



# Household Assets Survey

**SHOWCARDS 2006/07**

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**White**

- 1 British**
- 2 Any other White background**

**Mixed**

- 3 White and Black Caribbean**
- 4 White and Black African**
- 5 White and Asian**
- 6 Any other Mixed background**

**Asian or Asian British**

- 7 Indian**
- 8 Pakistani**
- 9 Bangladeshi**
- 10 Any other Asian background**

**Black or Black British**

- 11 Black Caribbean**
- 12 Black African**
- 13 Any other Black background**

**14 Chinese**

**15 Any other ethnic group**

## **CARD A2**

- 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**

## **CARD A3**

- 1 Less than £20,000**
- 2 £20,000 to £39,999**
- 3 £40,000 to £59,999**
- 4 £60,000 to £99,999**
- 5 £100,000 to £149,999**
- 6 £150,000 to £199,999**
- 7 £200,000 to £249,999**
- 8 £250,000 to £299,999**
- 9 £300,000 to £499,999**
- 10 £500,000 or more**

## **CARD A4**

- 1 Builder or developer**
- 2 Private individual**
- 3 Local authority, council, New Town Corporation, Scottish Homes, NI Housing Executive**
- 4 Housing Association**
- 5 Private landlord (not Local Authority or Housing Association)**
- 6 Family or relative**
- 7 None of these**

## CARD A5

- 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**

## **CARD B1**

- 1 To help purchase this property**
- 2 To make improvements or extensions to this property**
- 3 To re-finance or consolidate other debts**
- 4 To get a cheaper interest rate**
- 5 To help purchase a second home, a holiday home or a buy-to-let property**
- 6 To help a family member purchase a home**
- 7 To help a family member with some other major expense (e.g. university fees, car)**
- 8 In connection with a business, or to help purchase business premises**
- 9 To help purchase a major item such as a car, boat or caravan**
- 10 Some other purpose**

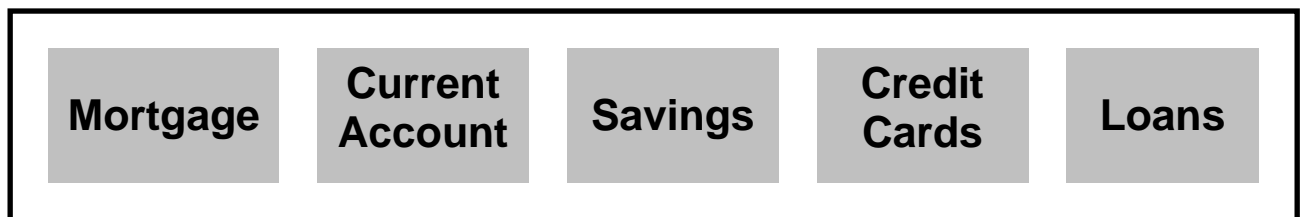


## **CARD B2**

- 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, PEP or ISA)**
- 8 Another type (not listed above)**

