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Household Assets Survey
Wave 4 Main-Stage

HOUSEHOLD QUESTIONNAIRE

Variable Name	Question
Items asked of each adult	
Household grid	
	Latest information on address and household membership is fed forward from HAS Address Database (latest information from Wave 3 or KITE telephone interview) *Data items fed forward : Date of W3 interview (**R**StartDat) ; **R**Name; **R**Sex; **R**Birth; **R**xMarSta*
CurStat	*Known members of household are displayed* ***R**Name or (KITE)Name* When we last interviewed you in …(StartDat of W3 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

MovedWth	*If CurStat=3,4,5,8* Did this person move to the same new address/household as another person already coded? 17 NONE OF THOSE LISTED
CountRes	*If CurStat = 8* ENTER COUNTRY WHERE NOW RESIDENT
KnowDet	*If CurStat = 3,4* Which details are known of where this person has moved? 1. Address known 2. Telephone number known 3. E-mail address known
Add1	*If KnowDet=1* What is the first line of the new address, please include the house number or name, and the name of the street or road?
Add2	*If KnowDet=1* What is the second line of the new address?
Add3	*If Add2=response* What is the third line of the new address?
Add4	*If Add3=response* What is the fourth line of the new address?
Distrct	*If KnowDet=1* And in which district is the new address? ONLY RECORD A DISTRICT IF MORE THAN ONE TOWN OR PLACENAME APPEARS IN THE ADDRESS. THE DISTRICT IS THE FIRST OR (IF THERE ARE MORE THAN TWO) THE PENULTIMATE PLACENAME BEFORE THE COUNTY OR (IF THERE ISN'T A COUNTY) THE POSTCODE.
PstTwn	*If KnowDet=1* And in which town is the new address? PLEASE RECORD THE POST TOWN, WHICH IS THE PLACENAME THAT APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE COUNTY OR (IF THERE IS NO COUNTY) THE POSTCODE. IF "LONDON" APPEARS BEFORE THE POSTCODE, THIS SHOULD BE RECORDED AS THE POST TOWN
PostCd	*If KnowDet=1* If you know it, what is the postcode for this new address?

	PLEASE ENSURE FULL POSTCOSE IS RECORDED
TeleNumb	*If KnowDet=2* PLEASE ENTER TELEPHONE NUMBER, INCLUDING STD CODE
EmailAdd	*If KnowDet=3* PLEASE ENTER EMAIL ADDRESS
HldStat	*Derived* 1. Same address as before 2. Mover 3. Ineligible
Seal	THE HOUSEHOLD FROM LAST CONTACT HAS BEEN SPLIT AS FOLLOWS. [household 1] [household 2] IF NO INTERVIEW, PLEASE PROCEED TO ADMIN BLOCK AND CODE OUT 1. Continue to interview/code out 2. Whole household refused/non contact
Name	*Ask all* RECORD THE NAMES (OR A UNIQUE IDENTIFIER) FOR EACH MEMBER OF THE HOUSEHOLD WHEN ALL HOUSEHOLD MEMBERS HAVE BEEN ENTERED, PRESS <PGDN>
MoreNme	*All* (INCLUDING NEW MEMBERS TO THE HOUSEHOLD) ARE THERE ANY MORE HOUSEHOLD MEMBERS TO RECORD? 1. Yes 2. No

Sex	*All* CODE FIRST THAT APPLIES Last time sex was recorded as [Male/Female] 1. Male 2. Female
DteofBth	*All* What is your date of birth? Last time, date of birth was recorded as… For day not given... enter 15 for day For month not given... enter 6 for month
AgeIf	*If Birth = DK/Ref* What was your age last birthday? 98 OR MORE = CODE 97 IF RESPONDENTS REFUSE TO GIVE THEIR AGE, OR CANNOT, THEN GIVE YOUR BEST ESTIMATE
DVage	*Derived* AGE FOR WHOLE SAMPLE, FROM BIRTH AND AGEIF
xMarSta	*If respondent is aged 16 or over* *If DVAge>=16* ASK OR RECORD Are you currently… RUNNING PROMPT – CODE FIRST THAT APPLIES Last time Marital Status was recorded as… 1. Single, that is never married, 2. married and living with your husband/wife, 3. a Civil Partner in a legally-recognised Civil Partnership, 4. married and separated from your husband/wife, 5. divorced, 6. or widowed? 7. SPONTANEOUS ONLY - In a legally-recognised Civil Partnership and separated from his/her civil partner 8. SPONTANEOUS ONLY - Formerly a civil partner, the Civil Partnership now legally dissolved 9. SPONTANEOUS ONLY - A surviving civil partner: his/her partner having since died
MarBef	*If married and living with husband/wife* *(If xMarSta=2)* And is this your first and only marriage? Last time recorded as… 1. Yes 2. No

LivWth	*If more than 1 person in household and respondent is aged 16 or over and not married and living with husband/wife or in a legally recognised Civil Partnership* *If DVAge>=16 and xMarSta<>2,3* 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)
Hhldr	*If more than one adult in household* 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, 3. This person jointly, 5. NOT owner/renter
FtEd	*If aged over 3 and under 19 years* *(If DVAge>3 and <19)* Are you presently in full-time education? INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES 1. Yes 2. No
FtEd19	*If 19 years old* *(If DVAge=19)* Are you presently in full-time education? INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES 1. Yes 2. No

QualChk	*(If FtEd =1)* Which of the following best describes the qualification that you are currently working towards. Is it ... RUNNING PROMPT 1. up to A level or equivalent 2. or degree level/equivalent or above?
HiHNum	*If there are joint householders* You have told me that the following people jointly own or rent the accommodation. Which of them/who has the highest income from earnings, benefits, pensions and any other sources? ENTER PERSON NUMBER - IF TWO OR MORE JOINT HOUSEHOLDERS HAVE THE SAME INCOME, ENTER 17 IF RESPONDENT ASKS FOR PERIOD TO AVERAGE OVER - LAST 12 MONTHS, AS CONVENIENT. PROMPT AS NECESSARY FOR JOINT HOUSEHOLDERS - IS ONE OF THEM THE SOLE PERSON WITH: - PAID WORK? - OCCUPATIONAL PENSION?
JntEldA	*If two or more joint householders have the same income* *If HiHNum=17* ASK OR RECORD ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER FROM THOSE WITH THE SAME HIGHEST INCOME
JntEldB	*If joint householders do not know or refuse to say who has the greatest income* *If HiHNum=DK/Ref* ASK OR RECORD ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER
DVHRPNum	*Derived* PERSON NUMBER OF HRP

Relationship to other household members	Page 10
R	*Ask all* I would now like to ask how the people in your household are related to each other. CODE RELATIONSHIP - ...[NAME] IS [NAME'S]... 1. Spouse 2. Cohabitee 3. Son/daughter (inc. adopted) 4. Step-son/daughter 5. Foster child 6. Son-in-law/ daughter-in-law 7. Parent/Guardian 8. Step-parent 9. Foster parent 10. Parent-in-law 11. Brother/sister (inc. adopted) 12. Step-brother/sister 13. Foster brother/sister 14. Brother/sister-in-law 15. Grand-child 16. Grand-parent 17. Other relative 18. Other non-relative 20. Civil partner
Respdnt	ENTER THE PERSON NUMBER OF THE RESPONDENT FOR THE HOUSEHOLD QUESTIONNAIRE THIS SHOULD BE THE HRP OR THEIR SPOUSE/PARTNER

Country of Birth		Page 11
HCoBa	*Ask new household members only* *If NewPerson=1* In which country were you/ was (name) born? IF RESPONDENT SAYS BRITAIN, PROBE FOR COUNTRY. Common Codes 921 England 924 Wales 923 Scotland 922 Northern Ireland 926 United Kingdom 372 Republic of Ireland 356 India 586 Pakistan 616 Poland 997 All other countries	

HCoBb
If HCoBa=997 TYPE IN COUNTRY

HCoBc
If HCoBa=997 PRESS <SPACE BAR> TO ENTER THE CODING FRAME PRESS <ENTER> TO SELECT CODE AND ENTER AGAIN TO CONTINUE

Housing tenure & type of accommodation	
	*Data items fed forward : **R**Accom; **R**HseType; **R**FltTyp; **R**AccOth; **R**Ten1; **R**Tied; **R**Llord; **R**Furn; **R**HBedRm*
Accom	*Ask all* PLEASE CODE THE HOUSEHOLD'S ACCOMMODATION MUST BE SPACE USED BY HOUSEHOLD Last time the accommodation was recorded as… 1. a house or bungalow, 2. a flat or maisonette, 3. a room/rooms, 4. other
HseType	*If Accom = 1* Is it (the house or bungalow): Last time the accommodation was recorded as… 1. detached, 2. semi-detached, 3. or terraced/end of terrace?
FltTyp	*If Accom = 2* Is it (the flat/maisonette): Last time the flat/maisonette was recorded as… 1. a purpose-built block, 2. a converted house/some other kind of building?
AccOth	*If Accom = 4* Is it (the accommodation): Last time the accommodation was recorded as … 1. a caravan, mobile home or houseboat, 2. some other kind of accommodation?
Ten1	*Ask all* SHOWCARD A2 In which of these ways do you occupy this accommodation? Last time this accommodation was… MAKE SURE ANSWER APPLIES TO HRP 1. Own it outright 2. Buying it with the help of a mortgage or loan 3. Pay part rent and part mortgage (shared ownership) 4. Rent it 5. Live here rent-free (including rent-free in relative's/friend's property; excluding squatting) 6. Squatting

Tied	*If rent or rent-free (Ten1=4,5)* 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
LLord	*If rent or rent-free (Ten1=4,5)* Who is your landlord… Last time the landlord was… 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?
Furn	*If rent or rent-free (Ten1=4,5)* Is the accommodation provided Last time the accommodation was provided… RUNNING PROMPT 1. furnished, 2. partly furnished (e.g. curtains and carpets only), 3. or unfurnished?
Hhown	*Ask if new address ONLY and owns outright* *If HldStat=2 AND Ten1 = 1* 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?
Hbedrm	*Ask all* 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. ENTER NUMBER

Value of main residence	
Initial questions asked only of owner occupiers who have moved since W3 and those who have become owner occupiers since W3.	

	*Data items fed forward : **R**HShare; **R**HShareP*
HIntro	*If owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage* *(IfTen1=1,2 or 3)* The next questions are about the value of your property
HAgeB	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage)* *If (HldStat=2 OR **R**Ten1=4,5,6) AND Ten1=1,2,3* When was this property built? 1 Before 1919 2 1919-1944 3 1945-1964 4 1965-1984 5 1985 or later
HAgeYr	*If HAgeB = 5* ENTER YEAR
HBuyYr	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage)* *If (HldStat=2 OR **R**Ten1=4,5,6) AND Ten1=1,2,3* In which year did you (buy/acquire) this accommodation? IF ACCOMMODATION HAS BEEN INHERITED, PLEASE RECORD YEAR OF INHERITANCE ENTER YEAR
HBuySe	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage)* *If (HldStat=2 OR **R**Ten1=4,5,6) AND Ten1=1,2,3* 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)

HShare	*If owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage* *(If Ten1=1,2 or 3)* Can I just check, do you share the ownership of this property with anyone other than a member of this household? Last time the ownership was… 1. Yes 2. No
HShareP	*If HShare = 1* Approximately what percentage do you (and other members of this household) own? Last time the ownership was…% ENTER PERCENTAGE
HPrice	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage) and not inherited property* *If (HldStat=2 OR **R**Ten1=4,5,6) AND ((Ten1=1 and HHOwn <>3) or Ten1=2,3)* How much did you (and other members of this household) pay for (your share in) the property? ENTER AMOUNT IN £s
HPriceB	*If HPrice=DK/Ref* SHOWCARD A3 (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

HBFrom	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage) and not inherited property* *If (HldStat=2 OR **R**Ten1=4,5,6) AND ((Ten1=1 and HHOwn <>3) or Ten1=2,3)* SHOWCARD A4 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
HRTBev	*If did not buy from council /local authority or housing association and answered 'No' in last wave or was not asked(HBFrom <> 3 or 4 and RHRTBev=2 or Empty)* 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
HHOSch	*If new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at W3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage) and not inherited property and not and answered 'No' in last wave or was not asked* *If (HldStat=2 OR **R**Ten1=4,5,6) AND ((Ten1=1 and HHOwn <>3) or Ten1=2,3) & (RHHOSch=2 or Empty)* Have you ever purchased a property through an assisted homeownership scheme, for example HomeBuy or a Key Worker scheme? 1. Yes 2. No
HValue	*If owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage (Ten1=1,2 or 3)* 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) ENTER AMOUNT IN £s

HValB	*If HValue =DK/Ref*
	SHOWCARD A3
	(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
HExt	*If at same address and (owned property, buying with the help of a mortgage or paying part rent and part mortgage at Wave 3) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage)*
	*If HldStat=1 and **R**Ten1 = 1,2,3 and Ten1=1,2,3*
	SHOWCARD A5
	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
	8. Not extended

Mortgages on main residence	
	*Data items fed forward : **R**MNumb; **R**MType; **R**MVal; **R**MValB*
MIntro	*If is buying main residence with the help of a mortgage or loan or pays part rent and part mortgage (Ten1=2 or 3)* The next questions are about any mortgages that you have on this property.
MNumbN	*If no mortgage at W3 AND buying with mortgage or part rent, part mortgage* *If (**R**MNumb=0 or **R**MNumb <> Response) and Ten1=2,3* 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 ENTER NUMBER UNSECURED LOANS SHOULD NOT BE INCLUDED HERE - THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE
MW2Chk	*If had a mortgage at Wave 3. Repeat question for each mortgage.* *If **R**MNumb>0* Last time we interviewed you, we recorded that you had (**R**MNumb) mortgage(s) of the following type(s). Do you still have the following: **R**MType (£**R**MVal/ **R**MValB outstanding)? 1. Yes 2. No 3. Not sure/ Don't know
MExtn	*If had any mortgages at Wave 3 and still has any at follow-up* *If RMNumb>0 and MW2Chk[1] = 1 OR MW2Chk[2]=1 OR MW2Chk[3]=1* 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

MExtRs	*If MExtn = 1* SHOWCARD B1 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
MChge	*If had any mortgages at Wave 3 and still has any at follow-up* *If **R**MNumb>0 and MNumbN>0 IF MW2Chk[1] = YES OR MW2Chk[2]=YES OR MW2Chk[3]=YES* And in the last two years, have you taken out any new mortgages on this property? 1. Yes 2. No
MChgeNum	*If MChge=1* How many new mortgages or loans have you taken out on this property? IF MORE THAN 3 NEW MORTGAGES, CODE <3>
MNumbO	*If had a mortgage at Wave 3* *If **R**MNumb>0* 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 ENTER NUMBER

LOOP FOR EACH MORTGAGE (UP TO 3). IF MORE THAN 3 MORTGAGES ASK ABOUT THE 3 LARGEST
Program checks details for W3 mortgages first, then asks about new mortgages. Note that in Q1 & Q2 of Wave 3 the maximum number of mortgages held (**R**MNumb) was 3.

	*Data items fed forward : **R**MNumb; **R**MType; **R**MVal; **R**MValB; **R**MName; **R**MOName; **R**MJName; **R**MEndW: **R**Mall; **R**MAllTy; **R**MyLft*

MorTID	*If currently has a mortgage (MNumbO>0 or MNumbN>0)*
	I would now like to update or collect some details about your mortgages.
	PROGRAM ALLOWS FOR UP TO 3 MORTGAGES IN TOTAL. IF MORE THAN 3 MORTGAGES ASK ABOUT THE 3 LARGEST.
MName	*All mortgages* *If MNumbO>0 or MNumbN>0*
	Is your (1st/2nd/3rd) 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 person's name 2. Held jointly
	EXCLUDE ANY PART OF THE MORTGAGE THAT IS THE RESPONSIBILITY OF PERSON(S) OUTSIDE OF THE HOUSEHOLD
MOname	*If MName =1*
	ASK OR RECORD PERSON NUMBER OF SOLE MORTGAGE OR LOAN HOLDER. ENTER PERSON NUMBER OF HOUSEHOLD MEMBER OR USE CODE 17 FOR PERSON OUTSIDE HOUSEHOLD.
	If old mortgage: Last time, the sole mortgage or loan holder was…
MJname	*If MName = 2*
	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
	If old mortgage: Last time, the joint mortgage holders were…

MReas	*All mortgages*
	If MNumbO>0 or MNumbN>0
	
	SHOWCARD B2
	Which of these items best describe the reasons why you took out this mortgage (remortgage) or loan?
	
	CODE ALL THAT APPLY
	PROMPT AS NECESSARY
	
	    10. To help purchase this property
	    11. To make improvements or extensions to this property
	    12. To re-finance or consolidate other debts
	    13. To get a cheaper interest rate
	    14. To help make ends meet
	    15. To help purchase a second home, holiday home or a buy-to-let property
	    16. To help a family member purchase a home
	    17. To help a family member with some other major expense (e.g. university fees)
	    18. In connection with a business, or to help purchase business premises
	    19. To help purchase a major item such as a car, boat or caravan
	    20. Some other purpose

MType	*All mortgages* *If MNumbO>0 or MNumbN>0* SHOWCARD B3 (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
BridLn	*If Mtype = 8* *Another type (not listed above)* Do you have any of the following types of loans on you property.... 1. A Bridging loan, 2. A Buy to let loan, 3. Or neither of these?

LENDER	*If Ten1 = 2 or 3 'Buying with the help of a mortgage or loan' or 'Paying part rent and part mortgage (shared ownership).'* **What is the name of your mortgage or loan provider?** *LENDING ORGANISATIONS OFTEN LEND UNDER SIMILAR THOUGH DISTINCT TRADING NAMES (I.E. LLOYDS BANK/LLOYDS BANK INTERNATIONAL). PLEASE CONFIRM WITH RESPONDENT BEFORE CODING THE MOST APPROPRIATE LENDER NAME.* *FREE TEXT (for new coding frame)* ....
LENDTY	*If LENDER = 'Don't know' or' Refusal'* **Is your mortgage or loan provider...** PLEASE RECORD SUPERMARKETS (E.G. TESCO BANK) As 'A UK BANK.' *RUNNING PROBE* 1. a UK Bank 2. a Building Society 3. a Specialist Lender (including subsidiaries of Building Societies) 4. a Local Authority 5. or other (please specify)?
LENDTYO	*If LENDER = 'Other'* **Please specify the other type of organisation your mortgage or loan was provided by** ....
MEndW	*If not repayment only: (MType <> 2)* (Can I just check)) Are there any endowment policies covering the repayment of this mortgage or loan? *If old mortgage:* Last time, there were [not any] endowment policies covering the repayment of this mortgage or loan 1. Yes 2. No
MEndNum	*If MEndW = 1* How many endowment policies cover the repayment of this mortgage or loan? ENTER NUMBER

	LOOP FOR EACH ENDOWMENT POLICY AT MEndNum (LOOP FOR UP TO 5)
MEndV	*If has endowments* *If MEndW=1* Thinking about your (first/second/third etc) 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 THIS IS NOT AVAILABLE ENTER AMOUNT IN £s
MEndVb	*If MEndV=DK/Ref* SHOWCARD B5 (Looking at this card) which 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 £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MEndY	If has an endowment policy If MEndW =1 *In about how many years time will this endowment pay out?* *ENTER NUMBER OF WHOLE YEARS*
	END LOOP FOR ENDOWMENTS
MEndx	*If has an endowment policy* If MEndW =1 Do you expect (this endowment/ 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?

MInvW	
	If not repayment or not interest only mortgage with no linked investments: *(MType <> 2 or 7)* **(Can I just check) Excluding any endowment policies you may have, do you have any other linked investment policies covering the repayment of this mortgage or loan?** MORTGAGES CAN BE LINKED WITH INVESTMENTS SUCH AS PERSONAL PENSIONS, UNIT TRUSTS, PEPS AND ISAs. 1. Yes 2. No
MPolicy	*If has other investment policy* *(MInvW = 1)* **Do you expect this investment policy to pay off…** *RUNNING PROBE* 1. only part of this mortgage or loan, 2. the whole of this mortgage or loan, 3. the whole of this mortgage or loan with money to spare?

MAII	*Ask for all mortgages*
	If MNumbO>0 or MNumbN>0
	
	SHOWCARD B4
	Is your mortgage an all-in-one account?
	
	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
	
	All-in-one account: Current account mortgages
	
	• Mortgage is combined with current account and possibly other products
	• Current account and mortgage are kept in one pot which looks like 'a large overdraft'
	• You will usually be required to pay your salary into the account
	
	Examples:
	    • NatWest One
	    • Woolwich Open Plan
	
	All-in-one account: Offset Mortgages
	
	• Mortgage is linked to current account and/ or savings but in separate accounts
	
	Examples:
	    • Barclays Openplan Offset Mortgage
	    • C&G Offset Mortgage
	    • Halifax Intelligent Finance
	    • Northern Rock Connections
	
	Last time, this mortgage was…
	
	    1. Yes
	    2. No

MAIITy	*If MAII = 1* SHOWCARD B4 Is your all-in-one account mortgage, a current account mortgage or an offset mortgage? Last time, your all-in-one account mortgage was… 1. Current Account Mortgage 2. Offset Mortgage

MNeg	*If has an all in one current account mortgage* *If MAllTy = 1* 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. ENTER AMOUNT IN £s Instruction: Amount should NOT include share held by persons outside the household
MNegB	*If MNeg=DK/Ref* SHOWCARD B5 (Looking at this card) which of these categories comes closest to the negative balance or overdraft on your current account? Amount should NOT include share held by persons outside the household 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 £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more

MVal	*If does not have an all in one current account mortgage* *If MAllTy <> 1* 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)? Instruction: Amount should NOT include share held by persons outside the household. INCLUDE ANY EXTENSIONS TO A MORTGAGE OR LOAN TOTAL AMOUNT OUTSTANDING- BEFORE DEDUCTING VALUE OF ENDOWMENT ENTER AMOUNT IN £s

MValB	*If MVal=DK/Ref* SHOWCARD B5 (Looking at this card), which of these categories comes closest to the amount outstanding on your mortgage or loan? Instruction: Amount should NOT include share held by persons outside the household 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 £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MYLft	*If (MNumb>0) AND NOT(MVal=0) AND NOT(MNeg=0)* How many years does this mortgage or loan have left to run? *ENTER NUMBER OF WHOLE YEARS*
MYIfCh	*If existing mortgage and length of term is not two years shorter than at W3* *If MNumbN>0 or MNumbO>0 and (MYLft –RMyLft)>2 and RMNumb>0* Can I just check, have you extended the length or term of this mortgage in the last two years? 1. Yes 2. No
MPayM	*If mortgage on main address and not a current account mortgage* IF (MNumbN > 0 OR MNumbO > 0) AND (Mall= Yes AND (MAllTy = OffSetM OR MAllTy = DK/REF)) OR (Mall = No OR Mall = DK/REF) 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 ENTER AMOUNT IN £s

MPayB	*If MPayM=DK/Ref* SHOWCARD B6 (Looking at this card) which of these categories comes closest to the monthly repayments on your 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
MInc	*If MPayM = response or MPayB = 1 - 10* 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
MPP	*If existing mortgage unless already said has a mortgage payment protection policy* *If (MNumbO>0 or MNumbN>0) and MInc<>1 and Minc <. 6* Do you have a mortgage payment protection policy? 1. Yes 2. No
MHowPy	*All mortgages* *If MNumbO>0 or MNumbN>0* SHOWCARD B7 Please look at this card and tell me which statement best describes how the mortgage is paid? THE DEPARTMENT FOR WORK AND PENSIONS (DWP) WAS FORMERLY THE DSS 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

MArrs	*All mortgages* *If MNumbO>0 or MNumbN>0* 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?
MArrsV	*If MArrs= 3,4* How much do you think you owe now on missed or overdue payments? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
MArr2Yr	*If MArrs = 1 (up to date with payments)* **In the last two years have you fallen one or more consecutive payments behind on this mortgage or loan?** 1. Yes 2. No
MArrCl	*If Marr2Yr = 1 'Has fallen behind with payments in last 2 years, but currently up to date'* **How did you clear your arrears?** SHOWCARD B8 RECORD MULTPLE METHODS IF APPLICABLE 10. Borrowed from family/friends, 11. Cut back spending/did without, 12. Used authorised/arranged overdraft, 13. Used unauthorised overdraft, 14. Used a credit or store card(s), 15. Took out a commercial loan, 16. Remortgaged/arranged further advance 17. Used a pawn brokers or cash converters, 18. Drew money out of savings or transferred savings which had not planned to use, 19. Did some overtime/earned extra money, 20. Varies too much to say, 21. Some other way
	END LOOP FOR EACH MORTGAGE

DBurdH	*If MArrs=1*
	[*] 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?

Equity Release	
	*Data items fed forward : **R**EqYes*
	Check if still have same scheme as at W3 and/or have taken out a new arrangement. Check details of all schemes.
EqOld	*If had an equity release arrangement at Wave 3* *If **R**EqYes=1*
	At the last interview, you said that you had made an arrangement to raise money using the value of your home. Do you still have this arrangement?
	1. Yes 2. No 3. Don't know

EqNew	*If EqOld = 2 or 3* 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
EqYes	*If owning outright, buying with mortgage or paying part rent/ part mortgage and aged 55+ and no equity release scheme at W3.* *If Ten1=1,2,3 and **R**EqYes=2* 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 partner raised any income or capital from the value of your current home? EXCLUDE ANY REMORTGAGE OR TOP-UP ALREADY COVERED IN THE MORTGAGE SECTION 1. Yes 2. No
EqType	*If has an equity release arrangement* *If (EqYes = 1) or (EqNew = 1) or (EqOld=1)* SHOWCARD C1 (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? 1. A lifetime mortgage - home income plan (sometimes called mortgage annuity plan) 2. A lifetime mortgage - interest-only 3. A lifetime mortgage - roll-up 4. A lifetime mortgage - fixed repayment 5. A lifetime mortgage - shared appreciation 6. A home reversion scheme 7. Sale and rent-back (selling your property for a discount and then renting it back) 8. A private arrangement (for example with a relative) 9. In some other way Note 1 for interviewers: in most cases, only one code will apply. However, it **is** possible to have a private arrangement in addition to another type of arrangement. Note 2 for interviewers: a variant of the lifetime mortgage is known as 'drawdown'. If the interviewee says they have a drawdown mortgage, they should be coded 1,2,3,4 or 5 as appropriate, and will be asked about the drawdown element later on.

EqReas	*If new scheme* *(If EqYes= 1 or EqNew =1)* SHOWCARD C2 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
EqWhenY	*If lifetime mortgage* *(If EqType=1,2,3,4,5)* When did you take out this mortgage? ENTER YEAR
EqWhenM	*IF EqWhenY = RESPONSE* What month was that? *Enter Month* *Month lifetime mortgage/annuity taken out*
EqDraw	*If lifetime mortgage* *(If EqType=1,2,3,4,5)* Did this mortgage have a drawdown element – i.e. you can take small amounts over time rather than one lump sum at the start? 1. Yes 2. No
EqVal	*If EqDraw=2* How much was the mortgage? Last time, we recorded that this mortgage was for….. ENTER AMOUNT IN £s
EqValB	*If EqVal = DK/Ref* SHOWCARD C3 (Looking at this card), can you tell me about how much the mortgage was for? Last time, we recorded that this mortgage 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

EqValDr	*If EqDraw=1* In total, how much have you drawn down so far, if you add together the amounts that you have taken? ENTER AMOUNT IN £s
EqValDrB	*If EqValDr = DK/Ref* SHOWCARD C3 (Looking at this card), can you tell me about how much you have drawn down so far in total, if you add together the amounts that you have taken? 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
ERec	*If lifetime mortgage (EqType=1,2,3,4,5)* Do you receive regular payments from this scheme? 1. Yes 2. No
ERecMPD	*If ERec=1* What period do the regular payments usually cover? 1. One month 2. One year 97. Neither of these (EXPLAIN IN NOTE)
ERecM	*If ERec=1* How much do you receive from this scheme in this period? ENTER AMOUNT IN £s
ERecMBM	*If ErecM = DK/Ref & ERecMPD = 1* SHOWCARD C4 (Looking at this card), can you tell me about how much you receive from this scheme in this period? 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
ERecMBY	*If ErecM = DK/Ref and ERecMPD = 2* SHOWCARD C4a (Looking at this card), can you tell me about how much you receive from this scheme in this period? 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
ERecTax	*IF (ERecM=RESPONSE) OR (ERecMBM=RESPONSE) OR (ERecMBY=RESPONSE)* Is this amount before or after tax? 1. Before tax 2. After tax
EInt	*If lifetime mortgage (EqType=1,2,5)* Do you pay interest on your mortgage? 1. Yes 2. No Note to interviewers: answer should be yes for codes 1 and 2 (home income plan and interest only mortgage). May be yes for 5 (shared appreciation mortgage).
EIntFix	*If EInt=1* Is the interest on your mortgage payable… 1. As a fixed amount? 2. At a variable rate?
EIntRat	*If EInt=1* What is the interest rate on your mortgage at present? ENTER PERCENTAGE
EMSPay	*If lifetime mortgage - interest-only* *(If EqType= 2)* Have you missed any repayments of the interest?

