Household Assets Survey Round 7 Main-Stage

Contents

HOUSEHOLD QUESTIONNAIRE

	Latest information on address and household membership is fed forward from HAS Address Database (latest information from previous wave or KITE telephone interview)
	*Data items fed forward : Date of previous wave interview (**R**StartDat) ; **R**Name; **R**Sex; **R**DteofBth; **R**xMarSta; **R**AgeIf; **R**MarBef; **R**LivWth12*

FILTER loop – used to confirm residency of each known household member	
CurStat	*Known members of household are displayed* ***R**Name or (KITE)Name* When we last interviewed you in [**R**StartDat or KITE] the members of this household were…. Can you tell me if they still live here or not? [Last time, this person indicated….] 1. Resident here - eligible for interview 2. Resident here: Under the age of 16 3. Moved from Hhold 1 - Now resident locally; details known; can interview 4. Moved from Hhold 1 - Now resident elsewhere in GB; details known; reallocate 5. Moved from Hhold 1 - Now resident at unknown address 6. Ineligible - Died since last call 7. Ineligible - Now in institution (for 6 months or more) 8. Ineligible - Now resident abroad (for 6 months or more) 9. Ineligible - Mover at KITE, new case already created; or, No Original Sample Members left
MovedWth	*If respondent moved* *If CurStat = 3,4,5,8* Did this person move to the same new address/household as another person already coded? 17 NONE OF THOSE LISTED
CountRes	*If respondent now resident abroad* *If CurStat = 8* ENTER COUNTRY WHERE NOW RESIDENT
KnowDet	*If a member of the household has moved within GB and details are known* *If CurStat = 3,4* Which details are known of where this person has moved? 1. Address known 2. Telephone number known 3. E-mail address known
Add1	*If address of mover known* *If KnowDet = 1* What is the first line of the new address, please include the house number or name, and the name of the street or road?

Add2	*If address of mover known* *If KnowDet = 1* What is the second line of the new address?
Add3	*If entered a second line of address* *If Add2 = Response* What is the third line of the new address?
Add4	*If entered a third line of address* *If Add3 = Response* What is the fourth line of the new address?
Distrct	*If address of mover known* *If KnowDet = 1* And in which district is the new address? ONLY RECORD A DISTRICT IF MORE THAN ONE TOWN OR PLACENAME APPEARS IN THE ADDRESS. THE DISTRICT IS THE FIRST OR (IF THERE ARE MORE THAN TWO) THE PENULTIMATE PLACENAME BEFORE THE COUNTY OR (IF THERE ISN'T A COUNTY) THE POSTCODE.
PstTwn	*If address of mover known* *If KnowDet = 1* And in which town is the new address? PLEASE RECORD THE POST TOWN, WHICH IS THE PLACENAME THAT APPEARS IN THE ADDRESS IMMEDIATELY BEFORE THE COUNTY OR (IF THERE IS NO COUNTY) THE POSTCODE. IF "LONDON" APPEARS BEFORE THE POSTCODE, THIS SHOULD BE RECORDED AS THE POST TOWN.
PostCd	*If address of mover known* *If KnowDet = 1* If you know it, what is the postcode for this new address? PLEASE ENSURE FULL POSTCOSE IS RECORDED
SurePstC	*If address of mover known* *If KnowDet = 1* CODE FOR CERTAINTY OF CORRECT POSTCODE 1. Sure that postcode is correct 2. Unsure about correct postcode
TeleNumb	*If telephone number of mover known* *If KnowDet = 2* PLEASE ENTER TELEPHONE NUMBER, INCLUDING STD CODE
EmailAdd	*If email address of mover known* *If KnowDet = 3* PLEASE ENTER EMAIL ADDRESS

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

End of FILTER loop

Seal	THE HOUSEHOLD FROM LAST CONTACT HAS BEEN SPLIT AS FOLLOWS. [household 1] [household 2] IF NO INTERVIEW, PLEASE PROCEED TO ADMIN BLOCK AND CODE OUT 1. Continue to interview/code out 2. Whole household refused/non contact

NAMES loop – confirm names of existing household members, and add names of new household members

Name	*If new cohort then ask all else If MoreNme = Response then ask* RECORD THE NAMES (OR A UNIQUE IDENTIFIER) FOR EACH MEMBER OF THE HOUSEHOLD WHEN ALL HOUSEHOLD MEMBERS HAVE BEEN ENTERED, PRESS <PGDN>
CorrNam	*If **R**Name OR (KITE) Name are not blank OR if **R**Name OR (KITE) Name are blank AND **R**Birth OR **R**sex are not blank* Is this name correct? 1. Yes 2. No
UpdatNam	*If respondent's name is incorrect* *If CorrNam = 2* Please enter the correct/amended name
MoreNme	*All* (INCLUDING NEW MEMBERS TO THE HOUSEHOLD) ARE THERE ANY MORE HOUSEHOLD MEMBERS TO RECORD? 1. Yes 2. No

End of NAMES loop

HOUSEHOLD COMPOSITION loop – confirms details for exising household members, and collects details for new members

Sex	*All* CODE FIRST THAT APPLIES Last time sex was recorded as [Male/Female] 1. Male 2. Female

DteofBth	*All* What is your date of birth? Last time, date of birth was recorded as… For day not given... enter 15 for day For month not given... enter 6 for month
AgeIf	*If does not know date of birth* *If Birth = DK/Ref* What was your age last birthday? 98 OR MORE = CODE 97 Last time, age was recorded as…
DVage	*Derived* AGE FOR WHOLE SAMPLE, FROM BIRTH AND AGEIF
xMarSta	*If respondent is aged 16 or over* *If DVAge>=16* Are you currently… ASK OR RECORD RUNNING PROMPT – CODE FIRST THAT APPLIES SCROLL ACROSS TO SELECT OPTIONS THAT ARE NOT SHOWN ON SCREEN Last time Marital Status was recorded as… 1. Single, that is never married, 2. married and living with your husband/wife, 6. a Civil Partner in a legally-recognised Civil Partnership, 3. married and separated from your husband/wife, 4. divorced, 5. or widowed? 7. SPONTANEOUS ONLY - In a legally-recognised Civil Partnership and separated from his/her civil partner 8. SPONTANEOUS ONLY - Formerly a civil partner, the Civil Partnership now legally dissolved 9. SPONTANEOUS ONLY - A surviving civil partner: his/her partner having since died
MarBef	*If respondent is married and living with husband/wife* *If xMarSta = 2* And is this your first and only marriage? Last time recorded as… 1. Yes 2. No
LivWth12	*If more than 1 person in household and respondent is aged 16 or over and not married and living with husband/wife or in a legally recognised Civil Partnership* *If DVAge >= 16 AND MarSta <> 2,3* ASK OR RECORD May I just check, are you living with someone in this household as a couple? Last time, this was recorded as…

	1. Yes 2. No
Hhldr	*If more than one adult in household* ASK OR RECORD In whose name is the accommodation owned or rented? 1. This person alone, 3. This person jointly, 5. Not owner/rented

End of HOUSEHOLD COMPOSITION loop

EDUCATION loop – collects information on education for those aged 3-19

FtEd	*If aged over 3 and under 19 years* *If DVAge>3 AND <19* Are you presently in full-time education? INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES 1. Yes 2. No
FtEd19	*If 19 years old* *If DVAge = 19* Are you presently in full-time education? INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FULL-TIME COURSES 1. Yes 2. No
QualChk	*If in full time education* *If FtEd = 1* Which of the following best describes the qualification that you are currently working towards? Is it ... RUNNING PROMPT 1. Up to A level or equivalent 2. or degree level/equivalent or above?

End of EDUCATION loop

HiHNum	*If there are joint householders* You have told me that the following people jointly own or rent the accommodation. Which of them/who has the highest income from earnings, benefits, pensions and any other sources? ENTER PERSON NUMBER - IF TWO OR MORE JOINT HOUSEHOLDERS HAVE THE SAME INCOME, ENTER 17 These are the joint householders:
JntEldA	*If two or more joint householders have the same income* *If HiHNum = 17* ASK OR RECORD ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER FROM THOSE WITH THE SAME HIGHEST INCOME:
JntEldB	*If joint householders do not know or refuse to say who has the greatest income* *If HiHNum = DK/Ref* ASK OR RECORD ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER
DVHRPNum	*Derived* PERSON NUMBER OF HRP

RELATIONSHIP GRID loop – For each household member establish how they are related to each of the others	
R	*Ask all*
	I would now like to ask how the people in your household are related to each other.
	CODE RELATIONSHIP - ... [NAME] IS [NAME'S]...
	1. Spouse
	2. Cohabitee
	3. Son/daughter (inc. adopted)
	4. Step-son/daughter
	5. Foster child
	6. Son-in-law/ daughter-in-law
	7. Parent/Guardian
	8. Step-parent
	9. Foster parent
	10. Parent-in-law
	11. Brother/sister (inc. adopted)
	12. Step-brother/sister
	13. Foster brother/sister
	14. Brother/sister-in-law
	15. Grand-child
	16. Grand-parent
	17. Other relative
	18. Other non-relative
	20. Civil partner
End of RELATIONSHIP GRID loop	
Respdnt	*NOT If only one person and they are an adult.*
	ENTER THE PERSON NUMBER OF THE RESPONDENT FOR THE HOUSEHOLD QUESTIONNAIRE
	THIS SHOULD BE THE HRP OR THEIR SPOUSE/PARTNER

COUNTRY OF BIRTH loop	Page 11

	*Data items fed forward: **R**HCob*

HCoBa	*Ask if no rotated variable (New households and any who have not been asked before)* *If RHCob is EMPTY* And in which country were you/ was [name] born? IF RESPONDENT SAYS BRITAIN, PROBE FOR COUNTRY. Common Codes 921 England 924 Wales 923 Scotland 922 Northern Ireland 372 Republic of Ireland 356 India 586 Pakistan 616 Poland 997 All other countries
HCoBb	*If respondent was born in another country not listed above* *If HCoBa = 997* TYPE IN COUNTRY
HCoBc	*If respondent was born in another country not listed above* *If HCoBa = 997* PRESS <SPACE BAR> TO ENTER THE CODING FRAME PRESS <ENTER> TO SELECT CODE AND ENTER AGAIN TO CONTINUE
HCoB	*Derived variable* *Picks up RHCoB* *If RHCoB is empty picks up HCoBa* *If HCoBa is empty picks up HCoBc*

End of COUNTRY OF BIRTH loop

Housing tenure & type of accommodation

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

Accom	*Ask all new cohorts and movers* PLEASE CODE THE HOUSEHOLD'S ACCOMMODATION MUST BE SPACE USED BY HOUSEHOLD Last time the accommodation was recorded as… 1. a house or bungalow, 2. a flat or maisonette, 3. a room/rooms, 4. other
HseType	*If respondent lives in a house or a bungalow* *If Accom = 1* Is it (the house or bungalow): Last time the accommodation was recorded as… 1. detached, 2. semi-detached, 3. or terraced/end of terrace?
FltTyp	*If respondent lives in a flat or maisonette* *If Accom = 2* Is it (the flat/maisonette): Last time the flat/maisonette was recorded as… 1. a purpose-built block, 2. a converted house/some other kind of building?
AccOth	*If respondent lives in another type of accommodation* *If Accom = 4* Is it (the accommodation): Last time the accommodation was recorded as … 1. a caravan, mobile home or houseboat, 2. some other kind of accommodation?
Ten1	*Ask all* SHOWCARD A1 In which of these ways do you occupy this accommodation? Last time this accommodation was… MAKE SURE ANSWER APPLIES TO HRP 1. Own it outright 2. Buying it with the help of a mortgage or loan 3. Pay part rent and part mortgage (shared ownership) 4. Rent it 5. Live here rent-free (including rent-free in relative's/friend's property; excluding squatting) 6. Squatting

RentExpAm	*If respondent has shared ownership or pays rent* *If Ten1 = 3,4* How much is your usual household rent? Please give this amount BEFORE any Housing Benefit is deducted. If Housing Benefit is paid directly to the landlord, this amount should also be included in the value provided here ENTER AMOUNT
RentExpPR	*If respondent has shared ownership or pays rent* *If Ten1 = 3,4* How often do you pay this amount? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. One month 7. Two months 13. Three months 26. Six months 52. One year/12 months/52 weeks 97. Other (Please specify)
RentExpSP	*If rent period is other* *If RentExpPr = 97* Specify period rent covers
Tied	*If respondent rents or lives there rent-free* *Ten1 = 4,5* Does the accommodation go with the job of anyone in the household? Last time this was recorded as… 1. Yes 2. No
LLord	*If respondent rents or lives there rent-free* *Ten1 = 4,5* Who is your landlord… Last time the landlord was… INDIVIDUAL PROMPT: CODE FIRST THAT APPLIES 1. the local authority / council / Scottish Homes? 2. a housing association, charitable trust or Local Housing Company? 3. employer (organisation) of a household member? 4. another organisation? 5. relative/friend (before you lived here) of a household member? 6. employer (individual) of a household member? 7. another individual private landlord?
Furn	*If respondent rents or lives there rent-free* *Ten1 = 4,5*

	Is the accommodation provided... Last time the accommodation was provided… RUNNING PROMPT 1. furnished, 2. partly furnished (e.g. curtains and carpets only), 3. or unfurnished?

RentHol	*If Respondents rents from LA or HA*
	 If LLord=1 or 2
	
	 Do you have a rent holiday?
	
	        1. Yes
	        2. No

RentHoWk	*If respondent takes a rent holiday* *If RentHol = 1* For how many weeks a year do you have a rent holiday? 0..52
HHown	*If respondent lives at a new address ONLY and they own the accommodation outright* *If HldStat = 2 AND Ten1 = 1* Which of the following best describes how you came to own this property outright? Have you… RUNNING PROMPT 1. bought it for cash, 2. bought it with a mortgage or loan that has since been paid off, 3. inherited it or been given all or a share of the property, 4. or, acquired it in some other way?
HBedrm	*Ask all* How many bedrooms do you have in this accommodation? Last time, there were… bedrooms INCLUDE ALL ROOMS THAT WERE BUILT AS BEDROOMS AND HAVE AT LEAST ONE WINDOW, EVEN IF NOT USED AS BEDROOMS NOW EXCEPT WHERE BEDROOM HAS BEEN CONVERTED INTO A BATHROOM/TOILET. ENTER NUMBER
CTAmt	*Ask all* How much Council Tax do you or your household currently pay? Accept either annual amount, or most recent instalment. Please code the amount in pounds, not percentages ENTER AMOUNT
CTInstal	*If respondent has given a council tax amount* *If CTAmt > 0* Was that the payment for the year, or was it an instalment? 1.Payment for the year 2. Instalment

CTTime	*If respondent pays for their council tax in instalments* IF *CTInstal= Instalment* How many instalments are there over the whole year? Whole Year is April to March (12 Months). If payment given is from last year, enter number of instalments made last year ENTER NUMBER 0..52

Value of main residence	

Initial questions asked only of owner occupiers who have moved since *previous wave* and those who have become owner occupiers since *previous wave*.	

*Data items fed forward: **R**HShare; **R**HShareP; **R**HPrice; **R**HPriceB; **R**Ten1; **R**HValue*

HIntro	*If respondent owns the address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage* *IfTen1=1,2 or 3* The next questions are about the value of your property
HShare	*If respondent lives at a new address or is buying it with the help of a mortgage or loan or pays part rent and part mortgage* *If Ten1 = 1,2 or 3* Can I just check, do you share the ownership of this property with anyone other than a member of this household? Last time the ownership was… 1. Yes 2. No
HShareP	*If respondent shares ownership of this property with someone outside the household* *If HShare = 1* Approximately what percentage do you (and other members of this household) own? Last time the ownership was…% ENTER PERCENTAGE
HPrice	*If respondent lives at a new address or (not owner occupier, buying with the help of a mortgage or paying part rent and part mortgage at previous wave) and (owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage) and not inherited property* *If (HldStat = 2 OR **R**Ten1 = 4,5,6) AND ((Ten1 = 1 AND HHOwn <>3) OR Ten1 = 2,3)* How much did you (and other members of this household) pay for (your share in) the property? ENTER AMOUNT IN £s
HPriceB	*If respondent does not know how much they paid* *If HPrice=DK/Ref* SHOWCARD A2 (Looking at this card), can you tell me about how much you (and other members of this household) paid? 1. Less than £60,000 2. £60,000 to £99,999 3. £100,000 to £149,999 4. £150,000 to £199,999 5. £200,000 to £249,999 6. £250,000 to £299,999 7. £300,000 to £349,999

	8. £350,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £749,999 11. £750,000 to £999,999 12. £1 million or more
HCash	*If owns main residence outright, buying with help of mortgage or part rent / part mortgage* *If (Ten1 = 1,2,3)* When you purchased this property, did you receive money from person to help with the purchase? Do not include loans or mortgages from financial institutions. 1. Yes 2. No
HGift	*If received money to help with the purchase* *If (HCash = 1)* Was the money you received a gift, was it loaned to you, or was it part gift and part loan? 1. Gift 2. Loan 3. Part gift and part loan
HGFYR	*If received money to help with the purchase* *If (HCash = 1)* When did you receive this payment? Please state the year. IF MORE THAN ONE PAYMENT WAS RECEIVED, PLEASE GIVE THE YEAR THAT THE LARGEST PAYMENT WAS MADE 1900..2100
HGfWho	*If received money to help with the purchase* *If (HCash = 1)* From whom did you receive this [gift / loan / money]? SHOWCARD N6 CHOOSE ALL THAT APPLY 1. Spouse or partner (including ex) 2. Parent / parent-in-law 3. Grandparent(s) 4. Great-grandparent(s) 5. Uncle / aunt 6. Great uncle / aunt 7. Brother / sister 8. Other relative 9. Non-relative(s) 10. Child 11. Don't know / Can't remember
HValue	*If respondent owns address outright or is buying it with the help of a mortgage or loan or pays part rent and part mortgage*

	Ten1 = 1,2 OR 3 About how much would you expect to get for your current home if you sold it today (before paying off any outstanding mortgage or loan on the property)? IF HOUSE IS SHARED WITH SOMEONE ELSE, RECORD TOTAL VALUE (NOT JUST RESPONDENT'S SHARED PART OF THE VALUE) Last time the value was £... ENTER AMOUNT IN £s
HValB	*If respondent does not know amount to expect if they sold their home today* *If HValue = DK/Ref* SHOWCARD A2 (Looking at this card) which of these bands is closest to the amount that your home would be worth if you sold it today? 1. Less than £60,000 2. £60,000 to £99,999 3. £100,000 to £149,999 4. £150,000 to £199,999 5. £200,000 to £249,999 6. £250,000 to £299,999 7. £300,000 to £349,999 8. £350,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £749,999 11. £750,000 to £999,999 12. £1 million or more

Mortgages on main residence	
*Data items fed forward : **R**MNumb; **R**MType1; **R**MVal1; **R**MValB1; **R**MName1; **R**MOName1; **R**Name; **R**MJName; **R**MEndw1; **R**MAll1; **R**MAllTy1; **R**MYlft1; **R**MNum; **R**MYLft1;*	
MIntro	*If respondent is buying main residence with the help of a mortgage or loan or pays part rent and part mortgage* *Ten1 = 2 OR 3* The next questions are about any mortgages that you have on this property.
MNumbN	*If respondent had no mortgage at previous wave AND is now buying with mortgage or part rent, part mortgage* *If (**R**MNumb = 0 OR **R**MNumb <> Response) AND Ten1 = 2,3* How many mortgages or loans do you currently have outstanding on this property (including any extensions or 'top-ups' you have taken out)? EXCLUDE MORTGAGES WHICH HAVE BEEN PAID OFF AND EQUITY RELEASE SCHEMES IF MORE THAN THREE MORTGAGES, ASK ABOUT THE THREE LARGEST ENTER NUMBER UNSECURED LOANS SHOULD NOT BE INCLUDED HERE - THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE
MW2Chk	*If respondent had a mortgage at previous wave. Repeat question for each mortgage.* *If **R**MNumbAdj>0* Last time we interviewed you, we recorded that you had (**R**MNumb) mortgage(s) of the following type(s). Do you still have the following: **R**MType1 (£**R**MVal/ **R**MValB1 outstanding)? 1. Yes 2. No 3. Not sure/ Don't know
MExtn	*If respondent had any mortgages at previous wave and still has any at follow-up* *If **R**MNumb>0 and MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes* In the last two years, have you increased your borrowing by taking out an extension or top-up on an existing mortgage? Please do not include any money received through equity release schemes. 1. Yes 2. No

MExtRs	*If respondent has taken out an extension or top-up on an existing mortgage* *If MExtn = 1* SHOWCARD B1 Which of the items on this card, if any, was the extra borrowing for? CODE ALL THAT APPLY 1. To make improvements or extensions to this property 2. To pay bills or other debts 3. To make ends meet 4. To help purchase a major item such as a car, boat or caravan 5. To help purchase a second home, a holiday home or a buy to let property 6. To help a family member purchase a home 7. To help a family member with some other major expense (e.g. university fees) 8. In connection with a business 9. Other
MChge	*If respondent had any mortgages at previous wave and still has any at follow-up* *If **R**MNumb>0 AND MNumbN>0 IF MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes* And in the last two years, have you taken out any new mortgages on this property? 1. Yes 2. No
MChgeNum	*If respondent has taken out new mortgages or loans on the property in last two years* *If MChge = 1* How many new mortgages or loans have you taken out on this property? IF MORE THAN 3 NEW MORTGAGES, CODE <3>
MNumbO	*If respondent had a mortgage at previous wave* *If **R**MNumb>0* Can I just check, how many mortgages or loans do you currently have outstanding on this property? DO NOT INCLUDE MORTGAGES WHICH HAVE BEEN PAID OFF DO NOT INCLUDE EQUITY RELEASE SCHEMES ENTER NUMBER

LOOP FOR EACH MORTGAGE (UP TO 3 MORTGAGES).
IF MORE THAN 3 MORTGAGES ASK ABOUT THE 3 LARGEST.

Program checks details for *previous wave* mortgages first, then asks about new mortgages.

*Data items fed forward : **R**MNumb; **R**MType1; **R**MVal1; **R**MValB1; **R**MName1; **R**MOName1;*
***R**MJName; **R**MEndW1: **R**Mall1; **R**MAllTy1; **R**MyLft1*

MorTID1	*All mortgages* *MNumbO>0 OR MNumbN>0* I would now like to update or collect some details about your [largest/second largest/third largest] mortgage.
MorPrev1	*If there is still an existing mortgage that has not been reported on in an earlier mortgage loop* *(MW2Chk[1] = Yes OR MW2Chk[2] = Yes OR MW2Chk[3] = Yes) AND (All of the possible valid options have not already been selected at previous loops)* Please could you tell me if you are talking about any of the following mortgages / this mortgage. PROMPT WITH VALID OPTIONS 1. Details of rotated mortgage loop 1 / Not applicable 2. Details of rotated mortgage loop 2 / Not applicable 3. Details of rotated mortgage loop 3 / Not applicable *If the rotated loop is empty, or the respondent confirmed at MW2Chk that they no longer have the rotated mortgage, then the response option will display as 'Not applicable'*
MName1	*All mortgages* *If MNumbO>0 or MNumbN>0* Is your [first/second/third] mortgage or loan held in one person's name or held jointly with someone else? [Last time, this mortgage was…] 1. One person's name 2. Held jointly
MOname1	*If mortgage held in one person's name* *If MName1 = 1* ASK OR RECORD PERSON NUMBER OF SOLE MORTGAGE OR LOAN HOLDER. ENTER PERSON NUMBER OF HOUSEHOLD MEMBER OR USE CODE 17 FOR PERSON OUTSIDE HOUSEHOLD. [Last time, the sole mortgage or loan holder was…]
MJname	*If mortgage held jointly* *If MName1 = 2* ASK OR RECORD PERSON NUMBER(S) OF JOINT MORTGAGE OR LOAN HOLDER(S). ENTER PERSON NUMBER OF HOUSEHOLD MEMBER(S) OR USE CODE 17 FOR PERSON(S) OUTSIDE HOUSEHOLD CODE ALL THAT APPLY [Last time, the joint mortgage holders were…]
MReas	*All mortgages* *If MNumbN>0 OR MNumbN>0* SHOWCARD B2 Which of these items best describe the reasons why you took out this mortgage

<table>
<tr><td></td><td>(remortgage) or loan?

CODE ALL THAT APPLY
PROMPT AS NECESSARY

10. To help purchase this property
11. To make improvements or extensions to this property
12. To re-finance or consolidate other debts
13. To get a cheaper interest rate
14. To help make ends meet
15. To help purchase a second home, holiday home or a buy-to-let property
16. To help a family member purchase a home
17. To help a family member with some other major expense (e.g. university fees)
18. In connection with a business, or to help purchase business premises
19. To help purchase a major item such as a car, boat or caravan
20. Some other purpose</td></tr>
<tr><td>MType1</td><td>*All mortgages*
If MNumbO>0 or MNumbN>0

SHOWCARD B3
(Looking at this card), which of these options best describes this mortgage or loan secured on your property?

FLEXIBLE MORTGAGES MAY BE REPAYMENT, ENDOWMENT OR OTHER INVESTMENTS.
UNSECURED LOANS SHOULD NOT BE INCLUDED HERE – THEY WILL BE COVERED LATER IN THE QUESTIONNAIRE.

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)
9. SPONTANEOUS ONLY: An unsecured loan not listed above.</td></tr>
<tr><td>BridLn1</td><td>*If respondent has another type of mortgage or loan not listed above*
If Mtype1 = 8

Do you have any of the following types of loans on you property....

1.   a Bridging loan,
2.   a Buy to let loan,
3.   or neither of these?</td></tr>
</table>

Lender1	*If respondent is 'Buying with the help of a mortgage or loan' or 'Paying part rent and part mortgage (shared ownership).'* *If Ten1 = 2,3* What is the name of your mortgage or loan provider? LENDING ORGANISATIONS OFTEN LEND UNDER SIMILAR THOUGH DISTINCT TRADING NAMES (I.E. LLOYDS BANK/LLOYDS BANK INTERNATIONAL). PLEASE CONFIRM WITH RESPONDENT BEFORE CODING THE MOST APPROPRIATE LENDER NAME.
LendTy1	*If respondent does not know the name of the mortgage or loan provider* *If Lender1 = DK/Ref* Is your mortgage or loan provider... RUNNING PROMPT PLEASE RECORD SUPERMARKETS (E.G. TESCO BANK) as a 'UK BANK.' 1. A UK Bank 2. A Building Society 3. A Specialist Lender (including subsidiaries of Building Societies) 4. A Local Authority 5. Or other?
LendTyO1	*If respondent's lender is another not listed above* *If LendTy1 = 5* *Please specify the other type of organisation your mortgage or loan was provided by*
MEndW1	*If mortgage type is not repayment only* *If MType1 <> 2* [Can I just check are] there any endowment policies covering the repayment of this mortgage or loan? [Last time, there were [not any] endowment policies covering the repayment of this mortgage or loan] 1. Yes 2. No
MEndNum1	*If respondent has an endowment policy* *If MEndW1 = 1* How many endowment policies cover the repayment of this mortgage or loan? ENTER NUMBER Number of endowment policies covering mortgage/loan

LOOP FOR EACH ENDOWMENT POLICY (FOR UP TO 5 POLICIES)

MEndV1	*If respondent has an endowment policy* *If MEndW1 = 1* Thinking about your (first/second/third/forth/fifth) endowment policy. What is the current value of this endowment? IF POSSIBLE ENTER THE FIGURE FROM THE LAST ENDOWMENT STATEMENT AN ESTIMATE IS ACCEPTABLE IF THIS IS NOT AVAILABLE ENTER AMOUNT IN £s
MEndVb1	*If respondent does not know the value of the endowment policy* *If MEndV1=DK/Ref* SHOWCARD B5 (Looking at this card), which of these categories comes closest to the current value of this endowment? 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MEndY1	*If respondent has an endowment policy* *If MEndW1 = 1* In about how many years time will this endowment pay out? ENTER NUMBER OF WHOLE YEARS

END LOOP FOR ENDOWMENTS

MEndx1	*If respondent has an endowment policy* If *MEndW1 = 1* Do you expect [this endowment/ these endowments]… IF THE MORTGAGE REFERRED TO IS AN ENDOWMENT AND REPAYMENT MORTGAGE (MTYPE=3), CHECK THAT THE RESPONDENT`S ANSWER RELATES ONLY TO THE ENDOWMENT PAST OF THE MORTGAGE  IF THE MORTGAGE REFERRED TO IS AN INTEREST-ONLY MORTGAGE WITH MORE THAN ONE LINKED INVESTMENT (MTYPE=6), CHECK THAT THE RESPONDENT`S ANSWER RELATES ONLY TO THE ENDOWMENT PAST OF THE MORTGAGE. RUNNING PROMPT 1. to pay off only part of this mortgage 2. to pay off the whole of this mortgage 3. or, to pay off the whole of this mortgage with money to spare?
MInvW1	*If mortgage is not a repayment mortgage or not interest only mortgage with no linked investments* *If MType1 <> 2 OR 7* (Can I just check) Excluding any endowment policies you may have, do you have any other linked investment policies covering the repayment of this mortgage or loan? MORTGAGES CAN BE LINKED WITH INVESTMENTS SUCH AS PERSONAL PENSIONS, UNIT TRUSTS, PEPS AND ISAs. 1. Yes 2. No
MPolicy1	*If respondent has another investment policy* *MInvW1 = 1* Do you expect this investment policy to pay off… 1. only part of this mortgage or loan, 2. the whole of this mortgage or loan, 3. the whole of this mortgage or loan with money to spare?

Mall1	*All mortgages* *If MNumbO>0 OR MNumbN>0* SHOWCARD B4 Is your mortgage an all-in-one account? All-in-one account: Current account mortgages • Mortgage is combined with current account and possibly other products • Current account and mortgage are kept in one pot which looks like 'a large overdraft' • You will usually be required to pay your salary into the account Examples: • NatWest One • Woolwich Open Plan All-in-one account: Offset Mortgages • Mortgage is linked to current account and/or savings but in separate accounts Examples: • Barclays Openplan Offset Mortgage • C&G Offset Mortgage • Halifax Intelligent Finance • Northern Rock Connections Last time, this mortgage was… 1. Yes 2. No
MAllTy1	*If mortgage is an all-in-one account* *If Mall1 = 1* SHOWCARD B4 Is your all-in-one account mortgage a current account mortgage or an offset mortgage? Last time, your all-in-one account mortgage was… 1. Current Account Mortgage 2. Offset Mortgage
MNeg1	*If respondent has an all-in-one current account mortgage* *If MAllTy1 = 1* What is the amount of the negative balance or overdraft on your current account for this mortgage? This is the balance on your current account once the total debt has been reduced by any savings in the account. AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD ENTER AMOUNT IN £s

MNegB1	*If respondent does not know negative balance amount* *If MNeg1 = DK/Ref* SHOWCARD B5 (Looking at this card) which of these categories comes closest to the negative balance or overdraft on your current account? Amount should NOT include share held by persons outside the household 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more
MVal1	*If respondent does not have an all-in-one current account mortgage* *If MAllTy1 <> 1* What is the amount still outstanding on this mortgage, or loan – that is, how much do you still have to pay off, [before deducting the value of your endowment]? AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD. INCLUDE ANY EXTENSIONS TO A MORTGAGE OR LOAN TOTAL AMOUNT OUTSTANDING- BEFORE DEDUCTING VALUE OF ENDOWMENT ENTER AMOUNT IN £s
MValB1	*If respondent does not know amount outstanding on the mortgage or loan* *If MVal1 = DK/Ref* SHOWCARD B5 (Looking at this card), which of these categories comes closest to the amount outstanding on your mortgage or loan? AMOUNT SHOULD NOT INCLUDE SHARE HELD BY PERSONS OUTSIDE THE HOUSEHOLD 1. Less than £10,000 2. £10,000 to £19,999 3. £20,000 to £29,999 4. £30,000 to £39,999 5. £40,000 to £49,999 6. £50,000 to £74,999 7. £75,000 to £99,999 8. £100,000 to £149,999 9. £150,000 to £199,999 10. £200,000 to £249,999 11. £250,000 to £299,999 12. £300,000 to £399,999 13. £400,000 to £499,999 14. £500,000 or more

MYLft1	*For all mortgages that have not been paid off* *If (MNumbO>0 OR MNumbN>0) AND NOT(MVal1 = 0) AND NOT(MNeg1 = 0)* How many years does this mortgage or loan have left to run? ENTER NUMBER OF WHOLE YEARS
MYIfCh1	*For all mortgages where the length of term is not two years shorter than at previous wave* *If (MNumbN>0 OR MNumbO>0) AND (MYLft1 –**R**MyLft1)>2 AND **R**MNumb>0* Can I just check, have you extended the length or term of this mortgage in the last two years? 1. Yes 2. No
MPastSPA 1	*For all mortgages that have not been paid off and if the respondent is not of pension age* *If (MNumb>0 OR MNumbO>0) AND NOT(MVal1 = 0) AND NOT(MNeg1 = 0) AND PenFlag = 0* Can I just check, are you expecting to continue your mortgage past your state pension age? 1. Yes 2. No
MYPastSP A 1	*If respondent is expecting mortgage to continue past state pension age* *If MPastSPA1 = Yes* For how many years past state pension age are you expecting to continue your mortgage? ENTER NUMBER OF WHOLE YEARS
MPayM1	*For all mortgages that are not a current account mortgage* *If (MNumbN > 0 OR MNumbO > 0) AND (MAll1 = 1 AND (MAllTy1 = OffSetM OR MAllTy1 = DK/REF)) OR (MAll1 = 2 OR MAll1 = DK/REF)* How much are your monthly repayments for [your share of] this mortgage, including [the interest and premiums on your endowments and] any insurance premiums? REPAYMENTS SHOULD BE BEFORE ISMI - INCOME SUPPORT FOR MORTGAGE INTEREST ENTER AMOUNT IN £s

MPayB1	*If respondent does not know how much the monthly mortgage repayments are* *If MPayM1 = DK/Ref* SHOWCARD B6 (Looking at this card), which of these categories comes closest to the monthly repayments on your mortgage? 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,249 9. £1,250 to £1,499 10. £1,500 or more
MInc	*If respondent answered monthly repayment amount with a value* *If MPayM1 = Response OR MPayB1 = 1 - 10* Do these repayments include any of the following … INDIVIDUAL PROMPT: - CODE ALL THAT APPLY 1. A mortgage payment protection policy? 2. Buildings insurance? 3. Contents or possessions insurance? 4. An overpayment (e.g. to pay off a mortgage early)? 5. Other extra payments? 6. None of these
MPP1	*For all mortgages where they have not already said they have a mortgage payment protection policy* *If (MNumbO>0 OR MNumbN>0) AND MInc1 <>1 AND Minc1 < 6* Do you have a mortgage payment protection policy? 1. Yes 2. No
MIntPaid1	*For all mortgages that are not a current account mortgage* *If (MNumbN>0 OR MNumbO>0) AND MaIIty1<>1* Can I just check, do you pay interest on your mortgage? 1. Yes 2. No
MIntFix1	*If respondent pays interest on their mortgage* *If MIntPaid1 = yes* Is the interest on your mortgage payable... RUNNING PROMPT 1. ...as a fixed amount; 2. ...at a variable rate; 3. ...or at a capped rate?