**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**

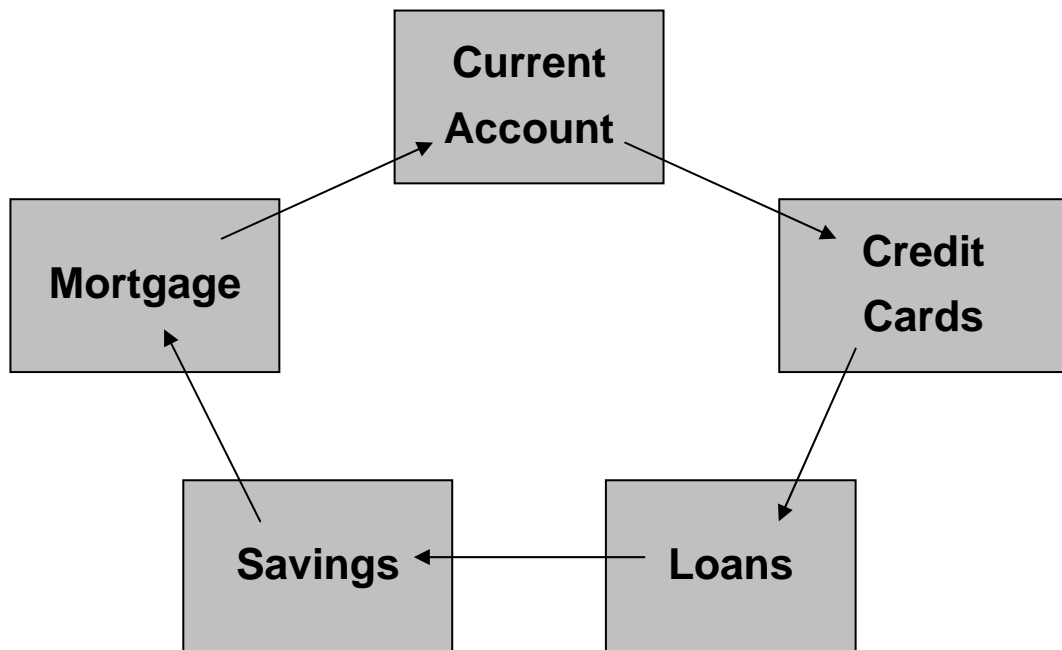


**Examples:**

- **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

## CARD B4

- 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 £399,000**
- 13 £400,000 to £499,000**
- 14 £500,000 or more**

## **CARD B5**

- 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**

## **CARD B6**

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

- 1 A mortgage annuity plan or a lifetime mortgage (e.g. home income plan, interest-only mortgage, rolled-up mortgage, fixed repayment mortgage)**
- 2 A home reversion scheme**
- 3 A private arrangement (for example with a relative)**
- 4 In some other way**

## **CARD C2**

- 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 other major expenses**
- 7 In connection with a business, or to help purchase business premises**
- 8 To help purchase a major item such as a car, boat or caravan**
- 9 Some other purpose (Please specify)**



## **CARD C3**

- 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**

## CARD C4

- 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**

## CARD D1

- 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**

## CARD D2

- 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**

## **CARD D3**

- 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**

## **CARD D4**

- 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**

## **CARD E1**

- 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**

## **CARD E2**

- 1 None**
- 2 1 to 10**
- 3 11 to 24**
- 4 25 to 49**
- 5 50 to 249**
- 6 250 to 499**
- 7 500 or more**



## **CARD E3**

- 1 Bought / invested**
- 2 Started**
- 3 Inherited**
- 4 Given**
- 5 Other (Please specify)**

## **CARD E4**

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

## **CARD E5**

- 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**

## **CARD E6**

- 1 Less than 1 year ago**
- 2 1 year but less than 2 years ago**
- 3 2 years but less than 3 years ago**
- 4 3 years but less than 4 years ago**
- 5 4 years but less than 5 years ago**

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## CARD E7

### WEEKLY

### MONTHLY

	Up to	£49 .....	1		Up to	£216 .....	1
£50	up to	£99 .....	2	£217	up to	£432 .....	2
£100	up to	£199 .....	3	£433	up to	£866 .....	3
£200	up to	£299 .....	4	£867	up to	£1,299 .....	4
£300	up to	£399 .....	5	£1,300	up to	£1,732 .....	5
£400	up to	£499 .....	6	£1,733	up to	£2,166 .....	6
£500	up to	£599 .....	7	£2,167	up to	£2,599 .....	7
£600	up to	£699 .....	8	£2,600	up to	£3,032 .....	8
£700	up to	£799 .....	9	£3,033	up to	£3,466 .....	9
£800	up to	£899 .....	10	£3,467	up to	£3,899 .....	10
£900	up to	£999 .....	11	£3,900	up to	£4,332 .....	11
£1,000	up to	£1,499 .....	12	£4,333	up to	£6,499 .....	12
£1,500	up to	£1,999 .....	13	£6,500	up to	£8,666 .....	13
£2,000 or more		.....	14	£8,667 or more		.....	14