	1. Yes 2. No

EMSArr	*If EMSPay = 1* How much do you owe in missed interest payments? (Rough estimates acceptable). ENTER AMOUNT IN £s
FRRepfix	*If fixed repayment mortgage* *(If EqType=4)* You agreed to repay the loan as a fixed amount. How much did you agree to pay? ENTER AMOUNT IN £s
SharApp	*If shared appreciation mortgage* *(If EqType=5)* You agreed to repay the loan plus a percentage of the increase in the property value. What percentage of the increase in the property value did you agree to pay? ENTER PERCENTAGE
ESharApp	*If shared appreciation mortgage* *(If EqType=5)* If you sold your home today, roughly how much would this percentage be worth in cash terms – i.e. how much would you have to pay the lender in addition to the loan? ENTER AMOUNT IN £s If property has fallen in value, enter zero.

ERvReg	*If has home reversion scheme* *(If EqType=6)* Did you receive a one-off payment (cash lump sum) or do you get regular payments, or both? 1. One off payment (cash lump sum) 2. Regular payments
ERvSum	*If one off payment* *(If ERvReg=1)* How much was this one-off payment? ENTER AMOUNT IN £s
ERvSumB	*If ERvSum = DK/Ref* SHOWCARD C3 (Looking at this card) can you tell me about 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

ERvRecPD	*If regular payments* *(If ERvReg=2)* What period do these regular payments usually cover? 1. One month 2. One Year 97. Neither of these (EXPLAIN IN NOTE)
ERvRec	*If regular payments* *(If ERvReg=2)* How much do you receive in regular payments in this period? ENTER AMOUNT IN £s
ERvRecBM	*If ERvRecPd= 1 & ERvRec = Ref/DK* SHOWCARD C4 (Looking at this card), can you tell me about how much you receive in regular payments in this period? 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
ERvRecBY	*If ERvRecPd= 2 & ERvRec = Ref/DK* SHOWCARD C4a (Looking at this card), can you tell me about how much you receive from this scheme in this period? 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
ERvTax	*IF (ERvRec = RESPONSE) OR (ERvRecBM = RESPONSE) OR (ERvRecBY = RESPONSE)* Is this amount before or after tax? 1. Before tax 2. After tax

ERvRent	*If has home reversion scheme* *If EqType=6)* Do you pay rent to remain in your home with this home reversion scheme? 1. Yes 2. No
ERentAm	*If ERvRent=1* How much rent do you pay per month? ENTER AMOUNT IN £s
ERentB	*If ERentAm = Ref/DK* SHOWCARD C4 (Looking at this card), can you tell me about 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
ERvPrp	*If has home reversion scheme* *(If EqType =6)* What proportion of your property did you sell when you took out this scheme? Last time, we recoreded that you sold… % of your property when you took out this scheme. ENTER PERCENTAGE
SRBWhenY	*If sale and rent-back* *(If EqType=7)* When did you sell your property? ENTER YEAR
SRBWhenM	*If sale and rent-back* *(If EqType=7)* What Month was that? ENTER MONTH
SRBPerc	*If sale and rent-back* *(If EqType=7)* Roughly what percentage of the property value did you get when you sold it? ENTER PERCENTAGE

EPrvPay	*If has a private arrangement or other/unknown type of scheme (If EqType= 8, 9 or DK)* Do you receive regular payments from this (private) arrangement(s)? 1. Yes 2. No
EPrVal	*If EPrvPay=1* How much do you usually receive? Last time, we recored that you usually receive… ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT
EPrPer	*If EPrVal = Response* What period do these payments usually cover? Last time, we recorded that these payments were 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)
EOthReg	*If does not receive regular payments* *If EPrvPay = 2* 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
EOthRVa	*If EOthReg = 1* How much did you receive? ENTER AMOUNT IN £s

EOthRVb	*If EOthRVa = DK/Ref* SHOWCARD C3 (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
PRRepay	*If private arrangement or other/unknown* *(If EqType= 8, 9 or DK)* Did you agree how you will repay the loan? 1. Yes – I agreed to pay a fixed amount of money to the lender 2. Yes – I agreed to pay the lender a percentage of the value of the property 3. No – I did not agree how I would repay the lender
PRRepfix	*If PRRepay=1* How much did you agree to pay the lender? ENTER AMOUNT IN £s
PRReppc	*If PRRepay=2* What percentage of the property value did you agree to pay the lender? ENTER PERCENTAGE

Household goods, collectibles and vehicles		Page 42
	*Data items fed forward : **R**GContVb; **R**VCarN*	
GCPream	*Ask all* 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.	
GCollec	*Ask all* 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	
GCollV	*If GCollec=1* What is your estimate of the current market value of these items, even if you do not intend to sell them? ENTER VALUE IN £s	
GCollVb	*If GCollV= DK/Ref* SHOWCARD D1 (Looking at this card), can you tell me the approximate market value of these items? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 or more	

GContVb	*Ask all*
	SHOWCARD D2
	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 to £9,999 3. £10,000 to £19,999 4. £20,000 to £29,999 5. £30,000 to £39,999 6. £40,000 to £49,999 7. £50,000 to £74,999 8. £75,000 to £99,999 9. £100,000 to £199,999 10. £200,000 or more
VCarN	*Ask all*
	How many cars, vans or motorbikes, if any, do you [or members of your household] own? Please exclude lease vehicles and company vehicles.
	ENTER NUMBER
	IF MORE THAN 5 VEHICLES OWNED, PLEASE ENTER ACTUAL NUMBER HERE. A TOTAL VALUE FOR REMAINING VEHICLES WILL BE COLLECTED AT VREMV

LOOP FOR EACH VEHICLE (ALLOW FOR UP TO 5 VEHICLES)	
VType	*If VCarN >= 1* Thinking about the [first/second/third] vehicle, is it … RUNNING PROMPT 1. a Car 2. a Van 3. or, a Motorbike?
VEstV	*If VCarN >= 1* What is your estimate of the market value of this car/ van/ motorbike, excluding the value of any personalised number plates and Mobility Cars? ENTER AMOUNT IN £s
VEsVb	*If VEstV = DK/Ref* SHOWCARD D3 (Looking at this card), what do you think is the approximate market value of the car/ van/ motorbike? 1. Less than £500 2. £500 to £999 3. £1,000 to £1,999 4. £2,000 to £2,999 5. £3,000 to £4,999 6. £5,000 to £9,999 7. £10,000 or more
END LOOP	

VRemV	*If VCarN > 5 or VCarN = DK* 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 SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
VPers	*If VCarN >0 or VCarN = DK* Do you (or other members of your household) own any personalised or valuable number plates? 1. Yes 2. No
VPerV	*If VPers = 1* About how much are (all) the personalised number plates worth? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
VOTyp	*Ask All* Do you (or other members of your household) own any of the following? CODE ALL THAT APPLY 1. Caravan/trailer 2. Boat 3. Plane 4. Bicycle 5. Other type of vehicle, excluding leased and company vehicles (please specify) 6. None of these
VOTyO	If VOTyp=5 ENTER DETAILS OF OTHER VEHICLE
VOVal	*If has other vehicle(s)* *If VOTyp=1-5* If you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], about how much in total would you get for [it/them] before paying off any money owing? ENTER AMOUNT IN £s

VOVIB	*If VOVal = DK/ Ref* SHOWCARD D4 (Looking at this card), can you tell me about how much 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
Household Budget/Current financial planning	
OBInt	*If part of a couple* *(If xMarSta = Marrliv, or xMarSta = CivPar, or LivWth12 = Yes, or DVCouple = Yes* I would now like to ask you a question about your household finances.
OFinal	*Ask if part of a couple* *(If xMarSta = Marrliv, or xMarSta = CivPar, or LivWth12 = Yes, or DVCouple = Yes* [*] In your household who has the final say in big financial decisions? PLEASE CODE APPROPRIATE RESPONSE 1. HRP 2. Partner 3. Both 4. Other

INDIVIDUAL QUESTIONNAIRE

Country of Birth, Ethnicity, Sexual Identity and Religion	

HCoBa	*Ask new household members only*
	If NewPerson=1
	
	In which country were you/ was (name) born?
	
	IF RESPONDENT SAYS BRITAIN, PROBE FOR COUNTRY.
	
	Common Codes
	    921 England
	    924 Wales
	    923 Scotland
	    922 Northern Ireland
	    372 Republic of Ireland
	    404 Kenya
	    288 Ghana
	    566 Nigeria
	    388 Jamaica
	    50 Bangladesh
	    356 India
	    586 Pakistan
	    997 All other countries

HCoBb	*If HCoBa=997* TYPE IN COUNTRY
HCoBc	*If HCoBa=997* PRESS <SPACE BAR> TO ENTER THE CODING FRAME PRESS <ENTER> TO SELECT CODE AND ENTER AGAIN TO CONTINUE
EthE	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = England)* What is your ethnic group? Choose one option that best describes your ethnic group or background. White 1.English / Welsh / Scottish / Northern Irish / British* 2.Irish 3.Gypsy or Irish Traveller 4.Any Other White background, *please describe* Mixed / Multiple ethnic groups 5.White and Black Caribbean 6.White and Black African 7.White and Asian 8.Any other Mixed / multiple ethnic background, *please describe* Asian / Asian British 9.Indian

	10. Pakistani 11. Bangladeshi 12. Chinese 13. Any other Asian background, *please describe* Black / African / Caribbean / Black British 14. African 15. Caribbean 16. Any other Black / African / Caribbean background, *please describe* Other ethnic group 17. Arab 18. Any other ethnic group, *please describe* **Alternate ordering according to country on the sample file*
EthW	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = Wales)* What is your ethnic group? Choose one option that best describes your ethnic group or background. White 1. English / Welsh / Scottish / Northern Irish / British* 2. Irish 3. Gypsy or Irish Traveller 4. Any Other White background, *please describe* Mixed / Multiple ethnic groups 5. White and Black Caribbean 6. White and Black African 7. White and Asian 8. Any other Mixed / multiple ethnic background, *please describe* Asian / Asian British 9. Indian 10. Pakistani 11. Bangladeshi 12. Chinese 13. Any other Asian background, *please describe* Black / African / Caribbean / Black British 14. African 15. Caribbean 16. Any other Black / African / Caribbean background, *please describe* Other ethnic group 17. Arab 18. Any other ethnic group, *please describe*
EthS	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = Scots)*

	What is your ethnic group? Choose one option that best describes your ethnic group or background. White 1.English / Welsh / Scottish / Northern Irish / British* 2.Irish 3.Gypsy or Irish Traveller 4.Any Other White background, *please describe* Mixed / Multiple ethnic groups 5.White and Black Caribbean 6.White and Black African 7.White and Asian 8.Any other Mixed / multiple ethnic background, *please describe* Asian / Asian British 9.Indian 10.Pakistani 11.Bangladeshi 12.Chinese 13.Any other Asian background, *please describe* Black / African / Caribbean / Black British 14.African 15.Caribbean 16.Any other Black / African / Caribbean background, *please describe* Other ethnic group 17.Arab 18.Any other ethnic group, *please describe*
EthOth	*If EthE/EthW/EthS = 4, 8, 13, 16, 18* Please can you describe your ethnic group? Interviewer instruction - enter description of ethnic group
Eth02	Press <space bar> to enter the coding frame Press enter to select code and enter again to continue
SIDFtFQn	Ask all 16+ except proxies *(If status = Resident & If Persprox = 1 & DVage >75)* For {Name}, please use showcard {CardNo} Please hand the showcard to {Name}. Which of the options on this card best describes how you think of yourself? Please just read out the number next to the description.

SIDTUQn	*IF (SIDFtFQn = EMPTY) AND (IntrType = Tu)* I will now read out a list of terms people sometimes use to describe how they think of themselves. Read list to end without pausing. Note that 'Heterosexual or Straight' is one option; 'Gay or Lesbian' is one option. Heterosexual or Straight, Gay or Lesbian, Bisexual, Other As I read the list again please say 'yes' when you hear the option that best describes how you think of yourself. Pause briefly after each option during second reading. Heterosexual or Straight Gay or Lesbian Bisexual Other?
ReligE	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = England)* What is your religion? England 1.No religion 2.Christian (including Church of England, Catholic, Protestant and all other Christian denominations) 3.Buddhist 4.Hindu 5.Jewish 6.Muslim 7.Sikh 8.Any other religion (please describe)
ReligW	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = Wales)* What is your religion? Wales 1.No religion

	2.Christian (all denominations) 3.Buddhist 4.Hindu 5.Jewish 6.Muslim 7.Sikh 8.Any other religion (please describe)
ReligS	*Ask all except proxies* *(If Persprox =1 & If:Status = resident and Country = Scots)* What is your religion? <u>Scotland</u> 1.No religion 2.Church of Scotland 3.Roman Catholic 4.Other Christian 5.Buddhist 6.Hindu 7.Jewish 8.Muslim 9.Sikh 10.Any other religion (please describe)
ReligSpec	*If 'other' religion* *(If ReligE=8/ReligS=10/ReligW=8)* Please describe your Religion? Type in Religion
ReligO	 Press <Space bar> to enter the coding frame Press <Enter> to select code and enter again to continue

Social Well Being	
SubWelpre	Next I would like to ask you four questions about your feelings on aspects of your life. There are no right or wrong answers
Subpost	Thank you, that is the end of this section of questions.
Subpre2	For each of these questions I'd like you to give an answer on a scale of nought to 10, where nought is 'not at all' and 10 is 'completely.
Satis	*If Persprox=1* Overall, how satisfied are you with your life nowadays? Where nought is "not at all satisfied "and 10 is" completely satisfied" Answer from 0 to 10
Worth	*If Persprox=1* Overall, to what extent do you feel that the things you do in your life are worthwhile? Where nought is "not at all worthwhile" and 10 is "completely worthwhile" Answer from 0 to 10
Happy	*If Persprox=1* Overall, how happy did you feel yesterday? Where nought is" not at all happy" and 10 is "completely happy" Answer from 0 to 10
Anxious	*If Persprox=1* On a scale where nought is "not at all anxious" and 10 is "completely anxious", overall, how anxious did you feel yesterday? Answer from 0 to 10.

Economic status	
	Data items fed forward : RWrking; RJbAway, RSchemeET; ROwnBus; RRelBus; REverWk
Wrking	*Ask all* Did you do any paid work in the seven days ending Sunday the (n), either as an

	employee or as self-employed? 1. Yes 2. No
SchemeET	*If (not in paid work) and (Female and aged 16-59 or male and aged 16-64)* *If Wrking=2 and (Sex=2 and DVAge<60) or (Sex=1 and DVAge<65)* Were you on a government scheme for employment training? 1. Yes 2. No
JbAway	*If (not in paid work) and (not on gov. Scheme)* *If Wrking=2 and SchemeET=2* Did you have a job or business that you were away from? 1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
OwnBus	*If (not in paid work) and (not on gov. Scheme) and (not away from job)* *If Wrking=2 and SchemeET=2 and JbAway=2,3* Did you do any unpaid work in that week for any business that you own? 1. Yes 2. No
RelBus	*If (not in paid work) and (not on gov. Scheme) and (not away from job) and (not doing unpaid work in own business)* *If Wrking=2 and SchemeET=2 and JbAway=2,3 and OwnBus=2* ....or that a relative owns? 1. Yes 2. No
Looked	*If (not in unpaid work) and (not on gov. Scheme) and (not away from job) and (not doing unpaid work in own or relative's business) and (not waiting to take up a job)* *If Wrking=2 and SchemeET=2 and JbAway=2 and OwnBus=2 and RelBus=2* Thinking of the 4 weeks ending Sunday the (n), were you looking for any kind of paid work or government training scheme at any time in those 4 weeks? 1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
StartJ	*If (looked for work in last 4 weeks) or (waiting to take up a job)* *If Looked =1,3 or JbAway=3* If a job or a place on a government scheme had been available in the week ending Sunday the (n) would you have been able to start within 2 weeks? 1. Yes 2. No

LKTime	*If (looked for work in last 4 weeks) or (waiting to take up a job)* *If Looked =1,3 or JbAway=3* How long have you been 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
YInAct	*If (not looked for a job in last 4 weeks) or (not available to start work in next 2 weeks)* *or (waiting to take up a job but not available to start work in next 2 weeks)* *If Looked=2 or StartJ=2* 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
WkBetw	*If not classified as currently working and not working at W3 and aged under 80* *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* 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
MRecJb	*If not classified as currently working but working at W3* *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))* 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
SamJb	*If currently working and working at W3* *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)* 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
SamEmp	*If (Samjob = 1) and employee at Wave 3* *If SamJob = 1 and RStat=1* And are you still working for the same employer?

	1. Yes 2. No
PerNoWk	*If currently working and working at Wave 3* *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)* In the last two years, have you had any periods of unemployment or reduced pay? 1. Yes 2. No
EverWk	*If not interviewed at W3 and not currently working* *If RPersProx<> response and (Wrking=2 or JbAway=2 or OwnBus=2 or RelBus=2 or SchemeET=2)* Have you ever had a paid job, apart from casual or holiday work? 1. Yes 2. No
DtJbL	*If not interviewed at W3 and has ever worked* *If RPersProx<> response and EverWk = 1* When did you leave your last paid job? FOR DAY NOT GIVEN......ENTER 15 FOR DAY FOR MONTH NOT GIVEN......ENTER 6 FOR MONTH
NumJob	*If currently working* *If Wrking=1 or JbAway=1 or OwnBus=1* 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
Industry, occupation, employment status and socio-economic classifications	
	Data items fed forward : RIndD; ROccT; ROccD; RStat; RSvise; REmpN; RSolo; RSEmN; ROneTen
Ask if new respondent OR no occupation recorded at W3 OR has changed job since W3 (SamJob=2 or SamEmp=2). *If same job as at W3, feed forward W3 responses at SameJob*	
PreA	*If respondent has more than one job* *If (Wrking=1 or JbAway=1 or OwnBus=1) and NumJob<>1* The following questions refer to your main job. DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION
PreL	*If not currently working, but has ever worked* *If (Wrking=2 or JbAway=2,3 or Ownbus=2) and EverWk=1*

	The following questions refer to your most recent main job. DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION
SameJob	*If (currently working or has ever worked) and answered section at W3* *If **R**IndD = response and (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1)* 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. [**R**IndD] describes what your firm/organisation mainly makes or does? 2. [**R**OccT] describes your (main) job? 3. [**R**OccD] describes what you mainly do in your job? 4. You are [self-employed/ working as an employee]? 5. [**R**SviseDsc] describes your supervision of the work of other employees? 6. [**R**EmpN/**R**SemN/**R**OneTen] people worked for [you/ your employer] at the place where you worked? 7. None of these apply
DVSame	Derived – No difference to job 1. Yes, if selected all 1-6 to SameJob 2. No otherwise
IndD	*If currently working or had a job in the past and either not interviewed at W3 or changed job since W3.* *If (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1) and (**R**IndD<>response or SameJob<>1)* What did the firm/ organisation you worked for mainly make or do (at the place where you worked)? DESCRIBE FULLY – PROBE MANUFACTURING OR PROCESSING OR DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE OR RETAIL ETC.
Sector	*If currently working* *If Wrking = 1* 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?
Sectr2	*If Sector = 2* SHOWCARD E1 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
OccT	*If currently working or had a job in the past and either not interviewed at W3 or changed job since W3.* *If (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1) and (ROccT<>response or SameJob<>2)* What was your (main) job (in the week ending Sunday the n)?
OccD	*If currently working or had a job in the past and either not interviewed at W3 or changed job since W3.* *If (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1) and (ROccD<>response or SameJob<>3)* What did you mainly do in your job? RECORD SPECIAL QUALIFICATIONS/TRAINING NEEDED TO DO THE JOB
Stat	*If currently working or had a job in the past and either not interviewed at W3 or changed job since W3;* *If (Wrking=1 or JbAway=1 or SchemeET=1 or OwnBus=1 or RelBus=1 or EverWk=1) and (RStat<>response or SameJob<>4)* (And) were you working as an employee or were you self-employed? 1. Employee 2. Self-employed
SVise	*If Stat = 1 and SameJob<>5* 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. TEACHERS, NANNIES, CHILDMINDERS - ANIMALS - SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS 1. Yes 2. No
SViseDsc	*If SVise=1* Please describe the type of responsibility you have for supervising the work of other employees. PROBE FOR WHO AND WHAT IS BEING SUPERVISED.
EmpN	*If Stat =1 and SameJob <>6*

	How many people worked for your employer at the place where you worked - 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 between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
Solo	*If Stat = 2* ASK OR RECORD Were you working on your own or did you have employees? Last time we recorded that you worked… 1. On own/with partner(s) but no employees 2. With employees
SemN	*If Stat = 2 and SameJob<>6* and Solo=2 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 between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
OneTen	*If* (EmpN=1 and SameJob<>6) OR (Solo=2 AND SemN=1 and SameJob<>6) ASK OR RECORD May I just check, what the exact number was? Last time we recorded that…
FtPtWk	*If currently working or ever worked* *If Wrking=1 or EverWk=1* In your (main) job were you working: Last time, we recorded that you worked [full-time/part-time] in your main job RUNNING PROMPT 1. full time 2. or part-time?
WkHrs	*If currently working*

	If Wrking =1 or JbAway=1 or OwnBus=1 or RelBus=1 or SchemeET=1 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 ENTER NUMBER OF HOURS
WkHrsIr	*If WkHrs = 96* On average, about how many hours per week do you work, excluding meal breaks? ENTER NUMBER OF HOURS
EmpStY	*If Stat = 1* *If not interviewed at W3 or no answer at EmpStY or has changed employer (REmpStY<> response and (SamJob=2 or SamEmp=2))* In which year did you start working continuously for your current employer? ENTER YEAR *If EmpStY answered at W3 and has not changed employer (REmpStY=response and (SamJob=1 and SamEmp=1))* Last time you said that you started working continuously for your current employer in ….. Is that correct? ENTER YEAR
SEmpStY	*If self-employed and (not interviewed at W3 or employee at W3)* *If Stat=2 and (RPersProx<>response or RStat=1)* 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. ENTER YEAR
PermJb	IF (((Wrking=Yes) OR (JbAway = Yes) OR (OwnBus = Yes) OR (RelBus = Yes) OR (SchemeET = Yes)) AND Stat = Emp) Do you hold your (main) job on a permanent or temporary contract? 1. Permanent 2. Temporary 3. Fixed term contract 4. No employment contract

Education /Work History	
TEA	*If aged 19 or over, or aged 16-18 years and not in FT education and not recorded at W3* *If FtEd<>1 and Trainee<>1 and (**R**PersProx<>1 or **R**TEA<>Response)* I now have a few questions about qualifications. First, at what age did you complete your continuous full-time education? ENTER AGE Code 97 if no education Code 96 if still in education
PNoWk	*If 19 or over, or 16-18 years and not in FT education AND less than 75 years AND has ever had a paid job* *If FtEd<>1 and Trainee<>1 and DVAge<75 and (DVILO3a=1 or EverWk=1 or **R**DVILO3a=1 or **R**EverWk=1)* 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
PNoWkLn	*If PNoWk=1* 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
EdAttn1	*Ask all* *If **R**Persprox<>1 or **R**EdAttn1<>Response* (And) do you have any educational qualifications for which you received a certificate? *If **R**PersProx=1 and **R**EdAttn1=response* In the last two years, have you gained any new educational qualifications for which you received a certificate? 1. Yes 2. No
EdAttn2	*Ask all* *If **R**Persprox<>1 or **R**EdAttn1<>response* (And) do you have any professional, vocational or other work-related qualifications for which you received a certificate? *If **R**PersProx=1 and **R**EdAttn1=response* 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
EdAttn3	*If EdAttn1=1 or EdAttn2=1* *If **R**Persprox<>1 or **R**EdAttn1<>Response* Was your highest qualification... RUNNING PROMPT *If **R**PersProx=1 and **R**EdAttn1=response* 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?
Enroll	*Ask all* Are you at present (at school or 6th form college or) enrolled on any full-time or part-time education course, 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
Attend	*If Enroll = 1* And are you… RUNNING PROMPT 1. still attending 2. waiting for term to (re) start 3. or, have you stopped going?
Course	*If Attend = 1 or 2* 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

Business Assets	

Emp. Status & Business accounts	
LOOP For each job (up to a max of 3)	
BType	*If currently working* *If Wrking = 1 or JbAway = 1 or OwnBus = 1* SHOWCARD E2 Now, thinking of your (first/second/third) job, please look at this card and tell me which of these best describes your employment situation in this job. Last time we recorded that you were… IF MORE THAN 3 JOBS, INCLUDE THE 3 OF GREATEST FINANCIAL IMPORTANCE CODE ONE ONLY 1. Employee 2. Sole director of my own company 3. Director of a company 4. Partner in a business or professional practice 5. Self-employed in another way
BDirNI	*Ask if a director* *(If BType = 2 or 3)* In this job, are your National Insurance contributions deducted at source? Last time we recorded that… 1. Yes 2. No
BOwn	*Ask if a director of a company* *(If BType = 3)* Do you own part of this business? Last time we recorded that… 1. Yes 2. No
BPropn	*If a sole director, a partner or a director who owns part of the business* *If BType =2, 4 or (BType=3 and BOwn =1)* What percentage of this business do you own? Last time we recorded that… ENTER PERCENTAGE
BAccsA	*Ask if sole director or a partner or a director who owns part of the business* *If BType =2, 4 or (BType=3 and BOwn =1)* In this business, are annual accounts prepared? INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that… 1. Yes 2. No 3. Not yet, but will be

BAccsB	*Ask if other self-employed (BType = 5)* Do you prepare annual business accounts? INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that… 1. Yes 2. No 3. Not yet, but will be
BPart	*If prepares accounts and not partner in a business or practice* *If (BAccsA=1 or BAccsB=1) and (BType <>4)* Are you working on your own account or are you in partnership with someone else? Last time we recorded that… 1. Own account (sole owner) 2. In partnership
BPartnr	*If in partnership* *(If BPart = 2 or BType = 4)* The questions that follow are about just your own share of the business, that is, not including your partner's share.
BAccBeg	*Ask if accounts are prepared* *(If BAccsA=1 or BAccsB = 1)* What is the most recent period for which accounts have been prepared? ENTER YEAR FOR BEGINNING OF PERIOD
BAccBegM	*If BaccBec=RESPONSE* NOW ENTER THE MONTH
BDocs	*Ask if accounts are prepared* *(If BAccsA=1 or BAccsB = 1)* 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 HM Revenue and Customs. CODE DOCUMENT CONSULTED; CODE FIRST TO APPLY 1. Notice of Tax assessments 2. Annual accounts (incl. summary) 3. Tax Return (self-employment section) 4. Some other document 5. No document consulted.

BProfit	*If BAccsA=1 or BAccsB=1*
	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
	ENTER AMOUNT IN £s
BPrfLoss	*If BProfit >0*
	Did the answer in the previous question refer to profit or loss?
	1. Profit/earnings
	2. Loss
BTax	*If profit/ earnings*
	(If BPrfLoss=1)
	Can I just check, is that figure before the deduction of income tax?
	1. Yes (before tax)
	2. No (after tax)
BNatIns	*If the profit is after tax*
	(If BTax=2)
	And is that 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)
BBefore	*If the profit is after tax*
	(If BTax = 2)
	What was (your share of) the profit before tax [and lump sum National Insurance deductions]?
	ENTER AMOUNT IN £s
Business details/ value	
In LOOP for each job (up to a max of 3)	
BCarry	*Ask all self-employed except where do not own any of business*
	If BType<>1 and NOT(BOwn = 2) and LOOP = 1 and (EmpN=1-9 or SemN=1-9)
	RECORD WHETHER OK TO CARRY DETAILS ABOUT COMPANY SIZE FROM MAIN JOB SECTION INTO THE FOLLOWING QUESTIONS ABOUT THE (FIRST) BUSINESS.

