

# **Household Assets Survey**

**WAVE 3**

**SHOWCARDS  
July 2010 to June 2012**

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Please choose all that apply

**1. English**

**2. Welsh**

**3. Scottish**

**4. Northern Irish**

**5. British**

**6. Other (please describe)**

Please choose all that apply

**1. Scottish**

**2. English**

**3. Welsh**

**4. Northern Irish**

**5. British**

**6. Other (please describe)**

Please choose all that apply

**1. Welsh**

**2. English**

**3. Scottish**

**4. Northern Irish**

**5. British**

**6. Other (please describe)**

**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*

**White**

1. Scottish
2. Other British
3. Irish
4. Gypsy / Traveller
5. Polish
6. Other white ethnic group, *please describe*
7. Mixed or Multiple ethnic groups
8. Any mixed or multiple ethnic group, *please describe*

**Asian, Asian Scottish or Asian British**

9. Pakistani, Pakistani Scottish or Pakistani British
10. Indian, Indian Scottish or Indian British
11. Bangladeshi, Bangladeshi Scottish or Bangladeshi British
12. Chinese, Chinese Scottish or Chinese British
13. Other Asian, *please describe*

**African**

14. African, African Scottish or African British
15. Other African, *please describe*

**Caribbean or Black**

16. Caribbean, Caribbean Scottish or Caribbean British
17. Black, Black Scottish or Black British
18. Other Caribbean or Black, *please describe*

**Other ethnic group**

19. Arab, Arab Scottish or Arab British
20. Any other ethnic group, *please describe*

## CARD 3-W

### **White**

1. Welsh / English / 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*



- 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)

- 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)**

- 1. No religion**
- 2. Christian** (all denominations)
- 3. Buddhist**
- 4. Hindu**
- 5. Jewish**
- 6. Muslim**
- 7. Sikh**
- 8. Any other religion** (please describe)

## 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**

- 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**

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

## **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 (Specify)**



- 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 are paying some or all of the interest on this mortgage**
- 3 Someone else is paying this mortgage**

- 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**

## **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**



- 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 C4a

- 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**

## **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**

- 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**

- 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**

- 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**



- 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 E3a

- 1 1 to 10**
- 2 11 to 24**
- 3 25 to 49**
- 4 50 to 249**
- 5 250 to 499**
- 6 500 or more**

## CARD E3b

- 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**

## **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**

- 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**

- 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**

**ONE WEEK/TWO WEEKS**

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



## FOUR WEEKS/CALENDAR MONTH

	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

**ANNUAL**

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

- 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**

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- 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 Jobseeker's Allowance**
- 2 Income Support**
- 3 Incapacity Benefit**
- 4 Employment and Support Allowance**
- 5 Child Benefit**
- 6 Disability Living Allowance - care component**
- 7 Disability Living Allowance – mobility component**
- 8 Attendance Allowance**
- 9 Carer's Allowance**
- 10 State retirement pension**
- 11 Pension Credit**
- 12 Other, not listed above (Please specify)**
- 13 None of these**

- 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 benefit/credits**
- 8 Job Grant (one-off payment)**
- 9 Any other one-off or annual payment or payments**
- 10 No, none of the above**



- 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**

- 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**

- 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**

- 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**

- 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**
- 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**

- 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 to £9,999**
- 3    £10,000 to £19,999**
- 4    £20,000 to £29,999**
- 5    £30,000 to £49,999**
- 6    £50,000 to £99,999**
- 7    £100,000 to £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)**

- 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**



- 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**

- 1 Take an annuity offered by the pension provider**
- 2 Buy an annuity on the open market**
- 3 Opt for income draw-down**
- 4 Opt for an alternatively secured pension**
- 5 Take money as a lump sum**
- 6 Other**
- 7 Don't know**

- 1 Take an annuity offered by the pension provider**
- 2 Buy an annuity on the open market**
- 3 Opt for income draw-down**
- 4 Opt for an alternatively secured pension**
- 5 Take money as a lump sum**
- 6 Don't know**

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

- 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**

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



- 9 Sale of valuables (including art, jewellery, antiques, etc)**
- 10 Inheritance in the future**
- 11 Pension or financial support from family/ current partner**
- 12 Pension or financial support from former partner or someone in another household**
- 13 Earnings from work (including part-time/ freelance)**
- 14 State benefits/ tax credits (including Pension Credit)**
- 15 Other**
- 16 Don't know/no opinion**

- 1 Current account (including Basic Bank Account and Post Office Card Account)**
- 2 Savings or deposit account (not including Saving Gateway)**
- 4 Individual Savings Account (ISA – any type, including TESSA-ISA, PEP)**
- 5 Fixed-term investment bonds (from a bank or building society)**
- 6 Unit Trusts or Investment Trusts**
- 7 Employee shares/ share options**
- 8 Other shares**
- 9 Premium Bonds/ other National Savings Bonds or Certificates**
- 10 Government / corporate bonds and gilts**
- 11 Life Insurance, Friendly Society or endowment policies**
- 12 Other financial assets not already mentioned above**
- 13 None of these**

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- 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**

- 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**

## CARD J5c

- 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**



- 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**

- 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**

- 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 J11b

- 1 Less than £25**
- 2 £25 to £49.99**
- 3 £50 to £99.99**
- 4 £100 to £149.99**
- 5 £150 to £199.99**
- 6 £200 to £249.99**
- 7 £250 to £300**



- 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**
- 4 Money that you have paid into a savings and loans club (sometimes known as Kommitee, sou sou or partner schemes)**
- 5 None of these**

- 1    Less than £250**
- 2    £250 to £499**
- 3    £500 to £999**
- 4    £1,000 to £1,999**
- 5    £2,000 to £2,999**
- 6    £3,000 to £4,999**
- 7    £5,000 to £7,499**
- 8    £7,500 to £9,999**
- 9    £10,000 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**

- 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**

- 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**



- 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**

- 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 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**

- 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**



- 1 Living beyond means**
- 2 Business failure**
- 3 Loss / significant reduction in own or household income**
- 4 Illness / accident**
- 4 Loss on the sale of a property**
- 5 Relationship breakdown**
- 6 Guarantee liabilities**
- 7 Gambling or other speculation**
- 8 Other?**

- 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**

- 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**

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

- 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**

## CARD M4d

- 1 Less than £1,000**
- 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**



- 1 Spent the money**
- 2 Saved or invested the money**
- 3 Spent some and saved or invested some of the money**
- 4 Given the money away**
- 5 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**

- 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**

- 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**

- 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**



- 1    £500 to £999**
- 2    £500 to £999**
- 3    £1000 to £4,999**
- 4    £5000 to £9,999**
- 5    £10,000 to £24,999**
- 6    £25,000 to £49,999**
- 7    £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**

- 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 O1**

- 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**

- 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**

- 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 P2a

- 1 Draw money from current account (excluding any overdraft facility)**
- 2 Use existing savings and 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**



- 1 Agree strongly**
- 2 Tend to agree**
- 3 Tend to disagree**
- 4 Disagree strongly**
- 5 Don't know, no opinion**

## **CARD P6b**

- 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**

- 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, inheritance 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**

## **CARD R5**

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

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

- 1 Agree Strongly**
- 2 Agree**
- 3 Neither agree nor disagree**
- 4 Disagree**
- 5 Disagree strongly**

- 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 T4**

- 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**



- 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**

## **CARD T6**

- 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**

- 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**