

# **Wealth & Assets Survey**

**WAVE TWO**

**SHOWCARDS 2008/10**

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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**

## **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 £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 A4**

- 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**

## **CARD A5**

- 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**

## **CARD B1**

- 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**



## **CARD B2**

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

## **CARD B3**

- 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 trusts, 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)**

**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 B5

- 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**

## **CARD B6**

- 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 B7**

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

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

## **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 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**



## **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 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**

## **CARD E2**

- 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 E3**

- 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 E4**

- 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**

## **CARD E5**

- 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**

## CARD E6

- 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 E7

## WEEKLY

	Up to	£49 .....	1
£50	up to	£99 .....	2
£100	up to	£199 .....	3
£200	up to	£299 .....	4
£300	up to	£399 .....	5
£400	up to	£499 .....	6
£500	up to	£599 .....	7
£600	up to	£699 .....	8
£700	up to	£799 .....	9
£800	up to	£899 .....	10
£900	up to	£999 .....	11
£1,000	up to	£1,499 .....	12
£1,500	up to	£1,999 .....	13
£2,000	or more	.....	14

## MONTHLY

	Up to	£216 .....	1
£217	up to	£432 .....	2
£433	up to	£866 .....	3
£867	up to	£1,299 .....	4
£1,300	up to	£1,732 .....	5
£1,733	up to	£2,166 .....	6
£2,167	up to	£2,599 .....	7
£2,600	up to	£3,032 .....	8
£3,033	up to	£3,466 .....	9
£3,467	up to	£3,899 .....	10
£3,900	up to	£4,332 .....	11
£4,333	up to	£6,499 .....	12
£6,500	up to	£8,666 .....	13
£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 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**

## **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**

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

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

- 1 A grant from the Social Fund for funeral expenses**
  
- 2 A grant from Social Fund for maternity expenses/ Sure Start Maternity Grant**
  
- 3 A Social Fund loan or Community Care grant**
  
- 4 None of these**

- 1 Extended payment' of Housing Benefit/rent rebate , or Council Tax Benefit (4 week payment only)**
- 2 Widow's payment or Bereavement Payment - lump sum**
- 3 Child Maintenance Premium**
- 4 Lone Parent's Benefit Run-On**
- 5 Any National Insurance or State benefit not mentioned earlier**
- 6 Work-Search Premium**
- 7 In-Work credit**
- 8 Return to work payment**
- 9 None of these**

## **CARD G1a**

- 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**



## **CARD G1b**

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

## **CARD G2**

- 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 G3**

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

## **CARD G4**

- 1 For unexpected expenditures/rainy day**
- 2 For other family members (including for gifts or inheritance)**
- 3 To provide a regular income over the next 12 months**
- 4 To provide income for retirement**
- 5 To cover a planned expense in the future**
- 6 For a deposit to buy property**
- 7 For holidays or other leisure/ recreation**
- 8 As speculation / recreational**
- 9 To see my money grow / good interest rates/ speculation**
- 10 Don't spend all of income**
- 11 Other**

## **CARD G5**

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

## **CARD G6a**

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

## **CARD G6b**

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

## **CARD G6c**

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



## **CARD G7**

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

## **CARD G8**

- 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 G9**

- 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**

- 1 Employer / Occupational pension scheme**
- 2 Group Personal or Group Stakeholder Pension**
- 3 Private Personal or Stakeholder Pension or SIPP**
- 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 £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**

## **CARD H5**

- 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**



## **CARD H6**

- 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)**

## **CARD H7**

- 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**

## CARD H8

- 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**

## **CARD H9**

- 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**

## **CARD H10**

- 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**

## **CARD H11**

- 1 Take an annuity offered by the pension provider**
- 2 Buy an annuity on the open market**
- 3 Opt for income draw-down**
- 4 Opt for an alternatively secured pension**
- 5 Take money as a lump sum**
- 6 Other**

- 1 Deposit or savings account**
- 2 Government securities and other fixed interest stocks (e.g. Permanent Interest Bearing Shares (PIBS))**
- 3 Unit Trusts, Investments Trusts, other pooled investments (e.g. OEICS, Insurance Funds etc)**
- 4 UK stocks and shares (including shares listed on the Alternative Investment Market (AIM) and Unquoted shares)**
- 5 Overseas stocks and shares quoted on a recognized stock exchange**
- 6 Commercial property**
- 7 Other financial assets (e.g. Futures and Options, Traded endowment policies, Warrants)**