	1. Yes 2. No
Bsize	*Ask all self-employed except where do not own any of business* *If (Btype<>1) and NOT(BOwn = 2)* *(if BCarry = 1 – details carried forward from EmpN or SEmN)* SHOWCARD E3b Can I just check, how many people do you employ/are employed in this business – is it… RUNNING PROMPT 1. None 2. 1 to 9 3. 10 to 19 4. 20 to 49 5. 50 to 249 6. 250 to 499 7. 500 or more 8. DK, but less than 25 (SPONTANEOUS ONLY) 9. DK, but between 25 and 499 (SPONTANEOUS ONLY) 10. DK, but 500 or more (SPONTANEOUS ONLY)
BEmpN	*Ask if BSize = 2* *(if BCarry =1 - details carried forward from OneTen)* ASK OR RECORD May I just check, what was the exact number?
BYear	*Ask all self-employed except where do not own any of business* *(If BType<>1) and NOT(BOwn = 2)* In what year did you start or acquire this business? Last time we recorded that… ENTER YEAR
BStart	*Ask only if new self employed business (not recorded at W3)* *Ask all self-employed except where do not own any of business* *If Stat=2 and (BType<>1) and NOT(BOwn = 2) and **R**Stat<>2* SHOWCARD E4 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

BFund	*If BStart=1,2,3* SHOWCARD E5 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
BRetire	*Ask all self-employed except where do not own any of business* *(BType<>1) and NOT(BOwn = 2)* 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?
BDebts	*Ask all self-employed except where do not own any of business* *If BType<>1 and NOT(BOwn = 2)* The following questions are about any debts or liabilities your business may have, and the value of your business. In total, what does the business owe on debts and liabilities? INCLUDE LOANS AND MORTGAGES, PAYABLES, DEFERRED TAXES, ACCRUED PAYROLL, ETC ENTER AMOUNT IN £s
BOwed	*Ask all self-employed except where do not own any of business* *If BType<>1 and NOT(BOwn = 2)* What is the total amount of any debts owed to the business, including all outstanding invoices and bad debts? ENTER AMOUNT IN £s

BVal	*Ask all self-employed except where do not own any of business* *If BType<>1 and NOT(BOwn = 2)* If you sold your 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 ENTER AMOUNT IN £s

BValB	*If BVal = DK/Ref* SHOWCARD E6b Looking at this card, 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 £49,999 4. £50,000 to £99,999 5. £100,000 to £249,999 6. £250,000 to £499,999 7. £500,000 to £999,999 8. £1,000,000 to £1,999,999 9. £2,000,000 to £4,999,999 10. £5 million or more
	END OF LOOP FOR BUSINESS ASSETS

Income from previous sale of business	
BPast	*Ask all* 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
BSellYr	*If BPast = 1* In which year did you sell your business, or part of a business?

BSellAm	*If BPast = 1*
	Can you tell me how much income you received from selling your business, or part of a business?
	ENTER AMOUNT IN £s
BSellAB	*If BSellAm = DK/Ref*
	SHOWCARD E6 Looking at this card, can you tell me which one of these categories comes closest to the amount you received for selling your business, or part of a business? 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more
BSellTx	*If BSellAm or BSellAB = response*
	And was this amount before or after tax? 1. Before tax 2. After tax

Any other business interests

BMoreBus	*Ask all*
	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
BWorth	*If BMoreBus=1*
	About how much is your share of this business worth after deducting any outstanding debts ENTER AMOUNT IN £s

BWorthB	*If BWorth = DK/Ref* SHOWCARD E6 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

Employment income for main job

PayPer	*If employee or director of company who pays NI at source* *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 (Stat=1 and (Wrking=1 or JbAway=1 or SchemeET=1))* 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 (EXPLAIN IN A NOTE <CTRL> + <M>)
PayAmt	*If PayPer <=52* How much is 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 [pay period]. SUGGEST RESPONDENT CONSULTS PAYSLIP £99,999,995 or more = 99999995 no pay received yet = 99999996 no usual amount (per pay period) = 99999997 ENTER AMOUNT IN £s

PayAmA	*If PayAmt= 99999997 OR (PayPer > 52 and PayAmt <>99999996)*
	On average, how much is your 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 ENTER AMOUNT IN £s
PayEsP	*If PayPer <=52 AND (PayAmt = DK/Ref or PayAmA = DK/Ref)*
	SHOWCARD E7B (Part 1 and Part 2) 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 [pay period]. REFER RESPONDENT(S) TO BOTH SHOWCARDS
PayEsM	*If PayPer >52 and (PayAmt = DK/Ref or PayAmA = DK/Ref)*
	SHOWCARD E7 (Part 1 and Part 2) 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. REFER RESPONDENT(S) TO BOTH SHOWCARDS
GrsPay	*If PayPer <= 52 and PayAmt<> 99999996 and PayAmA<> 99999996*
	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 pay period) = 99999997 ENTER AMOUNT IN £s
GrsPyA	*If (GrsPay = 99999997 or PayPer > 52) and NOT(PayAmt= 99999996 or PayAmA= 99999996)*
	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. £99,999,995 or more = 99999995 no usual amount (per month) = 99999997 ENTER AMOUNT IN £s

GrsPyF	*If PayAmt= 99999996 or PayAmA= 99999996* How much will your gross earnings be per month before any deductions? £99,999,995 or more = 99999995 no usual amount (per month) = 99999997 ENTER AMOUNT IN £s
GrsEsP	*If PayPer <=52 and (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)* SHOWCARD E7 (Part 1 and Part 2) Looking at this card, can you give me an estimate of your usual gross earnings per [pay period] before any deductions? REFER RESPONDENT(S) TO BOTH SHOWCARDS
GrsEsM	*If PayPer >52 and (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)* SHOWCARD E7 (Part 1 and Part 2) Looking at this card, can you give me an estimate of your usual gross earnings per month before any deductions? REFER RESPONDENT(S) TO BOTH SHOWCARDS
PayInc	*If employee or director of company who pays NI at source* *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 (Stat=1 and (Wrking=1 or JbAway=1 or SchemeET=1))* SHOWCARD E8 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
SmtPen	*If an employee (Stat=1)* 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
PaySlp	*If an employee (Stat=1)* CODE WHETHER PAYSLIP WAS CONSULTED PAYSLIP SHOULD BE WITHIN PAST 3 MONTHS 1. Pay slip consulted by respondent only, not by interviewer 2. Pay slip consulted by interviewer and respondent

	3. Pay slip not consulted
PayBon	*If PayPer <>97* 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 REGULAR BONUSES/COMMISSION (EG. WEEKLY/MONTHLY) NORMALLY INCLUDED IN PAY EXCLUDE SHARES AND VOUCHERS 1. Yes 2. No

BonAmt	*If PayBon = 1* What was the total amount you received in the last 12 months (that is since date 1 year ago)? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
BonTax	*If PayBon = 1* Was this amount … RUNNING PROMPT 1. Before tax, 2. or, after tax?
EmShar	*Ask if an employee or Director who pays NI* *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 (Stat=1 and (Wrking=1 or JbAway=1 or SchemeET=1))* 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

Self-employment income for main job	
The section on Profit or Loss shown on Business Accounts is included in the Business Assets section.	
SEInt	*Ask if self employed or director who does not pay NI* *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))* 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.
SEAmt	*Ask if self employed or director who does not pay NI* *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))* 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 ENTER AMOUNT IN £s

SEPer	*If SEAmt > 0 and <=99999997*
	
	What period does this cover
	
	   1. One week
	   2. Two weeks
	   3. Three weeks
	   4. Four weeks
	   5. Calender 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

SEAmK	*If SEAmt = DK/RF* CODE WHETHER RESPONDENT WILL ANSWER WEEKLY OR MONTHLY BANDED INCOME QUESTION 1. Weekly 2. Monthly

SEEsW	*If SEAmK = 1* SHOWCARD E9 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
SEEsM	*If SEAmK = 2* SHOWCARD E10 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
GrsSEMJB	*Ask if self employed or director who does not pay NI* *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))* 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 ENTER AMOUNT IN £s

GrossPer	*IF GrsSEMJb = Response and GrsSEMJb>0*
	How long does this cover
	1. One week
	2. Two weeks
	3. Three weeks
	4. Four weeks
	5. Calender month
	7. Two calendar months
	8. Eight times a year
	9. Nine times a year
	10. Ten times a year
	13. Three months/13 weeks
	26. Six months/26 weeks
	52. One year/12 months/52 weeks
	90. Less than one week
	95. One off/lump sum
	97. None of these: Explain in a note
GrsAmk	*IF Grssemjb=DK/REF*
	Code whether respondent will answer weekly or monthly banded income questions
	1. Weekly
	2. Monthly
GrSEEsW	*IF GrsAmK = 1*
	SHOWCARD E9
	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
GrSEEsM	*IF GrsAmK = 2*
	SHOWCARD E10
	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
SEAmL	*If SEAmt = -1* 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? ASK OR RECORD ENTER AMOUNT IN £s

SEPeL	*If SEAmt=-1 and SEAmL = Response*
	
	What period does this cover
	
	   1. One week
	   2. Two weeks
	   3. Three weeks
	   4. Four weeks
	   5. Calender month
	   7. Two calendar months
	   8. Eight times a year
	   9. Nine times a year
	   10. Ten times a year
	   13. Three months/13 weeks
	   26. Six months/26 weeks
	   52. One year/12 months/52 weeks
	   90. Less than one week
	   95. One off/lump sum
	   97. None of these: Explain in a note

Other earnings	
SJob2	*Ask all* 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
SjEmp	*Ask if respondent has other jobs* *(If SJob2 =1)* In that job/ those jobs do you work as an employee or are you self-employed? CODE ALL THAT APPLY

	1. Employee 2. Self-employed
SjNet	*Ask if doing other jobs as employee* *(If SjEmp = 1)* 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? ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
SjGrs	*Ask if doing other jobs as employee* *If SjEmp = 1 and SjNet>0* 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? ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
Sj12N	*Ask if did not earn anything in the last month* *(If SjNet=0)* In the last 12 months, that is since (date), how much have you earned per month on average as an employee from your other/occasional job(s) after deductions for tax and National Insurance (i.e. net)? ENTER AMOUNT IN £s IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
Sj12G	*Ask if did not earn anything in the last month* *(If SjNet=0)* 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)? ENTER AMOUNT IN £s IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
SjSeG	*Ask if doing other jobs as self-employed* *(If SjEmp = 2)* 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? ENTER AMOUNT IN £s IF MADE NO PROFIT ENTER 0 THERE IS NO BANDED SHOWCARD FOR THIS QUESTION

Income from Benefits and Tax Credits	
Benefit Section amended for Year 2 Wave 4 – July 2013 **Please see Appendix B for the Year 1 Benefit Section**	

BenIntro	*Ask all* I am now going to ask some questions about state retirement pensions, benefits, tax credits and allowances, which are payments made by government, local councils and related organisations.
WAgeBen	*IF AGE >= 16 & BenIntro = 1* WORKING AGE BENEFITS 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? SHOW CARD F1a CODE ALL THAT APPLY 10. Universal Credit (from October 2013) 11. Housing Benefit 12. Working Tax Credit (excluding any childcare element of Working Tax Credit) 13. Child Tax Credit (including any childcare element of Working Tax Credit) 14. Income Support 15. Jobseeker's Allowance 16. Employment and Support Allowance 17. Carer's Allowance 18. None of these 19. (spontaneous) One of these / more than one of these, but I don't know which
DisBen	*IF AGE >= 16 & BenIntro = 1* DISABILITY BENEFITS (DisBen) Looking at this card, are you at present receiving any of these state benefits in your own right, or on behalf of another person: that is, where you are the named recipient? SHOW CARD F1b CODE ALL THAT APPLY 10. Personal Independence Payment (including the car allowance known as Motability) 11. Disability Living Allowance (including the car allowance known as Mobility) 12. Attendance Allowance 13. Severe Disablement Allowance 14. Incapacity Benefit 15. Industrial Injury Disablement Benefit 16. None of these 17. (spontaneous) One of these / more than one of these, but I don't know which

PenBen	*IF AGE >= 16 & BenIntro = 1* PENSIONER BENEFITS (PenBen)

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?

SHOW CARD F1c
CODE ALL THAT APPLY

10. Pension Credit
11. State Retirement Pension
12. Widow's Pension, Bereavement Allowance, Widowed Parent's Allowance (formerly Widowed Mother's Allowance)
13. Armed Forces Compensation Scheme (formerly War Disablement Pension), including Guaranteed Income Payments
14. War Widow's / Widower's Pension (and any related allowances)
15. None of these
16. (spontaneous) One of these / more than one of these, but I don't know which

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KidBen

IF AGE >= 16 & BenIntro = 1

CHILD BENEFITS (KidBen)

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?

SHOW CARD F1d
CODE ALL THAT APPLY

10. Child Benefit
11. Guardian's Allowance
12. Maternity Allowance
13. None of these
14. (spontaneous) One of these / more than one of these, but I don't know which

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SocFund

IF AGE >= 16 & BenIntro = 1

SOCIAL FUND (SocFund)

Looking at this card, have you received any of these state benefits in your own right: that is, where you are the named recipient, in the last 12 months?

SHOW CARD F1e
CODE ALL THAT APPLY

10. A grant from the Social Fund for funeral expenses
11. A grant from the Social Fund for maternity expenses/ Sure Start Maternity Grant
12. A loan or grant from DWP
13. A loan or grant from your Local Authority
14. None of these
15. (spontaneous) One of these / more than one of these, but I don't know which

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OtherBen

IF AGE >= 16 & BenIntro = 1

OTHER BENEFITS (OtherBen)

	– 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, in the last 12 months? SHOW CARD F1f CODE ALL THAT APPLY 10. 'Extended Payment' of Housing Benefit / rent rebate (4 week payment only) 11. Bereavement Payment 12. Lone Parent's Benefit Run-On / Job Grant 13. In-Work Credit 14. Return to Work Payment 15. Winter fuel payment 16. Cold weather payment 17. None of these 18. (spontaneous) One of these / more than one of these, but I don't know which
CTax	*IF AGE >= 16 & BenIntro = 1* *Do you receive a reduction for your council tax payments?* 1. Yes 2. No
CTaxAmt	*IF CTax = YES* *What is the amount of this reduction?* ENTER AMOUNT IN £s

AnyOtherB	*IF AGE >= 16* Do you receive any other benefit, not mentioned earlier? 1. Yes 2. No
AnyOtherBO	*IF AnyOtherB = Yes* Please specify which other benefit you receive
BankStmt	*IF is in receipt of one or more benefit –* *NoBen := 0 {Has benefits}* Do you have a bank statement you could consult, or if not, a letter (or aware notice) from the Department /Agency? 1. Yes 2. No
BTogSep	*IF IntBen > 1 (If in receipt of more than one benefit)*

	Now I am going to ask you about the amount of money you receive in benefits in your own name. First, I would like to know whether your benefits are paid...
	1. ...together - all in one payment 2. ...or separately in two or more separate payments?
BTogAm	*IF (BTogSep = 1) OR (IntBen = 1)* How much did you receive last time? ENTER AMOUNT IN £s

BTogPD	*IF BTogAm = RESPONSE & BTogAm > 0*
	
	How long did this cover?
	
	    1. One week
	    2. Two weeks
	    3. Three weeks
	    4. Four weeks
	    5. Calender Month
	    8. Eight times a year
	    9. Nine times a year
	    10. Ten times a year
	    13. Three months/13 weeks
	    14. Six months/26 weeks
	    52. One year/12 months/52 weeks
	    53. Less than one week
	    95. One off/lump sum
	    97. None of these (Explain in a note)

BPayNum	*IF BTogSep = 2* How many separate payments do you receive?
BSepIn	*For each payment listed in BPayNum upto 20* *IF BTogSep = 2* You told me that you receive [two, three, four, etc…] separate benefit payments. I am now going to ask you about each of your payments in turn.
BSepAm	*IF BTogSep = 2 and BPayNum >=1* How much did you receive for the [first/second/third….] payment of those [two, three, four] seperate benefit payment last time? ENTER AMOUNT IN £s
BSepPD	*IF BTogSep = 2 and BSepAm = Response and BSepAm >0*

	How long did this cover?
	1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calender month 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 14. Six months/26 weeks 52. One year/12 months/52 weeks 53. Less than one week 95. One off/lump sum 97. None of these (Explain in a note)

Saving Attitudes and Behaviour	
OSIntro	*Ask all except proxies* *If PersProx =1* I am now going to read out a statement about a person's financial position. Please tell me how strongly you agree or disagree with it.
OWait	*Ask all except proxies* *If PersProx =1* SHOWCARD G1b [*] '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)
OLeft	*Ask all except proxies* *If PersProx =1* [*] 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)
OLeftDo	*Ask if OLeft = 1, 2, 3* SHOWCARD G2 [*] 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

OSav2y	*Ask all except proxies* *If PersProx =1* 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

OWhySav	*Ask if OSav2y = 1*
	
	SHOWCARD G4
	[*] 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
	
	    10. For unexpected expenditures/ rainy day
	    11. For other family members (including for gifts or inheritance)
	    12. To provide a regular income over the next 12 months
	    13. To provide income for retirement
	    14. To cover a planned expense in the future
	    15. For a deposit to buy property
	    16. For holidays or other leisure/ recreation
	    17. To see my money grow / good interest rates/ speculation
	    18. Don't spend all of income
	    19. Other

ONoSave	*If has not saved any of their income in the last two years (OSav2y = 2)*
	
	SHOWCARD G5
	[*] There are many reasons why people don't save money. Can I just check, during the last two years what were your reasons for not saving?
	CODE ALL THAT APPLY
	
	    10. Want to pay off debts first
	    11. Haven't thought about it/ don't want to / haven't got round to it
	    12. Don't need to save
	    13. Too late to start saving
	    14. Would lose out on benefits
	    15. Have an offset mortgage
	    16. Can't afford to/ Income too low/ Costs too high
	    17. Intended to, but debts too high
	    18. Other
	    19. Don't know (SPONTANEOUS ONLY)

OIntend	*Ask all except proxies* *If PersProx =1* [*] Do you think it is likely that you will save any money in the next 12 months? 1. Yes 2. No

OSavExt	*Ask all except proxies* *If PersProx =1* Thinking back over the last 12 months, has anything in the wider world, or outside your household, influenced your decisions on pensions, savings or investments? 1. Yes 2. No
OSvExtO	*If OSavExt = 1* [*] What is the main event or change in policy that you are thinking of? PROBE FULLY AND RECORD DETAILS
KnowWPR	*If OSavExt = 1 and DVILO3a=1* The Government has announced a new system for encouraging more people to pay into a workplace pension. All eligible employees will be automatically enrolled into a workplace pension scheme from 2012. This is referred to as the 'workplace pension reforms'. People will pay a percentage of their wage or salary into their workplace pension scheme and money will also be paid in by their employer and by the Government in the form of normal tax relief. We to get an idea of whether you have heard about the reforms before and how much - if anything - you know about them. Before today, how much, if anything, would you say you knew about the workplace pension reforms? 1. Knew a great deal 2. Knew a fair amount 3. Knew a little 4. Heard of but knew nothing 5. Haven't heard of it

Retirement	
	*Data items fed forward : **R**PSit,*
RetInt	*All except proxies* *If PersProx =1* The next questions are about your retirement.
PSit	*Ask all aged over 40 except proxies* *If PersProx =1 and DVAge>=40* SHOWCARD G8 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
PSitF	*If Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other or if retired and aged <75* *(If PSit =3,6, 7, 8 or 9) or (PSit =4 and DVAge <75)* Do you expect to do any paid work in the future? 1. Yes 2. No
PNoWkRs	*If Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.* *(PSit = 3,6,7,8 or 9) and (PSitF = 2)* [*] 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

PAgeStp	*If Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.* *If (PSit = 3,6,7,8 or 9) and (PSitF = 2)* Can I just check, at what age did you leave your last paid job? ENTER AGE Code 97 if never worked Code 96 if currently working
PExpRet	*If is working, or not retired and intends to work in the future* *If (PSit = 1, 2) or ((PSit =3, 6, 7,8 or 9) and (PSitF=1))* [*] At what age do you expect to retire (from your main job)? ENTER AGE
PAgeRet	*If retired or semi-retired/retired from main job and still working and not retired or semi-retired/retired from main job and still working at Wave 3* *If (PSit = 4, 5) and **R**PSit<>4,5* At what age did you retire (from your main job)? ENTER AGE
PFulRet	*If semi-retired/retired from main job and still working AND not retired or semi-retired/retired from main job and still working at Wave 3* *If PSit = 5 and **R**PSit<>4,5* [*] And at what age do you expect to fully retire? ENTER AGE
PEarlRs	*If retired before state pension age AND not retired or semi-retired/retired from main job and still working at Wave 3* *If ((Sex=1 and PAgeRet<65) or (Sex=2 and PAgeRet<60)) and **R**PSit<>4,5* SHOWCARD G9 [*] 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 15. Does not consider retired early (SPONTANEOUS ONLY)

OLong	*If PersProx=1 AND (DVAge<40) OR (DVAge>=40 and PSit<>4)*
	[*] Have you ever thought how many years of retirement you might need to fund? 1. Yes 2. No
OLongYr	*Ask if OLong = 1* [*] For how many years do you think you will be retired?

Attitudes to saving for retirement	
OPenInt	*If PersProx=1 AND (DVAge<40) OR (DVAge>=40 and PSit<>4)* The next section is about attitudes towards saving for retirement. For each of the following statements that I read out, please tell me to what extent you agree or disagree with each. Please choose your answers from the card.
OUnder	*If PersProx=1 AND (DVAge<40) OR (DVAge>=40 and PSit<>4)* SHOWCARD G1b [*] '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)
OSaferet	*If PersProx=1 AND (DVAge<40) OR (DVAge>=40 and PSit<>4)* SHOWCARD G1a [*]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

OSafere2	*If PersProx=1 AND (DVAge<40) OR (DVAge>=40 and PSit<>4)* SHOWCARD G1a [*]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
Pensions	
Current schemes	
	Data to feed forward : RPEmMem, RPOcNam

	Section applies if employee at Wave 4
	i. If new respondent (not interviewed at Wave 3)
	   - go through all introductory questions as at Wave 3.
	ii. If interviewed at Wave 3 and has changed job since W3
	   - go through all introductory questions as at Wave 3
	iii. If interviewed at W3, in same job and was member at W3
	   - ask PESame and subsequent routing depends on response
	iv. If interviewed at W3, in same job and was not a member at W3
	   - go through section again and update information

PIntrE	*Ask if Employee and currently working* *If Stat=1 and DVILO3a=1* The following questions are about any pension savings you may have.
PESame	*If interviewed at Wave 3, has not changed job since Wave 3 and if member of employer's scheme at Wave 3* *If Stat=1 and DVILO3a=1 and DVSame=1 and RPemMem=1* 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
PEmOff	*Ask if employee and currently working and either changed job since W3, is not any more member of employer's pension scheme recorded at W3 or not in occupational scheme at W3* *If Stat=1 and DVILO3a=1 and (PESame=2,3 or DVSame=2 or RPEmMem<>1)* [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?

	*Wording if PESame = 2 or 3 or **R**PEmMem=2* Can I just check, does your employer offer access to an occupational pension scheme or superannuation scheme? 1. Yes 2. No
PEmElg	*If employer offers a scheme (PEmOff =1)* Are you eligible to belong to your employer's occupational pension scheme? 1. Yes 2. No
PEmMem	*If eligible to join (PEmElg=1)* Are you a member of this pension scheme? 1. Yes 2. No
POcNam	*If a member (PEmMem=1)* What is the name of the scheme? PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC ENTER NAME OF SCHEME
PCont	*If currently working or unemployed or economically inactive and aged under 75* *If ((Stat=1 and DVILO3a=1) or (Stat<>1 and DVILO3a=1) or (DVILO3a=2) or (DVILO3a=3)) and DVAge<75* [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
PAnyO	*If currently working or unemployed or economically inactive and aged under 75* *If ((Stat=1 and DVILO3a=1) or (Stat<>1 and DVILO3a=1) or (DVILO3a=2) or (DVILO3a=3)) and DVAge<75* 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

	Data to be fed forward: W3 scheme number and type
PNumOS	*If PCont = 1 or PAnyO = 1* [Other than your main employer or occupational pension scheme, how/ How] many [other] pension schemes do you have to which you or anyone else are currently contributing or could contribute? ENTER NUMBER
PRecN1-3	*REPEAT QUESTION FOR UP TO **THREE** PENSION SCHEMES. The Wording of the same question is altered depending on the routing to PRecN1-3* *If has any additional pension schemes (other than **main** employer or occupational pension)* **PRecN1** *(PCont = 1 or PAnyO = 1)* *If (PEmMem=1 or PESame=1) and PNumOS = 1* Could you tell me the name of the first other scheme? **PRecN2** *If (PEmMem=1 or PESame=1) and PNumOS = 2* Could you tell me the names of the **two** other schemes? **PRecN3** *If (PEmMem=1 or PESame=1) and PNumOS > 2* Could you tell me which are the three most important of these [number] [other] schemes? MOST IMPORTANT = MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT. **PRecN1** *If (PCont =1 or PAnyO =1) and PNumOS = 1* Could you tell me the name of the scheme? **PRecN2** *If (PCont =1 or PAnyO =1) and PNumOS = 2* Could you tell me the names of the two schemes? **PRecN3** *If (PCont = 1 or PAnyO =1) and PNumOS = **3*** Could you tell me the names of the three schemes? *If (PCont = 1 or PAnyO =1) and PNumOS > **3*** Could you tell me which are the **three** most important of these [number] schemes? MOST IMPORTANT = MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT. ENTER BRIEF IDENTIFIER FOR [FIRST / SECOND / THIRD] [OTHER] PENSION SCHEME (SUFFICIENT TO DISTINGUISH BETWEEN SCHEMES), E.G. 'PENSION FROM JOB AS POSTMAN' OR 'PENSION WITH STANDARD LIFE'. IF RESPONDENT DOES PROVIDE FULL NAME OF PENSION SCHEME, RECORD HERE.
	*LOOP FOR UP TO **TWO / THREE** PENSION SCHEMES*

PSchm	*If has a pension scheme* *If LNumSch>=1* SHOWCARD H1 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)
PSchO	*If PSchm =4* ENTER DETAILS IF POSSIBLE, RECODE AS CODES 1 - 3 AT PREVIOUS QUESTION
	END OF LOOP
POcNmSc	Derived variable: Number of occupational schemes
PPrNmSc	*Derived variable: Number of personal pension schemes*
	Details of employer/ occupational pensions *If (PemMem=1) or (PSchm1/2/3=1) - Section asked for up to 2 schemes*
	LOOP FOR EMPLOYER/ OCCUPATIONAL – up to 2 schemes either fed forward from Wave 3 or new schemes
	(where employee & 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 & current member)** *Identifier for additional occupational pension = "[first / second] employer or occupational pension scheme (**PRecN1/2/3**)"*
POcTyp	*If POcNmSc >=1* SHOWCARD H2 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? Last time, we recorded that your [first/second] pension was of Type… 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 scheme (SPONTANEOUS ONLY)

	4. Don't know (SPONTANEOUS ONLY)
POName	*Question text is shown depending on PRecN1-3.* What is the name of the pension scheme? probe for name of force/ Local Authority etc
POJoin	*If POcNmSc >= 1* In which year did you join this scheme? ENTER YEAR JOINED SCHEME, EVEN IF IT WAS WHILST WITH ANOTHER EMPLOYER Last time, we recorded that you joined this scheme in…

WPNRA	*If POcNmSc >= 1*
	
	Is there a Normal Retirement Age in your pension scheme or period of service after which members can retire?
	
	    1. Yes - normal retirement age
	    2. Yes - period of service
	    3. Yes - both / either
	    4. No - neither
	    5. Don't know

WPBTHA	*IF WPNRA=1, 3* What is the normal retirement age? 0….120
WPBTHP	*IF WPNRA=2, 3* What is the period of service? 0….120

WPERA	*IF WPNRA=1, 3*
	
	Does your scheme have an earlier age at which you can retire and draw pension benefits?
	
