3)

LOOP ITERATIONS: 2

▣ CHECK1

Last time we interviewed you, you told us that you made contributions of [$\pounds RPOCnAm_F / RPOCnFr_F\%$].

Has your contribution changed since the last time we interviewed you?

1. Yes
2. No

VARIABLE TYPE: Questionnaire


COVERAGE: If (POMeth=1 or POPyCh=1) and PESame=1

- If respondent is currently making contributions to the pension scheme (POMeth=1 or POPyCh=1)
 - And if they were a member of this scheme at Wave 1 (PESame=1)
-

● POConH - How much do you currently contribute to your pension scheme?

■ (94)

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.

 First code how answer is given
Last time, we recorded that...

1. Amount
2. Percentage of salary
3. Not currently contributing
4. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If (POMeth = 1 or POPyCh = 1) and PESame=1 and CHECK1=1


- If contributions are taken out of respondent's pay each week or month (POMeth= 1)
- Or if respondent currently makes contributions to the pension scheme (POPyCh=1)
- And if respondent is still a member of the same employer's pension scheme as at Wave 1 and if the level of their contributions have changed (PESame=1 and CHECK1=1)


LOOP ITERATIONS: 2

.....

POCnAm - Enter amount currently contributed to scheme in £'s

■ (95)

 Probe fully for respondent's estimate

 There is no banded question at this question

VARIABLE TYPE: Questionnaire

COVERAGE: If POConH = 1

- If respondent gives an amount that they currently contribute to the scheme in response to the previous question

LOOP ITERATIONS: 2

.....

POCnPr - What period does this cover?

■ (96)

What period does this cover?



Ask or record

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If POCnAm = Response

- If respondent gives an amount they currently contribute to the pension scheme

LOOP ITERATIONS: 2

.....

POCnFr - Enter percentage of salary



Enter percentage of salary

VARIABLE TYPE: Questionnaire

COVERAGE: If POConH = 2

- If respondent gives the amount they currently contribute to the pension scheme as a percentage of their salary

LOOP ITERATIONS: 2

.....

POCnFG - Is this a percentage of your earnings before or after tax?

Is this a percentage of your earnings before or after tax?

1. Before tax - Gross
2. After tax - Net

VARIABLE TYPE: Questionnaire

COVERAGE: If POCnFr = Response

- If respondent gives the amount they currently contribute to the pension scheme as a percentage of their salary

LOOP ITERATIONS: 2

.....

POLsYr - Did you contribute at all in the last 12 months?

Did you contribute at all in the last 12 months?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If POPyCh = 2 or POConH = 3

- If respondent is not currently making contributions to the pension scheme

LOOP ITERATIONS: 2

POYrAm - How much did you contribute in the last 12 months?

How much did you contribute in the last 12 months?



There is no banded showcard at this question

VARIABLE TYPE: Questionnaire

COVERAGE: If POLsYr = 1

- If respondent has contributed to the scheme in the last 12 months

LOOP ITERATIONS: 2

POEmp - Does your employer make a contribution to your pension scheme?

■ (97)

Does your employer make a contribution to your pension scheme?

Last time, we recorded that your employer did [not] contribute to your pension

1. Yes
2. No

VARIABLE TYPE: Questionnaire


COVERAGE: If POcTyp = 1 or 3

- If pension scheme is a 'money-purchase' scheme (Defined Contribution) (POcTyp = 1)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

POEmpH - How much does your employer currently contribute to your pension scheme?

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.

 First code how answer is given

1. Amount
2. Percentage of salary
3. Percentage of respondent's contributions
4. Does not currently contribute
5. Don't know

VARIABLE TYPE: Questionnaire


COVERAGE: If POEmp = 1


- If respondent's employer makes a contribution to their pension scheme

LOOP ITERATIONS: 2

POEmAm - Enter amount employer currently contributes

 Enter amount employer currently contributes in £'s

 Probe fully for respondent's estimate

 There is no banded question for this amount

VARIABLE TYPE: Questionnaire

COVERAGE: If POEmpH = 1

- If respondent gives the amount their employer contributes to their pension scheme as a response to the previous question

LOOP ITERATIONS: 2

POEmPr - What period does this cover?

■ (98)



Ask or record

What period does this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If POEmAm = Response

- If respondent gives the amount their employer contributes to their pension scheme

LOOP ITERATIONS: 2

.....

POEmFr - Enter percentage that the employer currently contributes



Enter percentage that the employer currently contributes

VARIABLE TYPE: Questionnaire

COVERAGE: If POEmpH = 2 or 3

- If respondent gives employer's contribution to their pension scheme as a percentage of their salary (POEmpH = 2)
- Or if respondent gives employer's contribution to their pension scheme as a percentage of their own contributions (POEmpH = 3)

LOOP ITERATIONS: 2

.....

■ POEmFG

Is this a percentage of your earnings before or after tax?

1. Before tax - Gross pay
2. After tax - Net pay
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If POEmFr = response

- If a response was given to the previous question
-

● POAdd - Do you make any additional contributions to your pension scheme through

■ (99)

Do you make any additional regular contributions to your pension scheme...



Running prompt – code all that apply



Do not include added years bought with a lump sum

Last time we recorded that you made additional regular contributions to your [first/second] pension through:...

1. through Additional Voluntary Contributions (AVCs or FSAVCs),
2. to buy Added Years,
3. Or do you make irregular contributions?
4. None of these (SPONTANEOUS ONLY)
5. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If POCtyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POCtyp = 2)
- Or if the scheme is a hybrid scheme (POCtyp = 3)

ITERATIONS: 2

LOOP ITERATIONS: 2

● PAVCH - How much do you usually contribute through additional voluntary contributions

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.



Code how answer is given

1. Amount
2. Percentage of salary
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If POAdd = 1

- If respondent makes any additional contributions to their pension scheme through Additional Voluntary Contributions (AVC)

LOOP ITERATIONS: 2

PAVCAm - Enter amount usually contributed through additional voluntary contributions



Enter amount usually contributed through additional voluntary contributions in £'s

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVCH = 1

- If respondent gives an amount that they usually contribute through additional voluntary contributions as a response to the previous question

LOOP ITERATIONS: 2

PAVCPPr - What period does this cover?

■ (100)



Ask or record

What period does this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVCAm = Response

- If respondent gives an amount that they usually contribute through additional voluntary contributions

LOOP ITERATIONS: 2

.....

PAVCFr - Enter percentage of salary



Enter percentage of salary

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVCH = 2

- If respondent gives an amount that they usually contribute through additional voluntary contributions as a percentage of their salary

LOOP ITERATIONS: 2

.....

▣ PAVCFG

Is this a percentage of your earnings before or after tax?

1. Before tax - Gross pay
2. After tax - Net pay
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVCFr = response

- If respondent gave a percentage of their salary that they contribute through AVC
-

PAVCIn - Is the payment for AVCs included in the pension payment you gave me earlier?

Is the payment for AVCs included in the pension payment (£ [POCnAm / POCnFr]) you gave me earlier?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (PAVCAm = response or PAVCFr = response) and (POCnAm = response or POCnFr = response)

- If respondent gives an amount or a percentage of their salary that they contribute through additional voluntary contributions (PAVCAm = response or PAVCFr = response)
- And if respondent gives an amount or a percentage of their salary that they currently contribute to their pension scheme (POCnAm = response or POCnFr = response)

LOOP ITERATIONS: 2

.....

PIrreg - How much did you contribute in the last 24 months through additional irregular contributions?

How much did you contribute in the last 24 months through additional irregular contributions?

VARIABLE TYPE: Questionnaire

COVERAGE: If POAdd = 3

- If respondent makes any additional contributions to their pension scheme through irregular contributions
-

▣ PAddFut

How many added years will you have at retirement if you continue to make these regular contributions?



Enter number of years to nearest whole number

VARIABLE TYPE: Questionnaire

COVERAGE: If POAdd=2

- If respondent is buying added years
-

✕ PAddYr - How many added years were you buying in the last 24 months?

[Not asked in Wave 2]

.....

▣ POConCh

In the last two years, has the level of your own contribution to this pension scheme changed?



Do not include changes related only to salary increase or decrease – where % paid has not changed.



Include buying added years or AVCs and irregular payments.



Do not include contributions made by employer.

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If $POcNmSc \geq 1$ and CHECK1 = response

- If respondent is a member of one or more occupational pension schemes ($POcNmSc \geq 1$)
 - And if they responded to the question asking if their contributions have changed between Wave 1 and Wave 2
-

▣ POCnHow

Overall, has the level of your contribution increased or decreased over the last two years?



Do not include changes related only to salary increase or decrease – where % paid has not changed.



Include buying added years or AVCs and irregular payments.



Do not include contributions made by employer.

1. Increased
2. Decreased

VARIABLE TYPE: Questionnaire

COVERAGE: If $POConCh=1$

- If the level of respondent's contributions to the pension scheme has changed over the past two years
-

▣ POCnVol

Did you...



Running prompt

1. choose to change your contributions,
2. (or) was the change enforced by your employer or the scheme,
3. [If $POCnHow=2$ or was there a change in the contracted-out status of the scheme?]

VARIABLE TYPE: Questionnaire

COVERAGE: If $POConCh=1$

- If the level of respondent's contributions to the pension scheme has changed over the past two years
-

☐ POCnIRs

Why did you choose to increase your contributions?



Code all that apply

1. **Want to increase retirement income/ pension forecast too low**
2. **Moved money from other pension/ savings schemes because this one is better**
3. **Have more income/ money**
4. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If POCnHow=1 and POCnVol=1

- If respondent has increased the level of their contributions voluntarily
-

☐ POCnDRs

Why did you choose to reduce your contributions?



Code all that apply

1. **Don't trust scheme**
2. **Concern about lifetime limit on fund**
3. **Employer contribution went up / Salary sacrifice scheme**
4. **Income has decreased/ expenditure has increased**
5. **Saving money elsewhere (another pension, house, savings account)**
6. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If POCnHow=2 and POCnVol=1

- If respondent has decreased the level of their contributions voluntarily
-

☐ POCnPIIn

Do you plan to increase the level of your contributions to this pension scheme in the next two years?

1. **Yes**
2. **No**
3. **Not sure/ Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If POCNmSc>=1

- If respondent is a member of one or more occupational pension schemes
-

● PDBCAl - How DB or hybrid pensions calculated

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POcTyp = 2)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

.....

● PBFrac - What fraction of your salary will be added to your final pension for each year's service?

What fraction of your salary will be added to your final pension for each year's service?

1. One 60th (One sixtieth)
2. One 80th (One eightieth)
3. Other (SPECIFY)
4. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POcTyp = 2)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

.....

● PBQual - How many years have you built up in this pension scheme?

■ (101)

How many years have you built up in this pension scheme? Please include any years that have been transferred from another scheme and any added years that you have bought or are now buying with regular contributions.

Last time we recorded that...



Enter number of whole years

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POcTyp = 2)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

.....

PBLumV - What size lump sum do you expect to receive when you retire?

What size lump sum do you expect to receive when you retire?

VARIABLE TYPE: Questionnaire

COVERAGE: If POCtyp = 2 or 3


- If pension scheme is a salary-related scheme (Defined Benefit) (POCtyp = 2)
- Or if the scheme is a hybrid scheme (POCtyp = 3)

IMPUTED: As pblumv_f_i(_s_i)

LOOP ITERATIONS: 2

PBLmVB - can you give me an estimate of the amount of lump sum that you expect to receive?

■ (102)

 *Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive?*

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PBLumV = DK/Refusal

- If size of lump sum respondent expects to receive when they retire is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 2

pblumv_i - Imputed value of PBLumV

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 2


pblumv_fl - Imputation flag for pblumv_f

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 2

PBInCH - How much income do you expect to get from this pension when you retire

How much income do you expect to get from this [if POcTyp=3 – this part of your] pension when you retire? (This can be as a monthly or annual amount of money or as a percentage of your salary at retirement.)

 First code how answer is given

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**

VARIABLE TYPE: Questionnaire


COVERAGE: If POcTyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POcTyp = 2)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

.....

PBInCF - Enter percentage of salary

 Enter percentage of salary

VARIABLE TYPE: Questionnaire


COVERAGE: If PBInCH = 1

- If respondent gives the amount of income they expect to receive from the pension when they retire as a percentage of salary at retirement

LOOP ITERATIONS: 2

.....

PBInCA - Enter amount expected from this pension

 Enter amount expected from this pension in £'s

VARIABLE TYPE: Questionnaire

COVERAGE: If PBInCH = 2 or 3

- If respondent gives the amount of income they expect to receive from the pension when they retire as an annual amount of money (PBInCH = 2)
- If respondent gives the amount of income they expect to receive from the pension when they retire as a monthly amount of money (PBInCH = 3)

LOOP ITERATIONS: 2

.....

PBDocs - Whether documents consulted



Please record

1. Statement consulted by respondent only
2. Statement consulted by interviewer and respondent
3. No statement

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 2 or 3

- If pension scheme is a salary-related scheme (Defined Benefit) (POcTyp = 2)
- Or if the scheme is a hybrid scheme (POcTyp = 3)

LOOP ITERATIONS: 2

PBStmY - what is the date of the pension valuation on the statement?

Enter year

■ (103)

Can I just check, what is the date of the pension valuation on the statement?



Enter year first



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PBDocs = 1 or 2

- If the statement is consulted by the respondent only (PBDocs = 1)
- Or if the statement is consulted by the interviewer and the respondent (PBDocs=2)

LOOP ITERATIONS: 2

PBStmM - what is the date of the pension valuation on the statement?

Enter month

■ (104)

Can I just check, what is the date of the pension valuation on the statement?



Enter month



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PBDocs = 1 or 2

- If the statement is consulted by the respondent only (PBDocs = 1)
- Or if the statement is consulted by the interviewer and the respondent (PBDocs=2)

LOOP ITERATIONS: 2

PAVCuV - Current value of AVCs

You said earlier that you were making Additional Voluntary Contributions to your pension. What is the current value of your AVC fund?

VARIABLE TYPE: Questionnaire

COVERAGE: If POAdd = 1

- If respondent makes any additional contributions to their pension scheme through additional voluntary contributions


IMPUTED: As pavcuv_f_i(_S_i)

LOOP ITERATIONS: 2

.....

PAVCVb - can you give me an estimate of the current value of your AVC fund?

■ (105)

 *Looking at this card, can you give me an estimate of the current value of your AVC fund?*

1. **Less than £2,500**
2. **£2,500 to £4,999**
3. **£5,000 to £9,999**
4. **£10,000 to £19,999**
5. **£20,000 to £49,999**
6. **£50,000 to £99,999**
7. **£100,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVCuV = DK/Refusal

- If respondent does not know the current value of their AVC fund or if the interviewer is refused an answer

LOOP ITERATIONS: 2

.....

pavcuv_i - Current value of AVCs imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 2

.....

pavcuv_fl - imputation flag for PAVCuV

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 2

.....

PAVDoc - Whether statement consulted



Please record

1. Statement consulted by respondent only
2. Statement consulted by interviewer and respondent
3. No statement

VARIABLE TYPE: Questionnaire

COVERAGE: If POAdd = 1

- If respondent makes any additional contributions to their pension scheme through additional voluntary contributions

LOOP ITERATIONS: 2

PASmY - what is the date of the pension valuation on the statement?

Enter year

■ (106)

Can I just check, what is the date of the pension valuation on the statement?



Enter year first



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVDoc = 1 or 2

- If statement is consulted by respondent only (PAVDoc = 1)
 - If statement is consulted by both the interviewer and the respondent (PAVDoc = 2)
-

PASmM - what is the date of the pension valuation on the statement?

Enter month

■ (107)

Can I just check, what is the date of the pension valuation on the statement?



Enter month



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PAVDoc = 1 or 2

- If statement is consulted by respondent only (PAVDoc = 1)
 - If statement is consulted by both the interviewer and the respondent (PAVDoc = 2)
-

PDCVal - What is the current value of your pension fund?

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.

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 1, 3 or 4


- If pension scheme is a 'money-purchase' scheme (Defined Contribution) (POcTyp = 1)
- Or if the scheme is a hybrid scheme (POcTyp = 3)
- Or if the respondent does not know the type of pension scheme (POcTyp = 4)

IMPUTED: As pdcval_f_i(_S_i)

LOOP ITERATIONS: 2

PDCVb - can you give me an estimate of the current value of the pension fund?

■ (108)

 *Looking at this card, can you give me an estimate of the current value of the pension fund?*

1. **Less than £2,500**
2. **£2,500 to £4,999**
3. **£5,000 to £9,999**
4. **£10,000 to £19,999**
5. **£20,000 to £49,999**
6. **£50,000 to £99,999**
7. **£100,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If PDCVal = DK/Refusal

- If current value of pension fund is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 2

pdcval_i - What is the current value of your pension fund? Imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 2

pdcval_flag - Imputation flag for pdcval_f

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 2

PCDocs - Whether statement consulted

■ (109)



Please record

1. Statement consulted by respondent only
2. Statement consulted by interviewer and respondent
3. No statement

VARIABLE TYPE: Questionnaire

COVERAGE: If POcTyp = 1, 3, 4

- If pension scheme is a 'money-purchase' scheme (Defined Contribution) (POcTyp = 1)
- Or if the scheme is a hybrid scheme (POcTyp = 3)
- Or if the respondent does not know what type of scheme they have (POcTyp=4)

LOOP ITERATIONS: 2

.....

PCStmY - what is the date of the pension valuation on the statement?

Enter year

■ (110)

Can I just check, what is the date of the pension valuation on the statement?



Enter year first



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PCDocs = 1 or 2

- If statement is consulted by respondent only (PCDocs = 1)
- If statement is consulted by both the interviewer and the respondent (PCDocs = 2)

LOOP ITERATIONS: 2

.....

PCStmM - what is the date of the pension valuation on the statement?

Enter month

■ (111)

Can I just check, what is the date of the pension valuation on the statement?



Enter month



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PCDocs = 1 or 2

- If statement is consulted by respondent only (PCDocs = 1)
- If statement is consulted by both the interviewer and the respondent (PCDocs = 2)

LOOP ITERATIONS: 2

.....



Annuities and lump sums (loop for current pensions)



Set of questions on annuities and lump sums routed to respondents aged 50–76 (< 75 at Wave 1)

▣ POLum

Have you taken a lump sum from this fund in the last two years?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge>=50 and <=76 and POcNmSc>=1

- If respondent is aged between 50 – 76
- And if they have one or more occupational pension schemes

.....

▣ POLmV

How much in total was this lump sum, after tax?

VARIABLE TYPE: Questionnaire

COVERAGE: If POLum=1

- If respondent has taken a lump sum from this fund in the last two years

.....

▣ POLmVb



Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?

- 1. £1 to £4,999
- 2. £5,000 - £9,999
- 3. £10,000 - £19,999
- 4. £20,000 - £29,999
- 5. £30,000 - £49,999
- 6. £50,000 - £99,999
- 7. £100,000 - £249,999
- 8. £250,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If POLmV = DK/Refusal

- If respondent does not know the amount they received as a lump sum (after tax) or if the interviewer is refused an answer

.....

▣ POLmUs



What have you done with the money received from your pension lump sum?



Code all that apply

1. **Saved it, for example in a bank or building society account**
2. **Invested it, for example in shares or unit trusts**
3. **Bought an annuity**
4. **Bought land or property**
5. **Paid off debts**
6. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If POLum=1

- If respondent has taken a lump sum from this fund in the last two years
-

▣ POCash

Are you currently receiving a pension from this scheme (by this we mean receiving an income or having annuitised all or part of your funds)?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge \geq 50 and \leq 76 and POcNmSc \geq 1

- If respondent is aged between 50 – 76
 - And if they have one or more occupational pension schemes
-

▣ POAnn



What have you done with the pension fund that you have cashed in (apart from the lump sum that you have told me about), have you ...



Use code 3 even if no income being taken at present



Code all that apply

1. **taken an annuity offered by the pension provider?**
2. **bought an annuity on the open market?**
3. **opted for income draw-down?**
4. **or opted for an alternatively secured pension?**

VARIABLE TYPE: Questionnaire

COVERAGE: If POCash=1 and POcTyp=1,3,4

- If pension scheme is a defined contribution scheme and if respondent is receiving a pension from the scheme
-

POAnLm

Have you taken out a limited period or short-term annuity, where your pension fund is used to buy an annuity for a period of up to 5 years?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnExY

When does this annuity expire?

 Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnLm=1

- If respondent has taken out a limited period or short term annuity

.....

POAnExM

When does this annuity expire?

 Enter month

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnLm=1

- If respondent has taken out a limited period or short term annuity

.....

POAnJt

Thinking of the annuity you have bought with this fund, is it...

 Running prompt

- 1. a single policy which pays out only to you, or
- 2. a joint life policy which pays out to you and a partner if you die first?
- 3. Don't know (spontaneous only)

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnIf

Is the annuity ...



Running prompt

1. a level annuity where the payments are a fixed amount,
2. an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnEh

And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnGa

Does the annuity have a guarantee or value protection - this is where the amount paid in a given period is guaranteed even if you die?

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnVI

What is your annual gross income from this annuity?

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn = 1,2

- If respondent has taken out an annuity offered by the pension provider (POAnn=1)
- Or if they have bought an annuity on the open market (POAnn=2)

.....

POAnVb



Looking at this card, can you tell me about how much your gross annual income from this annuity is?

1. Less than £5,000
2. £5,000-£9,999
3. £10,000-£14,999
4. £15,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnVI = DK/Refusal

- If respondent does not know how much their gross annual income from this annuity is or if the interviewer is refused an answer
-

PODrVI

How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension?

VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn=3,4

- If respondent has opted for income draw-down (POAnn=3)
 - Or if they have opted for an alternatively secured pension (POAnn=4)
-

PODrVb



Looking at this card, can you tell me about how much money you have moved from this pension pot to income drawdown/ an alternatively secured pension?

1. Less than £25,000
2. £25,000-£49,999
3. £50,000-£74,999
4. £75,000-£99,999
5. £100,000-£149,999
6. £150,000-£199,999
7. £200,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PODrVI = DK/Refusal

- If respondent does not know how much money they have moved from the pension pot to income draw-down/ an alternatively secured pension or if the interviewer is refused an answer
-

PODrInc

Over the last 12 months how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension - please give the gross amount, before tax?


VARIABLE TYPE: Questionnaire

COVERAGE: If POAnn=3,4

- If respondent has opted for income draw-down (POAnn=3)
- Or if they have opted for an alternatively secured pension (POAnn=4)

.....

PODrIncB

 *Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown/ an alternatively secured pension - please give the gross amount, before tax?*

1. Less than £10,000
2. £10,000-£24,999
3. £25,000-£49,999
4. £50,000-£74,999
5. £75,000-£99,999
6. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PODrInc = DK/Refusal

- If respondent does not know how much they have withdrawn from the amount set aside for income draw-down/ an alternatively secured pension in the last 12 months or if the interviewer is refused an answer

.....

POPenVI

What is your gross annual income from this pension?


VARIABLE TYPE: Questionnaire

COVERAGE: If POCash=1 and POCtyp=2

- If pension scheme is a defined benefit scheme and if respondent is receiving a pension from the scheme

.....

▣ POPenVb

 Looking at this card, can you tell me about how much your gross annual income from this pension was?


1. Less than £5,000
2. £5,000-£9,999
3. £10,000-£14,999
4. £15,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000 or more


VARIABLE TYPE: Questionnaire

COVERAGE: If POPenVI = DK/Refusal

- If respondent does not know how much their gross annual income from this pension was or if the interviewer is refused an answer
-

▣ POfAn

 How do you plan to use (the rest of) your pension fund?

 Code all that apply

1. Take an annuity offered by the pension provider
2. Buy an annuity on the open market
3. Opt for income draw-down
4. Opt for an alternatively secured pension
5. Take money as a lump sum
6. Other
7. Don't know


VARIABLE TYPE: Questionnaire

COVERAGE: If POCtyp=2 and DVAge >=50 and <=76

- If respondent is part of a defined contribution scheme and are aged between 50- 76
-

▣ POfAwh

When do you plan to buy an annuity?

 Code all that apply

1. When stops working
2. When children leave home/ university
3. When expenditure falls
4. When reaches age 75/ at latest possible stage
5. When reaches another specific age
6. Other (PLEASE SPECIFY)
7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If POfAn=1,2

- If respondent is planning on taking an annuity offered by the pension provider (POfAn=1)
 - Or if they are planning to buy an annuity on the open market (POfAn=2)
-

▣ POfAAg

At what age would that be?



Enter age

VARIABLE TYPE: Questionnaire

COVERAGE: If POfAWh = 5

- If respondent plans on buying an annuity when they reach a certain age

.....



END OF ANNUITIES AND LUMP SUMS



END OF LOOP



LOOP FOR PERSONAL PENSIONS – up to 2 schemes either fed forward from Wave 1 or new schemes



Identifier for personal pensions = “[first/second] personal or stakeholder pension scheme (PRecN1/2/3)”

● PPYrSt - In which year did you start this pension?

Thinking now about your [identifier]. In which year did you start this pension?



Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc >= 1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

.....

● PPOrg - Is it a private pension or was it set up through your employer?

Is it a private pension or was it set up through your employer?

1. Private Pension
2. Employer pension
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc >= 1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

.....

○ PPTyp - is it a personal or stakeholder pension?

■ (112)

Is it a personal or a stakeholder pension?

Last time, we recorded that your [first/second] pension was...

1. **Personal pension,**
2. **Stakeholder pension**
3. **Self-Invested Personal Pension (SIPP) (SPONTANEOUS ONLY)**
4. **Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc>=1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

□ PPSipp

Can I check, is it a Self-Invested Personal Pension (SIPP)?

1. **Yes**
2. **No**
3. **Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPTyp = 1 or 4

- If respondent has a private personal pension or if they do not know what type of pension their private scheme is
-

○ PPPay - How regularly do you contribute to your pension...

Not including any National Insurance Contributions paid into the pension, do you contribute to your pension ...



Running prompt

1. **Never,**
2. **Regularly,**
3. **Irregularly,**
4. **or, have you stopped contributing to your scheme**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc>=1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

○ PPRgH - How much do you usually contribute?

■ (113)

How much do you usually contribute? (You can give this either as an amount or as a percentage of your salary.)

Last time, we recorded that you contributed...



Probe fully for respondent's estimate



There is no banded showcard for this amount



Code how answer is given

1. Amount
2. Percentage of salary
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PPSay = 2

- If respondent contributes regularly to their pension

LOOP ITERATIONS: 2

PPRgAm - Enter amount usually contributed

■ (114)



Enter amount usually contributed in £'s



Probe fully for respondent's estimate



There is no banded showcard for this amount

VARIABLE TYPE: Questionnaire

COVERAGE: If PPRgH = 1

- If respondent gives an amount that they usually contribute to their pension as a response to the previous question

LOOP ITERATIONS: 2

PPRgPe - What period does this cover?

■ (115)

What period does this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPRgAm = Response

- If respondent gives a response to the previous question

LOOP ITERATIONS: 2

PPRgFr - Enter percentage of salary



Enter percentage of salary

VARIABLE TYPE: Questionnaire

COVERAGE: If PPRgH = 2

- If respondent gives an amount they usually contribute to their pension as a percentage of their salary

LOOP ITERATIONS: 2

PPRgFG - Is this a percentage of your earnings before or after tax?

■ (116)

Is this a percentage of your earnings before or after tax?

1. Before tax - Gross pay
2. After tax - Net pay
3. Don't know

VARIABLE TYPE: Questionnaire


COVERAGE: If PPRgFr = Response

- If respondent gives a response to the previous question

LOOP ITERATIONS: 2

PPIrrY - In which year did you last make a contribution?

In which year did you last make a contribution?

 Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If PPPay = 3


- If respondent contributes to their pension irregularly


LOOP ITERATIONS: 2


PPIrrH - About how much did you contribute on that occasion?

■ (117)

About how much did you contribute on that occasion? (You can give this either as an amount or as a percentage of your salary.)