MIntRate1	*If respondent pays interest on their mortgage* *IF MIntpaid1 = yes* What is the interest rate on your mortgage at present? Enter Percentage
MHowPy1	*All mortgages* *If MNumbO>0 OR MNumbN>0* SHOWCARD B7 Please look at this card and tell me which statement best describes how the mortgage is paid? 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. Mortgage payment protection is paying some or all, of the mortgage 4. Someone else is paying this mortgage
MArrs1	*All mortgages* *If MNumbO>0 OR MNumbN>0* Still thinking about the repayments on this mortgage, are you currently… RUNNING PROMPT 1. up to date with payments, 2. one month behind, 3. 2 to 6 months behind, 4. or, over 6 months behind with payments?
MArrsV1	*If respondent is 2 to 6 months behind or over 6 months behind on mortgage repayments* *If MArrs1 = 3,4* How much do you think you owe now on missed or overdue payments? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
MArr2Yr1	*If respondent is up to date with payments* *If MArrs1 = 1* In the last two years have you fallen one or more consecutive payments behind on this mortgage or loan? 1. Yes 2. No

MArrCl	*If respondent has fallen behind with payments in last 2 years, but is currently up to date* *If Marr2Yr1 = 1* SHOWCARD B8 How did you clear your arrears? CODE ALL THAT APPLY 10. Borrowed from family / friends, 11. Cut back spending / did without, 12. Used authorised / arranged overdraft, 13. Used unauthorised overdraft, 14. Used a credit or store card(s), 15. Took out a commercial loan, 16. Remortgaged / arranged further advance 17. Used a pawn brokers or cash converters, 18. Drew money out of savings or transferred savings which had not planned to use, 19. Did some overtime / earned extra money, 20. Varies too much to say, 21. Some other way
END LOOP FOR MORTGAGES	
DBurdH	*If respondent is up to date on mortgage repayments* *If MArrs1 = 1* [*] Now thinking about the mortgage or loans secured on your property in addition to these payments, to what extent is keeping up with all of the repayments and interest payments a financial burden to your household? Would you say it was… RUNNING PROMPT 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?

Equity Release	
*Data items fed forward: **R**EqYes*	
EqOld	*If respondent had an equity release arrangement at previous wave* *If **R**EqYes = 1 OR REqOld = 1 OR REqNew = 1* At the last interview, you said that you had made an arrangement to raise money using the value of your home. Do you still have this arrangement? 1. Yes 2. No 3. Don't know
EqNew	*If respondent did not or did not know about having an equity release scheme in the previous wave* *If EqOld = 2 OR 3* In the last two years, have you made any new arrangements to raise income or capital from the value of your current home? 1. Yes 2. No
EqYes	*If respondent owns property outright, is buying with mortgage or paying part rent/ part mortgage and had no equity release scheme at previous wave.* *If ((Ten1 = 1,2,3) AND (REqYes <> 1) AND (REqOld <> 1) AND (REqNew <> 1))* It is possible to raise money for retirement based on the value of your home through an arrangement known as equity release. Have you [or your partner] raised any income or capital from the value of your current home? EXCLUDE ANY REMORTGAGE OR TOP-UP ALREADY COVERED IN THE MORTGAGE SECTION 1. Yes 2. No
EqType	*If respondent has an equity release arrangement* *If ((EqYes = 1) OR (EqNew = 1) OR (EqOld = 1))* SHOWCARD C1 May I just check, in what way have you [or your partner] raised income or capital from the value of your current home? CODE UP TO 2 ANSWERS 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
EqReas	*If respondent has an equity release arrangement* *If EqYes = 1 OR EqNew = 1 OR EqOld = 1*

	What were your reasons for taking out this equity release arrangement?
	
	SHOWCARD C2
	
	SELECT ALL THAT APPLY
	
	    1. To help fund retirement
	    2. To help pay the bills
	    3. To pay off a mortgage
	    4. To raise funds for healthcare costs
	    5. To pay off debts / debt consolidation
	    6. To help a family member, relative or friend
	    7. To spend on a particular item
	    8. To make improvements or extensions to a property
	    9. Some other reason (please specify)

EqReasO	*If took out equity release arrangement for some other reason* *If (9 IN EqReas)* Please specify other reason(s)
EqLoanV	*If lifetime mortgage, private or other arrangement* *If (1,2,3,4,5,8,9 IN EqType)* What was the total value of the loan? ENTER AMOUNT IN £s

EqLoanB	*If refuses or doesn't know the value of the loan*
	If (EqLoanV = RF / DK)
	
	Looking at this card, can you tell me the approximate value of the loan?
	
	SHOWCARD 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

EPayReg	*If respondent has an equity release arrangement*
	If EqYes = 1 OR EqNew = 1 OR EqOld = 1
	
	Did you receive a one-off payment (cash lump sum), do you get regular payments, or both?
	
	CODE ALL THAT APPLY
	
	    1. One-off payment (cash lump sum)
	    2. Regular payments

EPayLum	*If received a cash lump sum* *If (EPayReg = 1)* How much did you receive as a one-off payment? ENTER AMOUNT IN £s

	If only a cash lump sum reported at EPayReg, then this will autopopulate with the value from EqLoan, or EPayLmB will populate with the value from EqLoanB
EPayLmB	*If refuses or doesn't know amount received as lump sum* *If (EPayLum = RF / DK)* Looking at this card, can you tell me approximately how much this one-off payment was? SHOWCARD 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
EPyRPer	*If respondent receives regular payments from the equity release scheme* *If (EPayReg = 2)* What period do the regular payments usually cover? 1. One month 2. One year 97. Neither of these (please specify)
EPyRPerO	*If regular payments from this scheme cover an 'other' period* *If (EPyRPer = 3)* Please specify the amount and frequency of regular payments received from this scheme.
EPyRAmt	*If regular payments cover weekly, monthly or annual period* *If EPyRPer = 1,2* How much do you usually receive each [month / year]? *There is no banded showcard for this question* 0..100,000
EPyRAmM	*If refuses or doesn't know amount of regular monthly payments* *IF ((EPyRAmt = RF/DK) AND (EPyRPer = 1))* SHOWCARD C4 Looking at this card, can you tell me roughly how much you receive from this scheme each month? 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £399 6. £400 to £499 7. £500 to £749 8. £750 to £999

	9. £1,000 or more

EPyRAmY	*If refuses or doesn't know amount of regular monthly payments*
	IF ((EPyRAmt = RF/DK) AND (EPyRPer = 2))
	
	SHOWCARD C5
	
	Looking at this card, can you tell me roughly how much you receive from this scheme each year?
	
	    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

EPyRTax	*If an amount has been provided for regular payments*
	If ((EPyRAmt = RESPONSE) OR (EPyRAmM = RESPONSE) OR (EPyRAmA = RESPONSE))
	
	Is this amount before or after tax?
	
	    1. Before tax
	    2. After tax

Household goods, collectibles and vehicles

*Data items fed forward : **R**GCollec; **R**GCollV; **R**GCollVb; **R**GContVb; **R**VCarN; **R**VPers*	
GCPream	*Ask all* In order to build up a picture of your household assets, the next questions are about your household goods and any vehicles that you may have.
GCollec	*Ask all* Do you (or anyone in your household) own any collectibles or valuables – such as antiques, artworks, stamps etc - including items stored or kept elsewhere? Last time, the answer given was... 1.Yes 2. No
GCollV	*If respondent has collectables* *If GCollec = 1* What is your estimate of the current market value of these items, even if you do not intend to sell them? Last time, the amount given was... ENTER VALUE IN £s

GCollVb	*If respondent does not know current market value of their collectables* *If GCollV = DK/Ref* SHOWCARD D1 (Looking at this card), can you tell me the approximate market value of these items? Last time, the amount given was... 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 to £499,999 8. £500,000 or more
GContVb	*Ask all* SHOWCARD D2 Thinking about the (other) items in this property that [you own/ are owned by you or other members of your household], what is the approximate replacement value of your household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items (but exclude any vehicles or collectibles and valuables that you have already told me about). Last time the amount given was… THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE. 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £29,999 5. £30,000 to £39,999 6. £40,000 to £49,999 7. £50,000 to £74,999 8. £75,000 to £99,999 9. £100,000 to £199,999 10. £200,000 or more
VCarN	*Ask all* How many cars, vans or motorbikes, if any, do you [or members of your household] own? Please exclude lease vehicles, company vehicles and mobility cars. ENTER NUMBER Last time, there were...

VType	*If respondent has one or more vehicles* *If VCarN >= 1* Thinking about your vehicle(s), do they include. RUNNING PROMPT CODE ALL THAT APPLY 1. cars, 2. vans, 3. or, motorbikes?
VEstV	*If respondent has one or more vehicles* *If VCarN >= 1* What is the estimated total market value of your vehicle(s)? Please exclude the lease, company or Mobility vehicles and the value of any personalised number plates. ENTER AMOUNT IN £s
VEsVb	*If respondent does not know estimated value of vehicles* *If VEstV = DK/Ref* SHOWCARD D3 (Looking at this card), what do you think is the approximate market value of (all) of your vehicle(s)? 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £17,499 5. £17,500 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 or more
VPers	*If respondent has some vehicles or does not know how many vehicles* *If VCarN >0 OR VCarN = DK* Do you [or other members of your household] own any personalised or valuable number plates? Last time, the household... 1. Yes 2. No
VPerV	*If respondent owns a personal number plate* *If VPers = 1* About how much are (all) the personalised number plates worth? THERE IS NO BANDED SHOWCARD FOR THIS QUESTION ENTER AMOUNT IN £s
VOTyp	*Ask All* Do you (or other members of your household) own any of the following? CODE ALL THAT APPLY

	1. Caravan/trailer 2. Boat 3. Plane 4. Bicycle 5. Other type of vehicle, excluding leased and company vehicles (please specify) 6. None of these
VOTyO	*If respondent owns another vehicle type not listed* *If VOTyp = 5* ENTER DETAILS OF OTHER VEHICLE
VOVal	*If respondent has other vehicle(s)* *If VOTyp = 1-5* If you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], about how much in total would you get for [it/them] before paying off any money owing?
VOVlB	*If respondent does not know the value of their other vehicles* *If VOVal = DK/ Ref* SHOWCARD D4 (Looking at this card), can you tell me about how much you would get if you sold [this/these] [caravan/trailer, boat, plane, bicycle, other type of vehicle], before paying off any money owing? 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £24,999 5. £25,000 to £49,999 6. £50,000 to £99,999 7. £100,000 to £249,999 8.£250,000 to £499,999 9. £500,000 or more

Household Budget/Current financial planning

OBInt	*If respondent is part of a couple* *If xMarSta = Marrliv, or xMarSta = CivPart, or LivWth12 = Yes* I would now like to ask you a question about your household finances.
OFinal	*If respondent is part of a couple* *If xMarSta = Marrliv, or xMarSta = CivPart, or LivWth12 = Yes* [*] In your household who has the final say in big financial decisions? PLEASE CODE APPROPRIATE RESPONSE 1. HRP 2. Partner 3. Both 4. Other

INDIVIDUAL QUESTIONNAIRE

Ethnicity, Sexual Identity and Religion	

EthE	*Ask all respondents living in England except proxies, and those who have provided ethnicity data previously* *If ((Persprox = 1) AND (Country = England) AND (RDVEthnic = EMPTY))* SHOWCARD 3-E What is your ethnic group? Choose one option that best describes your ethnic group or background. *White* 1. English / Welsh / Scottish / Northern Irish / British 2. Irish 3. Gypsy or Irish Traveller 4. Any Other White background, *please describe* *Mixed / Multiple ethnic groups* 5. White and Black Caribbean 6. White and Black African 7. White and Asian 8. Any other Mixed / multiple ethnic background, *please describe* *Asian / Asian British* 9. Indian 10. Pakistani 11. Bangladeshi 12. Chinese 13. Any other Asian background, *please describe* *Black / African / Caribbean / Black British* 14. African 15. Caribbean 16. Any other Black / African / Caribbean background, *please describe* *Other ethnic group* 17. Arab 18. Any other ethnic group, *please describe*
EthW	*Ask all respondents living in Wales except proxies, and those who have provided ethnicity data previously* *If ((Persprox = 1) AND (Country = Wales) AND (RDVEthnic = EMPTY))* SHOWCARD 3-W What is your ethnic group? Choose one option that best describes your ethnic group or background. *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*
EthS	*Ask all respondents living in Scotland except proxies, and those who have provided ethnicity data previously* *If ((Persprox = 1) AND (Country = Scotland) AND (RDVEthnic = EMPTY))* SHOWCARD 3-S What is your ethnic group? Choose one option that best describes your ethnic group or background. *White* 1. Scottish 2. Other British 3. Irish 4. Gypsy / Traveller 5. Polish 6. Other White ethnic group, *please describe* *Mixed or Multiple ethnic groups* *1.* Any mixed or multiple ethnic group, *please describe* *Asian, Asian Scottish or Asian British* 8. Pakistani, Pakistani Scottish or Pakistani British 9. Indian, Indian Scottish or Indian British 10. Bangladeshi, Bangladeshi Scottish or Bangladeshi British 11. Chinese, Chinese Scottish or Chinese British 12. Other Asian, *please describe*

	African 13. African, African Scottish or African British 14. Other African, *please describe* *Caribbean or Black* 15. Caribbean, Caribbean Scottish or Caribbean British 16. Black, Black Scottish or Black British 17. Other Caribbean or Black, *please describe* *Other ethnic group* 18. Arab, Arab Scottish or Arab British 19. Any other ethnic group, *please describe*
EthOth	*If ethnic group is other* *If EthE/EthW = 4, 8, 13, 16, 18 OR EthS = 6, 7, 12, 14,17, 19* Please can you describe your ethnic group? Interviewer instruction - enter description of ethnic group
Eth02	Press <space bar> to enter the coding frame Press enter to select code and enter again to continue
DVEthnic	Derived variable Derived using EthE, EthW, EthS and Eth02 when RDVEthnic = EMPTY Derived from RDVEthnic where a value is present 1. White British 2. Any other White background 3. Mixed - White and Black Caribbean 4. Mixed - White and Black African 5. Mixed - White and Asian 6. Any other Mixed background 7. Indian 8. Pakistani 9. Bangladeshi 10. Other Asian background 11. Black Caribbean 12. Black African 13. Other Black background 14. Chinese 15. Any other
SIDFtFQn	*Ask all respondents aged 16+ except proxies* *If Status = Resident AND Persprox = 1 AND DVage > 16* For [Name], please use showcard [CardNo] Please hand the showcard to [Name]. Which of the options on this card best describes how you think of yourself? Please just read out the number next to the description.

	The Numbers on the card are different for each person.
ReligE	*Ask all respondents who were born in England except proxies* *If Persprox = 1 AND Status = resident AND Country = England* SHOWCARD 3R-E What is your religion? RUNNING PROMPT *England* 1. No religion 2. Christian (including Church of England, Catholic, Protestant and all other Christian denominations) 3. Buddhist 4. Hindu 5. Jewish 6. Muslim 7. Sikh 8. Any other religion? (please describe)
ReligW	*Ask all respondents who were born in Wales except proxies* *If Persprox = 1 AND Status = resident AND Country = Wales* SHOWCARD 3R-W What is your religion? RUNNING PROMPT *Wales* 1. No religion 2. Christian (all denominations) 3. Buddhist 4. Hindu 5. Jewish 6. Muslim 7. Sikh 8. Any other religion? (please describe)
ReligS	*Ask all respondents who were born in Scotland except proxies* *If Persprox = 1 AND Status = resident AND Country = Scots* SHOWCARD 3R-S What is your religion? RUNNING PROMPT *Scotland* 1. No religion 2. Church of Scotland 3. Roman Catholic 4. Other Christian 5. Buddhist 6. Hindu 7. Jewish 8. Muslim 9. Sikh

	10. Any other religion? (please describe)
ReligSpec	*If respondents religion is other* *If ReligE = 8/ReligS = 10/ReligW = 8* Please describe your Religion? Type in religion
ReligO	Press <Space bar> to enter the coding frame Press <Enter> to select code and enter again to continue
DVRelig	Derived variable using ReligE, ReligS and ReligW 1. Christian 2. Buddist 3. Hindu 4. Jewish 5. Muslim 6. Sikh 7. Any other religion 8. No religion

Social Well Being

<table>
<tr><td>SubWelpre</td><td>Next I would like to ask you four questions about your feelings on aspects of your life. There are no right or wrong answers</td></tr>
<tr><td>Subpre2</td><td>For each of these questions I'd like you to give an answer on a scale of nought to 10, where nought is 'not at all' and 10 is 'completely.</td></tr>
<tr><td>Satis</td><td>All respondents except proxies
If Persprox = 1

Overall, how satisfied are you with your life nowadays?

Where Nought is "not at all satisfied "and 10 is" completely satisfied"

Answer from 0 to 10</td></tr>
<tr><td>Worth</td><td>All respondents except proxies
If Persprox = 1

Overall, to what extent do you feel that the things you do in your life are worthwhile?

Where naught is "not at all worthwhile" and 10 is "completely worthwhile"

Answer from 0 to 10</td></tr>
<tr><td>Happy</td><td>All respondents except proxies
If Persprox = 1

Overall, how happy did you feel yesterday?

Where naught is" not at all happy" and 10 is "completely happy"

Answer from 0 to 10</td></tr>
<tr><td>Anxious</td><td>All respondents except proxies
If Persprox = 1

On a scale where nought is "not at all anxious" and 10 is "completely anxious", overall, how anxious did you feel yesterday?

Answer from 0 to 10</td></tr>
<tr><td>Subpost</td><td>Thank you, that is the end of this section of questions.</td></tr>
</table>

Economic status	

*Data items fed forward : **R**Wrking; **R**JbAway, **R**SchemeET; **R**OwnBus; **R**RelBus; **R**EverWk; **R**OccT; **R**StartDat; **R**Stat; **R**PersProx*

Wrking	*Ask all* Did you do any paid work in the seven days ending Sunday the (n), either as an employee or as self-employed? 1. Yes 2. No
SchemeET	*If respondent not in paid work and no pension flag* *If Wrking = 2 AND Penflag = 0* Were you on a government scheme for employment training? 1. Yes 2. No
JbAway	*If respondent not in paid work and not on a government scheme* *If SchemeET = 2* Did you have a job or business that you were away from? 1. Yes 2. No 3. Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
OwnBus	*If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job* *If JbAway = 2,3* Did you do any unpaid work in that week for any business that you own? 1. Yes 2. No
RelBus	*If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job and not doing unpaid work in own business* *If JbAway = 2 AND OwnBus = 2* ....or that a relative owns? 1. Yes 2. No
Looked	*If respondent not in paid work and not on a government scheme and not away from job or waiting to start a new job and not doing unpaid work in own or relative's business* *If RelBus = 2* Thinking of the 4 weeks ending Sunday the (n), were you looking for any kind of paid work or government training scheme at any time in those 4 weeks? 1.Yes 2.No 3.Waiting to take up a new job/business already obtained (SPONTANEOUS ONLY)
StartJ	*If respondent looked for work in the last 4 weeks or is waiting to take up a job*

	If Looked = 1,3 OR JbAway = 3 If a job or a place on a government scheme had been available in the week ending Sunday the (n) would you have been able to start within 2 weeks? 1. Yes 2. No
LKTime	*If respondent looked for work in the last 4 weeks or is waiting to take up a job* *If Looked = 1,3 OR JbAway = 3* How long have you been looking for paid work/a place on a government scheme? 1. Not yet started 2. Less than 1 month 3. 1 month but less than 3 months 4. 3 months but less than 6 months 5. 6 months but less than 12 months 6. 12 months or more
YInAct	*If respondent has not looked for a job in the last 4 weeks or is not available to start work in the next 2 weeks or waiting to take up a job but is not available to start work in the next 2 weeks* *If Looked = 2 OR StartJ = 2* What was the main reason you did not seek any work in the last 4 weeks /would not be able to start in next 2 weeks? 1. Student 2. Looking after the family/home 3. Temporarily sick or injured 4. Long-term sick or disabled 5. Retired from paid work 6. Other reasons
WkBetw	*If respondent is not classified as currently working and not working at previous wave and is under 80 years of age* *If (Wrking = 2 AND NOT(SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1)) AND (**R**Wrking = 2 AND NOT(**R**SchemeET= 1 OR **R**JbAway = 1 OR **R**OwnBus = 1 OR **R**RelBus = 1)) AND DVage < 80* Can I just check, have you had a paid job either as an employee or self-employed in the last two years? 1. Yes 2. No
MRecJb	*If respondent is not classified as currently working but was working at previous wave* *If (Wrking = 2 AND NOT(SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus 1)) AND (**R**Wrking = 1 AND NOT(**R**SchemeET = 1 OR **R**JbAway = 1 OR **R**OwnBus = 1 OR **R**RelBus = 1))* When we interviewed you on [**R**StartDat] you were working/ about to start work as a [**R** T]. Is this your most recent job either as an employee or as self-employed? 1. Yes 2. No
SamJob	*If respondent is currently working and was working at previous wave*

	*If (Wrking = 1 OR SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1) AND (**R**Wrking = 1 OR **R**SchemeET = 1 OR **R**JbAway = 1 OR **R**OwnBus = 1 OR **R**RelBus = 1)* When we interviewed you on [**R**StartDat] you were working/ about to start work as a [**R**OccT]. Is this still your main job? 1.Yes 2. No
SamEmp	*If respondent is in the same job and was an employee at previous wave* *If SamJob = 1 AND **R**Stat = 1* And are you still working for the same employer? 1. Yes 2. No
PerNoWk	*If respondent is currently working and was working at previous wave* *If (Wrking = 1 OR SchemeET = 1 OR JbAway = 1 OR OwnBus = 1 OR RelBus = 1) AND (**R**Wrking = 1 OR **R**SchemeET = 1 OR **R**JbAway = 1 OR **R**OwnBus = 1 OR **R**RelBus = 1)* In the last two years, have you had any periods of unemployment or reduced pay? 1. Yes 2. No
EverWk	*If respondent was not interviewed at previous wave and is not currently working, or respondent was interviewed at previous wave and is not currently working and EverWk at previous wave was empty* *If (**R**PersProx <> Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2)) OR (**R**PersProx = Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2) AND **R**EverWk = EMPTY)* Have you ever had a paid job, apart from casual or holiday work? 1. Yes 2. No
DtJbL	*If respondent was not interviewed at previous wave and has ever worked* *If ((**R**PersProx <> Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2)) OR (**R**PersProx = Response AND (Wrking = 2 OR JbAway = 2 OR OwnBus = 2 OR RelBus = 2 OR SchemeET = 2) AND **R**EverWk = EMPTY)) AND EverWk = 1* When did you leave your last paid job? FOR DAY NOT GIVEN......ENTER 15 FOR DAY FOR MONTH NOT GIVEN......ENTER 6 FOR MONTH
NumJob	*If respondent is currently working* *If Wrking = 1 or JbAway = 1 or OwnBus = 1* How many jobs, for pay or profit, do you have? 1. One job only 2. Two jobs 3. Three jobs 4. Four or more jobs

Industry, occupation, employment status and socio-economic classifications

*Data items fed forward : **R**IndD; **R**OccT; **R**OccD; **R**Stat; **R**SviseDsc; **R**EmpN; **R**Solo; **R**SemN; **R**OneTen; **R**EmpStY; **R**Perprox; **R**FtPtWk*

Ask if currently in employment or has ever worked.
If DVILO3a = InEmp OR EverWk = yes
If same job as at previous wave, feed forward previous wave responses

PreA	*If respondent has more than one job* *If NumJob > 1* The following questions refer to your main job. DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION
PreL	*If respondent is not currently working, but has ever worked* *If EverWk = 1* The following questions refer to your most recent main job. DETAILS ABOUT OTHER/ OCCASIONAL JOBS ARE COLLECTED LATER IN THE OTHER EARNINGS SECTION
SameJob	*If respondent is currently working or has ever worked and answered section at previous wave* *If **R**IndD = Response AND RPersProx = 1 OR (EverWk = 1 AND DTJbL < 2 years ago))* I need to check whether your details are the same as at the last time we called. [Thinking of the seven days ending Sunday the (n)/ thinking of your last job,] are these statements (still) correct… INDIVIDUAL PROMPT – CODE ALL THAT APPLY CURRENT JOB OR LAST JOB IF NO CURRENT JOB 1.[**R**IndD] describes what your firm/organisation mainly makes or does? 2.[**R**OccT] describes your (main) job? 3.[**R**OccD] describes what you mainly do in your job? 4.You are [self-employed/ working as an employee]? 5.[**R**SviseDsc] describes your supervision of the work of other employees? 6.[**R**EmpN/**R**SemN/**R**OneTen] people worked for [you/ your employer] at the place where you worked? 7.None of these apply
DVSame	Derived – No difference to job 1. Yes, if selected all 1-6 to SameJob 2. No otherwise
IndD	*If respondent is currently working or had a job in the past that they left in the last two years and either not interviewed at previous wave or changed job since previous wave.*

	*If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (**R**IndD <> Response OR SameJob <> 1)* What did the firm/ organisation you worked for mainly make or do (at the place where you worked)? DESCRIBE FULLY – PROBE MANUFACTURING OR PROCESSING OR DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE OR RETAIL ETC.
Sector	*If respondent currently working* *If Wrking = 1* Was the firm or organisation that you worked for… RUNNING PROMPT 1. a private firm or business or limited company, or 2. some other kind of organisation?
Sectr2	*If respondent works for some other kind of organisation* *If Sector = 2* SHOWCARD E1 What kind of non-private organisation is it? 1. A public limited company 2. A nationalised industry or state corporation 3. Central government or civil service 4. Local government or council (including police, fire services and LA controlled schools/colleges) 5. A university or grant-funded educational establishment (inc. opted-out schools) 6. A health authority or NHS Trust 7. A charity, voluntary organisation or trust 8. The armed forces 9. Some other kind of organisation
OccT	*If respondent is currently working or had a job in the past and either not interviewed at previous wave or changed job since previous wave.* *If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (**R**OccT <> Response OR SameJob <> 2)* What was your (main) job (in the week ending Sunday the n)?
OccD	*If respondent is currently working or had a job in the past and either not interviewed at previous wave or changed job since previous wave.* *If (Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (**R**OccD <> Response OR SameJob <> 3)* What did you mainly do in your job? RECORD SPECIAL QUALIFICATIONS/TRAINING NEEDED TO DO THE JOB
Stat	*If respondent is currently working or had a job in the past and either not interviewed at previous wave or changed job since previous wave;*

	*(Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1 OR (EverWk = 1 AND DTJbL < 2 years ago)) AND (**R**Stat <> Response OR SameJob <> 4)* (And) were you working as an employee or were you self-employed? 1. Employee 2. Self-employed
SVise	*If respondent is an employee and the supervision status has changed.* *If Stat = 1 AND SameJob <> 5* In your job, did you have formal responsibility for supervising the work of other employees? DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE: - CHILDREN, E.G. TEACHERS, NANNIES, CHILDMINDERS - ANIMALS - SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS 1. Yes 2. No
SViseDsc	*If respondent is a supervisor* *If SVise = 1* Please describe the type of responsibility you have for supervising the work of other employees. PROBE FOR WHO AND WHAT IS BEING SUPERVISED.
EmpN	*If respondent is an employee and is not in the same job as the previous wave* *If Stat = 1 AND SameJob <> 6* SHOWCARD E2 How many people worked for your employer at the place where you worked - were there... RUNNING PROMPT 1. 1 to 10, 2. 11 to 24, 3. 25 to 49, 4. 50 to 249, 5. 250 to 499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
Solo	*If respondent is self employed* *If Stat = 2* ASK OR RECORD (And) were you working on your own or did you have employees? Last time we recorded that you worked… 1. On own/with partner(s) but no employees 2. With employees
SemN	*If respondent is self employed and not in the same job as the previous wave and does not work alone*

	If Stat = 2 AND SameJob <> 6 AND Solo = 2 SHOWCARD E2 How many people did you employ/are employed in this business – were there … RUNNING PROMPT 1. 1 to 10, 2. 11 to 24, 3. 25 to 49, 4. 50 to 249, 5. 250 to 499, 6. or, 500 or more? 7. Don't know but less than 25 (SPONTANEOUS ONLY) 8. Don't know but between 25 and 499 (SPONTANEOUS ONLY) 9. Don't know but 500 or more (SPONTANEOUS ONLY)
OneTen	*If there are 1 to 10 employees in respondents business and is not in the same job as the previous wave* *If (EmpN = 1 AND SameJob <> 6) OR (Solo = 2 AND SemN = 1 AND SameJob <> 6)* ASK OR RECORD May I just check, what the exact number was? Last time we recorded that…
FtPtWk	*If respondent is currently working or has ever worked* *If Wrking = 1 OR EverWk = 1* In your (main) job were you working... Last time, we recorded that you worked [full-time/part-time] in your main job RUNNING PROMPT 1. full time 2. or part-time?
WkHrs	*If respondent is currently working* *If Wrking = 1 OR JbAway = 1 OR SchemeET = 1 OR OwnBus = 1 OR RelBus = 1* How many hours per week do you usually work in your (main) job? Please exclude meal breaks. CODE 96 IF VARIABLE OR IRREGULAR HOURS CODE 97 IF NOT WORKING ON A REGULAR BASIS ENTER NUMBER OF HOURS
WkHrsIr	*If the respondent works variable or irregular hours* *If WkHrs = 96* On average, about how many hours per week do you work, excluding meal breaks? ENTER NUMBER OF HOURS
SPaReas	*If over SPa and working, except proxies* *(Penflag=1 AND DVILO3A=1 AND PersProx=1)* *You are currently over State Pension Age and have said you are still in employment, what are your reasons for working past State Pension Age?*

	SHOWCARD G10
	
	CHOOSE ALL THAT APPLY
	
	    1. *Could not afford to retire*
	    2. *Didn't know what to do after stopping work*
	    3. *Enjoyed job / working*
	    4. *To improve my financial position*
	    5. *To increase the amount I receive from private pension payments when I retire*
	    6. *To increase my state pension e.g. Deferral*
	    7. *To keep fit and active*
	    8. *To retire at the same time as husband/wife/partner*
	    9. *Persuaded to work on by my employer*
	    10. *I am not eligible to receive a UK State Pension*
	    11. *Didn't know was over State Pension Age (spontaneous only)*

WrkUse	*If over SPa and working, except proxies*
	(Penflag=1 AND DVILO3A=1 AND PersProx=1)
	
	Are you currently using any of the following working arrangements?
	