- 1 Occupational pension scheme**
- 2 Group Personal or Group Stakeholder pension**
- 3 Private Personal or Stakeholder pension**
- 4 Self-Invested Personal Pension (SIPP)**
- 5 Retirement Annuity Contract (RAC)**
- 6 Other**



## **CARD H14**

- 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**

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## **CARD H15**

- 1 State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS)**
- 2 Occupational or personal pension (including one from scheme not yet started)**
- 3 Savings or investments**
- 4 Downsizing/ moving to a less expensive home**
- 5 Borrowing against the value of your home**
- 6 Renting out rooms in your home**
- 7 Selling or renting out another property (other than your main home)**
- 8 Income from your own/ partner's business/ sale of business**

- 9 Sale of valuables  
(including art, jewellery,  
antiques, etc)**
- 10 Inheritance in the future**
- 11 Pension or financial  
support from family/  
current partner**
- 12 Pension or financial  
support from former  
partner or someone in  
another household**
- 13 Earnings from work  
(including part-time/  
freelance)**
- 14 State benefits/ tax credits  
(including Pension Credit)**
- 15 Other**

- 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, PEPs)**
- 4 Fixed-term investment bonds (from a bank or building society)**
- 5 Unit Trusts or Investment Trusts**
- 6 Employee shares and share options**
- 7 Other shares**

- 8 Premium Bonds or other National Savings Bonds or Certificates**
- 9 Government or corporate bonds and gilts**
- 10 Life Insurance, Friendly Society or endowment policies (excluding endowments linked to the mortgage on this property)**
- 11 Other financial assets**
- 12 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 £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**



- 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**

## CARD J5a

- 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 J5b

- 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**

## CARD J6

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+**

## **CARD J7a**

- 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**

## CARD J7b

- 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 £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**

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

- 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**

## CARD J12

- 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 J13

- 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**

## CARD J14

- 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 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**

## 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 £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**

## **CARD L3**

- 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 L4

- 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 L5

- 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 L6**

- 1 A personal loan, e.g. with bank, building society, 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**

## **CARD L7**

- 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**

## **CARD L9**

- 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 Other private pensions or annuities (including those from a spouse's scheme)**
- 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 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 M4**

- 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**
- 16 None of these**

- 1. Reduction of household income**
- 2. Retired**
- 3. Increased debt repayments**
- 4. Increased spending on children in household**
- 5. Unexpected or high bills**
- 6. General increase in spending**
- 7. Change in household circumstances (e.g. separation from partner/widowed)**
- 8. Increased caring responsibilities**
- 9. Losses from gambling or other speculation**
- 10. Other**

## **CARD M5**

- 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**



## **CARD M6**

- 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**

## **CARD N1**

- 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 N2**

- 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**

## **CARD N3**

- 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 N4**

- 1 Property purchase or improvements**
- 2 Purchase of a car or driving lessons**
- 3 Items for a new baby**
- 4 Educational expenses**
- 5 Major family expenses e.g. wedding, party**
- 6 Holiday**
- 7 Used to start or run a business**
- 8 Used to pay off debts**
- 9 Spent on general living expenses**
- 10 Saved or invested it**

## **CARD N5a**

- 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**

## **CARD N5b**

- 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**

## **CARD N6**

- 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**



## **CARD N7**

- 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 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 O4**

- 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 O5**

- 1 Guaranteed payment of £1,000**
- 2 One in five chance of £10,000**

## CARD O6

- 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 Continence (bladder and bowel control)**
- 5 Communication (speech, hearing or eyesight)**
- 6 Memory or ability to concentrate, learn or understand**
- 7 Recognising when you are in physical danger**
- 8 Your physical co-ordination (e.g. balance)**
- 9 Other health problem or disability**



## CARD P2

- 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

## **CARD P3**

- 1 0-4 hours per week**
- 2 5-9 hours per week**
- 3 10-19 hours per week**
- 4 20-34 hours per week**
- 5 35-49 hours per week**
- 6 50-99 hours per week**
- 7 100 or more hours per week**
- 8 Varies – under 20 hours per week**
- 9 Varies – 20 or more per week**

## **CARD P4**

- 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**

## **CARD P5**

- 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**

## **CARD P6**

- 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**

- 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**

## **CARD Q1**

- 1. Keeping up with all bills and commitments without any difficulties**
- 2. Keeping up, but it is a struggle from time to time**
- 3. Keeping up, but it is a constant struggle**
- 4. Falling behind with some bills or credit commitments**
- 5. Having real financial problems and have fallen behind with many bills or credit commitments**
- 6. Don't have any bills or credit commitments**