 Probe fully for respondent's estimate

 There is no banded showcard for this amount

 Code how answer is given

1. Amount
2. Percentage
3. Don't know


VARIABLE TYPE: Questionnaire


COVERAGE: If PPIrrY = Response

- If a response is given to the previous question

LOOP ITERATIONS: 2

PPIrrA - Enter amount

 Probe fully for respondent's estimate

 There is no banded showcard for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If PPIrrH = 1


- If respondent gives amount they contributed to their pension on the last occasion in response to the previous question

LOOP ITERATIONS: 2

PPIrNo - About how many times in the last year did you contribute to your pension?

■ (118)

About how many times in the last year did you contribute to your pension?

 Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If PPIrrY= 2006 or 2007

- If the year in which the respondent last made a contribution to their pension was 2006 or 2007

LOOP ITERATIONS: 2

PPLasY - When was the last contribution you made?

When was the last contribution you made?



Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If PPPay = 4

- If respondent has stopped contributing to their pension scheme

LOOP ITERATIONS: 2

PPLstA - How much was your last contribution?

■ (119)

How much was your last contribution?



Probe fully for respondent's estimate



There is no banded showcard for this amount

VARIABLE TYPE: Questionnaire

COVERAGE: If PPLasY >= (Year(Todaydate)-2)

- If respondent's last contribution to their pension scheme was made within two years of today's date

LOOP ITERATIONS: 2

PPLstP - What period did that cover?

■ (120)

What period did that cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPLstA = Response

- If a response was given to the previous question

LOOP ITERATIONS: 2

PPEvRg - Did you previously contribute regularly to this pension?

Did you previously contribute regularly to this pension?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PPPay = 4

- If respondent has stopped contributing to their pension scheme

LOOP ITERATIONS: 2

PPYStp - Why did you stop contributing to this pension?

■ (121)

Why did you stop contributing to this Pension?

1. Moved job and joined new employer's pension scheme
2. Moved job but didn't join new employer's pension scheme
3. Joined or rejoined employer's pension scheme in existing job
4. Rejoined State Second Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS)
5. Could not afford contributions
6. Worried about risks
7. Worried about publicity concerning personal pensions
8. No longer working (includes redundancy/sacking)
9. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If PPPay = 4

- If respondent has stopped contributing to their pension scheme

ITERATIONS: 3

LOOP ITERATIONS: 2

PPConCh

In the last two years, has the level of your own contribution to this pension scheme changed?



Do not include changes related only to salary increase or decrease – where % paid has not changed



Do not include contributions made by employer

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc >= 1

- If respondent has one or more private pension schemes
-

▣ PPCnHow

Overall, has the level of your contribution increased or decreased over the last two years?



Do not include changes related only to salary increase or decrease – where % paid has not changed



Do not include contributions made by employer

1. **Increased**
2. **Decreased**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPCnCh=1

- If respondent's level of contribution to pension scheme has changed over the last two years
-

▣ PPCnIRs

Why did you increase your contributions?



Code all that apply

1. **Want to increase retirement income/ pension forecast too low**
2. **Moved money from other pension/ savings schemes because this one is better**
3. **Have more income/ money**
4. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPCnHow=1

- If level of respondent's contributions to pension scheme has increased over the last two years
-

▣ PPCnDRs

Why did you reduce your contributions?



Code all that apply

1. **Don't trust scheme**
2. **Concern about lifetime limit on fund**
3. **Employer contribution went up**
4. **Income has decreased/ expenditure has increased**
5. **Saving money elsewhere (another pension, house, savings account)**
6. **Have enough saved for retirement**
7. **Change in contracted out status**
8. **Other (SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPCnHow=2

- If level of respondent's contributions to pension scheme has decreased over the last two years
-

▣ PPcnPIn

Do you plan to increase the level of your contributions to this pension scheme in the next two years?

1. Yes
2. No
3. Not sure/ Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc >= 1

- If respondent has one or more private pension schemes
-

● PPEmp - Does your employer contribute to this pension?

Does your employer contribute to this pension?

1. Yes – regularly
2. Yes – irregularly
3. No

VARIABLE TYPE: Questionnaire

COVERAGE: If Stat = 1 and DVILO3a = 1

- If respondent is currently working as an employee and has a personal pension

LOOP ITERATIONS: 2

● PPEmpH - How much does your employer currently contribute to your pension?

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.)



First code how answer is given

1. Amount
2. Percentage of salary
3. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PPEmp = 1

- If respondent's employer contributes regularly to their personal pension

LOOP ITERATIONS: 2

PPEmAm - Enter amount usually contributed



Enter amount usually contributed in £'s

VARIABLE TYPE: Questionnaire

COVERAGE: If PPEmpH = 1

- If respondent gives an amount their employer currently contributes to their pension as a response to the previous question

LOOP ITERATIONS: 2

PPEmPr - What period does this cover?

■ (122)



Ask or record

What period does this cover?

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPEmAm = Response

- If a response was given to the previous question

LOOP ITERATIONS: 2

PPEmFr - Enter percentage of salary



Enter percentage of salary

VARIABLE TYPE: Questionnaire

COVERAGE: If PPEmpH = 2

- If respondent gives the amount their employer currently contributes to their pension as a percentage of their salary

LOOP ITERATIONS: 2

PPElrH - How much was the last contribution that your employer made to your pension?

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.)



First code how answer is given

1. Amount
2. Percentage of salary
3. Don't know


VARIABLE TYPE: Questionnaire

COVERAGE: If PPEmp = 2

- If respondent's employer contributes irregularly to their pension

LOOP ITERATIONS: 2

PPEIrA - Enter amount most recently contributed

 Enter amount (most recently) contributed in £'s


VARIABLE TYPE: Questionnaire

COVERAGE: If PPEIrH = 1

- If respondent gives an amount their employer most recently contributed to their pension as a response to the previous question

LOOP ITERATIONS: 2

PPEIrF - Enter percentage of salary

 Enter percentage of salary

VARIABLE TYPE: Questionnaire


COVERAGE: If PPEIrH = 2

- If respondent gives an amount their employer most recently contributed to their pension as a percentage of their salary

LOOP ITERATIONS: 2

PPNlns - In the last 12 months, has any money been paid into this personal/stakeholder pension by the HM Revenue and Customs

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?

 This rebate is given because the individual is contracted out of the State Second Pension (S2P) or State Earnings Related Pension Scheme (SERPS)

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc >= 1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

▣ PStype



Looking at this card, what types of assets are included in your SIPP?



Code all that apply

1. Deposit or savings account
2. Government securities and other fixed interest stocks (e.g. Permanent Interest Bearing Shares (PIBS))
3. Unit Trusts, Investments Trusts, other pooled investments (e.g. OEICS, Insurance Funds etc).
4. UK stocks and shares (including shares listed on the Alternative Investment Market (AIM) and Unquoted shares)
5. Overseas stocks and shares quoted on a recognized stock exchange
6. Commercial property
7. Other financial assets (e.g. Futures and Options, Traded endowment policies, Warrants)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPTyp=3 or PPSIPP=1

- If respondent has a Self-Invested Personal Pension (SIPP)
-

PPVal - What is the current value of your pension fund at this point?

■ (123)

What is the current value of your pension fund (including all of the assets and investments that are in your SIPP)?

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc>=1

- If respondent belongs to one or more private/group pension schemes

IMPUTED: As ppval_f_i(_S_i)

LOOP ITERATIONS: 2

.....

PPValB - can you give me an estimate of the current value of the pension fund?

■ (124)



Looking at this card, can you give me an estimate of the current value of the pension fund (including all of the assets and investments that are in your SIPP)?

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PPVal = DK/Refusal

- If current value of pension fund is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 2

.....

ppval_i - What is the current value of your pension fund at this point?
Imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 2

ppval fla - Imputation flag for ppval_f(_s)

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 2

PPDocs - Whether documents consulted

 Please record

1. **Statement consulted by respondent only**
2. **Statement consulted by interviewer**
3. **No statement**

VARIABLE TYPE: Questionnaire
COVERAGE: If PPrNmSc>=1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

PPStmY - when was this pension statement issued?

Can I just check, when was this pension statement issued?

 Enter year first

VARIABLE TYPE: Questionnaire
COVERAGE: If PPDocs = 1 or 2

- If statement is consulted by respondent only (PPDocs = 1)
- If statement is consulted by interviewer (PPDocs = 2)

LOOP ITERATIONS: 2

PPStmM - when was this pension statement issued?

 Enter month

VARIABLE TYPE: Questionnaire
COVERAGE: If PPDocs = 1 or 2

- If statement is consulted by respondent only (PPDocs = 1)
- If statement is consulted by interviewer (PPDocs = 2)

LOOP ITERATIONS: 2

PMortC - You said earlier that you have a pension mortgage, is this pension the pension mortgage?



Ask or record

You said earlier that you have a pension mortgage, is this (identifier) pension the pension mortgage?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If MType = 4 and PPrNmSc>=1

- If respondent or their spouse/partner has a pension mortgage

LOOP ITERATIONS: 2



Annuities and lump sums (loop for current pensions)



Applies if aged 50-76 (<75 at wave 1)

▣ PPLum

Have you taken a lump sum from this fund in the last two years?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc>=1 and DVAge>=50 and <=76

- If respondent has one or more private pension scheme and is aged between 50 and 76
-

▣ PPLmV


How much in total was this lump sum, after tax?

VARIABLE TYPE: Questionnaire

COVERAGE: If PPLum=1

- If respondent has taken a lump sum from this fund in the last two years
-

▣ PPLmVb

 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?

1. £1 to £4,999
2. £5,000 - £9,999
3. £10,000 - £19,999
4. £20,000 - £29,999
5. £30,000 - £49,999
6. £50,000 - £99,999
7. £100,000 - £249,999
8. £250,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PPLmV = DK/Refusal

- If respondent does not know how much of a lump sum they received (after tax) or if the interviewer is refused an answer
-

▣ PPLmUs

 What have you done with the money received from your pension lump sum?

1. Saved it, for example in a bank or building society account
2. Invested it, for example in shares or unit trust
3. Bought an annuity
4. Bought land or property
5. Paid off debts
6. Other (SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPLum=1

- If respondent has taken a lump sum from this fund in the last two years
-

▣ PPCash

Are you currently receiving a pension from this scheme? By this we mean receiving an income or having annuitised all or part of your funds?


1. Yes
2. No


VARIABLE TYPE: Questionnaire


COVERAGE: If PPrNmSc \geq 1 and DVAge \geq 50 and \leq 76

- If respondent has one or more private pension schemes and if they are aged between 50 – 76
-

□ PPAAnn

 *What have you done with the pension fund that you have cashed in (apart from the lump sum that you have told me about)? Have you*

 Use code 3 even if no income being taken at present

 Code all that apply

1. **taken an annuity offered by the pension provider?**
2. **bought an annuity on the open market?**
3. **opted for income draw-down?**
4. **or opted for an alternatively secured pension (ASP)?**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPCash=1

- If respondent is currently receiving a pension from this scheme

.....

□ PPAAnLm

Have you taken out a limited period or short-term annuity, where your pension fund is used to buy an annuity for a period of up to 5 years?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PPAAnn = 1,2

- If respondent has taken an annuity offered by their pension provider (PPAAnn=1)
- Or if they have bought an annuity on the open market (PPAAnn=2)

.....

□ PPAAnExY

When does this annuity expire?

 Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If PPAAnLm=1

- If respondent has taken out a limited period or short-term annuity

.....

□ PPAAnExM

When does this annuity expire?

 Enter month

VARIABLE TYPE: Questionnaire

COVERAGE: If PPAAnExY = response

- If a response was given to the previous question

.....

▣ PPA_nJt

Thinking of the annuity you have bought with this fund, is it...



Running prompt

1. a single policy which pays out only to you, or
2. a joint life policy which pays out to you and a partner if you die first?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n = 1,2

- If respondent has taken an annuity offered by their pension provider (PPA_n=1)
 - Or if they have bought an annuity on the open market (PPA_n=2)
-

▣ PPA_nIf

Is the annuity ...



Running prompt

1. a level annuity where the payments are a fixed amount?
2. or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n = 1,2

- If respondent has taken an annuity offered by their pension provider (PPA_n=1)
 - Or if they have bought an annuity on the open market (PPA_n=2)
-

▣ PPA_nEh

And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n = 1,2

- If respondent has taken an annuity offered by their pension provider (PPA_n=1)
 - Or if they have bought an annuity on the open market (PPA_n=2)
-

▣ PPA_nGa

Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die.

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n = 1,2

- If respondent has taken an annuity offered by their pension provider (PPA_n=1)
 - Or if they have bought an annuity on the open market (PPA_n=2)
-

▣ PPA_nVI

What is your annual gross income from this annuity?

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n = 1,2

- If respondent has taken an annuity offered by their pension provider (PPA_n=1)
 - Or if they have bought an annuity on the open market (PPA_n=2)
-

▣ PPA_nVb



Looking at this card, can you tell me about how much your gross annual income from this annuity is?

1. Less than £5,000
2. £5,000-£9,999
3. £10,000-£14,999
4. £15,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_nVI = DK/Refusal

- If respondent does not know how much their gross annual income from the annuity is or if the interviewer is refused an answer
-

▣ PPD_rVI


How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension?

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_n=3,4

- If respondent has opted for income draw-down (PPA_n=3)
 - Or if they have opted for an alternatively secured pension (PPA_n=4)
-

▣ PPDrVb

 Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown/ an alternatively secured pension)?

1. Less than £25,000
2. £25,000-£49,999
3. £50,000-£74,999
4. £75,000-£99,999
5. £100,000-£149,999
6. £150,000-£199,999
7. £200,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PPDrVI = DK/Refusal

- If respondent does not know how much they have moved from the pension pot to income draw-down/ an alternatively secured pension or if the interviewer is refused an answer
-

▣ PPDrlnc


Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax.

VARIABLE TYPE: Questionnaire

COVERAGE: If PPA_{Ann}=3,4

- If respondent has opted for income draw-down (PPA_{Ann}=3)
 - Or if they have opted for an alternatively secured pension (PPA_{Ann}=4)
-

▣ PPDrlncB

 Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown/ an alternatively secured pension? (Please give the gross amount, before tax.)

1. Less than £10,000
2. £10,000-£24,999
3. £25,000-£49,999
4. £50,000-£74,999
5. £75,000-£99,999
6. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PPDrlnc = DK/Refusal

- If respondent does not know how much they have withdrawn in the past 12 months from the amount set aside for income draw-down/ an alternatively secured pension or if the interviewer is refused an answer
-

□ PPfAn

How do you plan to use (the rest of) your pension fund?



Code all that apply

1. **Take an annuity offered by the pension provider**
2. **Buy an annuity on the open market**
3. **Opt for income draw-down**
4. **Opt for an alternatively secured pension**
5. **Take money as a lump sum**
6. **Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPCash = 1

- If respondent is currently receiving a pension from this scheme
-

□ PPfAWh

When do you plan to buy an annuity?



Code all that apply

1. **When stops working**
2. **When children leave home/ university**
3. **When expenditure falls**
4. **When reaches age 75/ at latest possible stage**
5. **When reaches another specific age**
6. **As early as possible**
7. **Other (PLEASE SPECIFY)**
8. **Don't know**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPfAn = 1,2

- If respondent is planning on taking an annuity offered by their pension provider in the future (PPfAn=1)
 - Or if they are planning on buying an annuity on the open market in the future (PPfAn=2)
-

□ PPfAAg

At what age would that be?



Enter age

VARIABLE TYPE: Questionnaire

COVERAGE: If PPfAWh=5

- If respondent plans on buying an annuity when they reach a certain age
-



End of annuities and lump sums

PPAccu - how accurate do you think the answers given by the respondent about this pension were?



Please record

How accurate do you think the answers given by the respondent about this pension were?

1. **Very accurate**
2. **Fairly accurate**
3. **Not very accurate**
4. **Not at all accurate**

VARIABLE TYPE: Questionnaire

COVERAGE: If PPrNmSc>=1

- If respondent belongs to one or more private/group pension schemes

LOOP ITERATIONS: 2

.....



END OF LOOP



If interviewed at W1 feed forward names of any schemes that were “current” at W1 but cannot now receive contributions. Also feed forward names of past pensions recorded at W1 and check current status of each pension (below)

▣ RPF CRet

At the last interview, we recorded that you had savings in the following schemes that you are no longer contributing to.

Please select the schemes in which you still have any undrawn funds or entitlements? This is sometimes referred to as 'retained rights'.

1. **RPFName_F**
2. **RPFName_S**
3. **RPFName_T**
4. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx=response and RPFTyp=response

- If respondent had any pension schemes at Wave 1
-

☐ PFNew

Can I just check, do you have any undrawn funds or entitlements retained in any other past pension schemes that will contribute to your future pension income?



Do not include schemes where you already receive the full pension or annuity

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx=response

- If respondent was interviewed at Wave 1

.....

☐ PFNewNo

In how many other schemes do you have retained rights?



Exclude current schemes and schemes which have transferred into a current pension

VARIABLE TYPE: Questionnaire

COVERAGE: If PFNew=1

- If respondent has any undrawn funds or entitlements retained in any other past pension schemes

.....

PEverC - Have you ever belonged to or contributed to any other pension scheme

■ (125)

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?



Include pensions currently being received



Do not include current schemes

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<>response and (PEmMem = 1 or PCont = 1 or PAnyO = 1)


- If respondent was not interviewed at Wave 1 and has any current pension schemes

.....

PEverNC - Have you ever belonged to or contributed to any other pension scheme

■ (126)

Apart from any state pensions, have you ever belonged to or contributed to a pension scheme?

 Include pensions currently being received

1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<> response and PEmMem<>1 and PCont<>1 or PEAnyO<>1 and DVAge<=76

- If respondent was not interviewed at Wave 1 (RPersProx<> response)
 - And if they have no current pension schemes (PEmMem<>1 and PCont<>1 or PEAnyO<>1)
 - And if they are aged 76 or under (DVAge<=76)
-

PRetain - Do you have any funds or entitlements retained in past pension schemes that will contribute to your future pension income

Do you have any funds or entitlements retained in past pension schemes that will contribute to your future pension income?

 Do not include schemes where you already receive the full pension or annuity

1. Yes
2. No


VARIABLE TYPE: Questionnaire


COVERAGE: If PEverC = 1 or PEverNC = 1

- If respondent has ever belonged to or contributed to any other pension scheme apart from any state pensions
-

PFNum - In how many schemes do you have retained pension rights?

In how many pension schemes do you have retained rights?

 Do not include current schemes

 Exclude current schemes and schemes which have transferred into a current pension

 Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If PRetain = 1

- If respondent has any funds or entitlements retained in past pension schemes that will contribute to their future pension income
-

▣ PFE_n

And in the last two years have you drawn your savings from any other pension scheme either by taking a pension or lump sum, or by buying an annuity?



Include only if all savings used (i.e. scheme must be a different one from those covered above at pretain)

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

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<>response and DVAge>=50 and <=76

- If respondent was not interviewed at Wave 1 and if they are aged between 50 - 76
-

▣ PFE_nNum

From how many schemes have you drawn your pension savings?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFE_n=1

- If respondent has drawn on their savings from any other pension scheme
-

▣ PFStat



Derived variable: code status of scheme

1. **Scheme recorded as past pension at W1**
2. **Scheme recorded as current pension at W1**
3. **New scheme at W2**

VARIABLE TYPE: Blaise Derivation



LOOP FOR PAST PENSIONS INCLUDE:

- for W1 respondents, all pensions carried forward from Wave 1 (max of 6 carried forward)
- for new respondents, pensions with retained funds + those where pension drawn in last 2 years



Loop for up to 6 pension schemes

PFTyp - Thinking about your pension what kind of pension scheme is it?

■ (127)



Thinking about this pension, what kind of pension scheme is it?

1. Occupational pension scheme
2. Group Personal or Group Stakeholder pension
3. Private Personal or Private Stakeholder pension
4. Self-Invested Personal Pension (SIPP)
5. Retirement Annuity contract (RAC)
6. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If $RPFCRet=1-3$ or $RPCRet=response$ or $PFNum \geq 1$ or $PFEnNum \geq 1$

- If respondent has retained rights in one or more pension schemes

LOOP ITERATIONS: 3

○ PFOcTy - Whether money purchase or salary related scheme



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?

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If $PFTyp = 1$

- If pension scheme with retained rights is an occupational pension scheme

LOOP ITERATIONS: 3



Annuities and lump sums



Set of questions on annuities and lump sums routed to respondents aged 50-76 (<75 at Wave 1)

▣ PFLum

Have you taken a lump sum from this fund in the last two years?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge \geq 50 and \leq 76 and (RFPCRet=1-3 or RPCRet=response or PFNum \geq 1 or PFEnNum \geq 1)

- If respondent is aged between 50-76
 - And if they still have retained rights in some schemes
-

▣ PFLmV

How much in total was this lump sum, after tax?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLum=1

- If respondent has taken a lump sum from this pension fund in the last two years
-

▣ PFLmVb



Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax?

1. £1 to £4,999
2. £5,000 - £9,999
3. £10,000 - £19,999
4. £20,000 - £29,999
5. £30,000 - £49,999
6. £50,000 - £99,999
7. £100,000 - £249,999
8. £250,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLmV = DK/Refusal

- If respondent does not know how much they received as a lump sum (after tax) or if the interviewer is refused an answer
-

▣ PFLmUs



What have you done with the money received from your pension lump sum?

1. Saved it, for example in a bank or building society account
2. Invested it, for example in shares or unit trust
3. Bought an annuity
4. Bought land or property
5. Paid off debts
6. Other (SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLum=1

- If respondent has taken a lump sum from this pension fund in the last two years

▣ PFLumAll

Have you taken all of your fund as a lump sum? This is sometimes known as trivial commutation.

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLum=1

- If respondent has taken a lump sum from this pension fund in the last two years
-

▣ PFCash

Are you currently receiving a pension from this scheme? By this we mean receiving an income or having annuitised all or part of your funds?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLum=2

- If respondent has not taken a lump sum from this pension fund in the last two years
-

▣ PFAnn



What have you done with the pension fund that you have cashed in (apart from the lump sum that you have told me about)? Have you



Use code 3 even if no income being taken at present



Code all that apply

1. **taken an annuity offered by the pension provider?**
2. **bought an annuity on the open market?**
3. **opted for income draw-down?**
4. **or opted for an alternatively secured pension (ASP)?**
5. **Took all funds as a lump sum (SPONTANEOUS ONLY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFCash=1 and PFOcTy=1,3

- If pension is a money-purchase or hybrid scheme and not a group personal or group stakeholder pension (PFOcTy=1,3)
 - And if the respondent is currently receiving a pension from this scheme (PFCash=1)
-

☐ PFRem

Can I check, do you still have any undrawn funds or entitlements retained in this scheme?



Exclude funds set aside for income draw-down or for an ASP

- 1. **Yes – Funds retained**
- 2. **No – No funds remaining**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFCash=1

- If respondent is currently receiving a pension from this scheme

.....

☐ PFAAnLm

Have you taken out a limited period or short-term annuity, where your pension fund is used to buy an annuity for a period of up to 5 years?

- 1. **Yes**
- 2. **No**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAn=1,2 and PFRem=1

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market (PFAAn=1,2)
- And if they have any undrawn funds or entitlements retained in this scheme (PFRem=1)

.....

☐ PFAAnExY

When does this annuity expire?



Enter year

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAnLm = 1

- If respondent has taken out a limited period or short term annuity

.....

☐ PFAAnExM

When does this annuity expire?



Enter month

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAnLm = 1

- If respondent has taken out a limited period or short term annuity

.....

▣ PFAAnJt

Thinking of the annuity you have bought with this fund, is it...



Running prompt

1. a single policy which pays out only to you, or
2. a joint life policy which pays out to you and a partner if you die first?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAn=1,2

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market

.....

▣ PFAAnIf

Is the annuity ...



Running prompt

1. a level annuity where the payments are a fixed amount?
2. or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAn=1,2

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market

.....

▣ PFAAnEh

And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAAn=1,2

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market

.....

▣ PFAngA

Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die.

1. Yes
2. No
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAng=1,2

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market
-

▣ PFAngVI

What is your annual gross income from this annuity?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAng=1,2

- If respondent has taken an annuity offered by their pension provider or if they have bought an annuity on the open market
-

▣ PFAngVb



Looking at this card, can you tell me about how much your gross annual income from this annuity is?

1. Less than £5,000
2. £5,000-£9,999
3. £10,000-£14,999
4. £15,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAngVI = DK/Refusal

- If respondent does not know how much their gross annual income from this annuity is or if the interviewer is refused an answer
-

▣ PFDrVI


How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAng=3,4

- If respondent has opted for income draw-down or if they have opted for an alternatively secured pension (ASP)
-

▣ PFDrVb

 *Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown/ an alternatively secured pension)?*

1. **Less than £25,000**
2. **£25,000-£49,999**
3. **£50,000-£74,999**
4. **£75,000-£99,999**
5. **£100,000-£149,999**
6. **£150,000-£199,999**
7. **£200,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDrVI = DK/Refusal

- If respondent does not know how much money they have moved from the pension pot to income draw-down/ an alternatively secured pension or if the interviewer is refused an answer
-

▣ PFDrInc


Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax.

VARIABLE TYPE: Questionnaire

COVERAGE: If PFAnn=3,4

- If respondent has opted for income draw-down or if they have opted for an alternatively secured pension (ASP)
-

▣ PFDrIncB

 *Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown/ an alternatively secured pension? (Please give the gross amount, before tax.)*

1. **Less than £10,000**
2. **£10,000-£24,999**
3. **£25,000-£49,999**
4. **£50,000-£74,999**
5. **£75,000-£99,999**
6. **£100,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDrInc = DK/Refusal

- If respondent does not know how much they have withdrawn in the last 12 months from the amount set aside for income draw-down/ASP or if the interviewer is refused an answer
-

▣ PFPenVI


What is your annual gross income from this pension?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFCash=1 and PFOcTy=1,3

- If pension is a money-purchase or hybrid scheme and not a group personal or group stakeholder pension (PFOcTy=1,3)
 - And if the respondent is currently receiving a pension from this scheme (PFCash=1)
-

▣ PFPenVb

 *Looking at this card, can you tell me about how much your gross annual income from this pension is?*


1. Less than £5,000
2. £5,000-£9,999
3. £10,000-£14,999
4. £15,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000 or more


VARIABLE TYPE: Questionnaire

COVERAGE: If PFPenVI = DK/Refusal

- If respondent does not know how much their gross annual income from this pension is or if the interviewer is refused an answer
-

▣ PFfAn

 *How do you plan to use (the rest of) your pension fund?*

 Code all that apply

1. Take an annuity offered by the pension provider
2. Buy an annuity on the open market
3. Opt for income draw-down
4. Opt for an alternatively secured pension
5. Take money as a lump sum
6. Other
7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If DVAge>=50 and <=76 and (PFCash=2 or PFRem=1)

- If respondent is aged between 50-76 and if they have not taken up all of their pension
-

☐ PffAWh

When do you plan to buy an annuity?



Code all that apply

- 1. When stops working
- 2. When children leave home/ university
- 3. When expenditure falls
- 4. When reaches age 75/ at latest possible stage
- 5. When reaches another specific age
- 6. Other (PLEASE SPECIFY)
- 7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If PffAn = 1,2

- If respondent plans on taking an annuity offered by their pension provider in the future or if they plan on buying an annuity on the open market in the future

.....

☐ PffAAg

At what age would that be?



Enter age

VARIABLE TYPE: Questionnaire

COVERAGE: If PffAWh = 5

- If respondent plans on buying an annuity when they reach a certain age

.....



End of annuities and lump sums



Pension value – route for all past pensions except where PFRem=2

PfRec - Are you receiving a pension from this scheme?

■ (128)

Are you receiving a pension from this scheme?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RPFTyp_F=response or RPSchm_F=response or PFNum>0 or PFEnNum>0

- If respondent has any past pension schemes and is aged 40 or over

LOOP ITERATIONS: 3

.....

PFDdraw - have you retained any of your pension fund to purchase an annuity at a later date?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDRec = 1

- If respondent is receiving a pension from this scheme they have retained rights in

LOOP ITERATIONS: 3

PFDdV - What is the current value of the retained part of your pension fund?

■ (129)

What is the current value of the retained part of your pension fund (excluding any funds reserved for income draw-down or an alternatively secured pension)?