	SHOWCARD G11
	
	CHOOSE ALL THAT APPLY
	
	    1. Working term time only
	    2. Job sharing
	    3. Flexible working hours (also known as flexi time)
	    4. Working compressed hours
	    5. Working annualised hours
	    6. Option to work from home on a regular basis
	    7. Option to work from home on an ad-hoc basis
	    9. On call working
	    10. Carer's leave
	    11. None of these

Length of time in current job

IF DVILO4a = 1

EmpStY	*If respondent is an employee* *If Stat = 1* *If respondent not interviewed at previous wave or no answer at **R**EmpStY or has changed employer* *If **R**EmpStY<> Response AND (SamJob = 2 OR SamEmp = 2)* In which year did you start working continuously for your current employer? *If EmpStY answered at previous wave in person and has not changed employer* *If **R**EmpStY = Response AND **R**Perprox = 1 AND (SamJob = 1 AND SamEmp = 1)* Last time you said that you started working continuously for your current employer in ….. Is that correct?
SEmpStY	*If respondent is self-employed and (was not interviewed at previous wave or was an*

	employee at previous wave) *If Stat = 2 AND (**R**PersProx <> Response OR **R**Stat = 1)* In which year did you start working continuously as a self-employed person/ In which year did you start your most recent period of self-employment?
PermJb	*If respondent is working and an employee* *If (((Wrking = Yes) OR (JbAway = Yes) OR (OwnBus = Yes) OR (RelBus = Yes) OR (SchemeET = Yes)) AND Stat = Emp)* Do you hold your (main) job on a permanent or temporary contract? 1. Permanent 2. Temporary 3. Fixed term contract 4. No employment contract

Education /Work History	
*Data items fed forward : **R**PersProx; **R**TEA; **R**DVILO3a; **R**EverWk; **R**EdAttn1*	
TEA	*If respondent is aged 19 or over, or aged 16-18 years and not in FT education and not recorded at previous wave* *If FtEd <> 1 AND Trainee <> 1 AND (**R**PersProx <> 1 OR **R**TEA <> Response)* I now have a few questions about qualifications. First, at what age did you complete your continuous full-time education? ENTER AGE Code 97 if no education Code 96 if still in education
PNoWk	*If respondent is aged19 or over, or 16-18 years and not in FT education and less than 75 years and has ever had a paid job* *If FtEd <> 1 AND Trainee <> 1 AND DVAge<75 AND (DVILO3a = 1 OR EverWk = 1 OR **R**DVILO3a = 1 OR **R**EverWk = 1)* Looking back at the time since you finished continuous full-time education, have you had any periods of six months or more when you were not in paid work, either because you could not find a job or were not looking for paid work? 1. Yes 2. No
PNoWkLn	*If respondent has had a period of 6 months or more out of paid work* *If PNoWk = 1* About how many years in total have you been out of paid work since you finished full-time education? 1. Less than 2 years 2. 2 but less than 5 years 3. 5 but less than 10 years 4. 10 but less than 15 years 5. 15 but less than 20 years 6. 20 years or more
EdAttn1	*If respondent does not have a degree level or above education level.* *If REdAttn3<>EMPTY* Do you have any educational qualifications for which you received a certificate? IF RESPONDENT QUERIES WHY WE ARE COLLECTING THIS INFORMATION AS THEY GAVE IT IN A PREVIOUS WAVE, EXPLAIN THAT WE WANT TO ENSURE THAT WE HAVE THE MOST UP-TO-DATE INFORMATION 1.Yes 2.No
EdAttn2	*Ask all* Do you have any professional, vocational or other work-related qualifications for which you received a certificate?

	1. Yes 2. No
EdAttn3	*If respondent has qualifications* *If EdAttn1 = 1 OR EdAttn2 = 1* Was your highest qualification... 1. at degree level or above, 2. or another kind of qualification?
Enroll	*Ask all* Are you at present [at school or 6th form college or] enrolled on any full-time or part-time education course, excluding leisure classes? (Include correspondence courses and open learning as well as other forms of full-time or part-time education.) 1. Yes 2. No
Attend	*If respondent is enrolled on a course.* *If Enroll = 1* And are you… RUNNING PROMPT 1. still attending 2. waiting for term to (re) start 3. or, have you stopped going?
Course	*If respondent is still attending or waiting for term to (re)start.* *If Attend = 1 OR 2* Are you [at school or 6th form college,] on a full-time or part-time course, a medical or nursing course, a sandwich course or some other kind of course? 1. (At school full-time) 2. (At school part-time) 3. Sandwich course 4. Studying at university or college including 6th form college full-time 5. Training for a qualification in nursing, physiotherapy or a similar medical subject 6. On a part-time course at university or college, including day release and block release 7. On an Open College course 8. On an Open University course 9. Any other correspondence course 10. Any other self/open learning course

Business Assets	

Emp. Status & Business accounts

*Data items fed forward: **R**Btype1; **R**PersProx; **R**BDirNI1; **R**Bown1; **R**BPropN1; **R**BAccsA1; **R**BAccsB1; **R**BPart1; **R**Stat; **R**BEmpN; **R**BYear1; **R**BRetire1*

LOOP FOR EACH JOB (up to a max of 3)

BType1	*If respondent is currently working* *If Wrking = 1 OR JbAway = 1 OR OwnBus = 1* SHOWCARD E3 Now, thinking of your (first/second/third) job, please look at this card and tell me which of these best describes your employment situation in this job. Last time we recorded that you were… IF MORE THAN 3 JOBS, INCLUDE THE 3 OF GREATEST FINANCIAL IMPORTANCE CODE ONE ONLY 1. Employee 2. Sole director of my own company 3. Director of a company 4. Partner in a business or professional practice 5. Self-employed in another way
BDirNI1	*If respondent is a director* *If BType1 = 2 OR 3* In this job, are your National Insurance contributions deducted at source? Last time we recorded that… 1. Yes 2. No
BOwn1	*If respondent is a director of a company* *If BType1 = 3* Do you own part of this business? Last time we recorded that… 1. Yes 2. No
BAccsA1	*If respondent is the sole director or a partner or a director who owns part of the business* *If BType1 =2, 4 or (BType1=3 AND BOwn1 =1)* In this business, are annual accounts prepared? INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that…

	1. Yes 2. No 3. Not yet, but will be
BAccsB1	*If respondent has answered with 'other self-employed'* *If BType1 = 5* Do you prepare annual business accounts? INCLUDE IF PREPARED BY ACCOUNTANT Last time we recorded that… 1. Yes 2. No 3. Not yet, but will be
BAccBeg1	*If accounts are prepared* *If BAccsA1 = 1 or BAccsB1 = 1* What is the most recent period for which accounts have been prepared? ENTER YEAR FOR BEGINNING OF PERIOD
BAccBegM1	*If year has been entered* *If BaccBeg1 = Response* NOW ENTER THE MONTH
BProfit1	*If accounts are prepared* *If BAccsA1 = 1 OR BAccsB1 = 1* PLEASE ENTER THE PROFIT OR LOSS AMOUNT IF NO ACCOUNTS ARE AVAILABLE, ENTER THE FIGURE AFTER DEDUCTING ALL EXPENSES AND WAGES, BUT BEFORE DEDUCTION OF INCOME TAX AND NI ENTER AMOUNT IN £s
BPrfLoss1	*If respondent has given a profit or loss amount* *If BProfit1 >0* Did the answer in the previous question refer to profit or loss? 1. Profit/earnings 2. Loss

Business details/ value

IN LOOP FOR EACH JOB (up to a max of 3)

| BVal1 | *If respondent is self-employed except where do not own any of business*
If BType1<>1 AND NOT(BOwn1 = 2)

If you sold your business/your share in this business today, including any debts or liabilities, about how much would you get? Please include the value of financial assets, accounts receivable, inventories, land, property, machinery, equipment, customer lists |

	and intangible assets. ENTER AMOUNT IN £s
BValB1	*If respondent does not know value of the business* *If BVal = DK/Ref* SHOWCARD E4 (Looking at this card), which one of these categories comes closest to the amount you would get for the business? 1. Less than £100 2. £100 to £9,999 3. £10,000 to £49,999 4. £50,000 to £99,999 5. £100,000 to £249,999 6. £250,000 to £499,999 7. £500,000 to £999,999 8. £1,000,000 to £1,999,999 9. £2,000,000 to £4,999,999 10. £5 million or more

END OF LOOP FOR BUSINESS ASSETS

Income from previous sale of business

BPast	*Ask all* In the last two years, have you personally received any income from selling all or part of a business? IF SOLD MORE THAN ONE BUSINESS, PLEASE PROVIDE DETAILS OF THE SALE WHICH PROVIDED THE LARGEST INCOME INCLUDES INCOME FROM SELLING AN INTEREST IN A BUSINESS 1. Yes 2. No
BSellYr	*If had income from selling all or part of a business in the last two years.* *If BPast = 1* In which year did you sell your business, or part of a business?
BSellAm	*If had income from selling all or part of a business in the last two years.* *If BPast = 1* Can you tell me how much income you received from selling your business, or part of a business? ENTER AMOUNT IN £s
BSellAB	*If respondent does not know how much they received from selling all or part of their business* *If BSellAm = DK/Ref* SHOWCARD E5 Looking at this card, can you tell me which one of these categories comes closest to the

	amount you received for selling your business, or part of a business? 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999 11. £1 million or more
BSellTx	*If respondent has given a value for amount received from selling all or part of their business* *If BSellAm OR BSellAB = Response* And was this amount before or after tax? 1. Before tax 2. After tax

Any other business interests

BMoreBus	*Ask all* Can I just check, … … apart from anything you've already told me about, do you own all or part of [a / any other] business as an active or sleeping partner? 1. Yes 2. No
BWorth	*If respondent owns (part of) (an)other business(es)* *If BMoreBus = 1* About how much is your share of this business worth after deducting any outstanding debts? ENTER AMOUNT IN £s
BWorthB	*If respondent does not know value of the other business(es)* *If BWorth = DK/Ref* SHOWCARD E5 Looking at this card, can you tell me which one of these categories comes closest to the amount your share is worth? 1. Less than £100 2. £100 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £199,999 7. £200,000 to £299,999 8. £300,000 to £399,999 9. £400,000 to £499,999 10. £500,000 to £999,999

	11. £1 million or more

Employment income for main job

IntroIncEm	*If respondent is an employee or director of a company who pays NI at source* *If BType1[main job] = 1 OR (BType1[main job] = 2,3 AND BDirNi1[main job] = 1) OR* *(Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))* Ask the following questions about the job as employee which the respondent considers to be their main job. 1. Press <1> to continue
IntroIncEm2	*If Respondent is Unemployed, under state pensionage and has worked within the last 2 years.* *Wrking = 2 AND EverWk = 1 AND DtJbL > (Startdat – 2 years)* Ask the following questions about the job as employee which respondent left on [date] 1. Press <1> to continue

AnticPay	*If respondent is an employee or director of a company who pays NI at source*
	If BType1[main job] = 1 OR (BType1[main job] = 2,3 AND BDirNi1[main job] = 1) OR
	(Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))
	
	If in new job and not yet paid, code 1 here and give details of anticipated pay at next questions.
	Select code 2 if the respondent has been paid previously.
	
	    1. Anticipated pay to be given
	    2. Actual pay to be given

PayDat	*If respondent is an employee or director of a company who pays NI at source*
	If BType1[main job] = 1 OR (BType1[main job] = 2,3 AND BDirNi1[main job] = 1) OR
	(Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))
	
	Thinking about your last job, when were you last paid a wage or salary?
	
	Individual prompt - code first that applies
	
	    0. Future,
	    1. Within the last 3 months (including exactly 3 months ago)?
	    2. Over 3 months ago and up to and including 6 months ago?
	    3. Over 6 months and up to and including 1 year ago?
	    4. Over 1 year ago?

NetPay	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* What was your last take home pay, (what will be your take home pay) including overtime, bonus, commission, tips or other payments? Suggest respondent consults payslip. 0.01..9999997.00

NetPd	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* How long a period does this cover? : 1. one week 2. two weeks 3. three weeks 4. four weeks 5. calendar month 7. two calendar months 8. eight times a year 9. nine times a year 10. ten times a year 13. three months / 13 weeks 26. six months / 26 weeks 52. one year / 12 months / 52 weeks 90. less than one week 95. one off / lump sum 97. None of these: Explain in a note <Ctrl> + <M>
NetEst	*If respondent does not know they Net Pay* *If (NetPay = Don't Know)* Please look at this card and estimate your last take home pay per ^NetPd after all deductions? Note: Card has 34 options 1..34
IncTax	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* How much income tax was deducted from ^YourHisHer[i] last wage/salary under Pay As You Earn? 0.00..9997.00
TaxRef	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* Did your last pay include a refund of income tax? 1. Yes 2. No
Taxrefam	*If respondent last pay included a refund of income tax* *If (Taxref = Yes)* How much was it? 0.01..9997.00
NIns	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*

	IF DVILO4a = OR PayDat = 0,1,2,3 How much was deducted from ^YourHisHer[i] last wage/salary as a National Insurance Contribution? 0.00..997.00

MemSchm	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*
	IF DVILO4a = OR PayDat = 0,1,2,3
	
	Are you a member of a pension scheme run by your employer?
	
	    1. Yes
	    2. No

Othded	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*
	IF DVILO4a = OR PayDat = 0,1,2,3
	
	Were there any deductions from [your / his / her] last wage/salary as shown on this card?
	
	Code all that apply.
	
	Exclude deductions for childcare vouchers or other salary sacrifice vouchers at this question.
	
	Although people in the public sector have a non-contributory pension scheme, some choose to pay contributions to provide an extra pension for their widow or dependants. If so, you should include this as a 'pension contribution'.
	
	    1. Contribution by you to a pension or superannuation scheme
	    2. AVC's (Additional Voluntary Contributions)
	    3. Union fees
	    4. Friendly societies
	    5. Sports clubs or specialised pastimes
	    6. Repayment of a loan from your employer
	    7. Private medical insurance
	    8. Charities
	    9. Student loan repayment
	    10. Any other deductions we have not mentioned so far
	    11. None of these

SmartYN	*If respondent contributed to a pension or superannuation scheme from wage/salary deductions.*
	If (Othded = 1)
	
	Is this pension a SMART pension?
	
	    1. Yes
	    2. No
	    3. Don't know/not sure
	    4. (Spontaneous only) Wage/salary has deductions for more than one pension

SmartYN2	*If respondent has not contributed to a pension or superannuation scheme from wage/salary* *If (Othded <> 1)*

	Can I just check, although you have said that you do not have a pension deduction from your pay, do you sacrifice some salary for a salary sacrifice pension, often known as a smart pension?
	
	    1. Yes
	    2. No
	    3. Don't know/not sure

DedPenAm	*If respondent has deductions from wage/salary for a pension or superannuation scheme and it is not a smart pension.* *If (Othded = 1) AND (SmartYN <> Yes)* How much was deducted for pension or superannuation? 0.01..9997.00
SmartAmt	*If respondent has a smart pension* *If (SmartYN = Yes) OR (SmartYN2 = Yes)* How much of your pay did you sacrifice for your pension? 0.01..9997.00
DedAVCAm	*If respondent has deduction from wage/salary for Additional Voluntary Contribution (AVC)* *If (Othded = 2)* How much was deducted for AVCs? 0.01..997.00
DedUnFeeAm	*If respondent has deduction from wage/salary for union fees* *If (Othded = 3)* How much was deducted for union fees? 0.01..997.00
DedFrSoAm	*If respondent has deduction from wage/salary for friendly societies* *If (Othded = 4)* How much was deducted for friendly societies? 0.01..997.00
DedSportAm	*If respondent has deduction from wage/salary for sports club* *If (Othded = 5)* How much was deducted for sports clubs and specialised pastimes? 0.01..997.00
DedELoanAm	*If respondent has deduction from wage/salary for repayment of a loan from employer* *If (Othded = 6)* How much was deducted for repaying your employer loan? 0.01..997.00

DedMedInAm	*If respondent has deduction from wage/salary for private medical insurance* *If (Othded = 7)* How much was deducted for private medical insurance? 0.01..997.00
DedCharAm	*If respondent has deductions from wage/salary for charities* *If (Othded = 8)* How much was deducted for charities? 0.01..997.00
DedSLoanAm	*If respondent has deductions from wage/salary for student loan* *If (Othded = 9)* How much was deducted for student loan repayments? 0.01..997.00
DedOtherAm	*If respondent has other deductions from wage/salary* *If (Othded = 10)* How much was deducted for any other deductions not mentioned? 0.01..997.00
GrossPay	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* How much was [your / his / her] last gross pay from [your / his / her] main job before all deductions (this can be weekly, monthly or any other pay period)? 0.01..999997.00
GrossPd	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* How long a period does this cover? 1. one week 2. two weeks 3. three weeks 4. four weeks 5. calendar month 7. two calendar months 8. eight times a year 9. nine times a year 10. ten times a year 13. three months / 13 weeks 26. six months / 26 weeks 52. one year / 12 months / 52 weeks 90. less than one week 95. one off / lump sum 97. None of these: Explain in a note <Ctrl> + <M>
GrossEst	*If respondent does not know their last gross pay from main job*

	If GrossPay = DK Please look at this card and estimate [your / his / her] last gross earnings per [period] before any deductions? 1..34

PySlip	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*
	IF DVILO4a = OR PayDat = 0,1,2,3
	
	Did respondent consult payslip?
	
	   1. Latest payslip consulted
	   2. Old payslip consulted
	   3. Payslip not consulted
	   4. No payslip provided by employer
	   5. No payslip available as electronic payslip provided

CCare	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*
	IF DVILO4a = OR PayDat = 0,1,2,3
	
	Does your employer provide employer-contracted childcare or childcare vouchers to you?
	
	   1. Yes
	   2. No

CCareSac	*If respondent employer provides employer-contracted childcare or childcare vouchers*
	If (CCare = yes)
	
	Do you sacrifice any salary to receive this childcare?
	   1. Yes
	   2. No

CCareAmt	*If respondent sacrifices their salary to receive the childcare* *If (CCareSac = yes)* What is the value of the salary that you sacrifice to receive this childcare? 0.01..9997.00

CCarePd	*If respondent provided a value of the salary that is sacrificied to receive childcare*
	If (CCareAmt = response)
	
	What period did this cover?
	
	   1. one week
	   2. two weeks
	   3. three weeks
	   4. four weeks
	   5. calendar month
	   7. two calendar months
	   8. eight times a year
	   9. nine times a year
	   10. ten times a year
	   13. three months / 13 weeks
	   26. six months / 26 weeks
	   52. one year / 12 months / 52 weeks

	90. less than one week 95. one off / lump sum 97. None of these: Explain in a note <Ctrl> + <M>
PayInc	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* Did your last take home pay include any of the items shown on this card? Code all that apply 1. Statutory Sick Pay 2. Statutory Maternity Pay 3. Statutory Paternity Pay 4. Statutory Adoption Pay 5. Statutory Shared Parental Pay 6. None of these
PayIncAm	*If respondent take home pay included statutory pay* *If (PayInc = 1 – 5)* How much was included for ..[PayInc]?
PayPer	*If respondent take home pay included statutory pay* *If (PayInc = 1 – 5)* How long a period does this cover? 1. one week 2. two weeks 3. three weeks 4. four weeks 5. calendar month 7. two calendar months 8. eight times a year 9. nine times a year 10. ten times a year 13. three months / 13 weeks 26. six months / 26 weeks 52. one year / 12 months / 52 weeks 90. less than one week 95. one off / lump sum 97. None of these: Explain in a note <Ctrl> + <M>
WEEKS	*If respondent take home pay included statutory pay* *If (PayInc = 1 – 5)* For how long have you been receiving ? Please record length of time since respondent started receiving payments, rather than when they first claimed the benefit. 1. Up to 2 years 2. 2 years but less than 3 3. 3 years but less than 4 4. 4 years but less than 5 5. 5 or more years
WEEKS2	*If respondent has been receiving the statutory benefit up to 2 years* *If (WEEKS = 1)*

	For how many weeks have you been on ? 1..104
VehRef	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* Were any refunds for any of the items of shown on this card included in [your / his / her] last pay? Code all that apply 1. Mileage allowance or fixed allowance for motoring 2. Road tax 3. Vehicle insurance 4. Travel/subsistence 5. Other vehicle related expenditure 6. None of these
VehMilAm	*If respondent received refunds for mileage allowance or fixed allowance for motoring* *If (VehRef = mileage allowance)* How much was included as Mileage Allowance? 0.00..9999999.97
VehRTAm	*If respondent received refunds for Road Tax* *If (VehRef = road tax)* How much was included as Road Tax? 0.00..9999999.97
VehInAm	*If respondent received refunds for vehicle insurance* *If (VehRef = vehicle insurance)* How much was included as Vehicle Insurance? 0.00..9999999.97
VehTraAm	*If respondent received refunds for travel or subsistence* *If (VehRef = travel/subsistence)* How much was included as travel or subsistence? 0.00..9999999.97
VehOthAm	*If respondent received refunds for other vehicle related expenditure* *If (VehRef = other)* How much was included for other vehicle-related expenditure? 0.00..9999999.97
HHRef	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3*

	Were any refunds for any of the items of household expenditure shown on this card, included in [your / his / her] last net pay? Code all that apply 1. Rent 2. Council Tax 3. Rates (Northern Ireland) 4. Water/Sewerage rates (England and Wales) 5. Mortgage payment 6. Buildings insurance 7. Gas 8. Electricity 9. Telephone 10. Internet 11. Any other refund for business expenditure from your current/last employer 12. None of these
HHRent	*If respondent received refunds for rent* *If (HHRef = rent)* How much was included for rent? 0..9997
HHCT	*If respondent received refunds for Council Tax* *If (HHRef = Council Tax)* How much was included for Council Tax? 0..9997
HHRate	*If respondent received refunds for Rates* *If (HHRef = Rates)* How much was included for Rates? 0..9997
HHWat	*If respondent received refunds for Water/Sewerage rates* *If (HHRef = Water/Sewerage)* How much was included for water and sewerage rates? 0..9997
HHMort	*If respondent received refunds for mortgage payments* *If (HHRef = mortgage payments)* How much was included for mortgage payments? 0..9997
HHBuildIn	*If respondent received refunds for buildings insurance* *If (HHRef = buildings insurance)* How much was included for buildings insurance?

	0..9997
HHGas	*If respondent received refunds for gas* *If (HHRef = gas)* How much was included for gas? 0..9997
HHElec	*If respondent received refunds for electricity* *If (HHRef = electricity)* How much was included for electricity? 0..9997
HHTele	*If respondent received refunds for telephone* *If (HHRef = telephone)* How much was included for telephone? 0..9997
HHIntnt	*If respondent received refunds for internet* *If (HHRef = internet)* How much was included for internet? 0..9997
HHOth	*If respondent received refunds for other expenses* *If (HHRef = other)* How much was included for other expenses? 0..9997
PayUsl	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* Your wage/salary after all deductions was £[amt]. Is/was this the amount you usually receive? OR Was your last wage/salary after all deductions the amount you usually receive? 1. Yes 2. No 3. No such thing as usual amount
WhyNoUsl	*If respondent last wage/salary was not usual amount receive* *If (PayUsl = No)* Why was your last pay not usual? Probe: Which others? Code all that apply 1. Included a Tax rebate 2. I am currently being emergency taxed 3. Inclusion of one-off bonus / profit / performance-related payment

	4. Inclusion of back pay / holiday pay 5. Unusual payment of deductions / expenses / allowance 6. New tax year 7. Just started or finished receiving statutory sick pay (SSP)/maternity/paternity/adoption pay (SMP/SPP/SAP) or change in amount 8. Wage / salary change 9. New Job / Change of job (incl. promotion) 10. Received overtime / Work hours temporarily increased 11. Work hours temporarily reduced (incl. overtime reduced) 12. Deduction of pay due to absence from work (e.g. not paid for sick leave / holiday / industrial action) 13. Work hours / pay ALWAYS varies 14. Other (please code)
UNett	*If respondent last wage/salary was not usual amount receive* *If (PayUsl = No)* What [do / does] [you / he / she] usually receive BEFORE all deductions? 0.01..999997.00
UGross	*If respondent last wage/salary was not usual amount receive* *If (PayUsl = No)* What [do / does] [you / he / she] usually receive AFTER all deductions but including other payments? 0.01..999997.00
UPd	*If respondent provided a usual gross amount* *If (UGross = response)* How often [is / are] [you / he / she] usually paid? 1. one week 2. two weeks 3. three weeks 4. four weeks 5. calendar month 7. two calendar months 8. eight times a year 9. nine times a year 10. ten times a year 13. three months / 13 weeks 26. six months / 26 weeks 52. one year / 12 months / 52 weeks 90. less than one week 95. one off / lump sum 97. None of these: Explain in a note <Ctrl> + <M>
Othded1	*If respondent last wage/salary was not usual amount receive* *If (PayUsl = No)* Were there any deductions from [your / his / her] last wage/salary as shown on this card? Code all that apply. Exclude deductions for childcare vouchers or other salary sacrifice vouchers at this question.

	Although people in the public sector have a non-contributory pension scheme, some choose to pay contributions to provide an extra pension for their widow or dependants. If so, you should include this as a 'pension contribution'. 1. Contribution by you to a pension or superannuation scheme 2. AVC's (Additional Voluntary Contributions) 3. Union fees 4. Friendly societies 5. Sports clubs or specialised pastimes 6. Repayment of a loan from your employer 7. Private medical insurance 8. Charities 9. Student loan repayment 10. Any other deductions we have not mentioned so far 11. None of these
UDedPenAm	*If respondent has deductions from usual wage/salary for a pension or superannuation scheme and it is not a smart pension.* *If (Othded1 = 1) AND (SmartYN <> Yes)* How much was deducted for pension or superannuation? 0.01..9997.00
UDedAVCAm	*If respondent has deductions from usual wage/salary for Additional Voluntary Contribution* *If (Othded1 = AVCs)* How much was deducted for AVCs? 0.01..9997.00
UDedUnFeeAm	*If respondent has deductions from usual wage/salary for Union Fees* *If (Othded1 = Union Fees)* How much was deducted for union fees? 0.01..9997.00
UDedFrSoAm	*If respondent has deductions from usual wage/salary for friendly societies* *If (Othded1 = friendly societies)* How much was deducted for friendly societies? 0.01..9997.00
UDedSportAm	*If respondent has deductions from usual wage/salary for Sports clubs or specialised pastimes* *If (Othded1 = sports clubs)* How much was deducted for sports clubs and specialised pastimes? 0.01..9997.00
UDedELoanAm	*If respondent has deductions from usual wage/salary for employer loan* *If (Othded1 = employer loan)* How much was deducted for repaying your employer loan?

	0.01..9997.00
UDedMedInAm	*If respondent has deductions from usual wage/salary for medical insurance* *If (Othded1 = private medical insurance)* How much was deducted for private medical insurance? 0.01..9997.00
UDedCharAm	*If respondent has deductions from usual wage/salary for charities* *If (Othded1 = charities)* How much was deducted for charities? 0.01..9997.00
UDedSLoanAm	*If respondent has deductions from usual wage/salary for student loan* *If (Othded1 = student loan)* How much was deducted for student loan repayments? 0.01..9997.00
UDedOtherAm	*If respondent has deductions from usual wage/salary for any other not mentioned* *If (Othded1 = other)* How much was deducted for any other deductions not mentioned? 0.01..9997.00
Bonus	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.* *IF DVILO4a = OR PayDat = 0,1,2,3* In the last 12 months have you received any bonuses such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an occasional commission? Exclude regular bonuses/commission normally included in pay Exclude shares & income in kind Enter number of bonuses (max 6) and give details at subsequent questions If no bonuses, enter 0. 0..6
BonAm	If respondent received a bonus If (Bonus > 0) Bonus [number] How much was this bonus?
BoBATax	If respondent received a bonus If (Bonus > 0) Bonus [number] Was this amount.. 1. before tax 2. or after tax?

BenKind	*If the respondent in employment OR paid a wage or salary in the future OR Last paid a wage or salary within the last year within the last year.*
	IF DVILO4a = OR PayDat = 0,1,2,3
	
	Does your employer provide any of the following items to you?
	
	Mobile phones should include any device capable of making a phone call; devices such as tablets should be placed in the 'other' category.
	
	Code all that apply.
	
	     1. Fuel for private use
	     2. Mobile phones
	     3. Subsidised canteen meals
	     4. Medical/dental insurance
	     5. Free use of an employer provided car parking
	     6. Vouchers (excluding childcare vouchers)
	     7. Other benefits-in-kind
	     8. None of these

MobPhon	*If respondent employer provides a mobile phone*
	If (BenKind = mobile phones)
	
	Is the mobile phone for…
	
	     1. Personal use
	     2. Business use
	     3. Mixed personal and business use

OthPerk	*If respondent employer provides a other benefits-in-kind* *If (BenKind = Other)* What was the other item provided by your employer?

Company Vehicles

CompVeh	*If respondent is an employee or director of a company who pays NI at source*
	If BType1[main job] = 1 OR (BType1[main job] = 2,3 AND BDirNi1[main job] = 1) OR
	 (Stat=1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))
	
	Do you have a company car or company light van?
	
	     1. Yes
	     2. No

LOOP FOR UP TO THREE COMPANY VEHICLES	

CarVan	*If has a company car or company light van*
	If (CompVeh=1) or (AnyVeh = 1)
	
	Enter details for your [first/second/third] company vehicle…
	Is this a company car or a company light van?
	
	     1. Company car
	     2. Company light van

VanGoods	*If has a company light van*
	If CarVan=2
	
	Enter details for your [first/second/third] company vehicle…
	May I check, is this light van designed for carrying goods?
	
	    1. Yes
	    2. No

VanPurp	*If the light van is designed for carrying goods*
	If VanGoods = 1
	
	Enter details for your [first/second/third] company vehicle…
	Is this light van used solely for business purposes?
	
	    1. Yes
	    2. No

Petrol	*If has a company car or company light van*
	If CompVeh=1
	
	Enter details for your [first/second/third] company vehicle…
	What fuel does your company [car,light van] use?
	
	    1. Petrol
	    2. Diesel
	    3. Hybrid (use a combination of petrol and electricity)
	    4. Electric
	    5. Other
	    6. Don't know

VhUPP	*If has a company car or company light van*
	If CompVeh=1
	
	Enter details for your [first/second/third] company vehicle…
	Does an employer pay for fuel for any private motoring in this [car/light van]?
	
	Include fuel payments for journeys to work.
	
	    1. Yes
	    2. No

ListPr	*If the company car or van not designed for carrying goods* *If (CarVan = Company Car) OR (CarVan = Company light van AND VanGoods = No)* Enter details for your [first/second/third] company vehicle… What was the manufacturer's list price of this vehicle when new, to the nearest £1,000? If a figure is not available, key Ctrl+K (DK). 1…99997

Band	*If don't know the manufacturer's list price*
	If ListPr = Don't Know
	
	Enter details for your [first/second/third] company vehicle…
	Could you tell me in which of these bands was the list price of this vehicle when new?
	
	    1. Up to £10,000
	    2. £10,001 to £13,000

	3. £13,000 to £16,000 4. £16,001 to £19,000 5. £19,001 to £22,000 6. £25,001 to £30,000 7. £30,001 to £40,000 8. £40,001 and over
CarCon	*If has a company car or company light van* *If CompVeh=1* Enter details for your [first/second/third] company vehicle… Did (or do) you make a contribution to the cost of your [car/light van], including any amounts deducted from your salary? Include only costs incurred for the purchase of the company vehicle. Exclude any running costs/repairs, MOT or car tax paid by the respondent. Exclude tax paid on salary as a result of having a company vehicle for private use as an employee benefit. 1. Yes 2. No
CarAmt	*If respondent contributed to the cost of company car/light van* *If CarCon = Yes* Enter details for your [first/second/third] company vehicle… How much was that contribution? (collect one value if contribution paid as lump-sum or as sum total if deductions are made from salary) If respondent makes a contribution from their salary record the total contribution that the respondent has made in the last 12 months. Include only purchase cost of the company [car/van]. Exclude any running costs/repairs paid by the respondent. 0.01…99997.00
AnyVeh	*If has a company car or company light van* *If CompVeh=1* Do you at present have any more company cars or light vans? 1. Yes 2. No

Self-employment income for main job

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

SEInt	*If respondent is self employed or a director who does not pay NI*
	If (BType1 [main job] > 1) AND
	   NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND
	   NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1)
	
	Now I'd like to ask you some questions about your income from your business/ work, that is after paying for any materials, equipment or goods that you use (d) in your work.

SEAmt	*If respondent is self employed or a director who does not pay NI*
	If (BType1 [main job] > 1) AND
	   NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND
	   NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1)
	
	On average, what was your weekly or monthly (or annual) income, or loss, from your business/ work over the last 12 months after deducting Income Tax and National Insurance contributions?
	