	    1. Yes
	    2. No
	    3. Occassionally

PORAge	*If POcNmSc >= 1 and WPERA=1 or 3* What is the earliest age you can draw a pension from this scheme? Last time, the earliest age at which you could draw a pension from this scheme was… ENTER AGE

POMeth	*If POcNmSc >= 1 - SHOWCARD H3* The next questions are about 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 Last time, we recorded that… 1. Contributions are taken out of my pay each week or month 2. The scheme is non-contributory. No money is taken from my pay each week or month. 3. Don't know (SPONTANEOUS ONLY)
POPyCh	*If non-contributory or unknown method of payment (POMeth=2 or 3)* Can I just check, do you currently make contributions to the pension scheme? 1. Yes 2. No
CHECK1	*If (POMeth=1 or POPyCh=1) and PESame=1* Last time we interviewed you, you told us that you made contributions of [£**R**POCnAm_F / **R**POCnFr_F%]. Has your contribution changed since the last time we interviewed you? 1. Yes 2. No
POConH	*If currently makes contributions* *If (POMeth=1 or POPyCh=1) and PESame=1 and CHECK1=1* 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
POCnAmt	*If given as amount (POConH=1)* THERE IS NO BANDED SHOWCARD AT THIS QUESTION PROBE FULLY FOR RESPONDENT'S ESTIMATE ENTER AMOUNT CURRENTLY CONTRIBUTED TO SCHEME IN £s
POCnPr	*If amount given* *If POCnAm=response* 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)
POCnFr	*If given as percentage (POConH=2)* ENTER PERCENTAGE OF SALARY
POCnFG	*If POCnFr= response* Is this a percentage of your earnings before or after tax? 1. Before tax - Gross 2. After tax - Net
POLsYr	*If not currently contributing* *If POPyCh=2 or POConH=3* Did you contribute at all in the last 12 months? 1. Yes 2. No
POYrAm	*If contributed in last 12 months (POLsYr=1)* How much did you contribute in the last 12 months? THERE IS NO BANDED SHOWCARD AT THIS QUESTION ENTER AMOUNT IN £s
	Type A (Defined Contribution) or Hybrid pensions
POEmp	*If DC or hybrid scheme (POcTyp=1 or 3)* 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

POEmpH	*If POEmp = 1*
	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 Last time we recorded that your employer contributed…
	1. Amount 2. Percentage of salary 3. Percentage of respondent's contributions 4. Does not currently contribute 5. Don't know
POEmAm	*If given as amount (POEmpH=1)*
	ENTER AMOUNT EMPLOYER CURRENTLY CONTRIBUTES IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED QUESTION FOR THIS AMOUNT ENTER AMOUNT IN £S
POEmPr	*If amount given* *If POEmAm = response*
	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)
POEmFr	*If given as percentage (POEmpH=2 or 3)*
	ENTER PERCENTAGE THAT THE EMPLOYER CURRENTLY CONTRIBUTES
POEmFG	*If POEmFr = response*
	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
	Type B (Defined benefit) or Hybrid pensions
POAdd	*If DB or hybrid scheme (POcTyp=2 or 3)*
	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)
	Value of occupational pensions
	Type B (Defined Benefit) or Hybrid pensions
POVInt	*If POcNmSc >= 1* The next questions are about your employer or occupational pension(s). It would be helpful to look at a recent pension statement if you have one.
PDBCal	*If DB or hybrid scheme (POcTyp=2 or 3)* You said earlier that the amount you receive from this pension 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 or percentage of… Last time we recorded that the amount of pension you receive will be related to… INDIVIDUAL PROMPT - CODE ONE ONLY 1. your final year's salary? 2. your salary from all years that you have been in the scheme? (career average) 3. your final 3 years of salary? 4. your final 5 years of salary? 5. your best 3 years salary in the final 10 years? 6. or, in some other way (PLEASE SPECIFY)? 7. Don't know (SPONTANEOUS ONLY)
PBCalO	If some other way (If PDBCal=6) ENTER DETAILS
PBFrac	*If DB or hybrid scheme (POcTyp=2 or 3)* What fraction or percentage of your salary will be added to your final pension for each year's service? Last time we recorded that… 1. 1/ 60th (one sixtieth) 2. 1/ 80th (one eightieth) 3. Other fraction or percentage (PLEASE SPECIFY) 4.
PBFrOt	*If other* *(If PBFrac=3)* ENTER DETAILS
PBQual	*If DB or hybrid scheme* *(If POcTyp=2 or 3)*

	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
PBLumV	*If DB or hybrid scheme* *(If POcTyp=2 or 3)* What size lump sum do you expect to receive when you retire? ENTER AMOUNT IN £s
PBLmVB	*If PBLumV=DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive? 1. Less than £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
PBIncH	*If DB or hybrid scheme* *(If POcTyp=2 or 3)* How much income do you expect to get from this [*if POcTyp=3* – part of your] pension when you retire - this can be given 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
PBIncF	*If percentage given* *(If PBIncH=1)* ENTER PERCENTAGE OF SALARY
PBIncA	If amount given (If PBIncH=2 or 3) ENTER AMOUNT EXPECTED FROM THIS PENSION IN £S
PBDocs	*If DB or hybrid scheme* *(If POcTyp=2 or 3)*

	PLEASE RECORD 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement
PBStYr	*If consulted a statement* *(If PBDocs = 1 or 2)* 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.
PBStMn	*If PBStYr=response* (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.
PAVCuV	*If makes AVCs (If POAdd=1)* You said earlier that you were making Additional Voluntary Contributions to your pension. What is the current value of your AVC fund?
PAVCVb	*If PAVCuV=DK/RF* SHOWCARD H4 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

PAVDoc	*If makes AVCs* *(If POAdd=1)* *PLEASE RECORD* 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement
PAStYr	*If consulted a statement (If PAVDoc = 1 or 2)* 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.
PAStMn	*If PAStYr=response* (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.
	Type A (Defined Contribution) or Hybrid pensions or unknown type
PDCVal	*If DC or hybrid scheme or unknown type (POcTyp = 1, 3 or 4)* *(If hybrid- POcTyp=3)* Now thinking of the money-purchase part of your pension) What is the current value of your pension fund? Please include amounts that may have been transferred from another pension scheme. ENTER AMOUNT IN £s
PDCVb	*If PDCVal=DK/Ref* SHOWCARD H4 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

PCDocs	*If DC or hybrid scheme* *(If POcTyp=1,3,4)* *PLEASE RECORD* 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement
PCStYr	*If consulted a statement (If PCDocs = 1,2)* 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.
PCStMn	*If PCStYr=response* 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.
	ANNUITIES AND LUMP SUMS (LOOP FOR CURRENT DC/HYBRID PENSIONS)
	Set of questions on annuities and lump sums routed to respondents aged 55–76 (< 75 at Wave 4)
POLum	*If aged 50+* *If DVAge>=50 and POcNmSc >=1* Have you taken a lump sum from this fund in the last two years? 1. Yes 2. No
POLmV	*If POLum = 1* How much in total was this lump sum, after tax? ENTER AMOUNT IN £s
POLmVb	*If POLmV = DK/ Ref*

	SHOWCARD H5 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
POLmUs	*If POLum = 1* SHOWCARD H6 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)
POLmUOt	*If POLmUs = 6* ENTER DETAILS
POCash	*If aged 50+* *If DVAge>=50 and POcNmSc >=1* 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
POAnn	*If DC scheme and receiving a pension from the scheme* *If POCash=1 and POcTyp = 1,3,4* SHOWCARD H7 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?
POAnJt	*If has taken out an annuity* *(If POAnn = 1,2)*

	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)
POAnIf	*If has taken out an annuity*
	(If POAnn = 1,2)
	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)
POAnEh	*If has taken out an annuity*
	(If POAnn =1, 2)
	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)
POAnGa	*If has taken out an annuity*
	(If POAnn =1,2)
	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)
POAnVl	*If has taken out an annuity*
	(If POAnn = 1,2)
	What is your annual gross income from this annuity?
	ENTER AMOUNT IN £s
POAnVb	*If POAnVl= DK/Ref*
	SHOWCARD H8
	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
PODrVi	*If has opted for income drawdown or an alternatively secured pension* *If POAnn =3,4* How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension? ENTER AMOUNT IN £s
PODrVb	*If PODrVI= DK/Ref* SHOWCARD H9 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
PODrInc	*If has opted for income drawdown or an alternatively secured pension* *If POAnn =3, 4* 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? ENTER AMOUNT IN £s
PODrIncB	*If PODrInc = DK/Ref* SHOWCARD H10 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
POPenVi	*If drawing a pension from a DB scheme* *If POCash=1 and POcTyp=2* What is your gross annual income from this pension? ENTER AMOUNT IN £s
POPenVb	*If POPenVI= DK/Ref* SHOWCARD H8 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
POfAn	*If aged 50+ and and DC or hybrid scheme (1,3 or 4)* *POctyp <> 2 and DVAge >=55 and <=76* SHOWCARD H11a 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. Take money as a lump sum 5. Other 6. Don't know
POfAWh	*If POfAn = 1,2* 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 a specific age 5. Other (PLEASE SPECIFY) 6. Don't know
POfAAg	*If POfAWh = 4* At what age would that be? ENTER AGE
POfAWo	*If POfAWh = 5* ENTER DETAILS
	END OF ANNUITIES AND LUMP SUMS
	END OF LOOP
Details of personal pensions	
	LOOP FOR PERSONAL PENSIONS – up to 2 schemes either fed forward from Wave 3 or new schemes

	Identifier for personal pensions = "[first / second] personal or stakeholder pension scheme (**PRecN1/2/3**)"
PPInt	*If PPrNmSc>=1* The next questions are about your personal / stakeholder pensions. The pension(s) we will talk about are displayed below. Pension 1 Pension 2 Pension 3
PPYrSt	*If PPrNmSc >= 1* Thinking now about your [pension type]. In which year did you start this pension? Last time, we recorded that your [first/second] pension started in…. ENTER YEAR
PPOrg	*If PPrNmSc >= 1* Is it a private pension or was it set up through your employer? Last time, we recorded that your [first/second] pension was… 1. Private Pension 2. Employer pension 3. Don't know
PPTyp	*If PPrNmSc >= 1* 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
PPSipp	*If PPTyp = 1 or 4* Can I check, is it a Self-Invested Personal Pension (SIPP)? 1. Yes 2. No 3. Don't know
PPProv	*If PPrNmSc >= 1* Can you tell me which insurance company or financial institution provides the pension scheme? Last time, we recorded that your [first/second] pension was provided by… ENTER NAME OF INSTITUTION
PPPay	*If PPrNmSc >= 1* Not including any National Insurance Contributions paid into the pension, do you contribute to your pension …

	Last time, we recorded that… RUNNING PROMPT 1. Never, 2. Regularly, 3. Irregularly, 4. or, have you stopped contributing to your scheme?
PPRgH	*If makes a regular contribution (If PPPay=2)* 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
PPRgAm	*If given as amount (If PPRgH=1)* ENTER AMOUNT USUALLY CONTRIBUTED IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT
PPRgPe	*If amount given* *If PPRgAm=response* 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)
PPRgFr	*If percentage given* *(If PPRgH=2)* ENTER PERCENTAGE OF SALARY
PPRgFG	*If PPRgFr= response* 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
PPLstA	*If stopped contributing* *(If PPPay=4)* How much was your last contribution? PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT ENTER AMOUNT IN £
PPLstP	*If PPLstA = response* 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)
PPEvRg	*If PPPay=4* Did you previously contribute regularly to this pension? 1. Yes 2. No 3. Don't know
PPYStp	*If stopped contributing* *(If PPPay=4)* 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

PPConCh	*If has not stopped contributing* *(If PPPay<>4)* 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
PPCnHow	*If PPConCh = 1* 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
PPCnIRs	*If increased (PPCnHow = 1)* 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)
PPCnIRsO	*If PPCnIRs = 4* ENTER DETAILS
PPCnDRs	*If decreased (PPCnHow = 2)* 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)
PPCnDRsO	*If PPCnDRs = 8* ENTER DETAILS
PPEmp	*If currently working as an employee and has personal pension*

	If Stat=1 and DVILO3a=1 and PPrNmSc >=1 Does your employer contribute to this pension? Last time, we recorded that your employer… 1. Yes – regularly 2. Yes – irregularly 3. No
PPEmpH	*If PPEmp = 1* 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)? Last time we recorded that your employer contributed £../..% FIRST CODE HOW ANSWER IS GIVEN 1. Amount 2. Percentage of salary 3. Don't know
PPEmAm	*If given as amount (PPEmpH=1)* ENTER AMOUNT USUALLY CONTRIBUTED IN £s
PPEmPr	*If amount given* *If PPEmAm = response* 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)
PPEmFr	*If given as percentage (PPEmpH=2)* ENTER PERCENTAGE
PPEIrH	*If PPEmp = 2* 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
PPEIrA	*If given as amount (PPEIrH=1)* ENTER AMOUNT (MOST RECENTLY) CONTRIBUTED IN £s
PPEIrF	*If given as percentage (PPEIrH=2)* ENTER PERCENTAGE
Value of personal pensions	
PPVInt	*If PPrNmSc >= 1* The next questions are about the value of your personal/ stakeholder pension. It would be helpful to look at a recent pension statement if you have one.
PPVal	*If PPrNmSc >= 1* What is the current value of your pension fund (including all of the assets and investments that are in your SIPP)? ENTER AMOUNT IN £s
PPValb	*If PPVal=DK/Ref* SHOWCARD H4 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
PPDocs	*If PPrNmSc >= 1* *PLEASE RECORD* 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement
PPStYr	*If consulted a statement* *(If PPDocs = 1 or 2)* Can I just check, when was this pension statement issued? ENTER YEAR FIRST
PPStMn	*If PPStYr=response*

	Can I just check, when was this pension statement issued? ENTER MONTH
PMortC	*If Respondent or Spouse/ Partner has a Pension Mortgage* *If PPrNmSc >= 1 and MType=4* ASK OR RECORD You said earlier that you have a pension mortgage, is this [identifier] pension the pension mortgage? 1. Yes 2. No
	ANNUITIES AND LUMP SUMS (LOOP FOR CURRENT PERSONAL PENSIONS) *Applies if aged 55-76 (<75 at wave 3)*
PPLum	*If aged 50+* *If PPrNmSc >= 1 and DVAge>=50* Have you taken a lump sum from this fund in the last two years? 1. Yes 2. No
PPLmV	*If PPLum = 1* How much in total was this lump sum, after tax? ENTER AMOUNT IN £s
PPLmVb	*If PPLmV = DK/ Ref* SHOWCARD H5 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

PPLmUs	*If PPLum =1* SHOWCARD H6 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)
PPLmUOt	*If PPLmUs = 6* ENTER DETAILS
PPCash	*If aged 50+* *If PPrNmSc >=1 and DVAge>=50* 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
PPAnn	*If PPCash=1* SHOWCARD H7 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)?
PPAnJt	*If has taken out an annuity* *(If PPAnn = 1,2)* 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)
PPAnlf	*If has taken out an annuity* *(If PPAnn = 1, 2)* 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)
PPAnEh	*If has taken out an annuity* *(If PPAnn =1, 2)* 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)
PPAnGa	*If has taken out an annuity* *(If PPAnn =1, 2)* 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)
PPAnVi	*If has taken out an annuity* *(If PPAnn = 1, 2)* What is your annual gross income from this annuity? ENTER AMOUNT IN £s
PPAnVb	*If PPAnVI= DK/Ref* SHOWCARD H8 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
PPDrVi	*If opted for income drawdown or an alternatively secured pension* *(If PPAnn =3, 4)* How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension? ENTER AMOUNT IN £s
PPDrVb	*If PPDrVI= DK/Ref* SHOWCARD H9 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
PPDrInc	*If opted for income drawdown or an alternatively secured pension* *(If PPAnn =3 ,4)* 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. ENTER AMOUNT IN £s
PPDrIncB	*If PPDrInc = DK/Ref* SHOWCARD H10 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
PPfAn	*(If PPCash=1)* SHOWCARD H11b 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. Take money as a lump sum 5. Don't know
PPfAWh .	*(If PPfAn = 1,2)* 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 a specific age 6. As early as possible 7. Other (PLEASE SPECIFY) 8. Don't know

PPfAAg	*(If PPfAWh = 5)* At what age would that be? ENTER AGE
PPfAWo	*(If PPfAWh = 7)* ENTER DETAILS
	END OF ANNUITIES AND LUMP SUMS
PPAccu	*(If PPrNmSc >= 1)* 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
	END OF LOOP
	Past pension schemes
	If interviewed at W3 feed forward names of any schemes that were "current" at W3 but cannot now receive contributions. Also feed forward names of past pensions recorded at W3 and check current status of each pension (below).
RPFCRet	*If had any pension schemes at Wave 3* *If **R**PersProx= response and **R**PFTyp=response* 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. **R**PFName_F 2. **R**PFName_S 3. **R**PFName_T 4. None of these
PFNew	*If interviewed at wave 3*

	*If **R**PersProx = response* 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
PFNewNo	*If PFNew = 1* In how many other schemes do you have retained rights? EXLUDE CURRENT SCHEMES AND SCHEMES WHICH HAVE TRANSFERRED INTO A CURRENT PENSION ENTER NUMBER
PEverC	*If not interviewed at Wave 3 and has any current pension scheme* *If **R**PersProx<>response and (PEmMem=1 or PCont=1 or PAnyO=1)* 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
PEverNC	*If not interviewed at Wave 3 and does not have any current pension scheme and aged 76 or under* *If **R**PersProx<>response and PEmMem<>1 and PCont<>1 and PAnyO<>1 and DVAge<=76* 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
PRetain	*(If PEverC=1 or PEverNC=1)* Do you have any funds or entitlements retained in past pension schemes that are yet to be drawn and will contribute to your future pension income? DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY 1. Yes 2. No

PFNum	*If has funds retained in past pension scheme* *(If PRetain=1)* In how many schemes do you have retained pension rights? EXCLUDE CURRENT SCHEMES AND SCHEMES WHICH HAVE TRANSFERRED INTO A CURRENT PENSION ENTER NUMBER
PFEn	*If not interviewed at Wave 3 and if aged 55-76* *If **R**PersProx<>response and DVAge>=55 and <=76* 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
PFEnNum	*(If PFEn=1)* From how many schemes have you drawn your pension savings? ENTER NUMBER
PFStat	DERIVED VARIABLE: CODE STATUS OF SCHEME 1. Scheme recorded as past pension at W3 2. Scheme recorded as current pension at W3 3. New scheme at W4
	LOOP FOR PAST PENSIONS INCLUDE: - for W3 respondents, all pensions carried forward from Wave 3 (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
PFName	*For each past scheme* *(If RPFCRet=1-3 or PFNum>=1 or PFEnNum>=1)* What is the name of this pension scheme? Last time, we recorded the name as **R**PFName

	ASK OR RECORD PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC
PFTyp	*For each past scheme* *(If RPFCRet=1-3 or PFNum>=1 or PFEnNum>=1)* SHOWCARD H13 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
PFOcTy	*(If PFTyp = 1)* SHOWCARD H2 There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your pension more like Type A or Type B? Last time, we recorded that your first pension was of type… 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
	PENSION VALUE Route for all past pensions

PFRec	*If aged 40 or over and has any past pension schemes or has a newly retained pension* *(If DVAge >= 40) AND (**R**PFTyp_F=response or **R**PSchm_F=response or PFNum>0)* *OR (PFNew=Yes and PFNewNo>0).* Are you receiving a pension from this scheme? 1. Yes 2. No
PFDraw	*(If PFRec=1)* Have you retained any of your pension fund possibly to purchase an annuity at a later date? This is sometimes known as a draw-down pension. THIS DOES NOT INCLUDE COMMUTING PART OF PENSION FOR A LUMP SUM 1. Yes 2. No
PFDdV	*If currently receiving a pension and has retained part of pension fund* *(If PFDraw = 1)* What is the current value of the retained part of your pension fund ? ENTER AMOUNT IN £s
PFDdVB	*(If PFDdV=DK/Ref)* SHOWCARD H4 Looking at this card, can you give me an estimate of the value of the retained part of your pension fund 1. Less than £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

PFCurV	*If not currently receiving a pension from the scheme and the scheme is DC or Hybrid* (RPFTyp_F = Response OR RPFSchm_F = Response OR PFNum > 0) OR (PFNew=1 AND PFNewNo>0) AND PFREC<>1 AND PFTyp = 2 to 5 or PfOcTy = 1,3 or 4 What is the current value of your pension fund (including all of the assets and investments that are in your SIPP)? ENTER AMOUNT IN £s
PFCuVb	*(If PFCurV=DK/Ref)* SHOWCARD H4 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
PFLumV	*If not currently receiving a pension and defined benefit occupational scheme* *If PFCash<>1 and PFRec<>1 and (PFOcTy=2 or PFOcTy=3)* What size lump sum do you expect to receive from this pension when you choose to take the pension? ENTER AMOUNT IN £s
PFLuVB	*(If PFLumV=DK/Ref)* SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive? 1. Less than £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
PFIncP	*If PFCash<>1 and PFRec<>1 and (PFOcTy=2 or PFOcTy=3)* How much income do you expect to get from this (part of your) pension when you retire? CODE HOW ANSWER IS GIVEN 1. Income as an annual amount of money 2. Income as a monthly amount of money 3. No answer

PFIncA	If given as amount
	(If PFIncP=1, 2)
	ENTER AMOUNT FROM STATEMENT OR PROBE FULLY FOR RESPONDENT'S ESTIMATE
	THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
PFDocs	*If (PFRec=2) or (PFDraw = 1)*
	PLEASE RECORD
	1. Statement consulted by <u>respondent only</u>
	2. Statement consulted by <u>interviewer and respondent</u>
	3. No statement consulted
PFStmY	*If consulted a statement*
	(If PFDocs = 1 or 2)
	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
PFStmM	*(If PFStmY=response)*
	(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
	ANNUITIES AND LUMP SUMS
	Set of questions on annuities and lump sums routed to respondents aged 50+
PFLum	*If aged 50+*
	If Dvage>=50 and (RPFCRet=1-3 or PFNum>=1 or PFEnNum>=1)
	Have you taken a lump sum from this fund in the last two years?
	1. Yes
	2. No
PFLmV	*(If PFLum = 1)*

	How much in total was this lump sum, after tax? ENTER AMOUNT IN £s
PFLmVb	*(If PFLmV = DK/ Ref)* SHOWCARD H5 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
PFLmUs	*(If PFLum = 1)* SHOWCARD H6 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)
PFLmUOt	*If PFLmUs = 6* ENTER DETAILS
PFLumAll	*If PFLum = 1* Have you taken all of your fund as a lump sum? This is sometimes known as trivial commutation. 1. Yes 2. No
PFCash	*If has not taken all of fund as a lump sum* *If PFLumAll =2* 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
PFAnn	*If money-purchase or hybrid scheme and not a group personal or group stakeholder pension and receiving a pension from scheme* *If PFCash=1 and PFOcTy=1,3* SHOWCARD H7 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)
PFRem	*If PFCash = 1* 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
PFPenvi	*If is drawing pension from a DB scheme* *If PFCash=1 and PFOcTy=2,3* What is your annual gross income from this pension? ENTER AMOUNT IN £s
PFPenVb	*If PFPenvi= DK/Ref* SHOWCARD H8 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
PFDraw	*If PFCash = 1* 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
PFAnJt	*If has taken out an annuity (PFAnn = 1,2)* 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)
PFAnIf	*If has taken out an annuity (PFAnn = 1,2)* 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)
PFAnEh	*If has taken out an annuity (PFAnn = 1,2)* 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)
PFAnGa	*If has taken out an annuity (PFAnn = 1,2)* 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)
PFAnVi	*If has taken out an annuity (PFAnn = 1, 2)* What is your annual gross income from this annuity? ENTER AMOUNT IN £s
PFAnVb	*If PFAnvi= DK/Ref* SHOWCARD H8 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

PFDrvi	*If has opted for income draw-down or an alternatively secured pension* *If PFAnn =3,4* How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension? ENTER AMOUNT IN £s
PFDrVb	*If PFDrvi= DK/Ref* SHOWCARD H9 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
PFDrInc	*If has opted for income draw-down or an alternatively secured pension* *If PFAnn =3,4* 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. ENTER AMOUNT IN £s
PFDrIncB	*If PFDrInc = DK/Ref* SHOWCARD H10 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

PFfAn	*If aged 50+ and has not taken up all of pension* *If DVAge>=50 and (PFCash=2 or PFRem=1)* SHOWCARD H11a 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. Take money as a lump sum 5. Other 6. Don't know
PFfAWh	*If PFfAn = 1 or 2* 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 a specific age 5. Other (PLEASE SPECIFY) 6. Don't know
PFfAAg	*If PfFAWh = 4* At what age would that be? ENTER AGE
PFfAWo	*If PFfAWh = 5* ENTER DETAILS
	END OF ANNUITIES AND LUMP SUMS
	END OF LOOP
Pensions from a previous partner	
PWid	*If marital status is not "single, never married" or "married, first and only marriage"* *If (xMarSta=2 and MarBef=2) or xMarSta=4,5,6* Some people who have been divorced or widowed receive pensions from schemes which their husband or wife contributed to. Are you currently receiving a pension from a scheme like this? 1. Yes 2. No

PWidFut	*If marital status is not "single, never married" or "married, first and only marriage"* *If (xMarSta=2 and MarBef=2) or xMarSta=4,5,6* Do you expect to receive a pension from any schemes like this in the future? 1. Yes 2. No
PWLum	*If PWidFut=1* Do you expect to get a lump sum from this pension/these pensions? 1. Yes 2. No
PWLuVal	*If PWLum=1* How much do you expect to get, in total, as a lump sum(s)? ENTER AMOUNT IN £s
PWExpH	*If PWidFut=1* 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. Monthly Amount 4. Other (PLEASE SPECIFY) 5. No answer
PWExpOt	*If PWExpH=4 (other)* ENTER DETAILS OF HOW MUCH YOU EXPECT TO GET
PWExpA	*If PWExpH =1,2, 3 & 4* IF ASKED, IN TODAY'S PRICES PROBE FULLY FOR AMOUNT; THERE IS NO BANDED SHOWCARD ENTER AMOUNT IN £s
PSpse	*If aged 18+* *If DVAge>=18* 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

PSpLum	*If PSpse=1* Do you expect to get a lump sum from this pension/these pensions when you retire? 1. Yes 2. No
PSpLuVal	*If PSpLum=1* How much do you expect to get, in total, as a lump sum(s)? ENTER AMOUNT IN £s
PSpExpH	*If PSpse=1* 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
PSpExOt	*If PSpExpH=3* PLEASE SPECIFY OTHER FREQUENCY OF PAYMENT
PSpExpA	*If PSpExpH= 1,2 or 3* IF ASKED: IN TODAY'S PRICES THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £

Pension sources	
OPens	*If not proxy and not currently contributing to a pension scheme* *AND not receiving a pension, AND aged under 60* *IF PersProx=1 AND DVAge<60 AND PFRec<>1 and PWid<>1 and ORecvP>0* SHOWCARD H14a [*] 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 10. Low income/ not working/ still in education 11. Too many other expenses/ bills/ debts 12. Can't afford to (general) 13. Too early to start a pension 14. Too late to start a pension 15. Don't know enough about pensions 16. Not interested/not thought about it/got around to it 17. Prefer alternative forms of saving 18. Not eligible/ employer doesn't offer a pension scheme 19. Employers scheme not attractive/ generous 20. Not staying with employer/looking for a new job/recently changed jobs 21. Past pension arrangements are adequate 22. Don't think I will live that long 23. Do not trust pension companies/ schemes 24. Other 25. Don't know (SPONTANEOUS ONLY)
OExpInc	*Ask if not retired (PSit <> 4)* SHOWCARD H14 (Part 1 and Part 2) [*] 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 10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 11. Occupational or personal pension (including one from scheme not yet started) 12. Savings or investments 13. Downsizing/ moving to a less expensive home 14. Borrowing against the value of your home 15. Renting out rooms in your home 16. Selling or renting out another property (other than your main home) 17. Income from your own/ partner's business/ sale of business 18. Sale of valuables (including art, jewellery, antiques, etc) 19. Inheritance in the future 20. Pension or financial support from family/ current partner. 21. Pension or financial support from former partner or someone in another household 22. Earnings from work (including part-time/ freelance) 23. State benefits/ tax credits (including Pension Credit) 24. Other 25. Don't know / no opinion

OLarge	*If more than one option chosen at OExpInc.*

	SHOWCARD H14 (Part 1 and Part 2)
	[*] 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
	    10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS)
	    11. Occupational or personal pension (including one from scheme not yet started)
	    12. Savings or investments
	    13. Downsizing/ moving to a less expensive home
	    14. Borrowing against the value of your home
	    15. Renting out rooms in your home
	    16. Selling or renting out another property (other than your main home)
	    17. Income from your own/ partner's business/ sale of business
	    18. Sale of valuables (including art, jewellery, antiques, etc)
	    19. Inheritance in the future
	    20. Pension or financial support from family/ current partner.
	    21. Pension or financial support from former partner or someone in another household
	    22. Earnings from work (including part-time/ freelance)
	    23. State benefits/ tax credits (including Pension Credit)
	    24. Other
	    25. Don't know / no opinion

OPenSav	*Ask if below state pension age and not retired* *If ((Sex=1 and DVAge<65) or (Sex=2 and DVAge<60)) and PSit<>4* [*] Do you think you are saving enough for your retirement? 1. Yes 2. No 3. Don't know
OStandl	*Ask if below state pension age and not retired* *If ((Sex=1 and DVAge<65) or (Sex=2 and DVAge<60)) and PSit<>4* [*] 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, or 4. not at all confident?