There is no banded showcard for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDdraw = 1 or PFDRem=1

- If respondent has retained any of their pension fund to purchase an annuity at a later date (PFDdraw=1)
- Or if they have any undrawn funds or entitlements retained in a scheme (PFDRem=1)

IMPUTED: As pfddv_f_i(_S_i)(_T_i)

LOOP ITERATIONS: 3

PFDdVb - can you give me an estimate of the value of the retained part of your pension fund?

■ (130)



Looking at this card, can you give me an estimate of the value of the retained part of your pension fund (excluding any funds reserved for income draw-down or an alternatively secured pension)?

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDdV = DK/Refusal

- If respondent does not know the current value of the retained part of their pension fund or if the interviewer is refused an answer

LOOP ITERATIONS: 3

pfddv_i - Imputed value of the retained part of your pension fund?

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 3

pfddv_flag - Imputation flag for pfddv_f

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 3

● PFBeg - Between what dates approximately did you belong to this scheme?

■ (131)

*Between what dates (approximately) did you belong to this scheme?
Last time, we recorded that your [first/second] pension started in...*



Enter year started

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDraw<>1 and PFRem<>1

- If respondent has not retained any of their pension fund to purchase an annuity at a later date (PFDraw<>1)
- Or if they have no undrawn funds or entitlements retained in a scheme (PFRem<>1)

LOOP ITERATIONS: 3

● PPEnd - Enter year stopped

■ (132)

Last time, we recorded that your [first/second] pension ended in...



Enter year stopped

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDraw<>1 and PFRem<>1

- If respondent has not retained any of their pension fund to purchase an annuity at a later date (PFDraw<>1)
- Or if they have no undrawn funds or entitlements retained in a scheme (PFRem<>1)

LOOP ITERATIONS: 3

▣ PFSipTy



Looking at this card, what types of assets are included in your SIPP?



Code all that apply

1. Deposit or savings account
2. Government securities and other fixed interest stocks (e.g. Permanent Interest Bearing Shares (PIBS))
3. Unit Trusts, Investments Trusts, other pooled investments (e.g. OEICS, Insurance Funds etc).
4. UK stocks and shares (including shares listed on the Alternative Investment Market (AIM) and Unquoted shares)
5. Overseas stocks and shares quoted on a recognised stock exchange
6. Commercial property
7. Other financial assets (e.g. Futures and Options, Traded endowment policies, Warrants)

VARIABLE TYPE: Questionnaire

COVERAGE: If PFTyp=4

- If respondent has a Self-Invested Personal Pension (SIPP)
-

PFCurV - What is the current value of your pension fund?

■ (133)

What is the current value of your pension fund (including all of the assets and investments that are in your SIPP)?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDraw<>1 and PFRem<>1 and PFTyp <>1 and PFOcTy<>2

- If respondent is not currently receiving a pension from the scheme and if the scheme is a DC scheme or a hybrid scheme

IMPUTED: As pfcurv_f_i(_S_i)(_T_i)

LOOP ITERATIONS: 3

.....

PFCuVb - can you give me an estimate of the current value of the pension fund?

■ (134)



Looking at this card, can you give me an estimate of the current value of the pension fund (including all of the assets and investments that are in your SIPP)?

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If PFCurV = DK/Refusal

- If current value of pension fund is unknown or if the interviewer is refused an answer

LOOP ITERATIONS: 3

.....

pfcurv_i - What is the current value of your pension fund? Imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 3

pfcurv_fl - Imputation flag for pfcurv_f

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 3

PFLumV - What size lump sum do you expect to receive from this pension when you retire?

■ (135)

What size lump sum do you expect to receive from this pension when you choose to take the pension?

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDraw<>1 and PFRem<>1 and PFRec=2 and PFOcTy =2,3


- If respondent is not currently receiving a pension from this scheme and if it is a defined benefit occupational scheme

IMPUTED: As pflumv_f_i(_S_i)(_T_i)

LOOP ITERATIONS: 3

PFLuVb - can you give me an estimate of the amount of lump sum that you expect to receive?

■ (136)

 *Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive?*

1. **Less than £2,500**
2. **£2,500 to £4,999**
3. **£5,000 to £9,999**
4. **£10,000 to £19,999**
5. **£20,000 to £49,999**
6. **£50,000 to £99,999**
7. **£100,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If PFLumV = DK/Refusal

- If respondent does not know the size of lump sum they will receive from the pension when they retire or if the interviewer is refused an answer

LOOP ITERATIONS: 3

pflumv_i - What size lump sum do you expect to receive from this pension when you retire? Imputed


VARIABLE TYPE: Imputed
LOOP ITERATIONS: 3

pflumv_fl - Imputation flag for ppflumv_f

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 3

PFIncP - How much income do you expect to get from this part of your pension when you retire?

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**


VARIABLE TYPE: Questionnaire


COVERAGE: If (PFRec = 2) and (PFOcTy = 2 or 3)

- If respondent is not currently receiving a pension (PFRec = 2)
- And if pension scheme is a salary-related pension scheme (defined benefit) or a hybrid scheme (PFOcTy = 2 or 3)

LOOP ITERATIONS: 3

PFIncA - Enter amount from statement or probe fully for respondent's estimate

 Enter amount from statement or probe fully for respondent's estimate

 There is no banded question for this amount

VARIABLE TYPE: Questionnaire

COVERAGE: If PFIncP = 1 or 2

- If respondent gives the amount of income they expect to receive from this (part of their) pension when they retire as an annual amount of money (PFIncP = 1)
- If respondent gives the amount of income they expect to receive from this (part of their) pension when they retire as a monthly amount of money (PFIncP = 2)

LOOP ITERATIONS: 3

PFDocs - Please record



Please record

- 1. Statement consulted by respondent only**
- 2. Statement consulted by interviewer and respondent**
- 3. No statement**

VARIABLE TYPE: Questionnaire

COVERAGE: If (PFRec = 2) or (PFDraw = 1)

- If respondent is not currently receiving a pension (PFRec = 2)
- If respondent has retained any of their pension fund to purchase an annuity at a later date (PFDraw = 1)

LOOP ITERATIONS: 3

.....

PFStmY - what is the date of the pension valuation on the statement?

■ (137)

Can I just check, what is the date of the pension valuation on the statement?



Enter year first



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PFDocs = 1 or 2

- If statement is consulted by respondent only (PFDocs = 1)
- If statement is consulted by interviewer and the respondent (PFDocs = 2)

LOOP ITERATIONS: 3

.....

PFStmM - what is the date of the pension valuation on the statement?

■ (138)

(Can I just check, what is the date of the pension valuation on the statement?)



Enter month



This date is usually shown next to the latest pension valuation. If no valuation date is shown enter the statement date

VARIABLE TYPE: Questionnaire

COVERAGE: If PFStmY = response

- If a response was given to the previous question

LOOP ITERATIONS: 3



END OF LOOP

PRAccu - how accurate do you think the answers given by the respondent about this pension were?



Please record



How accurate do you think the answers given by the respondent about this pension were?

1. **Very accurate**
2. **Fairly accurate**
3. **Not very accurate**
4. **Not at all accurate**

VARIABLE TYPE: Questionnaire

PWVInt - The next questions are about the value of this pension



Press <1> to continue

VARIABLE TYPE: Questionnaire

COVERAGE: All

PWid - Some people who have been divorced or widowed receive pensions from schemes which their husband or wife contributed to

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If (xMarSta = 2 and MarBef = 2) or (xMarSta = 4, 5 or 6)

- If respondent is married and living with their husband/wife and if this not their first and only marriage (xMarSta = 2 and MarBef = 2)
 - Or if respondent is married and separated from their husband/wife, divorced or widowed (xMarSta = 4, 5 or 6)
-

PWidFut - Do you expect to receive a pension from any schemes like this in the future?

Do you expect to receive a pension from any schemes like this in the future?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (xMarSta = 2 and MarBef = 2) or (xMarSta = 4, 5 or 6)

- If respondent is married and living with their husband/wife and if this not their first and only marriage (xMarSta = 2 and MarBef = 2)
 - Or if respondent is married and separated from their husband/wife, divorced or widowed (xMarSta = 4, 5 or 6)
-

▣ PWLum

Do you expect to get a lump sum from this pension/these pensions?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PWidFut=1

- If respondent expects to receive a pension from (divorced/widowed) husband/wife in the future
-

▣ PWLuVal

How much do you expect to get, in total, as a lump sum(s)?

VARIABLE TYPE: Questionnaire

COVERAGE: If PWLum=1

- If respondent expects to get a lump sum from this pension in the future
-

PWExpH - How much do you expect to get from this pension / these pensions when you retire

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PWidFut = 1

- If respondent expects to receive a pension from a scheme their husband or wife contributed to in the future
-

PWExpA - If asked, in today's prices

■ (139)



If asked: In today's prices



There is no banded showcard for this question



Probe fully for amount

VARIABLE TYPE: Questionnaire

COVERAGE: If PWExpH = 1, 2

- If respondent gives total amount they expect to receive from this pension (PWExpH =1)
 - If respondent gives an annual amount they expect to receive from this pension (PWExpH = 2)
-

▣ PSpse

Some people may receive a pension from a scheme that someone else has contributed to. This could be the pension of a former partner or someone living in another household. Do you expect to receive a pension from any schemes like this in the future?



Do not include pensions already received

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (xMarSta=2 and MarBef=2) or xMarSta=4,5,6

- If marital status is not “single, never married” or “married, first and only marriage”
-

▣ PSpLum

Do you expect to get a lump sum from this pension/these pensions when you retire?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If PSpse=1

- If respondent expects to receive a pension from a former partner/ someone living in another household in the future
-

▣ PSpLuVal

How much do you expect to get, in total, as a lump sum(s)?

VARIABLE TYPE: Questionnaire

COVERAGE: If PSpLum=1

- If respondent expects to receive a lump sum from this pension when they retire
-

▣ PSpExpH

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PSpse=1

- If respondent expects to receive a pension from a former partner/ someone living in another household in the future
-

▣ PSpExpA



If asked: In today's prices



There is no banded show card for this question

VARIABLE TYPE: Questionnaire

COVERAGE: If PSpExpH=1,2 or 3

- If respondent gave a total amount, annual amount or another amount that they expect to receive from this pension when they retire

.....

PWAccu - Please record: how accurate do you think the answers given by the respondent about this pension were?



Please record



How accurate do you think the answers given by the respondent about this pension were?

1. **Very accurate**
2. **Fairly accurate**
3. **Not very accurate**
4. **Not at all accurate**

VARIABLE TYPE: Questionnaire

.....

✕PINcT - Thinking about all of the pension schemes you have told me about, how much do you think that this/these will be worth

[Not asked in Wave 2]

.....

Opens - What are your reasons for not currently contributing towards a pension

■ (140)

Sometimes people save towards retirement, at different times and in different ways.

What are your reasons for not currently contributing towards a pension?



Code all that apply

1. Low income/ not working/ still in education
2. Too many other expenses/ bills/ debts
3. Can't afford to (general)
4. Too early to start a pension
5. Too late to start a pension
6. Don't know enough about pensions
7. Not interested/not thought about it/got around to it
8. Prefer alternative forms of saving
9. Not eligible/ employer doesn't offer a pension scheme
10. Employers scheme not attractive/ generous
11. Not staying with employer/looking for a new job/recently changed jobs
12. Past pension arrangements are adequate
13. Don't think I will live that long
14. Do not trust pension companies/ schemes
15. Other
16. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and DVAge<60 and PFRec <> 1 and PWid<>1 and ((PCont=2 and PEmMem<>response) or (PCont<>response and PEmMem=2) or (PCont=2 and PEmMem=2))


- If respondent is not a proxy and not currently contributing to a pension scheme and not receiving a pension, and aged under 60


ITERATIONS: 8


.....

OExpinc - Which of the options on this card do you expect to use to provide money for your retirement?

■ (141)

 Which of the options on this card do you expect to use to provide money for your retirement?

 Refer respondent(s) to both showcards

 Code all that apply

1. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme 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. Selling or renting out another property (other than your main home)
8. Income from your own/ partner's business/ sale of business
9. Sale of valuables (including art, jewellery, antiques, etc)
10. Inheritance in the future
11. Pension or financial support from family/ current partner.
12. Pension or financial support from former partner or someone in another household
13. Earnings from work (including part-time/ freelance)
14. State benefits/ tax credits (including Pension Credit)
15. Other
16. Don't know / no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and PSit<>4


- If respondent is not a proxy and is not retired


ITERATIONS: 12


.....

OLarge - Out of the options you have just chosen, which do you think will make up the largest part of your income during your retirement

■ (142)

 *Out of the options you have just chosen, which do you think will make up the largest part of your income during your retirement?*

 Refer respondent(s) to both showcards

 Code one only

1. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme 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. Selling or renting out another property (other than your main home)
8. Income from your own/ partner's business/ sale of business
9. Sale of valuables (including art, jewellery, antiques, etc)
10. Inheritance in the future
11. Pension or financial support from family/ current partner.
12. Pension or financial support from former partner or someone in another household
13. Earnings from work (including part-time/ freelance)
14. State benefits/ tax credits (including Pension Credit)
15. Other
16. Don't know / no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If more than one option chosen at OExplnc

.....

□ OPenSav

Do you think you are saving enough for your retirement?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ((Sex=1 and DVAge<65) or (Sex=2 and DVAge<60)) and PSit<>4

- If respondent is below state pension age and is not retired
-

OStandI - How confident are you that your income in retirement will give you the standard of living you hope for?

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...



Running prompt

1. very confident,
2. fairly confident,
3. not very confident,
4. or, not at all confident?

VARIABLE TYPE: Questionnaire

COVERAGE: If respondent is below state pension age and not retired

Financial Assets



Data items fed forward : RFinTy, RFISA, RFESha, RFins, RFInsV

FInTy - Types of savings accounts and investments you may have

■ (143)



The next questions ask about savings accounts and investments you may have. Please do not include property, collectibles or valuables – only financial investments. 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?



Exclude property – this is covered elsewhere in the questionnaire



Refer respondent(s) to both showcards



Code all that apply

1. Current account (incl. Basic Bank Account and Post Office Card Account)
2. Savings or deposit account
3. Individual Savings Account (ISA – any type, including TESSA-ISA, PEP's)
4. Fixed-term investment bonds (from bank or building society)
5. Unit / Investment Trusts
6. Employee shares / share options
7. Other shares
8. Premium / National Savings Bonds / Certificates
9. Government / corporate bonds and gilts
10. Life Insurance, Friendly Society or endowment policies
11. Other financial assets
12. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: All

ITERATIONS: 11



LOOP FOR EACH OVERDRAFT ON JOINT CURRENT ACCOUNTS

DCoshV - How much is this account overdrawn?

■ (144)

(Thinking of the (first...) of your JOINT current accounts that is overdrawn.) How much is [the/this] account overdrawn?

VARIABLE TYPE: Questionnaire


COVERAGE: If FCOvDSh = 1 and FCOvNSh >= 1 and (first person in couple)

- If respondent is currently overdrawn on one or more of their joint current accounts

IMPUTED: As dcoshv_i

LOOP ITERATIONS: 3

DCOShVb - can you tell me about how much the account is overdrawn?

 *Looking at this card, can you tell me about how much the account is overdrawn?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If DCOShV = DK/Refusal

- If respondent does not know the amount that their joint current account is currently overdrawn by or if the interviewer is refused an answer

LOOP ITERATIONS: 2

.....

dcoshv_i - DCoshV imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 2

.....

dcoshvflag - DCoshV imputation flag

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 2



END LOOP



LOOP FOR EACH OVERDRAFT ON OWN CURRENT ACCOUNTS

DCOInV - How much is this account overdrawn?

■ (145)

[Thinking of the [first...] of your [own] current accounts that is overdrawn.] How much is [the/this] account overdrawn?

VARIABLE TYPE: Questionnaire

COVERAGE: If FCOvDIn = 1 and FCOvNin>=1

- If respondent is currently overdrawn on one or more of their own current accounts

IMPUTED: As dcoinv_i

LOOP ITERATIONS: 3

DCOInVb - can you tell me about how much the account is overdrawn?



Looking at this card, can you tell me about how much the account is overdrawn?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DCOInV = DK/Refusal

- If respondent does not know the amount that their own current account is overdrawn by or if the interviewer is refused an answer

LOOP ITERATIONS: 3

dcoinv_i - DCOinV imputed

VARIABLE TYPE: Imputed


LOOP ITERATIONS: 3

dcoinvflag - DCoinV imputation flag

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 3

 END LOOP

● FCACSh - Are any of your CURRENT accounts held jointly with your partner?

 Ask or record if couple answering together
Are any of your current accounts held jointly with your [Spouse/Partner]?

1. Yes, all held jointly
2. Yes, some are held jointly
3. No, none are held jointly

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 1 and (in a couple with partner in household)

- If respondent has a current account and is in a couple with their partner living in the household
-


FCACPSH - DERIVED: Whether any of partner's current accounts reported held jointly

1. Yes, all partners current accounts reported held jointly
2. Yes, some partners current accounts reported held jointly
3. No, none of partners current accounts reported held jointly

VARIABLE TYPE: Blaise Derivation

.....

FCNumSh - How many JOINT current accounts do you have?

 Ask or record if couple answering together
How many joint current accounts do you have?

 Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If FCACSh = 1, 2

- If some or all of respondent's current accounts are held jointly with their spouse/partner
-

FCNumPSH - DERIVED: Number of partners current accounts reported held jointly

VARIABLE TYPE: Blaise Derivation

.....

FCNumIn - How many individual current accounts do you have?

[And] how many/how many of your own current accounts do you have?



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If (FCAcSh<>1) or ((FInvTy = 1) and (not in a couple with partner in household))

- If not all of the respondent's current accounts are held jointly (FCAcSh<>1)
 - If respondent has a current account and is not in a couple with their partner in the same household ((FInvTy = 1) and (not in a couple with partner in household))
-

FCSuppr - DERIVED: Whether details of this person's joint current accounts have not been collected because their partner has already given it

1. Yes, all partners current accounts
2. Yes, some partners current accounts
3. No, none of partners current accounts

VARIABLE TYPE: Blaise Derivation

FCOvDSh - Are you currently overdrawn on your JOINT current account?

■ (146)

[Apart from the negative balance on your [number] all-in-one current accounts, you told us about earlier] are you currently overdrawn on [any of] your JOINT current account[s]?



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)

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (FCAcSh = 1, 2) and (first person in couple)

- If some or all of respondent's current accounts are held jointly with their spouse/partner
-

FCOvNSh - How many of your joint current accounts are overdrawn?

How many of your joint current accounts are overdrawn? (Please ignore any negative balance(s) on your all-in-one current accounts)

VARIABLE TYPE: Questionnaire

COVERAGE: If (FCOvDSh = 1 and FCNumSh>1) and (first person in couple)

- If respondent has more than one joint current account (FCNumSh>1)
 - And if respondent is currently overdrawn on any of their joint current accounts (FCOvDSh = 1)
-

FCSHVal - Total in joint current accounts

■ (147)

[Leaving aside accounts that are overdrawn] how much do you and your partner have [IN TOTAL] in your JOINT current accounts at present?



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)



Check respondent's preference for giving a single total or for you to add up each separate account



Check that all accounts of this type have been covered before entering the total in the answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(FCNumSh = FCOvNSh) and Not(FCNumSh=1 and FCOvDSh=1)

- If not all of the respondent's joint current accounts are overdrawn

FCSHVib



Looking at this card, can you tell me about how much you have in your joint current account(s) at present?

1. Less than £100
2. £100 to £249
3. £250 to £499
4. £500 to £999
5. £1,000 to £1,999
6. £2,000 to £2,999
7. £3,000 to £4,999
8. £5,000 to £7,499
9. £7,500 to £9,999
10. £10,000 to £19,999
11. £20,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If FCSHVal = DK/Refusal

- If respondent does not know how much they and their partner have in their joint current accounts at present or if the interviewer is refused an answer

FCOVdIn - Are you currently overdrawn on your current account?

■ (148)

[Thinking now about your own current accounts] are you currently overdrawn on [any of] your [own] current account[s]?



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)

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If FACcSh<>1 or (FInvTy=1 and partner=2)

- If not all of the respondent's current accounts are held jointly

FCOvNIn - How many of your current accounts are overdrawn?

■ (149)

How many of your [own] current account[s] are overdrawn?

VARIABLE TYPE: Questionnaire

COVERAGE: If FCOvDIn = 1 and FCNumIn>0

- If respondent has an individual current account (FCNumIn>0)
 - And if respondent is currently overdrawn on any of their own current accounts (FCOvDIn = 1)
-

FCOvdif - Are you having any difficulty paying off the overdrafts on accounts at present

[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?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (FCOvDIn = 1) or FCOvDSh = 1) and (first person in couple)

- If respondent is currently overdrawn on any of their own current accounts (FCOvDIn = 1)
 - Or if respondent is currently overdrawn on any of their joint current accounts (FCOvDSh = 1)
-

FCInVal - Total in individual current accounts

■ (150)

How much do you have [IN TOTAL] in your [OWN] current account[s] at present? Please ignore [the] account[s] with [an] overdraft



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 deposits accounts)



Check respondent's preference for giving a single total or for you to add up each separate account



Check that all accounts of this type have been covered before entering the total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FCAcSh=2,3 and NOT (FCNumIn = FCOvNIn) and NOT (FCOvDin=1 and FCNumIn=1)


- If not all of respondent's individual current accounts are overdrawn

IMPUTED: As fcinval_j

.....

FCInV1b - can you tell me about how much you have in your current accounts at present

■ (151)

 *Looking at this card, can you tell me about how much you have in your [own] current account(s) at present*

1. **Less than £100**
2. **£100 to £249**
3. **£250 to £499**
4. **£500 to £999**
5. **£1,000 to £1,999**
6. **£2,000 to £2,999**
7. **£3,000 to £4,999**
8. **£5,000 to £7,499**
9. **£7,500 to £9,999**
10. **£10,000 to £19,999**
11. **£20,000 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If FCInVal = DK/Refusal

- If respondent does not know the amount they currently have in their individual current accounts or if the interviewer is refused an answer

.....

fcinval_i - FCInVal imputed

VARIABLE TYPE: Imputed

.....

fcinvalflag - FCInVal imputation flag

VARIABLE TYPE: Imputation flag

.....

✘FCOsHav - Any of accounts held in overseas bank?

[Not asked in Wave 2]

.....

✘FCOsV1b - can you tell me about how much you currently have in held with a bank or other org overseas

[Not asked in Wave 2]

.....

○ FSAcSh - Are any of your SAVINGS or DEPOSIT accounts held jointly?

■ (152)



Ask or record if couple being interviewed together

Thinking now about savings and deposit accounts (including the positive account in an offset mortgage [excluding any accounts in your SIPP]) are any of your SAVINGS or DEPOSIT accounts held jointly with your [husband / wife/ partner]?

Last time the respondent said...

1. Yes, all held jointly
2. Yes, some are held jointly
3. No, none are held jointly

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 2

- If respondent has a savings or deposit account (FInvTy = 2)
- And if respondent is married/in a civil partnership and is living with their husband/wife in the same household

.....

FSAcPSh - DERIVED: Whether any of partner's savings or deposit accounts reported held jointly

1. Yes, all held jointly
2. Yes, some are held jointly
3. No, none are held jointly

VARIABLE TYPE: Blaise Derivation

.....

FSNumSh - How many JOINT savings or deposit accounts do you have?



Ask or record if couple answering together

How many JOINT savings or deposit accounts do you have?



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If FSAcSh = 1, 2

- If some or all of the respondent's savings and deposit accounts are held jointly with their partner who lives in the household

.....

FSNumPSh - DERIVED: Number of partner s savings or deposit accounts reported held jointly

VARIABLE TYPE: Blaise Derivation

.....

FSNumIn - how many individual savings or deposit accounts do you have?

(And) how many [of your own] savings or deposit accounts do you have?



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If (FSAcSh<>1) or ((FInvTy = 2) and not in a couple and partner in household)

- If not all of respondent's savings or deposit accounts are held jointly with their partner in the same household (FSAcSh<>1)
 - Or if respondent has a savings or deposit account and is not in a couple with their partner living in the household ((FInvTy = 2) and not in a couple and partner in household)
-

FSSuppr - DERIVED: Whether details of this person's joint savings or deposit accounts have not been collected because their partner answered

VARIABLE TYPE: Blaise Derivation

.....

FSTypSh - Thinking about your joint savings or deposit accounts, which of these types of account do you have?



Thinking about your JOINT savings or deposit accounts, which of these types of account do you have?



Code all that apply

- 1. Savings or deposit account with a bank or building society (including internet/telephone accounts)**
- 2. National Savings Easy Access (Ordinary) Account / National Savings Investment Account**
- 3. An all-in-one or offset account**
- 4. Funds saved with a Credit Union**
- 5. Other savings or deposit account (PLEASE SPECIFY)**

VARIABLE TYPE: Questionnaire


COVERAGE: If FSAcSh = 1, 2


- If some or all of the respondent's savings and deposit accounts are held jointly with their partner who lives in the household

ITERATIONS: 4

.....

FSTypIn - Thinking about your individual savings or deposit accounts, which of these types of account do you have?

 *Thinking about your [OWN] savings or deposit accounts, which of these types of account do you have?*

 Code all that apply

- 1. Savings or deposit account with a bank or building society (including internet/telephone accounts)**
- 2. National Savings Easy Access (Ordinary) Account / National Savings Investment Account**
- 3. An all-in-one or offset account**
- 4. Funds saved with a Credit Union**
- 5. Other savings or deposit account (PLEASE SPECIFY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If (FSAcSH = 2, 3) or (FInvTy = 2) and not in a couple with partner in household


- If not all of respondent's savings or deposit accounts are held jointly with their partner in the same household (FSAcSh = 2, 3)
- Or if respondent has a savings or deposit account and is not in a couple with their partner living in the household ((FInvTy = 2) and not in a couple and partner in household)


ITERATIONS: 3


FSShVal - Total in joint savings accounts

■ (153)

How much do you and your partner have in total in your JOINT savings and deposit accounts at present?

 Include: any savings accounts in an 'offset' mortgage arrangement

 Check respondent's preference for giving a single total or for you to add up each separate account

 Check that all accounts of this type have been covered before entering total in answer field


VARIABLE TYPE: Questionnaire

COVERAGE: If FSAcSh = 1, 2 and first person in couple

- If some or all of the respondent's savings and deposit accounts are held jointly with their partner who lives in the household

IMPUTED: As fsshval_i

FSShV1b - can you tell me about how much you have in your joint savings or deposit accounts at present

 Looking at this card, can you tell me about how much you have in your joint savings or deposit account(s) at present?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FSShVal = DK/Refusal

- If respondent does not know the amount they currently have in their joint savings and deposit accounts or if the interviewer is refused an answer
-

fsshval_i - FSShVal imputed

VARIABLE TYPE: Imputed

.....

fsshvalflag - FSShVal imputation flag

VARIABLE TYPE: Imputation flag

.....

FSShVal - Total in individual savings accounts

■ (154)

[and] how much do you have [in total] in your [own] savings and deposit accounts at present?



Include: any savings accounts in an 'offset' mortgage arrangement



Check respondent's preference for giving a single total or for you to add up each separate account




Check that all accounts of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FSAcSh=2,3

- If not all of respondent's savings or deposit accounts are held jointly with their partner in the same household (FSAcSh=2,3)
-

FSInVib - can you tell me about how much you have in your savings or deposit accounts at present

 *Looking at this card, can you tell me about how much you have in your [own] savings or deposit account(s) at present?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FSInVal = DK/Refusal

- If respondent does not know the amount they currently have in their individual savings or deposit accounts or if the interviewer is refused an answer

.....

fsinval_i - FSInVal imputed

VARIABLE TYPE: Imputed

.....

fsinvalflag - FSInVal imputation flag

VARIABLE TYPE: Imputation flag

.....

FSoSHav - Whether any savings accounts held in overseas bank

■ (155)

May I just check, [is your [joint] SAVING or DEPOSIT account held with a bank or other organisation overseas?]/ [are any of your [joint or your own] SAVING or DEPOSIT accounts held with a bank or other organisation overseas?]

1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 2

- If respondent has any savings or deposit accounts

.....

FSOsV1b - can you tell me about how much you currently have in savings held with overseas bank or other organisation

 *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?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FSOsHav = 1

- If respondent has any joint or individual savings or deposit accounts held with a bank or organisation overseas
-

○ FISA - Thinking now about your ISAs, do you have...