	IF BUSINESS PARTNERSHIP, ENTER RESPONDENT'S SHARE OF INCOME ONLY. IF SELF-EMPLOYED LESS THAN 12 MONTHS, REFER JUST TO PERIOD OF SELF-EMPLOYMENT.
	
	FOR ZERO enter 0
	FOR LOSS enter -1
	
	ENTER AMOUNT IN £s

SEPer	*If respondent has given a profit* *If SEAmt > 0 AND <= 99999997* What period does this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10.Ten times a year 13.Three months/13 weeks 26.Six months/26 weeks 52.One year/12 months/52 weeks 90.Less than one week 95.One off/lump sum 97.None of these
SEAmK	*If respondent does not know income from business* *If SEAmt = DK/RF* CODE WHETHER RESPONDENT WILL ANSWER WEEKLY OR MONTHLY BANDED INCOME QUESTION 1. Weekly 2. Monthly
SEEsW	*If respondent would like to give income weekly* *If SEAmK = 1* SHOWCARD E11 Looking at this card, can you give me an estimate of your average weekly income after deductions?

	1. Less than £50 2. £50 to £99 3. £100 to £149 4. £150 to £199 5. £200 to £249 6. £250 to £299 7. £300 to £349 8. £350 to £399 9. £400 to £499 10. £500 to £599 11. £600 to £699 12. £700 to £799 13. £800 to £899 14. £900 to £999 15. £1,000 or more
SEEsM	*If respondent would like to give income monthy* *If SEAmK = 2* SHOWCARD E12 Looking at this card, can you give me an estimate of your average monthly income after deductions? 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,249 6. £1,250 to £1,499 7. £1,500 to £1,749 8. £1,750 to £1,999 9. £2,000 to £2,499 10. £2,500 to £2,999 11. £3,000 to £3,999 12. £4,000 to £4,999 13. £5,000 to £7,499 14. £7,500 to £9,999 15. £10,000 or more

GrsSEMJB	*If respondent is self employed or a director who does not pay NI*
	If (BType1 [main job] > 1) AND
	  NOT(BType1[main job] = 2,3 AND BDirNI1 [main job] = 1) AND
	  NOT(Stat = 1 AND (Wrking = 1 OR JbAway = 1 OR SchemeET = 1))
	
	On average what was your weekly or monthly (or annual) income, or loss, from your business/work over the last 12 months before deducting Income Tax and National Insurance contributions?
	
	If business partnership, enter respondent's share of income only.
	If self employed less than 12 months, refer just to period of self-employment
	For zero enter 0; for loss enter -1
	
	ENTER AMOUNT IN £s

GrossPer	*If respondent has given a profit* *If GrsSEMJb>0 AND GrsSEMJb <= 99999997* How long does this cover? 1. One week

	2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these: Explain in a note
GrsAmk	*If respondent does not know profit amount* *If GrsSEMjb = DK/REF* Code whether respondent will answer weekly or monthly banded income questions 1. Weekly 2. Monthly
GrSEEsW	*If respondent would like to give income weekly* *If GrsAmK = 1* SHOWCARD E11 Looking at this card, can you give me an estimate of your average weekly income before deductions? 1. Less than £50 2. £50 to £99 3. £100 to £149 4. £150 to £199 5. £200 to £249 6. £250 to £299 7. £300 to £349 8. £350 to £399 9. £400 to £499 10. £500 to £599 11. £600 to £699 12. £700 to £799 13. £800 to £899 14. £900 to £999 15. £1,000 or more
GrSEEsM	*If respondent would like to give income monthly* *If GrsAmK = 2* SHOWCARD E12 Looking at this card, can you give me an estimate of your average monthly income before deductions? 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,249 6. £1,250 to £1,499 7. £1,500 to £1,749

	8. £1,750 to £1,999 9. £2,000 to £2,499 10. £2,500 to £2,999 11. £3,000 to £3,999 12. £4,000 to £4,999 13. £5,000 to £7,499 14. £7,500 to £9,999 15. £10,000 or more
SEAmL	*If respondent has made a loss* *If SEAmt = -1* On average, how much have you been losing weekly or monthly (or annually) from the business/ your work over the last 12 months, after deducting all business expenses? ASK OR RECORD ENTER AMOUNT IN £s

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

Other earnings
Data items fed forward: RSjEmp

SJob2	*Ask all*

	Apart from your main job… …do you earn any money from other jobs, from odd jobs or from work that you do from time to time? INCLUDE BABYSITTING, MAIL ORDER AGENT, POOLS AGENT ETC. PROMPT AS NECESSARY 1. Yes 2. No
SjEmp1	*If respondent has other jobs* *If SJob2 = 1* In that job/ those jobs do you work as an employee or are you self-employed? CODE ALL THAT APPLY 1. Employee 2. Self-employed
SjNet	*If respondent is doing other jobs as employee* *If SjEmp = 1* In the last month, how much did you earn from your other/occasional job(s) [as an employee] after deductions for tax and National Insurance i.e. net? ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
SjGrs	*If respondent is doing other jobs as employee* *If SjEmp = 1 AND SjNet > 0* In the last month, how much did you earn from your other/occasional job(s) [as an employee] before deductions for tax and National Insurance i.e. gross? ENTER AMOUNT IN £s THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
Sj12N	*If respondent did not earn anything in the last month* *If SjNet = 0* In the last 12 months, that is since [date 1 year ago], how much have you earned per month on average as an employee from your other/occasional job(s) after deductions for tax and National Insurance (i.e. net)? ENTER AMOUNT IN £s IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
Sj12G	*If respondent did not earn anything in the last month* *If SjNet = 0* In the last 12 months, that is since [date 1 year ago], how much have you earned on average per month as an employee from your other/occasional job(s) before deductions for tax and National Insurance (i.e. gross)? ENTER AMOUNT IN £s

	IF MADE NO PROFIT, ENTER <0> THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
SjSeG	*If respondent is doing other jobs as self-employed* *If SjEmp = 2* In the last 12 months, that is since [date 1 year ago], how much have you earned from this (self-employed) work, before deducting income tax, and National Insurance contributions, and money drawn for your own use but after deducting all business expenses? ENTER AMOUNT IN £s IF MADE NO PROFIT ENTER 0 THERE IS NO BANDED SHOWCARD FOR THIS QUESTION

Benefits	
Intro	*Ask all* The next set of questions are about benefits. 1. Continue 7. Refused whole benefits section
WAgeBen	*Ask if (Intro = 1)* Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient? SHOWCARD F1 CODE ALL THAT APPLY 1. Universal Credit 2. Housing Benefit 3. Working Tax Credit (excluding any childcare element of Working Tax Credit) 4. Child Tax Credit (including any childcare element of Child Tax Credit) 5. Income Support 6. Jobseeker's Allowance 7. Employment and Support Allowance 8. Carer's Allowance 9. None of these 97. Spontaneous only – One of these / more than one of these, but I don't know which
DisBen	*Ask if (Intro = 1)* Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient? SHOWCARD F2 CODE ALL THAT APPLY 1. Personal Independence Payment (including the car allowance known as Motability) 2. Disability Living Allowance (including the car allowance known as Motability) 3. Attendance Allowance 4. Severe Disablement Allowance

<table>
<tr><td></td><td>
5. Incapacity Benefit
6. Industrial Injuries Disablement Benefit
7. None of these
97. Spontaneous only – One of these / more than one of these, but I don't know which
</td></tr>
</table>

PIPType	*Ask if DisBen = 1* There are two types of Personal Independence Payment. Is your allowance… RUNNING PROMPT 1. daily living only, or 2. Mobility only, or 3. both - daily living and mobility?
PIPMota	*Ask if (PIPType = 2,3)* Is your Personal Independence Payment the car allowance known as Motability? 1. Yes 2. No 3. Don't know
DLAType	*Ask if DisBen = 2* There are two types of Disability Living Allowance. Is your allowance… RUNNING PROMPT 1. care component only, or 2. mobility component only, or 3. both - care and mobility components?
DLAMota	*Ask if (DLAType = 2,3)* Is your Disability Living Allowance the car allowance known as Motability? 1. Yes 2. No 3. Don't know
PenBen	*Ask if (Intro = 1)* Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient? BEREAVEMENT SUPPORT PAYMENT REPLACED BEREAVEMENT ALLOWANCE, WIDOWED PARENT'S ALLOWANCE AND BEREAVEMENT PAYMENT FOR THOSE WIDOWED AFTER 6TH APRIL 2017 SHOWCARD F3 CODE ALL THAT APPLY 1. Pension Credit 2. State Retirement Pension 3. Bereavement Support Payment or Widowed Parent's Allowance 4. Armed Forces Compensation Scheme (formerly War Disablement Pension), including Guaranteed Income Payments 5. War Widow's / Widower's Pension (and any related allowances)

	6. None of these 97. Spontaneous only – One of these / more than one of these, but I don't know which
Wid	*Ask if (PenBen=3)* ASK OR RECORD WHICH ONE WAS RECEIVED 1. Bereavement Support Payment 2. Widowed Parent's Allowance
BspFirst	*Ask if PenBen = 3* Was Your/His/Her first payment of bereavement support payment received within the last 12 months? 1. Yes 2. No
BspFirstAm	*Ask if BspFirst = 1* How much did You/He/She receive upon Your/His/Her first payment of bereavement support payment? 0..3500Socfund
AA	*Ask if ((3 IN DisBen) AND ((2 IN PenBen) OR (3 IN PenBen)))* Is this Attendance Allowance paid as part of your [State Retirement Pension or Bereavement Support Payment / Widowed Parent's Allowance], or do you receive a separate payment? 1. Paid as part of pension 2. Separate payment
DC	*Ask if ((DLAType = 1,3) AND ((2 IN PenBen) OR (3 IN PenBen)))* Is this care component of DLA paid as part of your [State Retirement Pension or Bereavement Support Payment / Widowed Parent's Allowance], do you receive a separate payment? 1. Paid as part of pension 2. Separate payment
DM	*Ask if ((DLAType = 2,3) AND ((2 IN PenBen) OR (3 IN PenBen)))* Is this motability component of DLA paid as part of your [State Retirement Pension or Bereavement Support Payment / Widowed Parent's Allowance], or do you receive a separate payment? 1. Paid as part of pension 2. Separate payment
DefrPen	*Ask if (NOT(2 IN PenBen) AND NOT(5 IN PenBen) AND (PenFlag = 1))* Have you deferred taking up your State Pension? 1. Yes 2. No

DefrPEx	*Ask if (DefrPen = 2)* IT APPEARS THAT THE RESPONDENT IS NOT CLAIMING RETIREMENT PENSION AND HAS NOT DEFERRED THEIR STATE PENSION. PLEASE CHECK THE REASON FOR THIS AND EXPLAIN IN A NOTE STRING[100]

KidBen	*Ask if (Intro = 1)*
	
	Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?
	
	SHOWCARD F4
	
	CODE ALL THAT APPLY
	
	    1. Child Benefit
	    2. Guardian's Allowance
	    3. Maternity Allowance
	    4. None of these
	  97. Spontaneous only – One of these / more than one of these, but I don't know which

CBChk	*Ask if (NOT(1 IN KidBen) AND (NDepC > 0))*
	
	Can I just check, you didn't report receipt of Child Benefit – is this because…
	
	RUNNING PROMPT
	
	IF 'OTHER' PLEASE EXPLAIN IN A NOTE
	
	    1. someone else in the household receives Child Benefit,
	    2. you have chosen to stop receiving Child Benefit payments due to having a high income,
	    3. you have not applied for Child Benefit,
	    4. or other?

SocFund	*Ask if (Intro = 1)*
	
	Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?
	
	SHOWCARD F5
	
	CODE ALL THAT APPLY
	
	    1. A grant from the Social Fund for funeral expenses
	    2. A Sure Start Maternity Grant (All UK) or Best Start Grant (Scotland)
	    3. N/A (England) /A school clothing grant (Scotland) / A pupil development Grant (Wales) / A uniform grant (NI)
	    4. A budgeting loan or budgeting advance from DWP
	    5. A loan or grant from your Local Authority
	    6. None of these
	  97. Spontaneous only – One of these / more than one of these, but I don't know which

OtherBen	*Ask if (Intro = 1)* Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient? SHOWCARD F6

	CODE ALL THAT APPLY
	1. 'Extended Payment' of Housing Benefit / rent rebate (4 week payment only) 2. Any National Insurance or State Benefit not mentioned earlier 3. None of these 97. Spontaneous only – One of these / more than one of these, but I don't know which
OthName	*Ask if (OtherBen = 2)* What is the name of the other benefit that your receive? STRING[40]
Loop for each benefit reported in WAgeBen, DisBen, PenBen, KidBen, SocFund, OtherBen	
BenLettr	*Ask for each benefit reported at WAgeBen, DisBen, PenBen, KidBen, SocFund, OtherBen – not asked if LALType = 1* Do you have a letter or award notice from the DWP or benefits agency that you could consult? 1. Yes 2. No
BankStmt	*Ask if (BenLettr = 2)* …or is there a bank statement you could consult? 1. Yes 2. No
BenAmt	*Ask for each benefit reported at WAgeBen, DisBen, PenBen, KidBen, SocFund, OtherBen – not asked if LALType = 1* How much did you get last time for [benefit name]? IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER "DON'T KNOW" FOR BOTH / ALL SUCH BENEFITS 0.00..997.00
BenAmtDK	*Ask if (BenAmt = DK)* Is this don't know because it's paid in combination with another benefit, and you cannot establish a separate amount? 1. Yes (please give details in a note) 2. No
BenPd	*Ask if (BenAmt > 0)* How long did this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month

	7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months / 13 weeks 26. Six months / 26 weeks 52. One year / 12 months / 52 weeks 90. Less than one week 95. One-off / lump sum 97. None of these (explain in a note)
END LOOP	

WTCD	*Ask if receiving Working Tax Credit*
	If WageBen = 3
	
	Does the payment of ^BenAmt include a disability element?
	
	    1. Yes
	    2. No

CCTC	*Ask if receiving Working Tax Credit*
	If WageBen = 3
	
	Does this payment include a childcare element to help pay for childcare expenses?
	
	    1. Yes
	    2. No

JSAType	*Ask if benefit being reported is Jobseeker's Allowance*
	If WageBen = 6
	
	There are two types of Jobseeker's Allowance. Is your allowance…
	
	RUNNING PROMPT
	
	    1. 'contributory' – that is based on your National Insurance contributions,
	    2. or is it income related – which is based on an assessment of your income,
	    3. or is it a combination of 'contributory' and 'income related'?

ESAType	*Ask if benefit being reported is Employment and Support Allowance*
	If WageBen = 7
	
	There are two types of Employment Support Allowance. Is your allowance…
	
	RUNNING PROMPT
	
	    1. 'contributory' – that is based on your National Insurance contributions,
	    2. or is it income related – which is based on an assessment of your income,
	    3. or is it a combination of 'contributory' and 'income related'?

CaPer	*Ask if benefit being reported is Carer's Allowance* *If WageBen = 8* Who is the person you care for who that qualifies you for the allowance? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1]

	2. [Name of person 2] 3. [Name of person 3] 4. [Name of person 4] 5. [Name of person 5] 6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
WHRePCar	*Ask if benefit being reported is Personal Independence Payment – daily living* *If ((DisBen = 1) AND ((PIPTYPE = 1) OR (PIPTYPE = 3))* Who do you receive the daily living component of Personal Independence Payment for? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1] 2. [Name of person 2] 3. [Name of person 3] 4. [Name of person 4] 5. [Name of person 5] 6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
WHRePMob	*Ask if benefit being reported is Personal Independence Payment – Mobility* *If ((DisBen = 1) AND ((PIPTYPE = 2) OR (PIPTYPE = 3))* Who do you receive the daily living component of Personal Independence Payment for? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1] 2. [Name of person 2] 3. [Name of person 3]

	4. [Name of person 4] 5. [Name of person 5] 6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
WHReDCar	*Ask if benefit being reported is Disability Living Allowance – care component* *If ((DisBen = 2) AND ((DLAType = 1) OR (DLAType = 3))* Who do you receive the daily living component of Personal Independence Payment for? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1] 2. [Name of person 2] 3. [Name of person 3] 4. [Name of person 4] 5. [Name of person 5] 6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
WHReDMob	*Ask if benefit being reported is Disability Living Allowance – Mobility* *If ((DisBen = 2) AND ((DLAType = 2) OR (DLAType = 3))* Who do you receive the daily living component of Personal Independence Payment for? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1] 2. [Name of person 2] 3. [Name of person 3] 4. [Name of person 4] 5. [Name of person 5]

	6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
WhoRec	*Ask if benefit being reported is Attendance Allowance* *If DisBen = 3* Who do you receive Attendance Allowance for? IF CURRENT HOUSEHOLD MEMBER, ENTER THE PERSON'S NUMBER, OTHERWISE USE CODES 21-24 1. [Name of person 1] 2. [Name of person 2] 3. [Name of person 3] 4. [Name of person 4] 5. [Name of person 5] 6. [Name of person 6] 7. [Name of person 7] 8. [Name of person 8] 9. [Name of person 9] 10. [Name of person 10] 11. [Name of person 11] 12. [Name of person 12] 13. [Name of person 13] 14. [Name of person 14] 15. [Name of person 15] 16. [Name of person 16] 21. Relative (outside of household) 22. Friend / neighbour 23. Client of voluntary organisation 24. Other non-household member
GetCA	*Ask if benefit being reported is Disability Living Allowance or Attendance Allowance* *If DisBen = 2 OR DisBen = 3* Is there anyone getting Carer's Allowance for looking after you? 1. Yes 2. No
PComp	*Ask if benefit being reported is Pension Credit* *If PenBen = 1* Do you receive the guaranteed or the savings element of Pension Credit? CODE ALL THAT APPLY

	1. Guaranteed element received 2. Savings element received
CBTax	*Ask if benefit being reported is Child Benefit* *If KidBen = 1* Can I check, do you or someone else in the household pay a high income Child Benefit tax charge on the Child Benefit you receive? SINCE JANUARY 2013 FAMILIES WHERE AT LEAST ONE PARENT EARNS £50,000 OR MORE A YEAR HAVE HAD TO PAY A HIGH INCOME TAX CHARGE ON THE CHILD BENEFIT THEY RECEIVE. THIS CHARGE IS PAID THROUGH THE TAX SYSTEM. SOME FAMILIES MAY HAVE DECIDED TO STOP RECEIVING CHILD BENEFIT PAYMENTS RATHER THAN PAY THE MONEY BACK THROUGH TAX 1. Yes 2. No
CBPAYE	*Ask if (CBTax = 1)* Do you or someone else in the household make that payment through work PAYE? ALL THOSE PAYING THE CHARGE WILL HAVE A CHOICE TO PAY THE CHARGE DIRECTLY THEMSELVES, OR, IF THEY ARE IN PAYE, PAY THE CHARGE THROUGH THEIR TAX CODE. I.E. IT IS INCLUDED IN THEIR REGULAR TAX PAYMENT. 1. Yes 2. No
CBTaxAmt	*Ask if (CBTax = 1)* How much was this last time? THIS MAY HAVE BEEN CALCULATED BY THE RESPONDENT ON THEIR LAST SELF-ASSESSMENT RETURN, IF THEY HAVE COMPLETED A TAX RETURN. ALTERNATIVELY THEM MAY HAVE AN ESTIMATE OF THE LIABILITY FROM AN ONLINE CALCULATOR. MOST RESPONDENTS SHOULD BE ABLE TO PROVIDE AN ANNUAL AMOUNT.
CBTaxPD	*Ask if (CBTaxAmt > 0)* How long did this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months / 13 weeks 26. Six months / 26 weeks 52. One year / 12 months / 52 weeks 90. Less than one week 95. One-off / lump sum 97. None of these (explain in a note)

LoanNum	*Ask if respondent is at present making any repayments on any Budgeting loans/ Advances or Local Authority Loans and receives a budgeting loan or budgeting advance from DWP or loan or grant from your Local Authority* *If (SFRepay = 1) AND ((SocFund = 3) OR (SocFund = 4))* How many such loans have you had in the past 12 months? 0..10
LoanAmt	*Ask if respondent is at present making any repayments on any Budgeting loans/ Advances or Local Authority Loans and receives a budgeting loan or budgeting advance from DWP or loan or grant from your Local Authority* *If (SFRepay = 1) AND ((SocFund = 3) OR (SocFund = 4))* About how much did you borrow?
ExtBenAmt	*Ask if benefit being reported is 'Extended Payment' of Housing Benefit / rent rebate* *If OtherBen = 1* How much was the extended payment?
GovPay	*Ask if benefits being reported are either Universal Credit or Income Support or Jobseeker's Allowance or Employment and Support Allowance or Pension Credit.* *If ((WAgeBen = 1) OR (WAgeBen = 5) OR (WAgeBen = 6) OR (WAgeBen = 7) OR (PenBen = 1))* Are the DWP paying directly for any of the things shown on this card? SHOWCARD F7 CODE ALL THAT APPLY THESE ARE PAID FOR BY DEDUCTIONS FROM INCOME SUPPORT / PENSION CREDIT / UNIVERSAL CREDIT / JOBSEEKER'S ALLOWANCE / EMPLOYMENT SUPPORT ALLOWANCE 1. Mortgage interest 2. Rent arrears 3. Fees for nursing home or residential care 4. Gas or electric bills 5. Service charges for heating or fuel 6. Water charges (including sewerage charges) 7. Council Tax 8. Fines 9. Child Maintenance payments 10. Personal and commercial loan repayments 11. Rent 12. None of these 97. (Spontaneous only) – Yes, but don't know which
GovBen	*Ask if DWP are paying toward something directly and benefits being reported are either Universal Credit or Income Support or Jobseeker's Allowance or Employment and Support Allowance or Pension Credit.* *If (NOT((12 IN GovPay) OR (97 IN GovPay)) AND ((1 IN WAgeBen) OR (5 IN WAgeBen) OR (6 IN WAgeBen) OR (7 IN WAgeBen) OR (1 IN PenBen)))* And which benefit has been reduced (as a result of DWP paying directly for the item(s) you have selected on the card)?

	CODE ALL THAT APPLY 1. Universal Credit 2. Income Support 3. Jobseeker's Allowance 4. Employment and Support Allowance 5. Pension Credit 6. Don't know (spontaneous only)
GovAmt	*Ask if DWP are paying towards something directly* *If NOT(12 IN GovPay)* How much in total is the DWP paying for this / these things per week?
GovBefor	*Ask if DWP are paying towards something directly* *If NOT(12 IN GovPay)* Just now, you said you got got [Breakdown of total amounts of Income Support, JSA, Universal Credit, Pension Credit, ESA] benefit last time. Was that before or after taking off what DWP pay for directly? 1. Before deducting what x pay for directly (i.e. respondent's gross entitlement) 2. After deducting what x pay for directly (i.e. net amount received by respondent)
SFRepay	*Ask if benefits being reported are either Universal Credit or Income Support or Jobseeker's Allowance or Employment and Support Allowance or Pension Credit.* *If ((1 IN WAgeBen) OR (5 IN WAgeBen) OR (6 IN WAgeBen) OR (7 IN WAgeBen) OR (1 IN PenBen))* Are you at present making any repayments on any Budgeting loans / Advances or local authority loans? 1. Yes 2. No
RepayAmt	*Ask if (SFRepay = 1)* How much in total do you repay, per week? IF REPAYING MORE THAN ONE LOAN GIVE COMBINED AMOUNT 0.00..997.00
SFInc	*Ask if respondent is at present making any repayments on any Budgeting loans/ Advances or Local Authority Loans* *If (SFRepay = 1)* Just now you said you got [list of amounts for each of Income Support, JSA, ESA, Universal Credit, Pension Credit] benefit last time. Was that before or after taking off budgeting loans / advances? 1. Before taking off amount for loan repayment 2. After taking off amount for loan repayment
ComBAm	*Ask if benefit was paid in combination with another and cannot estiablish a separate amount* *If any value of BenAmtDK = 1* You have stated that you receive some benefits in combination. How much did you get altogether last time?

	THIS IS WHERE YOU COLLECT INFORMATION ON THE TOTAL AMOUNT OF COMBINED BENEFITS. ENTER THE TOTAL OF ALL BENEFITS WHICH ARE PAID IN COMBINATION. THIS INCLUDES DIFFERENT COMBINATIONS OF BENEFITS. FOR EXAMPLE, IF 2 BENEFITS ARE PAID TOGETHER, AND ANOTHER 2 ARE PAID TOGETHER. THESE SHOULD BE ADDED TOGETHER AND THE TOTAL ENTERED HERE. 0.00..15002.00

ComBPd	*Ask if benefit was paid in combination with another and cannot estiablish a separate amount*
	 Ask if any value of BenAmtDK = 1
	
	 How long does this cover?
	
	     1. One week
	     2. Two weeks
	     3. Three weeks
	     4. Four weeks
	     5. Calendar month
	     7. Two calendar months
	     8. Eight times a year
	     9. Nine times a year
	    10. Ten times a year
	    13. Three months / 13 weeks
	    26. Six months / 26 weeks
	    52. One year / 12 months / 52 weeks
	    90. Less than one week
	    95. One-off / lump sum
	    97. None of these (explain in a note)

TtBPrx	*Ask if respondent selected one of these/ more than one of these, but I don't know which option for the benefits given.* *If ((97 IN WAgeBen) OR (97 IN DisBen) OR (97 IN PenBen) OR (97 IN KidBen) OR (97 IN SocFund) OR (97 IN OtherBen))* Thinking about all of the benefits you receive, approximately how much would you say you receive from these sources per week? AN APPROXIMATE FIGURE TO THE NEAREST POUND IS ACCEPTABLE AT THIS QUESTION 0.00..997.00

Saving Attitudes and Behaviour	
OSIntro	*Ask all except proxies* *If PersProx = 1* I am now going to read out a statement about a person's financial position. Please tell me how strongly you agree or disagree with it.

OWait	*Ask all except proxies* *If PersProx = 1* SHOWCARD G1 [*] 'I prefer to buy things on credit rather than save up and wait.' 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/no opinion (SPONTANEOUS ONLY)
OLeft	*Ask all except proxies* *If PersProx = 1* [*] I now have some more general questions about your financial situation. In the past 12 months, how often have you had money left over at the end of the week or month? Would you say it was … RUNNING PROMPT 1. always, 2. most of the time, 3. sometimes, 4. hardly ever, 5. or never? 6. Too hard to say/ varies too much to say (SPONTANEOUS ONLY)
OLeftDo	*If respondent Always, most of the time or sometimes has money left over.* *If OLeft = 1, 2, 3* SHOWCARD G2 [*] What do you mainly do with the money left over? CODE ONE ONLY 1. Put it into / leave it in current account 2. Spend it 3. Put it into / leave it in savings account / investments 4. Leave it in current account and then put it into savings account / investments 5. Keep it in purse / wallet for the next week / month 6. Save it in cash at home 7. Give it to someone else to save for me 8. Give it away 9.Depends on amount left over / varies too much to say 10.Something else
OSav2y	*Ask all except proxies* *If PersProx = 1* ASK OR RECORD Have you saved any of your income in the last two years for example by putting something away in a bank, building society or Post Office account other than to meet regular bills? EXCLUDE PENSIONS. INCLUDE SHARES ETC. 1. Yes 2. No

OSavMuc	*If have saved income in the last two years.* *IfOSav2y=1* How much, on average, do you save every month? 0.00..100000
OSavMucB	*If DK how much they save per month* *If OSavMuc=1* SHOWCARD G3 Looking at this card, can you tell me about how much, on average, do you save every month? 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
OWhySav	*If respondent has saved some of their income in the last two years* *Ask if OSav2y = 1* SHOWCARD G4 [*] People save money for different reasons. Looking at this card, what are the main reasons why you have saved money in the last two years? CODE ALL THAT APPLY 10. For unexpected expenditures / rainy day 11. For other family members (including for gifts or inheritance) 12. To provide a regular income over the next 12 months 13. To provide income for retirement 14. To cover a planned expense in the future 15. For a deposit to buy property 16. For holidays or other leisure / recreation 17. To see my money grow / good interest rates / speculation 18. Don't spend all of income 19. Other

ONoSave	*If has not saved any of their income in the last two years* *Ask if OSav2y = 2* SHOWCARD G5 [*] There are many reasons why people don't save money. Can I just check, during the last two years what were your reasons for not saving? CODE ALL THAT APPLY 10. Want to pay off debts first 11. Haven't thought about it/ don't want to / haven't got round to it 12. Don't need to save 13. Too late to start saving 14. Would lose out on benefits 15. Have an offset mortgage 16. Can't afford to/ Income too low/ Costs too high 17. Intended to, but debts too high 18. Other 19. Don't know (SPONTANEOUS ONLY)
OIntend	*Ask all except proxies* *If PersProx = 1* [*] Do you think it is likely that you will save any money in the next 12 months? 1. Yes 2. No
OSavExt	*Ask all except proxies* *If PersProx = 1* Thinking back over the last 12 months, has anything in the wider world, or outside your household, influenced your decisions on pensions, savings or investments? 1. Yes 2. No
OSvExtO	*If respondent says something in the wider world has influenced decisions* on pensions, savings or investments. *If OSavExt = 1* SHOWCARD G6 [*] What is the main event or change in policy that you are thinking of? 1. Changes to interest rates 2. Changes in the banking sector 3. Changes in the world economy 4. Changes to the tax system 5. Changes to the benefits system 6. Changes in the labour market 7. Changes in the cost of living 8. Changes in earnings from employment 9. Changes to state pension age 10. Changes to private pensions 11. Changes to annuity rates 12. Other

	Retirement

*Data items fed forward: **R**PSit*

RetInt	*All except proxies* *If PersProx = 1* The next questions are about your retirement.
PSit	*Ask all aged over 40 except proxies* *If PersProx = 1 AND DVAge >= 40* SHOWCARD G7 Can I just check, which one of these would you say best describes your current situation? INCLUDE STUDENTS AS OTHER (CODE 9) 1. Employed 2. Self-employed 3. Unemployed 4. Retired 5. Semi-retired/ Retired from main job and still working 6. Permanently sick or disabled 7. Temporarily sick or disabled 8. Looking after home or family 9. Other
PSitF	*If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other or if retired and aged <75* *If PSit = 3,6, 7, 8, 9 OR (PSit = 4 AND DVAge <75)* Do you expect to do any paid work in the future? 1. Yes 2. No
PNoWkRs	*If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.* *If PSit = 3,6, 7, 8, 9 AND PSitF = 2* [*] What is your main reason for thinking that you will not do paid work again? CODE ONE ONLY 1. Reached normal retirement age 2. Own ill health 3. Ill health of a relative/ friend 4. Could not find a job 5. Demands of family 6. Other
PAgeStp	*If respondent is Unemployed, Permanently or Temporarily Sick/disabled, Looking after home or family, or Other and doesn't expect to do paid work in the future.* *If PSit = 3,6,7,8, 9 AND PSitF = 2* Can I just check, at what age did you leave your last paid job?

	ENTER AGE Code 97 if never worked Code 96 if currently working
PExpRet	*If respondent is working, or not retired and intends to work in the future* *If PSit = 1, 2 OR (PSit = 3, 6, 7,8, 9 AND PSitF = 1)* [*] At what age do you expect to retire (from your main job)? ENTER AGE
PAgeRet	*If respondent is retired or semi-retired/retired from main job and still working and not* *retired or semi-retired/retired from main job* *If PSit = 4, 5 AND **R**PSit <> 4,5* At what age did you retire (from your main job)? ENTER AGE
PFulRet	*If respondent is semi-retired/retired from main job and still working AND not retired or* *semi-retired/retired from main job and still working at previous wave* *If PSit = 5 AND **R**PSit <> 4,5* [*] And at what age do you expect to fully retire? ENTER AGE
PEarlRs	*If respondent is retired before state pension age and not retired or semi-retired/retired* *from main job and still working at previous wave* *If ((Sex = 1 AND PAgeRet < 65) OR (Sex = 2 AND PAgeRet<62)) AND **R**PSit <> 4,5* SHOWCARD G8 [*] What was your main reason for taking early retirement? CODE ONE ONLY 1. Reached normal retirement age for job 2. Own ill health 3. Ill health of a relative/ friend 4. Made redundant/ dismissed/ had no choice 5. Offered reasonable terms to retire early/ take voluntary redundancy 6. Could afford to retire 7. Could not find another job 8. To spend more time with partner/ family 9. To enjoy life while still young and fit enough 10. Fed up with job and wanted a change 11. To retire at the same time as partner 12. To retire at a different time to partner 13. To give the young generation a chance 14. Other 15. Does not consider retired early (SPONTANEOUS ONLY)
OLong	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of* *age but not retired.* *If PersProx = 1 AND (DVAge < 40) OR (DVAge> = 40 AND PSit <> 4)* [*] Have you ever thought how many years of retirement you might need to fund? 1. Yes 2. No
OLongYr	*If respondent has thought about how many years of retirement they might need to fund* *Ask if OLong = 1* [*] For how many years do you think you will be retired?