## CARD E7

### ANNUAL INCOME

	Up to	£2,599	.....	1
£2,600	up to	£5,199	.....	2
£5,200	up to	£10,399	.....	3
£10,400	up to	£15,599	.....	4
£15,600	up to	£20,799	.....	5
£20,800	up to	£25,999	.....	6
£26,000	up to	£31,199	.....	7
£31,200	up to	£36,399	.....	8
£36,400	up to	£41,599	.....	9
£41,600	up to	£46,799	.....	10
£46,800	up to	£51,999	.....	11
£52,000	up to	£77,999	.....	12
£78,000	up to	£103,999	.....	13
£104,000	or more		.....	14

- 1 Statutory sick pay**
- 2 Statutory Maternity pay**
- 3 Statutory Paternity pay**
- 4 Statutory Adoption pay**
- 5 Mileage Allowance or fixed allowance for motoring**
- 6 Tax Credit**
- 7 None of these**



## **CARD E9**

- 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**

## CARD E10

- 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**

## **CARD F1**

- 1 Child Benefit**
- 2 Guardian's Allowance**
- 3 Carer's Allowance**
- 4 Retirement pension (National Insurance) or Old Person's pension**
- 5 Widow's pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance**
- 6 War Disablement Pension or War Widow's/Widower's Pension (and any related allowances)**
- 7 Severe Disablement Allowance**
- 8 None of these**

## **CARD F2**

- 1 Care component of Disability Living Allowance**
- 2 Mobility component of Disability Living Allowance**
- 3 Attendance Allowance**
- 4 None of these**

- 1 Job Seekers' Allowance (JSA)**
- 2 Pension Credit**
- 3 Income Support**
- 4 Incapacity Benefit**
- 5 Maternity Allowance**
- 6 Industrial Injury Disablement Benefit**
- 7 None of these**

## **CARD F4**

- 1 Working Tax Credit  
(Excluding any childcare tax credit)**
  
- 2 Child Tax Credit  
(Including any childcare tax credit)**
  
- 3 None of these**

## **CARD G1**

- 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**

## CARD G2

- 1 Borrow from family/friends**
- 2 Cut back spending/do without**
- 3 Use authorised/arranged overdraft**
- 4 Use unauthorised overdraft**
- 5 Use credit or store card(s)**
- 6 Take out commercial loan**
- 7 Use a pawn brokers or cash converters**
- 8 Draw money out of savings/transfer savings which had not planned to use**
- 9 Do overtime/earn extra money**
- 10 Depends on amount needed/varies too much to say**
- 11 Something else**



## **CARD G3**

- 1 In the last month**
- 2 In the last 2 to 3 months**
- 3 In the last 4 to 6 months**
- 4 In the last 7 to 12 months**
- 5 More than 12 months ago**

## **CARD G4**

- 1 For unexpected expenditures**
- 2 For other family members (including for gifts or to leave an inheritance)**
- 3 To provide a regular income over the next 12 months**
- 4 To provide income for retirement**
- 5 To cover a planned expense in the future**
- 6 For a deposit to buy property**
- 7 For holidays or other leisure/ recreation**
- 8 As speculation / recreational**
- 9 To see my money grow / good interest rates/ speculation**
- 10 Other (Please specify)**

## **CARD G5**

- 1 Strongly agree**
- 2 Tend to agree**
- 3 Neither agree nor disagree**
- 4 Tend to disagree**
- 5 Strongly disagree**

## **CARD G6**

- 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**

## **CARD G7**

- 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 (Please specify)**

## **CARD G8**

- 1 Strongly agree**
- 2 Tend to agree**
- 3 Neither agree nor disagree**
- 4 Tend to disagree**
- 5 Strongly disagree**