■ (156)

Thinking now about your ISAs - I should point out that since April 2008 any PEPs you hold are now regulated as ISAs. So please consider any PEPs you have as Investment ISAs for this section. Do you have...

Last time we recorded that you...



Do not include mortgage ISAs



Individual prompt – code all that apply

1. Any cash ISAs?
2. Or, any investment ISAs (which includes stocks, shares, life insurance, corporate bonds and PEPs)?
3. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 3

- If respondent has any Individual Savings Accounts (ISAs)

ITERATIONS: 2

.....

FCISAv - How much do you have in your cash ISAs at present?

How much do you have in your cash ISA(s) at present?



Check that all ISA of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FISA = 1

- If respondent has any cash ISAs

IMPUTED: As FCISAv_j

.....

FCISAb - can you tell me about how much you currently have in your cash ISAs?



Looking at this card, can you tell me about how much you currently have in your cash ISA(s)?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FCISAv = DK/Refusal

- If respondent does not know how much they currently have in their cash ISA(s) or if the interviewer is refused an answer

.....

FCISAv_i - FCISAv imputed

VARIABLE TYPE: Imputed

.....

FCISAvflag - FCISAv imputation flag

VARIABLE TYPE: Imputation flag

.....

FIISAv - How much do you have in your investment ISAs at present?

How much do you have in your investment ISA(s) at present?



Check that all ISAs of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FISA = 2

- If respondent has any investment ISAs

IMPUTED: As FIISAv_i

.....

FIISAb - can you tell me about how much you currently have in your investment ISAs



Looking at this card, can you tell me about how much you currently have in your investment ISA(s)?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FIISAv = DK/Refusal

- If respondent does not know how much they currently have in their investment ISAs or if the interviewer is refused an answer

.....

FIISAv_i - FIISAv imputed

VARIABLE TYPE: Imputed

.....

FIISAvflag - FIISAv imputation flag

VARIABLE TYPE: Imputation flag

.....

FKISAv - How much do you have in your ISAs at present?

How much do you have in your ISA(s) at present?



Check that all ISAs of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire


COVERAGE: If FISA = 3

- If respondent does not know what type of ISAs they have

IMPUTED: As FKISAv_i

.....

FKISAb - can you tell me about how much you currently have in your ISAs?

 *Looking at this card, can you tell me about how much you currently have in your ISAs?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If FKISAv = DK/Refusal

- If respondent does not know how much they currently have in their ISA(s) or if the interviewer is refused an answer

.....

FKISAv_i - FKISAv imputed

VARIABLE TYPE: Imputed

.....

FKISAvflag - FKISAv imputation flag

VARIABLE TYPE: Imputation flag

.....

■ NewFCMx

In the previous two tax years, when did you invest the maximum amount in your cash ISA?

1. **Both years**
2. **Just one year**
3. **Neither year**

VARIABLE TYPE: Questionnaire

COVERAGE: If FISA=1

- If respondent has a cash ISA

.....

FCIsaWd

And in the last two years have you withdrawn any money from your cash ISA/ ISAs apart from interest earned on the account?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If FISA=1

- If respondent has a cash ISA

.....

FCIWNum

How many times have you withdrawn money from your cash ISA /ISAs in the last two years?

- 1. 1 or 2
- 2. 3 or 4
- 3. 5 to 9
- 4. 10 to 14
- 5. 15 to 19
- 6. 20 to 24
- 7. 25 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If FCIsaWd=1

- If respondent has withdrawn any money from their cash ISAs in the last two years

.....

FCIWdAb



Added together across these withdrawals, about how much money have you taken out of your cash ISA/ ISAs in the last two years, apart from interest earned on the account?



Record amount actually withdrawn (not the net amount after adjusting for amounts deposited)

- 1. Less than £250
- 2. £250-£499
- 3. £500 - £999
- 4. £1,000 - £1,999
- 5. £2,000 - £2,999
- 6. £3,000 - £4,999
- 7. £5,000 - £7,499
- 8. £7,500 - £9,999
- 9. £10,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If FCIsaWd=1

- If respondent has withdrawn any money from their cash ISAs in the last two years

.....

FCISce

When you started your cash ISA, where did the money come from? Was it from...



Running prompt

1. a bank current account
2. a savings account
3. another type of investment,
4. or was it money from another source?

VARIABLE TYPE: Questionnaire

COVERAGE: If FISA=1 and RFISA<>1

- If respondent has a cash ISA now at Wave 2 but did not have any cash ISAs at Wave 1

.....

FBondTy - Now thinking of your fixed-term investment bonds, which of the following types of bonds do you have...

Now thinking of your fixed term investment bonds, which of the following types of bonds do you have?



Individual prompt – code all that apply

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 4

- If respondent has any fixed term investment bonds

ITERATIONS: 3

.....

FBondV - What is the current value of all of your fixed term investment bonds?

What is the current value of (all of) your fixed term investment bonds?



For joint investments, split value between respondents



Check that all investments of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire


COVERAGE: If FInvTy = 4

- If respondent has any fixed term investment bonds

IMPUTED: As fbondv_i

.....

FBondVb - Estimate of value of fixed term bonds

 *Looking at this card, can you tell me about how much your fixed term investment bonds are worth?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FBondV = DK/Refusal

- If respondent does not know the current value of all of their fixed term investment bonds or if the interviewer is refused an answer

.....

fbondv_i - FBondV imputed

VARIABLE TYPE: Imputed

.....

fbondvflag - FBondV imputation flag

VARIABLE TYPE: Imputation flag

.....

✘FPEPV - Now thinking about your Personal Equity Plans, what is the current value of your plans?

[Not asked in Wave 2]

.....

✘FPEPVb - can you tell me about how much your PEPs are worth?

[Not asked in Wave 2]

.....

✘fpepv_i - FPEPv imputed

VARIABLE TYPE: Imputed

.....

✕fpepvflag - FPEPv imputation flag

VARIABLE TYPE: Imputation flag

FCollV - Now thinking of your Unit and Investment Trusts, what is the current value of all of your holdings?

■ (157)

Now thinking of your Unit and Investment Trusts, what is the current value of (all of) your holdings?



For joint investments, split value between respondents

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 5

- If respondent has any unit trusts or investment trusts

IMPUTED: As fcollv_i

FCollVb - can you tell me about how much your Unit and Investment Trusts are currently worth?



Looking at this card, can you tell me about how much your Unit and Investment Trusts are currently worth?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FCollV = DK/Refusal

- If respondent does not know how much their unit and investment trusts are currently worth or if the interviewer is refused an answer
-

fcollv_i - FCollV imputed

VARIABLE TYPE: Imputed

fcollvflag - FCollV imputation flag

VARIABLE TYPE: Imputation flag

● FESha - you held some shares or options through an employee share scheme, do you have shares or share options or both

■ (158)

*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?
Last time, we recorded that you had...*

1. Employee shares
2. Share options
3. Both

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 6

- If respondent has any employee shares or share options
-

FEShaV - If you chose to sell your employee shares about how much would they be worth?

If you chose to sell your employee shares about how much would they be worth?



Check that all relevant share holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FESha = 1 or 3

- If respondent has any employee shares (FESha = 1)
- Or if respondent has both employee shares and share options (FESha = 3)

IMPUTED: As Feshav_i

.....

FEShVb - can you tell me about how much your employee shares are worth?



Looking at this card, can you tell me about how much your employee shares are worth?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FEShaV = DK/Refusal

- If respondent does not know how much their employee shares are currently worth or if the interviewer is refused an answer
-

Feshav_i - FEShAv imputed

VARIABLE TYPE: Imputed

Feshavflag - FEShAv imputation flag

VARIABLE TYPE: Imputation flag

FEOptV - If you chose to exercise your employee share options, what is your estimate of the value of your gain

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?



Check that all relevant share holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FESha = 2 or 3

- If respondent has any share options (FESha = 2)
- Or if respondent has both employee shares and share options (FESha = 3)

IMPUTED: As feoptv_i

FEOpVb - can you give me an approximate estimate of the gain from exercising your employee share options?



Looking at this card, can you give me an approximate estimate of the gain from exercising your employee share options?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FEOptV = DK/Refusal

- If respondent does not know the value of their share options or if the interviewer is refused an answer
-

feoptv_i - FEOptv imputed


VARIABLE TYPE: Imputed


feoptvflag - FEOptv imputation flag


VARIABLE TYPE: Imputation flag

FShare - Except employee Shares which of the following types of share do you have?

■ (159)

 *Apart from your employee shares and options] Which of the following types of share do you have [excluding any shares in your SIPP]?*

 Exclude shares in your own business and shares already covered in the section on business assets

 Code all that apply

1. Shares in listed UK companies
2. Shares in UK unlisted companies, including EIS and AIM shares
3. Shares in foreign companies

VARIABLE TYPE: Questionnaire


COVERAGE: If FInvTy = 7

- If respondent had any other shares

ITERATIONS: 3

FShUKV - If you chose to sell all of your shares in Companies, about how much would they be worth?

If you chose to sell (all of) your shares in listed or unlisted UK companies about how much would they be worth?

 Check that all relevant share holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FShare = 1 or 2

- If respondent has any shares in listed UK companies (FShare = 1)
- Or if respondent has any shares in UK unlisted companies, including EIS and AIM shares (FShare = 2)

IMPUTED: As fshukv_i

FShUKVb - can you tell me about how much your shares in listed or unlisted UK companies are worth?



Looking at this card, can you tell me about how much your shares in listed or unlisted UK companies are worth?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FShUKV = DK/Refusal

- If respondent does not know how much their UK shares are worth or if the interviewer is refused an answer

.....

fshukv_i - fshukv imputed

VARIABLE TYPE: Imputed

.....

fshukvflag - fshukv imputation flag

VARIABLE TYPE: Imputation flag

.....

FShOSV - If you chose to sell your shares in foreign companies, about how much would they be worth?

If you chose to sell your shares in foreign companies, about how much would they be worth?



Check that all relevant share holdings have been covered before entering total in answer field



For joint investments, split value between respondents

VARIABLE TYPE: Questionnaire

COVERAGE: If FShare = 3

- If respondent has any shares in foreign companies

IMPUTED: As fshosv_i

.....

FShOSVb - can you tell me about how much your shares in foreign companies are worth?



Looking at this card, can you tell me about how much your shares in foreign companies are worth?



For joint investments, split value between respondents

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FShOSV = DK/Refusal

- If respondent does not know how much their foreign shares are worth or if the interviewer is refused an answer

.....

fshosv_i - fshosv imputed

VARIABLE TYPE: Imputed

.....

fshosvflag - fshosv imputation flag

VARIABLE TYPE: Imputation flag

.....

FSHAdd

Can I just check, in the last 2 years have you invested any money in shares?



Exclude additions where dividends are converted to shares

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy=6,7 and RFinTy=7,8

- If respondent has had shares both at Wave 1 and now at Wave 2

.....

▣ FShAdA

About how much money have you invested in shares in the last two years?

VARIABLE TYPE: Questionnaire

COVERAGE: If FShAdd=1

- If respondent has invested any money in shares in the last two years

.....

▣ FShAdAb



Looking at this card, what is the approximate amount that you have invested in shares in the last two years?

1. Less than £500
2. £500 - £999
3. £1,000 - £2,499
4. £2,500 - £4,999
5. £5,000 - £9,999
6. £10,000 - £24,999
7. £25,000 - £49,999
8. £50,000 - £99,999
9. £100,000 - £249,999
10. £250,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If FShAdA = DK/Refusal

- If respondent does not know how much they have invested in shares in the last two years or if the interviewer is refused an answer

.....

✕FShPri - Were any of the shares that you now hold purchased in a government privatisation

[Not asked in Wave 2]

.....

✕FShMut - Did you buy or receive any of these shares through the demutualisation of a mutual society such as a building society?

[Not asked in Wave 2]

.....


✕FShPMO - do you only have shares that were received through a privatisation or demutualization offer?


[Not asked in Wave 2]

.....

FNSav - Thinking now about your National Savings and Investments, which of these types of product do you have?

■ (160)

 *Thinking now about your National Savings and Investments, which of these types of product do you have?*

 Code all that apply

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 8

- If respondent has any premium bonds or other National Savings Bonds/Certificates


ITERATIONS: 4


.....

FNSVal - How much do you currently have invested in all of these National Savings products?

■ (161)

How much do you currently have invested in (all of) these National Savings products?

 For joint investments, split value between respondents

 Check that all NS&I investments have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire


COVERAGE: If FInvTy = 8

- If respondent has any premium bonds or other National Savings Bonds/Certificates

IMPUTED: As fnsval_i

.....

FNSVb - can you tell me about how much you have invested in all of these National Savings products?

 *Looking at this card, can you tell me about how much you have invested in (all of) these National Savings products?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If FNSVal = DK/Refusal

- If respondent does not know how much they have invested in National Savings products or if the interviewer is refused an answer
-

fnsval_i - fnsval imputed


VARIABLE TYPE: Imputed


fnsvalflag - fnsval imputation flag

VARIABLE TYPE: Imputation flag

FGilts - You said earlier that you had some bonds and gilts. Which of the following types of bonds or gilts do you have?

■ (162)

 You said earlier that you had some bonds and gilts. Which of the following types of bonds or gilts do you have [excluding any securities in your SIPP]?

 Code all that apply

1. Corporate bonds issued by a UK company
2. Corporate bonds issued by a foreign company
3. UK Government or Local Authority bonds or gilts
4. Government bonds or gilts issued by a foreign government?

VARIABLE TYPE: Questionnaire


COVERAGE: If FInvTy = 9


- If respondent has any government or corporate bonds and gilts

ITERATIONS: 4

FGItUKV - What is the current value of your UK bonds and gilts?

What is the current value of your UK bonds and gilts?

 For joint investments, split value between respondents

 Check that all relevant holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FGilts = 1 or 3

- If respondent has corporate bonds issued by a UK company (FGilts = 1)
- If respondent has UK Government bonds or gilts (FGilts = 3)

IMPUTED: As fgltukv_i

FGUKVb - what is the approximate current value of your UK bonds and gilts?



Looking at this card, what is the approximate current value of your UK bonds and gilts?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FGItUKV = DK/Refusal

- If respondent does not know the current value of their UK bonds and gilts or if the interviewer is refused an answer

.....

fgltukv_i - flgltukv imputed

VARIABLE TYPE: Imputed

.....

fgltukvflag - flgltukv imputation flag

VARIABLE TYPE: Imputation flag

.....

FGItFoV - What is the current value of your foreign bonds and gilts?

■ (163)

What is the current value of your foreign corporate and government bonds?



For joint investments, split value between respondents



Check that all relevant holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FGilts = 2 or 4

- If respondent has corporate bonds issued by a foreign company (FGilts = 2)
- Or if they have government bonds or gilts issued by a foreign government (FGilts = 4)

IMPUTED: As fgltfov_i

.....

FGFoVb - what is the approximate current value of your foreign bonds and gilts?

■ (164)

 Looking at this card, what is the approximate current value of your foreign bonds?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FGltFoV = DK/Refusal

- If respondent does not know the current value of their foreign bonds and gilts or if the interviewer is refused an answer

.....

fgltfov_i - fgltfov imputed

VARIABLE TYPE: Imputed

.....

fgltfovflag - fgltfov imputation flag

VARIABLE TYPE: Imputation flag

.....

FLfEnV - What is the current value of your endowment or regular premium policy?

What is the current value of your endowment or regular premium policy?



For joint investments, split value between respondents



Check that all items of this type have been covered before entering total in answer field



If no current value enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If FLProd = 1

- If respondent has an endowment or regular premium policy

.....

FLfEnVb - what is the approximate current value of your endowment or regular premium policy or investment bond



Looking at this card, what is the approximate current value of your endowment or regular premium policy?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FLfEnV = DK/Refusal

- If respondent does not know the current value of their endowment or regular premium policy or if the interviewer is refused an answer

.....

flfenv_i - flfenv imputed

VARIABLE TYPE: Imputed

.....

flfenvflag - flfenv imputation flag

VARIABLE TYPE: Imputation flag

.....

FLfSiV - What is the current value of your single premium policy or investment bonds?

What is the current value of your single premium policy or investment bonds?



For joint policies, split value between respondents



Check that all items of this type have been covered before entering total in answer field



If no current value enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If FLProd = 2

- If respondent has a single premium policy or investment bonds with a life insurance element

IMPUTED: As flfsiv_i

.....

FLfSiVb - what is the approximate current value of your single premium policy or investment bonds?



Looking at this card, what is the approximate current value of your single premium policy or investment bonds?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FLfSiV = DK/Refusal

- If respondent does not know the current value of their single premium policy or investment bonds or if the interviewer is refused an answer

.....

flfsiv_i - flfsiv imputed

VARIABLE TYPE: Imputed

.....

flfsivflag - flfsiv imputation flag

VARIABLE TYPE: Imputation flag

.....

FLfFSV - What is the current value of your Friendly Society Tax Exempt Savings Plan?

What is the current value of your Friendly Society Tax Exempt Savings Plan?



For joint policies, split value between respondents



Check that all items of this type have been covered before entering total in answer field



If no current value enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If FLProd = 3

- If respondent has a Friendly Society Tax-Exempt Savings Plan

IMPUTED: As flffsv_i

.....

FLfFSVb - what is the approximate current value of your Friendly Society Tax Exempt Savings Plan?



Looking at this card, what is the approximate current value of Friendly Society Tax Exempt Savings Plan?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FLfFSV = DK/Refusal

- If respondent does not know the current value of their Friendly Society Tax Exempt Savings Plan or if the interviewer is refused an answer

.....

flffsv_i - flffsv imputed

VARIABLE TYPE: Imputed

.....

flffsvflag - flffsv imputation flag

VARIABLE TYPE: Imputation flag

.....

FLfTeV - What is the current value of your insurance policy?

What is the current value of your insurance policy?



For joint policies, split value between respondents



Check that all items of this type have been covered before entering total in answer field



If no current value enter 0

VARIABLE TYPE: Questionnaire

COVERAGE: If FLProd = 4

- If respondent has an insurance policy that will pay a lump sum at a specified date

IMPUTED: As flftev_i

.....

FLfTeVb - what is the approximate current value of your insurance policy?



Looking at this card, what is the approximate current value of your insurance policy?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FLfTeV = DK/Refusal

- If respondent does not know the current value of their insurance policy or if the interviewer is refused an answer

.....

fiftev_i - fiftev imputed

VARIABLE TYPE: Imputed

.....

fiftevflag - fiftev imputation flag

VARIABLE TYPE: Imputation flag

.....

○ Flns - do you have any life insurance policies which have no value unless you die?

■ (165)

Do you have any term insurance policies? These are life insurance policies that only have a value if you die in the period of the insurance.

Last time, we recorded that you had...

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnvTy = 10

- If respondent has life insurance, Friendly Society or endowment policies

.....

○ FlnsV - What is the face value of these policies in the event of death?

What is the face value of these policies in the event of death?



Check that all policies of this type have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If Flns = 1

- If respondent has any life insurance policies which have no value unless they die
-

○ FLProd - Do you have any of the following products...

■ (166)

Do you have any of the following products...

Last time the respondent said they had the following...



Exclude endowments linked to mortgage on this property



Individual prompt; code all that apply

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 10

- If respondent has life insurance, Friendly Society or endowment policies

ITERATIONS: 4

.....

FInvOtV - Now thinking of the other investments that you have, what is the current value?

■ (167)

Now thinking of the other investments that you have what is the current value of these investments?



For joint investments, split value between respondents



Check that all relevant holdings have been covered before entering total in answer field

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 11

- If respondent has any other financial assets
-

FlnvOVb - what is the approximate current value of your other investments?

 Looking at this card, what is the approximate current value of your other investments?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnvOtV = DK/Refusal

- If current value of other investments is unknown or if the interviewer is refused an answer
-

FIncV - Now thinking of all of the accounts and investments that you have told me about, how much income have you received in total

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.]



For joint investments, split value between respondents




Include income that was re-invested and not withdrawn

VARIABLE TYPE: Questionnaire

COVERAGE: If (FlnvTy<>13)

- If respondent has any accounts or investments
-

FIncVb - what is the approximate income that you received in total in the last 12 months from your accounts

 Looking at this card, what is the approximate income that you received in total in the last 12 months from your accounts and investments?

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

VARIABLE TYPE: Questionnaire


COVERAGE: If FIncV = DK/Refusal

- If respondent does not know how much income they have received in the last 12 months from their accounts and investments or if the interviewer is refused an answer

.....

FInfSav - Do you currently have £250 or more saved in any of the ways shown on this card?

■ (168)

 [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?



Lower limit of £250 applies for each method separately



Code all that apply

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 or loose change
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

VARIABLE TYPE: Questionnaire

COVERAGE: All

ITERATIONS: 4

.....

FlnfLV - How much in total have you loaned to other people that you expect to be repaid at some time?

How much in total have you loaned to other people that you expect to be repaid at some time?



For joint loans (i.e. where more than one person is loaning the money), split value between respondents

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnfSav = 2

- If respondent has loaned money to someone which will be repaid at some time

IMPUTED: As FlnfLV_i

FLoanVB - can you give me an estimate of the total amount you have loaned to other people



Looking at this card, can you give me an estimate of the total amount you have loaned to other people?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnfLV = DK/Refusal

- If respondent does not know how much they have loaned to other people or if the interviewer is refused an answer
-

FlnfLV_i - FlnfLV imputed

VARIABLE TYPE: Imputed

FlnfLV_ind - FlnfLV imputation flag

VARIABLE TYPE: Imputation flag

FlnfV - How much in total do you have saved in this/these ways?

How much in total do you have saved in [this/these] way(s)?



For joint savings, split value between respondents

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnfSav = 1, 3 or 4

- If respondent has given someone else money to look after or save for them (FlnfSav = 1)
- Or if they have saved money saved in cash at home or elsewhere (FlnfSav = 3)
- Or if they have paid money into a savings or loans club (FlnfSav = 4)

IMPUTED: As FlnfV_i

.....

FlnfVb - can you give me an estimate of the amount you have saved in this/these ways?



Looking at this card, can you give me an estimate of the amount you have saved [in this way/ these ways]?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FlnfV = DK/Refusal

- If respondent does not know the amount they have informally saved or if the interviewer is refused an answer
-

FlnfV_i - FlnfV imputed

VARIABLE TYPE: Imputed

.....

FlnfV_ind - FlnfV imputation flag

VARIABLE TYPE: Imputation flag

.....

▣ FSaved

Now thinking about all of your savings and investments, in the last two years, have you added any money to your savings and investments?



Exclude growth because of interest and dividends

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FInvTy = 2-11 or FInfSav<>5 or FInfLV>0

- If respondent has any accounts (other than current accounts) or any investments or any informal savings
-

▣ FWithd

And thinking again about all of your savings accounts and investments, have you withdrawn any money from them in the last two years?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FSaved=1

- If respondent has added any money to their savings and investments in the last two years
-

▣ FSavAb



Looking at this card, what is the approximate net amount that you have added to your savings accounts and investments in the last two years? (By net amount I mean the amount that you have added minus any amounts that you have withdrawn over this period.)



If respondent is not sure if net amount is slightly positive or slightly negative, please record answer as £0

1. -£10,000+
2. -£9,999 to -£5,000
3. -£4,999 to -£1,000
4. -£999 to -£1
5. £0
6. £1 to £999
7. £1,000 to £4,999
8. £5,000 to £9,999
9. £10,000 to £24,999
10. £25,000 to £99,999
11. £100,000+

VARIABLE TYPE: Questionnaire


COVERAGE: If FSaved=1

- If respondent has added any money to their savings and investments in the last two years
-

Property

Uprop - Do you own any of the types of land or property listed on this card?

■ (169)

 (Apart from this accommodation do/Do) you own any of the types of land or property listed on this card?



Include if being bought with a mortgage



Exclude property already included in the value of a business



Code all that apply

1. **Second homes in the UK, including time-share and holiday homes**
2. **Buy-to-let property in the UK (residential property which is let for profit)**
3. **Other buildings, such as a shop, warehouse or garage in the UK**
4. **Land in the UK**
5. **Land or property overseas (including time-share)**
6. **Other real estate**
7. **None of these**

VARIABLE TYPE: Questionnaire

COVERAGE: All

ITERATIONS: 4

UNmTyp - Number of types

VARIABLE TYPE: Administrative Variable

UNumHs - How many other houses or flats in the UK do you own?

■ (170)

How many second homes in the UK do you own?



Exclude property already included in the value of a business



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 1

- If respondent owns any other houses/flats or a holiday home in the UK (including time-share)
-

▣ UBuyLet

How many buy-to-let properties in the UK do you own?

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp=2

- If respondent has any buy-to-let property in the UK
-

UNumBd - How many other buildings in the UK do you own?

■ (171)

How many other buildings in the UK do you own?



Exclude property already included in the value of a business



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 3

- If respondent owns any other buildings, such as a shop, warehouse or garage in the UK
-

UNumLa - How many different parcels of land in the UK do you own?

■ (172)

How many other different parcels of land in the UK do you own?



Exclude land already included in the value of a business



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 4

- If respondent owns any land in the UK
-

UNumOv - How many different overseas properties or parcels of land do you own?

■ (173)

How many other overseas properties or parcels of land do you own?



Exclude property or land already included in the value of a business



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 5

- If respondent owns any land or property overseas (including time-share)
-

UNumRE - How many other properties do you own?

■ (174)

How many other properties do you own?



Exclude property already included in the value of a business



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 6

- If respondent owns any other real estate
-

UPrTyp - DERIVED NOT DISPLAY LIVE - Adult: Other Property, number of properties grouped, this item

VARIABLE TYPE: Blaise Derivation
ITERATIONS: 15

.....

UPrMul - DERIVED NOT DISPLAY LIVE - Adult: Other Property, number of properties grouped, this item

VARIABLE TYPE: Blaise Derivation
ITERATIONS: 15

.....



FOR EACH OF THE 6 TYPES, LOOP FOR A MAXIMUM OF 3 ITEMS. WITHIN EACH TYPE, THIRD LOOP WILL COVER ALL REMAINING ITEMS

UPrSh - Is ownership of the property in your name or shared with other members of this household, or anyone outside the family

■ (175)

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?



Code all that apply

1. My name only
2. Member(s) of this household
3. Person/People outside the household

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 1, 3, 4, 5, 6

- If respondent has any second homes in the UK, any other buildings in the UK, any land in the UK, any land or property overseas or any other real estate

ITERATIONS: 2

LOOP ITERATIONS: 5

.....

▣ UBuytoL

Is ownership of the [first / second / third / remaining [property type]] in your name only, or shared with one or more members of this household, or with anyone outside this household?



Code all that apply (code 1 is an exclusive code)

1. My name only
2. Member(s) of this household
3. Person/people outside the household

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp=2

- If respondent has any buy-to-let property in the UK
-

ULand - What type of land is this

■ (176)

Is this piece of land...



Running prompt

1. agricultural (inc. smallholdings, gardens, etc)
2. woodland (inc. riverfronts, greenbelt, etc)
3. to be used for property development
4. or, used for some other purpose?

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 4, 6

- If respondent owns any land in the UK (UProp=4)
- Or if they own any other real estate (UProp=6)

LOOP ITERATIONS: 5

UVal - If you sold property about how much would you get?

■ (177)

[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]?



This is gross amount – before paying off any mortgage or loan and before tax



If respondent has more than three types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 1-6

- If respondent owns any kind of other property or land other than main residence

LOOP ITERATIONS: 5

UValb - can you give me an estimate of the amount this property is worth?



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?

- 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

VARIABLE TYPE: Questionnaire

COVERAGE: If UVal = DK/Refusal

- If respondent does not know how much their other property (share in the property) is worth or if the interviewer is refused an answer

LOOP ITERATIONS: 5

UDebt - And how much is your share of any outstanding mortgages or loans secured on the property

And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining number of [property type]]?

(Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about).



Enter zero or amount in £'s

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 1-6

- If respondent owns any kind of other property or land other than main residence

LOOP ITERATIONS: 5

UDebtB - estimate of your share of the amount of the outstanding mortgage or loan secured on the property



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?