Attitudes to saving for retirement	
OPenInt	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.* *If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4)* The next section is about attitudes towards saving for retirement. For each of the following statements, please tell me to what extent you agree or disagree with each. Please choose your answers from the card.
OUnder	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.* *If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4)* SHOWCARD G12 [*] 'I feel I understand enough about pensions to make decisions about saving for retirement'. 1. Strongly agree 2. Tend to agree 3. Neither agree nor disagree 4. Tend to disagree 5. Strongly disagree 6. Don't know/ no opinion (SPONTANEOUS ONLY)
OAccess	*If not a proxy interview, and respondent is over 40 years of age and not retired* *If ((PersProx = 1) AND (DVAge >= 40) AND (PSit <> 4))* SHOWCARD G12 [*] 'I feel I understand enough about pensions to make decisions about the best way to access my pension' 1. Strongly agree 2. Tend to agree, 3. Neither agree nor disagree, 4. Tend to disagree, 5. Strongly disagree, 6. Don't know/no opinion (Spontaneous only)
MorSavRe	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired, and has no savings.* *If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 AND PSit <> 4) AND (OSav2y = 2)* SHOWCARD G13 Which pension saving options would help you most to save more for retirement? CODE ALL THAT APPLY 1. Having the opportunity to contribute to a pension 2. A guarantee that pensions will give a certain income in retirement 3. An increase in my employer's pension contributions 4. Increased tax incentives on Pension contributions and/or pension assets 5. Less barriers to withdrawing pension savings prior to retirement 6. Clearer understanding of my future state pension and available benefits 7. None of the above

OSaferet	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.*
	If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 40 and PSit <> 4)
	SHOWCARD G14
	[*]Which of the options on this card do you think would be the safest way to save for retirement?
	CODE ONE ONLY
	1. Paying into an employer pension scheme
	2. Paying into a personal pension scheme
	3. Investing in the stock market by buying stocks or shares
	4. Investing in property
	5. Saving into a high rate savings account
	6. Saving into an ISA (or other tax-free savings account)
	7. Buying Premium Bonds
	8. Other
OMakeMost	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.*
	If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 4 AND PSit <> 4)
	SHOWCARD G14
	[*]And which do you think would make the most of your money?
	CODE ONE ONLY
	1. Paying into an employer pension scheme
	2. Paying into a personal pension scheme
	3. Investing in the stock market by buying stocks or shares
	4. Investing in property
	5. Saving into a high rate savings account
	6. Saving into an ISA (or other tax-free savings account)
	7. Buying Premium Bonds
	8. Other
OTrust	*If not a proxy interview, and respondent is less than 40 years of age or over 40 years of age but not retired.*
	If PersProx = 1 AND (DVAge < 40) OR (DVAge >= 4 AND PSit <> 4)
	SHOWCARD G15
	[*] Which of these would you trust for advice about saving for retirement?
	CODE ALL THAT APPLY
	10. Independent Financial Adviser (IFA)
	11. Bank or building society
	12. Insurance company
	13. Accountant
	14. Employer
	15. Trade Union
	16. Financial Conduct Authority (FCA)
	17. Pension Wise
	18. The Pensions Advisory Service
	19. Money Advice Service (MA)
	20. Other consumer bodies e.g. Citizens Advice Bureau (CAB)
	21. Internet
	22. Newspapers / other media
	23. Spouse / partner
	24. Other relative / friend
	25. Work colleagues
	26. Other

	27. None of these

State Pensions

StateInt	*I am now going to ask some questions around the UK State Pension*
SPaRchY	*Respondents under Spa, except proxies.* *((PenFlag = 0) AND (PersProx = 1))* Based on current UK State Pension arrangements, at what age will you become eligible to claim a UK State Pension? *If the respondent asks, they should base their response on their current legislated State Pension Age, rather than accounting for any future changes to the state pension or any proposed changes to the State Pension Age. In 2017 the Government announced plans to bring forward the State Pension age increase to 68 between 2037 and 2039.* 16..97
SPaVal	*Respondents under Spa, except proxies.* *((PenFlag = 0) AND (PersProx = 1))* And based on current UK State Pension arrangements, how much, in pounds per week, would you expect to receive from the UK State Pension when you claim it? 0... 10,000
SPaDelay	*Over 45 and Under SPa, except proxies* *((DVAge > 44) AND (PersProx = 1) AND (PenFlag = 0))* Are you aware that you can receive a higher UK State Pension if you delay the date you claim your State Pension? 1. Yes 2. No 3. Don't know 4. I am not eligible for a UK State Pension
SPaAdv	*Over 45 except proxies and not receiving State Pension.* *((DVAge > 44) AND (Persprox = 1) AND (PenBen <> 11))* Looking at this card, have you used any of the following sources of information in the last 12 months, to find out about anything to do with the UK State Pension – whether that is to find out your State Pension Age, check your National Insurance contributions, get your State Pension forecast or find out more about your options when you approach retirement? SHOWCARD G9 CHOOSE ALL THAT APPLY 1. Face to face/telephone with JobCentre Plus / DWP / Pension Service 2. Online with DWP / Pension Service / Gov.uk / Check you state pension 3. Friends and family 4. Professional financial advisor 5. Employer / in the workplace 6. Press / social media e.g. financial magazines, newspapers, TV, radio, FaceBook, Twitter etc.

	7. Internet searches e.g. Google, Yahoo 8. Free Advisory services e.g. Money Advice Service, Citizens Advice, Which, debt advice charity (such as StepChange), local debt advice service or other charities or consumer organisations. 9. Have not looked for information on UK State Pension 10. Other source not mentioned
SPAAdvOt	*SPAAdv = 10 (Other source not mentioned)* Please enter details of other source

Auto Enrolment

AwareAutoEnrol	*Ask all employees aged 22 and not of state pension age*
	If DVILO3a = 1 AND (Stat = 1 OR 1 IN SJEmp1) AND Age > 21 AND
	PenFlag = 0
	
	Automatic enrolment began in 2012 as part of the Workplace pension reforms. This means employers will have to enrol all eligible workers into a work pension scheme. Before this survey, were you aware of this?
	
	    1. Yes
	    2. No

EmpBegunAuto	*If has heard of auto enrolment*
	If AwareAutoEnrol = Yes
	
	Has your employer begun to automatically enrol eligible workers into a workplace pension scheme?
	    1. Yes
	    2. No
	    3. Don't know

BeenAutoEnrol	*If Employer has begun to auto enrol employees*
	If EmpBeenAuto = Yes
	
	Have you been automatically enrolled into a workplace pension scheme as a result of this legislation?
	
	CODE 'No' IF HAS ALREADY BEEN A MEMBER OR WAS ENROLLED BEFORE 2012
	
	    1. Yes
	    2. No
	    3. Don't know

RemAutoEnrol	*If has been auto enrolled*
	If BeenAutoEnrol = Yes
	
	Have you remained a member of this scheme? (If necessary: Have you continued to pay pension contributions and have contributions paid on your behalf by your employer)
	
	    1. Yes
	    2. No

InflAutoEnrol	*Ask all*
	
	Have/will the workplace pension reforms influenced/influence your decision to save into a workplace pension?
	
	    1. Yes
	    2. No

End of Auto Enrolment

Pensions

Current occupational schemes

*Data to feed forward : **R**PEmMem, **R**POcNam; **R**PersProx; **R**POcTyp1; **R**PORAge1; **R**POJoin1; **R**POConH1; **R**POCnAmt1; **R**POCnPr1; **R**POCnFr1; **R**POEmpC; **R**POEmpH1; **R**POEmAm1; **R**POEmFr1; **R**POAdd; **R**PDBCal1*

IntroPen	SHOWCARD H1 The next section is about pension savings. Please read this card to familiarise yourself with the different kinds of pension that I may ask you about.
PIntrE	*If respondent is currently working as an employee for main or second job* *If (DVILO3a = 1 AND Stat = 1) OR SJEmp = 1* The following questions are about any pension savings you may have. First, I would like to ask about any occupational pensions you may have that you are currently making contributions to
PESame	*If respondent is employee and currently working and interviewed at previous wave and if member of employer's scheme at previous wave* *If (DVILO3a = 1 AND Stat = 1) OR SJEmp = 1 AND **R**PemMem = 1* Last time we interviewed you on [**R**Startdat] we recorded that you belonged to your employer's pension scheme. Are you still a member of this scheme? [**R**POcNam] 1. Yes 2. No 3. Changed job – no longer eligible 4. Yes, but different name now
POcNam	*If respondent has the same occupational pension as previous wave, but name has changed* *IF PESame = 4* What is the name of the scheme? PROBE FOR DETAILS. IF POLICE / LOCAL AUTHORITY ETC PROBE FOR NAME OF FORCE / LOCAL AUTHORITY ETC ENTER NAME OF SCHEME
PEmOff	*If respondent is an employee and currently working and either changed job since previous wave, is not now a member of employer's pension scheme recorded at previous wave or not in occupational scheme at previous wave*

	*If PESame = 2,3 OR DVSame = 2 OR **R**PEmMem <> 1* [Thinking again about your main/second job, some people will receive a pension from their employer when they retire, as well as the state pension. Does/ Can I just check, does] your employer offer access to an occupational pension scheme or superannuation scheme? 1. Yes 2. No
PEmElg	*If respondents employer offers a scheme* *If PEmOff = 1* Are you eligible to belong to your employer's occupational pension scheme? 1. Yes 2. No
PEmMem	*If respondent is eligible to join their employers pension scheme* *If PEmElg = 1* Are you a member of this pension scheme? 1. Yes 2. No
POccN1	*If respondent is a member of their employers pension scheme* *If PEmMem = 1* What is the name of the scheme? PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC. ENTER NAME OF SCHEME *Automatically populates with POcNam if this is populated*

Details of employer/ occupational pensions

This section is asked first if a member of current employer's pensions scheme. Once these details are collected, respondents are asked if they have another one (or if they have one at all for those not a member of current employer's scheme).this section is then asked about this scheme.

Where employee and current member of employer's scheme
(These respondents can be asked up to 2 occupational schemes)
Identifier for current main occupational pension = "main employer or occupational pension scheme (POccN1)"
Identifier for additional occupational pension = "second employer or occupational pension scheme (POccN2)"

Where employee and not member of employer's scheme (PEmMem = No)
These respondents are only asked for one occupational scheme
Identifier for additional occupational pension = "Employer or occupational pension scheme "

LOOP FOR UP TO TWO EMPLOYER/ OCCUPATIONAL PENSIONS
Either fed forward from previous wave or new schemes.
ROUTING NOTE:

Ask first time for PESame = 1,4 OR PEmMem = 1
Ask for second pension where PContOcc = 1 (PContOcc asked after first pension details taken)

Ask once if PEmMem = 2 AND PContOcc = 1

POcTyp1	*If respondent has one or more occupational pension schemes* *If PEmMem = 1 OR PContOcc = 1* SHOWCARD H3 I want you to think now about your [identifier employer or occupational pension]. There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your main/ second pension more like Type A or Type B? Last time, we recorded that your [first/second] pension was of Type… 1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid scheme (SPONTANEOUS ONLY) 4. Don't know (SPONTANEOUS ONLY)
POJoin1	*If respondent has one or more occupational pension schemes* *If PEmMem = 1 OR PContOcc = 1* In which year did you join this scheme? ENTER YEAR JOINED SCHEME, EVEN IF IT WAS WHILST WITH ANOTHER EMPLOYER Last time, we recorded that you joined this scheme in…
PORAge1	*If respondent has one or more occupational pension schemes* *If PEmMem = 1 OR PContOcc = 1* What is the earliest age you can draw a pension from this scheme? ENTER AGE Last time, the earliest age at which you could draw a pension from this scheme was…
POPyCh1	*If respondent has one or more occupational pension schemes* *If PEmMem = 1 OR PContOcc = 1* The next questions are about contributions you make to this scheme. Can I just check, do you currently make contributions to the pension scheme? 1. Yes 2. No
POConH1	*If respondent currently makes contributions to their occupational pension scheme and the scheme is the same as the one at previous wave but the contribution has changed since previous wave* *If POPyCh1 = 1* How much do you currently contribute to your pension scheme? You can give this either as an amount or as a percentage of your salary.

	FIRST CODE HOW ANSWER IS GIVEN Last time we interviewed you, you told us that you made contributions of [£**R**POCnAmt / **R**POCnFr%]. 1. Amount 2. Percentage of salary 3. Not currently contributing 4. Don't know
POCnAmt1	*If respondent requests to give contribution as amount* *If POConH1 = 1* THERE IS NO BANDED SHOWCARD AT THIS QUESTION PROBE FULLY FOR RESPONDENT'S ESTIMATE ENTER AMOUNT CURRENTLY CONTRIBUTED TO SCHEME IN £s
POCnPr1	*If respondent gives an amount* *If POCnAmt1 = Response* ASK OR RECORD What period does this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
POCnFr1	*If respondent requests to give contribution as a percentage* *If POConH1 = 2* ENTER PERCENTAGE OF SALARY
POCnFG1	*If respondent gives a percentage* *If POCnFr1 = Response* Is this a percentage of your earnings before or after tax? 1. Before tax - Gross 2. After tax - Net
POLsYr1	*If respondent is not currently contributing to their pension* *If POPyCh1 = 2 OR POConH1 = 3* Did you contribute at all in the last 12 months? 1. Yes

	2. No
POYrAm1	*If respondent has contributed to their pension in the last 12 months* *If POLsYr1 = 1* How much did you contribute in the last 12 months? THERE IS NO BANDED SHOWCARD AT THIS QUESTION ENTER AMOUNT IN £s

Type A (Defined Contribution) or Hybrid pensions	
POEmpH1	*If DC or hybrid scheme* *If POcTyp1 = 1, 3* How much does your employer currently contribute to your pension scheme? You can give this as an amount or as a percentage of your salary. FIRST CODE HOW ANSWER IS GIVEN Last time we recorded that your employer contributed… 1. Amount 2. Percentage of salary 3. Percentage of respondent's contributions 4. Employer does not currently contribute 5. Don't know (SPONTANEOUS ONLY)
POEmAm1	*If respondent requests to give contribution as amount* *If POEmpH = 1* ENTER AMOUNT EMPLOYER CURRENTLY CONTRIBUTES IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED QUESTION FOR THIS AMOUNT ENTER AMOUNT IN £S
POEmPr1	*If respondent gives an amount* *If POEmAm1 = Response* ASK OR RECORD What period does this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
POEmFr1	*If respondent requests to give contribution as a percentage* *If POEmpH1 = 2, 3* ENTER PERCENTAGE THAT THE EMPLOYER CURRENTLY CONTRIBUTES
POEmFG1	*If respondent gives a percentage* *If POEmFr1 = Response* Is this a percentage of your earnings before or after tax? 1. Before tax - Gross pay 2. After tax - Net pay 3. Don't know

Type B (Defined benefit) or Hybrid pensions	
POAdd	*If respondents pension is a defined benefit or hybrid scheme and they are currently contributing* *If POcTyp1 = 2, 3 AND POPyCh1 = Yes* Do you make any additional regular contributions to your pension scheme … RUNNING PROMPT - CODE ALL THAT APPLY DO NOT INCLUDE ADDED YEARS BOUGHT WITH A LUMP SUM Last time we recorded that you made additional regular contributions to your (first) pension through:… 1. through Additional Voluntary Contributions (AVCs or FSAVCs), 2. to buy Added Years, 3. Or do you make irregular contributions? 4. None of these (SPONTANEOUS ONLY) 5. Don't know (SPONTANEOUS ONLY)

Value of occupational pensions	

Type B (Defined Benefit) or Hybrid pensions	
POVInt1	*If respondent has one or more occupational pension schemes* *If POcTyp1 = 2,3 AND POcNmSc >= 1* The next questions are about the value of your employer or occupational pension(s). It would be helpful to look at a recent pension statement if you have one.
PDBCal1	*If respondents pension is a Type B defined benefit or hybrid scheme* *If POcTyp1 = 2, 3* You said earlier that the amount you receive from this pension will be related to your salary and the number of years you have been in the scheme. Which of these best describes how your pension will be calculated? Will it be some fraction or percentage of… INDIVIDUAL PROMPT - CODE ONE ONLY Last time we recorded that the amount of pension you receive will be related to… 1. your final year's salary? 2. your salary from all years that you have been in the scheme? This is sometimes known as a career average. 3. your final 3-years of salary? 4. your final 5-years of salary? 5. your best 3-years salary in the final 10 years? 6. or, in some other way (PLEASE SPECIFY)? 7. Don't know (SPONTANEOUS ONLY)
PBCalO1	*If respondents pension will be calculated in some other way* *If PDBCal1 = 6* ENTER DETAILS

PBFrac1	*If respondents pension is a Type B defined benefit or hybrid scheme* *If POcTyp1 = 2, 3* What fraction or percentage of your salary will be added to your final pension for each year's service? Last time we recorded that… 1. 1/60th (one sixtieth) 2. 1/80th (one eightieth) 3. 1/40th (one fortieth) 4. 1/45th (one forty fifth) 5. 1/50th (one fiftieth) 6. 1/65th (one fifty fifth) 7. 1/70th (one seventieth) 8. 1/75th (one seventy fifth) 9. Other fraction or percentage (PLEASE SPECIFY)
PBFrOt1	*If other fraction or percentage of salary will be added to the respondents final pension* *If PBFrac1 = 9* ENTER DETAILS
PBQual1	*If respondents pension is a Type B defined benefit or hybrid scheme* *If POcTyp1 = 2, 3* How many years have you built up in this pension scheme? Please include any years that have been transferred from another scheme and any added years that you have bought or are now buying with regular contributions. ENTER NUMBER OF WHOLE YEARS Last time we recorded that…
PBLumV1	*If respondents pension is a Type B defined benefit or hybrid scheme* *If POcTyp1 = 2, 3* What size lump sum do you expect to receive when you retire? ENTER AMOUNT IN £s
PBLmVB1	*If respondent does not know the amount of the lump sum they expect to receive* *If PBLumV1 = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive? 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PBDocs1	*If respondents pension is a Type B defined benefit or hybrid scheme* *If POcTyp1 = 2, 3*

	PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
PAVCuV1	*If respondent makes AVCs* *If POAdd = 1* You said earlier that you were making Additional Voluntary Contributions to your pension. What is the current value of your AVC pot?
PAVCVb1	*If respondent does not know the amount in their AVC pot* *If PAVCuV1 = DK/RF* SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of your AVC pot? 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
PAVDoc1	*If respondent makes AVCs* *If POAdd = 1* PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement
Type A (Defined Contribution) or Hybrid pensions or unknown type	
PDCVal1	*If respondents pension is a type A defined contribution, hybrid or unknown scheme* *If POcTyp1 = 1,3,4* [Now thinking of the money-purchase part of your pension] What is the current value of your pension pot? Please include amounts that may have been transferred from another pension scheme. ENTER AMOUNT IN £s
PDCVb1	*If respondent does not know current value in their pension pot* *If PDCVal1 = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot? 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
PCDocs1	*If respondents pension is a type A defined contribution, hybrid or unknown scheme* *If POcTyp1 = 1,3,4* PLEASE RECORD 1. Statement consulted by respondent only 2. Statement consulted by interviewer and respondent 3. No statement

LOOP OF ANNUITIES AND LUMP SUMS FOR EACH OCCUPATIONAL PENSION Set of questions on annuities and lump sums routed to respondents aged 50+	
POLum1	*If respondent is aged 50 or over and pension is a type A defined contribution, hybrid or unknown scheme* *If DVAge >= 50 AND POcTyp1 = 1,3,4* Have you taken a lump sum from this pot in the last two years? 1. Yes 2. No
POTakeLump1	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *If POLum1 = 1* RUNNING PROMPT Was this lump sum.. 1. up to tax free limit or 2. greater than tax free limit?
POLmV1	*If respondent has taken a lump sum* *If POLum1 = 1* How much in total was this lump sum (after tax)? ENTER AMOUNT IN £s
POLmVb1	*If respondent does not know the value of the lump sum* *If POLmV1 = DK/ Ref* SHOWCARD H5 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax? 1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more

POLumpMost1	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *If POLum1 = 1* SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum? CODE ONE ANSWER ONLY 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else / general expenses *9. Have not decided yet*
POLumpUsed	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *If POLum1 = 1* SHOWCARD H6 What have you done with the rest of your pension lump sum? CODE ALL THAT APPLY 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTANEOUS ONLY)

END OF LOOP FOR ANNUITIES AND LUMP SUMS

LOOP OF PENSION IN PAYMENT FOR EACH OCCUPATIONAL PENSION
Set of questions on current payments routed to respondents aged 50+

POCash1	*If respondent has one or more occupational pension schemes* *If DVAge >= 50* Are you currently receiving a pension from this scheme? By this we mean receiving an income, drawing down money as income (income drawdown) or having annuitised all or part of your pot? 1. Yes

	2. No

Type B (Defined benefit) and receiving money from this pension	
POPensionMVal1	*If respondents pension is a type B defined benefit scheme and they are receiving money* *If POcTyp1 = 2 AND POCash = 1* What is your monthly net income from this pension? ENTER AMOUNT IN £s
POPensionMVB1	*If respondent does not know amount* *If POPensionMVal1 = DK/Ref* SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this pension was? 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more

END OF Type B (Defined benefit) pension

Type A (Defined contribution), hybrid or unknown type and receiving money from this pension	

PODoneFund	*If respondent is receiving money and pension is Type A, hybrid or unknown*
	If POCash = 1 AND POcTyp1 = 1,3,4
	
	SHOWCARD H7
	What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about),
	have you ….
	
	USE CODE 3 EVEN IF NO INCOME BEING TAKEN AT PRESENT
	CODE ALL THAT APPLY
	
	    1. Bought an annuity (guaranteed income) offered by your own pension provider?
	    2. Bought an annuity (guaranteed income) from a different provider on the open market?
	    3. Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown')
	    4. Taken cash in chunks from the pension pot as it is needed
	    5. Apart from the lump sum, have left the rest of the pension pot untouched

POAnPeriod1	*If respondent has taken out an annuity*
	If PODoneFund = 1,2
	
	Thinking of the annuity you have bought with this pot, is it:
	
	    1. A fixed-term annuity
	    2. or a lifetime annuity
	    3. Don't know (spontaneous only)

POAnJt1	*If respondent has taken out an annuity* *If PODoneFund = 1,2* Thinking of the annuity you have bought with this pot, is it…. RUNNING PROMPT 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (spontaneous only)
POAnIf1	*If respondent has taken out an annuity* *If PODoneFund = 1,2* Is the annuity ... RUNNING PROMPT 1. a level annuity where the payments are a fixed amount, 2. an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)
POAnEh1	*If respondent has taken out an annuity* *If PODoneFund = 1, 2* And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have?

	1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)
POAnGa1	*If respondent has taken out an annuity* *If PODoneFund = 1,2* Does the annuity have a guarantee or value protection - this is where the amount paid in a given period is guaranteed even if you die? 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)
POAnnuityMVal1	*If respondent has taken out an annuity* *If PODoneFund = 1,2* What is your monthly net income from this annuity? ENTER AMOUNT IN £s
POAnnuityMVb1	*If respondent does not know the monthly net income from the annuity* *If POAnnuityMVal1 = DK/Ref* SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is? 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more
PODrVl1	*If respondent has opted for income drawdown pension* *If PODoneFund = 3* How much money have you moved from this pension pot to income drawdown? ENTER AMOUNT IN £s
PODrVb1	*If respondent does not know how much money they have moved from their pension into an income drawdown* *If PODrVl1 = DK/Ref* SHOWCARD H10 Looking at this card, can you tell me about how much money you have moved from this pension pot to an income drawdown? 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

PODrInc1	*If respondent has opted for income drawdown pension* *If PODoneFund = 3* Over the last 12 months how much have you withdrawn from this amount set aside for income drawdown - please give the gross amount, before tax? ENTER AMOUNT IN £s
PODrIncB1	*If respondent does not know how much they have withdrawn* *If PODrInc1 = DK/Ref* SHOWCARD H11 Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown - please give the gross amount, before tax? 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more
PODrTot1	*If respondent has opted for income drawdown pension* *If PODoneFund = 3* In total, how much have you withdrawn from this amount set aside for income drawdown? Please give the gross amount, before tax. Enter amount in £s
PODrTotB1	*If respondent doesn't know total amount withdrawn.* *If PODrTot1 = DK/Ref* SHOWCARD H11 Looking at this card, can you tell me about how much you have withdrawn in total from the amount set aside for income drawdown? Please give the gross amount, before tax. 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more

POPlanFund	*If respondent's pension is Type A, hybrid or unknown* *If DVAge >= 50 AND POcTyp1 = 1,3,4* SHOWCARD H12 How do you plan to use (the rest of) your pension pot? CODE ALL THAT APPLY 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buy an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Take cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
POAgeAccPot1	*If respondent's plans to buy an annuity* *If POPlanFund1 = 1 or 2* At what age are you likely to access your pension pot? ENTER AGE

END OF LOOP FOR OCCUPATIONAL PENSIONS

PContOcc	*If respondent is currently working* *If (Stat = 1 OR SJEmp1 = 1 or SJEmp2 = 1) AND DVILO3a = 1)* [Apart from this scheme, do/Do] you have any [other] employer or occupational pension scheme to which contributions are currently being made by you? Please do not include state pension schemes or top-up schemes such as AVCs. 1. Yes 2. No
PNumOcc	*If respondent has another current occupational pension scheme* *If PCont = 1* [Other than your main/second job employer or occupational pension scheme, how/ How] many [other] employer or occupational pension schemes do you have to which you or anyone else are currently contributing? ENTER NUMBER
POccN2	*I f respondent has any pension schemes* *(PESame = 1,4 OR PMemEm = 1 OR PContOcc = 1* *(Stat = 1 AND DVILO3a = 1) OR (SJEmp1 = 1 or SJEmp2 = 1)* *If (PEmMem = 1 OR PESame = 1,4) AND PNumOcc = 1* Could you tell me the name of this other scheme? *If (PEmMem = 1 OR PESame = 1,4) AND PNumOcc > **1*** Could you tell me which ONE is the most important of these [number] occupational schemes? MOST IMPORTANT = MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT.

	ENTER BRIEF IDENTIFIER FOR FIRST [OTHER] PENSION SCHEME (SUFFICIENT TO DISTINGUISH BETWEEN SCHEMES) E.G. 'PENSION FROM JOB AS POSTMAN' OR 'PENSION WITH STANDARD LIFE'. IF RESPONDENT DOES PROVIDE FULL NAME OF PENSION SCHEME, RECORD HERE.
POcNmSc	Derived variable: Number of occupational schemes *IF (PEmMem = 1 OR PESame = 1,4) POcNmSc = PNumOcc+1* *ELSE POcNmSc = PNumOcc*

IF HAS (ANOTHER) OCCUPATIONAL PENSION SCHEME, LOOP IS ASKED AGAIN (POcTyp1 TO POAgeAccPot1)

END OF CURRENT OCCUPATIONAL SCHEMES

Current personal pensions

PPPrev	*If respondent had any personal pension schemes at previous wave* *If RPersProx = Response and RPPTyp1 = Response* At the last interview, we recorded that you had savings in the following personal or stakeholder schemes that you were contributing to. Please select the schemes which you are still currently contributing to. 1. **R**PPName[1] 2. **R**PPName[2] 3. **R**PPName[3] 4. None of these
PContPP	*If respondent is currently working, or is not working and aged under 75* *If (DVILO3a = 1) OR (DVILO3a <> 1 AND DVAge < 75)* [Apart from these pensions [and any occupational ones we have talked about], do/Do] you have any other pension schemes to which contributions are currently being made or could be made in the future by you or by anyone else on your behalf? Please do not include state pension schemes or top-up schemes such as AVCs. 1. Yes 2. No
PNumPP Based on PNumOS, but only asks for personal pensions	*If respondent is currently working or unemployed or inactive and aged under 75* *If PContPP = Yes* How many [other] pension schemes that you or anyone else is currently contributing to? EXCLUDE THOSE ALREADY IDENTIFIED AS STILL ACTIVE ENTER NUMBER
PPNmSc	Derived variable: Number of personal/stakeholder schemes *IF PPPrev 1 to 3 PPNmSc = Number at PPPrev + PNumPP* *ELSE PPNmSc = PNumPP*
PP3morint	*If PPNmSc > 3* I am now going to ask you some further questions about your personal / stakeholder pensions. I would like you to tell me about the three that you consider to be the most important. 1. Press <1> to continue
LOOP FOR CURRENT PERSONAL PENSIONS – up to 3 schemes based on answers to PPersN	
PPName1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Refering to the [first, second, third] of these pensions... What is the name of this pension scheme?