## **CARD Q2**

- 1. Agree strongly**
- 2. Tend to agree**
- 3. Tend to disagree**
- 4. Disagree strongly**

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## **CARD Q3**

- 1. Draw money from current account (excluding any overdraft facility)**
- 2. Draw money from savings account**
- 3. Sell investments**
- 4. Claim on insurance policy**
- 5. Cut back on spending**
- 6. Use a credit card or overdraft**
- 7. Take out loan (including Social Fund loan)**
- 8. Borrow money from family/friends**
- 9. Ask family / friends to give money to help out**

- 10. Get a job / get a second job / work additional hours in existing job**
- 11. Arrange to pay in instalments**
- 12. Sell possessions**
- 13. Borrow against home / remortgage / increase mortgage on home**
- 14. Delay payment**
- 15. Would not be able to find money**
- 16. Something else**

## **CARD Q4**

- 1. Current account with a bank of building society for personal use**
- 2. Credit card**
- 3. Mortgage**
- 4. Savings account with a bank or building society**
- 5. Cash ISA /TOISA**
- 6. Premium bonds**
- 7. National Savings and Investments savings account**
- 8. Credit Union account**
- 9. A stocks and shares or life insurance ISA**
- 10. Unit trust, investment trust or OEIC.**

- 11. Guaranteed Equity Bond**
- 12. Savings bond (with a bank or building society)**
- 13. Investment bond**
- 14. Gilts**
- 15. Stocks and shares**
- 16. National Savings Bonds or Certificates**
- 17. Endowment policy (not related to a mortgage / life assurance policy or savings plan)**
- 18. Personal pension or FSAVCs**
- 19. ISA (unsure of type)**
- 20. None of these**

## **CARD Q5**

- 1. Life insurance that pays out on death**
- 2. Critical illness insurance**
- 3. Income protection insurance**
- 4. Payment protection insurance**
- 5. Home contents insurance**
- 6. Buildings insurance**
- 7. Motor insurance**
- 8. Private medical / dental insurance**
- 9. A personal loan e.g. with a bank, building society or finance house, or a company that comes to your house to collect payments**

- 10. Student loan from a Student Loan Company**
- 11. Loan from a credit union**
- 12. Loan from the Social Fund**
- 13. Loan from a pawnbroker**
- 14. Car loan / credit agreement**
- 15. Hire purchase, credit sale or rental purchase agreement**
- 16. Storecard that you don't settle in full each month**
- 17. Mail order catalogue arrangement to buy goods in instalments**
- 18. None of these**



## **CARD Q6**

- 1. Unsolicited information sent in the post**
- 2. Information picked up in a branch**
- 3. Information found on the internet**
- 4. Best-buy tables in financial pages of newspapers / magazines**
- 5. Best-buy information found on the internet**
- 6. Specialist magazines / publications**
- 7. Information or quotes from sales staff or firm providing products**
- 8. Recommendation from independent financial advisor or broker**
- 9. Advice of friends / relatives who do not work in the financial services industry**

- 10. Advice of friends / relatives who work in the financial services industry**
- 11. Newspaper articles**
- 12. Newspaper adverts**
- 13. Television adverts**
- 14. Other advertising**
- 15. Television or radio programmes**
- 16. Employer**
- 17. Other source**
- 18. None of these**

## **CARD Q6b**

- 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**

## **CARD Q7**

- 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**

**15 Heterosexual / Straight**

**10 Gay / Lesbian**

**17 Bisexual**

**16 Other**

**36 Heterosexual / Straight**

**34 Gay / Lesbian**

**35 Bisexual**

**38 Other**

**39 Heterosexual / Straight**

**30 Gay / Lesbian**

**32 Bisexual**

**31 Other**

**3 Heterosexual / Straight**

**5 Gay / Lesbian**

**8 Bisexual**

**7 Other**



**21 Heterosexual / Straight**

**28 Gay / Lesbian**

**26 Bisexual**

**23 Other**

**6 Heterosexual / Straight**

**1 Gay / Lesbian**

**4 Bisexual**

**9 Other**

**25 Heterosexual / Straight**

**27 Gay / Lesbian**

**29 Bisexual**

**24 Other**

**11 Heterosexual / Straight**

**19 Gay / Lesbian**

**13 Bisexual**

**12 Other**