Financial assets	
	Data items fed forward : RFInvTy, RFISA, RFESha, RFins, RFInsV
FInvTy	*Ask all* SHOWCARD J1 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 10. Current account (incl. Basic Bank Account and Post Office Card Account) 11. Savings or deposit account 12. Individual Savings Account (ISA – any type, including TESSA-ISA,PEP) 13. Fixed-term investment bonds (from bank or building society) 14. Unit / Investment Trusts 15. Employee shares / share options 16. Other shares 17. Premium / National Savings Bonds / Certificates 18. Government / corporate bonds and gilts 19. Life Insurance, Friendly Society or endowment policies 20. Other financial assets not already mentioned above (PLEASE SPECIFY) 21. None of these
Current and deposit accounts	
FCAcSh	*If has current account AND (in a couple with partner in household)* *IF FInvTy =10* ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER Are any of your CURRENT 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
FCNumSh	*If FCAcSh = 1,2* ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER How many JOINT current accounts do you have? ENTER NUMBER
FCNumIn	*If has current account* *If (Finvty=10) OR (FCAcSh<>1)* [And] how many [of your own] current accounts do you have? ENTER NUMBER

FCOvDSh	*If (FCAcSh=1 or FCAcSh=2) AND (FinvTy=10) AND (FCSuppr<>1)* *Note that FCSuppr is a Blaise derived variable that is not mentioned anywhere in the paper questionnaire.* [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
FCOvNSh	*If FCOvDSh=1* How many of your joint current accounts are overdrawn? [Please ignore any negative balance(s) on your all-in-one current accounts] ENTER NUMBER
	LOOP FOR EACH OVERDRAFT ON JOINT CURRENT ACCOUNTS (maximum of five iterations)
DCOShV	*If FCovNSh>0* [Thinking of the [first…] of your JOINT current accounts that is overdrawn.] How much is [the/this] account overdrawn? ENTER AMOUNT IN £s
DCOShVb	*IF DCOShV = DK/Ref* SHOWCARD J2 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
	END LOOP

FCShVal	*If (FCNumSh<>FCovNSh) AND (NOT(FCNumSh=1 AND FCovDSh=1))* [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 TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s
FCShVlb	*IF FCShVal = DK/Ref* SHOWCARD J3 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
FCOvDIn	*If (FCAcSh<>1) AND (FinvTy=10)* [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
FCOvNIn	*If FCOvDIn = 1 AND FCNumIn > 1* How many of your [own] current account[s] are overdrawn?

	LOOP FOR EACH OVERDRAFT ON OWN CURRENT ACCOUNTS *(maximum of five iterations)*

DCOInV	*If FCOvDIn =1 and FCOvNin>=1*
	[Thinking of the [first…] of your [own] current accounts that is overdrawn.] How much is [the/this] account overdrawn?
	ENTER AMOUNT IN £s
DCOInVb	*IF DCOInV = DK/Ref*
	SHOWCARD J2 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
	END LOOP
FCInVal	*IF not all own current accounts are overdrawn* *If FCAcSh=2,3 and NOT (FCNumIn = FCOvNIn) and NOT (FCOvDin=1 and FCNumIn=1)*
	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 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 TOTAL IN ANSWER FIELD.
	ENTER AMOUNT IN £s

FCInVlb	*IF FCInVal = DK/Ref*
	
	SHOWCARD J3
	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

FCOvdif	*IF ((FCovDSh=1) AND (FCSuppr=2)) OR (FCOvDIn=1)* [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
FSAcSh	*If has savings or deposit account AND (in a couple and partner in household)* *If FInvTy =11* 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
FSNumSh	*If FSAcSh = 1,2* ASK OR RECORD IF COUPLE ANSWERING TOGETHER How many JOINT savings or deposit accounts do you have? ENTER NUMBER
FSNumIn	*If (FSacSh<>1) AND (FinvTy=11)* (And) how many [of your own] savings or deposit accounts do you have? ENTER NUMBER

FSTypSh	*If FSAcSh = 1,2* SHOWCARD J4 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 An all-in-one or offset account 3 Funds saved with a Credit Union 4 Other savings or deposit account
FSTypIn	*If (FInvTy=11) AND (FCSuppr<>1) AND (FSAcSh=2 OR FSAcSh=3)* SHOWCARD J4 [And] 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)
FSTypOt	*If FSTypIn=5* ENTER DETAILS
FSShVal	*If (FInvTy=11) AND (FSSuppr<>1) AND (FSAcSh=1 OR FSAcSh=2)* How much do you and your partner have [in total] in your JOINT savings and deposit account[s] 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. ENTER AMOUNT IN £s

FSShVlb	*If FSShVal = DK /Ref* SHOWCARD J5b 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FSInVal	*If (FInvTy=11) AND (FSAcSh<>1)* [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. ENTER AMOUNT IN £s
FSInVlb	*If FSInVal = DK/Ref* SHOWCARD J5b 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FSOsHav	*If has savings or deposit account* *If FInvTy =11* 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
FSOsVlb	*If FSOsHav=1* SHOWCARD J7b 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
Investments	
FISA	*If FInvTy = 12* 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 ... INDIVIDUAL PROMPT; CODE ALL THAT APPLY DO NOT INCLUDE MORTGAGE ISAS Last time we recorded that you had… 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)
FCISAv	*If FISA = 1* How much do you have in your cash ISA(s) at present? CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s

FCISAb	*If FCISAv=DK/Ref*
	SHOWCARD J7a 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 - £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 or more
FIISAv	*If FISA=2* 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 ENTER AMOUNT IN £s
FIISAb	*If FIISAv=DK/Ref* SHOWCARD J7a 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 - £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 or more
FKISAv	*If FISA=3* 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 ENTER AMOUNT IN £s

FKISAb	*If FKISAv =DK/ Ref* SHOWCARD J7a Looking at this card, can you tell me about how much you currently have in your ISA(s)? 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 or more
NewFCMx	*If has Cash ISA (FISA = 1)* 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
FCIsaWd	*If has Cash ISA (FISA = 1)* 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
FCIWNum	*If FCIsaWd = 1* 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

FCIWdAb	*If FCIsaWd = 1* SHOWCARD J8 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
FCISce	*If had Cash ISA at Wave 4 but not at Wave 3* *If FISA=1 and **R**FISA<>1* 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?
FBondTy	*If has fixed term investment bonds* *If FInvTy=13* Now thinking of your fixed-term investment bonds, which of the following types of bonds do you have? Last time the respondent said… 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)
FBondV	*If FInvTy=13* 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. ENTER AMOUNT IN £s

FBondVb	*If FBondV = DK/Ref* SHOWCARD J5b 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FCollV	*If has unit or investment trusts* *If FInvTy = 15* 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. ENTER AMOUNT IN £s
FCollVb	*If FCollV = DK/Ref* SHOWCARD J5b 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more

FESha	*If has employee shares or share options* *If FInvTy=15* 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
FEShaV	*If FESha=1, 3* 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 ENTER AMOUNT IN £s
FEShVb	*If FEShaV = DK/Ref* SHOWCARD J5b 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FEOptV	*If FESha=2, 3* 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 ENTER AMOUNT IN £s

FEOpVb	*If FEOptV = DK/Ref*
	SHOWCARD J5a 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 - £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
FShare	*If has other shares* *If FInvTy=16* SHOWCARD J9 [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 ABOUT 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
FShUKV	*If FShare=1 or 2* 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 ENTER AMOUNT IN £s

FShUKVb	*If FShUKV = DK/Ref* SHOWCARD J5B 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FShOSV	*If FShare=3* If you chose to sell your shares in foreign companies, about how much would they be worth? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FShOSVb	*If FShOSV = DK/Ref* SHOWCARD J5b Looking at this card, can you tell me about how much your shares in foreign 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 to £499,999 11. £500,000 to £999,999 12. £1 million or more

FShAdd	*If has shares at W4 and at W3.* *If FInvTy=15, 16 and **R**FInvTy=7,8* 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
FShAdA	*If FShAdd = 1* About how much money have you invested in shares in the last two years? ENTER AMOUNT IN £s
FShAdAb	*If FShAdA = DK/ Ref* SHOWCARD J5a 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
FNSav	*If has premium bonds or other national savings bonds or certificates* *If FInvTy = 17* SHOWCARD J10 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
FNSVal	*If has premium bonds or other national savings bonds or certificates* *If FInvTy = 17* 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 ENTER AMOUNT IN £s

FNSVb	*If FNSVal = DK/ Ref* SHOWCARD J5a 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 - £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
FGilts	*If has government or corporate bonds or gilts* *If FInvTy=18* SHOWCARD J11 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 issued by a foreign government?
FGltUKV	*If FGilts = 1, 3* 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 ENTER AMOUNT IN £s
FGUKVb	*If FGltUKV =DK/Ref* SHOWCARD J5c 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 £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

FGltFoV	*If FGilts = 2 , 4* 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 ENTER AMOUNT IN £s
FGFoVb	*If FGltFoV =DK/Ref* SHOWCARD J5c 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 £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FIns	*If has life insurance, friendly society or endowment policies* *If FInvTy=19* 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
FInsV	*If FIns = 1* What is the face value of these policies in the event of death? Last time, we recorded the face value of your policies in the event of death as £… CHECK THAT ALL POLICIES OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

FLProd	*If has life insurance, friendly society or endowment policies* *If FInvTy=19* Do you have any of the following products… INDIVIDUAL PROMPT; CODE ALL THAT APPLY EXCLUDE ENDOWMENTS LINKED TO MORTGAGE ON THIS PROPERTY Last time the respondent said that they had the following… 1. An endowment or regular premium policy? 2. A single premium policy or investment bonds with a life insurance element? 3. A Friendly Society Tax-Exempt Savings Plan? 4. An insurance policy that will pay a lump sum at a specified date? 5. None of these (SPONTANEOUS ONLY)
FLfEnV	*If FLProd = 1* What is the current value of your endowment or regular premium 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 ENTER AMOUNT IN £s
FLfEnVb	*If FLfEnV =DK/Ref* SHOWCARD J5c 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 £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfSiV	*If FLProd =2* 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> ENTER AMOUNT IN £s

FLfSiVb	*If FLfSiV=DK/Ref*
	
	SHOWCARD J5c
	
	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 £19,999
	    7. £20,000 to £49,999
	    8. £50,000 to £99,999
	    9. £100,000 to £249,999
	    10. £250,000 or more

FLfFSV	*If FLProd =3* 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> ENTER AMOUNT IN £s

FLfFSVb	*If FLfFSV=DK/Ref*
	
	SHOWCARD J5a
	
	Looking at this card, what is the approximate current value of your 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 £19,999
	    7. £20,000 to £49,999
	    8. £50,000 to £99,999
	    9. £100,000 to £249,999
	    10. £250,000 or more

FLfTeV	*If FLProd =4* 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> ENTER AMOUNT IN £s

FLfTeVb	*If FLfTeV=DK/Ref*
	SHOWCARD J5b
	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 to £499,999
	11. £500,000 to £999,999
	12. £1 million or more
FInvOtV	*If has other financial assets* *If FInvTy=21*
	Now thinking of the other financial assets that you have, what is the current value of these assets?
	FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD
	ENTER AMOUNT IN £s
FInvOVb	*If FInvOtV=DK/Ref*
	SHOWCARD J5b
	Looking at this card, what is the approximate current value of your other assets?
	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 to £499,999
	11. £500,000 to £999,999
	12. £1 million or more

Income from investments	
FIncV	*Ask if any accounts or investments (FInvTy = 10 to 20)* 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 ENTER AMOUNT IN £s
FIncVb	*If FIncV = DK/ Ref* SHOWCARD J12 Looking at this card, what is the approximate income that you received in total in the last 12 months from your accounts and investments? INCLUDE INCOME THAT WAS RE-INVESTED OR NOT DRAWN OUT 1. Less than £100 2. £100-£249 3. £250-£499 4. £500-£749 5. £750-£999 6. £1,000-£1,999 7. £2,000-£4,999 8. £5,000-£9,999 9. £10,000-£24,999 10. £25,000-£49,999 11. £50,000 or more

Informal saving NB. No Feed Forward	
FInfSav	*Ask all* SHOWCARD J13 [Apart from any money in savings accounts that you have already told me about] Do you currently have any money saved in any of the ways shown on this card? CODE ALL THAT APPLY LOWER LIMIT OF £250 APPLIES FOR EACH METHOD SEPARATELY. 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 knows as Kommitee, sou sou or partner schemes) 5. None of these

FInfLV	*If FInfSav = 2* 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. ENTER AMOUNT IN £s
FLoanVB	*If FInfLV = DK/Ref* SHOWCARD J14 Looking at this card, can you give me an estimate of the total amount you have loaned to other people? 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
FInfV	*If FInvSav = 1, 3 or 4* How much in total do you have saved in this/ these way[s]? FOR JOINT SAVINGS, SPLIT VALUE BETWEEN RESPONDENTS. ENTER AMOUNT IN £s
FInfVB	*If FInfV = DK/Ref* SHOWCARD J14 Looking at this card, can you give me an estimate of the amount you have saved in this/ these way[s]? 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

FSaved	*If has any accounts (other than current accounts) or any investments or any informal savings* *If FInvTy = 11-20 or FInfSav<>5 or FInfLV>0* 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
FWithd	*If FSaved = 1* 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
FSavAb	*If FSaved = 1* SHOWCARD J6 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+
Ownership of property other than main residence	
UProp	*Ask all* SHOWCARD K1 (Apart from this accommodation) 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
UNumHs	*If UProp = 1* How many second homes in the UK do you own? EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UBuyLet	*If UProp=2* How many buy-to-let properties in the UK do you own? ENTER NUMBER
UNumBd	*If UProp = 3* How many other buildings in the UK do you own? EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UNumLa	*If UProp = 4* How many different parcels of land in the UK do you own? EXCLUDE LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UNumOv	*If UProp =5* How many different overseas properties or parcels of land do you own? EXCLUDE PROPERTY OR LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER

UNumRe	*If UProp =6* How many other properties do you own? EXCLUDE ANY PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
FOR EACH OF THE 6 TYPES, LOOP FOR A MAXIMUM OF 3 ITEMS. *WITHIN EACH TYPE, THIRD LOOP WILL COVER ALL REMAINING ITEMS*	
UPrSh	*If owns any property* *If UProp =1,3,4,5,6)* 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 1. My name only 2. Member(s) of this household 3. Person/ People outside the household
UPNo	*If shares ownership with someone inside the household* *If UPrSh = 2* ENTER PERSON NUMBER(S) OF THE OTHER HOUSEHOLDERS FROM HOUSEHOLD GRID CODE ALL THAT APPLY (BUT DO NOT INCLUDE THIS PERSON). ENTER A SPACE BETWEEN NUMBERS (AT THIS QUESTION A HYPHEN WILL NOT APPEAR TO SEPARATE PEOPLE)
UBuytoL	*If UProp=2* 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
UValS	*If owns any properties* *If UProp=1* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s
UValBS	*If UValS= DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtS	*If owns any properties* *If UProp=1* And how much is [your share of] any outstanding mortgages or loans secured on the

	[first / second / third / remaining [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
UDebtBS	*If UDebtS=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
UGdVbS	*If UProp = 1* SHOWCARD K4 Thinking about the items in this property that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.] 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-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999 7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more
UValL	*If owns any properties* *If UProp=2* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s

UValBL	*If UValL = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtL	*If owns any properties* *If UProp=2* And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining [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
UDebtBL	*If UDebtL=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
UGdVbL	*If UProp = 2* SHOWCARD K4 Thinking about the items in this property that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.] 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-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999

	7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more
UValO	*If owns any properties* *If UProp=3* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s
UValBO	*If UValO = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtO	*If owns any properties* *If UProp=3* And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining [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
UDebtBO	*If UDebtO=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
UValLU	*If owns any properties* *If UProp=4* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s
UValbLU	*If UValLU = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtLU	*If owns any properties* *If UProp=4* And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining [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
UDebtBLU	*If UDebtLU=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
UValOS	*If owns any properties* *If UProp=5*

	LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s
UValBOS	*If UValOS = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtOS	*If owns any properties* *If UProp=5* And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining [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
UDebtBOS	*If UDebtOS=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
UGdVbOS	*If UProp = 5* SHOWCARD K4 Thinking about the items in this property that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.]

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-£9,999
4. £10,000-£19,999
5. £20,000-£29,999
6. £30,000-£39,999
7. £40,000-£49,999
8. £50,000-£74,999
9. £75,000-£99,999
10. £100,000-£199,999
11. £200,000 or more

UValOR	*If owns any properties* *If UProp=6* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your businesses] If you sold the [first / second / third / remaining [property type]] now, about how much [in pounds sterling] would [it / your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX ENTER AMOUNT IN £s
UValBOR	*If UValOR = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this [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
UDebtOR	*If owns any properties* *If UProp=6* And how much is [your share of] any outstanding mortgages or loans secured on the [first / second / third / remaining [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
UDebtBOR	*If UDebtOR=DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 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
	END OF SECTION

Non-mortgage debt	
Credit Cards	
	*Data items fed forward : **R**DCNum*
DCCIntr	*Ask all* I'd now like to ask you a few questions about any credit commitments you might have.
DCNum2	*If any credit cards or charge cards at Wave 3* *If **R**PersProx=1 and **R**DCNum = Response or RDCNum2 = Response* When we interviewed you in (month of W3 interview) you said that you had [**R**DCNum (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 3 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 OR CHARGE CARD COMPANY WITH AN AMOUNT OUTSTANDING EXCLUDE COMPANY OR BUSINESS CREDIT OR CHARGE CARDS, RETAIL STORE CARDS (EG 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 OR CHARGE CARD, AS APPROPRIATE) ENTER NUMBER
DCAny	*If not interviewed in person at Wave 3 or no response at Wave 3 or interviewed in person at Wave 3 but responded DK or Ref to number of credit cards or charge cards* *If **R**PersProx<>1 or RPersprox <> Response or (RPersprox = 1 and (**R**DCNum<>response and **R**DCNum2<>response) or (RDCNum = DK/REF or RDCNum2 = DK/REF))* Do you have any credit or charge cards? (Please include cards held jointly with your partner/spouse.) 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 OR CHARGE CARD COMPANY EXCLUDE COMPANY OR BUSINESS CREDIT OR CHARGE 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

DCAnU	*If does not currently have any credit or charge cards.* If *DCAny = 2* 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 IS LOST, DESTROYED, SUSPENDED OR INACTIVE, IF THE ACCOUNT STILL EXISTS WITH A CREDIT OR CHARGE CARD COMPANY EXCLUDE COMPANY OR BUSINESS CREDIT OR CHARGE CARDS, RETAIL STORE CARDS, RETAILER LOYALTY CARDS EXCLUDE IF AMOUNT OWING ON CARD HAS BEEN PASSED TO A DIFFERENT COMPANY FOR COLLECTION OR REPAYMENT 1. Yes 2. No
DCNum	*If currently has credit or charge cards or accounts.* *If DCAny =1 OR DCAnU =1* How many credit or charge cards do you have? IF MORE THAN 3 CARDS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING CARDS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE THIRD CARD. ENTER NUMBER
	LOOP FOR UP TO 3 ITEMS ROLL UP ON 3rd ITEM
DCCos	*If currently has credit or charge cards or accounts* *If DCNum>=1 or DCNum2 >= 1* Thinking about your most recent monthly statement for your [first/second…] Credit or Charge 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

DCCsP	*If DCCos = 3 or DK*
	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. No balance to repay
	5. Account not mine / payment not my responsibility

DCNam	*If DCCos = 2 or DCCsP = 2, 3 or DK* 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 2. Held jointly 3. Not an account holder, but is an (additional) cardholder (SPONTANEOUS ONLY OR DISCOVERED AT LATER QUESTION)
DCONm	*If DCNam = 2 OR DCCos = 5 OR DCCsP = 5* 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 or Charge Card account statement. ENTER PERSON NUMBERS FOR [ANY/ BOTH] ACCOUNT HOLDER[S] [(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
DCRsp	*If DCONm = DK or DCNam=DK* May I just check, are the Credit or Charge Card statements for this credit or charge card addressed to you? 1. Yes 2. No
DCRec	*If joint account is held in respondent's and another person's name and not first respondent in household* *If DCONm = respondent and DCRsp =1* RECORD WHETHER DETAILS OF THIS CREDIT (CHARGE) CARD OR ACCOUNT ALREADY RECORDED FOR OTHER JOINT HOLDER 1. Yes 2. No
DCPer	*If DCRec=1* RECORD PERSON THIS CARD'S VALUE RECORDED FOR

DCAsk	*If Credit or Charge Card account held in respondent's name with outstanding balance and details not already recorded for other joint holder* *If NOT(DCRec=1) and (DCRsp=1 or DCNam=1) and (DCCos=2 or DCCsP=2,3,DK)* (I'd now like to ask if I could record the monthly balance from your most recent Credit or Charge 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.)
DCamC	*If NOT(DCRec=1) AND (DCRsp=1 or DCNam=1) and (DCCos =2 OR DCCsP = 2, 3, DK)* What was the start balance on your most recent monthly statement? ENTER AMOUNT IN £s
DCamP	*If NOT (DCRec =1) and (DCRsp=1 or DCNam=1) AND (DCCos =2 OR DCCsP =2 or DK)* What was the total amount shown as repaid during the month (on your most recent monthly statement)? ENTER AMOUNT IN £s
DCamD	*If DCamC = DK or DCamP = DK or (DCCos=3 AND (DCCsP=1 OR DCCsP=4))or (DCAMC = DCAMP OR DCAMC < DCAMP)* Can you tell me, how much is the current outstanding balance on this credit (charge) card or account? IF RESPONDENT REFERS TO MOST RECENT MONTHLY STATEMENT, RETURN TO EARLIER QUESTION AND RECORD START BALANCE ENTER AMOUNT IN £s
DCesB	*If DCamD = DK* SHOWCARD L1 Looking at this card, can you give me an estimate of the amount currently outstanding on this credit (charge) 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
DCinZ	*If NOT(DCRec=1) and (DCRsp=1 or DCNam=1) AND (DCCos =2 OR DCCsP =2, 3 or DK)* Do you pay zero percent interest on any of the amount carried over? 1. Yes 2. No

DC12beh	*If NOT (DCRec = 1) AND (DCCos = 2 OR DCCsP = 2 or 3 or DK)* Have you been able to make the minimum payments on this Credit or Charge Card or are you two or more consecutive payments behind? 1. Able to make minimum payments 2. Two or more payments behind
DCBe2Yr	*If DC12beh = 1* *Able to make the minimum payments* **In the last two years, have you fallen two or more consecutive payments behind with your repayments on this card?** 1. Yes 2. No
DCArrCl	*If DCBe2Yr = 1* *Has fallen behind with payments in last two years* **How did you clear your arrears?** SHOWCARD L1a 10. Borrowed from family/friends, 11. Cut back spending/did without, 12. Used authorised/arranged overdraft, 13. Used unauthorised overdraft, 14. Used a credit or store card(s), 15. Took out a commercial loan, 16. Remortgaged/arranged further advance 17. Used a pawn brokers or cash converters, 18. Drew money out of savings or transferred savings which had not planned to use, 19. Did some overtime/earned extra money, 20. Varies too much to say, 21. Some other way
DC12owe	*If DC12beh=2* How much was the minimum payment on your most recent monthly statement? ENTER AMOUNT IN £s
	END OF LOOP
Store cards	
	Data items fed forward : RDSNum
DSNum2	*If any store cards or charge accounts at Wave 3* *If RPersProx=1 and RDSNum = Response or RDSNum2 = Response* When we interviewed you in (month of **W3** interview) you said that you had [**R**DSNum (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)?

	ENTER NUMBER
DSAny	*If not interviewed in person at **Wave 3** or no response at **Wave 3** or no store cards or charge accounts at **Wave 3*** *If **R**PersProx<>response or **R**PersProx<>1 or (RPersprox = 1 and (**R**DSNum<>response or **R**DSNum2 <>response) or (RDSNum = DK/REF or RDSNum2 = DK/REF))* 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

DSAnU	*If no card or charge account with a particular store or group of stores* *If DSAny =3* 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
DSNum	*If currently has store card or charge account with a particular store or group of stores* *If DSAny =1,2 or DSAnU=1,2* How many store card or charge accounts do you have? IF MORE THAN 3 ACCOUNTS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING ACCOUNTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE THIRD ONE. ENTER NUMBER
	LOOP FOR UP TO 3 ITEMS ROLL UP ON 3rd ITEM
DSCos	*If currently has store card or charge account with a particular store or group of stores* *If DSNum>=1 or DSNum2 >= 1* Thinking about your most recent monthly statement for your [first/second…] store card or account, which of the following options best describes the status of any repayments made on this? 1. Full balance was repaid 2. Payment maid, but amount still outstanding 3. Payment not (yet) made 4. No balance to repay 5. Account not mine / payment not my responsibility
DSCsP	*If DSCos = 3 or DK* 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 maid, but amount still outstanding 3. Payment not yet made 4. No balance to repay 5. Account not mine / payment not my responsibility

DSNam	*If DSCos = 2 or DSCsP = 2, 3 or DK*
	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 2. Held jointly 3. Not an account holder, but an (additional) cardholder (SPONTANEOUS ONLY OR DISCOVERED AT LATER QUESTION)
DSONm	*If DSNam =2 OR DSCos = 5 OR DSCsP = 5* 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 [(INLUDING 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
DSRsp	*If DSONm=DK or DSNam=DK* May I just check, are the statements for this store card or account addressed to you? 1. Yes 2. No
DSRec	*If joint account is held in respondent's and another person's name and not first respondent in household* *If DSONm = respondent OR DSRsp =1* RECORD WHETHER DETAILS OF THIS STORE CARD OR ACCOUNT ALREADY RECORDED FOR OTHER JOINT HOLDER. 1. Yes 2. No
DSPer	*If DSRec=1* RECORD PERSON THIS CARD'S VALUE RECORDED FOR
DSAsk	*If NOT(DSCos=5 or DSCsP=5) and NOT(DSRec=1) and (DSRsp=1 or DSNam=1) and (DSCos=2 or DSCsP=2,3,DK)* (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.)