	ASK OR RECORD NAME FOR THIS PENSION
PPProv1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Can you tell me which insurance company or financial institution provides the pension scheme? Last time, we recorded that your [first/second] pension was provided by… ENTER NAME OF INSTITUTION
PPYrSt1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Thinking now about your [pension type]. In which year did you start this pension? Last time, we recorded that your [first/second] pension started in…. ENTER YEAR
PPOrg1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Is it a private pension or was it set up through your employer? Last time, we recorded that your [first/second] pension was… 1. Individual personal pension 2. Employer sponsored personal pension 3. Don't know
PPTyp1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Is it a personal or a stakeholder pension? Last time, we recorded that your [first/second] pension was… 1.Personal pension, 2. Stakeholder pension 3. Self-Invested Personal Pension (SIPP) (SPONTANEOUS ONLY*)* 4. Don't know
PPSipp1	*If respondent has a personal or stakeholder pension or unknown type* *If PPTyp1 = 1,2, 4* Can I check, is it a Self-Invested Personal Pension (SIPP)? 1. Yes 2. No 3. Don't know
PPPay1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* Not including any National Insurance Contributions paid into the pension, do you contribute to your pension … Last time, we recorded that… RUNNING PROMPT 1. Never,

	2. Regularly (i.e. one or more contributions made in the last 12 months), 3. Irregularly (i.e. no contribution made in the last 12 months but still making contributions in most years), 4. or, have you stopped contributing to your scheme?
PPRgH1	*If respondent makes a regular contribution to their pension* *If PPPay = 2* How much do you usually contribute? (You can give this either as an amount or as a percentage of your salary.) Last time we recorded that you contributed… PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN 1. Amount 2. Percentage of salary 3. Don't know
PPRgAm1	*If respondent gives answer as an amount* *If PPRgH1 = 1* ENTER AMOUNT USUALLY CONTRIBUTED IN £s PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN
PPRgPe1	*If respondent gives an amount* *If PPRgAm1 = Response* What period does this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
PPRgFr1	*If respondent gives answer as a percentage* *If PPRgH1 = 2* ENTER PERCENTAGE OF SALARY
PPRgFG1	*If respondent gives a percentage* *If PPRgFr1 = Response* Is this a percentage of your earnings before or after tax? 1. Before tax - Gross pay

	2. After tax - Net pay 3. Don't know
PPLstA1	*If respondent has stopped contributing* *If PPPay1 = 4* How much was your last contribution? PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS AMOUNT CODE HOW ANSWER IS GIVEN
PPLstP1	*If respondent has given an amount* *If PPLstA1 = Response* What period did that cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
PPEvRg1	*If respondent has stopped contributing* *If PPPay1 = 4* Did you previously contribute regularly to this pension? 1. Yes 2. No 3. Don't know
PPYStp	*If respondent has stopped contributing* *If PPPay1 = 4* Why did you stop contributing to this pension? 1. Moved job and joined new employer's pension scheme 2. Moved job but didn't join new employer's pension scheme 3. Joined or rejoined employer's pension scheme in existing job 4. Rejoined State Second Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 5. Could not afford contributions 6. Worried about risks 7. Worried about publicity concerning personal pensions 8. No longer working (includes redundancy/sacking) 9. Other
PPConCh1	*If respondent has not stopped contributing* *If PPPay1 <> 4*

	In the last two years, has the level of your own contribution to this pension scheme changed? DO NOT INCLUDE CHANGES RELATED ONLY TO SALARY INCREASE OR DECREASE – WHERE % PAID HAS NOT CHANGED. DO NOT INCLUDE CONTRIBUTIONS MADE BY EMPLOYER. 1. Yes 2. No
PPCnHow1	*If level of contribution has changed* *If PPConCh1 = 1* Overall, has the level of your contribution increased or decreased over the last two years? DO NOT INCLUDE CHANGES RELATED ONLY TO SALARY INCREASE OR DECREASE – WHERE % PAID HAS NOT CHANGED DO NOT INCLUDE CONTRIBUTIONS MADE BY EMPLOYER 1. Increased 2. Decreased
PPCnIRs	*If respondent has increased the level of contribution over the last two years* *If PPCnHow1 = 1* Why did you increase your contributions? CODE ALL THAT APPLY 1. Want to increase retirement income/ pension forecast too low 2. Moved money from other pension/ savings schemes because this one is better 3. Have more income/ money 4. Increased due to Auto Enrolment legislation 5. Other
PPCnDRs	*If respondent has decreased contributions in another way* *If PPCnHow1 = 2* Why did you reduce your contributions? CODE ALL THAT APPLY 1. Don't trust scheme 2. Concern about lifetime limit on fund 3. Employer contribution went up 4. Income has decreased/ expenditure has increased 5. Saving money elsewhere (another pension, house, savings account) 6. Have enough saved for retirement 7. Change in contracted out status 8. Changed employer 9. Other
PPEmp1	*If respondent is currently working as an employee and has personal pension* *If Stat = 1 AND DVILO3a = 1 AND PPNmSc >=1* Does your employer contribute to this pension? Last time, we recorded that your employer…

	1. Yes – regularly 2. Yes – irregularly 3. No
PPEmpH1	*If respondents employer contributes regularly to their pension* *If PPEmp1 = 1* How much does your employer currently contribute to your pension (You can give this either as an amount or as a percentage of your salary)? FIRST CODE HOW ANSWER IS GIVEN Last time we recorded that your employer contributed £../..% 1. Amount 2. Percentage of salary 3. Don't know
PPEmAm1	*If respondent gives answer as an amount* *If PPEmpH1 = 1* ENTER AMOUNT USUALLY CONTRIBUTED IN £s
PPEmPr1	*If respondent gives an amount* *If PPEmAm1 = Response* ASK OR RECORD What period does this cover? 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two Calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One Year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN NOTE)
PPEmFr1	*If respondent gives answer as a percentage* *If PPEmpH1 = 2* ENTER PERCENTAGE
PPEIrH1	*If employer contributes irregularly* *If PPEmp1 = 2* How much was the last contribution that your employer made to your pension (You can give this either as an amount or as a percentage of your salary)? FIRST CODE HOW ANSWER IS GIVEN 1. Amount 2. Percentage of salary 3. Don't know

PPEIrA1	*If respondent gives answer as an amount* *If PPEIrH1 = 1* ENTER AMOUNT (MOST RECENTLY) CONTRIBUTED IN £s
PPEIrF1	*If respondent gives answer as a percentage* *If PPEIrH1 = 2* ENTER PERCENTAGE

Value of personal pensions

PPVInt1 Wording changed to make more sense	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* The next questions are about the value of your ^PPProv1 pension. It would be helpful to look at a recent pension statement if you have one.
PPVal1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* What is the current value of your pension pot (including all of the assets and investments that are in your SIPP)? ENTER AMOUNT IN £s
PPValb1	*If respondent does not know current value of their pension pot* *If PPVal1 = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot (including all of the assets and investments that are in your SIPP)? 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PPDocs1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* PLEASE RECORD: 1. Statement consulted by respondent only 2. Statement consulted by interviewer 3. No statement
PMortC	*If Respondent or Spouse/ Partner has a Pension Mortgage* *If PPNmSc >= 1 AND MType1 = 4* ASK OR RECORD You said earlier that you have a pension mortgage, is this [identifier] pension the pension mortgage? 1. Yes

	2. No

LOOP OF ANNUITIES AND LUMP SUMS FOR CURRENT PENSIONS ***Applies if aged 50+***	
PPLum1	*If respondent is aged 50+ and has a personal pension* *If PPNmSc >= 1 AND DVAge>=50* Have you taken a lump sum from this pot in the last two years? 1. Yes 2. No
PPTakeLump1	*If Respondent has taken a lump sum in last 2 years* *If PPLum1 = 1* RUNNING PROMPT Was this lump sum.. 1. up to tax free limit or 2. greater than tax free limit?
PPLmV1	*If respondent has taken a lump sum* *If PPLum1 = 1* How much in total was this lump sum (after tax)? ENTER AMOUNT IN £s
PPLmVb1	*If respondent does not know value of lump sum after tax* *If PPLmV1 = DK/ Ref* SHOWCARD H5 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax? 1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more

PPLumpMost1	*If respondent has taken a lump sum* *If PPLum1 = 1* SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum? 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet
PPLumpUsed	*If respondent took a lump sum* *If PPLum1 = 1* SHOWCARD H6 What have you done with the rest of your pension lump sum? CODE ALL THAT APPLY 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTANEOUS ONLY)
PPCash1	*If respondent is aged 50+ and has a personal pension* *If PPNmSc >=1 AND DVAge>= 50* Are you currently receiving a pension from this scheme? By this we mean receiving an income, drawing down money as income (income drawdown) or having annuitised all or part of your pots? 1. Yes 2. No

PPDoneFund	*If respondent is currently receiving a pension from this scheme* *If PPCash1 = 1* SHOWCARD H7 What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about)? Have you …. CODE ALL THAT APPLY 1. Bought an annuity (guaranteed income) offered by your own pension provider? 2. Bought an annuity (guaranteed income) from a different provider on the open market? 3. Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. taken cash in chunks from the pension pot as it is needed 5. apart from the lump sum, have left the rest of the pension pot untouched

PPAnPeriod1	*If respondent has taken out an annuity*
	If PPDoneFund = 1,2
	
	Thinking of the annuity you have bought with this pot, is it:
	
	      1. A fixed-term annuity
	      2. or a lifetime annuity
	      3. Don't know (spontaneous only)

PPAnJt1	*If respondent has taken out an annuity* *If PPDoneFund = 1,2* Thinking of the annuity you have bought with this pot, is it…. RUNNING PROMPT 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (SPONTANEOUS ONLY)
PPAnIf1	*If respondent has taken out an annuity* *If PPDoneFund = 1,2* Is the annuity ... RUNNING PROMPT 1. a level annuity where the payments are a fixed amount? 2. or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)
PPAnEh1	*If respondent has taken out an annuity* *If PPDoneFund = 1,2* And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have? 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)

PPAnGa1	*If respondent has taken out an annuity* *If PPDoneFund = 1,2* Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die. 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)
PPAnnuityMVal1	*If respondent has taken out an annuity* *If PPDoneFund = 1,2* What is your monthly net income from this annuity? ENTER AMOUNT IN £s
PPAnnuityMVB1	*If respondent does not know monthly income from this annuity* *If* PPAnnuityMVal1 *= DK/Ref* SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is? New W6 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more
PPDrawType1	*If respondent has opted for income drawdown pension* *If PPDoneFund = 3* SHOWCARD H9 What type of drawdown did you use? 1. Income drawdown from pot which is still invested 2. Taken pension pot as cash in staged withdrawals 3. Taken cash out in one or several large withdrawals
PPDrVI1	*If respondent opted for income drawdown or an alternatively secured pension* *If PPDoneFund = 3* How much money have you moved from this pension pot to income drawdown/ an alternatively secured pension? ENTER AMOUNT IN £s
PPDrVB1	*If respondent does not know how much they have moved from this pension pot to income drawdown/ an alternatively secured pension* *If PPDrVI = DK/Ref* SHOWCARD H10 Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown/ an alternatively secured pension)?

	1. Less than £25,000 2. £25,000-£49,999 3. £50,000-£74,999 4. £75,000-£99,999 5. £100,000-£149,999 6. £150,000-£199,999 7. £200,000 or more
PPDrInc1	*If respondent opted for income drawdown or an alternatively secured pension* *If PPDoneFund = 3* Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax. ENTER AMOUNT IN £s
PPDrIncB1	*If respondent does not know the amount they have withdrawn* *If PPDrInc1 = DK/Ref* SHOWCARD H11 Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown/ an alternatively secured pension? (Please give the gross amount, before tax.) 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more
PPDrTot1	*If respondent opted for income drawdown or an alternatively secured pension* *If PPDoneFund = 3* In total, how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax. ENTER AMOUNT IN £s
PPDrTotB1	*If respondent opted for income drawdown or an alternatively secured pension* *If PPDrTot1 = DK/Ref* In total, how much have you withdrawn from this amount set aside for income drawdown/ an alternatively secured pension? Please give the gross amount, before tax. 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more

PPPlanFund	*If respondent is ~~currently receiving~~aged 50+ and has a personal pension ~~from this scheme.~~* *If ~~PPCash1 =~~ PPNmSc >=1 AND DVAge>= 50* SHOWCARD H12 How do you plan to use (the rest of) your pension pot? CODE UP TO 4 ANSWERS 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buy an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. take cash in chunks from the pension pot as it is needed 5. apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
PPAgeAccPot1	*If respondent is ~~currently receiving~~aged 50+ and has a personal pension ~~from this scheme~~ and plans to buy an annuity.* *If ~~PPCash1 =~~ PPNmSc >=1 AND DVAge>= 50 AND PPPlanFund = 1 or 2* At what age are you likely to access your pension pot? ENTER AGE
END OF LOOP FOR ANNUITIES AND LUMP SUMS	
PPAccu1	*If respondent has one or more personal pension schemes* *If PPNmSc >= 1* HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT ABOUT THIS PENSION WERE? 1. Very accurate 2. Fairly accurate 3. Not very accurate 4. Not at all accurate

Past pension schemes	

*Data to feed forward : **R**PersProx; **R**PFTyp; **R**PFName_F; **R**PFName_S; **R**PFName_T; **R**PFBeg; **R**PFEnd; **R**FPCRet*

If interviewed at *previous wave* feed forward names of past pensions recorded at previous wave and check current status of each pension (below).

PFPrev	*If respondent had any pension schemes at previous wave* *If **R**PersProx = Response and **R**PFTyp = Response* At the last interview, we recorded that you had savings in the following schemes that you are no longer contributing to. Please select the schemes in which you still have any undrawn pots or entitlements? This is sometimes referred to as 'retained rights'. 1. **R**PFName[1] 2. **R**PFName[2] 3. **R**PFName[3] 4. **R**PFName[4] 5. **R**PFName[5] 6. **R**PFName[6] 7. None of these
PContRet	*If interviewed at previous wave (was PFNew)* *If (RPersprox = response)* Can I just check, do you have any undrawn pots or entitlements retained in any other past pension schemes that will contribute to your future pension income? DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY *If respondent was not interviewed at previous wave and has any current pension scheme (was PEverC)* *If (**R**PersProx<> Response AND (PEmMem = Yes OR PNumOcc > 0 OR PNumPP > 0)* Apart from the current pension schemes that we have already talked about, have you ever belonged to or contributed to any other pension scheme apart from any state pensions? DO NOT INCLUDE CURRENT SCHEMES INCLUDE PENSIONS CURRENTLY BEING RECEIVED DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY *If respondent was not interviewed at previous wave and does not have any current pension scheme and they are aged 76 or under (was PEverNC)* ***If R**PersProx <> Response AND DVAge <= 76 AND PEmMem <> 1 AND PNumOcct <> 1 AND PNumPP <> 1* Apart from any state pensions, have you ever belonged to, or contributed to, a pension scheme? INCLUDE PENSIONS CURRENTLY BEING RECEIVED DO NOT INCLUDE SCHEMES WHERE YOU ALREADY RECEIVE THE FULL PENSION OR ANNUITY

	1. Yes 2. No
PNumRet	*If PContRet = 1* How many [other] pension schemes that you are not contributing to now? ENTER NUMBER
PFNmSc	Derived variable: Number of retained schemes *IF PFPrev 1 to 6 PFNmSc = Number at PFPrev + PNumRet* *ELSE PFNmSc = PNumRet*
PFAcc	***If respondent has pots retained in past pension scheme or has undrawn pots or entitlements retained in past pension schemes*** *If (PContRet = Yes)* Some people can sometimes lose track of their pension pots. You have just mentioned the number of schemes where you have retained rights. How many of these do you know how to access? EXCLUDE CURRENT SCHEMES AND SCHEMES WHICH HAVE TRANSFERRED INTO A CURRENT PENSION ENTER NUMBER
PFEn	*If respondent aged 55-76* *If DVAge >= 55 AND <= 76* And in the last two years have you drawn your savings from any other pension scheme either by taking a pension or lump sum, draw down your pension as an income or by buying an annuity? INCLUDE ONLY IF ALL SAVINGS USED (I.E. SCHEME MUST BE A DIFFERENT ONE FROM THOSE COVERED ABOVE AT PRETAIN) 1. Yes 2. No
PFEnNum	*If respondent has drawn money from another pension scheme by taking a pension or lump sum, or by buying an annuity* *If PFEn = 1* From how many schemes have you drawn your pension savings? ENTER NUMBER
PFStat1	DERIVED VARIABLE: CODE STATUS OF SCHEME 1. Scheme recorded as past pension at *previous wave* 3. New scheme at W6
AllRet	DERIVED VARIABLE: TOTAL NUMBER OF RETAINED PENSIONS AllRet = PFNumSc+PFEnNum 0..6

LOOP FOR UP TO 6 PENSION SCHEMES

LOOP FOR PAST PENSIONS INCLUDE:
- for *previous wave* respondents, all pensions carried forward from *previous wave* (max of 3 carried forward)
- for new respondents, pensions with retained pots + those where pension drawn in last 2 years

PFName1	For each past scheme *If PFPrev = 1-6 OR PNumRet > 0 OR PFEnNum >= 1* What is the name of this pension scheme? Last time, we recorded the name as **R**PFName1 ASK OR RECORD PROBE FOR DETAILS IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC
PFTyp1	For each past scheme *If PFPrev = 1-6 OR PNumRet > 0 OR PFEnNum >= 1* SHOWCARD H2 Thinking about this pension, what kind of pension scheme is it? Last time, we recorded the name as a/an **R**PFTyp1 1. Occupational pension scheme 2. Group Personal or Group Stakeholder pension 3. Private Personal or Private Stakeholder pension 4. Self-Invested Personal Pension (SIPP) 5. Retirement Annuity contract (RAC) 6. Other
PFOcTy1	*If respondent has an occupational pension scheme* *If PFTyp1 = 1* SHOWCARD H3 There are two main ways in which your pension entitlement can be worked out in an employer's or occupational pension scheme. Is your pension more like Type A or Type B? Last time, we recorded that your first pension was of type **R**PFOcty1 1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment. 2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme. 3. Hybrid (SPONTANEOUS ONLY) 4. Don't know

Value of past pensions

PFRec1	*If respondent is aged 40 or over and has any past pension schemes* *If DVAge >= 40 AND PNumRet > 0* Have you received any money from this scheme? 1.Yes 2. No

PFDraw1	*If respondent is currently receiving a pension* *If PFRec1 = 1* Have you retained any of your pension pot for use at a later date?" THIS DOES NOT INCLUDE COMMUTING PART OF PENSION FOR A LUMP SUM 1. Yes 2. No
PFDdV1	*If respondent is currently receiving a pension* *If PFDraw1 = 1* What is the current value of the retained part of your pension pot? ENTER AMOUNT IN £s
PFDdVB1	*If respondent does not know the current value of the retained part of their pension* *If PFDdV1 = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the value of the retained part of your pension pot? 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
PFCurV1	*If respondent is not receiving a pension from the scheme at the moment, and either type of pension is group, private, SIPP or RAC or pension is a type A defined contribution, hybrid or unknown scheme.* *If PFREC1 <> Yes AND (PFTyp1 = 2 to 5 OR PfOcTy1 = 1,3,4)* What is the current value of your pension pot (including all of the assets and investments that are in your SIPP)? ENTER AMOUNT IN £s
PFCuVb1	*If respondent does not know current value of their pension pot* *If PFCurV1 = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the current value of the pension pot (including all of the assets and investments that are in your SIPP)? 1. Less than £2,500 2. £2,500 to £4,999 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £49,999 6. £50,000 to £99,999 7. £100,000 or more
PFLumV1	*If pension is a type B defined benefit or hybrid scheme and they are not receiving a pension from the scheme at the moment* *If PFRec <> 1 AND PFOcTy = 2 , 3*

	What size lump sum do you expect to receive from this pension when you choose to take the pension? ENTER AMOUNT IN £s
PFLuVB1	*If respondent does not know what size lump sum they expect to receive* *If PFLumV = DK/Ref* SHOWCARD H4 Looking at this card, can you give me an estimate of the amount of lump sum that you expect to receive? 1.　　Less than £2,500 2.　　£2,500 to £4,999 3.　　£5,000 to £9,999 4.　　£10,000 to £19,999 5.　　£20,000 to £49,999 6.　　£50,000 to £99,999 7.　　£100,000 or more
PFIncP1	*If pension is a type B defined benefit or hybrid scheme and they are not receiving a pension from the scheme at the moment* *If PFRec <> 1 AND PFOcTy = 2 , 3* How much income do you expect to get from this (part of your) pension when you retire? CODE HOW ANSWER IS GIVEN 1.Income as an annual amount of money 2.Income as a monthly amount of money 3.No answer
PFIncA1	*If respondent gives answer as an amount* *If PFIncP = 1, 2* ENTER AMOUNT FROM STATEMENT OR PROBE FULLY FOR RESPONDENT'S ESTIMATE THERE IS NO BANDED SHOWCARD FOR THIS QUESTION
PFDocs1	*If currently receiving a pension and has retained part of pension pot* *If PFRec <> 2 OR PFDraw = 1* *PLEASE RECORD* 1. Statement consulted by <u>respondent only</u> 2. Statement consulted by <u>interviewer and respondent</u> 3. No statement consulted

LOOP OF ANNUITIES AND LUMP SUMS FOR PAST PENSIONS **Set of questions on annuities and lump sums routed to respondents aged 50 or over**		
PFLum1		*If respondent is aged 50 or over and has a retained pension* *If Dvage >= 50 AND (PFPrev = 1-6 OR PFNumRet >= 1 OR PFEnNum >= 1)* Have you taken a lump sum from this pot in the last two years? 1. Yes 2. No

PFTakeLump1	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *If PFLum1 = 1 AND PFOcTy1 = 1,3,4* RUNNING PROMPT Was this lump sum.. 1. up to tax free limit or 2. greater than tax free limit?
PFLmV1	*If respondent has taken a lump sum* *If PFLum1 = 1* How much in total was this lump sum (after tax)? ENTER AMOUNT IN £s
PFLmVb1	*If respondent does not know the total lump sum value* *If PFLmV1 = DK/ Ref* SHOWCARD H5 Looking at this card, can you tell me the approximate amount you received as a lump sum, after tax? 1. £1 to £4,999 2. £5,000 - £9,999 3. £10,000 - £19,999 4. £20,000 - £29,999 5. £30,000 - £49,999 6. £50,000 - £99,999 7. £100,000 - £249,999 8. £250,000 or more

PFLumpMost1	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *If PFLum1 = 1 AND PFOcTy1 = 1,3,4* SHOWCARD H6 What have you done with the majority of the money you received from your pension lump sum? 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else / general expenses *9. Have not decided yet*
PFLumpUsed	*If Respondent has taken a lump sum in last 2 years and pension is a type A defined contribution, hybrid or unknown scheme* *IF ((PFLumpMost1 = RESPONSE) AND (PFLumpMost1 <> 9))* SHOWCARD H6 What have you done with the rest of your pension lump sum? CODE ALL THAT APPLY 1. Saved it, for example in a bank or building society account 2. Invested it, for example in shares or unit trusts 3. Bought a financial product to provide a retirement income, for example, an annuity 4. Paid off part or all of debts or mortgage 5. Gave money to family or friends 6. Bought land or property 7. Bought a holiday, car or luxury item 8. Spent it on something else/general expenses 9. Have not decided yet 10. Nothing left (SPONTAEOUS ONLY)
PFLumAll1	*If respondent has taken a lump sum* *If PFLum1 = 1* Have you taken all of your pot as a lump sum? 1. Yes 2. No
PFCash1	*If respondent has not taken all of their pot as a lump sum* *If PFLumAll1 = 2* Are you currently receiving a pension from this scheme? By this we mean receiving an income, drawing down money as income (income drawdown) or having annuitised all or part of your pots? 1. Yes 2. No

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PFRem1	*If respondent is receiving a pension from the scheme at the moment* *If PFCash1 = 1* Can I check, do you still have any undrawn pots or entitlements retained in this scheme? EXCLUDE FUNDS SET ASIDE FOR INCOME DRAW-DOWN OR FOR AN ASP 1. Yes – Pots retained 2. No – No pots remaining

Type B (Defined benefit) or hybrid and receiving money from this pension	
PFPensionMVal1	*If respondent has a pension and it is a type B defined contribution or hybrid scheme and they have taken a lump sum but it is not all of the pot and they are receiving a pension from the scheme at the moment* *If PFCash1 = 1 AND PFOcTy1 = 2,3* What is your monthly net income from this pension? ENTER AMOUNT IN £s
PFPensionMVB1	*If respondent does not know the net income from their pension* *If PFPensionMVal1 = DK/Ref* SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this pension is? 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more

Type A (Defined contribution), hybrid or unknown type and receiving money from this pension	
PFDoneFund	*If pension is a type A defined contribution, hybrid or don't know scheme and they have taken a lump sum but it is not all of the pot and they are receiving a pension from the scheme at the moment* *If PFCash1 = 1 AND PFOcTy1 = 1,3,4* SHOWCARD H7 What have you done with the pension pot that you have cashed in (apart from the lump sum that you have told me about), have you …. USE CODE 3 EVEN IF NO INCOME BEING TAKEN AT PRESENT CODE UP TO 4 ANSWERS 1.Bought an annuity (guaranteed income) offered by your own pension provider? 2.Bought an annuity (guaranteed income) from a different provider on the open market? 3.Invested pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4.Taken cash in chunks from the pension pot as it is needed 5.Apart from the lump sum, have left the rest of the pension pot untouched
PFAnPeriod1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* RUNNING PROMPT Thinking of the annuity you have bought with this pot, is it: 1.A fixed-term annuity 2.or a lifetime annuity? 3.Don't know (spontaneous only)
PFAnJt1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* Thinking of the annuity you have bought with this pot, is it…. RUNNING PROMPT 1. a single policy which pays out only to you, or 2. a joint life policy which pays out to you and a partner if you die first? 3. Don't know (SPONTANEOUS ONLY)
PFAnIf1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* Is the annuity ... RUNNING PROMPT 1.a level annuity where the payments are a fixed amount? 2.or an escalating annuity where the payments rise each year, either by a fixed amount or in line with inflation or investment returns? 3. Don't know (SPONTANEOUS ONLY)

PFAnEh1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* And is this an enhanced annuity that pays out a higher annual payment because of a health condition you may have? 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)
PFAnGa1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* Does the annuity have a guarantee or value protection? This is where the amount paid in a given period is guaranteed even if you die. 1. Yes 2. No 3. Don't know (SPONTANEOUS ONLY)
PFAnnuityMVal1	*If respondent has taken out an annuity* *If PFDoneFund = 1,2* What is your monthly net income from this annuity? ENTER AMOUNT IN £s
PFAnnuityMVB1	*If respondent does not know their monthly income from their annuity* *If PFAnVI1 = DK/Ref* SHOWCARD H8 Looking at this card, can you tell me about how much your monthly net income from this annuity is? 1. Less than £500 2. £500-£999 3. £1,000-£1,499 4. £1,500-£1,999 5. £2,000-£2,999 6. £3,000-£3,999 7. £4,000-£4,999 8. £5,000 or more

PFDrawType1	*If respondent has opted for income drawdown pension*
	If PFDoneFund = 3
	
	SHOWCARD H9
	
	What type of drawdown did you use?
	
	    1. Income drawdown from pot which is still invested
	    2. Taken pension pot as cash in staged withdrawals
	    3. Taken cash out in one or several large withdrawals

PFDrVl1	*If respondent has opted for an income draw-down pension* *If PFDoneFund = 3* How much money have you moved from this pension pot to income drawdown pension? ENTER AMOUNT IN £s
PFDrVb1	*If respondent does not know how much money they have moved to income drawndown* *If PFDrVl1 = DK/Ref* SHOWCARD H10 Looking at this card, can you tell me about how much money you have moved from this pension pot to (income drawdown pension)? 1. Less than £25,000 2. £25,000-£49,999 3. £50,000-£74,999 4. £75,000-£99,999 5. £100,000-£149,999 6. £150,000-£199,999 7. £200,000 or more
PFDrInc1	*If respondent has opted for income drawdown* *If PFDoneFund = 3* Over the last 12 months since (end relevant month) how much have you withdrawn from this amount set aside for income drawdown pension? Please give the gross amount, before tax. ENTER AMOUNT IN £s
PFDrIncB1	*If respondent does not know how much they have withdrawn from the amount they set aside for income drawdown* *If PFDrInc1 = DK/Ref* SHOWCARD H11 Looking at this card, can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown pension? (Please give the gross amount, before tax.) 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more

PFDrTot1	*If respondent has opted for income drawdown* *If PFDoneFund = 3* In total, how much have you withdrawn from this amount set aside for income drawdown pension? Please give the gross amount, before tax. ENTER AMOUNT IN £s
PFDrTotB1	*If respondent has opted for income drawdown* *If PFDrTot1= DK/Ref* SHOWCARD H11 In total, how much have you withdrawn from this amount set aside for income drawdown pension? Please give the gross amount, before tax. 1. Less than £10,000 2. £10,000-£24,999 3. £25,000-£49,999 4. £50,000-£74,999 5. £75,000-£99,999 6. £100,000 or more
PFPlanFund	*If respondent is aged 50+ and has not taken up all of their pension pot as a lump sum* *If DVAge >= 50 AND ((any(PFTyp1,2,3,4,5,6) OR ANY(PFOcTy1,1,3,4)) AND (PFCash1 = 2 OR PFRem1 = 1)* SHOWCARD H12 How do you plan to use (the rest of) your pension pot? CODE UP TO 4 ANSWERS 1. Buy an annuity (guaranteed income) offered by your own pension provider? 2. Buy an annuity (guaranteed income) from a different provider on the open market? 3. Invest pot to give a regular (adjustable) income (referred to as 'flexi-access drawdown') 4. Take cash in chunks from the pension pot as it is needed 5. Apart from the lump sum, leave the rest of the pension pot untouched 6. Don't know
PFAgeAccPot1	*If respondent is aged 50+ and has not taken up all of their pension pot and plans to buy an annuity* *If PFPlanFund = 1 or 2* At what age are you likely to access your pension pot? ENTER AGE

END OF LOOP FOR ANNUITIES AND LUMP SUMS

	Pensions from a previous partner
PWid	*If respondents marital status is not "single, never married" or "married, first and only marriage"* *If (xMarSta = 2 AND MarBef = 2) OR xMarSta = 3,4,5* Some people who have been divorced or widowed receive pensions from schemes which their husband or wife contributed to. Are you currently receiving a pension from a scheme like this? 1. Yes 2. No
PWidFut	*If respondents marital status is not "single, never married" or "married, first and only marriage"* *If (xMarSta = 2 AND MarBef = 2) OR xMarSta = 3,4,5* Excluding any pensions you may be in receipt of, do you expect to receive a pension from any schemes like this in the future? 1. Yes 2. No
PWLum	*If respondent expects to receive a pension from a previous partners scheme in the future* *If PWidFut = 1* Do you expect to get a lump sum from this pension/these pensions? 1. Yes 2. No
PWLuVal	*If respondent expects to get a lump sum in the future.* *If PWLum = 1* How much do you expect to get, in total, as a lump sum(s)? ENTER AMOUNT IN £s
PWExpH	*If respondent expects to receive a pension from a previous partners scheme in the future* *If PWidFut = 1* How much do you expect to get from this pension/ these pensions when you retire – this could be as a total or an annual amount? 1. Total Amount 2. Annual Amount 3. Monthly Amount 4. Other (PLEASE SPECIFY) 5. No answer
PWExpOt	*If respondent expects to receive another amount* *If PWExpH = 4* PLEASE SPECIFY 'OTHER' FREQUENCY OF PAYMENT

PWExpA	*If respondent expects to receive money from the pension when they retire* *If PWExpH = 1,2, 3, 4* IF ASKED, IN TODAY'S PRICES PROBE FULLY FOR AMOUNT; THERE IS NO BANDED SHOWCARD PLEASE ENTER VALUE OF PENSION IN £s
PSpse	*If respondent is aged 18+* *If DVAge >= 18* Some people may receive a pension from a scheme that someone else has contributed to. This could be the pension of a former partner or someone living in another household. Excluding any pensions you may be in receipt of, do you expect to receive a pension from any schemes like this in the future? DO NOT INCLUDE PENSIONS ALREADY RECEIVED OR ANY WIDOWS PENSIONS ALREADY RECORDED 1. Yes 2. No
PSpLum	*If respondent expects to receive a pension from a partners scheme,* *If PSpse = 1* Do you expect to get a lump sum from this pension/these pensions when you retire? 1. Yes 2. No
PSpLuVal	*If respondent expects to get a lump sum from the scheme in this future.* *If PSpLum = 1* How much do you expect to get, in total, as a lump sum(s)? ENTER AMOUNT IN £s
PSpExpH	*If respondent expects to receive a pension from a partners scheme,* *If PSpse = 1* How much do you expect to get from this pension/ these pensions when you retire? (This could be as a total or an annual amount.) 1. Total amount 2. Annual amount 3. Monthly amount 4. Other (PLEASE SPECIFY) 5. No answer
PSpExOt	*If respondent expects to receive another amount* *If PSpExpH = 4* PLEASE SPECIFY 'OTHER' FREQUENCY OF PAYMENT

PSpExpA	*If respondent expects to receive money from the pension when they retire* *If PSpExpH = 1,2 or 3* IF ASKED: IN TODAY'S PRICES THERE IS NO BANDED SHOWCARD FOR THIS QUESTION PLEASE ENTER VALUE OF PENSION IN £s

Pension Wise

PAdviceUsed	*Asked of all who have done something with their pension* *If POLum1 = 1 OR PPLum1 = 1 OR PFLum1 = 1 OR* *POCash1 = 1 OR PPCash1 = 1 OR PFCash1 = 1* Did you receive advice, support or guidance from the following before accessing your pension pot? SHOWCARD H13 CODE ALL THAT APPLY (up to 9 answers) 1. Pension scheme or provider 2. Employer or trade union 3. A bank, building society or insurance company 4. Any financial adviser or accountant 5. Pension Wise 6. Any other Government financial guidance service (e.g. The Pension Advisory Service, Money Advice Service, Financial Conduct Authority) 7. Any other consumer guidance service (e.g. Citizen's Advice) 8. Friends, family or colleagues 9. Other 10. None
~~PenWiseHelp~~	*~~If says used Pension Wise guidance~~* *~~If PAdviceUsed = 4~~* ~~How helpful or unhelpful did you find the Pension Wise service when deciding how to use your pension?~~ ~~1. Very helpful~~ ~~2. Fairly helpful~~ ~~3. Neither helpful or unhelpful~~ ~~4. Fairly unhelpful~~ ~~5. Very unhelpul~~
PenWiseHow	*If received advice from PensionWise* *If PAdviceUsed = 5* How did you access guidance from Pension Wise? CODE ALL THAT APPLY 1. I accessed the website 2. I received telephone guidance 3. I received a face-to-face guidance session

	Pension sources
OPens	*If not a proxy interview and respondent is not currently contributing to a pension scheme and not receiving a pension, and aged under 60* *If PersProx = 1 AND DVAge < 60 AND (POcNmSc + PPNmSc = 0)* SHOWCARD H14 [*] Sometimes people save towards retirement, at different times and in different ways. What are your reasons for not currently contributing towards a pension? CODE ALL THAT APPLY 10. Low income / not working / still in education 11. Too many other expenses / bills / debts 12. Can't afford to (general) 13. Too early to start a pension 14. Too late to start a pension 15. Don't know enough about pensions 16. Not interested / not thought about it / got around to it 17. Prefer alternative forms of saving 18. Not eligible / employer doesn't offer a pension scheme 19. Employers scheme not attractive / generous 20. Not staying with employer / looking for a new job / recently changed jobs 21. Past pension arrangements are adequate 22. Don't think I will live that long 23. Do not trust pension companies / schemes 24. Other 25. Don't know (SPONTANEOUS ONLY)
OExpInc	*If respondent is not retired* *If PSit <> 4* SHOWCARD H15 (Part 1 and Part 2) [*] Which of the options on these cards do you expect to use to provide money for your retirement? REFER RESPONDENT(S) TO BOTH SHOWCARDS CODE ALL THAT APPLY 10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 11. Occupational or personal pension (including one from scheme not yet started) 12. Savings or investments 13. Downsizing / moving to a less expensive home 14. Borrowing against the value of your home 15. Renting out rooms in your home 16. Selling or renting out another property (other than your main home) 17. Income from your own/ partner's business / sale of business 18. Sale of valuables (including art, jewellery, antiques, etc) 19. Inheritance in the future 20. Pension or financial support from family / current partner. 21. Pension or financial support from former partner or someone in another household 22. Earnings from work (including part-time / freelance) 23. State benefits / tax credits (including Pension Credit) 24. Other 25. Don't know / no opinion (SPONTANEOUS ONLY)

OLarge	*If more than one option chosen at OExpInc.* *If OExpInc > 1* SHOWCARD H15 (Part 1 and Part 2) [*] Out of the options you have just chosen, which do you think will make up the largest part of your income during your retirement? REFER RESPONDENT(S) TO BOTH SHOWCARDS CODE ONE ONLY 10. State retirement pension, including Second State Pension (S2P, formerly the State Earnings Related Pension Scheme SERPS) 11. Occupational or personal pension (including one from scheme not yet started) 12. Savings or investments 13. Downsizing / moving to a less expensive home 14. Borrowing against the value of your home 15. Renting out rooms in your home 16. Selling or renting out another property (other than your main home) 17. Income from your own / partner's business / sale of business 18. Sale of valuables (including art, jewellery, antiques, etc) 19. Inheritance in the future 20. Pension or financial support from family / current partner. 21. Pension or financial support from former partner or someone in another household 22. Earnings from work (including part-time / freelance) 23. State benefits / tax credits (including Pension Credit) 24. Other 25. Don't know / no opinion (SPONTANEOUS ONLY)
OStandl	*If respondent is below state pension age* *If Penflag = 0 AND PSit <> 4* [*] How confident are you that your [household] income in retirement will give you the standard of living you hope for? Would you say you were… RUNNING PROMPT 1. very confident, 2. fairly confident, 3. not very confident, or 4. not at all confident?