- 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**

VARIABLE TYPE: Questionnaire


COVERAGE: If UDebt = DK/Refusal


- If respondent does not know the amount of the outstanding mortgage on this property or if the interviewer is refused an answer

LOOP ITERATIONS: 5

UGdVb - Thinking about the household contents what is the approx replacement value of your share

■ (178)

 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.

 The replacement value is the approximate cost of replacing the items now, and may be similar to the insured value

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

VARIABLE TYPE: Questionnaire

COVERAGE: If UProp = 1, 2 or 4

- If respondent has any second homes in the UK (UProp=1)
- Or if they have any buy-to-let property in the UK (UProp=2)
- Or if they have any land in the UK (UProp=4)

LOOP ITERATIONS: 5

 END OF LOOP

HouseVal_i - Imputed value of house

VARIABLE TYPE: Imputed

ITERATIONS: 3

.....

HouseValflag - Imputation flag for house value

VARIABLE TYPE: Imputation flag

ITERATIONS: 3

.....

BuildingVal_i - Imputed value of buildings

VARIABLE TYPE: Imputed

ITERATIONS: 3

.....

BuildingValflag - Imputation flag for buildings value

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

LandUKVal_i - Imputed value of UK land

VARIABLE TYPE: Imputed
ITERATIONS: 3

LandUKValflag - Imputation flag for UK land value

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

LandOverseaVal_i - Imputed value of overseas land

VARIABLE TYPE: Imputed
ITERATIONS: 3

LandOverseasValflag - Imputation flag for overseas land value

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

OtherVal_i - Imputed value of other property

VARIABLE TYPE: Imputed
ITERATIONS: 3

OtherValflag - Imputation flag for value of other property

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

HouseDebt_i - Imputed debt on house

VARIABLE TYPE: Imputed
ITERATIONS: 3

HouseDebtflag - Imputation flag for house debt

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

BuildingDebt_i - Imputed debt on buildings

VARIABLE TYPE: Imputed
ITERATIONS: 3

BuildingDebtflag - Imputation flag for buildings debt

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

LandUKDebt_i - Imputed debt on UK land

VARIABLE TYPE: Imputed
ITERATIONS: 3

LandUKDebtflag - Imputation flag for UK land debt

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

LandOverseaDebt_i - Imputed debt on overseas land

VARIABLE TYPE: Imputed
ITERATIONS: 3

LandOverseaDebtflag - Imputation flag for overseas land debt

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

OtherDebt_i - Imputed debt on other property

VARIABLE TYPE: Imputed
ITERATIONS: 3

OtherDebtflag - Imputation flag for value of other debt

VARIABLE TYPE: Imputation flag
ITERATIONS: 3

Debt



Data items fed forward: RDCNum

DCCIntr - I'd now like to ask you a few questions about any credit commitments you might have

I'd now like to ask you a few questions about any credit commitments you might have.

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

▣ DCNum2

When we interviewed you in (month of W1 interview) you said that you had [RDCNum (1,2...)] credit card(s) or charge card(s). In total, how many credit or charge card accounts do you have now, including those where the card is not in use but which have an outstanding balance (and including those cards held jointly with your partner/ spouse)?



If more than 5 cards, please state here, but add together all remaining cards when providing responses to questions for the fifth card



Include gold or platinum cards and amex cards



Include if a card is lost, destroyed, suspended or inactive, if the account still exists with a credit card company with an amount outstanding



Exclude company or business credit cards, retail store cards (e.g. Argos, B&Q) or retailer loyalty cards



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)

VARIABLE TYPE: Questionnaire

COVERAGE: If RDCNum>0 and RPersProx=1

- If respondent had any credit or charge cards when interviewed at Wave 1
-

DCany - Do you have any credit or charge cards?

■ (179)

Do you have any credit cards or charge cards? (please include cards held jointly with your partner/spouse.)



Include: gold or platinum cards and amex cards



Include: If a card lost, destroyed, suspended or inactive, if the account still exists with a credit card company



Exclude: Company or business credit cards, retail store cards, retailer loyalty cards, top-up credit cards



Exclude: If amount owing on card has been passed to a different company for collection or repayment

1. Yes

2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<>1 or RDCNum<>response or RDCNum=0

- If respondent was not interviewed in person at Wave 1 or if there was no response to DCNum at Wave 1 or if they had no credit or charge cards at Wave 1

IMPUTED: As DCANYi

.....

DCANYi - Whether has any credit cards - imputed

VARIABLE TYPE: Imputed

.....





DCANY_flag - Imputation flag for DCAny

VARIABLE TYPE: Imputation flag

.....

DCanU - Do you have any credit or charge card accounts where there is no card in use but which have an outstanding balance

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.)

-  Include: gold or platinum cards and amex cards
-  Include: If a card lost, destroyed, suspended or inactive, if an account still exists with a credit card company
-  Exclude: Company or business credit cards, retail store cards or retailer loyalty cards
-  Exclude: If amount owing on card has been passed to a different company for collection or repayment

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DCAny = 2

- If respondent does not have any credit cards or charge cards

IMPUTED: As DCANUi

.....

DCANUi - Whether has any credit cards - imputed

- 1. Yes
- 2. No

VARIABLE TYPE: Imputed

.....



DCANU_flag - Imputation flag for DCAnU

VARIABLE TYPE: Imputation flag

.....

DCnum - How many credit cards do you have?

How many credit cards do you have?

-  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
-  Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If DCAny = 1 or DCAnU = 1

- If respondent has any credit cards or charge cards (DCAny = 1)
- Or if they have any credit or charge card accounts where there is currently no card in use but which have an outstanding balance (DCAnU = 1)

IMPUTED: As DCNUMI

.....

DCNUM1 - Total number of credit cards - imputed

VARIABLE TYPE: Imputed

.....

DCNUM_FLAG - Imputation flag for DCNum

VARIABLE TYPE: Imputation flag

.....

CheckCC - Routing variable for credit cards

VARIABLE TYPE: Routing Variable



LOOP FOR UP TO 5 ITEMS ROLL UP ON 5TH ITEM

DCCOs - Thinking about your most recent monthly statement for your credit card, have you repaid the full balance

■ (180)

Thinking about your most recent monthly statement for your [first/second...] credit card, have you repaid the full balance or is there an amount currently outstanding?

1. Full balance was repaid
2. Payment made but amount still outstanding
3. Payment not (yet) made
4. No balance to repay
5. Account not mine / payment not my responsibility

VARIABLE TYPE: Questionnaire

COVERAGE: If DCNum \geq 1 or DCNum2 \geq 1

- If respondent currently has any credit or charge cards or accounts

IMPUTED: As DCCOSi

LOOP ITERATIONS: 5

.....

DCCOSi - Is there a balance outstanding on most recent statement - imputed

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

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

dccos_flag - Imputation flag for DCCOS

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DCCsP - Thinking about the monthly statement before that, have you repaid the full balance

Thinking about the monthly statement before that, have you repaid the full balance or is there an amount currently outstanding?

- 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**

VARIABLE TYPE: Questionnaire
COVERAGE: If DCCos = 3 or DK

- If respondent has not (yet) made a payment on their current outstanding balance (as shown on their most recent monthly statement for their credit card) (DCCos=3)
- Or if the respondent does not know if they have repaid the full balance or if there is an amount currently outstanding (DCCos = DK)

IMPUTED: As DCCSPi
LOOP ITERATIONS: 5

DCCSPi - Is there a balance outstanding on statement prior to most recent-imputed


- 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**

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5


dccsp_flag - Imputation flag for DCCsP

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DCnam - Is this credit card or charge card account in your own name only or is it held jointly with other people?

 Ask or record

Is this credit card (or charge card) account in your own name only or is it held jointly with other people?

 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)

1. Own name only
2. Held jointly
3. Not an account holder, but an (additional) cardholder (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If DCCos = 2 or DCCsP = 2, 3 or DK

- If there was an amount outstanding on the respondent's most recent monthly statement for their credit card and they made a payment but there is still an amount outstanding (DCCos = 2)
- Or if there was an amount outstanding on the monthly statement before the most recent statement and the respondent had made a payment but there was still an amount outstanding or they had not (yet) made a payment or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DCCsP = 2, 3 or DK)

IMPUTED: As DCNAMi


LOOP ITERATIONS: 5

DCNAMi - Whether credit card is held jointly - imputed


VARIABLE TYPE: Imputed


LOOP ITERATIONS: 5


DConm - in whose name is the account held? excluding additional cardholders

 Ask or record

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.

 Enter person number(s) for any/both account holder(s) (including this person)

 Use code 17 for person outside of 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

VARIABLE TYPE: Questionnaire

COVERAGE: If DCNam = 2 or DCCos = 5 or DCCsP = 5

- If credit or charge card account is held jointly with other people (DCNam=2)
- Or if the account does not belong to the respondent/the payments are not their responsibility (DCCos=5 or DCCsP=5)

IMPUTED: As DCONMi

ITERATIONS: 2

LOOP ITERATIONS: 5

DCONMi - In whose name is the joint account held - imputed

VARIABLE TYPE: Imputed
ITERATIONS: 2
LOOP ITERATIONS: 5

DCRsp - are the credit card statements for this credit or charge card addressed to you

May I just check, are the credit card statements for this credit/charge card addressed to you?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DCNam = DK or DCONm = DK

- If the respondent does not know if the credit (or charge) card account is in their name only or if it is held jointly with other people (DCNam = DK)
- Or if the respondent does not know in whose name the account is held (DCONm = DK)

LOOP ITERATIONS: 5

DCRec - Record whether details of this credit charge card or account already recorded for other joint holder



Record whether details of this credit (charge) card or account are already recorded for other joint holder

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

VARIABLE TYPE: Questionnaire

COVERAGE: If (DCONm = Person or DCRsp = 1)

- If the credit or charge card account is held in the respondent's name (DCONm = Person)
- Or if the statements for the credit/charge card are addressed to the respondent (DCRsp = 1)

LOOP ITERATIONS: 5


DCRECi - Whether credit card recorded previously for other joint holder - imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

DCREC_flag - Imputation flag for DCREC

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DcPer - Record person this cards value recorded for

 Record person this card's value recorded for

VARIABLE TYPE: Questionnaire
COVERAGE: If DCREC = 1

- If details of the credit (charge) card or account are already recorded for other joint holder

LOOP ITERATIONS: 5

DCAsk - May I record monthly balance from your most recent credit card statement for this account

■ (181)

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.

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DCREC=1) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3,DK)

- If credit card account is held in the respondent's name and it has an outstanding balance and if the details have not already been recorded for another joint holder

LOOP ITERATIONS: 5

DCamC - What was the start balance on your most recent monthly statement?

■ (182)

What was the start balance on your most recent monthly statement?

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DCREC=1) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3,DK)

- If credit card account is held in the respondent's name and it has an outstanding balance and if the details have not already been recorded for another joint holder

LOOP ITERATIONS: 5

DCamP - What was the total amount shown as repaid during the month on your most recent monthly statement?

■ (183)

What was the total amount shown as repaid during the month (on your most recent monthly statement)?

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DCRec=1) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3,DK)

- If credit card account is held in the respondent's name and it has an outstanding balance and if the details have not already been recorded for another joint holder

LOOP ITERATIONS: 5

.....

DCamD - how much is the current outstanding balance on this credit charge card or account?

■ (184)

Can you tell me, how much is the current outstanding balance on this credit/charge card account?



If respondent refers to most recent monthly statement, return to earlier question and record start balance

VARIABLE TYPE: Questionnaire

COVERAGE: If DCamC=DK or DCamP=DK

- If respondent does not know the start balance on their most recent monthly statement (DCamC=DK)
- Or if they do not know what the total amount shown as repaid during the month was on their most recent monthly statement (DCamP=DK)

IMPUTED: As DCamOS

LOOP ITERATIONS: 5

.....

DCEsB - can you give me an estimate of the amount currently outstanding on this credit charge card or account



Looking at this card, can you give me an estimate of the amount currently outstanding on this credit/charge card account?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DCamD = DK/Refusal

- If respondent does not know the amount that is currently outstanding on the credit/charge card account or if the interviewer is refused an answer

LOOP ITERATIONS: 5

.....

DCInZ - Do you pay zero percent interest on any of the amount carried over?

Do you pay zero percent interest on any of the amount carried over?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If (Not (DCRec=1)) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3 or DK)

- If details of the credit or charge card account are not already recorded for another joint holder (Not (DCRec=1))
- And if credit or charge card account is held in the respondent's name or if the statements are addressed to the respondent (DCRsp=1 or DCNam=1)
- And if there was an amount outstanding on the respondent's most recent monthly statement for their credit card and they made a payment but there is still an amount outstanding. Or if there was an amount outstanding on the monthly statement before the most recent statement and the respondent had made a payment but there was still an amount outstanding or they had not (yet) made a payment or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DCCos=2 or DCCsP=2,3 or DK)

LOOP ITERATIONS: 5

.....

DC12beh - Have you been unable to make the minimum payment on these cards at any time during the past 12 months?

■ (185)

Have you been able to make the minimum payments on this credit card or are you two or more consecutive payments behind?

1. Able to make minimum payments
2. Two or more payments behind

VARIABLE TYPE: Questionnaire

COVERAGE: If Not (DCRec=1) and (DCCos=2 or DCCsP= 2 or 3 or DK)

- If details of the credit or charge card account are not already recorded for another joint holder (Not (DCRec=1))
 - And if the credit card account has an outstanding balance (DCCos=2 or DCCsP= 2 or 3 or DK)
-

■ **DC12owe**

How much was the minimum payment on your most recent monthly statement?

VARIABLE TYPE: Questionnaire

COVERAGE: If DC12beh=2

- If respondent is two or more consecutive months behind on their credit card payments
-

DCamOS - Amount outstanding on credit card - imputed

VARIABLE TYPE: Imputed
ITERATIONS: 5

dcamos_flag - Imputation flag for DCamOS

VARIABLE TYPE: Imputation flag
ITERATIONS: 5

DSAnyi - Whether has a storecard imputed

VARIABLE TYPE: Imputed



END LOOP



Data items fed forward: **RDSNum**

▣ **DSNum2**

When we interviewed you in (month of W1 interview) you said that you had [RDSNum (1,2...)] cards or charge accounts with a particular store or group of stores. In total, how many store cards or charge accounts do you have now, including those where the card is not in use but which have an outstanding balance (and including those held jointly with your partner/spouse)?

VARIABLE TYPE: Questionnaire

COVERAGE: If RDSNum>0

- If respondent had any store cards or charge accounts when interviewed at Wave 1
-

DSAny - Do you have a card or a charge account with a particular store, or group of stores

■ (186)

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.)



Include: Retail store cards, (e.g. Argos, B&Q, Dorothy Perkins), shop cards and accounts at shops



Exclude: Retailer loyalty cards and mail order catalogues



Code all that apply

1. **Yes – store card**
2. **Yes – account at store**
3. **No**

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx<>response or RPersProx<>1 or RDSNum<>response or RDSNum=0

- If respondent was not interviewed at Wave 1 or if they did not give a response to the question DSNum at Wave 1 or if they had no store cards or charge accounts at Wave 1

IMPUTED AS: DSANYi

ITERATIONS: 2

.....

DSANYi - Whether has any store cards - imputed

VARIABLE TYPE: Imputed

ITERATIONS: 2

.....

DSAnyflag - Imputation flag for DSAny

VARIABLE TYPE: Imputation flag

ITERATIONS: 2

.....

DSanU - Do you have a card or a charge account where there is currently no card in use, but which has an outstanding balance?

■ (187)

Do you have a card or a charge account where there is currently no card in use, but which has an outstanding balance? (Please include cards and accounts held jointly with your partner/spouse.)



Include: Retail store cards, (e.g. Argos, B&Q, Dorothy Perkins), shop cards and accounts at shops



Exclude: Retailer loyalty cards and mail order catalogues



If amount owing on card has been passed to a different company for collection or repayment (include as other debt as appropriate)



Code all that apply

1. Yes – store card
2. Yes – account at store
3. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DSAny = 3

- If respondent says they do not have a card or a charge account with a particular store or group of stores

IMPUTED: As DSANUi

ITERATIONS: 2

.....

DSANUi - Whether has any store cards - imputed

VARIABLE TYPE: Imputed

ITERATIONS: 2

.....

DSANUflag - Imputation flag for DSANU

VARIABLE TYPE: Imputation flag

ITERATIONS: 2

.....

DSnum - How many store cards or charge accounts do you have?

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)



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

VARIABLE TYPE: Questionnaire

COVERAGE: If DSAny=1,2 or DSAnU=1,2

- If respondent has a store card or an account at a store

IMPUTED: As DSNUMi

.....

DSNUMi - Total number of store cards - imputed

VARIABLE TYPE: Imputed

.....

DSNumFlag - Imputation flag for DSNum

VARIABLE TYPE: Imputation flag

.....

CheckSt - Routing variable for store cards

VARIABLE TYPE: Routing Variable



LOOP FOR UP TO 5 ITEMS ROLL UP ON 5TH ITEM

DSCos - Thinking about your most recent monthly statement for this store card or account, have you repaid the full balance

■ (188)

Thinking about your most recent monthly statement for your [first/second...] store card or account, have you repaid the full balance or is there currently an amount outstanding?

1. Full balance was repaid
2. Payment made but amount still outstanding
3. Payment not (yet) made
4. No balance to repay
5. Account not mine / payment not my responsibility

VARIABLE TYPE: Questionnaire

COVERAGE: If DSNum \geq 1 or DSNum2 \geq 1

- If respondent currently has a store card or charge account with a particular store or group of stores

IMPUTED: As DSCOSi

LOOP ITERATIONS: 5

.....

DSCOSi - Is there a balance outstanding on most recent statement - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DSCOSflag - Imputation flag for DSCos

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DSCsP - Thinking about the monthly statement before that, have you repaid the full balance

Thinking about the monthly statement before that, have you repaid the full balance or is there currently an amount outstanding?

- 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**

VARIABLE TYPE: Questionnaire
COVERAGE: If DSCos = 3 or DK

- If there is an amount outstanding on respondent's most recent monthly statement for their store card or account and a payment has not (yet) been made (DSCos=3)
- Or if the respondent does not know if they have repaid the full balance on their store card or account or if there is currently an amount outstanding (DSCos=DK)

IMPUTED: As DSCSPi
LOOP ITERATIONS: 5

DSCSPi - Is there a balance outstanding on statement prior to most recent-imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

DSCSPflag - Imputation flag for DSCSP

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DSNam - Is this store card or account in your name only or is it held jointly with other people?

■ (189)



Ask or record

Is this store card or account in your name only or is it held jointly with other people?



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)

1. Own name only
2. Held jointly
3. Not an account holder, but an (additional) cardholder (SPONTANEOUS ONLY OR DISCOVERED AT LATER QUESTION)

VARIABLE TYPE: Questionnaire

COVERAGE: If DSCos = 2 or DSCsP = 2, 3 or DK

- If there is an amount outstanding on respondent's most recent monthly statement for their store card or account and if they have made a payment but there is still an amount outstanding (DSCos=2)
- Or if there was an amount outstanding on the monthly statement before the most recent statement and if the respondent made a payment but there was still an amount outstanding or if they had not (yet) made a payment or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DSCsP=2,3 or DK)

IMPUTED: As DSNAMi

LOOP ITERATIONS: 5

.....

DSNAMi - Whether store card is held jointly - imputed

1. Own name only
2. Held jointly
3. Not an account holder, but an (additional) cardholder

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DSOnm - in whose name is the account held? excluding additional cardholders, or people whose names are not on the statement

■ (190)



Ask or record

May I just check, in whose name is the account held? Please exclude additional cardholders, or people whose names do not appear on the store card account statement.



Enter person numbers for [any/both] account holders [(including this person)]



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

VARIABLE TYPE: Questionnaire

COVERAGE: If DSNam = 2 or DSCos = 5 or DSCsP = 5

- If the store card or account is held jointly with other people (DSNam=2)
- Or if the account does not belong to the respondent or if payments are not their responsibility (DSCos=5 or DSCsP=5)

IMPUTED: As DSONMi

ITERATIONS: 2

LOOP ITERATIONS: 3

.....

DSONMi - In whose name is the joint account held - imputed

VARIABLE TYPE: Imputed

ITERATIONS: 2

LOOP ITERATIONS: 5

.....

DSRsp - are the statements for this store card or account addressed to you?

May I just check, are the statements for this store card or account addressed to you?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DSONm=DK or DSNam=DK

- If respondent does not know whose name the account is in (DSONm=DK)
 - Or if they do not know if the account is in their name only or if it is held jointly with other people (DSNam=DK)
-

DSRec - Record whether details of this store card or account already recorded for other joint holder



Record whether details of this store card or account already recorded for other joint holder

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DSONm = respondent or DSRsp=1

- If the account is in the respondent's name (DSONm=respondent)
- Or if the statements for the store card or account are addressed to the respondent (DSRsp=1)

IMPUTED: As DSRECI

LOOP ITERATIONS: 2

DSRECI - Whether store card recorded previously for other joint holder - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

DSRECflag - Imputation flag for DSRec

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

DSPer - Record person this card's value recorded for



Record person this card's value recorded for

VARIABLE TYPE: Questionnaire

COVERAGE: If DSRec=1

- If details of the store card or account have already been recorded for another joint holder

LOOP ITERATIONS: 2

DSAsk – I'd now like to ask if I could record the monthly balance from your most recent store card statement for this account

■ (191)

(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.)

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DSCos=5 or DSCsP=5) and Not(DSRec=1) and (DSRsp=1 or DSNam=1) and (DSCos=2 or DSCsP=2,3 or DK)

- If the account belongs to the respondent /payments are their responsibility (Not(DSCos=5 or DSCsP=5))
- If details of the store card or account are not already recorded for another joint holder (Not(DSRec=1))
- And if store card or account is held in the respondent's name or if the statements are addressed to the respondent (DSRsp=1 or DSNam=1)
- And if there is an amount outstanding on respondent's most recent monthly statement for their store card or account and if they have made a payment but there is still an amount outstanding or if there was an amount outstanding on the monthly statement before the most recent statement and if the respondent made a payment but there was still an amount outstanding or if they had not (yet) made a payment or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DSCos=2 or DSCsP=2,3 or DK)

LOOP ITERATIONS: 5

.....

DSamC - What was the start balance on your most recent monthly statement?

■ (192)

What was the start balance on your most recent monthly statement?

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DSCos=5 or DSCsP=5) and Not(DSRec=1) and (DSCos=2 or DSCsP=2,3 or DK)

- If the account belongs to the respondent /payments are their responsibility (Not(DSCos=5 or DSCsP=5))
- If details of the store card or account are not already recorded for another joint holder (Not(DSRec=1))
- And if there is an amount outstanding on respondent's most recent monthly statement for their store card or account and if they have made a payment but there is still an amount outstanding or if there was an amount outstanding on the monthly statement before the most recent statement and if the respondent made a payment but there was still an amount outstanding or if they had not (yet) made a payment or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DSCos=2 or DSCsP=2,3 or DK)

LOOP ITERATIONS: 5

.....

DSamP - What was the total amount shown as repaid during the month on your most recent monthly statement?

■ (193)

What was the total amount shown as repaid during the month (on your most recent monthly statement?)

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DSRec=1) and (DSRsp=1 or DSNam=1) and (DSCos=2 or DSCsP=2 or DK)

- If details of the store card or account are not already recorded for another joint holder (Not(DSRec=1))
- And if store card or account is held in the respondent's name or if the statements are addressed to the respondent (DSRsp=1 or DSNam=1)
- And if there is an amount outstanding on respondent's most recent monthly statement for their store card or account and if they have made a payment but there is still an amount outstanding or if there was an amount outstanding on the monthly statement before the most recent statement and if the respondent made a payment but there was still an amount outstanding or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DSCos=2 or DSCsP=2 or DK)


LOOP ITERATIONS: 5

.....

DSamD - how much is the current outstanding balance on this store card or account?

■ (194)

Can you tell me, how much is the current outstanding balance on this store card or account?

 If respondent refers to most recent monthly statement, return to earlier question and record start balance

VARIABLE TYPE: Questionnaire

COVERAGE: If DSamC=DK or DSamP=DK

- If respondent does not know what the start balance on their most recent monthly statement is (DSamC=DK)
- Or if they do not know what the total amount repaid during the month as shown on their most recent monthly statement is (DSamP=DK)

IMPUTED: As dsamOS

LOOP ITERATIONS: 4

.....

DSamDFlag - Imputation flag for DSamD

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

dsamOS - Amount outstanding on store card - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....


dsamosflag - imputation flag for dsamos

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

outbalflag - imputation flag for outbal

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DSesB - can you give me an estimate of the amount currently outstanding on this store card or account?

 *Looking at this card, can you give me an estimate of the amount currently outstanding on this store card or account?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If DSamD=DK/Refusal

- If respondent does not know how much is currently outstanding on their store card or account or if the interviewer is refused an answer

LOOP ITERATIONS: 5

DS12beh - Have you been unable to make the minimum payment on any of these cards at any time during the past 12 months?

■ (195)

Have you been able to make the minimum payments on this store card or are you two or more consecutive payments behind?

1. Able to make minimum payments
2. Two or more payments behind

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DSRec=1) and (DSCos=2 or DSCsP=2,3 or DK)

- If details of the store card or account are not already recorded for another joint holder (Not(DSRec=1))
- And if there is an amount outstanding on respondent's most recent monthly statement for their store card or account and if they have made a payment but there is still an amount outstanding or if there was an amount outstanding on the monthly statement before the most recent statement and if the respondent made a payment but there was still an amount outstanding, a payment was not yet made or if they did not know if they had repaid the full balance or if there was still an amount outstanding (DSCos=2 or DSCsP=2, 3 or DK)

IMPUTED: As DS12MI

.....

DS12MI – Whether has been unable to make minimum payment in last 12 months on any card - Imputed

VARIABLE TYPE: Imputed

.....

DS12mflag - imputation flag for DS12m

VARIABLE TYPE: Imputation flag

.....

■ DS12owe

How much was the minimum payment on your most recent monthly statement?



Prompt respondent to refer to latest card statement if they are struggling to respond

VARIABLE TYPE: Questionnaire

COVERAGE: If DS12beh=2

- If respondent is two or more consecutive months behind on their store card payments



END LOOP



Data items fed forward: RDMOAny

DMOany - Are you currently paying for anything in instalments that you have bought from a mail order catalogue?

Are you currently paying for anything in instalments that you have bought from a mail order catalogue?

- 1. Yes
- 2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

IMPUTED: As DMOany_i

.....

DMOany_i - Whether has mail order account imputed

VARIABLE TYPE: Imputed

.....

DMOany_ind - Imputation flag for DMOany

VARIABLE TYPE: Imputation flag

.....

DMOnum - How many catalogues are you paying instalments on?

How many catalogues are you paying instalments on?



If more than 5 catalogues, please state here, but add together all remaining catalogues when providing responses to questions for the fifth one



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOany=1

- If respondent is currently paying for anything in instalments that they have bought from a mail order catalogue

IMPUTED: As DMOnum_i

.....

DMOnum_i - Number of catalogues paying installments on imputed

VARIABLE TYPE: Imputed

.....

DMOnum_ind - Imputation flag for DMOnum

VARIABLE TYPE: Imputation flag

.....

CheckMO - Routing variable for mail order

VARIABLE TYPE: Routing Variable



LOOP FOR UP TO 5 ITEMS ROLL UP ON 5TH ITEM

DMOins - Thinking of first catalogue account... how much do you pay for each instalment on this catalogue?

(Thinking of your first/second/third catalogue account)

How much do you pay for each instalment on this catalogue?

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>=1

- If respondent is paying installments on one or more catalogues

IMPUTED: As DMOins_i

LOOP ITERATIONS: 5

.....

DMOins_i - Installment amount - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DMOins_ind - Imputation flag for DMOins

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

DMOest - can you give me an estimate of the size of each instalment you pay on this catalogue?



Looking at this card, can you give me an estimate of the size of each instalment you pay on this catalogue?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOins=DK/Refusal

- If respondent does not know how much they pay for each instalment on the catalogue or if the interviewer is refused an answer

LOOP ITERATIONS: 4

.....

DMOoft - How often are the instalments due?

■ (196)

How often are the instalments due?