DSamC	*If NOT(DSCos=5 or DSCsP=5) AND NOT(DSRec =1) AND (DSCos =2 OR DSCsP =2,3 or DK)* What was the start balance on your most recent monthly statement? ENTER AMOUNT IN £s
DSamP	*If NOT(DSRec =1) and (DSRsp=1 or DSNam=1) and (DSCos = 2 OR DSCsP =2 or DK)* What was the total amount shown as repaid during the month (on your most recent monthly statement)? ENTER AMOUNT IN £s
DSamD	*If DSamC = DK or DSamP = DK or (DSCos=3 AND (DSCsP=1 OR DSCsP=4)) or (DSAMC = DSAMP OR DSAMC < DSAMP)* 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 ENTER AMOUNT IN £s
DSesB	*If DSamD = DK* SHOWCARD L1 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
DS12beh	*If NOT (DSRec =1) AND (DSCos =2 OR DSCsP =2, 3 or DK)* 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
DS12owe	*If DS12beh=2* 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
	END OF LOOP

Mail order	
	*Data items fed forward : **R**DMOAny*
DMOany	*Ask all* Are you currently paying for anything in instalments that you have bought from a mail order catalogue? Last time, we recorded that… 1. Yes 2. No
DMOnum	*If DMOany = 1* How many catalogues are you paying instalments on? IF MORE THAN 2 CATALOGUES, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING CATALOGUES WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE
	LOOP FOR UP TO 2 ITEMS ROLL UP ON 2nd ITEM
DMOins	*If DMOnum>0* (Thinking of your [first/second/third] catalogue account(s)… …how much are the standard repayments on this catalogue? ENTER AMOUNT IN £s
DMOest	*If DMOins= DK/Ref* SHOWCARD L3 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
DMOoft	*If DMOnum>0* How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Quarterly 5. Other (PLEASE SPECIFY)
DMOoftO	*If DMOoft =5* PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE

DMOwhnY	*If DMOnum>0* When do you expect to have paid off the balance on this catalogue? ENTER THE YEAR
DMOwhnM	*If DMOwhnY=response* ENTER THE MONTH EXPECTS TO PAY OFF CATALOGUE BALANCE
DMOwest	*If DMOwhnY= DK/Ref or DMOwhnM=DK/Ref* SHOWCARD L4 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 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DMOint	*If DMOnum>0* 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
DMObeh	*If DMOnum>0* 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. Two or more consecutive payments behind
DMOowe	*If DMObeh=2* How much do you owe on missed or overdue payments on this catalogue? ENTER AMOUNT IN £s
DMObal	IF (DMObeh=2) What is the total outstanding balance on catalogue?
	END OF LOOP

Hire purchase and credit agreements	
DHPany	*Ask all* SHOWCARD L5 Are you currently paying for any of these items where you arranged with the shop or supplier to pay in instalments? CODE ALL THAT APPLY PROMPT AS NECESSARY 1. Something bought on hire purchase / credit sale 2. Something bought on rental purchase (e.g. Crazy Georges', Brighthouse) 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 7. Anything else where the shop or supplier arranged for you to pay in instalments 8. Other payment agreements with shops or suppliers, but where you haven't yet started paying. 9. None of these [Note for interviewers: Category 1-7 are payments where the respondent is currently paying instalments. Category 8 are payments where the respondent has not yet started paying instalments.]
DHPnum	*If has an instalment agreement* *If DHPany=1-7* Thinking of all of your credit agreements, how many do you have? IF MORE THAN 2 AGREEMENTS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING AGREEMENTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE EXCLUDE ITEMS RESPONDENT HAS NOT YET STARTED PAYING FOR (E.G. BUY NOW PAY LATER)
	LOOP FOR UP TO 2 ITEMS ROLL UP ON 2nd ITEM
DHPins	*If DHPnum>0* (Thinking of your [first/second/third] credit agreement)… …how much are the standard payments on this agreement? ENTER AMOUNT IN £s
DHPest	*If DHPins=DK/Ref* SHOWCARD L2 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
DHPoft	*If DHPnum>0* How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Quarterly 5. Other (PLEASE SPECIFY)
DHPoftO	*If DHPoft = 5* PLEASE ENTER OTHER PERIOD HIRE PURCHASE INSTALMENTS ARE DUE
DHPwhnY	*If NOT(DHPoft =5, DK/Ref)* When do you expect this agreement to be repaid? ENTER THE YEAR
DHPwhnM	*If DHPwhnY=response* ENTER THE MONTH EXPECTS CREDIT AGREEMENT TO BE REPAID
DHPwest	*If DHPOft=5, DK/Ref or DHPwhnY=DK/Ref or DHPwhnM=DK/Ref* SHOWCARD L4 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
DHPint	*If DHPnum>0* Is this agreement interest free? 1. Yes 2. No
DHPbeh	*If DHPnum>0*

	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. Two or more consecutive payments behind

DHPowe	*If DHPbeh=2* How much do you now owe on missed or overdue payments? ENTER AMOUNT IN £s
DHPbal	*If (DHPbeh=Behind)* What is the total outstanding balance on this agreement
	END OF LOOP

Loans	
	*Data items fed forward : **R**DLNum; **R**DLType, **R**DLwhnY, **R**DLins*
DLOld	*If had any loans at the W3 interview* *If **R**PersProx=1 and **R**DLnum>0* Last time we interviewed you on [**R**StartDat] we recorded that you had [**R**DLnum (1,2…)] loan(s) apart from any mortgage or loans secured on a property. Do you still have the following loan? Loan [**R**DLType] (Expecting this loan to be paid off in [**R**DLwhnY]) (Was paying back in instalments of …[**R**DLins]) 1. Yes 2. No 3. Not sure/ don't know
DLONm	Derived variable : Number of W3 loans still being active
DLAny	*Ask all* SHOWCARD L6 [Apart from any mortgages or loans secured on this or other properties that you've already told us about,] Please exclude those loans where your repayment periods have not yet started. 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 SECURED LOANS OUTSTANDING ON PROPERTIES 1.A personal loan (from a bank, building society or finance house) 2.Cash loan from a company that comes to your home to collect payments 3.Loan from a pawnbroker/cash converters 4.Loan from a credit union 5.Loan from the Social Fund 6.Loan from an employer 7.Loan from a friend, relative, or other private individual 8.Loan from the Student Loan Company 9.Student loan from a bank or building society 10.A loan from a pay day lender 11.Other type of loan 1. Yes 2. No
DLNNm	*If DLany = 1* In total, how many of these (new) loans do you have? IF MORE THAN 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE

DLNum	*Derived variable*
	Number of loans plus number from last wave (DLONm + DLNNm)
	LOOP FOR LOANS (allow up to 9 loans of any type)
DLInd	Derived variable
	Indicator of whether this loan was recorded at Wave 3 or is a new loan.
	1. Carried forward from Wave 3
	2. New loan
	3. Carried forward loan combined with at least one new loan
OIntrol	*If DLNum>0*
	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.
DLType	*If DLNum>0*
	SHOW CARD L6
	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
DSLpay	*If has a student loan*
	If DLType = 8, 9
	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
DSLamt	*If has a student loan*
	If DLType = 8, 9
	What is the outstanding balance of your student loan?

DSLest	*If DSLamt=DK/Ref* SHOWCARD L1 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
DLwhy	*If NEW loan but NOT a student loan* *If DLNUm >0 and (dltype <>8 AND dltype <> 9* 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
DLSec	*If Ten1=1,2,3 and DLType=1,2,3,4,5,6,10,11* (Thinking of the [first/second/third] loan, ...) 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
DLins	*If DLType <> -7 AND DLType <> 8 and DLType <> 9* How much are the standard repayments on this loan?

DLest	*If DLtype<>8, 9 & DLins=DK/Ref* SHOWCARD L2 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
DLoft	*If DLtype<>8, 9 & DLNum>0* How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Quarterly 5. Other (PLEASE SPECIFY)
DLoftOt	*If DLoft = 5* PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE
DLwhnY	*If DLtype<>8, 9 & DLNum>0* When do you expect this loan to be repaid? ENTER THE YEAR
DLwhnM	*If DLwhnY=response* ENTER THE MONTH EXPECTS LOAN TO BE REPAID
DLwest	*If DLwhnY=DK/Ref or DLwhnM= DK/Ref* SHOWCARD L4 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
DLint	*If DLtype<>8, 9 & DLNum>0*
	Is this loan interest free at the moment?
	1. Yes
	2. No
DLbeh	*If DLNum>0*
	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. Two or more consecutive payments behind
DLowe	*If getting behind with repayments*
	If DLbeh=2
	How much do you now owe on missed or overdue payments?
	ENTER AMOUNT IN £s
DLbal	*IF (DLbeh=2)*
	What is the total outstanding balance on this loan?
	END OF LOOP
NwLn	*Ask all*
	(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
NwLnNo	*If NwLn =1*
	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 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE
	LOOP FOR UP TO 9 ITEMS ROLL UP ON 9th ITEM
OIntrom	*If NwLnNo >0*
	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 ninth loan.

DTLType	*If NwLnNo >0*
	SHOW CARD L6 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
DTLOwe	*If NwLnNo >0* How much do you owe in total on this loan? ENTER AMOUNT IN £s
DTLOweB	*If DTLOwe=DK/Ref* SHOWCARD L1 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
	END LOOP

Household Bills	
DHBany	*Ask HRP* SHOWCARD L7 Not everyone is able to pay every bill on time. 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 10. Behind with the electricity bill 11. Behind with the gas bill 12. Behind with Council Tax 13. Behind with telephone bill 14. Behind with water rates 15. Behind with rent 16. Behind with child maintenance payments 17. Behind with Court fines 18. Behind with Income Tax payments 19. Behind with Value Added Tax payments 20. Behind with other bills 21. Not behind with any of these
	LOOP FOR EACH BILL/ PAYMENT TYPE
DHBamt	*If DHBAny=10-20* Could you tell me how much in total you owe on the missed or overdue payments for [bill]? ENTER AMOUNT IN £s
DHBest	*If DHBamt=DK/Ref* SHOWCARD L8 Looking at this card, can you give me an estimate of the amount you owe on the missed or overdue payments for [bill]? 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
	END OF LOOP

Debt Burden	
DBurd	*If not a proxy and has any debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills* *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)* [*] 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?
DBurdA	*If has any debt on bank accounts, credit/store cards or mail order catalogue, has any credit agreement or loans or is behind with bills* *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)* Have you sought any help or advice because of debt in the last two years? 1. Yes 2. No
DBurdW	*If DburdA =1* 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
DAdvMth	*If DBurdW = 1-5* 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)
DAdvAct	*If DburdA = 1* 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. Negotiated with creditor to reduce repayment amount 5. Negotiated with creditor to reduce repayment amount 6. Increased income (social security benefits for earnings) 7. Take no action / not yet taken action

Bankruptcy	
XInsol	*Ask All* I'd now like to ask you 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, Debt Relief Order (DRO), or an Individual Voluntary Arrangement (IVA). 1. Yes 2. No
XIntyp	*If XInsol = 1* What type of insolvency or debt management proceedings have you entered into – is it …? RUNNING PROMPT 1. Bankruptcy, 2. Individual Voluntary Arrangement, 3. Debt Management Plan 4. Or a Debt Relief Order?
XInCse	*If XInsol=1* SHOWCARD L10 What is the primary cause of you entering into insolvency proceedings… PLEASE SELECT ONE 1. Living beyond means 2. Business Failure 3. Loss/significant reduction in own or household income 4. Illness/accident 5. Loss on the sale of a property 6. Relationship breakdown 7. Guarantee Liabilities 8. Gambling or other speculation 9. Other
XInCseO	*If XInCse = 9* ENTER DESCRIPTION

	Other income (exc. Earnings and Benefits) NB. No feed forward	
RentPay	*Ask all* Now there are some more questions about your income [Apart from income from your business(es) you have already told us about,] are you currently receiving any rent from property, including business property or subletting? 1. Yes 2. No
RentAmt	*Ask if receiving rental income* *If RentPay=1* In total how much do you receive each month?
RentBnd	*If respondent does not know rent income amount* *If RentAmt = DK/Ref* SHOWCARD M2 On average, how much would you say you received each month? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OthSrc	*Ask all* SHOWCARD M1 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. Personal pensions or annuities 4. Regular redundancy payments from former employer(s) 5. Government Training Schemes, such as Youth Training allowance 6. None of these

OiNOe	*If OthSrc=1* 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 ENTER AMOUNT IN £s
OiNEB	*If OiNOe = DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from occupational pensions from your former employer(s) after tax?" SHOWCARD M1b 15. £1 to £216, 16. £217 to £432, 17. £433 to £866, 18. £867 to £1,299 19. £1300 to £1,732 20. £1,733 to £2,166 21. £2,167 to £2,599 22. £2,600 to £3,032 23. £3,033 to £3,466 24. £3,467 to £3,899 25. £3,900 to £4,332 26. £4,333 to £6,499 27. £6,500 to £8,666 28. £8,667 or more
OiGOe	*If OthSrc=1* 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 ENTER AMOUNT IN £s

OiGEB	*If OthSrc= DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from occupational pensions from your former employer(s) before tax?" SHOWCARD M1b 29. £1 to £216, 30. £217 to £432, 31. £433 to £866, 32. £867 to £1,299 33. £1300 to £1,732 34. £1,733 to £2,166 35. £2,167 to £2,599 36. £2,600 to £3,032 37. £3,033 to £3,466 38. £3,467 to £3,899 39. £3,900 to £4,332 40. £4,333 to £6,499 41. £6,500 to £8,666 42. £8,667 or more
OiNOs	*If OthSrc=2* 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 ENTER AMOUNT IN £s
OiNSB	*If OiNOs = DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from your spouse's former employer(s) after tax? SHOWCARD M1b 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiGOs	*If OthSrc=2* 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 ENTER AMOUNT IN £s

OiGSB	*If OiGOs=DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from your spouse's former employer(s) before tax? SHOWCARD M1b 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNPp	*If OthSrc=3* How much do you usually receive each month from personal pensions or annuities after tax is deducted (that is Net)? DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s
OiNPb	*OiNPp = DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from your personal pensions or annuities after tax? SHOWCARD M1b 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiGPp	*If OthSrc=3* How much do you usually receive each month from personal pensions or annuities before tax is deducted (that is Gross)? DO NOT PROBE MONTH; ACCEPT CALENDAR MONTH OR 4 WEEKLY ENTER AMOUNT IN £s

OiGPB	*If OiGPp = DK/Ref* Looking at this card, can you tell me the approximate amount you received each month from your personal pensions or annuities before tax? SHOWCARD M1b 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNRr	*If OthSrc=4* 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 ENTER AMOUNT IN £s
OiNRB	*If OiNRr = DK/Ref* Looking at this card, can you tell me the approximate amount you receive each month from regular redundancy payments from former employer(s) SHOWCARD M1b 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more

OiNGT	*If OthSrc=5*
	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 ENTER AMOUNT IN £s
OiNGB	*If OiNGT = DK/Ref*
	Looking at this card, can you tell me the approximate amount you receive each month from Government Training Schemes after tax
ReglrPy	*Ask all*
	SHOWCARD M2 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
OiNEG	*If ReglrPy=1*
	How much do you usually receive each month from the educational grant after tax is deducted?
	ENTER AMOUNT IN £s

OiNeGB	*IF OiNEG = DK or OiNEG = RF*
	SHOWCARD M1b
	Looking at this card, can you tell me the approximate amount you receive each month from the educational grant after tax is deducted?
	Banded net monthly maintenance
	£1 to £216 £217 to £432 £433 to £866 £867 to £1,299 £1300 to £1,732 £1,733 to £2,166 £2,167 to £2,599 £2,600 to £3,032 £3,033 to £3,466 £3,467 to £3,899 £3,900 to £4,332 £4,333 to £6,499 £6,500 to £8,666 £8,667 or more
OiNFR	*If ReglrPy=2*
	How much do you usually receive each month from friends or relatives outside the household after tax is deducted?
	ENTER AMOUNT IN £s
OiNFrB	*IF OiNFR = DK or OiNFR = RF*
	SHOWCARD M1b
	Looking at this card, can you tell me the approximate amount you receive each month from friends or relatives outside the household after tax is deducted?
	Banded net monthly maintenance
	£1 to £216 £217 to £432 £433 to £866 £867 to £1,299 £1300 to £1,732 £1,733 to £2,166 £2,167 to £2,599 £2,600 to £3,032 £3,033 to £3,466 £3,467 to £3,899 £3,900 to £4,332 £4,333 to £6,499 £6,500 to £8,666 £8,667 or more
OiNMA	*If ReglrPy=3*
	How much do you usually receive each month from maintenance/ alimony/ separation allowance after tax is deducted?
	ENTER AMOUNT IN £s

OiNMAB	*IF OiNMA = DK or OiNMA = RF* SHOWCARD M1b Looking at this card, can you tell me the approximate amount you receive each month from maintenance/ alimony/ separation allowance after tax is deducted Banded net monthly maintenance £1 to £216 £217 to £432 £433 to £866 £867 to £1,299 £1300 to £1,732 £1,733 to £2,166 £2,167 to £2,599 £2,600 to £3,032 £3,033 to £3,466 £3,467 to £3,899 £3,900 to £4,332 £4,333 to £6,499 £6,500 to £8,666 £8,667 or more
OiNRo	*If ReglrPy=4* How much do you usually receive each month from royalties after tax is deducted? ENTER AMOUNT IN £s
OiNRoB	*IF OiNRo= DK or OiNRo = RF* SHOWCARD M1b Looking at this card, can you tell me the approximate amount you usually receive each month from royalties after tax is deducted? Banded net monthly maintenance £1 to £216 £217 to £432 £433 to £866 £867 to £1,299 £1300 to £1,732 £1,733 to £2,166 £2,167 to £2,599 £2,600 to £3,032 £3,033 to £3,466 £3,467 to £3,899 £3,900 to £4,332 £4,333 to £6,499 £6,500 to £8,666 £8,667 or more
OiNOP	*If ReglrPy=5* How much do you usually receive each month from the occupational pension from overseas after tax is deducted? ENTER AMOUNT IN £s

OiNoPB	*IF OiNoPB= DK or OiNoPB = RF*
	SHOWCARD M1b
	Looking at this card, can you tell me the approximate amount you usually receive each month from the occupational pension from overseas after tax is deducted?
	Banded net monthly maintenance
	£1 to £216 £217 to £432 £433 to £866 £867 to £1,299 £1300 to £1,732 £1,733 to £2,166 £2,167 to £2,599 £2,600 to £3,032 £3,033 to £3,466 £3,467 to £3,899 £3,900 to £4,332 £4,333 to £6,499 £6,500 to £8,666 £8,667 or more

Financial Situation/ Expectations	
OTrust	*Ask all except proxies* *If PersProx=1* SHOWCARD M4 [*] Which of these would you trust for advice about saving for retirement? CODE ALL THAT APPLY 10. Independent Financial Adviser (IFA) 11. Bank or building society 12. Insurance company 13. Accountant 14. Employer 15. Trade Union 16. The Pension Service 17. Financial Conduct Authority (FCA) 18. Other consumer bodies e.g. Citizens Advice Bureau (CAB) 19. Internet 20. Newspapers/ other media 21. Spouse/ partner 22. Other relative/ friend 23. Work colleagues 24. Other 25. None of these
OSitCh	*Ask all except proxies* *If PersProx=1* [*] Compared with two years ago, do you think your general financial position is… RUNNING PROMPT 1. better 2. worse, 3. or, about the same?
OImpRs	*If OSitCh =1* [*] 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

OWrsRs	*If OSitCh = 2* SHOWCARD M4b [*] What are the main reasons for your household's financial situation getting worse? CODE ALL THAT APPLY 10. Reduction in household income 11. Retired 12. Increased debt repayments 13. Increased spending on children in household 14. Unexpected or high bills 15. General increase in spending 16. Change in household circumstances (e.g. separation from partner / widowed) 17. Increased caring responsibilities 18. Losses from gambling or other speculation 19. Additional child(ren) in the household 20. Other
OSituat	*Ask all HRPs except proxies* *If PersProx=1 and person is HRP* [*] 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)
ORetInc	*If not a proxy and not retired and aged 40 or over* *If PersProx=1 and DVAge>=40 and PSit<>4* SHOWCARD M3 [*] 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

Child Trust Funds / Junior ISAs *Asked from scratch for new parents*	
	Data items fed forward: ***R***Cactf
	Loop for each dependent child in household (all aged 0 to 15 plus children aged 16-18 and in full-time education)
SelectAd	*Ask for each dependent child* 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
CaCTF	*Ask for each child born on or after 01/09/2002 unless refused at SelectAd* *If SelectAd<>Ref and (Birth>=2002,9,1 AND <=Birth2011,1,2)* Now I am going to ask some questions about Child Trust Funds. A Child Trust Fund is a savings and investment account for children. Children born on or after 1 September 2002 and on or before 2 January 2011 receive a voucher for £250 from the government to start their account. Does [Child's name] have a Child Trust Fund? EXCLUDE TRUSTS THAT ARE NOT SPECIFICALLY THE GOVERNMENT'S CHILD TRUST FUND 1. Yes 2. No PLEASE NOTE: IN CERTAIN CIRCUMSTANCES EXTRA AMOUNTS CAN BE RECEIVED
CaJISA	*Ask for each child born on or after 03/01/2011 OR under 18 and born before September 2002 unless refused at SelectAd* *If SelectAd<>Ref and (Birth>=2011,1,3 OR (DVAge<18 and Birth<2002,9,1))* Now I am going to ask some questions about Junior ISAs. A Junior ISA (or Junior Individual Savings Account) is a new tax efficient account designed for adults to save and invest on behalf of their children. This type of ISA is available to children resident in the UK born on or after 3 January 2011 and children who are under 18 and born before September 2002. It allows parents to save up to £ 3,600 tax-free for their child per tax year. Does [Child's name] have a Junior ISA? 1. Yes 2. No
CaCtV	*If CaCTF = 1 OR CaJISA = 1* How much is currently in his/ her Child Trust Fund/Junior ISA? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION PLEASE CONSULT DOCUMENTATION, SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT, WHERE POSSIBLE.
CaCTvB	*If CaCtV =dk or CaCtV =Ref*

	CaCTvB (Looking at this card), can you tell me about how much is currently in his/her Child Trust Fund/Junior ISA? SHOWCARD M4d 1 Less than £1000 2 £1,000 to £1,999 3 £2,000 to £2,999 4 £3,000 to £3,999 5 £4,000 to £4,999 6 £5,000 to £5,999 7 £6,000 to £6,999 8 £7,000 to £7,999 9 £8,000 to £8,999 10 £9,000 to £9,999 11 £10,000 or more
CaType1	*If CaCTF = 1 and RCaType=EMPTY (no response to this in previous wave)* What type of Child Trust Fund does [Child's name] have? 1. A Stakeholder Account 2. A Non-stakeholder Cash Account 3. A Non-Stakeholder Stocks and Shares account 4. Don't Know THE THREE TYPES OF CTF ACCOUNT ARE: 1. A SAVINGS ACCOUNT IS A CASH-ONLY ACCOUNT THAT EARNS INTEREST. 2. A STAKEHOLDER ACCOUNT WORKS BY INVESTING THE CHILD'S MONEY IN SHARES TO TAKE ADVANTAGE OF THE POTENTIAL FOR HIGHER GROWTH THAT THIS KIND OF INVESTMENT OFFERS. ONCE THE CHILD TURNS 13, MONEY IN THE ACCOUNT STARTS TO BE MOVED TO LOWER RISK INVESTMENTS OR ASSETS (SUCH AS CASH). ALL ACCOUNTS OPENED BY THE GOVERNMENT, SUCH AS WHEN THE VOUCHER EXPIRED, ARE OF THIS TYPE. 3. AN ACCOUNT THAT INVESTS IN SHARES INVESTS THE CHILD'S MONEY MAINLY IN SHARES BUT IS NOT A GOVERNMENT APPROVED STAKEHOLDER ACCOUNT.
CaType2	*If CaJISA = 1* What type of Junior ISA does [Child's name] have? 1. A cash Junior ISA 2. A stocks and shares Junior ISA 3. Both – a cash Junior ISA and a stocks and shares Junior ISA 4. Don't know THE TWO TYPES OF JUNIOR ISA ACCOUNT ARE: 1. A CASH JUNIOR ISA – WHICH WILL EARN INTEREST LIKE A SAVINGS ACCOUNT FROM A BANK OR BUILDING SOCIETY. 2. A STOCK AND SHARES JUNIOR ISA – WHICH WILL INVEST IN STOCKS AND SHARES. 3. BOTH – YOU CAN TAKE OUT BOTH A CASH JUNIOR ISA AND A STOCKS AND SHARES JUNIOR ISA, WITH DIFFERENT PROVIDERS (OR THE SAME PROVIDER IF THEY OFFER DIFFERENT PRODUCTS), AT THE SAME TIME IF YOU CHOOSE.
CaOpen	*If CaCTF = 1 and RCaType=EMPTY (no response to this in previous wave)* Was the account opened by…

	1. Yourself, a family member, or a guardian 2. Her Majesties Revenue & Customs (HMRC) 3. Don't know

CaContr	*If CaCTF = 1 OR CaJISA = 1* Apart from Child Trust Fund vouchers received from the Government, during the last 2 years who contributed to the Child Trust Fund/Junior ISA? CODE ALL THAT APPLY 1. Child's parent inside the household 2. Child's parent outside the household 3. Child's grandparents 4. Child's other relatives 5. Friend of the family 6. Other 7. No Contribution
CaContram	*If CaContr=1, 2, 3, 4, 5, 6, (loop if more than one option chosen)* How much did the child's [parents, grandparents, other relatives, friend of the family, other] inside or outside of the household put into [child's name] the account in the last 2 years? IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES. PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.
CaContram b	*If CaContram=DK/RF* SHOWCARD M4c (Looking at this card), can you tell me about how much child's parent inside the household/child's parent outside the household/child's grandparents/child's other relatives/friend of the family/other put into [Child's name] the account in the last 2 Years? 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £499 6. £500 to £799 7. £800 or more IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES. PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.