Financial assets	

CaCTFPer	*If 16 or 17 and not in full time education*
	
	Now I am going to ask some questions about Child Trust Funds. A Child Trust Fund is a savings and investment account for children. Children born on or after 1 September 2002 and on or before 2 January 2011 receive a voucher for £250 from the government to start their account.
	
	Do you have a Child Trust Fund?
	
	EXCLUDE TRUSTS THAT ARE NOT SPECIFICALLY THE GOVERNMENT'S CHILD TRUST FUND.
	IN CERTAIN CIRCUMSTANCES, EXTRA AMOUNTS WILL BE RECEIVED
	
	    1. Yes
	    2. No

CaJISAPer	*If does not have a child trust fund*
	
	Now I am going to ask some questions about Junior ISAs. A Junior ISA (or Junior Individual Savings Account) is a tax efficient account designed for adults to save and invest on behalf of their children. Your parents may have opened this on your behalf (or may have transferred your Child Trust Fund into Junior ISAs).
	
	Do you have a Junior ISA?
	
	    1. Yes
	    2. No

CaCtVPer	*If Has child trust fund or has a junior ISA* How much is currently in your Child Trust Fund/Junior ISA? 0..99999997

CaCTvB	*If Does not know / refused to answer amount in Child trust fund or Junior ISA*
	
	(Looking at this card), can you tell me about how much is currently in your Child Trust Fund/Junior ISA?
	
	    1. Less than £1000
	    2. £1,000 to £1,999
	    3. £2,000 to £2,999
	    4. £3,000 to £3,999
	    5. £4,000 to £4,999
	    6. £5,000 to £5,999
	    7. £6,000 to £6,999
	    8. £7,000 to £7,999
	    9. £8,000 to £8,999
	    10. £9,000 to £9,999
	    11. £10,000 or more

FinvTyOut	*If has a child trust fund or Junior ISA* Please do not include your Child Trust Fund/Junior ISA when you answer the following question.

*Data items fed forward : **R**FInvTy, **R**FSAcSh, **R**PersProx, **R**FISA, **R**FESha, **R**Fins, **R**FInsV, **R**FBondTy,*

RFLProd	

FinvTy	*Ask all* SHOWCARD J1 The next questions ask about savings accounts and investments you may have. Please do not include property, collectibles or valuables – only financial investments Please could you look at this card and tell me which of these types of accounts and investments you currently have, including any joint accounts and including any overseas accounts and investments? EXCLUDE PROPERTY – THIS IS COVERED ELSEWHERE IN THE QUESTIONNAIRE REFER RESPONDENT(S) TO BOTH SHOWCARDS CODE ALL THAT APPLY 10. Current account (incl. Basic Bank Account and Post Office Card Account) 11. Savings or deposit account 12. Individual Savings Account (ISA – any type, including TESSA-ISA,PEP), Lifetime ISAs, Innovative Finance ISA) 13. Fixed-term investment bonds (from a bank or building society) 14. Unit Trusts or Investment Trusts 15. Employee shares / share options 16. Other shares 17. Premium Bonds / other National Savings Bonds or Certificates 18. Government / corporate bonds and gilts 19. Life Insurance, Friendly Society or endowment policies 20. Other financial assets not already mentioned above (PLEASE SPECIFY) 21. None of these
FinvTyO	*If respondent has other financial assets not already mentioned above* *If FinvTy = 20* Enter details of other financial assets.

Current and deposit accounts

FCAcSh	*If respondent has a current account AND (n a couple with partner in household* *If FInvTy = 10 AND Partner = 1* ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER Are any of your CURRENT accounts held jointly with your [husband / wife/ partner]? Last time, the respondent said… 1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly
FCNumSh	*If all or some accounts held jointly* *If FCAcSh = 1,2* ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER How many JOINT current accounts do you have? ENTER NUMBER
FCNumIn	*If respondent has a current account in their name only* If Finvty = 10 AND FCAcSh <> 1 [And] how many [of your own] current accounts do you have?

	ENTER NUMBER
FCOvDSh	*If respondent has a current account that is held jointly and partner has not already answered questions about a joint account* *If (FCAcSh = 1 OR FCAcSh = 2) AND FinvTy = 10 AND FCSuppr <> 1* *Note that FCSuppr is a Blaise derived variable that is not mentioned anywhere in the paper questionnaire.* [Apart from the negative balance on your [number] all-in-one current accounts, you told us about earlier] are you currently overdrawn on [any of] your JOINT current account[s]? INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS). 1. Yes 2. No
FCOvNSh	*If respondent is overdrawn* *If FCOvDSh = 1* How many of your joint current accounts are overdrawn? [Please ignore any negative balance(s) on your all-in-one current accounts] ENTER NUMBER If more than 5 accounts, please state here but add together all remaining accounts when providing responses to questions for the fifth accounts

LOOP FOR EACH OVERDRAFT ON JOINT CURRENT ACCOUNTS (max of five overdrafts)

DCOShV1	*If respondent has one or more overdrafts* *If FCovNSh > 0* [Thinking of the [first…] of your JOINT current accounts that is overdrawn.] How much is [the/this] account overdrawn? ENTER AMOUNT IN £s
DCOShVb1	*If does not know how much their account is overdrawn by* *If DCOShV1 = DK/Ref* SHOWCARD J2 Looking at this card, can you tell me about how much the account is overdrawn? 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999 10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more

END LOOP FOR JOINT ACCOUNT OVERDRAFTS	
FCShVal	*If respondent has one or more joint current accounts* *If (FCNumSh <> FCovNSh) AND (NOT(FCNumSh = 1 AND FCovDSh = 1))* [Leaving aside accounts that are overdrawn] how much do you and your partner have [IN TOTAL] in your JOINT current accounts at present? INCLUDE: ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE: THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT (THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS). CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s
FCShVlb	*If respondent does not know the amount in their joint current account(s)* *If FCShVal = DK/Ref* SHOWCARD J3 Looking at this card, can you tell me about how much you have in your joint current account(s) at present? 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £4,999 8. £5,000 to £7,499 9. £7,500 to £9,999 10. £10,000 to £19,999 11. £20,000 or more
FCOvDIn	*If respondent has (a) current account(s) but not if all held jointly* *If FCAcSh <> 1 AND FinvTy = 10* [Thinking now about your own current accounts] are you currently overdrawn on [any of] your [own] current account[s]? INCLUDE: OVERDRAWN CURRENT ACCOUNTS THAT FORM PART OF AN 'OFFSET' MORTGAGE, BUT ONLY IF THEY ARE SEPARATE FROM THE MAIN NEGATIVE MORTGAGE ACCOUNT (WHICH SHOULD BE RECORDED IN MORTGAGE DEBT SECTIONS). 1. Yes 2. No
FCOvNIn	*If respondent is currently overdrawn and has more than one current account* *If FCOvDIn = 1 AND FCNumIn > 1* How many of your [own] current account[s] are overdrawn?

	ENTER NUMBER
	If more than 5 accounts, please state here but add together all remaining accounts when providing responses to questions for the fifth accounts

LOOP FOR EACH OVERDRAFT ON OWN CURRENT ACCOUNTS (max of five overdrafts)

DCOInV	*If one or more account is overdrawn* *If FCOvDIn =1 AND FCOvNin >= 1* [Thinking of the [first…] of your [own] current accounts that is overdrawn.] How much is [the/this] account overdrawn? ENTER AMOUNT IN £s
DCOInVb1	*If respondent does not know how much their account is overdrawn* *If DCOInV = DK/Ref* SHOWCARD J2 Looking at this card, can you tell me about how much the account is overdrawn? 1. Less than £100 2. £100 to £199 3. £200 to £299 4. £300 to £399 5. £400 to £499 6. £500 to £749 7. £750 to £999 8. £1,000 to £1,999 9. £2,000 to £2,999 10. £3,000 to £3,999 11. £4,000 to £4,999 12. £5,000 to £9,999 13. £10,000 or more

END LOOP FOR CURRENT ACCOUNT OVERDRAFTS

FCInVal	*If not all of the respondents own current accounts are overdrawn* *If NOT (FCAcSh = 1) AND NOT (FCNumIn = FCOvNIn) AND NOT (FCOvDin = 1 AND FCNumIn = 1)* How much do you have [IN TOTAL] in your [OWN] current account[s] at present? Please ignore [the] account[s] with [an] overdraft INCLUDE: ANY POSITIVE BALANCES ON 'ALL-IN-ONE' OR 'OFFSET' CURRENT ACCOUNTS. EXCLUDE: THE SAVINGS ACCOUNT IN AN 'OFFSET' MORTGAGE ARRANGEMENT (THESE SHOULD BE CODED UNDER SAVINGS AND DEPOSIT ACCOUNTS). CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s
FCInVlb	*If respondent does not know positive value of current account(s)*

	If FCInVal = DK/Ref
	
	SHOWCARD J3
	Looking at this card, can you tell me about how much you have in your [own] current account(s) at present
	
	   1. Less than £100
	   2. £100 to £249
	   3. £250 to £499
	   4. £500 to £999
	   5. £1,000 to £1,999
	   6. £2,000 to £2,999
	   7. £3,000 to £4,999
	   8. £5,000 to £7,499
	   9. £7,500 to £9,999
	   10. £10,000 to £19,999
	   11. £20,000 or more

FCOvdif	*If respondent has a current account that is overdrawn* *If (FCovDSh = 1 AND FCSuppr = 2) OR (FCOvDIn = 1)* [Leaving aside your all-in-one current account[s]] are you having any difficulty paying off the overdraft on [any of] your [joint] [or] [your own] current account[s] at present? 1. Yes 2. No

Savings Accounts

FSAcSh	*If has savings or deposit account AND (in a couple and partner in household)* *If FInvTy = 11 and Partner = 1* ASK OR RECORD IF COUPLE BEING INTERVIEWED TOGETHER Thinking now about savings and deposit accounts (including the positive account in an offset mortgage [excluding any accounts in your SIPP]) are any of your SAVINGS or DEPOSIT accounts held jointly with your [husband / wife/ partner]? Last time the respondent said… 1. Yes, all held jointly 2. Yes, some are held jointly 3. No, none are held jointly
FSNumSh	*If all or some of the respondents savings or deposit accounts are held jointly* *If FSAcSh = 1,2* ASK OR RECORD IF COUPLE ANSWERING TOGETHER How many JOINT savings or deposit accounts do you have? ENTER NUMBER
FSNumIn	*If respondent has savings or deposit accounts and not all of them are joint* *If FSacSh <> 1 AND FinvTy = 11* (And) how many [of your own] savings or deposit accounts do you have? ENTER NUMBER
FSTypSh	*If all or some of the respondents savings or deposit accounts are held jointly and a*

	partner has not already answered these questions *If FInvTy = 11 AND FSAcSh = 1,2 AND FSSuppr <> 1* SHOWCARD J4 Thinking about your JOINT savings or deposit accounts, which of these types of account do you have? CODE ALL THAT APPLY 1. Savings or deposit account with a bank or building society (including internet / telephone accounts) 2. An all-in-one or offset account 3. Funds saved with a Credit Union 4. Other savings or deposit account
FSTypIn	*If all or some of the respondents savings or deposit accounts are held jointly and a partner has not already answered these questions* *If FInvTy = 11 AND FSAcSh <> 1* SHOWCARD J4 [And] thinking about your [OWN] savings or deposit accounts, which of these types of account do you have? CODE ALL THAT APPLY 1. Savings or deposit account with a bank or building society (including internet / telephone accounts) 2. An all-in-one or offset account 3. Funds saved with a Credit Union 4. Other savings or deposit account (PLEASE SPECIFY)
FSTypOt	*If respondent has another type of savings or deposit account* *If FSTypIn = 4* ENTER DETAILS
FSShVal	*If all or some of the respondents savings or deposit accounts are held jointly and a partner has not already answered these questions* *If FInvTy = 11 AND FSSuppr <> 1)AND (FSAcSh = 1 OR FSAcSh = 2)* How much do you and your partner have [in total] in your JOINT savings and deposit account[s] at present? INCLUDE : ANY SAVINGS ACCOUNTS IN AN 'OFFSET' MORTGAGE ARRANGEMENT CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s
FSShVlb	*If respondent does not know how much is in their joint savings accounts* *If FSShVal = DK /Ref* SHOWCARD J5 Looking at this card, can you tell me about how much you have in your joint savings or deposit account(s) at present? 1. Less than £100 2. £100 to £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 to £499,999 12. £500,000 to £999,999 13. £1 million or more
FSInVal	*If has savings or deposit accounts and not all of them are joint* *If FInvTy = 11 AND FSAcSh <> 1* [And] how much do you have [in total] in your [OWN] savings and deposit accounts at present? INCLUDE: ANY SAVINGS ACCOUNTS IN AN 'OFFSET' MORTGAGE ARRANGEMENT CHECK RESPONDENT'S PREFERENCE FOR GIVING A SINGLE TOTAL OR FOR YOU TO ADD UP EACH SEPARATE ACCOUNT CHECK THAT ALL ACCOUNTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s
FSInVlb	*If respondent does not know how much is in their own savings account(s)* *If FSInVal = DK/Ref* SHOWCARD J5 Looking at this card, can you tell me about how much you have in your [own] savings or deposit account(s) at present? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FSOsHav	*If respondent has a savings or deposit account* *If FInvTy = 11* May I just check, [is your [joint] SAVING or DEPOSIT account held with a bank or other organisation overseas?]/ [are any of your [joint or your own] SAVING or DEPOSIT accounts held with a bank or other organisation overseas?] 1. Yes 2. No

| FSOsVlb | *If has a saving or deposit account held overseas*
If FSOsHav = 1

SHOWCARD J6

Looking at this card, can you tell me about how much you currently have in this/these savings or deposit account(s) held with a bank or other organisation overseas?

1.   Zero or overdraft
2.   Less than £500
3.   £500 to £999
4.   £1,000 to £2,499
5.   £2,500 to £4,999
6.   £5,000 to £9,999
7.   £10,000 to £24,999
8.   £25,000 to £49,999
9.   £50,000 to £99,999
10.   £100,000 to £249,999
11.   £250,000 or more |

ISAs

| FISA | *If respondent has an ISA*
If FInvTy = 12

Thinking now about your ISAs - I should point out that since April 2008 any PEPS you hold are now regulated as ISAs. So please consider any PEPs you have as Investment ISAs for this section. Do you have ...

INDIVIDUAL PROMPT; CODE ALL THAT APPLY
DO NOT INCLUDE MORTGAGE ISAS
Last time we recorded that you had…

1. any cash ISAs?
2. any investment ISAs (which includes stocks, shares, life insurance, corporate bonds and PEPs)?
3. any Lifetime ISAs?
4. or any Innovative-finance ISAs?
5. Don't know (SPONTANEOUS ONLY) |
| FCISAv | *If respondent has a cash ISA*
If FISA = 1

How much do you have in your cash ISA(s) at present?

CHECK THAT ALL ISAs OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD.

ENTER AMOUNT IN £s |

FCISAb	*If respondent does not know how much they have in their ISA* *If FCISAv = DK/Ref* SHOWCARD J7 Looking at this card, can you tell me about how much you currently have in your cash ISA(s)? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FIISAv	*If respondent has an investment ISA* *If FISA = 2* How much do you have in your investment ISA(s) at present? CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FIISAb	*If respondent does not know how much they have in their investment ISA* *If FIISAv = DK/Ref* SHOWCARD J7 Looking at this card, can you tell me about how much you currently have in your investment ISA(s)? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FLISAV	*If respondent has a lifetime ISA* *If FISA = 3* How much do you have in your Lifetime ISA(s) at present? CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

FLISAB	*If respondent does not know how much they have in their Lifetime ISA*
	If FLISAV= DK/ Ref
	
	SHOWCARD J7
	
	Looking at this card, can you tell me about how much you currently have in your Lifetime ISA(s)?
	
	    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 £7,499
	    7. £7,500 to £9,999
	    8. £10,000 or more

FIFISAV	*If respondent has a Innovative Finance ISA* *If FISA = 4* How much do you have in your Innovative Finance ISA(s) at present? CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FIFISAB	*If respondent does not know how much they have in their Innovative Finance ISA* *If FFISAV= DK/ Ref* SHOWCARD J7 Looking at this card, can you tell me about how much you currently have in your Innovative Finance ISA(s)? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more
FKISAv	*If respondent does not know the type of ISA* *If FISA = 5* How much do you have in your ISA(s) at present? CHECK THAT ALL ISAS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

FKISAb	*If respondent does not know how much they have in their ISA* *If FKISAv = DK/ Ref* SHOWCARD J7 Looking at this card, can you tell me about how much you currently have in your ISA(s)? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 or more

NewFCMx	*If respondent has a Cash ISA*
	If FISA = 1
	
	In the previous two tax years, when did you invest the maximum amount in your cash ISA?
	
	   1. Both years
	   2. Just one year
	   3. Neither year

FCIsaWd	*If respondent has a Cash ISA* *If FISA = 1* And in the last two years have you withdrawn any money from your cash ISA/ ISAs apart from interest earned on the account? 1. Yes 2. No
FCIWNum	*If respondent has withdrawn money from their cash ISA in the last two years* *If FCIsaWd = 1* How many times have you withdrawn money from your cash ISA /ISAs in the last two years? 1. 1 or 2 2. 3 or 4 3. 5 to 9 4. 10 to 14 5. 15 to 19 6. 20 to 24 7. 25 or more

FCIWdAb	*If respondent has withdrawn money from their cash ISA in the last two years* *If FCIsaWd = 1* SHOWCARD J8 Added together across these withdrawals, about how much money have you taken out of your cash ISA/ ISAs in the last two years, apart from interest earned on the account? RECORD AMOUNT ACTUALLY WITHDRAWN (NOT THE NET AMOUNT AFTER ADJUSTING FOR AMOUNTS DEPOSITED) 1. Less than £250 2. £250 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
FCISce	*If respondent has Cash ISA at current wave but did not at previous wave* *If FISA = 1 AND **R**FISA <> 1* When you started your cash ISA, where did the money come from? Was it from… RUNNING PROMPT 1. a bank current account 2. a savings account 3. another type of investment, 4. or was it money from another source?

Investment bonds

FBondTy	*If respondent has fixed term investment bonds* *If FInvTy = 13* Now thinking of your fixed-term investment bonds, which of the following types of bonds do you have? Last time the respondent said… INDIVIDUAL PROMPT; CODE ALL THAT APPLY 1. Fixed interest, guaranteed capital? 2. Variable return, with some stock market exposure, but no capital guarantee? 3. Variable return with some form of capital guarantee? 4. Don't know (SPONTANEOUS ONLY)
FBondV	*If respondent has fixed term investment bonds* *If FInvTy = 13* What is the current value of (all of) your fixed term investment bonds? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL INVESTMENTS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD. ENTER AMOUNT IN £s

FBondVb	*If respondent does not know value of their fixed term investment bonds* *If FBondV = DK/Ref* SHOWCARD J9 Looking at this card, can you tell me about how much your fixed term investment bonds are worth? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

Unit / investment trusts

FCollV	*If respondent has unit or investment trusts* *If FInvTy = 14* Now thinking of your Unit and Investment Trusts, what is the current value of (all of) your holdings? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. ENTER AMOUNT IN £s
FCollVb	*If respondent does not know the current value of their holdings* *If FCollV = DK/Ref* SHOWCARD J9 Looking at this card, can you tell me about how much your Unit and Investment Trusts are currently worth? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

	Employee shares / share options
FESha	*If respondent has employee shares or share options* *If FInvTy = 15* You said earlier that you held some shares or options through an employee share scheme, can I just check whether you have shares or share options or both? Last time, we recorded that you had… 1. Employee shares 2. Share options 3. Both
FEShaV	*If respondent has employee shares* *If FESha = 1, 3* If you chose to sell your employee shares about how much would they be worth? CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FEShVb	*If respondent does not know how much their employee shares are worth* *If FEShaV = DK/Ref* SHOWCARD J9 Looking at this card, can you tell me about how much your employee shares are worth? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FEOptV	*If respondent has share options* *If FESha = 2, 3* If you chose to exercise your employee share options, what is your estimate of the value of your gain - this is the difference between the option price and the market price times the number of shares involved? CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

| FEOpVb | *If respondent does not know how much they would gain from exercising their employee share options*
If FEOptV = DK/Ref

SHOWCARD J10
Looking at this card, can you give me an approximate estimate of the gain from exercising your employee share options?

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

Other shares

| FShare | *If respondent has shares*
If FInvTy = 16

SHOWCARD J11
[Apart from your employee shares and options] Which of the following types of share do you have [excluding any shares in your SIPP]?

EXCLUDE SHARES IN YOUR OWN BUSINESS AND SHARES ALREADY COVERED IN THE SECTION ABOUT BUSINESS ASSETS

CODE ALL THAT APPLY
1. Shares in listed UK companies
2. Shares in UK unlisted companies, including EIS and AIM shares
3. Shares in foreign companies |
| FShUKV | *If respondents share is in a listed or unlisted UK company*
If FShare = 1, 2

If you chose to sell (all of) your shares [in listed or unlisted UK companies,] about how much would they be worth?

CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD

ENTER AMOUNT IN £s |

FShUKVb	*If respondent does not know how much their shares are worth* *If FShUKV = DK/Ref* SHOWCARD J12 Looking at this card, can you tell me about how much your shares in listed or unlisted UK companies are worth? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more
FShOSV	*If respondents shares are in a foreign company* *If FShare = 3* If you chose to sell your shares in foreign companies, about how much would they be worth? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL RELEVANT SHARE HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FShOSVb	*If respondent does not know how much their shares are worth* *FShOSV = DK/Ref* SHOWCARD J12 Looking at this card, can you tell me about how much your shares in foreign companies are worth? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

National Savings & Investments

FNSav	*If respondent has premium bonds or other national savings bonds or certificates* *If FInvTy = 17* SHOWCARD J13 Thinking now about your National Savings and Investments, which of these types of product do you have? CODE ALL THAT APPLY 1. Index-linked Saving Certificates or Fixed Interest Savings certificates 2. Premium Bonds 3. Pensioners Guaranteed Income Bonds, Fixed Rate Savings Bonds, Capital Bonds, Income Bonds or Guaranteed Equity Bonds 4. Other National Savings products
FNSVal	*If respondent has premium bonds or other national savings bonds or certificates* *If FInvTy = 17* How much do you currently have invested in (all of) these National Savings products? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL NS&I INVESTMENTS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FNSVb	*If respondent does not know how much they have invested in their National Savings products* *If FNSVal = DK/ Ref* SHOWCARD J14 Looking at this card, can you tell me about how much you have invested in (all of) these National Savings products? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

Bonds and gilts

FGilts	*If respondent has government or corporate bonds or gilts* *If FInvTy = 18* SHOWCARD J15 You said earlier that you had some bonds and gilts. Which of the following types of bonds or gilts do you have, [excluding any securities in your SIPP]? CODE ALL THAT APPLY 1. Corporate bonds issued by a UK company 2. Corporate bonds issued by a foreign company 3. UK Government or Local Authority bonds or gilts 4. Government bonds issued by a foreign government?
FGltUKV	*If respondent has UK bonds or gilts* *If FGilts = 1, 3* What is the current value of your UK bonds and gilts? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FGUKVb	*If respondent does not know the current value of their UK bonds and gilts* *If FGltUKV = DK/Ref* SHOWCARD J16 Looking at this card, what is the approximate current value of your UK bonds and gilts? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FGltFoV	*If respondent has foreign bonds or gilts* *If FGilts = 2,4* What is the current value of your foreign corporate and government bonds? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

FGFoVb	*If respondent does not know the current value of their foreign bonds and gilts* *If FGItFoV = DK/Ref* SHOWCARD J16 Looking at this card, what is the approximate current value of your foreign bonds? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more

Investments

FIns	*If respondent has life insurance, friendly society or endowment policies* *If FInvTy = 19* Do you have any term insurance policies? These are life insurance policies that only have a value if you die in the period of the insurance. Last time, we recorded that you had… 1. Yes 2. No
FInsV	*If respondent has term insurance policies* *If FIns = 1* What is the face value of these policies in the event of death? Last time, we recorded the face value of your policies in the event of death as £… CHECK THAT ALL POLICIES OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s
FLProd	*If respondent has life insurance, friendly society or endowment policies* *If FInvTy = 19* Do you have any of the following products… INDIVIDUAL PROMPT; CODE ALL THAT APPLY EXCLUDE ENDOWMENTS LINKED TO MORTGAGE ON THIS PROPERTY PLEASE DO NOT INCLUDE ANY INSURANCE THAT ONLY PAYS UPON DEATH Last time the respondent said that they had the following… 1. An endowment or regular premium policy? 2. A single premium policy or investment bonds with a life insurance element? 3. A Friendly Society Tax-Exempt Savings Plan? 4. An insurance policy that will pay a lump sum at a specified date? 5. None of these (SPONTANEOUS ONLY)

FLfEnV	*If respondent has an endowment or regular premium policy* *If FLProd = 1* What is the current value of your endowment or regular premium policy? FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE ENTER 0 ENTER AMOUNT IN £s
FLfEnVb	*If respondent does not know* the current value of their endowment or regular premium policy *If FLfEnV = DK/Ref* SHOWCARD J16 Looking at this card, what is the approximate current value of your endowment or regular premium policy? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfSiV	*If respondent has a single premium policy or investment bonds with a life insurance element* *If FLProd = 2* What is the current value of your single premium policy or investment bonds? FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0> ENTER AMOUNT IN £s

FLfSiVb	*If respondent does not know* current value of their single premium policy or investment bonds *If FLfSiV = DK/Ref* *SHOWCARD J16* Looking at this card, what is the approximate current value of your single premium policy or investment bonds? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £19,999 7. £20,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 or more
FLfFSV	*If respondent has a* Friendly Society Tax-Exempt Savings Plan *If FLProd = 3* What is the current value of your Friendly Society Tax Exempt Savings Plan? FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0> ENTER AMOUNT IN £s
FLfFSVb	*If respondent does not know the current value of their Friendly Society Tax Exempt Savings Plan* *If FLfFSV = DK/Ref* SHOWCARD J17 Looking at this card, what is the approximate current value of your Friendly Society Tax Exempt Savings Plan? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £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

FLfTeV	*If respondent has an insurance policy that will pay a lump sum at a specified date* *If FLProd = 4* What is the current value of your insurance policy? FOR JOINT POLICIES, SPLIT VALUE BETWEEN RESPONDENTS CHECK THAT ALL ITEMS OF THIS TYPE HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD IF NO CURRENT VALUE, ENTER <0> ENTER AMOUNT IN £s
FLfTeVb	*If respondent does not know the current value of their insurance policy* *If FLfTeV = DK/Ref* SHOWCARD J18 Looking at this card, what is the approximate current value of your insurance policy? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

Other financial assets

FInvOtV	*If respondent has other financial assets* *If FInvTy = 20* Now thinking of the other financial assets that you have, what is the current value of these assets? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. CHECK THAT ALL RELEVANT HOLDINGS HAVE BEEN COVERED BEFORE ENTERING TOTAL IN ANSWER FIELD ENTER AMOUNT IN £s

FInvOVb	*If respondent does not know the current value of their financial assets* *If FInvOtV = DK/Ref* SHOWCARD J18 Looking at this card, what is the approximate current value of your other assets? 1. Less than £500 2. £500 to £999 3. £1,000 to £2,499 4. £2,500 to £4,999 5. £5,000 to £9,999 6. £10,000 to £24,999 7. £25,000 to £49,999 8. £50,000 to £99,999 9. £100,000 to £249,999 10. £250,000 to £499,999 11. £500,000 to £999,999 12. £1 million or more

Income from investments

FIncV	*If respondent has any accounts or investments* *If FInvTy = 10 to 20* Now thinking of all of the accounts and investments that you have told me about, how much income have you received in total in interest, dividends or return on your investments in the last 12 months[, including any winnings on premium bonds? FOR JOINT INVESTMENTS, SPLIT VALUE BETWEEN RESPONDENTS. INCLUDE INCOME THAT WAS RE-INVESTED AND NOT WITHDRAWN ENTER AMOUNT IN £s
FIncVb	*If respondent does not know how much interest they have received in the last 12 months* *If FIncV = DK/ Ref* SHOWCARD J19 Looking at this card, what is the approximate income that you received in total in the last 12 months from your accounts and investments? INCLUDE INCOME THAT WAS RE-INVESTED OR NOT DRAWN OUT 1. Less than £100 2. £100-£249 3. £250-£499 4. £500-£749 5. £750-£999 6. £1,000-£1,999 7. £2,000-£4,999 8. £5,000-£9,999 9. £10,000-£24,999 10. £25,000-£49,999 11. £50,000 or more

Informal savings	Page 177

FInfSav	*Ask all* SHOWCARD J20 [Apart from any money in savings accounts that you have already told me about] Do you currently have any money saved in any of the ways shown on this card? CODE ALL THAT APPLY 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
FInfLV	If respondent has loaned money to someone which will be repaid at some time *If FInfSav = 2* How much in total have you loaned to other people that you expect to be repaid at some time? FOR JOINT LOANS (i.e. WHERE MORE THAN ONE PERSON IS LOANING THE MONEY), SPLIT VALUE BETWEEN RESPONDENTS. ENTER AMOUNT IN £s
FLoanVB	*If respondent does not know how much they have loaned to people* *If FInfLV = DK/Ref* SHOWCARD J21 Looking at this card, can you give me an estimate of the total amount you have loaned to other people? 1. Less than £250 2. £250 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
FInfV	*If respondent has money given to someone else to save, or has money saved in cash or money paid into a savings and loans club* *If FInvSav = 1, 3 , 4* How much in total do you have saved in this/ these way[s]? FOR JOINT SAVINGS, SPLIT VALUE BETWEEN RESPONDENTS. ENTER AMOUNT IN £s

FInfVB	*If respondent does not know how much they have saved elsewhere* *If FInfV = DK/Ref* SHOWCARD J21 Looking at this card, can you give me an estimate of the amount you have saved in this/ these way[s]? 1. Less than £250 2. £250 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
FSaved	*If respondent has any accounts (other than current accounts) or any investments or any informal savings* *If FInvTy = 11to20 OR FInfSav<>5 OR FInfLV>0* Now thinking about all of your savings and investments, in the last two years, have you added any money to your savings and investments? EXCLUDE GROWTH BECAUSE OF INTEREST AND DIVIDENDS 1. Yes 2. No 3. Don't know
FWithd	*If respondent has added money to savings and investments in the last two years* *If FSaved = 1* And thinking again about all of your savings accounts and investments, have you withdrawn any money from them in the last two years? 1. Yes 2. No 3. Don't know

FSavAb	*If respondent has added money to savings and investments in the last two years* *If FSaved = 1* SHOWCARD J22 Looking at this card, what is the approximate net amount that you have added to your savings accounts and investments in the last two years? (By net amount I mean the amount that you have added minus any amounts that you have withdrawn over this period.) IF RESPONDENT IS NOT SURE IF NET AMOUNT IS SLIGHTLY POSITIVE OR SLIGHTLY NEGATIVE, PLEASE RECORD ANSWER AS £0 1. -£10,000+ 2. -£9,999 to -£5,000 3. -£4,999 to -£1,000 4. -£999 to -£1 5. £0 6. £1 to £999 7. £1,000 to £4,999 8. £5,000 to £9,999 9. £10,000 to £24,999 10. £25,000 to £99,999 11. £100,000+

Ownership of property other than main residence

UProp	*Ask all* SHOWCARD K1 (Apart from this accommodation) do you own any of the types of land or property listed on this card? INCLUDE IF BEING BOUGHT WITH A MORTGAGE. EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS CODE ALL THAT APPLY 1. Second homes in the UK, including time-share and holiday homes 2. Buy-to-let property in the UK (residential property which is let for profit) 3. Other buildings, such as a shop, warehouse or garage in the UK 4. Land in the UK 5. Land or property overseas (including time-share) 6. Other real estate 7. None of these
UPropO	*If respondent owns other real estate* *If UProp = 6* Enter details of other real estate
UNumHs	*If respondent owns second homes in the UK, including time-share and holiday homes* *If UProp = 1* How many second homes in the UK do you own? EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER

UBuyLet	*If respondent owns buy-to-let property in the UK (residential property which is let for profit)* *If UProp = 2* How many buy-to-let properties in the UK do you own? ENTER NUMBER
UNumBd	*If respondent owns other buildings, such as a shop, warehouse or garage in the UK* *If UProp = 3* How many other buildings in the UK do you own? EXCLUDE PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UNumLa	*If respondent owns land in the UK* *If UProp = 4* How many different parcels of land in the UK do you own? EXCLUDE LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UNumOv	*If respondent owns land or property overseas (including time-share)* *If UProp = 5* How many different overseas properties or parcels of land do you own? EXCLUDE PROPERTY OR LAND ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER
UNumRe	*If respondent owns other real estate* *If UProp = 6* How many other properties do you own? EXCLUDE ANY PROPERTY ALREADY INCLUDED IN THE VALUE OF A BUSINESS ENTER NUMBER

FOR EACH OF THE 6 TYPES, LOOP FOR A MAXIMUM OF 3 ITEMS.
WITHIN EACH TYPE, THIRD LOOP WILL COVER ALL REMAINING ITEMS

IF RESPONDENT SELECTS A SECOND OR SUBSEQUENT PROPERTY TYPE, LOOP FOR A MAXIMUM OF 3 ITEMS. WITHIN EACH TYPE, FIRST LOOP WILL COVER RESPONDENT'S NAME ONLY, SECOND LOOP WILL COVER MEMBER(S) OF THIS HOUSEHOLD, THIRD LOOP WILL COVER PERSON/PEOPLE OUTSIDE THE HOUSEHOLD.