## **CARD G9**

- 1 Basic state pension**
- 2 State Second Pension (formerly the State Earnings Related Pension Scheme - SERPS)**
- 3 Pension credit**
- 4 Widow's pension, Bereavement Allowance or Widowed parent's (formally Widowed Mother's) allowance**
- 5 War Disablement Pension or War Widow's/ Widower's Pension (and any related allowances)**
- 6 Income support**
- 7 Winter fuel payment**
- 8 Disability Living Allowance**
- 9 None of these**
- 10 Other (Please specify)**

- 1 Employer / Occupational pension scheme**
- 2 Group Personal or Group Stakeholder Pension**
- 3 Private Personal or Private Stakeholder Pension**
- 4 Other (Please specify)**



**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**

## **CARD H3**

- 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**

## CARD H4

- 1    Less than £5,000**
- 2    £5,000 to £9,999**
- 3    £10,000 to £19,999**
- 4    £20,000 to £49,999**
- 5    £50,000 to £99,999**
- 6    £100,000 or more**

- 1 Occupational pension scheme**
- 2 Group Personal or Group Stakeholder Pension**
- 3 Private Personal or Private Stakeholder Pension**
- 4 Retirement Annuity Pension (RAP)**
- 5 Other (Please specify)**

## **CARD H6**

- 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**

## **CARD H7**

- 1 State retirement pension, including State Second Pension (SERPS)**
- 2 Occupational or personal pension, including one from scheme not yet started**
- 3 Savings or investments**
- 4 Downsizing/ moving to a less expensive home**
- 5 Borrowing against the value of your home**
- 6 Renting out rooms in your home**
- 7 Sell or rent another property (other than your main home)**
- 8 Drawing an income from your own/ partner's business**
- 9 Sale of valuables (including art, jewellery, antiques, etc)**
- 10 Inheritance in the future**
- 11 Financial support from family/ partner**
- 12 Earnings from part-time/ freelance work**
- 13 State benefits/ tax credits (including Pension Credit)**
- 14 Other (Please specify)**
- 15 Don't know/ no opinion**

## CARD J1

- 1 Current account (including Basic Bank Account and Post Office Card Account)**
- 2 Savings or deposit account**
- 3 Individual Savings Account (ISA - any type, including TESSA-ISA)**
- 4 Fixed-term investment bonds (from a bank or building society)**
- 5 Personal Equity Plan (PEP)**
- 6 Unit Trusts or Investment Trusts**
- 7 Employee shares and share options**
- 8 Other shares**
- 9 Premium Bonds or other National Savings Bonds or Certificates**
- 10 Government or corporate bonds and gilts**
- 11 Life Insurance, Friendly Society or endowment policies (excluding any linked to a mortgage on this property)**
- 12 Other financial assets (Please specify)**
- 13 None of these**

## CARD J2

- 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**



## CARD J3

- 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 - £19,999**
- 10 £20,000 or more**

## CARD J4

- 1 Zero or overdraft**
- 2 Less than £500**
- 3 £250-£499**
- 4 £500 - £999**
- 5 £1,000 - £1,999**
- 6 £2,000 - £2,999**
- 7 £3,000 - £4,999**
- 8 £5,000 - £7,499**
- 9 £7,500 - £9,999**
- 10 £10,000 - £19,999**
- 11 £20,000 or more**

- 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)**

## CARD J6

- 1 Less than £500**
- 2 £500 to £999**
- 3 £1,000 to £2,499**
- 4 £2,500 to £4,999**
- 5 £5,000 to £9,999**
- 6 £10,000 to £24,999**
- 7 £25,000 to £49,999**
- 8 £50,000 to £99,999**
- 9 £100,000 to £249,999**
- 10 £250,000 or more**