CaSav	*Ask for each child* *If SelectAd<>Ref* [Aside from the Child Trust Fund/JISA], 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
CaSvV	*If CaSav = 1* [Aside from the Child Trust Fund/JISA], what would you say is the current value of the savings and investments held by [Child's name]? MORE THAN £99,999,999, ENTER 99999999 RECORD ALL SAVINGS EXCLUDING CHILD TRUST FUND ENTER AMOUNT IN £s
CaSvB	*If CaSvV = DK/Ref* SHOWCARD M5 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/JISA]? 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
	END LOOP
OCSvR	*Ask each adult with dependent children (once)* SHOWCARD M6 What do you think are the most important reasons for your child(ren) to have savings or investments? CODE ALL THAT APPLY 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

	9. None of these

Inheritance	
Inheritances received	
	*Data items fed forward : **R**IHRecnt, **R**IHRcNum*
IHRecnt	*Ask all* 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? IF MORE THAN 3, THE FOLLOWING QUESTIONS SHOULD BE ASKED FOR THE 3 MOST VALUABLE INHERITANCES INCLUDE ANY INHERITANCE FROM A SPOUSE OR PARTNER Last time, we recorded that you had received… 1. Yes 2. No
IHRcNum	*If received an inheritance* *If IHRecnt=1* How many inheritances of £1,000 or more have you received in the last two years? ENTER NUMBER
LOOP FOR UP TO 3 INHERITANCES	
IWat	*If IHRcNum>= 1* SHOWCARD N1 Thinking of your [first/second/third] inheritance] 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
IWho	*If IHRcNum>= 1* 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/ great aunt 7. Brother/sister 8. Other relative 9. Non-relatives (friend/ neighbour) 10. Don't know/can't remember

IVal	*If IHRcNum>= 1* (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? ENTER AMOUNT IN £s
IValB	*If Ival = DK/ Ref* SHOWCARD N2 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
IHse	*If received property* *If IWat=1* SHOWCARD N3 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
IGds	*If non-property inheritance* *If IWat=2-5* 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
	END OF LOOP

Other sums received	
ILGift	*Ask all* 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
IGifVal	*If ILGift=1* 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. ENTER AMOUNT IN £s
IGfValB	*If IGifVal=DK/Ref* SHOWCARD N5a 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
NEWGIFT	*If ILGift = 1* What did you do with any cash gifts that you received? 1. Spent them 2. Saved them 3. Both 4. No cash gifts received

ILoan	*Ask all*
	SHOWCARD N4
	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?
	10.Property purchase or improvements
	11.Purchase of car or driving lessons
	12.tems for new baby
	13.Educational expenses
	14.Major family expenses e.g. wedding, party
	15.Holiday
	16.Used to start or run a business
	17.Used to pay off debts
	18.Spent on general living expenses
	19.Saved or invested it
	1. Yes
	2. No
ILnUse	*If ILoan = 1*
	SHOWCARD N4
	What did you do with the money you received in this way?
	CODE ALL THAT APPLY
	10. Property purchase or improvements
	11. Purchase of car or driving lessons
	12. Items for new baby
	13. Educational expenses
	14. Major family expenses e.g. wedding, party
	15. Holiday
	16. Used to start or run a business
	17. Used to pay off debts
	18. Spent on general living expenses
	19. Saved or invested it
ILnVal	*If ILoan = 1*
	What is the total value of the cash loans that you have received in the last two years?
	ENTER AMOUNT IN £s
ILnValB	*If ILnVal=DK/Ref*
	SHOWCARD N5b
	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

ILnPBk	*If has a loan* *If ILoan=1 and DLNum>0* Do you plan to pay back some or all of the loan(s) you have received? 1. Yes - all 2. Yes - some 3. No
ILnPBAm	*If ILnPBk=2* How much of the loan/ loans do you plan to pay back? ENTER AMOUNT IN £s
ILump	*Ask all* SHOWCARD N6 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 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 1. Yes 2. No
ILumTy	*If ILump=1* SHOWCARD N6 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
ILife	*If ILumTy=1* About how much in total, after tax, have you received from your life insurance policy in the last two years? ENTER AMOUNT IN £s

ILifb	*If ILife =DK/Ref* SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILuPp	*If ILumTy=2* About how much in total, after tax, have you received from your lump sum pension pay-out in the last two years? ENTER AMOUNT IN £s
ILuPb	*If ILuPp=DK/Ref* SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILAcc	*If ILumTy=3* 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? ENTER AMOUNT IN £s

ILAcb	*If ILAcc=DK/Ref* SHOWCARD N7 Looking at this card can you tell me the approximate amount you have received from your personal accident plan or other form of compensation in the last two years? 1. £500 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILIns	*If ILumTy=4* About how much in total, after tax, have you received from your other insurance payment in the last two years? ENTER AMOUNT IN £s
ILInb	*If ILIns=DK/Ref* SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILRed	*If ILumTy=5* About how much in total, after tax, have you received from your redundancy payment in the last two years? ENTER AMOUNT IN £s

ILRdb	*If ILRed=DK/Ref* SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILWin	*If ILumTy=6* 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? ENTER AMOUNT IN £s
ILWnb	*If ILWin=DK/Ref* SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more
ILOth	*If ILumTy=7* About how much in total, after tax, have you received from your other payment in the last two years? ENTER AMOUNT IN £s CHECK THAT MONEY RECEIVED FROM INVESTMENTS HAS NOT BEEN INCLUDED ELSEWHERE

ILOtb	*If ILOth=DK/Ref*
	SHOWCARD N7 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 - £999 2. £1,000 - £2,499 3. £2,500 - £4,999 4. £5,000 - £9,999 5. £10,000-£24,999 6. £25,000-£49,999 7. £50,000-£99,999 8. £100,000-£249,999 9. £250,000 or more

Trusts	

Questions for settlors (who have put their own assets into a trust)	
	*Data items fed forward: **R**TSett, **R**TSNum, **R**TVal, **R**TValB.*
TIntro	*Ask all* (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.
TSett	*If no trusts at W3* *If **R**TSett=2* Last time we interviewed you on (date), 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? 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
TSNum	*If TSett = 1* How many separate trusts do you currently have assets in? ENTER NUMBER

TSNew	*If had assets in a trust at W3* *If **R**TSett=1* 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
TSNum2	*If had settled a trust at W3* *If **R**TSett=1* ASK OR RECORD In total, how many separate trusts do you currently have assets in. ENTER NUMBER
TCont1	*If TSett=1 or **R**TSett=1* I am going to ask some questions about the (three) trusts that you have (the most) assets in. [Please give an answer for those which you know about, starting with the most valuable.]
LOOP FOR UP TO 2 TRUSTS	
TSNo	*If TSNum >=1 or TSNum2 >= 1* I would now like to update or collect some details about your trusts PROGRAM ALLOWS FOR UP TO 2 TRUSTS IN TOTAL. IF MORE THAN 2 TRUSTS ASK ABOUT THE 2 LARGEST
TJnt	*If TSNum >=1 or TSNum2 >= 1* [Thinking of the [first / second / third] (most valuable) trust,] can I just check, does the trust contain only your own assets or was it set up jointly with another person in this household or with someone else? CODE ALL THAT APPLY 1. Solely by respondent 2. Jointly with another person in this household 3. Jointly with someone outside the household
TPs	*If trust is held jointly with someone in this household* *If TJnt = 2* With which other person (or people) in this household did you set this trust up? CODE ALL THAT APPLY
TAcc	*If TSNum >=1 or TSNum2 >= 1* Would you be able to withdraw these assets for your own use in the future if you wanted to? 1. Yes 2. No

TBen	*If TSNum >=1 or TSNum2 >= 1* SHOWCARD O1 Who are the beneficiaries of the trust? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Self 2. Spouse/ partner 3. Son/ daughter (in-law) 4. Grandchild 5. Nephew / niece 6. Brother/ sister (in-law) 7. Other relative 8. Other non-relative/friend/ charity etc.
TVal	*If TSNum >=1 or TSNum2 >= 1* Now thinking about the current value of the trust, what is the approximate current value of (your share of) the assets in the trust after paying off any debts? ENSURE VALUE IS SPLIT BETWEEN COUPLES WHO ARE JOINT SETTLORS ENTER AMOUNT IN £s
TValB	*If TVal = DK/Ref* SHOWCARD O2 Looking at this card, can you estimate the current net value of (your share of) the assets? 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 - £999,999 9. £1 million or more
TDup	*If TVal or TValB=response* Have you already included any of the assets in this trust when answering other questions in this interview? 1. Yes 2. No
TDupA	*If TDup = 1* Does that include all of the assets in the trust or just some? 1. All 2. Some

TAddVl	*If TDupA=2*
	Can you tell me the approximate current value of (your share of) the assets in the trust that have not already been covered in this interview?
	ENTER AMOUNT IN £s
TAddVB	*If TAddVl= DK/Ref*
	SHOWCARD O2
	Looking at this card, can you estimate the net current value of (your share of) the assets that have not already been covered in this interview?
	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 - £999,999
	9. £1 million or more
	END OF LOOP

Questions for beneficiaries

Items asked also of those aged 16-18 and in full-time education or a government scheme for employment training

	Data items fed forward : **R***TBenef,* **R***TBenNum*
TBenef	*Ask all*
	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?
	Last time, we recorded that you were [not] the beneficiary of a trust
	EXCLUDE TRUSTS WHERE RESPONDENT IS ALSO THE SETTLOR (COVERED IN THE PREVIOUS SECTION)
	1. Yes
	2. No
TBenNum	*If TBenef = 1*
	Can I just check, how many separate trusts are you the beneficiary of?
	ENTER NUMBER
TCont2	*If TBenNum >3*
	I am going to ask some questions about the three most valuable trusts.

LOOP FOR UP TO 2 TRUSTS	

TWho	*If TBenNum >=1* [Thinking of the [first / second / third] (most valuable) trust], by whom was the trust set up? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Respondent 2. Spouse/ partner 3. Parent/ Parent in-law 4. Grandparent/great-grandparent 5. Uncle/aunt 6. Brother/sister (in-law) 7. Other relative 8. Other non-relative/friend
TBInc	*If TBenNum >= 1* At present, are you able to take any income or capital from the trust, whether you have to apply for permission or not? 1. Income only 2. Capital only 3. Both income and capital 4. Neither
TBRec	*If TBInc = 1,2 or 3* Thinking of the last 12 months (that is since ….) how much have you received in total from the trust after tax and any deductions? ENTER AMOUNT IN £s
TBRecB	*If TBRec= DK/ Ref* SHOWCARD O3 Looking at this card, how much do you estimate that you have received from the trust in the last 12 months, after tax and deductions? 1. Less than £500 2. £500 - £999 3. £1,000 - £4,999 4. £5,000 - £9,999 5. £10,000 - £24,999 6. £25,000 - £49,999 7. £50,000 - £99,999 8. £100,000 - £249,999 9. £250,000 - £499,999 10. £500,000 or more

TBCap	*If TBenNum >= 1*
	At some time in the future, will you receive all, or your share of, the assets held in the trust?
	1. Yes
	2. No

TBCKno	*If TBCap = 1*
	Will you receive the assets on a specified date in the future?
	1. Yes
	2. No
TBCapY	*If TBCKno = 1*
	In which year do you expect to have access to the assets in the trust?
	ENTER YEAR
TBValB	*If TBCap=1*
	SHOWCARD O2
	Looking at this card, what is the approximate current value of your share of the assets?
	1. Less than £5,000
	2. £5,000 - £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 - £999,999
	9. £1 million or more
	END OF LOOP
OthAsCh	*Ask all*
	Do you have any other assets with financial value that we have not covered in this interview?
	1. Yes
	2. No
OthAsTy	*If OthAsCh = 1*
	What sort of assets are they?
	ENTER DESCRIPTION
OthAsVl	*If OthAsCh = 1*
	What is the current value of (all of) these assets?
	ENTER AMOUNT IN £s

OthAsVb	*If OthAsVl = DK/Ref*
	SHOWCARD O4
	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

Financial acuity	
Commi	*All except proxies*
	(If Persprox = 1)
	Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment? Are you:
	Read out and code one only
	1. Keeping up with all of them without any difficulties
	2. Keeping up with all of them, but it is a struggle from time to time
	3. Keeping up with all of them, but it is a constant struggle
	4. Falling behind with some of them
	5. Having real financial problems and have fallen behind with many of them
	6. Don't have any commitments
ORunOut	*All except proxies*
	(If Persprox = 1)
	[*]In the past 12 months, how often have you run out of money before the end of the week or month or needed to use a credit card or overdraft to get by? 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)
ORunDo	*Ask if ORunOut = 1, 2, 3*
	SHOWCARD G3
	[*] What do you usually do when you run out of money?

	CODE ALL THAT APPLY
	10. Borrow from family or friends 11. Cut back spending or do without 12. Use authorised or arranged overdraft 13. Use unauthorised overdraft 14. Use credit or store card(s) 15. Take out a commercial loan 16. Use a pawn brokers or cash converters 17. Draw money out of savings or transfer savings which you had not planned to use 18. Do overtime/earn extra money 19. Depends on amount needed/varies too much to say 20. Something else

IfBankAcc	*If FInvTy is NOT 10*
	
	Can I check, do you have a day-to-day bank or building society account either in your own name or jointly with someone else?"
	
	   1. Yes
	   2. No

KnowBalance	*If FInvTy=10 OR* IfBankAcc =1
	
	Which of these best describes how accurately you know the balance on this account? I'm not interested in how much money is actually in the account, just how accurately you know how much money you have in the account.
	
	Read out and code one only
	
	   1. I have no idea at all
	   2. I have a rough idea of how much I have
	   3. I know exactly or to within the nearest pound or two

OftChecked	*If FInvTy=10 OR* IfBankAcc =1
	
	And how often do you normally check how much money is in this account? Is it...
	
	Read out and code one only
	
	   1. Every day,
	   2. At least once a week, but not every day,
	   3. At least once a fortnight, but not once a week
	   4. At least once a month but not once a fortnight
	   5. Less than once a month
	   6. Never

CheckStatement	*If FInvTy=10 OR* IfBankAcc =1 Which of these statements best describes what you (add: yourself if lives with partner or other adults) do when you either receive a printed bank statement for this account or check your bank statement on-line? Read out and code one only 1. I check off receipts and spending against the statement

	2. I check the entries and balance on the statement to see if they look OK 3. I just check the balance 4. I don't look at the statement at all
KnoHowMuch	*If FInvTy is NOT 10 AND IfBankAcc =2* How accurately do <u>you</u> {add<u>: yourself</u> if lives with partner or other adults} know how much money you have at present, excluding any savings? I'm not interested in how much money you actually have, just how <u>accurately</u> you know how much you have. Read out and code one only 1. I have no idea at all 2. I have a rough idea of how much I have 3. I know exactly or to within the nearest pound or two
IncDrop	*All except proxies* *If PersProx=1* [*] For how long would you be able to make ends meet if you lost the main source of income coming into your household? 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
FndCash	*All except proxies* *If PersProx=1* SHOWCARD P2a [*] 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. Use existing savings/investments 3. Borrow the money (including use an overdraft) 4. Get help from family/friends 5. Some other way (e.g. sell something, earn extra money, cut spending) 6. Would not be able to find money
STCont	*All except proxies* *If PersProx=1* Please tell me how strongly you agree or disagree with the following statements
Orgnsed	*All except proxies*

	If PersProx=1 SHOWCARD P2B [*] 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
RnyDay	*All except proxies* *If PersProx=1* SHOWCARD P2B [*] 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
LvTday	*All except proxies* *If PersProx=1* SHOWCARD P2B [*] 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?
SpendM	*All except proxies* *If PersProx=1* SHOWCARD P2B [*] 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
GStdNw	*All except proxies* *If PersProx=1* SHOWCARD P2B [*] 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
Prodts	*All except proxies* *(If Persprox = 1)* Please could you tell me which, if any, of the following financial products you have personally taken out in the last two years. **PRIORITY CODING: Read out list, code the FIRST product that applies and then stop reading the list:** 1. Investments e.g. an equity ISA, PEP, unit trust or investment trust, investment bond, stocks and shares or an endowment policy that was not linked to a mortgage 2. Mortgage 3. Life insurance, payment or income protection insurance, critical illness insurance 4. A credit card 5. A loan or other type of credit agreement 6. General insurance e.g. car insurance, home insurance or private medical or dental insurance 7. A savings account, eg a cash ISA, National savings and investment account or premium bonds 8. A current account 9. A personal pension 10. None of the above
Sourc2pMulti	***IF PRODTS <> 10 'Has purchased Financial product in last 2 years'*** **Which sources of information or advice did you use before deciding which {text infill: type of product} to take out?** **SHOWCARD P5** **Multiple response. Prompt in relation to pre-codes listed if needed** 10. Best buy information,/comparison website 11. Financial Advisor (including relatives who are FAs) 12. Independent information in newspapers, magazines, radio or TV programmes, etc 13. Product information collected by you or someone on your behalf from a product provider (e.g. an insurance company or fund manager) or a provider's website 14. Product information sent to you that you had not personally requested, or information seen or heard on adverts 15. Information from friends, family or colleagues 16. Information from employer 17. A free advice agency (e.g. Citizens Advice Bureau, Money Advice Service) 18. Other 19. No information collected at all
Sourc2p	***IF PRODTS <> 10 'Has purchased Financial product in last 2 years' and more than one option selected at Sourc2pMulti.*** **Which ONE source of information did you feel most influenced your**

	decision about which {text infill: type of product} to take out? **SHOWCARD P5** **Code one only. Prompt in relation to pre-codes listed if needed** 10. Best buy information/comparison website 11. Financial Advisor (including relatives who are FAs) 12. Independent information in newspapers, magazines, radio or TV programmes, etc 13. Product information collected by you or someone on your behalf from a product provider (e.g. an insurance company or fund manager) or a provider's website 14. Product information sent to you that you had not personally requested, or information seen or heard on adverts 15. Information from friends, family or colleagues 16. Information from employer 17. A free advice agency (e.g. Citizens Advice Bureau, Money Advice Service) 18. Other 19. No information collected at all
Choicp	*If Sourc2p<> 19* *'Source of information influenced choice of product'* **And which of these best describes the way you chose which product to take out?** SHOWCARD P6 Looking at this card 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
Eye	All except proxies *(If Persprox = 1)* SHOWCARD P7 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
IndFreq	*If Eye<>9*

	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
FinAdIntr	*Ask all* *If PersProx=1* **I'd now like to ask you a few questions about any expert financial advice that you may have received in the last two years. By expert financial advice we mean advice from a professional person who advises people looking to make financial decisions. This could include a face-to-face, telephone or an internet consultation where you may have been asked detailed questions about your needs and circumstances, including full details of your income and outgoings.**
ADVICE	*Ask all* *If PersProx=1* **(Can I just check) have you received any expert financial advice in the last two years?** If the expert advice was provided by a family member or a friend qualified to give expert advice, code 'yes' 1. Yes 2. No
AdvNumAll	*If Advice = 1* *If received expert advice in past 2 years* **In the last two years, how many times have you received expert financial advice?** ENTER NUMBER ...
	LOOP FOR UP TO 3 INSTANCES OF FINANCIAL ADVICE. START WITH THE FIRST TIME ADVICE WAS RECIEVED IN LAST 2 YEARS
AdJoint	*If Advice = 1* *If received expert advice in past 2 years* **Thinking about the (first/second/third) time you received expert financial advice, was this advice received jointly, with someone else either living within or outside of the household?** 1. Yes 2. No
AdWho	*If AdJoint = Yes* *Advice received jointly with someone else* **Can I just check, who received this advice with you?** Code Person number 1 to 16 or 17 for a person living outside of the household.

AdRecord	*If AdWho = 1 to 16* *Advice received jointly with someone living within the household* ***And have further details of the joint advice already been recorded by the joint holder?*** 1. Yes 2. No
AdvReas	*If Advice = 1 AND AdRecord = No* *If received advice in past 2 years and details not already recorded by another person* **Thinking about the (first/second/third) time you received expert financial advice, what was the main financial reason for seeking the advice?** SHOWCARD P8 1. Investments 2. Savings 3. Pensions 4. Mortgages 5. Life insurance/other protection products 6. Debt 7. Changes in life circumstances (e.g bereavement, birth, inheritance, making a will) 8. Other
AdSavInv	*IF (AdvReas=Invest) OR (AdvReas=Save)* *If received advice on savings or investments* **When you received advice on savings or investments, were you advised to do any of the following?** SHOWCARD P8b Code all that apply 10. Pay down debt 11. Change your range of savings or investments to reduce taxes 12. Invest in lower fee products to improve overall return on your savings or investments 13. Invest in passive tracker funds 14. Diversify your savings or investments into different asset classes (e.g domestic stocks, emerging market stocks, housing, etc) 15. Diversify your savings or investments within the same asset classes (e.g beyond the stock of just a few companies) 16. Other (please specify)
AdCons	*If Advice = 1 AND AdRecord = No* *If received advice in past 2 years and details not already recorded by another person* **Still thinking about the (first/second/third) time you received expert financial advice, did this involve a consultation with an advisor?**

	This could include a face-to-face, telephone or an internet consultation 1. Yes 2. No
AdTyp	*If AdCons = 1* If received a consultation with an advisor **Thinking about this financial advisor, what type of organisation did they work for?** **SHOWCARD P9** 1. A bank or building society 2. An insurance company 3. An accountants or solicitors 4. A firm of financial advisors (e.g. an IFA) 5. A sole/self employed financial advisor 6. A stockbroker or wealth manager 7. A Charity or Union 8. A free advice agency (e.g. Citizens Advice Bureau, Money Advice Service) 9. Other (please specify....
AdTypO	*If AdTyp = 'Other'* ***Please specify the other type of organisation the advisor worked for*** ....
AdSat	*If AdCons = 1* *If received a consultation with an advisor* **Thinking back to how you felt at the time of the consultation, how satisfied or unsatisfied were you with the advice you received?** **SHOWCARD P10** 10. Very satisfied 11. Fairly satisfied 12. Neither satisfied nor unsatisfied 13. Fairly unsatisfied 14. Very unsatisfied
AdSatReflect	*If AdCons = 1* *If received a consultation with an advisor* **And on reflection, how satisfied or unsatisfied do you feel now with the advice you received?** **SHOWCARD P10** 10. Very satisfied 11. Fairly satisfied 12. Neither satisfied nor unsatisfied 13. Fairly unsatisfied 14. Very unsatisfied

AdProd	*If AdCons = 1* *If received a consultation with an advisor* Did the advisor recommend any specific financial products to you even if you did not take out these products? IF RESPONDENT HAD ALREADY DECIDED ON PRODUCT BUT A RECOMMENDATION WAS STILL GIVEN, CODE YES. 1. Yes, one product, 2. Yes, a selection of products, 3. No products were recommended?
AdPurch	*If AdProd = 1 or 2* Did you purchase any product or products following this recommendation? 1. Yes, one product, 2. Yes, a selection of products, 3. No products were purchased?
AdAvail	*If AdCons = 1* *If received a consultation with an advisor* Expert financial advice differs in terms of the range of products that advisors are able to give advice on. Do you know what type of advisor you received advice from. Was it.. RUNNING PROBE 1. An Independent Financial Advisor (IFA) , 2. A Restricted, Tied or Multi-Tied Advisor 3. A Salesperson, 4. A Charity, union or free advice agency worker, 5. Other? 6. We didn't discuss the product options available (spontaneous only)
AdPay	*If AdCons = 1* *If received a consultation with an advisor* Looking at this card, and still thinking about this {first/second/third} time you received expert financial advice, how was the advisor paid for their services? SHOWCARD P11 Looking at this card 1. As a one-off fee 2. By commission 3. A combination of fees and commission 4. As part of an on-going charge you pay 5. The advice and other services were free 6. Or by some other way (please specify)? 7. Nothing to pay as did not buy a product from this advisor (spontaneous only)

AdPayO	*If AdPay = '6. Or by some other way'* *Please specify how the advisor was paid for their services* ***....***
AdAmt	*If AdCons = 1* *If received a consultation with an advisor* **Did the advisor make it clear to you how much the advice you received would actually cost?** READ OUT CODE ONE ONLY 1. Yes, at the beginning of the consultation, 2. Yes, but not at the beginning of the consultation 3. No, this was not made clear to me
AdCost	*If AdAmt = 2 AND AdPurch = 1 or 2* **Did the advisor make it clear to you how much the advice you received would actually cost before you purchased the product?** 1. Yes 2. No
AdFur	*IF AdvNumAll>1* *If received a consultation with an advisor* And have you taken any further financial advice from this advisor, for a different financial reason? 1. Yes 2. No
	END OF LOOP FOR FINANCIAL ADVICE

Attitudes to Risk	
ORiska	*Ask all except proxies* *If PersProx=1* SHOWCARD R5 [*] 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 £1,000 2.One in five chance of £10,000 3. Don't know/ no opinion (SPONTANEOUS ONLY)
ORiskc	*Ask all except proxies* *If PersProx=1* SHOWCARD R6 [*] If you had a choice of receiving a thousand pounds today or one thousand one hundred pounds next year, which would you choose? 1.£1,000 today 2.£1,100 next year 3. Don't know/no opinion (SPONTANEOUS ONLY)

OSafeSav	*Ask all except proxies*
	If PersProx=1
	
	SHOWCARD R7
	Here are some things some people have said about savings and stock market investments. Please tell me to what extent you agree or disagree with each.
	
	It is better to play it safe with your savings even if investing in higher risk investments could make you more money?
	
	    1 Agree Strongly
	    2 Agree
	    3 Neither agree nor disagree
	    4 Disagree
	    5 Disagree strongly

ORisks	*Ask all except proxies*
	If PersProx=1
	
	SHOWCARD R7
	
	You can't expect to get a good return on your money if you don't take certain risks?
	
	    1 Agree Strongly
	    2 Agree
	    3 Neither agree nor disagree
	    4 Disagree
	    5 Disagree strongly

Health	
QHealth1	*Ask all except proxies* *(If Persprox = 1)* [*] 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?
LSill	*Ask all except proxies* *If PersProx=1* 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
IllLim	*If LSill=1* Does this illness or disability (Do these illnesses or disabilities) limit your activities in any way? 1. Yes 2. No
DisType	*If LSill=1* SHOWCARD T1 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 10. Mobility (moving about) 11. Lifting, carrying or moving objects 12. Manual dexterity (using your hands to carry out everyday tasks) 13. Continence (bladder and bowel control) 14. Communication (speech, hearing or eyesight) 15. Memory or ability to concentrate, learn or understand 16. Recognising when you are in physical danger 17. Your physical co-ordination (e.g.: balance) 18. Other health problem or disability 19. None of these (SPONTANEOUS ONLY)
DisEver	*If LSill=2* Have you ever had a long-term illness, disability or infirmity (lasting for a year or more) that affected your ability to carry out normal day-to-day activities? 1. Yes 2. No

Status of parents	
FBInt	*Ask if aged 25 or over and did not answer this section in Wave 3* *IF DVAGE>=25) AND NewPerson=YES)) OR NewPerson=NO) AND DVAGE-2)<25)* *AND DVAGE>=25))* 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
FBSitu	*Ask if aged 25 or over and did not answer this section in Wave 3* *IF DVAGE>=25) AND NewPerson=YES)) OR NewPerson=NO) AND DVAGE-2)<25)* *AND DVAGE>=25))* SHOWCARD T4 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
FBSibs	*If FBSitu <>7* 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 ENTER NUMBER
FBTen	*If FBSitu <>6* SHOWCARD T5 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

FBFaEd	*Ask if respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife*
	If FBSitu= 1,3,4,5
	
	SHOWCARD T6
	
	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

FthEcSt	*Ask if respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu= 1,3,4,5* SHOWCARD T7 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
FthJobT	*Ask if FthEcst =1,2,3* What was your father's (or your mother's new partner/ husband's) main job? ENTER TEXT

FBMoEd	*Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife*
	If FBSitu= 1,2,4,5
	
	SHOWCARD T6
	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
MthEcSt	*Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu= 1,2,4,5* SHOWCARD T7 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
MthJobT	*Ask if MthEcst = 1,2,3* What was your mother's (or your father's new partner/ wife's) main job? ENTER TEXT

KITE (Keeping in touch exercise) for panel survey	
Intro	*Ask All* ASK OR RECORD ONS will be carrying out a follow-up to this survey in about two years time. Would it be alright for us to contact you again to see if you would be willing to take part? (Proxies or non-contacts will automatically be coded as 'Don't Know' code). (This is a panel survey. Please explain we would like to come back and mention that each adult respondent will receive a £10 voucher after completion of the next interview) 1. Yes 2. No 3. Don't know (CODE FOR NON-CONTACTS, REFUSALS AND PROXIES ONLY)
IntroFU	IF (Intro = Yes) ASK OR RECORD May I just check... In the future, there may be additional follow-up studies covering some of the topics included in this survey. We would like your permission to use your name and address to get in touch in the future. We will not pass on any of the other answers that you have given today. Any further research would be conducted by ONS or another approved social research organisation contracted under confidentiality rules consistent with the National Statistics Code of practice. Press 1 to continue.
FollowUp	Ask All ASK OR RECORD May I just check... Would you be willing to be contacted again to see if you would take part in further research? PROXIES OR NON-CONTACTS WILL AUTOMATICALLY BE CODED AS 'DON'T KNOW' CODE <4> 1.Yes 2.Yes, with conditions (Please Specify) 3.No 4. Don't know (Code for non-contacts, refusals and proxies only)
FutCond	If FollowUp=YesCond, DESCRIBE THE CONDITIONS/EXPLANATION SPECIFIED BY THE RESPONDENT
StoreName	*It appears that this questions is no longer used – As per the July Blaise Questionnaire.* *If Intro=1 and (NiTitle=response or NiFiNme=response or NiSuNme=response)*

	You have already provided your full name as
	[title] [first name] [surname]
	Is this the name we should use when contacting you next?
	
	   1. Yes
	   2. No

KiTitle	*If StoreName=2*
	
	ASK OR RECORD
	
	What is your title?
	
	   1. Mr
	   2. Mrs
	   3. Miss
	   4. Ms
	   5. Dr
	   6. Prof
	   7. Rev
	   8. Sir
	   9. Lady
	   10. Lord
	   11. Dame

KiFiNme	*If StoreName=2 - not sure on this routing as it appeatrs Storename is no longer used.* ASK OR RECORD By which name do you prefer to be known? EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)
KiSuNme	*If StoreName=2 not sure on this routing as it appeatrs Storename is no longer used.* ASK OR RECORD What is your surname? EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)

Contact	*If Intro=1*
	
	Before we come back and see you in two years time, would it be OK to make an initial contact on ...
	INDIVIDUAL PROMPT
	
	   1. your landline telephone?
	   2. a Mobile telephone?
	   3. an Email address?
	   4. None of these (SPONTANEOUS ONLY)

STDC1	*Enter the STD code* *This number can be three, four or five digits in length*
NumEnt1	Enter remaining digits of the number.