1. Weekly
2. Fortnightly
3. Monthly
4. Quarterly
5. Other (PLEASE SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>0

- If respondent is paying instalments on any catalogues

IMPUTED: As DMOoft_i

LOOP ITERATIONS: 5

.....

DMOoft_i - Payment periods of mail order - imputed

1. Weekly
2. Fortnightly
3. Monthly
4. Other, PLEASE SPECIFY

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DMOoft_ind - Imputation flag for DMOoft

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

MOlft_i - Number of payments left - imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

MOlft_ind - Imputation flag for MOLft

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DMOwhnY - When do you expect to have paid off the balance on this catalogue?

■ (197)

When do you expect to have paid off the balance on this catalogue?



Enter the year

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>0

- If respondent is paying instalments on any catalogues

LOOP ITERATIONS: 5

DMOwhnM - Enter the month expects to pay off catalogue balance

■ (198)



Enter the month expects to pay off the catalogue balance

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August
9. September
10. October
11. November
12. December

VARIABLE TYPE: Questionnaire


COVERAGE: If DMOwhnY=response

- If a response is given to the previous question

LOOP ITERATIONS: 5

DMOwest - can you give me an estimate of the number of instalments you have left to pay on the balance

■ (199)

 *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?*

1. **Less than 5**
2. **5 to 9**
1. **10 to 14**
2. **15 to 19**
3. **20 to 24**
4. **25 to 29**
5. **30 to 34**
6. **35 to 39**
7. **40 to 44**
8. **45 to 49**
9. **50 or more**

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOwhnY=DK/Refusal or DMOwhnM=DK/Refusal

- If respondent does not know when the balance will be paid off on the catalogue or if the interviewer is refused an answer

LOOP ITERATIONS: 5

.....

DMOint - Are you currently paying interest on some or all of the outstanding balance for this catalogue?

Are you currently paying interest on some or all of the outstanding balance for this catalogue?

1. **Yes, paying interest**
2. **No, not paying interest**

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>=1

- If respondent is paying installments on one or more catalogues

LOOP ITERATIONS: 5

.....

DMObeh - Have you been able to keep up with the repayments or are you 2 or more consecutive payments behind

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?

1. **Keeping up with repayments**
2. **Behind with repayments**

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>=1

- If respondent is paying installments on one or more catalogues

IMPUTED: As DMObeh_i

LOOP ITERATIONS: 5

.....

DMObeh_i - Whether up to date with payments - imputed

1. Keeping up with repayments
2. Behind with repayments

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

.....

DMObeh_ind - Imputation flag for DMOBeh

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

.....

DMOowe - How much do you owe on missed or overdue payments on this catalogue?

How much do you owe on missed or overdue payments on this catalogue?

VARIABLE TYPE: Questionnaire
COVERAGE: If DMObeh=2

- If respondent is 2 or more consecutive payments behind for the instalments on the catalogue

IMPUTED: As DMOowe_i
LOOP ITERATIONS: 5

.....

DMOowe_i - Amount owed in arrears on mail order - imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

.....

DMOowe_ind - Imputation flag for DMOowe

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

.....


MOOS - Amount of mail order left


VARIABLE TYPE: SPSS Derivation
LOOP ITERATIONS: 5


 END LOOP


DHPany - Are you currently paying for any of these items, where you arranged with the shop or supplier to pay in instalments?

■ (200)

 Are you currently paying for any of these items, where you arranged with the shop or supplier to pay in instalments?

 Exclude items which respondent has not yet started paying for (e.g. buy now pay later)

 Prompt as necessary

 Code all that apply

1. **Something bought on hire purchase / credit sale**
 2. **Something bought on rental purchase**
 3. **Something bought in instalments from a company that collects the payments from your home**
 4. **A car bought in instalments from a dealer**
 5. **Any home improvements paid by instalments arranged by the supplier or builder**
 6. **A holiday paid by instalments through a travel agent or holiday company**
- Anything else where the shop or supplier arranged for you to pay in instalments
None of these

VARIABLE TYPE: Questionnaire


COVERAGE: Ask all

ITERATIONS: 3

.....

DHPnum - Thinking of all of your credit agreements, how many do you have?

Thinking of all of your credit agreements, how many do you have?

 If more than 5 agreements, please state here, but add together all remaining agreements when providing responses to questions for the fifth one

 Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPany<>8

- If respondent has any instalment agreements
-

CheckHP - Routing variable for HP

VARIABLE TYPE: Routing Variable

.....



LOOP FOR UP TO 5 ITEMS ROLL UP ON 5TH ITEM

DHPins - Thinking of the first credit agreement... how much do you pay for each instalment on this agreement?

Thinking of your first/second/third credit agreement

How much do you pay for each instalment as part of this agreement?

VARIABLE TYPE: Questionnaire

COVERAGE: If DMOnum>=1

- If respondent is paying instalments on one or more catalogues

IMPUTED: As dhpins_i

LOOP ITERATIONS: 5

dhpins_i - Instalment amount - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5


dhpinsflag - imputation flag for dhpins

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

DHPest - can you give me an estimate of the amount you pay for each instalment as part of this agreement?

■ (201)

 *Looking at this card, can you give me an estimate of the amount you pay for each instalment as part of this agreement?*

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 £2,999
8. £3,000 to £3,999
9. £4,000 to £4,999
10. £5,000 to £9,999
11. £10,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPins= DK/Refusal

- If respondent does not know how much they pay for each instalment as part of their agreement or if the interviewer is refused an answer

LOOP ITERATIONS: 5

DHPoft - How often are the instalments due?

■ (202)

How often are the instalments due?

1. Weekly
2. Fortnightly
3. Monthly
4. Quarterly
5. Other (PLEASE SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPnum>0

- If respondent has any credit agreements

IMPUTED: As dhpoft_i

ITERATIONS: 5

dhpoft_i - Payment periods of hire purchase - imputed

1. Weekly
2. Monthly
3. Other, (PLEASE SPECIFY)

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

dhpofflag - imputation flag for dhpoft

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

DHPwhnY - When do you expect this agreement to be repaid?

When do you expect this agreement to be repaid?



Enter the year

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DHPoft=5,DK/Ref)

- If respondent says instalments are due weekly, fortnightly, monthly or quarterly

LOOP ITERATIONS: 5

DHPwhnM - Enter the month expects credit agreement to be repaid



Enter the month expects credit agreement to be paid

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August
9. September
10. October
11. November
12. December

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPwhnY = Response

- If a response was given to the previous question

LOOP ITERATIONS: 5

.....

hpylft_i - Number of payments left - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....


hpylftflag - imputation flag for hpylft

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

DHPwest - can you give me an estimate of the number of instalments you have left to pay on the balance

 *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?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If (DHPWhnY = DK/Refusal) or (DHPoft = DK/Refusal) or (DHPoft = 5) or (DHPwhnM=DK/Refusal)

- If respondent does not know when their credit agreement will be repaid or if the interviewer is refused an answer ((DHPWhnY = DK/Refusal) or (DHPwhnM=DK/Refusal))
- Or if the respondent does not know how often their instalments are due or if the interviewer is refused an answer (DHPoft = DK/Refusal)
- Or if the instalments are due on another basis (DHPoft = 3)

LOOP ITERATIONS: 5

.....

DHPint - Is this agreement interest free?

Is this agreement interest free?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPnum>=1

- If respondent has one or more credit agreements

ITERATIONS: 5

.....

DHPbeh - Have you been able to keep up with the repayments for this agreement, or are you 2 or more consecutive payments behind?

Have you been able to keep up with the repayments for this agreement or are you 2 or more consecutive payments behind?

1. **Keeping up with repayments**
2. **Behind with repayments**

VARIABLE TYPE: Questionnaire

COVERAGE: If DHPnum>=1

- If respondent has one or more credit agreements

IMPUTED: As dhpbeh_j

ITERATIONS: 5

.....

dhpbeh_i - Whether up to date with payments - imputed

1. Keeping up with repayments
2. Behind with repayments

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

.....

dhpbehflag - imputation flag for dhpbeh

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

.....

DHPowe - How much do you now owe on missed or overdue payments?

How much do you now owe on missed or overdue payments on this agreement?

VARIABLE TYPE: Questionnaire
COVERAGE: If DHPbeh=2

- If respondent is 2 or more consecutive payments behind with this agreement

IMPUTED: As dhpowe_i
LOOP ITERATIONS: 5

.....

dhpowe_i - Amount owed in arrears on hire purchase - imputed

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

.....

dhpoweflag - imputation flag for dhpowe

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

.....

HPOS - Amount of hire purchase left

VARIABLE TYPE: SPSS Derivation
LOOP ITERATIONS: 5



END OF LOOP

▣ NwHp

(And apart from the agreements you have already told us about, /And can I just check,) do you have any other agreements with shops or suppliers to pay for items in instalments, but where you haven't already started paying?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ NwHpNo

Thinking of all the credit agreements that you have where you have not yet started making repayment, how many of these do you have?

VARIABLE TYPE: Questionnaire

COVERAGE: If NwHp=1

- If respondent has any other agreements with shops or suppliers to pay for items in instalments, which they haven't already started paying



Loop for up to three items roll up on third item

▣ DTtOwe


*(Thinking of your [first/second/third] credit agreement)
How much do you owe on this agreement?*


VARIABLE TYPE: Questionnaire

COVERAGE: If NwHpNo>0

- If respondent has any credit agreements where they have not yet started making repayments
-

▣ DTtOweB

 Looking at this card, can you give me an estimate of the total amount you owe as part of this agreement?

 Code into the bands – read out bands if necessary

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DTtOwe = DK/Refusal

- If respondent does not know how much they owe on the agreement or if the interviewer is refused an answer

 End loop

 Data items fed forward: **RDLNum**; **RDLType**, **RDLwhnY**, **RDLins**

▣ DLOld

Last time we interviewed you on [RStartDat] we recorded that you had [RDLnum (1,2...)] loan(s) apart from any mortgage or loans secured on a property.

Do you still have the following loan?

Loan [RDLType]

(Expecting this loan to be paid off in [RDLwhnY])

(Was paying back in instalments of ...[RDLins])

1. Yes
2. No
3. Not sure/ don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If RPersProx = 1 and RDLnum>0

- If respondent had any loans when interviewed in Wave 1
-

▣ DLONm


 Derived variable : Number of W1 loans still being active

VARIABLE TYPE: Blaise Derivation

.....


DLany - are you currently repaying any loans on this card, apart from those previously mentioned


■ (203)

 [Apart from any mortgages or loans secured on this or other properties that you've already told us about,]

Are you currently repaying any other loans of the following types?

 Read out the list and code 'Yes' at first positive response

 If none of these, code 'No'

 Exclude mortgages or loans outstanding on properties

A personal loan (from a bank, building society or finance house)

Cash loan from a company that comes to your home to collect payments

Loan from a pawnbroker/cash converters

Loan from a credit union

Loan from the Social Fund

Loan from an employer

Loan from a friend, relative, or other private individual

Loan from the Student Loan Company

Student loan from a bank or building society

A loan from a pay day lender

Other type of loan

1. Yes

2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

IMPUTED: As dLany_i

.....

dLany_i - are you currently paying any loans on this card - imputed


VARIABLE TYPE: Imputed

.....

DLNNm - In total, how many of these loans do you have?

■ (204)

In total, how many of these (new) loans do you have?

 If more than 5 loans, please state actual number here, but add together all remaining loans when providing responses to questions for the fifth one


VARIABLE TYPE: Questionnaire

COVERAGE: If DLany=1

- If respondent is currently repaying any loans apart from any mortgage or loan secured on their property

.....

DLNum

 Number of loans plus number from last wave (DLONm + DLNNm)

VARIABLE TYPE: Blaise Derivation

.....

CheckDL - Routing variable for loans

VARIABLE TYPE: Routing Variable

.....

DLIn2 - Press 1 to continue

VARIABLE TYPE: Questionnaire



LOOP FOR LOANS (ALLOW UP TO 5 LOANS OF ANY TYPE)

▣ DLInd



Indicator of whether this loan was recorded at Wave 1 or is a new loan.

1. Carried forward from Wave 1
2. New loan
3. Carried forward loan combined with at least one new loan

VARIABLE TYPE: Blaise Derivation

.....

▣ OIntrol

*I am now going to ask you some questions about your [1,2...] largest loans.
Please add together all remaining loans when providing responses to questions for the fifth loan.*

VARIABLE TYPE: Questionnaire

COVERAGE: If DLNum>0

- If respondent has any loans
-

DLType - Thinking of your first loan, what type of loan is it?

■ (205)

 Thinking of your [first/second/third] loan, what type of loan is it?

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. Another type of loan

VARIABLE TYPE: Questionnaire

COVERAGE: If DLNum>0

- If respondent is currently repaying any loans apart from any mortgage or loan secured on their property

IMPUTED: As DLTYPE_i

LOOP ITERATIONS: 5

DLTYPE_i - Type of loan - imputed

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. Another type of loan (PLEASE SPECIFY)

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

DLTYPE_ind - Imputation flag for DLType

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

DSLpay - In the last 12 months have you made any repayments to your student loan from the Student Loan Company?

■ (206)

In the last 12 months have you made any repayments to your student loan from the [Student Loan Company/ bank or building society]?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If DLType=8,9

- If respondent has a loan from the Student Loan Company (DLType=8)
- Or if they have a Student Loan from a bank or building society (DLType=9)

IMPUTED: As DSLPAY_i

LOOP ITERATIONS: 5

.....

DSLPAY_i - Whether making payments on student loan - imputed

1. Yes
2. No

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DSLpay_ind - Imputation flag for DSLpay

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

DSLamt - How much is your student loan for?

■ (207)

What is the outstanding balance of your student loan?

VARIABLE TYPE: Questionnaire

COVERAGE: If DLType=8,9

- If respondent has a loan from the Student Loan Company (DLType=8)
- Or if they have a Student Loan from a bank or building society (DLType=9)

IMPUTED: As DSLAMT_i

LOOP ITERATIONS: 5

.....

DSLAMT_i - Amount of student loan taken out - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DSLamt_ind - Imputation flag for DSLamt

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

LNLFT_i - Number of payments left - imputed


VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

LNLft_ind - Imputation flag for LnLft

VARIABLE TYPE: Imputation flag
LOOP ITERATIONS: 5

DSLest - can you please tell me the letter corresponding to the amount you borrowed?

■ (208)

 *Looking at this card, can you please give me an estimate of the outstanding balance of your student loan?*

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**

VARIABLE TYPE: Questionnaire

COVERAGE: If DSLamt=DK/Refusal

- If respondent does not know how much their student loan is for or if the interviewer is refused an answer

IMPUTED: As DSLEST_i

LOOP ITERATIONS: 5

DSLEST_i - Estimate of student loan taken out - imputed

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

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

DLwhy - Did you take out the first loan for any of the reasons on this card?

■ (209)



Did you take out this loan for any of the following reasons?



Read out and code all that apply

1. To make improvements or extensions to a property
2. To pay bills or other debts
3. To make ends meet
4. To spend on a particular item
5. To help a family member, relative or friend
6. In connection to a business
7. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If DLInd=2 and DLType<>8,9

- If loan is a new loan since Wave 1 (DLInd=2)
- And if it is not a student loan (DLType<>8,9)

ITERATIONS: 5

LOOP ITERATIONS: 5

DLsec - Thinking of the first loan is this secured against your home or other assets

Thinking of (loan type), is this loan secured against the value of your home or other assets?



If loan secured against value of home, check whether this has been mentioned in the mortgage section and discount if necessary

- 1. Yes, loan is secured**
- 2. No, loan is unsecured**

VARIABLE TYPE: Questionnaire

COVERAGE: If (Ten1=2,3) and (DLType=1,2,3,4,5,6,10,11)

- If respondent is buying the property with the help of a mortgage or loan or if they pay part rent and part mortgage (shared ownership) (Ten1=2,3)
- And if the type of loan is not a student loan or not a loan from a friend, relative or other private individual (DLType=1,2,3,4,5,6,10,11)

LOOP ITERATIONS: 5

.....

DLins - How much do you pay for each instalment on this loan?

How much do you pay for each instalment on this loan?

VARIABLE TYPE: Questionnaire

COVERAGE: If Not(DSLpay=2)

- If respondent has made any repayments to their student loan in the last 12 months

IMPUTED: As DLINS_i

LOOP ITERATIONS: 5

.....

DLINS_i - Installment amount - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DLIns_ind - Imputation flag for DLIns


VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

.....

DLEST - can you give me an estimate of the amount of the instalments you are paying on this loan?

■ (210)

 *Looking at this card, can you give me an estimate of the amount of the instalments you are paying on this loan?*

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 £2,999
8. £3,000 to £3,999
9. £4,000 to £4,999
10. £5,000 to £9,999
11. £10,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If DLins=DK/Refusal

- If respondent does not know how much they pay for each instalment on their loan or if the interviewer is refused an answer

IMPUTED: As DLEST_i

LOOP ITERATIONS: 4

.....

DLEST_i - Estimated loan amount - imputed

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

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

.....

DLOft - How often are the instalments due?

■ (211)

How often are the instalments due?

1. Weekly
2. Fortnightly
3. Monthly
4. Quarterly
5. Other (PLEASE SPECIFY)

VARIABLE TYPE: Questionnaire

COVERAGE: If DLNum>0

- If respondent has any loans

IMPUTED: As DLOFT_i

LOOP ITERATIONS: 5

DLOFT_i - Payment periods of loans - imputed

1. Weekly
2. Monthly
3. Other, (PLEASE SPECIFY)

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

DLOft_ind - Imputation flag for DLOft

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

DLwhnY - When do you expect this loan to be repaid? Enter the year

When do you expect this loan to be repaid?



Enter the year

VARIABLE TYPE: Questionnaire

COVERAGE: If DLNum>0

- If respondent has any loans

LOOP ITERATIONS: 5

DLwhnM - Enter the month expects loan to be repaid

When do you expect this loan to be repaid?



Enter the month expects loan to be repaid

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August
9. September
10. October
11. November
12. December

VARIABLE TYPE: Questionnaire

COVERAGE: If DLwhnY=Response

- If a response was given to the previous question

LOOP ITERATIONS: 5

.....

DLwest - can you give me an estimate of the number of instalments you have left to pay on this loan



Looking at this card, can you give me an estimate of the number of instalments you have left to pay on this loan?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DLwhnY=DK/Refusal or DLwhnM=DK/Refusal

- If respondent does not know when the loan will be repaid or if the interviewer is refused an answer

IMPUTED: As DLWEST_i

LOOP ITERATIONS: 5

.....

DLWEST_i - Estimated number of payments left - imputed

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

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

DLint - Is this loan interest free at the moment?

Is this loan interest free at the moment?

1. Yes
2. No

VARIABLE TYPE: Questionnaire
COVERAGE: If DLNum>0

- If respondent has any loans

LOOP ITERATIONS: 5

DLbeh - Have you been able to keep up with the repayments for this loan, or are you 2 or more consecutive payments behind?

Have you been able to keep up with the repayments for this loan or are you 2 or more consecutive payments behind?

1. Keeping up with repayments
2. Behind with repayment

VARIABLE TYPE: Questionnaire
COVERAGE: If DLNum>0

- If respondent has any loans

IMPUTED: As DLBEH_i
LOOP ITERATIONS: 5

DLBEH_i - Whether up to date with payments - imputed

1. Keeping up with repayments
2. Behind with repayment

VARIABLE TYPE: Imputed
LOOP ITERATIONS: 5

DLOwe - How much do you now owe on missed or overdue payments?

How much do you now owe on missed or overdue payments?

VARIABLE TYPE: Questionnaire

COVERAGE: If DLbeh=2

- If respondent is 2 more consecutive payments behind with the repayment of their loan

IMPUTED: As DLOWE_i

LOOP ITERATIONS: 5

DLOWE_i - Amount owed in arrears on loans - imputed

VARIABLE TYPE: Imputed

LOOP ITERATIONS: 5

DLOwe_ind - Imputation flag for DLOWE

VARIABLE TYPE: Imputation flag

LOOP ITERATIONS: 5

CheckHB - Routing variable for household bills

VARIABLE TYPE: Routing Variable

LNOS - Amount of formal loan left

VARIABLE TYPE: SPSS Derivation

LOOP ITERATIONS: 5

SLNOS - Amount of loan from student loan company left

VARIABLE TYPE: SPSS Derivation

LOOP ITERATIONS: 5

FLNOS - Amount of loan from friends or family left

VARIABLE TYPE: SPSS Derivation

LOOP ITERATIONS: 5



END OF LOOP

▣ NwLn

(And apart from the loans you have already told us about, /And can I just check,) do you have any loans outstanding which you have not yet begun to repay?



Exclude mortgages or secured loans outstanding on properties

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ NwLnNo

Thinking of all the loans you have where you have not yet started making repayments, how many of these do you have?



If more than three loans, please state actual number here, but add together all remaining loans when providing responses to questions for the third one

VARIABLE TYPE: Questionnaire

COVERAGE: If NwLn=1

- If respondent has any loans outstanding which they have not yet begun to repay
-



Loop for up to three items roll up on third item

▣ OIntrom

I am now going to ask you some questions about your [1,2...] (largest) loans for which you have not yet started making repayments. Please add together all remaining loans when providing responses to questions for the third loan.

VARIABLE TYPE: Questionnaire

COVERAGE: If NwLnNo>0

- If respondent has any loans outstanding which they have not yet begun to repay
-

▣ DTLType

 Thinking of your [first/second/third] loan, what type of loan is it?

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 converters
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. Another type of loan

VARIABLE TYPE: Questionnaire

COVERAGE: If NwLnNo>0

- If respondent has any loans outstanding which they have not yet begun to repay
-

▣ DTLOwe


How much do you owe in total on this loan?

VARIABLE TYPE: Questionnaire

COVERAGE: If NwLnNo>0

- If respondent has any loans outstanding which they have not yet begun to repay
-

▣ DTLOweB

 Looking at this card, can you give me an estimate of the total amount you owe as part of this loan?



Code into the bands. Read out bands if necessary

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DTLOwe=DK/Refusal

- If respondent does not know how much they owe in total on this loan or if the interviewer is refused an answer
-

DHBAny_i - Whether any household bills imputed

VARIABLE TYPE: Imputed

.....



End loop

DHBany - are you and your household currently 2 or more consecutive payments behind on any bills

■ (212)



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?



Code all that apply

1. Behind with the electricity bill
2. Behind with the gas bill
3. Behind with Council Tax
4. Behind with telephone bill
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

VARIABLE TYPE: Questionnaire

COVERAGE: Ask RESPDNT

ITERATIONS: 7



LOOP FOR EACH BILL/PAYMENT TYPE

DHBamt - Could you tell me how much in total you owe on the missed or overdue payments?

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)?

VARIABLE TYPE: Questionnaire


COVERAGE: If DHBany=1-11

- If respondent is currently 2 or more consecutive payments behind with any bills

ITERATIONS: 11

.....

DHBest - can you give me an estimate of the amount you owe on the missed or overdue payments?

 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)?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If DHBamt=DK/Refusal

- If respondent does not know how much they owe on the missed or overdue payments for their bill(s) or if the interviewer is refused an answer

ITERATIONS: 11



END OF LOOP

DBurd - how much are the payments of debts a Burden

■ (213)

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...



Running prompt

1. A heavy burden
2. Somewhat of a burden
3. Or, not a problem at all?

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and (FCOVDSH=1 or FCOVDin=1 or CheckCC=1 or CheckST=1 or CheckMO=1 or CheckHP=1 or CheckDL=1 or CheckHB=1)

- If respondent is 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
-

DBurdA - Have you ever sought any help or advice because of debt?

■ (214)

Have you ever sought any help or advice because of debt in the last two years?


1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and (FCOVSh=1 or FCOVDin=1 or CheckCC=1 or CheckST=1 or CheckMO=1 or CheckHP=1 or CheckDL=1 or CheckHB=1)

- If respondent has any debt on bank accounts, credit/store cards or mail order catalogue, has any credit agreement or loans or is behind with bills

DBurdW - Who have you sought advice from?

 *Who have you sought advice from?*

 Code all that apply

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**

VARIABLE TYPE: Questionnaire


COVERAGE: If DBurdA=1

- If respondent has ever sought any help or advice because of debt

ITERATIONS: 6

DAAdVMth

On balance, was the debt advice you have received mainly given...

 Running prompt (code one response only)

1. **in a face to face meeting**
2. **by telephone, or**
3. **via the internet.**
4. **Can't say / not one way more than another (SPONTANEOUS ONLY)**

VARIABLE TYPE: Questionnaire

COVERAGE: If DBurdW = 1-5

- If respondent has sought any advice regarding debt from: a free advice agency, a fee-charging debt advice company, an insolvency practitioner, an accountant, bank manager or other financial adviser or a solicitor or lawyer

▣ DAdvAct

Did you take any of the following actions after receiving debt advice? Did you...



Read list and code all that apply

1. **Cut down your expenditure?**
2. **Develop a household budget?**
3. **Consolidate your loans?**
4. **Take no action / not yet taken action**

VARIABLE TYPE: Questionnaire

COVERAGE: If DBurdA=1

- If respondent has sought any help or advice because of debt in the last two years
-

DBurdH - thinking about the mortgage or loans in addition to these payments, to what extent is this a financial burden

■ (215)

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 your household? Would you say it was...



Running prompt

1. **A heavy burden**
2. **Somewhat of a burden**
3. **Or, not a problem at all**

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and (FCOVDSH=1 or FCOVDIN=1 or CheckCC=1 or CheckST=1 or CheckMO=1 or CheckHP=1 or CheckDL=1 or CheckHB=1) and (MNumBN>0)

- If respondent is 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 and was respondent for household questionnaire
-

Inspol - Do you have an insurance policy that will cover any of the credit commitments

■ (216)

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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If FCOVDSH=1 or FCOVDIN=1 or CheckCC=1 or CheckST=1 or CheckMO=1 or CheckHP=1 or CheckDL=1 or CheckHB=1

- If respondent has some kind of credit commitment (debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans)
-

Commit - Which of your credit commitments are covered by your insurance policy?

Which of your credit commitments are covered by your insurance policy?



Code all that apply

1. Credit cards
2. Store cards or charge accounts
3. Mail order catalogues
4. Hire purchase agreements
5. Loans

VARIABLE TYPE: Questionnaire

COVERAGE: If Inspol=1

- If respondent has any insurance policies that will cover any of the credit commitments they have

ITERATIONS: 5

.....

Other assets, income

RentPay - are you currently receiving any rent from property

Now there are some more questions about your income.

[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?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

RentAmt - In total how much do you receive each month?

In total how much do you receive each month?


VARIABLE TYPE: Questionnaire


COVERAGE: If RentPay=1


- If respondent is currently receiving any rent from property, including business property or subletting
-

OthSrc - tell me whether you are receiving any regular payment of the kinds listed?

■ (217)

 Please look at this card and tell me whether you are receiving any regular payment of the kinds listed on it?

 Include all regular pension income – even if covered in the pensions section

 Code all that apply

1. Occupational pensions from former UK employer(s)
2. Occupational pensions from a spouse's former UK employer(s)
3. Private pensions or annuities
4. Regular redundancy payments from former employer(s)
5. Government Training Schemes, such as YT allowance
6. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

ITERATIONS: 3

.....

OiNOe - How much do you usually receive each month from occupational pensions from your former employers after tax

How much do you usually receive each month from occupational pensions from your former employer(s) after tax is deducted (that is Net)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=1

- If respondent is receiving regular payments from occupational pensions from former UK employer(s)

.....

OiGOe - How much do you usually receive each month from occupational pensions from your former employers before tax

How much do you usually receive each month from occupational pensions from your former employer(s) before tax is deducted (that is Gross)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=1

- If respondent is receiving regular payments from occupational pensions from former UK employer(s)

.....

OiNOs - How much do you usually receive each month from occupational pensions from your spouse's former employers after tax

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)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=2

- If respondent is receiving regular payments from occupational pensions from spouse's former UK employer(s) or former spouse's former UK employer(s)

.....

OiGOs - How much do you usually receive each month from occupational pensions from your spouse's former employers before tax

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)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire


COVERAGE: If OthSrc=2

- If respondent is receiving regular payments from occupational pensions from spouse's former UK employer(s) or former spouse's former UK employer(s)

.....