## CARD J7

- 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**

## CARD J8

- 1 Less than £500**
- 2 £500 to £999**
- 3 £1,000 to £2,499**
- 4 £2,500 to £4,999**
- 5 £5,000 to £9,999**
- 6 £10,000 to £24,999**
- 7 £25,000 to £49,999**
- 8 £50,000 to £99,999**
- 9 £100,000 or more**

- 1 Shares in listed UK companies**
  
- 2 Shares in UK unlisted companies,  
including EIS and AIM shares**
  
- 3 Shares in foreign companies**

- 1 Index-linked Certificates or Fixed Interest Savings certificates**
  
- 2 Premium Bonds**
  
- 3 Pensioners Guaranteed Income Bonds, Fixed Rate Savings Bonds, Capital Bonds or Guaranteed Equity Bonds**
  
- 4 Other National Savings products (Please specify)**



- 1 Corporate bonds issued by a UK company**
- 2 Corporate bonds issued by a foreign company**
- 3 UK Government bonds or gilts**
- 4 Government bonds or gilts issued by a foreign government**

## CARD J12

- 1 Less than £500**
- 2 £500 to £999**
- 3 £1,000 to £2,499**
- 4 £2,500 to £4,999**
- 5 £5,000 to £9,999**
- 6 £10,000 to £24,999**
- 7 £25,000 to £49,999**
- 8 £50,000 to £99,999**
- 9 £100,000 to £249,999**
- 10 £250,000 or more**

## CARD J13

- 1 Less than £100**
- 2 £100 to £249**
- 3 £250 to £499**
- 4 £500 to £749**
- 5 £750 to £999**
- 6 £1,000 to £1,999**
- 7 £2,000 to £4,999**
- 8 £5,000 to £9,999**
- 9 £10,000 to £24,999**
- 10 £25,000 to £49,999**
- 11 £50,000 or more**

## CARD J14

- 1 Money you have given to someone else to look after / save for you**
- 2 Money you have loaned to someone which will be repaid at some time**
- 3 Money that you saved in cash at home or elsewhere**
- 4 Money that you have paid into a savings and loans club (sometimes knows as Kommittee, sou sou or partner schemes)**
- 5 None of these**

## CARD J15

- 1    £250-£499**
- 2    £500 - £999**
- 3    £1,000 - £1,999**
- 4    £2,000 - £2,999**
- 5    £3,000 - £4,999**
- 6    £5,000 - £7,499**
- 7    £7,500 - £9,999**
- 8    £10,000 or more**

## **CARD K1**

- 1 Other houses/ flats or a holiday home in the UK (including time-share)**
- 2 Other buildings, such as a shop, warehouse or garage in the UK**
- 3 Land in the UK**
- 4 Land or property overseas (including time-share)**
- 5 Other real estate (Please specify)**
- 6 None of these**

## CARD K2

- 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**

## CARD K3

- 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**



## CARD K4

- 1 Zero**
- 2 Less than £5,000**
- 3 £5,000 to £9,999**
- 4 £10,000 to £19,999**
- 5 £20,000 to £29,999**
- 6 £30,000 to £39,999**
- 7 £40,000 to £49,999**
- 8 £50,000 to £74,999**
- 9 £75,000 to £99,999**
- 10 £100,000 to £199,999**
- 11 £200,000 or more**

## CARD L1

- 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**

## CARD L2

- 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**

## CARD L3

- 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**

## CARD L4

- 1 Something bought on hire purchase or 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 None of these**

## **CARD L5**

**A personal loan, e.g. with bank, building society, finance house**

**Cash loan from a company that comes to your home to collect payments**

**Loan from a pawnbroker/cash converters**

**Loan from a credit union**

**Loan from the Social Fund**

**Loan from an employer**

**Loan from a friend, relative, or other private individual**

**Loan from the Student Loan Company**

**Student loan from a bank or building society**

**A loan from a pay day lender**

**Other type of loan**

**None of these**

## **CARD L6**

- 1 To spend on a particular item**
- 2 To pay bills**
- 3 To refinance other borrowing**
- 4 To pay off other debts**
- 5 To make ends meet**
- 6 To finance a business**
- 7 Other (Please specify)**