LandPh	*If Contact=1* Not sure on this one – the question does not appear in the test case, however, is in the B RECORD LANDLINE TELEPHONE NUMBER (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE) IF [NAME] SHARES THE SAME LANDLINE AS THAT OF THE LAST PERSON, I.E. [TELEPHONE NUMBER], PRESS " (THE DOUBLE INVERTED COMMAS KEY)
MobPh	*If Contact=2* RECORD MOBILE TELEPHONE NUMBER (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)
Email	*If Contact=3* RECORD EMAIL ADDRESS PLEASE TYPE IN THE ADDRESS CAREFULLY USING THE CORRECT PUNCTUATION. HERE ARE SOME COMMON FORMATS: jane.brown@hotmail.com janebrown@yahoo.co.uk j_brown@aol.co.uk
CheckAdd	*If Intro=1* Is this address correct? ADDRESS FED FORWARD FROM KITE DATABASE/ SAMPLE FILE 1. Yes 2. No
Prem1	*If CheckAdd=2* What is the first line of your address? IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Prem2	*If CheckAdd=2* What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Prem3	*If CheckAdd=2* What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Prem4	*If CheckAdd=2* What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
District	*If CheckAdd=2*

	And in which district is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
PostTown	*If CheckAdd=2* And in which town is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Postcode	*If CheckAdd=2* If you know it, what is the postcode for this address?
Move	*If Intro = 1* How likely is it that you may move within the next year? 1. Will be moving, and new address known 2. Definitely moving, but new address not known 3. Planning to move, arrangements in hand but not finalised 4. Hoping to move, but no arrangements made yet 5. No plans (as yet) to move 6. Definitely unlikely to move
MovAdd1	*If Move=1* What is the first line of your new address, please include the house number or name, and the name of the street or road? IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd2	*If Move=1* What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd3	*If Move=1* What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd4	*If Move=1* What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovDist	*If Move=1* What is the district of your address (if there is one)? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovTown	*If Move=1* And what is the post town of your address? AN ADDRESS'S POST TOWN APPEARS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR ADDRESSES IN GREATER LONDON WHERE 'LONDON' APPEARS IN THE ADDRESS, 'LONDON' IS THE POST TOWN. PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION

MovPostC	*If Move=1* If you know it, what is the postcode for this address?
MEffdat	*If Move=1* May I know what date you will be moving into your new address please? IF EXACT DAY IS UNKNOWN ENTER 15 FOR THE DAY

Nominate	*If Intro = 1*
	You are very important to the success of our survey, is there anyone you could suggest we could contact just in case we were unable to reach you?"
	1. Yes 2. No
Previous	*If Nominate=1*
	ASK OR RECORD You may nominate different people to those already put forward, but if you wish to you can also nominate the same people. Of those people already named which of them, if any, would you like to nominate as well?
	PROMPT AS NECESSARY
	1. [previous nominated person 1] 2. [previous nominated person 2] 3. [previous nominated person 3] 4. [previous nominated person 4] 5. Record new nominated person
NP1_FNam	*IF Nominate = Yes*
	What is the (fore)name of your first nominated person?
NP1_SNam	*If Previous=5*
	(And) what is [name's] surname?
	IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)
NP1_Add1	*If Previous=5*
	What is the first line of [name's] address, please include the house number or name, and the name of the street or road?
NP1_Add2	*If Previous=5*
	And in which town (and county) is this address ([address line 1])?
NP1_Postc	*If Previous=5*
	If you know it, what is the postcode for this address ([address line 1])?
NP1_Tel	*If Previous=5*
	What is the telephone number of your first nominated person?
	(MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)
NP1bTel	*If Previous=5*
	What is the second telephone number of your first nominated person?
	(MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD

	CODE)
NP1_Rel	*If Nominate=1* How is [name] related to you?

Another	*If Nominate=1*
	
	ASK OR RECORD
	Could you give us the name of another person in addition to [name]?
	
	    1. Yes
	    2. No

Previs2	*If Another=1*
	
	ASK OR RECORD
	You may nominate different people to those already put forward, but if you wish to you can also nominate the same people. Of those people already named which of them, if any, would you like to nominate as well?
	
	PROMPT AS NECESSARY
	
	    1. [previous nominated person 5]
	    2. [previous nominated person 6]
	    3. [previous nominated person 7]
	    4. [previous nominated person 8]
	    5. Record new nominated person

NP2_FNam	*If Previs2=5* What is the (fore)name of your second nominated person?
NP2_SNam	*If Previs2=5* (And) what is [name's] surname? IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)
NP2_Add1	*If Previs2=5* What is the first line of [name's] address, please include the house number or name, and the name of the street or road?
NP2_Add2	*If Previs2=5* And in which town (and county) is this address ([address line 1])?
NP2_Postc	*If Previs2=5* If you know it, what is the postcode for this address ([address line 1])?
NP2_Tel	*If Previs2=5* What is the telephone number of your second nominated person? (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)

NP2bTel	*If Previs2=5* What is the second telephone number of your second nominated person? (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)
NP2_Rel	*If Another=1* How is [name] related to you?

TABLE FOR RECORDING DETAILS FOR SENDING VOUCHERS	
GiftAdP	*If PersProx=1,2* We will be sending [name] a £10 gift voucher as a thank you for helping us with this research. This will be posted from our office and may take up to 5 weeks to arrive. It will come in a white envelope with the ONS logo on. We will send it by recorded delivery and so will require a signature on arrival. May I just check that we have the correct name and address to which to send the voucher? ENTER REFUSAL <CTRL>+<R> IF THIS RESPONDENT DOES NOT WANT A VOUCHER
VoChkNm	*If GiftAdP=response* ASK OR RECORD Can I just check details of your name to use when we send you your voucher - Shall we use the following name you have provided? (IF OPTION 1 IS BLANK (OR INCORRECT), PLEASE SELECT OPTION 2 AND FILL IN THE RECIPIENTS DETAILS). 1. [Name given in KITE block] 2. NONE LISTED
VoTitle	*If VoChkNm=2* ASK OR RECORD What is your/[name's] title? *1. Mr* *2. Mrs* *3. Miss* *4. Ms* *5. Dr* *6. Prof* *7. Rev* *8. Sir* *9. Lady* *10. Lord* *11. Dame*

VoFiNme	*If VoChkNm=2* ASK OR RECORD By which (first) name do you/does [name] prefer to be known? DO NOT ENTER TITLE OR SURNAME HERE, JUST FIRST NAME. EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, ENTER '=' (THE EQUALS SIGN)
VoSuNme	*If VoChkNm=2* ASK OR RECORD What is your surname? IF [NAME] SHARES THE SAME SURNAME AS THAT OF THE PERSON IN THE ROW ABOVE, I.E. [VOSUNME], ENTER " (THE DOUBLE INVERTED COMMAS KEY)/ OR AS PERSON 2 ROWS ABOVE [VOSUNME], ENTER "" (2 DOUBLE INVERTED COMMAS) RECORD SURNAME EITHER AS A SINGLE NAME, OR HYPHENATED. FOR NAMES STARTING WITH MC OR MAC, TAKE RESPONDENT'S VIEW OF WHETHER THIS IS JOINED OR SEPARATE FROM REST OF SURNAME. FOR NAMES REQUIRING AN APOSTROPHE, E.G. O`MALLEY, USE THE KEY AT THE TOP LEFT OF THE KEYBOARD.

WhchAdd	*If GiftAdP=response and Move=1*
	
	Which address should we send the voucher to?
	
	    1. Prem1, Prem2, PostTown, PostCode
	    2. MovAdd1, MovAdd2, MovTown, MovPostC
	    3. A different address (e.g. workplace address)

VchHere	*If GiftAdP=response and Move<>1*
	
	Should we send your voucher to you at this address?
	
	[prem1]
	[prem2]
	[prem3]
	[prem4]
	[district]
	[posttown]
	[postcode]
	
	    1. Yes send to this address.
	    2. No, respondent is moving.
	    3. No, prefer sent to alternative address (e.g. work).
	    4. No address shown.

VAdd1	*If WhchAdd<>1,2 and VchHere<>1* What is the first line of your/[name's] address? Please include the house number or name, and the name of the street or road. PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION

VAdd2	*If WhchAdd<>1,2 and VchHere<>1*
	What is the second line of your/[name's] address?
	PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VAdd3	*If VAdd2=response*
	What is the third line of your/[name's] address?
	USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VAdd4	*If VAdd3=response*
	What is the fourth line of your/[name's] address?
	USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VDstrct	*If WhchAdd<>1,2 and VchHere<>1*
	And in which district is your/[name's] address?
	USE AS NECESSARY, ONLY RECORD TOWN/VILLAGE/DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VPstTwn	*If WhchAdd<>1,2 and VchHere<>1*
	And in which town is your/[name's] address?
	PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)
VPostCd	*If WhchAdd<>1,2 and VchHere<>1*
	If you know it, what is the postcode for this address?
	PLEASE ENSURE FULL POSTCODE IS RECORDED PLEASE INCLUDE A SPACE IN THE POSTCODE IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K>
VMveAlt	*Derived*
	Whether additional address is moving address or alternative address.
	1. moving address 2. alternative address

VMAddx	*If VchHere=2*
	Do you know where you will be moving to?
	1. Yes
	2. No
XAdd1	*If WhchAdd=3 or VchHere=3 or VMAddX=1*
	ENTER FIRST LINE OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	PLEASE RECORD HOUSE NAME, OR FLAT/HOUSE NUMBER WITH STREET/ROAD NAME
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XAdd2	*If WhchAdd=3 or VchHere=3 or VMAddX=1*
	ENTER SECOND LINE OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	PLEASE RECORD STREET/ROAD NAME (IF NOT PREVIOUSLY ENTERED)
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XAdd3	*If XAdd2=response*
	ENTER THIRD LINE OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XAdd4	*If XAdd3=response*
	ENTER FOURTH LINE OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	USE AS NECESSARY, LEAVE BLANK IF NEXT PIECE OF INFORMATION IS TOWN/VILLAGE/DISTRICT NAME
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XDstrt	*If WhchAdd=3 or VchHere=3 or VMAddX=1*
	ENTER DISTRICT OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	USE AS NECESSARY, ONLY RECORD TOWN/VILLAGE/DISTRICT HERE IF ANOTHER TOWN/CITY FOLLOWS IN THE ADDRESS
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
XPTown	*If WhchAdd=3 or VchHere=3 or VMAddX=1*
	ENTER TOWN OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS
	PLEASE RECORD POST TOWN - THIS APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR GREATER LONDON THIS IS LONDON
	PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION (ENTER * TO SEARCH USING POSTCODE)

XPostCd	*If WhchAdd=3 or VchHere=3 or VMAddX=1* ENTER POST CODE OF YOUR/THEIR NEW / THE OTHER (WORK) ADDRESS PLEASE INCLUDE A SPACE IN THE POSTCODE YOU CAN ENTER PARTIAL POSTCODES OR OVERSEAS POSTAL CODES. IF THE RESPONDENT DOES NOT KNOW THE POSTCODE ENTER DON'T KNOW <CTRL+K>

VMAdDt	*If VchHere=2*
	
	Do you know roughly when you will be moving to
	
	XAdd1
	XAdd2
	XAdd3
	Xadd4
	XPTown
	XPostCd?
	
	    1. Yes
	    2. No

VMAdDat	*If VMAdDt=1* TRY TO GET MOVING-IN DATE IN AS MUCH DETAIL AS POSSIBLE IF DOES NOT KNOW DAY ENTER 15 TAKE THEIR BEST GUESS FOR MONTH AND YEAR

In admin. Block
 	
Accuracy
	Ask all
	
	OVERALL, HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT TO FINANCIAL QUESTIONS WERE
	
	    1. Very accurate
	    2. Fairly accurate
	    3. Not very accurate
	    4. Not at all accurate

In admin. block	*Ask all* PLEASE RECORD ANY FURTHER COMMENTS ABOUT THE ACCURACY OF ANSWERS ENTER DETAILS

Appendix A

Table of changes to Questionnaire routing during Wave 4.			
Variable	**Month Change occurred**	**Old Routing / Wording**	**New Routing / Wording**
POCnAmt Change made as there were 2 variable with the same name. Change made to avoid conflict	**1210**	POCnAm	POCnAmt
VestV **Wording** – To also exclude 'Mobility Vehicles'	**1303**	What is your estimate of the market value of this car/ van/ motorbike, excluding the 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 and **Mobility Cars**?
BridLn	**1304**		New Variable
Lender	**1304**		New Variable
LendTY	**1304**		New Variable
LendTYO	**1304**		New Variable
MInvW	**1304**		New Variable
MPolicy	**1304**		New Variable
MArr2Yr	**1304**		New Variable
MArrCl	**1304**		New Variable
DCBe2Yr	**1304**		New Variable
DCArrCl	**1304**		New Variable
Prodts	**1304**		Additional option – Personal Pension
Sourc2pMulti	**1304**		Multiple response asked before Sourc2p
Sourc2p	**1304**		Single response following Sourc2pMulti.
Choicp	**1304**		Wording changed slightly
NEW FSA Questions – FinAdIntr to AdFur	**1304**		
CaContram Question wording & routing.	**1305**	How much did child's parent inside the household/child's parent outside the household/child's grandparents/child's	How much did the child's [parents, grandparents, other relatives, friend of the family, other] inside or outside of the

		other relatives/friend of the family/other put into [Child's name] account in the last 2 years? *If CaContr=1, 2, 3, 4, 5, 6, 7*	household put into [child's name] account in the last 2 years? *If CaContr=1, 2, 3, 4, 5, 6,*
PofAn **Routing in paper questionnaire – Blaise correct**	**1305**	*If POcTyp =2 and DVAge >=50*	*if POctyp <> 2 and DVAge >=50*
New Benefit Section	**1307**	**See Appendix B for Wave 4 Year 1**	New section in main questionnaire – P.82
PwExPOT	**1307**	*If PWExpH=3*	*If PWExpH=4 (other)* *Additional option added*
PwexPA	**1307**	*If PWExpH =1,2 & 3*	*If PWExpH =1,2, 3 & 4* *Additional option added*
MpayM	**1307**	(MNumbN > 0 OR MNumbO > 0) AND (MAllTy <> CurrAccM)	(MNumbN > 0 OR MNumbO > 0) AND (Mall= Yes AND (MAllTy = OffSetM OR MAllTy = DK/REF)) OR (Mall = No OR Mall = DK/REF)
MPP	**1307**	(MNumbN > 0 OR MNumbO > 0) AND (Minc <> 1)	(MNumbN > 0 OR MNumbO > 0) AND (Minc <> 1 and Minc <> 6)
AdSavInv	**1307**		New Variable
RentBnd	**1307**		New Variable
FSTypin	**1307**	2 National Savings Easy Access (Ordinary) Account / National Savings Investment Account	*Removed from questionnaire*
Grspya	**1307**	*If (GrsPay = 99999997 or PayPer > 52) and NOT(PayAmt= 99999996 or PayAmA= 99999996)*	*If (GrsPay = 99999997 or PayPer2 > 52) and NOT(PayAmt= 99999996 or PayAmA= 99999996)*
OiNEB	**1307**		*New Variable*
OiNeGB	**1307**		*New Variable*
OiNFrB	**1307**		*New Variable*
OiNRoB	**1307**		*New Variable*

OiNoPB	**1307**		*New Variable*
Sj12N & Sj12G	**1307**	F MADE NO PROFIT, ENTER <0>	Substitute 'IF NO EARNINGS' for NO PROFIT
OIGEB	**1307**	*If OthSrc= DK/Ref*	*If OiGOE= DK/Ref*
Payesp	**1307**	*If PayPer <=52 AND (PayAmt = DK/Ref or PayAmA = DK/Ref)*	*If PayPer =1 or payper = 2 or payper = 4 or payper = 5 or payper = 52 AND (PayAmt = DK/Ref or PayAmA = DK/Ref)*
Grsesp	**1307**	*If PayPer <=52 and (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)*	*If PayPer =1 or payper = 2 or payper = 4 or payper = 5 or payper = 52 AND (GrsPay = DK/Ref or GrsPyA = DK/Ref or GrsPyF = DK/Ref)*
EPrPer	**1307**	EPrPer Last time, we recorded that these payment were usually covered	EPrPer Last time, we recorded that these payments-usually covered
EthNI	**1307**		*Deleted*
Trn	**1307**		*Deleted*
EthW	**1307**	EthW currently (part): 1.English / Welsh / Scottish / Northern Irish / British* (Should have Welsh first)	1.Welsh / English / Scottish / Northern Irish / British
Looked	**1307**	looked *If (not in unpaid work)*	looked *If (not in paid work)*
Osaferet/osaferet2	**1307**	SHOWCARD G1a	SHOWCARD G10
PFRec	**1309**	*(If **R**PFTyp_F=response or **R**PSchm_F=response or PFNum>0)*	*(If DVAge >= 40) AND (**R**PFTyp_F=response or **R**PSchm_F=response or PFNum>0) OR (PFNew=Yes and PFNewNo>0).* Amended to account for newly retained pensions at W4.
DcAny	**1311**	*If **R**PersProx<>1 or **R**DCNum<>response or **R**DCNum=0*	*If **R**PersProx<>1 or RPersprox <> Response or (RPersprox = 1 and (**R**DCNum<>response and **R**DCNum2<>response) or (RDCNum = DK/REF or RDCNum2 = DK/REF))*
DcNum2	**1311**	*If **R**DCNum>0 and **R**PersProx=1*	*If **R**DCNum = Response or*

			RDCNum2 = *Response and* **R***PersProx=1*
DSany	**1311**	*If* **R***PersProx<>response or* **R***PersProx<>1 or* **R***DSNum<>response or* **R***DSNum =0*	*If* **R***PersProx<>response or* **R***PersProx<>1 or* (*RPersprox = 1 and* (**R***DSNum<>response or* **R***DSNum2 <>response*) *or* (RDSNum = DK/REF *or* RDCNum2 = DK/REF))
DSNum2	**1311**	*If* **R***DSNum>0*	*If* **R***PersProx=1 and* **R***DCNum = Response or RDCNum2 = Response*
EmpStY	**1402**	EmpSty - *If not interviewed at W2 or no answer at EmpStY or has changed employer(***R***EmpStY<> response and (SamJob=2 or SamEmp=2))* Changed 'changed employ**er'** to changed employ**ment**	EmpSty - *If not interviewed at W2 or no answer at EmpStY or has changed employ (***R***EmpStY<> response and (SamJob=2 or SamEmp=2))* Changed 'changed employ**er'** to changed employ**ment**
PNowK	**1402**	*If 19 or over, or 16-18 years and not in FT education AND less than 75 years AND has ever had a paid job* *If FtEd<>1 and Trainee<>1 and DVAge<75 and (DVILO3a=1 or EverWk=1 or* **R***DVILO3a=1 or* **R***EverWk=1)*	*(If 19 or over, or 16-18 years and not in FT education)* *If less than 75 years AND has ever had a paid job* *DVAge<75 and (DVILO3a=1 or EverWk=1 or* **R***DVILO3a=1 or* **R***EverWk=1)*
Pschm		*If has a pension scheme* *If LNumSch>=1*	*If has any <u>additional</u> pension schemes (other than* **main** *employer or occupational pension) (PCont = 1 or PAnyO = 1)*
AdSat/AdSatreflect		Numbering was 10 onwards	Numberering 1 onwards
FInvOtV		*If has other financial assets* *If FInvTy=21*	*If has other financial assets* *If FInvTy=20*
FCNumIn		*If (Finvty=10) OR (FCAcSh<>1)*	*If (Finvty=10)* **AND** *(FCAcSh<>1)*
KT01	**1307**	KT01	Changed name to

			IfBankAcc
KT02	**1307**	KT02	Changed name KnowBalance
KT03	**1307**	KT03	Changed name OftChecked
KT04	**1307**	KT04	Changed name CheckStatement
KT02B	**1307**	KT02B	Changed name KnoHowMuch

Appendix B

Wave 4 – Year 1 Benefit Section

Income from Benefits and Tax Credits	
BenIntro	*Ask all* I am now going to ask some questions about state retirement pensions, benefits, tax credits and allowances, which are payments made by government, local councils and related organisations. These payments may be made if you are retired, unemployed, unable to work or on a low income, if you have a disability, are bringing up children or if you are looking after someone Do you currently receive any state retirement pensions, benefits, tax credits or allowances in your own name? INTERVIEWER INSTRUCTION: DO NOT INCLUDE PRIVATE PENSIONS Updated to WEF 1/11/2012 INTERVIEWER INSTRUCTION: DO NOT INCLUDE PERSONAL PENSIONS 　　1. Yes 　　2. No – does not receive any state retirement pensions/benefits/tax credits/allowances 　　3. Yes – but refused to answer questions about state retirement pensions/benefits/tax credits/allowances (SPONTANEOUS ONLY) [Check has been inserted to ensure that respondents who have reported earlier in the questionnaire that they have children do not omit Child Benefit at this point, i.e. if respondent answers '2. No - does not receive any state retirement pensions/benefits/credits/allowances' but does have children, then check will be triggered. If respondent says that they do receive Child Benefit, then the interviewer should amend the response at this question to 1. Yes']
BenType	*If Intro = 1* SHOWCARD F1 Looking at this card, do you currently receive any of these benefits in your own name? CODE ALL THAT APPLY 　　10. Jobseekers' Allowance 　　11. Income Support 　　12. Incapacity Benefit 　　13. Employment and Support Allowance 　　14. Child Benefit 　　15. Disability Living Allowance – care component 　　16. Disability Living Allowance – mobility component 　　17. Attendance Allowance

	18. Carer's Allowance 19. State retirement pension 20. Pension Credit 21. Other, not listed above (PLEASE SPECIFY) 22. None of these [Note for interviewers: other state benefits (code 12) include widows' and bereavement benefits; guardian's allowance; industrial disablement benefit; maternity pay/allowance; severe disablement allowance; statutory sick pay. Please note that Working Tax Credit (excluding any childcare tax credit) should not be included in '12. Other, not listed above (PLEASE SPECIFY)' – this information will be collected in later questions.] PLEASE NOTE, BOTH TYPES OF JOBSEEKERS' ALLOWANCE, CONTRIBUTION-BASED AND INCOME-BASED, SHOULD BE INCLUDED HERE. ALSO NOTE THAT PRIVATE PENSIONS SHOULD **NOT** BE INCLUDED HERE. Text updated WEF 01/11/2012 to:- ALSO NOTE THAT PERSONAL PENSIONS SHOULD **NOT** BE INCLUDED HERE.
BenTypeO	*If BenType=21* ENTER DETAILS OF OTHER BENEFITS

BTogSep	*If more than one benefit selected at BenType* *IF IntBen > 1* Now I am going to ask you about the amount of money you receive in benefits in your own name. First, I would like to know whether your different benefits are paid… 1. Together – all in one payment? or 2. Separately – in two or more separate payments? Note for interviewers: 'separate payments' does not necessarily imply a separate payment for **each** benefit: there may be several benefits covered by one payment. For example: the respondent may receive Child Benefit and Jobseekers' Allowance in one weekly payment – this should be counted as 'Together – all in one payment'. Alternatively, the respondent may receive Child Benefit and Jobseekers' Allowance in two different weekly payments – this should be counted as 'Seperately – in two or more separate payments'.
BPayNum	*If BTogSep=2* How many separate payments do you receive?
BTogAm	*If BTogSep= 1 or (if only one benefit selected at BenType)* How much did you receive for your last payment? [Note for interviewers: please consult documentation such as a benefit letter or bank statement where possible].
BTogPd	*If BTogAm > 0* How long did this cover? 1. One week 2. Two weeks 4. Four weeks 5. Calendar month

	13. Three Months/13 weeks 52. One year/12 months/52 weeks 95. One off lump sum 97. None of these (EXPLAIN IN A NOTE) [Note for interviewers: please consult documentation such as a benefit letter or bank statement where possible].
BSepIn	*If BTogSep = 2* You told me that you receive (…) payments. I am now going to ask you about each of your payments in turn.
BSepAm	*If BTogSep = 2* How much did you receive for the first/the second/the third/…/the 20th payment of those (…) payments last time? [Notes for interviewers: please consult documentation such as a benefit letter or bank statement where possible.

BSepPd	*If BSepAm > 0 (Repeat question for each payment or set of payments as identified in BPayNum)* For each separate payment that you receive… How long did this cover? 1. One week 2. Two weeks 4. Four weeks 5. Calendar month 13. Three months/13 weeks 52. One year/12 months/52 weeks 95. One off lump sum 97. None of these (EXPLAIN IN A NOTE) [Note for interviewers: please consult documentation, such as a benefit letter or bank statement, where possible].
CredType	*If Intro = 1* Do you currently receive any of these credits in your own name or jointly? READ OUT - CODE ALL THAT APPLY 1. Working Tax Credit (excluding any childcare tax credit) 2. Child Tax Credit (including any childcare tax credit) 3. Neither of these PLEASE MAKE RESPONDENT AWARE THAT THEY CAN DECLARE PAYMENTS FOR BOTH PEOPLE IN CASES WHERE TAX CREDITS ARE RECEIVED JOINTLY.
CTogSep	*If (CredType = 1) AND (CredType = 2)* Do you receive these credits together or separately? 1. Together 2. Separately

WTCAmt	*If (CTogSep = 2) OR (CredType = 1 only)* How much did you receive for your last Working Tax Credit payment? 0.00..997.00
WTCPd	*If WTCAmt = RESPONSE* How long did this payment cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 13. Three months/13 weeks 52. One year/12 months\52 weeks 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE)
CheckWTC	*If spouse/partner of respondent has given an amount at WTCAmt* *(If WTCAmt = response)* Was this payment included in the amount given by ^Name? 1. Yes 2. No
CTCAmt	*If (CTogSep = 2) OR (CredType = 2 only)* How much did you receive for your last Child Tax Credit payment? 0.00..997.00
CTCPd	*If CTCAmt = RESPONSE* How long did this payment cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 13. Three months/13 weeks 52. One year/12 months\52 weeks 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE)
CheckCTC	*If spouse/partner of respondent has given an amount at CTCAmt* *(If CTCAmt = RESPONSE)* Was this payment included in the amount given by ^Name? 1. Yes 2. No
CombAmt	*If CTogSep = 1*

	You have stated that you receive Working Tax Credit and Child Tax Credit together. How much did you receive for your last payment? 0.00..997.00
CombPd	*If CombAmt = RESPONSE* How long did this payment cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 13. Three months/13 weeks 52. One year/12 months\52 weeks 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE)
CheckAmt	*If spouse/partner of respondent has given an amount at CombAmt* *(If CombAmt= RESPONSE)* Was this payment included in the amount given by ^Name? 1. Yes 2. No
Special	*If Intro = 1* SHOWCARD F2 Looking at this card, in the last 12 months have you received any of these benefits in your own name? CODE ALL THAT APPLY 1. Housing Benefit (or rent rebate) – even if paid to your landlord on your behalf 2. Council Tax Benefit (or rebate) 3. Winter fuel payment 4. Cold weather payment 5. Maternity allowance 6. Maternity grant 7. Return to work benefits/credit 8. Job grant (one-off payment) 9. Any other one-off or annual payment or payments 10. No, none of the above [Note for interviewers: maternity allowance does not include Statutory Maternity Pay from the employer]. PLEASE NOTE THAT REDUNDANCY FROM EMPLOYMENT SHOULD NOT BE INCLUDED IN THIS QUESTION.
SpecIncl	*IF NOT (NONE in BenType)* Was the amount for this benefit included in any of the payments that you've just told me about? 1. Yes 2. No

	[Note for interviewers: by 'the payments that you've just told me about' we mean the benefits and credits that the respondent is currently receiving, as reported earlier in this section].
SpecAmt	*For each of the payments coded 1-9 in Special:* How much did you receive last time? [<u>Note for interviewers</u>: please consult documentation such as a benefit letter or bank statement where possible].
SpecPD	*If SpecAmt > 0* How long did this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 13. Three months/13 weeks 52. One year/12 months/52 weeks 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE) [<u>Note for interviewers</u>: please consult documentation such as a benefit letter or bank statement where possible].
SpecWhen	*If Special = 1, 2, 5 or 6* *(ask for each payment at SpecAmt)* When was the last time that you received such a payment? 1. One month ago or less 2. More than one month but less than three months ago 3. Three or more months ago
WhoReCar	*If BenType = 15* You said earlier that you receive the disability living allowance - care component. Who do you receive it for? IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER; OTHERWISE ENTER 97
WhoReMob	*If BenType = 16* You said earlier that you receive the disability living allowance - mobility component. Who do you receive it for? IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER; OTHERWISE ENTER 97
WhoReAtt	*If BenType = 17* You said earlier that you receive the attendance allowance Who do you receive it for?

	IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER; OTHERWISE ENTER 97