OiNPP - How much do you usually receive each month from private pensions or annuities after tax is deducted that is Net?

How much do you usually receive each month from private pensions or annuities, after tax is deducted (that is Net)?

 Do not probe month; accept calendar month or 4 weekly


VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=3

- If respondent is receiving regular payments from other Private pensions or annuities
-

OiGPP - How much do you usually receive each month from private pensions or annuities before tax is deducted that is Gross?

How much do you usually receive each month from private pensions or annuities before tax is deducted (that is Gross)?

 Do not probe month; accept calendar month or 4 weekly


VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=3

- If respondent is receiving regular payments from other Private pensions or annuities
-

OiNRr - How much do you usually receive each month from regular redundancy payments from former employers after tax

How much do you usually receive each month from regular redundancy payments from former employer(s) after tax is deducted (that is Net)?

 Do not probe month; accept calendar month or 4 weekly


VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=4

- If respondent is receiving regular redundancy payments from former employer(s)
-

OiGRr - How much do you usually receive each month from regular redundancy payments from former employers before tax

How much do you usually receive each month from regular redundancy payments from former employer(s) before tax is deducted (that is Gross)?

 Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=4

- If respondent is receiving regular redundancy payments from former employer(s)
-

OiNGT - How much do you usually receive each month from Government Training Schemes after tax is deducted that is Net?

How much do you usually receive each month from Government Training Schemes after tax is deducted (that is Net)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=5

- If respondent is receiving regular payments from Government Training Schemes, such as YT allowance

.....

OiGGT - How much do you usually receive each month from Government Training Schemes before tax is deducted that is Gross?

How much do you usually receive each month from Government Training Schemes before tax is deducted (that is Gross)?



Do not probe month; accept calendar month or 4 weekly

VARIABLE TYPE: Questionnaire

COVERAGE: If OthSrc=5

- If respondent is receiving regular payments from Government Training Schemes, such as YT allowance

.....

RegLrPy - tell me whether you are receiving any regular payments of the kind listed?



Now please look at this card and tell me whether you are receiving any regular payments of the kind listed on it?



Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

ITERATIONS: 3

.....

OiNEG - How much do you usually receive each month from the educational grant after tax is deducted?

How much do you usually receive each month from the educational grant after tax is deducted?

VARIABLE TYPE: Questionnaire

COVERAGE: If RegLrPy=1

- If respondent receives regular payments from an educational grant

.....

OiNFR - How much do you usually receive each month from friends or relatives outside the household after tax is deducted?

How much do you usually receive each month from friends or relatives outside the household after tax is deducted?

VARIABLE TYPE: Questionnaire

COVERAGE: If ReglrPy=2

- If respondent receives regular payments from friends or relatives outside the household
-

OiNMA - How much do you usually receive each month from maintenance/ alimony/separation allowance after tax is deducted?

How much do you usually receive each month from maintenance/ alimony/ separation allowance after tax is deducted?

VARIABLE TYPE: Questionnaire

COVERAGE: If ReglrPy=3

- If respondent receives regular payments from maintenance, alimony or separation allowance
-

OiNRo - How much do you usually receive each month from royalties after tax is deducted?

How much do you usually receive each month from royalties after tax is deducted?

VARIABLE TYPE: Questionnaire

COVERAGE: If ReglrPy=4

- If respondent receives regular payments from royalties e.g. from land, books or performances
-

OiNOP - How much do you usually receive each month from the occupational pension from overseas after tax is deducted?

How much do you usually receive each month from the occupational pension from overseas after tax is deducted?

VARIABLE TYPE: Questionnaire

COVERAGE: If ReglrPy=5

- If respondent receives regular payments from an occupational pension from an overseas government or company, paid in foreign currency
-

OTrust - Which of these would you trust for advice about saving for retirement?

■ (218)



Which of these would you trust for advice about saving for retirement?



Code all that apply

1. Independent Financial Adviser (IFA)
2. Bank or building society
3. Insurance company
4. Accountant
5. Employer
6. Trade Union
7. The Pension 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
16. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

ITERATIONS: 14

.....

■ OSitCh

Compared with two years ago, do you think your general financial position is...



Running prompt

1. better
2. worse,
3. or, about the same?

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx = 1

- Ask all except proxies
-

▣ OImpRs

What are the main reasons for your household's financial situation getting better?



Code all that apply

1. Increase in household income
2. Receipt of lump sum payment (e.g. inheritance, gambling, redundancy, insurance or compensation claim payments)
3. Borrowed more money to make ends meet
4. Reduction in debt payments (inc. paid off debt)
5. Children no longer dependent (inc. left home)
6. General reduction in spending
7. Change in household circumstances (e.g. setting up home with a new partner or partner returning)
8. Reduction in caring responsibilities
9. Other reasons

VARIABLE TYPE: Questionnaire

COVERAGE: If OSitCh=1

- If respondent thinks their general financial situation is better than it was two years ago
-

▣ OWrsRs

What are the main reasons for your household's financial situation getting worse?



Code all that apply

1. Reduction in household income
2. Retired
3. Increased debt repayments
4. Increased spending on children in household
5. Unexpected or high bills
6. General increase in spending
7. Change in household circumstances (e.g. separation from partner / widowed)
8. Increased caring responsibilities
9. Losses from gambling or other speculation
10. Other

VARIABLE TYPE: Questionnaire

COVERAGE: If OSitCh=2

- If respondent thinks their general financial situation is worse than it was two years ago
-

✕Oproff - Received professional financial advice

[Not asked in Wave 2]

.....

✕Oproffw - Who received advice from

[Not asked in Wave 2]

.....

OFiModu - Shop Financial planning, Situat financial expectations, recent financial history

VARIABLE TYPE: Blaise Derivation

✕OShop - To what extent do you agree or disagree with the following ' I tend to shop around for the best deals on interest rates

[Not asked in Wave 2]

OSituat - Over the next two years, what do you expect your financial situation to be

■ (219)

Over the next two years, do you expect your financial situation to be...



Running prompt

1. better,
2. worse,
3. or about the same?
4. Don't know (SPONTANEOUS ONLY)

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

✕Oinca - thinking about your total income, over the last two years has your income...

[Not asked in Wave 2]

ORetInc - thinking about your retirement, how much money do you think you will have to live on?

■ (220)



Now thinking about your retirement, how much money do you think you will have to live on? Please choose your answer from this card.

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

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1 and DVAge>=40 and PSit<>4

- If respondent is not a proxy and not retired and aged over 40



Data items fed forward: RCactf



Loop for each dependent child in the household (all aged 0 to 15 plus children aged 16-18 and in full-time education)

SelectAd - Please select which adult is answering questions on children's income



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?

VARIABLE TYPE: Questionnaire

COVERAGE: If NumDepCh>0

- If there are any dependent children in the household
-

CaCTF - Does your child have a Child Trust Fund?

■ (221)

Does [Child's name] have a Child Trust Fund?

Last time we recorded that...



Exclude trusts that are not specifically the Government's Child Trust Fund

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If SelectAd<>Ref and Birth>=2002,9,1

- Ask for each child born on or after 01/09/2002 unless refused at SelectAd
-

CaCTv - About how much is currently in his/her Child Trust Fund?

About how much is currently in his/ her Child Trust Fund?



There is no banded showcard for this question



More than £99,999,999 enter 99999999

VARIABLE TYPE: Questionnaire

COVERAGE: If CaCTF=1

- If child has a trust fund
-

CaSav - Does child have any savings in a bank or building society or any National Savings and Investments

■ (222)

[Aside from the Child Trust Fund], 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?



Exclude any assets already recorded as owned by adults in the household



Include any assets held in a trust, excluding child trust fund, if these are held on behalf of the child

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If SelectAd<>Refusal

- Ask for each child
-

CaSvV - What would you say is the current value of the savings and investments held by child?

[Aside from the Child Trust Fund, what] would you say is the current value of the savings and investments held by [Child's name]?



Record all savings excluding child trust fund



Enter amount in £'s



More than £99,999,999 enter 99999999


VARIABLE TYPE: Questionnaire

COVERAGE: If CaSav=1

- If child has 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
-

CaSvB - can you estimate the current value of the savings and investments held by your child excluding child trust fund?

■ (223)

 Looking at this card, can you estimate the current value of the savings and investments held by [Child's name] [excluding their Child Trust Fund]?

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 £2,999
8. £3,000 to £4,999
9. £5,000 to £9,999
10. £10,000 to £24,999
11. £25,000 to £49,999
12. £50,000 or more

VARIABLE TYPE: Questionnaire


COVERAGE: If CaSvV = DK/Refusal

- If current value of savings and investments held by the child is unknown or if the interviewer is refused an answer



END LOOP

OCSvR - What do you think are the most important reasons for your children to have savings or investments?

 What do you think are the most important reasons for your child(ren) to have savings or investments?

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

VARIABLE TYPE: Questionnaire

COVERAGE: Ask each parent with dependent children (once), if CaSav=1 for any child

- If any of respondent's dependent children have any investments

ITERATIONS: 8

.....

❌IHIntro - I am now going to ask some questions about inheritance

[Not asked in Wave 2]

.....

✘IHAttI - How important, if at all, is it to you to leave property or money as an inheritance at some point in the future?

[Not asked in Wave 2]

.....

✘IWill - have you made a will?

[Not asked in Wave 2]

.....



Data items fed forward: RIHRecnt, RIHRcNum

○ IHRcNum - In the last five years have you personally received an inheritance valued at £1,000

■ (224)

In the last two years, have you personally received an inheritance valued at £1,000 or more, that is in money, property, or goods of any kind.



Include any inheritance from a spouse or partner



If more than 3, the following questions should be asked for the 3 most valuable inheritances

Last time, we recorded that you had received...

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

IHRcNum - How many inheritances of £1,000 or more have you received in the last 5 years?

■ (225)

How many inheritances of £1,000 or more have you received in the last two years?



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If IHRcNum=1

- If respondent has received an inheritance valued at £1,000 or more in the last five years



LOOP FOR UP TO 3 INHERITANCES

IWat - What did you receive in your first inheritance?



(Thinking of the 3 most valuable inheritances) What did you receive in your (first/second/ third) inheritance?



Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: If IHRcNum>1

- If respondent has received one or more inheritances of £1,000 or more in the last five years

ITERATIONS: 5

LOOP ITERATIONS: 3

.....

IWho - From whom did you receive that inheritance?

From whom did you receive that inheritance?



Include in-laws at relevant codes

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

VARIABLE TYPE: Questionnaire

COVERAGE: If IHRcNum>0

- If respondent has received any inheritances of £1,000 or more in the last five years

LOOP ITERATIONS: 3

.....

IVaI - What was the total value, at that time, of everything you inherited, after tax and other deductions?

[(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?

VARIABLE TYPE: Questionnaire


COVERAGE: If IHRcNum>0

- If respondent has received any inheritances of £1,000 or more in the last five years

LOOP ITERATIONS: 3

IVaIB - what was the approximate value of the inheritance at that time after tax and other deductions?

■ (226)

 *Looking at this card, what was the approximate value of the inheritance at that time (after tax and other deductions)?*

1. £1,000 to £4,999
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 to £249,999
7. £250,000 or more


VARIABLE TYPE: Questionnaire


COVERAGE: If IVaI=DK/Refusal

- If respondent does not know the total amount they have inherited (after tax and other deductions) or if the interviewer is refused an answer

LOOP ITERATIONS: 3

IHse - What did you do with the property or share in the property that you received?

 *What did you do with the property or share in the property that you received?*

 Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: If IWat=1

- If respondent received a house/flat/land or share in property as an inheritance

ITERATIONS: 2

LOOP ITERATIONS: 2

IGds - What did you do with the non-property inheritance that you received?

What did you do with the (non-property) inheritance that you received?



Code all that apply

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

VARIABLE TYPE: Questionnaire

COVERAGE: If IWat=2 to 5

- If respondent received an inheritance that was not property

ITERATIONS: 6

LOOP ITERATIONS: 3



END LOOP

✘IHEv - thinking back further than the last five years have you personally ever received a large or significant inheritance money, property or goods

[Not asked in Wave 2]

.....

✘IHEvNo - How many large inheritances did you receive in this earlier period?

[Not asked in Wave 2]

.....

✘IEYr - In which year did you receive the first inheritance?

[Not asked in Wave 2]

.....

✘IEVal - And what was the total value, at that time, of everything you inherited, after tax and other deductions?

[Not asked in Wave 2]

.....

×IEValB - what was the approximate value of the inheritance at that time after tax and other deductions?

[Not asked in Wave 2]

.....

ILGift - have you recieved a goods or cash gift worth £500 or more

■ (227)



Now I would like to ask you some questions about lifetime gifts and loans - that is a gift or loan worth £500 or more at any one time, given by family or friends during their lifetime.

In the last two years, have you received either goods or any cash gifts worth £500 or more?



Please do not include money received from a trust fund

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

IGifVal - What is the total value of the goods or cash gifts that you have received in the last two years?

■ (228)

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.

VARIABLE TYPE: Questionnaire

COVERAGE: If ILGift=1

- If respondent has received goods, cash gifts or both (worth £500 or more) in the last 2 years
-

IGfValB - what is the approximate value of the goods or cash gifts that you have received in the last two years

■ (229)



Looking at this card, what is the approximate value of the goods or cash gifts that you have received in the last two years?

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 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If IGifVal=DK/Refusal

- If respondent does not know the total value of the goods or cash gifts that they received in the last 2 years or if the interviewer is refused an answer
-

×IGfUse - What did you do with the money you received in this way?

[Not asked in Wave 2]

.....

▣ NEWGIFT

What did you do with any cash gifts that you received?

1. Spent them
2. Saved them
3. Both
4. No cash gifts received

VARIABLE TYPE: Questionnaire

COVERAGE: If ILGift=1

- If respondent has received any goods or cash gifts worth £500 or more in the last two years
-

▣ ILoan



In the last two years, have you received a cash loan of £500 or more from family or friends to help with expenses such as those shown on the card?

Property purchase or improvements
Purchase of car or driving lessons
Items for new baby
Educational expenses
Major family expenses e.g. wedding, party
Holiday
Used to start or run a business
Used to pay off debts
Spent on general living expenses
Saved or invested it

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

□ ILnUse



What did you do with the money you received in this way?



Code all that apply

1. Property purchase or improvements
2. Purchase of car or driving lessons
3. Items for new baby
4. Educational expenses
5. Major family expenses e.g. wedding, party
6. Holiday
7. Used to start or run a business
8. Used to pay off debts
9. Spent on general living expenses
10. Saved or invested it

VARIABLE TYPE: Questionnaire

COVERAGE: If ILoan=1

- If respondent received a cash loan of £500 or more from family or friends in the last two years
-

□ ILnVal

What is the total value of the cash loans that you have received in the last two years?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILoan=1

- If respondent received a cash loan of £500 or more from family or friends in the last two years
-

□ ILnValB



Looking at this card, what is the approximate value of the loans that you have received in the last two years?

1. £500-£999
2. £1,000-£4,999
3. £5,000-£9,999
4. £10,000-£24,999
5. £25,000-£49,999
6. £50,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If ILnVal = DK/Refusal

- If respondent does not know the total value of the cash loans that they have received in the last two years or if the interviewer is refused an answer
-

▣ ILnPBk

Do you plan to pay back some or all of the loan(s) you have received?

1. **Yes - all**
2. **Yes - some**
3. **No**

VARIABLE TYPE: Questionnaire

COVERAGE: If ILoan=1 and DLNum>0

- If respondent has a loan
-

▣ ILnPBAm

How much of the loan/ loans do you plan to pay back?


VARIABLE TYPE: Questionnaire


COVERAGE: If ILnPBk=2

- If respondent has to pay back some of the loans that they have received
-

ILump - Apart from any lifetime gifts, have you personally received a payment of £500 or more

■ (230)

 *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?*

 Exclude gifts/loans from family and friends covered in the previous questions

A life insurance policy

A lump sum pension pay-out

A personal accident plan or some other form of compensation

Any other insurance payment

A redundancy payment

A win on the football pools, national lottery or other form of gambling

Other payment

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


VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

ILumTy - From which sources have you received £500 or more in the last two years?

 *From which sources have you received £500 or more in the last two years?*

 Code all that apply

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)

VARIABLE TYPE: Questionnaire

COVERAGE: If ILump=1

- If respondent has received a payment of £500 or more from any source in the last two years

ITERATIONS: 4

.....

ILife - About how much in total, after tax, have you received from your life insurance policy in the last two years


About how much in total, after tax, have you received from your life insurance policy in the last two years (that is since...)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=1

- If respondent has received £500 or more in the last two years from a life insurance policy
-

ILifb - can you tell me the approximate amount you have received from your life insurance policy in the last two years

 *Looking at this card, can you tell me the approximate amount you have received from your life insurance policy in the last two years?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILife=DK/Refusal

- If respondent does not know the total amount (after tax) that they have received from their life insurance policy in the last two years or if the interviewer is refused an answer
-

lluPp - About how much in total, after tax, have you received from your lump sum pension pay-out in the last two years


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....)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=2

- If respondent has received £500 or more in the last two years from a lump sum pension pay-out
-

lluPb - can you tell me the approximate amount you have received from your lump sum pension pay-out in the last two years

 *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?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If lluPp = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received from their lump sum pension pay-out in the last 2 years or if the interviewer is refused an answer
-

ILAcc - how much after tax, have you received from a personal accident plan or other form of compensation in the last two years


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....)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=3

- If respondent has received £500 or more in the last two years from a personal accident plan or some other form of compensation
-

ILAcB - the approximate amount received from your personal accident plan or form of compensation in the last two years

 *Looking at this card, can you tell me the approximate amount you have received from your personal accident plan or some other form of compensation in the last two years?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILAcc = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received in the last two years from their personal accident plan or other form of compensation or if the interviewer is refused an answer
-

ILIns - About how much in total, after tax, have you received from your other insurance payment in the last two years


About how much in total, after tax, have you received from your other insurance payment in the last two years (that is since...)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=4

- If respondent has received £500 or more in the last two years from any other insurance payment
-

ILInb - can you tell me the approximate amount you have received from your other insurance payment in the last two years

 *Looking at this card, can you tell me the approximate amount you have received from your other insurance payment in the last two years?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILIns = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received in the last two years from other insurance payments or if the interviewer is refused an answer
-

ILRed - About how much in total, after tax, have you received from your redundancy payment in the last two years


About how much in total, after tax, have you received from your redundancy payment in the last two years (that is since...)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=5

- If respondent has received £500 or more in the last two years from a redundancy payment
-

ILRdb - can you tell me the approximate amount you have received from your redundancy payment in the last two years

 *Looking at this card, can you tell me the approximate amount you have received from your redundancy payment in the last two years?*

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILRed = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received in the last two years from their redundancy payment or if the interviewer is refused an answer
-

ILWin - how much have you received from a win on the football pools, national lottery or other gambling in the last two years

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...)?

VARIABLE TYPE: Questionnaire

COVERAGE: If ILumTy=6

- If respondent has received £500 or more in the last two years from a win on the football pools, national lottery or other form of gambling
-

ILWnb - the approximate amount you have received from your win on the football pools, national lottery or other gambling



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?

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILWin = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received in the last two years from their win on the football pools, national lottery or other form of gambling or if the interviewer is refused an answer

.....

ILOth - About how much in total, after tax, have you received from your other payment in the last two years

■ (231)

About how much in total, after tax, have you received from your other payment in the last two years?



Check that money received from investments has not been included elsewhere

VARIABLE TYPE: Questionnaire


COVERAGE: If ILumTy=7


- If respondent has received £500 or more in the last two years from another type of payment

.....

ILOtb - can you tell me the approximate amount you have received from your other payment in the last two years

■ (232)

 Looking at this card, can you tell me the approximate amount you have received from your other payment in the last two years?

 Check that money received from investments has not been included elsewhere

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

VARIABLE TYPE: Questionnaire

COVERAGE: If ILOth = DK/Refusal

- If respondent does not know the total amount (after tax) that they have received in the last two years from their other payment or if the interviewer is refused an answer

×IHFut - Thinking again about inheritances, how likely do you think it is that you might receive an inheritance in the future

[Not asked in Wave 2]

×IFutVIB - In total what do you think the value of that inheritance might be?

[Not asked in Wave 2]

 Data items fed forward: RTSett, RTSNum, RTVal, RTValB

TIntro - I would now like to ask some questions about trusts

(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.

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.

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

TSett - Have any of your own assets been put into a trust?

■ (233)



If RPersProx=1

Last time we interviewed you, we recorded that you did not have any assets in a trust that you had set up. Can I check have any of your own assets been put into a trust since that date?



If RPersProx<>1

Have any of your own assets been put into a trust?



Exclude: trusts set up on behalf of someone else if the respondent's own assets were not put into the trust at any stage



Exclude: situations where the respondent will become the owner of the assets at a later date (i.e. as a beneficiary) and for this reason considers the assets as 'theirs', but where in fact those assets have never actually been owned by the respondent

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RTSett=2 or RTSett<>response

- If respondent had no trusts at Wave 1
-

TSNum - How many separate trusts do you currently have assets in?

How many separate trusts do you currently have assets in?



Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If TSett = 1

- If any of the respondent's own assets have been put into a trust
-

TSNew

In the last two years, have you set up a new trust?



Code no if has added assets to an existing trust

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If RTSett=1

- If respondent had any assets in a trust at Wave 1
-

TSNum2

In total, how many separate trusts do you currently have assets in




Ask or record

VARIABLE TYPE: Questionnaire


COVERAGE: If RTSett=1


- If respondent had any assets in a trust at Wave 1
-

 Loop for up to three trusts

■ TSNo

I would now like to update or collect some details about your trusts


 Program allows for up to three trusts in total

 If more than three trusts ask about the three largest

VARIABLE TYPE: Questionnaire

COVERAGE: If TSNu \geq 1 or TSNu \geq 2


- If respondent currently has assets in one or more separate trusts
-

 End of loop

 Data items fed forward: RTBenef, RTBenNum

TBenef - Are you the beneficiary of a trust?

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?

 Exclude trusts where respondent is also the settler (covered in the previous section)

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

TBenNum - how many separate trusts are you the beneficiary of?

Can I just check, how many separate trusts are you the beneficiary of?

 Enter number

VARIABLE TYPE: Questionnaire

COVERAGE: If TBenef = 1

- If respondent is the beneficiary of a trust
-

▣ OthAsCh

Do you have any other assets with financial value that we have not covered in this interview?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ OthAsVI

What is the current value of (all of) these assets?

VARIABLE TYPE: Questionnaire

COVERAGE: If OthAsCh=1

- If respondent has any other assets with financial value that have not been covered in this interview
-

▣ OthAsVb

 *Looking at this card, what is the approximate current value of these assets?*


1. Less than £500
2. £500 - £999
3. £1,000 - £2,499
4. £2,500 - £4,999
5. £5,000 - £9,999
6. £10,000 - £24,999
7. £25,000 - £49,999
8. £50,000 - £99,999
9. £100,000 - £249,999
10. £250,000 or more

VARIABLE TYPE: Questionnaire

COVERAGE: If OthAsVI = DK/Refusal

- If respondent does not know the current value of all of their other assets or if the interviewer is refused an answer
-

▣ Commi

 *Which one of the following statements best describes how well you are keeping up with your bills and credit commitments?*

1. Keeping up with all bills and commitments without any difficulties
2. Keeping up, but it is a struggle from time to time
3. Keeping up, but it is a constant struggle
4. Falling behind with some bills or credit commitments
5. Having real financial problems and have fallen behind with many bills or commitments
6. Don't have any bills or credit commitments

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

AgIntro

Please tell me how strongly you agree or disagree with the following statements

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

CutBack



I would rather cut back than put everyday spending on a credit card I couldn't repay in full each month.

1. **Agree strongly**
2. **Tend to agree**
3. **Tend to disagree**
4. **Disagree strongly**
5. **Don't know, no opinion**

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

Orgnsed



I am very organised when it comes to managing my money day to day


1. **Agree strongly**
2. **Tend to agree**
3. **Tend to disagree**
4. **Disagree strongly**
5. **Don't know, no opinion**


VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ FndCash

 How would you find the money to meet an unexpected major expense? By major, I mean an expense equivalent to your whole income for a month or more.

 Probe fully, do not prompt


1. Draw money from current account (excluding any overdraft facility)
2. Draw money from savings account
3. Sell investments
4. Claim on insurance policy
5. Cut back on spending
6. Use a credit card or overdraft facility
7. Take out loan (including Social Fund loan)
8. Borrow money from family/friends
9. Ask family/friends to give money to help out
10. Get a job/get a second job/work additional hours in existing job
11. Arrange to pay by instalments
12. Sell possessions
13. Borrow against home/remortgage/increase mortgage on home
14. Delay payment
15. Would not be able to find money
16. Something else


VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ IncDrop

 *If your household income were to drop by a quarter, for how long do you think you would be able to make ends meet?*

 Read out and code one only

1. Less than one week
2. One week or more but less than one month
3. One month or more but less than three months
4. Three months or more but less than six months
5. Six months or more but less than twelve months
6. Twelve months or more


VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ STCont

Please tell me how strongly you agree or disagree with the following statements


 Show card

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ LvTday

 *I tend to live for today and let tomorrow take care of itself*


1. Agree strongly
2. Tend to agree
3. Tend to disagree
4. Disagree strongly
5. Don't know, no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ RnyDay

 *I always make sure that I have money saved for a rainy day*


1. Agree strongly
2. Tend to agree
3. Tend to disagree
4. Disagree strongly
5. Don't know, no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ SpendM

 *I find it more satisfying to spend money than to save it for the long term*

1. Agree strongly
2. Tend to agree
3. Tend to disagree
4. Disagree strongly
5. Don't know, no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ GStdNw



If I had to choose, I would rather have a good standard of living today than save for retirement

1. Agree strongly
2. Tend to agree
3. Tend to disagree
4. Disagree strongly
5. Don't know, no opinion

VARIABLE TYPE: Questionnaire

COVERAGE: If PersProx=1

- Ask all except proxies
-

▣ Prodts



Please tell me whether you have taken out any of the following in the last 2 years?



Please include both new products taken out and renewals

1. Current account with a bank or building society for personal use
2. Credit card
3. Mortgage
4. Savings account with a bank or building society
5. Cash ISA/TOISA
6. Premium bonds
7. National Savings and Investments savings account
8. Credit Union account
9. A stocks and shares or life insurance ISA
10. Unit trust, investment trust or OEIC
11. Guaranteed Equity Bond
12. Savings bond (with a bank or building society)
13. Investment bond
14. Gilts
15. Stocks and shares
16. National Savings Bonds or Certificates
17. Endowment policy (not related to a mortgage/life assurance policy or savings plan)
18. Personal pension or FSAVCs
19. ISA (unsure of type)
20. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: All

▣ Prodts2



Please tell me whether you have taken out any of the following in the last 2 years?



Please include both new products taken out and renewals

1. Life insurance that pays out on death
2. Critical illness insurance
3. Income protection insurance
4. Payment protection insurance
5. Home contents insurance
6. Buildings insurance
7. Motor insurance
8. Private medical/dental insurance
9. A personal loan (e.g. with bank, building society or finance house, or a company that comes to your home to collect payments)
10. Student loan from the Student Loan Company
11. Loan from a credit union
12. Loan from the Social Fund
13. Loan from a pawnbroker
14. Car loan/credit agreement
15. Hire purchase, credit sale or rental purchase agreement
16. Store card that you don't settle in full each month
17. Mail order catalogue arrangement to buy goods by instalments
18. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ Pickone

Which product did you most recently take out?



Please select the number next to the option

VARIABLE TYPE: Questionnaire

COVERAGE: If Prodts=1-19 or Prodts2=1-17

- If respondent has taken out any of the products shown on show cards Q4 and Q5 in the last two years
-

▣ Source

Which, if any of these sources of information did you use, before deciding which [PRODUCT TYPE] to take out?