- 1 Behind with the electricity bill**
- 2 Behind with the gas bill**
- 3 Behind with Council Tax**
- 4 Behind with telephone bill**
- 5 Behind with water rates**
- 6 Behind with rent**
- 7 Behind with child maintenance payments**
- 8 Behind with Court fines**
- 9 Behind with Income Tax payments**
- 10 Behind with Value Added Tax payments**
- 11 Behind with other bills**
- 12 Not behind with any of these**



## CARD L8

- 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**

- 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**

## **CARD M1**

- 1 Occupational pensions from former UK employer(s)**
- 2 Occupational pensions from a spouse's former UK employer(s)**
- 3 Private pensions or annuities**
- 4 Regular redundancy payments from former employer(s)**
- 5 Government training schemes such as Youth Training allowance**
- 6 None of these**

## **CARD M2**

- 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**

## **CARD M3**

- 1 Independent Financial Adviser (IFA)**
- 2 Bank or building society**
- 3 Insurance company**
- 4 Accountant**
- 5 Employer**
- 6 Trade Union**
- 7 The Pensions Service**
- 8 Financial Services Authority (FSA)**
- 9 Other consumer bodies e.g. Citizens Advice Bureau (CAB)**
- 10 Internet**
- 11 Newspapers/ other media**
- 12 Spouse / Partner**
- 13 Other relative / friend**
- 14 Work colleagues**
- 15 Other (please specify)**
- 16 None of these**

## **CARD M4**

- 1 Strongly agree**
- 2 Tend to agree**
- 3 Neither agree nor disagree**
- 4 Tend to disagree**
- 5 Strongly disagree**

## **CARD M5**

- 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**

## CARD M6

- 1 Less than £250**
- 2 £250 to £499**
- 3 £500 to £749**
- 4 £750 to £999**
- 5 £1,000 to £1,999**
- 6 £2,000 to £2,999**
- 7 £3,000 to £4,999**
- 8 £5,000 to £9,999**
- 9 £10,000 to £24,999**
- 10 £25,000 to £49,999**
- 11 £50,000 or more**



## **CARD M7**

- 1 To help pay for further or higher education**
- 2 To help pay for a deposit on a house or for rent**
- 3 To buy a car or pay for driving lessons**
- 4 To go on holiday**
- 5 To pay for a hobby**
- 6 General savings for the future**
- 7 In case of a crisis or emergency**
- 8 Other (Please specify)**
- 9 None of these**

## **CARD N1**

- 1 Very important**
- 2 Fairly important**
- 3 Not very important**
- 4 Not at all important**
- 5 No opinion**

## **CARD N2**

- 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**

## **CARD N3**

- 1    £1,000 to £4,999**
- 2    £5,000 to £9,999**
- 3    £10,000 to £24,999**
- 4    £25,000 to £49,999**
- 5    £50,000 to £99,999**
- 6    £100,000 to £249,999**
- 7    £250,000 or more**

## **CARD N4**

- 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**

## **CARD N5**

- 1 Less than £1,000**
- 2 £1,000 to £4,999**
- 3 £5,000 to £9,999**
- 4 £10,000 to £24,999**
- 5 £25,000 to £49,999**
- 6 £50,000 to £99,999**
- 7 £100,000 to £249,999**
- 8 £250,000 or more**

**General living expenses**

**Buying a car**

**Paying for driving lessons**

**Paying for a wedding or social occasion**

**Buying or improving property**

**Items for a new baby**

**Educational expenses**

**Starting or running a business**

**Paying off debts**

**Paying for a holiday**

## **CARD N7**

- 1    £500 to £999**
- 2    £1,000 to £4,999**
- 3    £5,000 to £9,999**
- 4    £10,000 to £24,999**
- 5    £25,000 to £49,999**
- 6    £50,000 or more**



- 1 A life insurance policy**
- 2 A lump sum pension pay-out**
- 3 A personal accident plan or some other form of compensation**
- 4 Any other insurance payment**
- 5 A redundancy payment**
- 6 A win on the football pools, national lottery or other form of gambling**
- 7 Other payment (Please specify)**

## CARD N9

- 1    £500 to £999**
- 2    £1,000 to £2,499**
- 3    £2,500 to £4,999**
- 4    £5,000 to £9,999**
- 5    £10,000 to £24,999**
- 6    £25,000 to £49,999**
- 7    £50,000 to £99,999**
- 8    £100,000 to £249,999**
- 9    £250,000 or more**

## **CARD N10**

- 1 Definitely will**
- 2 Very likely**
- 3 Fairly likely**
- 4 Not very likely**
- 5 Not at all likely**

## CARD N11

- 1 Less than £1,000**
- 2 £1,000 to £4,999**
- 3 £5,000 to £9,999**
- 4 £10,000 to £24,999**
- 5 £25,000 to £49,999**
- 6 £50,000 to £99,999**
- 7 £100,000 to £249,999**
- 8 £250,000 to £499,999**
- 9 £500,000 or more**

## **CARD 01**

- 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**

## CARD O2

- 1 Less than £5,000**
- 2 £5,000 to £9,999**
- 3 £10,000 to £24,999**
- 4 £25,000 to £49,999**
- 5 £50,000 to £99,999**
- 6 £100,000 to £249,999**
- 7 £250,000 to £499,999**
- 8 £500,000 to £999,999**
- 9 £1 million or more**

## CARD O3

- 1 Less than £500**
- 2 £500 to £999**
- 3 £1,000 to £4,999**
- 4 £5,000 to £9,999**
- 5 £10,000 to £24,999**
- 6 £25,000 to £49,999**
- 7 £50,000 to £99,999**
- 8 £100,000 to £249,999**
- 9 £250,000 to £499,999**
- 10 £500,000 or more**

## **CARD 04**

- 1 Guaranteed payment of £1K**
- 2 One in five chance of £10K**



## CARD 05

- 1 £1,000 today**
- 2 £1,100 next year**

## **CARD P1**

- 1 Mobility (moving about)**
- 2 Lifting, carrying or moving objects**
- 3 Manual dexterity (using your hands to carry out everyday tasks)**
- 4 Contenance (bladder and bowel control)**
- 5 Communication (speech, hearing or eyesight)**
- 6 Memory or ability to concentrate, learn or understand**
- 7 Recognising when you are in physical danger**
- 8 Your physical co-ordination (e.g. balance)**
- 9 Other health problem or disability**

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- 1 Keeping an eye out, 'being there:'**  
Being available if needed  
Making your whereabouts known so you can be contacted if needed
  
- 2 Social support and assistance:**  
Sitting with  
Chatting with/listening to/reading to  
Making/receiving telephone calls to talk to them  
Encouraging them to do things for themselves
  
- 3 Accompanying on trips out to go:**  
Shopping  
To hospital/ GP/ optician/ dentist/ chiropodist  
To the park/church/restaurant
  
- 4 Home and garden:**  
Making meals  
Going shopping for someone  
Washing/ironing/changing sheets  
Cleaning/housework  
Gardening  
Odd jobs/maintenance  
Lifting/carrying heavy objects

- 5 Paperwork/official/financial:**  
Helping with paperwork  
Dealing with 'officials' (including by phone)  
Paying bills/rents/rates  
Collecting pension/benefits
- 6 Medical:**  
Collecting prescriptions  
Giving medication  
Changing dressings
- 7 Moving about the home: giving help with**  
Getting up and down stairs  
Moving from room to room  
Getting in and out of bed
- 8 Personal care: help with**  
Getting dressed  
Feeding  
Washing/bathing/using the toilet