Read out and code all mentioned


1. Unsolicited information sent in the post
2. Information picked up in a branch
3. Information found on the internet
4. Best-buy tables in financial pages of newspapers/magazines
5. Best-buy information found on the internet
6. Specialist magazines/publications
7. Information or quotes from sales staff or firm providing products
8. Recommendation from independent financial advisor or broker
9. Advice of friends/relatives who do not work in the financial services industry
10. Advice of friends/relatives who work in the financial services industry
11. Newspaper articles
12. Newspaper adverts
13. Television adverts
14. Other advertising
15. Television or radio programmes
16. Employer
17. Other source
18. None of these


VARIABLE TYPE: Questionnaire

COVERAGE: If Prods=1-19

- Ask about product selected at pickone
-

▣ Sourc2p

 *And, which one of these sources did you feel most influenced your decision about which [PRODUCT TYPE] to take out?*

 Read out, code one only


1. Unsolicited information sent in the post
2. Information picked up in a branch
3. Information found on the internet
4. Best-buy tables in financial pages of newspapers/magazines
5. Best-buy information found on the internet
6. Specialist magazines/publications
7. Information or quotes from sales staff or firm providing products
8. Recommendation from independent financial advisor or broker
9. Advice of friends/relatives who do not work in the financial services industry
10. Advice of friends/relatives who work in the financial services industry
11. Newspaper articles
12. Newspaper adverts
13. Television adverts
14. Other advertising
15. Television or radio programmes
16. Employer
17. Other source
18. None of these


VARIABLE TYPE: Questionnaire

COVERAGE: If Sourcp<>18

- If respondent used some source of information before deciding which [PRODUCT TYPE] to take out
-

▣ Choicp

 *And which of these best describes the way you chose which [PRODUCT] to take out?*

 Read out and code one only


1. I chose one recommended by a professional advisor
2. I was influenced in my final choice by a professional advisor
3. I was influenced in my final choice by a friend, relative or someone else
4. I made the choice entirely by myself


VARIABLE TYPE: Questionnaire

COVERAGE: If Sourcp<>18

- If respondent used some source of information before deciding which [PRODUCT TYPE] to take out
-

▣ Sourc

 Which, if any of these sources of information did you use, before deciding which [PRODUCT TYPE] to take out?

 Read out and code all mentioned


1. Unsolicited information sent in the post
2. Information picked up in a branch
3. Information found on the internet
4. Best-buy tables in financial pages of newspapers/magazines
5. Best-buy information found on the internet
6. Specialist magazines/publications
7. Information or quotes from sales staff or firm providing products
8. Recommendation from independent financial advisor or broker
9. Advice of friends/relatives who do not work in the financial services industry
10. Advice of friends/relatives who work in the financial services industry
11. Newspaper articles
12. Newspaper adverts
13. Television adverts
14. Other advertising
15. Television or radio programmes
16. Employer
17. Other source
18. None of these


VARIABLE TYPE: Questionnaire

COVERAGE: If Prods2=1-17

- Asked about product selected at pickone
-

▣ Sourc2

 And which, one of these sources did you feel most influenced your decision about which [PRODUCT TYPE] to take out?

 Read out and code one only

1. Unsolicited information sent in the post
2. Information picked up in a branch
3. Information found on the internet
4. Best-buy tables in financial pages of newspapers/magazines
5. Best-buy information found on the internet
6. Specialist magazines/publications
7. Information or quotes from sales staff or firm providing products
8. Recommendation from independent financial advisor or broker
9. Advice of friends/relatives who do not work in the financial services industry
10. Advice of friends/relatives who work in the financial services industry
11. Newspaper articles
12. Newspaper adverts
13. Television adverts
14. Other advertising
15. Television or radio programmes
16. Employer
17. Other source
18. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: If Sourc<>18

- If respondent used some source of information before deciding which [PRODUCT TYPE] to take out
-

▣ Choic



And which of these best describes the way you chose which [PRODUCT] to take out?



Read out and code one only

1. I chose one recommended by a professional advisor
2. I was influenced in my final choice by a professional advisor
3. I was influenced in my final choice by a friend, relative or someone else
4. I made the choice entirely by myself

VARIABLE TYPE: Questionnaire

COVERAGE: If Sourc<>18

- If respondent used some source of information before deciding which [PRODUCT TYPE] to take out
-

▣ Eye



Which, if any of the following do you personally keep an eye on?



Read out and code all mentioned

1. Changes in the housing market
2. Changes in the stock market
3. Changes in interest rates
4. Changes in inflation
5. Changes in taxation e.g. income tax, capital gains tax
6. Changes in the job market
7. Changes in state pension, benefits and tax credits
8. Best buys in financial products
9. None of these

VARIABLE TYPE: Questionnaire

COVERAGE: All

.....

▣ IndFreq

And how frequently do you monitor these things?

1. At least once a week
2. At least once a month, but not once a week
3. Less than once a month

VARIABLE TYPE: Questionnaire

COVERAGE: If Eye<>9

- If respondent personally keeps an eye on any of the things listed on show card Q7
-

Risk, Health, Caring

Oriska - choice between a guaranteed payment of one thousand pounds and a one in five chance of winning ten thousand



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)**

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

Oriskc - which would you choose receiving a thousand pounds today or one thousand one hundred pounds in a years time



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?

- 1. £1,000 today**
- 2. £1,100 next year**
- 3. Don't know/ no opinion (SPONTANEOUS ONLY)**

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

QHealth1 - How is your health in general

Finally, I have some questions about your circumstances.

How is your health in general; would you say it was...



Running prompt

- 1. Very good,**
- 2. Good,**
- 3. Fair,**
- 4. Bad,**
- 5. or Very bad?**

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

LSill - Do you have any long-standing illness, disability or infirmity

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?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all except proxies

.....

LMatNum - How many longstanding illnesses or infirmities does respondent have?

VARIABLE TYPE: Administrative Variable

.....

IIIlim - Does this illness or disability Do these illnesses or disabilities limit your activities in any way?

Does this illness or disability (Do these illnesses or disabilities) limit your activities in any way?


1. Yes
2. No


VARIABLE TYPE: Questionnaire

COVERAGE: If LSill=1

- If respondent has any long-standing illness, disability or infirmity
-

DisType - Does this health problems or disabilities mean that you have substantial difficulties with any areas of your life

 *Does this health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life?*

 Code all that apply

1. Mobility (moving about)
2. Lifting, carrying or moving objects
3. Manual dexterity (using your hands to carry out everyday tasks)
4. Contenance (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)

VARIABLE TYPE: Questionnaire

COVERAGE: If LSill=1

- If respondent has any long-standing illness, disability or infirmity

ITERATIONS: 9

.....

DisEver - ever had a long-term illness, disability or infirmity that affected your ability to do normal activities

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?

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: If LSill=2

- If respondent does not have any long-standing illness, disability or infirmity
-

CreModu - Carer1Q Carer question... is not being asked for this household



Press <1> to continue

VARIABLE TYPE: Questionnaire

.....

Carer1Q - Do you do any of the things listed on this card for family members, friends, neighbours or others?



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.

1. Yes
2. No

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

.....

▣ CarePs

Do you provide help for or look after one person or more than one?




Enter number of people cared for

VARIABLE TYPE: Questionnaire

COVERAGE: If Carer1Q=1

- If respondent provides help or looks after any family members, friends, neighbours or others
-

▣ CareHr

 *Thinking about all the things you do for anyone else, about how many hours a week do you spend looking after or helping them? Please include any time you spend travelling so that you do those activities.*



Record total for all people helped or looked after



Include care both inside and outside the household

1. 0-4 hours per week
2. 5-9 hours per week
3. 10-19 hours per week
4. 20-34 hours per week
5. 35-49 hours per week
6. 50-99 hours per week
7. 100 or more hours per week
8. Varies – under 20 hours per week
9. Varies – 20 or more per week

VARIABLE TYPE: Questionnaire

COVERAGE: If Carer1Q=1

- If respondent provides help or looks after any family members, friends, neighbours or others
-

▣ CareDur

(Thinking of the person that you have helped for the longest period) about how long have you been providing help for or looking after this person?



Prompt as necessary

1. Less than 6 months
2. 6 months, less than 1 year
3. 1 year, less than 3 years
4. 3 years, less than 5 years
5. 5 years, less than 10 years
6. 10 years, less than 15 years
7. 15 years, less than 20 years
8. 20 years or more

VARIABLE TYPE: Questionnaire

COVERAGE: If Carer1Q=1

- If respondent provides help or looks after any family members, friends, neighbours or others
-

▣ FBInt

We are interested in how living standards compare across the generations so the following questions are about your family and parents. I'd like you to think back to when you were a young teenager, say between the ages of 12 and 16.




If want a specific age, say 14


VARIABLE TYPE: Questionnaire


COVERAGE: If DVAge>=25

- If respondent is aged 25 or older
-

▣ FBSitu

 Looking at this card, which of these best describes your family situation when you were a young teenager?

 Record situation which lasted most time when a young teenager

 Code one only

1. With both parents
2. With lone parent (mother)
3. With lone parent (father)
4. With mother and mother's new partner/ husband
5. With father and father's new partner/ wife
6. In another private household, foster home
7. In a collective household or institution
8. Other


VARIABLE TYPE: Questionnaire


COVERAGE: If DVAge \geq 25

- If respondent is aged 25 or older
-

▣ FBSibs

How many brothers and sisters did you have living with you when you were a young teenager?

 Include step-brothers and sisters and adopted children


 Do not include foster children

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu \leq 7

- If respondent did not live in a collective household or institution when they were a young teenager
-

▣ FBTen

 Thinking back to when you were a young teenager, in which of these ways did your household occupy their accommodation?

1. Owned it outright
2. Buying it with the help of a mortgage or loan
3. Paid part rent and part mortgage (shared ownership)
4. Rented it
5. Lived there rent-free
6. Other
7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu \leq 6,7

- If respondent did not live in a collective household or institution when they were a young teenager, or if they did not live in another private household or foster home
-

▣ FBFaEd



Now thinking about your father's educational qualifications, please look at this card and tell me which best describes the type of qualifications your father (or your mother's new partner/ husband) gained?

1. Did not go to school at all
2. Left school before the age of 15
3. Left school at 15 or 16
4. Left school at 17 or 18
5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates)
6. Gained a university degree or higher degree
7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu = 1,3,4,5

- If respondent lived with both parents, lone father, with their mother and her new partner/husband or with their father and his new partner/wife
-

▣ FthEcSt



Looking at this card, which of these best describes what your father (or your mother's new partner/ husband) mainly did when you were a young teenager, around the age of 14?


1. Employee
2. Self-employed
3. Unpaid family worker
4. Unemployed
5. Retired, early-retired
6. Looking after home or family
7. Long-term sick or disabled
8. Other
9. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu = 1,3,4,5

- If respondent lived with both parents, lone father, with their mother and her new partner/husband or with their father and his new partner/wife
-

▣ FBMoEd

 *And thinking about your mother's educational qualifications, please look at this card and tell me which best describes the type of qualifications your mother (or your father's new partner/ wife) gained?*


1. Did not go to school at all
2. Left school before the age of 15
3. Left school at 15 or 16
4. Left school at 17 or 18
5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates)
6. Gained a university degree or higher degree
7. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu = 1,2,4,5

- If respondent lived with both parents, lone mother, with their mother and her new partner/husband or with their father and his new partner/wife
-

▣ MthEcSt

 *Looking at this card, which of these best describes what your mother (or your father's new partner/ wife) mainly did when you were a young teenager, around the age of 14?*

1. Employee
2. Self-employed
3. Unpaid family worker
4. Unemployed
5. Retired, early-retired
6. Looking after home or family
7. Long-term sick or disabled
8. Other
9. Don't know

VARIABLE TYPE: Questionnaire

COVERAGE: If FBSitu = 1,2,4,5

- If respondent lived with both parents, lone mother, with their mother and her new partner/husband or with their father and his new partner/wife
-

IOut1 - Code individual outcome

1. Full interview
2. Partial interview
3. No interview – under 16
4. No interview – ineligible
5. Refusal
6. Non-contact

VARIABLE TYPE: Administrative Variable

.....

DVs and Weights

DVHSize - Number of people in household

VARIABLE TYPE: Blaise Derivation

NSSECB - NS-SEC Socio-economic Class full classification- derived variable

1. Employers in large organisations
2. Higher managerial
3. Higher professional occupation
 - 3.1. Higher professional (trad) employee
 - 3.2. Higher professional (new) employee
 - 3.3. Higher professional (trad) - self-emp
 - 3.4. Higher professional (new) - self-emp
- 4.1. Lower prof & higher tech (trad)
- 4.2. Lower prof & higher tech (new)
- 4.3. Lower prof & higher tech (trad)
- 4.4. Lower prof & higher tech (new)
5. Lower managerial
6. Higher supervisory
7. Intermediate occupations
 - 7.1. Intermediate clerical and admin
 - 7.2. Intermediate sales and service
 - 7.3. Intermediate technical and aux
 - 7.4. Intermediate engineering
- 8.1. Employers (small orgs, non-prof)
- 8.2. Employers (small - agriculture)
- 9.1. Own account workers (non-prof)
- 9.2. Own account workers (agriculture)
10. Lower supervisory
 - 11.1. Lower technical craft
 - 11.2. Lower technical process operators
- 12.1. Semi-routine sales
- 12.2. Semi-routine service
- 12.3. Semi-routine technical
- 12.4. Semi-routine operative
- 12.5. Semi-routine agricultural
- 12.6. Semi-routine clerical
- 12.7. Semi-routine childcare
13. Routine occupations - Class 7
 - 13.1. Routine sales and service
 - 13.2. Routine production
 - 13.3. Routine technical
 - 13.4. Routine operative
 - 13.5. Routine agricultural
- 14.1. Never worked
- 14.2. Long-term unemployed
15. Full-time students
16. Occupations not stated or inad
17. Not classifiable for other reasons

VARIABLE TYPE: Blaise Derivation

NSSEC8 - Socio-economic class, 8 classes

- 1.1. Large employers and higher man
- 1.2. Higher professional occupation
2. Lower managerial and professional
3. Intermediate occupations
4. Small employers and own account workers
5. Lower supervisory & technical
6. Semi-routine Occupations
7. Routine occupations
8. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise Derivation

NSSEC5 - Socio-economic class, 5 classes

1. Managerial and professional oc
2. Intermediate occupations
3. Small employers and own account workers
4. Lower supervisory & technical
5. Semi-routine Occupations
96. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise Derivation

NSSEC3 - Socio-economic class, 3 classes

1. Managerial and professional
2. Intermediate occupations
3. Routine and manual occupations
96. Never worked and long term unemployed
97. Not classified

VARIABLE TYPE: Blaise Derivation

ISHRP - Person is the HRP

1. Respondent is HRP
2. Respondent is not HRP

VARIABLE TYPE: Blaise Derivation

ISPart - Whether this respondent is the HRP's partner

1. Respondent is HRP partner
2. Respondent is not HRP partner

VARIABLE TYPE: Blaise Derivation

.....

DVNetPay - DV for net annual earnings

VARIABLE TYPE: SPSS Derivation

.....

DVGrSPay - DV for gross annual earnings

VARIABLE TYPE: SPSS Derivation

.....

DVSEAmt - DV for net annual self-employed earnings

VARIABLE TYPE: SPSS Derivation

.....

DVNetJob2 - DV for net annual earnings: second job

VARIABLE TYPE: SPSS Derivation

.....

DVGrSPay2 - DV for gross annual earnings:second job

VARIABLE TYPE: SPSS Derivation

.....

DVGrSPay2 - DV for gross annual employee earnings-zero to replace system missing

VARIABLE TYPE: SPSS Derivation

.....

DVNetPay2 - DV for net annual employee earnings-zero to replace system missing

VARIABLE TYPE: SPSS Derivation

.....

DVSEAmt2 - DV for net annual self-emp earnings-zero to replace system missing

VARIABLE TYPE: SPSS Derivation

.....

DVNetJob22 - DV for net annual employee earnings 2nd job-zero to replace system

VARIABLE TYPE: SPSS Derivation

.....

DVGrJob22 - DV for gross annual employee earnings 2nd job-zero to replace system missing

VARIABLE TYPE: SPSS Derivation

.....

DVGrSEJob - DV for net annual self-emp earnings 2nd job-zero to replace system missing

VARIABLE TYPE: SPSS Derivation

.....

DVAIINet - DV for total net annual earnings

VARIABLE TYPE: SPSS Derivation

.....

DVAIIGrs - DV for total gross annual earnings

VARIABLE TYPE: SPSS Derivation

.....

IsChild - Is a child under the age of 16

1. Yes
2. No

VARIABLE TYPE: Blaise Derivation

.....

IsCh1618 - Is a dependent child aged 16 to 18

1. Yes
2. No

VARIABLE TYPE: Blaise Derivation

OverSPA - Is aged over the state pension age

1. Yes
2. No

VARIABLE TYPE: SPSS Derivation

EdLevel - Level of highest educational qualification

1. Has qualification, degree level
2. Has qualification, other level
3. Has qualification, DK level
4. No qualifications

VARIABLE TYPE: SPSS Derivation

EmpStat2 - Employment Status

1. Employee
2. Self-employed
3. Unemployed
4. Student
5. Looking after home
6. Sick or disabled
7. Retired
8. Other

VARIABLE TYPE: SPSS Derivation

wave1wgt - wave one weight

VARIABLE TYPE: Weight

w1wgtflag - Flags extreme weight values

- 0. In range
- 1. Extreme

VARIABLE TYPE: Weight flag

.....

DVHRPNum - Person number of HRP

VARIABLE TYPE: Blaise Derivation

.....

DVFSSHVal - Value of shared savings accounts

VARIABLE TYPE: SPSS Derivation

.....

DVFSInVal - Value of individual savings accounts

VARIABLE TYPE: SPSS Derivation

.....

DVSAVal - Total value of savings accounts

VARIABLE TYPE: SPSS Derivation

.....

DVCISAv - Value of cash ISAs

VARIABLE TYPE: SPSS Derivation

.....

DVIISAv - Value of investment ISAs

VARIABLE TYPE: SPSS Derivation

.....

DVKISAv - Value of ISAs: type not known

VARIABLE TYPE: SPSS Derivation

.....

DVISAVal - Total value of ISAs

VARIABLE TYPE: SPSS Derivation

.....

DVPEPV - Total value of PEPs

VARIABLE TYPE: SPSS Derivation

.....

DVFBondV - Total value of fixed-term investment bonds

VARIABLE TYPE: SPSS Derivation

.....

DVFSHUKV - Total value of UK shares

VARIABLE TYPE: SPSS Derivation

.....

DVFSHOSV - Total value of overseas shares

VARIABLE TYPE: SPSS Derivation

.....

DVFGItUKV - Total value of UK gilts

VARIABLE TYPE: SPSS Derivation

.....

DVFGItFOV - Total value of overseas gilts

VARIABLE TYPE: SPSS Derivation

.....

DVFNsVal - Value of National Savings certificates and bonds including Premium Bonds

VARIABLE TYPE: SPSS Derivation

.....

DVFLfEnV - Value of endowment/regular premium policy

VARIABLE TYPE: SPSS Derivation

.....

DVFLfSiV - Value of single premium policy

VARIABLE TYPE: SPSS Derivation

.....

DVFLfFSV - Value of Friendly Society savings plan

VARIABLE TYPE: SPSS Derivation

.....

DVFLfTEV - Value of lump sum insurance policy

VARIABLE TYPE: SPSS Derivation

.....

DVInsV - Total value of insurance products

VARIABLE TYPE: SPSS Derivation

.....

HasCA - Whether has current account

1. Has current account
2. Does not have current account

VARIABLE TYPE: SPSS Derivation

.....

HasShAc - Whether has shared current account

1. 1st person has shared account
2. 1st person no shared account
3. 2nd person has shared account
4. 2nd person no shared account
5. Not in couple
6. No current account
7. Single person household

VARIABLE TYPE: SPSS Derivation

.....

CACrNum - Number of shared current accounts in credit

VARIABLE TYPE: SPSS Derivation

.....

DVShCVal - Value of shared current accounts in credit

VARIABLE TYPE: SPSS Derivation

.....

CAOdNum - Number of overdrawn shared current accounts

VARIABLE TYPE: SPSS Derivation

.....

DVShODVal - Value of first overdrawn shared current account

VARIABLE TYPE: SPSS Derivation

.....

DVShODVal2 - Value of second overdrawn shared current account

VARIABLE TYPE: SPSS Derivation

.....

DVFCInVal - Value of individual current accounts in credit

VARIABLE TYPE: SPSS Derivation

.....

DVCOInV - Value of first overdrawn individual current account

VARIABLE TYPE: SPSS Derivation

.....

DVCOInV2 - Value of second overdrawn individual current account

VARIABLE TYPE: SPSS Derivation

.....

DVCOInV3 - Value of third overdrawn individual current account

VARIABLE TYPE: SPSS Derivation

.....

DVCACrVal - Total value of current accounts in credit

VARIABLE TYPE: SPSS Derivation

.....

DVCAODVal - Total value of overdrawn current accounts

VARIABLE TYPE: SPSS Derivation

.....

DVCAVal - Total value of current accounts

VARIABLE TYPE: SPSS Derivation

.....

DVFEShaV - Value of employee shares

VARIABLE TYPE: SPSS Derivation

.....

DVFEOptV - Value of employee share options

VARIABLE TYPE: SPSS Derivation

.....

DVFESHARES - Total value of employee shares

VARIABLE TYPE: SPSS Derivation

.....

DVFCoIIV - Total value of unit and investment trusts

VARIABLE TYPE: SPSS Derivation

.....

DVFFAssets - Total value of all formal financial assets

VARIABLE TYPE: SPSS Derivation

.....

HasSav - Has a savings/deposit account

1. Has savings/deposit account
2. Does not have savings/deposit account

VARIABLE TYPE: SPSS Derivation

.....

DVHasDC - Whether has current defined contribution scheme

1. Has current DC scheme
2. Does not have current DC scheme

VARIABLE TYPE: SPSS Derivation

.....

DVValPBLum - DV for value of lump sum

VARIABLE TYPE: SPSS Derivation

.....

DVPenInc - DV for pension income

VARIABLE TYPE: SPSS Derivation

.....

DVHasDB - Whether has current defined benefit scheme

1. Has current DB scheme
2. Has occ pension, but not DB
3. Not known whether has DB scheme
4. DB scheme reported, case transferred

VARIABLE TYPE: SPSS Derivation

.....

DVValDB - Total value of defined benefit occupational schemes

VARIABLE TYPE: SPSS Derivation

.....

DVSpPen - Value of pension from former spouse or partner

VARIABLE TYPE: SPSS Derivation

.....

DVDBAILmp - DV for total value of lump sums for retained DB pensions

VARIABLE TYPE: SPSS Derivation

.....

DVDBIncAll - Total value of retained pension income

VARIABLE TYPE: SPSS Derivation

.....

DVDBRWealt - Value of retained rights in Defined Benefit pensions

VARIABLE TYPE: SPSS Derivation

.....

DVValDCOS - Value of occupational defined contribution pensions

VARIABLE TYPE: SPSS Derivation

.....

HasAVC - Whether has AVCs to defined benefit scheme

1. Makes AVCs
2. Does not make AVCs

VARIABLE TYPE: SPSS Derivation

.....

DVPAVCUV - DV for current value of AVCs

VARIABLE TYPE: SPSS Derivation

.....

HasPPSchm - Whether has personal pension

1. Has personal pension
2. Does not have personal pension

VARIABLE TYPE: SPSS Derivation

.....

DVPPVal - Value of personal pensions

VARIABLE TYPE: SPSS Derivation

.....

HasPFDDV - Whether has retained pension rights

1. Has retained rights
2. Does not have retained rights

VARIABLE TYPE: SPSS Derivation

.....

DVPFDDV - Current value of retained personal pensions

VARIABLE TYPE: SPSS Derivation

.....

HasPFCur - Whether has retained rights in DC scheme

1. Has retained rights
2. Does not have retained rights

VARIABLE TYPE: SPSS Derivation

.....

DVPFCurVal - Current value of retained DC pension

VARIABLE TYPE: SPSS Derivation

.....

DVPPW - Derived total private pension wealth

VARIABLE TYPE: SPSS Derivation

.....

TOTCC - Total outstanding balance on all credit cards

VARIABLE TYPE: SPSS Derivation

.....

HASCC - Whether person has a credit card

1. Has credit/charge card, balance
2. Has credit/charge card with no balance
3. Has no credit/charge card

VARIABLE TYPE: SPSS Derivation

.....

TOTSC - Total outstanding balance on all store cards

VARIABLE TYPE: SPSS Derivation

.....

HASSC - Whether person has a store card

1. Has store card/account, balance
2. Has store card/account with no balance
3. Has no store card/account

VARIABLE TYPE: SPSS Derivation

.....

TOTHP - Total amount of all hire purchase

VARIABLE TYPE: SPSS Derivation

.....

DVHPAR - Whether has arrears on hire purchase

1. Has arrears on hire purchase
2. Has no arrears on hire purchase

VARIABLE TYPE: SPSS Derivation

.....

HPARR - Sum of all hire purchase arrears

VARIABLE TYPE: SPSS Derivation

.....

T_LNS - Total amount of loans

VARIABLE TYPE: SPSS Derivation

.....

T_SLNS - Total amount of student loans from student loan company

VARIABLE TYPE: SPSS Derivation

.....

T_FLNS - Total amount of loans from friends or family

VARIABLE TYPE: SPSS Derivation

.....

TOTLOS - Total amount of all loans

VARIABLE TYPE: SPSS Derivation

.....

DVLNAR - Whether has arrears on loans

1. Has arrears on loans
2. Has no arrears on loans

VARIABLE TYPE: SPSS Derivation

.....

LNARR - Sum of all loan arrears

VARIABLE TYPE: SPSS Derivation

.....

HASLF - Has a formal loan

1. Has a loan
2. Has no loans of this type

VARIABLE TYPE: SPSS Derivation

.....

HASPLINF - Has loan from friends or family

1. Has loan from friends or family
2. Has no loan from friends or family

VARIABLE TYPE: SPSS Derivation

.....

HASSL - Has student loan from SLC

1. Has student loan, being repaid
2. Has student loan, not yet being repaid
3. Does not have a student loan

VARIABLE TYPE: SPSS Derivation

.....

TOTMO - Total amount of mail order

VARIABLE TYPE: SPSS Derivation

.....

DVMOAR - Whether has arrears on mail order

VARIABLE TYPE: SPSS Derivation

.....

MOARR - Sum of all mail order arrears

VARIABLE TYPE: SPSS Derivation

.....

ALLBUS - Value of all business assets

VARIABLE TYPE: SPSS Derivation

.....

HousGdsT - Total value of contents held in other houses/flats

VARIABLE TYPE: SPSS Derivation

.....

LandOvSeaT - Total value of contents held in land or property held overseas

VARIABLE TYPE: SPSS Derivation

.....

OthMort - Total debt owed on other properties

VARIABLE TYPE: SPSS Derivation

.....

dc12mi - Whether has been unable to make minimum payment in last 12 months ON ANY credit card - imputed

- 1. Yes
- 2. No

VARIABLE TYPE: Imputed

.....

ds12mi - Whether has been unable to make minimum payment in last 12 months ON ANY store card - imputed

- 1. Yes
- 2. No

VARIABLE TYPE: Imputed

.....

DVfInV - DV for informal savings

VARIABLE TYPE: SPSS Derivation

.....

DVfInLV - DV for informal loans

VARIABLE TYPE: SPSS Derivation

.....

DVfInVal - DV for total informal savings and loans

VARIABLE TYPE: SPSS Derivation

.....

DVPInPVal - DV for value of pensions in receipt

VARIABLE TYPE: SPSS Derivation

.....

PIInP - Annual income from pensions in payment

VARIABLE TYPE: SPSS Derivation

.....

SIC2007D - SIC2007 Division level

.....

Xinsol - Have you entered into any formal insolvency proceedings or into a Debt Management Plan (DMP)

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)?



Bankruptcy is one way of dealing with debts you cannot pay. A 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 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

- 1. Yes**
- 2. No**

VARIABLE TYPE: Questionnaire

COVERAGE: Ask all

Xintyp - What type of insolvency proceedings have you entered into

What type of insolvency proceedings have you entered into, is it ...?



Individual prompt

- 1. Bankruptcy**
- 2. An Individual Voluntary Arrangement**
- 3. Or, a Debt Management Plan**

VARIABLE TYPE: Questionnaire

COVERAGE: If XInsol = 1

- If respondent has entered into bankruptcy or an IVA
-

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