UPrShS1	*If respondent owns any property other than* buy-to-let property in the UK (residential property which is let for profit) *If UProp = 1,3,4,5,6* Is ownership of the [first / second / third (and remaining)] [property type] in your name only, or shared with one or more members of this household, or with anyone outside this household? CODE ALL THAT APPLY 1. My name only 2. Member(s) of this household 3. Person/ People outside the household
UBuyToL1	*If respondent owns* buy-to-let property in the UK (residential property which is let for profit) *If UProp = 2* Is ownership of the [first / second / third (and remaining)] [property type] in your name only, or shared with one or more members of this household, or with anyone outside this household? CODE ALL THAT APPLY (CODE 1 IS AN EXCLUSIVE CODE) 1. My name only 2. Member(s) of this household 3. Person/people outside the household
UPNoS1	*If respondent shares ownership with someone inside the household* *If (UPrSh = 2 OR UBuytoL = 2) AND DMHsize >1* ENTER PERSON NUMBER(S) OF THE OTHER HOUSEHOLDERS FROM HOUSEHOLD GRID CODE ALL THAT APPLY (BUT DO NOT INCLUDE THIS PERSON). ENTER A SPACE BETWEEN NUMBERS (AT THIS QUESTION A HYPHEN WILL NOT APPEAR TO SEPARATE PEOPLE)
UValS	*If respondent owns second homes in the UK, including time-share and holiday homes If UProp = 1* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your business(es), if] you sold [it/them] (other houses/ flats/ holiday homes in the UK), about how much [would it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX

	IF RESPONDENT HAS MORE THAN 3 TYPES OF LAND OR PROPERTY IN ANY OF THE CATEGORIES ON THE CARD THEN PLEASE COMBINE THE VALUE OF THE THIRD AND SUBSEQUENT PROPERTIES/LAND INTO ONE TOTAL. ENTER AMOUNT IN £s
UValBS	*If respondent does not know how much their property is worth* *If UValS = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other houses/ flats/ holiday homes in the UK) is worth? 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtS	*If respondent owns second homes in the UK, including time-share and holiday homes* *If UProp = 1* And how much is [your share of] any outstanding mortgages or loans secured on the Other houses/ flats/ holiday homes in the UK) ? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBS	*If respondent does not know the value of any outstanding mortgages or loans secured on the property* *If UDebtS = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more
UGdVBS	*If respondent owns second homes in the UK, including time-share and holiday homes* *If UProp = 1* SHOWCARD K4 Thinking about the items in [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents?

	Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.] THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE 1. Zero 2. Less than £5,000 3. £5,000 to £9,999 4. £10,000 to £19,999 5. £20,000 to £29,999 6. £30,000 to £39,999 7. £40,000 to £49,999 8. £50,000 to £74,999 9. £75,000 to £99,999 10. £100,000 to £199,999 11. £200,000 or more
UValL	*If respondent owns buy-to-let property in the UK (residential property which is let for profit)* *If UProp = 2* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your business(es), if] you sold [it/them] (buy to let property in the UK), about how much would [it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total. ENTER AMOUNT IN £s
UValBL	*If respondent does not know the value of their buy to let property* *If UValL = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (buy to let property in the UK) is worth? 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtL	*If respondent owns buy-to-let property in the UK (residential property which is let for profit)* *If UProp = 2*

	And how much is [your share of] any outstanding mortgages or loans secured on the buy to let property in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBL	*If respondent does not know the value of any outstanding mortgages or loans secured on the property* *If UDebtL = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. 75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more
UGdVBL	*If respondent owns buy-to-let property in the UK (residential property which is let for profit)* *If UProp = 2* SHOWCARD K4 Thinking about the items in [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.] THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE 1. Zero 2. Less than £5,000 3. £5,000-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999 7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more
UValO	*If respondent owns other buildings, such as a shop, warehouse or garage in the UK* *If UProp = 3*

	LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your business(es), if] you sold [it/them] (other buildings in the UK), about how much would [it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX. If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total. ENTER AMOUNT IN £s
UValBO	*If respondent does not know the value of their other property* *If UValO = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other buildings in the UK) is worth? 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtO	*If respondent owns other buildings, such as a shop, warehouse or garage in the UK* *If UProp = 3* And how much is [your share of] any outstanding mortgages or loans secured on the other buildings in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBO	*If respondent does not know the value of any outstanding mortgages or loans secured on their other property* *If UDebtO = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more

UValLU	*If respondent owns land in the UK* *If UProp = 4* [Apart from any property included in the value of your business(es), if] you sold [it/them] (other areas of land in the UK), about how much would [it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total. ENTER AMOUNT IN £s
UValBLU	*If respondent does not know the value of their land* *If UValLU = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other areas of land in the UK) is worth? 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtLU	*If respondent owns land in the UK* *If UProp = 4* And how much is [your share of] any outstanding mortgages or loans secured on the other areas of land in the UK? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBLU	*If respondent does not know the value of any outstanding mortgages or loans secured on their land* *If UDebtLU = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999

	9. £500,000 or more
UValOS	*If respondent owns and land or property overseas (including time-share)* *If UProp = 5* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your business(es), if] you sold [it/them] (land or property overseas), about how much in Pounds Sterling would [it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total. ENTER AMOUNT IN £s
UValBOS	*If respondent does not know the value of their land or property overseas* *If UValOS = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (land or property overseas) is worth? 1. Less than £25,000 2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtOS	*If respondent owns land or property overseas (including time-share)* *If UProp = 5* And how much is [your share of] any outstanding mortgages or loans secured on the land or property overseas? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBOS	*If respondent does not know the value of any outstanding mortgages or loans secured on their land or property overseas* *If UDebtOS = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999

	7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more
UGdVBOS	*If respondent owns land or property overseas (including time-share)* *If UProp = 5* SHOWCARD K4 Thinking about the items [this property/these properties] that you own/ are owned by you or other members of your household, what is the approximate replacement value of [your share of] the household contents? Please include all items, such as appliances and electronic equipment, furniture, clothing and leisure items. [Please exclude any vehicles or collectibles and valuables that you have already told me about.] THE REPLACEMENT VALUE IS THE APPROXIMATE COST OF REPLACING THE ITEMS NOW, AND MAY BE SIMILAR TO THE INSURED VALUE 1. Zero 2. Less than £5,000 3. £5,000-£9,999 4. £10,000-£19,999 5. £20,000-£29,999 6. £30,000-£39,999 7. £40,000-£49,999 8. £50,000-£74,999 9. £75,000-£99,999 10. £100,000-£199,999 11. £200,000 or more
UValOR	*If respondent owns other real estate* *If UProp = 6* LOOP ONLY ONCE FOR EACH PROPERTY TYPE [Apart from any property included in the value of your business(es), if] you sold [it/them] (other items of real estate), about how much [it / they/ your share] be worth? THIS IS GROSS AMOUNT, BEFORE PAYING OFF ANY MORTGAGE OR LOAN AND BEFORE TAX If respondent has more than 3 types of land or property in any of the categories on the card then please combine the value of the third and subsequent properties/land into one total. ENTER AMOUNT IN £s
UValBOR	*If respondent does not know how much the other items of real estate are worth* *If UValOR = DK/Ref* SHOWCARD K2 Looking at this card, can you give me an estimate of the amount [your share of] this (other items of real estate) is worth? 1. Less than £25,000

	2. £25,000 to £49,999 3. £50,000 to £99,999 4. £100,000 to £149,999 5. £150,000 to £199,999 6. £200,000 to £299,999 7. £300,000 to £499,999 8. £500,000 or more
UDebtOR	*If respondent owns other real estate* *If UProp = 6* And how much is [your share of] any outstanding mortgages or loans secured on the other items of real estate? (Please exclude unsecured loans, or mortgages or loans secured on this property that you have already told us about). ENTER ZERO OR AMOUNT IN £s
UDebtBOR	*If respondent does not know the value of any outstanding mortgages or loans secured on their other items of real estate* *If UDebtOR = DK/Ref* SHOWCARD K3 Looking at this card, can you give me an estimate of [your share of] the amount of the outstanding mortgage or loan secured on this property? 1. Less than £10,000 2. £10,000 to £24,999 3. £25,000 to £49,999 4. £50,000 to £74,999 5. £75,000 to £99,999 6. £100,000 to £149,999 7. £150,000 to £199,999 8. £200,000 to £499,999 9. £500,000 or more

Non-mortgage debt	
Credit, Store and charge cards	
No variables carried forward	
DCCIntr	*Ask all* I'd now like to ask you a few questions about any credit commitments you might have.
DCards	*Ask all* Do you have any of the following? SHOWCARD L1 **CREDIT CARDS:** These let you buy something now and pay for it later. You can either pay off the bill each month or pay interest on the balance. These include cards offered by some stores, such as Marks and Spencer that are credit cards (often Visa or MasterCard) available for use everywhere, not just in the store. **CHARGE CARDS:** Charge cards are like credit cards in that you buy something now and pay for it later – but the big difference is that you have to pay it off in full every month. These cards are usually for people with high incomes, or for putting things on the company account. **STORE CARDS:** A store card is basically a credit card you can only use with one high street chain or group. For example, a NEXT card can only be used in NEXT stores or for online shopping. 1. Yes 2. No
DAnyCards	*If has credit, charge or store cards* *If DCards = 1* Do you have any... CODE ALL THAT APPLY 1. Credit card accounts in your own name 2. Credit card accounts held jointly with your partner/spouse 3. Credit card accounts without a card in use but which have an outstanding balance 4. Charge cards 5. Store cards
DNumber	*If has credit or charge cards* *If DCards = 1* How many [credit/store or charge card] accounts do you have? IF MORE THAN 5 CARDS, PLEASE STATE HERE, BUT ADD TOGETHER ALL REMAINING CARDS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE FIFTH CARD. ENTER NUMBER

| **LOOP FOR UP TO 5 CREDIT, CHARGE AND STORE CARDS (ROLL UP ON 5ᵀᴴ ITEM)** ||

DSituation1	*If respondent currently has credit or charge cards or accounts* *If DNumber >= 1* Thinking about the latest bill for your [first/second…] credit, store or charge card, have you repaid the full balance or is there an amount currently outstanding? SHOWCARD L2 1. Full balance was repaid, but I have used the card for purchases since 2. Part payment of bill made, leaving an outstanding balance 3. Full balance was repaid and balance now zero 4. No outstanding balance to repay 5. Account not mine / payment not my responsibility
DNam1	*If respondent has an amount still outstanding or account not teir responsibility* *If DSituation = 1, 2, 5 OR DK* [Credit, Store or Charge Card 1/2/3/4/5] Is this credit card or charge card account in your own name only or is it held jointly with other people? THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED (HOWEVER, WITH SOME CARDS, ADDITIONAL CARDHOLDERS CAN BE LISTED ON THE STATEMENT) 1. Own name 2. Held jointly 3. Not an account holder, but is an (additional) cardholder (SPONTANEOUS ONLY, OR DISCOVERED AT LATER QUESTION)
DONm	*If card is held jointly or not in own name* *If DNam1 = 2 OR 3 OR DSituation1 = 5* [Credit, Store or Charge Card 1/2/3/4/5] May I just check, in whose name is the account held? Please exclude additional cardholders, or people whose names do not appear on the Credit or Charge Card account statement. ENTER PERSON NUMBERS FOR [ANY/ BOTH] ACCOUNT HOLDERS [(INCLUDING THIS PERSON)] USE CODE 17 FOR PERSON OUTSIDE OF THE HOUSEHOLD. THIS REFERS TO PEOPLE WHO APPLIED FOR AND OPENED THE ACCOUNT, AND IS USUALLY THE SAME PERSON (OR COUPLE) TO WHOM THE STATEMENTS ARE ADDRESSED
DRsp1	*If respondent does not know whose name the account is held in* *If DONm = DK OR DNam1 = DK*

	[[Credit, Store or Charge Card 1/2/3/4/5] May I just check, are the Credit or Charge Card statements for this credit or charge card addressed to you? 1. Yes 2. No
DRec1	*If the joint account is held in the respondent's and another person's name and this person is the first respondent in the household, or statements are addressed to this person* *If DONm = respondent AND DONm = [Another member of the household] AND (DRsp1 = 1 OR [first respondent in household])* [Credit, Store or Charge Card 1/2/3/4/5] RECORD WHETHER DETAILS OF THIS CREDIT (CHARGE) CARD OR ACCOUNT ALREADY RECORDED FOR OTHER JOINT HOLDER 1. Yes 2. No
DPer1	*If details for joint account have already been recorded by other account holder* *If DRec1 = 1* [Credit, Store or Charge Card 1/2/3/4/5] RECORD PERSON THIS CARD'S VALUE RECORDED FOR
DAsk1	*If Credit or Charge Card account is held in respondent's name and has an outstanding balance and the details are not already recorded for other joint holder* *If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)* [Credit, Store or Charge Card 1/2/3/4/5] I'd now like to ask if I could record the current balance for this account. I do not need to see the statement, but if you could refer to it to let me know the total that would be helpful. PRESS 1 TO CONTINUE
DAmount1	*If Credit or Charge Card account is held in respondent's name and has an outstanding balance and the details are not already recorded for other joint holder* *If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)* [Credit, Store or Charge Card 1/2/3/4/5] Can you tell me, what is the current outstanding balance on this [credit/charge card] account? ENTER AMOUNT IN £s
DAmtBand1	*If respondent does not know the amount outstanding* *If DAmount1 = DK* [Credit, Store or Charge Card 1/2/3/4/5] SHOWCARD L3 Looking at this card, can you give me an estimate of the amount currently

<table>
<tr><td></td><td>outstanding on this credit or charge card or account?

1. Less than £250
2. £250 to £499
3. £500 to £749
4. £750 to £999
5. £1,000 to £1,999
6. £2,000 to £2,999
7. £3,000 to £3,999
8. £4,000 to £4,999
9. £5,000 to £9,999
10. £10,000 or more</td></tr>
<tr><td>D12beh1</td><td><i>If Credit or Charge Card account is held in respondent's name with the outstanding balance and details not already recorded for other joint holder</i>
<i>If (DRec1 <> 1) AND (DRsp1 = 1 OR DNam1 = 1) AND (DSituation1 = 1, 2 or DK)</i>

[Credit or Charge Card 1/2/3]

Have you been able to make the minimum payments on this credit or charge card or are you two or more consecutive payments behind?

1. Able to make minimum payments
2. Two or more payments behind</td></tr>
</table>

END OF LOOP FOR CREDIT OR CHARGE CARDS

Mail order

<i>Data items fed forward : **R**PersProx, **R**DMOAny, **R**DMOnum</i>

<table>
<tr><td>DMOany</td><td><i>Ask all</i>

Are you currently paying for anything in instalments that you have bought from a mail order catalogue?
Last time, we recorded that…

1. Yes
2. No</td></tr>
<tr><td>DMOnum</td><td><i>If respondent is paying in instalments for something bought from a mail order catalogue</i>
<i>If DMOany = 1</i>

How many catalogues are you paying instalments on?

IF MORE THAN 2 CATALOGUES, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING CATALOGUES WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE</td></tr>
</table>

LOOP FOR UP TO 2 MAIL ORDERS (ROLL UP ON 2nd ITEM)

<table>
<tr><td>DMOins1</td><td><i>If respondent is paying instalments on one or more catalogues</i>
<i>If DMOnum > 0</i></td></tr>
</table>

	[Catalogue 1 / 2] (Thinking of your [first/second/remaining] catalogue account(s)… …how much are the standard repayments on [this catalogue/these catalogues]? ENTER AMOUNT IN £s
DMOest1	*If respondent does not know the standard repayment amount* *If DMOins1 = DK/Ref* [Catalogue 1 / 2] SHOWCARD L4 Looking at this card, can you give me an estimate of the size of each instalment you pay on [this catalogue/these catalogues]? 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
DMOoft1	*If respondent is paying instalments on more than one catalogue* *If DMOnum > 0* [Catalogue 1 / 2] How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DMOoftO1	*If their instalments are due at other frequency* *If DMOoft1 = 7* [Catalogue 1 / 2] PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE
DMOwhnY1	*If respondent is paying instalments on more than one catalogue* *If DMOnum > 0* [Catalogue 1 / 2] When do you expect to have paid off the balance on [this catalogue/these catalogues]? ENTER THE YEAR
DMOwhnM1	*If year has been given*

	If DMOwhnY1 = Response [Catalogue 1 / 2] ENTER THE MONTH EXPECTS TO PAY OFF CATALOGUE BALANCE
DMOwest1	*If respondent does not know when they will pay off the catalogue balance* *If DMOwhnY1 = DK/Ref OR DMOwhnM1 = DK/Ref* [Catalogue 1 / 2] SHOWCARD L5 Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of [this catalogue/these catalogues]? 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
DMOint1	*If respondent is paying instalments on more than one catalogue* *If DMOnum > 0* [Catalogue 1 / 2] Are you currently paying interest on some or all of the outstanding balance for [this catalogue/these catalogues]? 1. Yes paying interest 2. No not paying interest
DMObeh1	*If respondent is paying instalments on more than one catalogue* *If DMOnum > 0* [Catalogue 1 / 2] Have you been able to keep up with the repayments for the instalments on [this catalogue/these catalogues] or are you 2 or more consecutive payments behind? 1.Keeping up with repayments 2.Two or more consecutive payments behind
DMOowe1	*If respondent is two or more consecutive payments behind* *If DMObeh1 = 2* [Catalogue 1 / 2] How much do you owe on missed or overdue payments on [this catalogue/these catalogues]?
DMObal1	*If respondent is two or more consecutive payments behind*

	If (DMObeh1 = 2) [Catalogue 1 / 2] What is the total outstanding balance on [this catalogue/these catalogues]?

END OF LOOP FOR MAIL ORDERS

Hire purchase and credit agreements

DHPany	*Ask all* SHOWCARD L6 Are you currently paying for any of these items where you arranged with the shop or supplier to pay in instalments? CODE ALL THAT APPLY PROMPT AS NECESSARY 1. Something bought on hire purchase / credit sale 2. Something bought on rental purchase (e.g. Crazy Georges', Brighthouse) 3. Something bought in instalments from a company that collects the payments from your home 4. A car bought in instalments from a dealer 5. Any home improvements paid by instalments arranged by the supplier or builder 6. A holiday paid by instalments through a travel agent or holiday company 7. Anything else where the shop or supplier arranged for you to pay in instalments 8. None of these CATEGORY 1-7 ARE PAYMENTS WHERE THE RESPONDENT IS CURRENTLY PAYING INSTALMENTS. *CATEGORY 8 IS FOR WHEN NOTHING IS BEING BOUGHT IN INSTALMENTS OR WHEN NO INSTALMENTS ARE YET BEING PAID*
DHPnum	*If respondent has an instalment agreement* *If DHPany = 1-7* Thinking of all of your credit agreements, how many do you have? IF MORE THAN 2 AGREEMENTS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING AGREEMENTS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE SECOND ONE

LOOP FOR UP TO 2 HIRE PURCHASE AND CREDIT AGREEMENTS (ROLL UP ON 2nd ITEM)

DHPins1	*If respondent has an instalment agreement* *If DHPnum > 0* (Thinking of your [first/second/ remaining] credit agreement)… …how much are the standard payments on this agreement? ENTER AMOUNT IN £s
DHPest1	*If respondent does not know how much standard payments are* *If DHPins1 = DK/Ref*

	SHOWCARD L7 Looking at this card, can you give me an estimate of the amount you pay for each instalment as part of [this agreement/these agreements]? 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
DHPoft1	*If respondent has an instalment agreement* *If DHPnum > 0* How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DHPoftO1	*If instalments are due at another frequency* *If DHPoft1 = 7* PLEASE ENTER OTHER PERIOD HIRE PURCHASE INSTALMENTS ARE DUE
DHPwhnY1	*If respondent knows how often instalments are due and they do not have the frequency of 'other'* *If NOT(DHPoft1 = 7, DK/Ref)* When do you expect [this agreement/these agreements] to be repaid? ENTER THE YEAR
DHPwhnM 1	*If respondent knows how often instalments are due and they do not have the frequency of 'other'* *If DHPwhnY1 = Response* ENTER THE MONTH EXPECTS CREDIT AGREEMENT TO BE REPAID
DHPwest1	*If respondent does not know how often instalments are due or they have the frequency of 'other'* *DHPOft = 7 OR DHPwhnY1 = DK/Ref OR DHPwhnM1 = DK/Ref* SHOWCARD L8 Looking at this card, can you give me an estimate of the number of instalments you have left to pay on the balance of [this agreement/these agreements]? 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
DHPint1	*If respondent has an instalment agreement* *If DHPnum > 0* Is [this agreement/these agreements]interest free? 1. Yes 2. No
DHPbeh1	*If respondent has an instalment agreement* *If DHPnum > 0* Have you been able to keep up with the repayments for this agreement or are you 2 or more consecutive payments behind? 1. Keeping up with repayments 2. Two or more consecutive payments behind
DHPowe1	*If respondent is two or more consecutive payments behind* *If DHPbeh1 = 2* How much do you now owe on missed or overdue payments? ENTER AMOUNT IN £s
DHPbal1	*If respondent is two or more consecutive payments behind* *If DHPbeh1 = 2* What is the total outstanding balance on this [this agreement/these agreements]?

END OF LOOP FOR PURCHASE AND CREDIT AGREEMENTS

Loans

*Data items fed forward : **R**PersProx; **R**DLNum; **R**DLType1, **R**DLwhnY1, **R**DLins1*

DLOld	*If respondent had any loans at the previous wave interview* *If **R**PersProx = 1 AND **R**DLnum > 0* Last time we interviewed you on [**R**StartDat], we recorded that you had [**R**DLnum (1,2…)] loan(s) apart from any mortgage or loans secured on a property. Do you still have the following loan? Loan [**R**DLType1] Expecting this loan to be paid off in [**R**DLwhnY1] Was paying back in instalments of …[**R**DLins1] 1. Yes

	2. No 3. Not sure/ Don't know
DLONm	Derived variable : Number of *previous wave* loans still being active
DLAny	*Ask all* [Excluding the loan you have just told me about/(And)] are you currently repaying any other loans of the following types? Please exclude those loans where your repayment periods have not yet started. SHOWCARD L9 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker / cash converter 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan CODE 'YES' AT FIRST POSITIVE RESPONSE. IF NONE OF THESE, CODE 'NO'. EXCLUDE MORTGAGES OR SECURED LOANS OUTSTANDING ON PROPERTIES [Last time, you answered, yes/no] 1. Yes 2. No
DLNNm	*If respondent has another loan* *If DLany = 1* In total, how many of these (new) loans do you have? IF MORE THAN 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE
DLNum	*Derived variable* Number of new loans plus number from last wave (DLONm + DLNNm)
OIntrol	*If respondent has one loan or more* *If DLNum > 0* I am now going to ask you some questions about your [1,2…] largest loans. Please add together all remaining loans when providing responses to questions for the ninth loan.
LOOP FOR LOANS (allow up to 9 loans of any type)	

DLType1	*If respondent has one loan or more* *If DLNum > 0* [Loan 1/2/3/4/5/6/7/8/9] SHOW CARD L9 Thinking of your [first/second/third] loan, what type of loan is it? 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker/cash converters 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan
DSLpay1	*If respondent has a student loan* *If DLType1 = 8, 9* [Loan 1/2/3/4/5/6/7/8/9] In the last 12 months have you made any repayments to your student loan from the [Student Loan Company/ bank or building society]? 1. Yes 2. No
DSLamt1	*If respondent has a student loan* *If DLType1 = 8, 9* [Loan 1/2/3/4/5/6/7/8/9]What is the outstanding balance of your student loan?
DSLest1	*If respondent does not know the outstanding balance on their student loan* *If DSLamt1 = DK/Ref* [Loan 1/2/3/4/5/6/7/8/9] SHOWCARD L10 Looking at this card, can you please give me an estimate of the outstanding balance of your student loan? 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more
DLwhy	*If respondent has a NEW loan but it is NOT a student loan* *If DLNUm > 0 AND (DLType1 <> 8 AND DLType1 <> 9)*

	[Loan 1/2/3/4/5/6/7/8/9] Did you take out this loan for any of the following reasons? READ OUT AND CODE ALL THAT APPLY 1. To make improvements or extensions to a property 2. To pay bills or other debts 3. To make ends meet 4. To spend on a particular item 5. To help a family member, relative or friend 6. In connection to a business 7. Other
DLSec1	*If respondent's home is owned outright or they are buying with the help of a mortgage and they have a personal loan, a cash loan, a pawnbroker loan, a credit union loan, a social fund loan, a loan form an employer, a payday loan or another type of loan.* *If Ten1 = 1,2,3 AND DLType1 = 1,2,3,4,5,6,10,11* [Loan 1/2/3/4/5/6/7/8/9] (Thinking of [your first... ninth/remaining] loan, ...) Is this loan secured against the value of your home or other assets? IF LOAN SECURED AGAINST VALUE OF HOME, CHECK WHETHER THIS HAS BEEN MENTIONED IN THE MORTGAGE SECTION AND DISCOUNT IF NECESSARY 1. Yes, loan is secured 2. No, loan is unsecured
DLins1	*If respondent has a NEW loan but it is NOT a student loan* *If DLType1 <> 8 AND DLType1 <> 9 AND DLNum>0* [Loan 1/2/3/4/5/6/7/8/9] How much are the standard repayments on this loan?
DLest1	*If respondent has a NEW loan but it is NOT a student loan and they do not know the standard repayment amount* *If DLType1 <> 8 AND DLType1 <> 9 AND DLins1 = DK/Ref* [Loan 1/2/3/4/5/6/7/8/9] SHOWCARD L11 Looking at this card, can you give me an estimate of the amount of the instalments you are paying on this loan? 1. Less than £100 2. £100 to £249 3. £250 to £499 4. £500 to £749 5. £750 to £999 6. £1,000 to £1,999 7. £2,000 to £2,999 8. £3,000 to £3,999 9. £4,000 to £4,999 10. £5,000 to £9,999 11. £10,000 to £14,999 12. £15,000 to £19,999

	13. £20,000 or more
DLoft1	*If respondent has a NEW loan but it is NOT a student loan* *If DLtype1 <> 8 AND DLType 1 <> 9 AND DLNum > 0* [Loan 1/2/3/4/5/6/7/8/9] How often are the instalments due? 1. Weekly 2. Fortnightly 3. Monthly 4. Eight weekly 5. Quarterly 6. In one lump sum 7. Other (PLEASE SPECIFY)
DLoftOt1	*If instalments are another frequency* *If DLoft1 = 7* [Loan 1/2/3/4/5/6/7/8/9] PLEASE ENTER OTHER PERIOD INSTALMENTS ARE DUE
DLwhnY1	*If respondent has a NEW loan but it is NOT a student loan* *If DLtype1 <> 8 AND DLType1 <> 9 AND DLNum > 0* [Loan 1/2/3/4/5/6/7/8/9] When do you expect this loan to be repaid? ENTER THE YEAR
DLwhnM1	*If year has been entered* *If DLwhnY1 = response* [Loan 1/2/3/4/5/6/7/8/9] ENTER THE MONTH EXPECTS LOAN TO BE REPAID
DLwest1	*If respondent does not know when they expect the loan to be repaid* *If DLwhnY = DK/Ref OR DLwhnM1 = DK/Ref* [Loan 1/2/3/4/5/6/7/8/9] SHOWCARD L12 Looking at this card, can you give me an estimate of the number of instalments you have left to pay on this loan? 1. Less than 5 2. 5 to 9 3. 10 to 14 4. 15 to 19 5. 20 to 24 6. 25 to 29 7. 30 to 34 8. 35 to 39 9. 40 to 44 10. 45 to 49 11. 50 or more
DLint1	*If respondent has a NEW loan but it is NOT a student loan* *If DLtype1 <> 8 AND DLType1 <> 9 AND DLNum > 0*

	[Loan 1/2/3/4/5/6/7/8/9] Is this loan interest free at the moment? 1. Yes 2. No 3.
DLbeh1	*If respondent has a NEW loan but it is NOT a student loan* *If DLtype1 <> 8 AND DLType1 <> 9 AND DLNum > 0* [Loan 1/2/3/4/5/6/7/8/9] Have you been able to keep up with the repayments for this loan or are you 2 or more consecutive payments behind? 1. Keeping up with repayments 2. Two or more consecutive payments behind
DLowe1	*If respondent is getting behind with repayments* *If DLbeh1 = 2* [Loan 1/2/3/4/5/6/7/8/9] How much do you now owe on missed or overdue payments?
DLbal1	*If respondent is getting behind with repayments* *If DLbeh1 = 2* [Loan 1/2/3/4/5/6/7/8/9] What is the total outstanding balance on this loan?
END OF LOOP FOR LOANS	
NwLn	*Ask all* (And apart from the loans you have already told us about, /And can I just check,) do you have any loans outstanding which you have not yet begun to repay (e.g. loans which you are not yet repaying due to the repayments period having not yet begun)? EXCLUDE MORTGAGES OR SECURED LOANS OUTSTANDING ON PROPERTIES 1. Yes 2. No
NwLnNo	*If respondent has loans outstanding which they have not begun to repay* *If NwLn = 1* Thinking of all the loans you have where you have not yet started making repayments, how many of these do you have? IF MORE THAN 9 LOANS, PLEASE STATE ACTUAL NUMBER HERE, BUT ADD TOGETHER ALL REMAINING LOANS WHEN PROVIDING RESPONSES TO QUESTIONS FOR THE NINTH ONE
OIntrom	*If respondent has a NEW loan*

	If NwLnNo > 0 I am now going to ask you some questions about your [1,2…] (largest) loans for which you have not yet started making repayments. [Please add together all remaining loans when providing responses to questions for the ninth loan.]

LOOP FOR UP TO 3 NEW LOANS (ROLL UP ON 3rd ITEM)

DnewLType1	*If respondent has a NEW loan* *If NwLnNo > 0* SHOWCARD L13 Thinking of [your first...ninth/remaining] loan, what type of loan is it? 1. A personal loan, e.g. with bank, building society, finance house 2. A cash loan from a company that comes to your home to collect payments 3. A loan from a pawnbroker / cash converters 4. A loan from a credit union 5. A loan from the Social Fund 6. A loan from an employer 7. A loan from a friend, relative, or other private individual 8. A loan from the Student Loan Company 9. A student loan from a bank or building society 10. A loan from a pay day lender 11. Another type of loan
DNewLOwe1	*If respondent has a NEW loan* *If NwLnNo > 0* How much do you owe in total on this loan? ENTER AMOUNT IN £s

DNewLOweB1	*If respondent does not know how much they owe* *If DTLOwe1 = DK/Ref* SHOWCARD L14 Looking at this card, can you give me an estimate of the total amount you owe as part of this loan? CODE INTO THE BANDS. READ OUT BANDS IF NECESSARY 1. Less than £250 2. £250 to £499 3. £500 to £749 4. £750 to £999 5. £1,000 to £1,999 6. £2,000 to £2,999 7. £3,000 to £3,999 8. £4,000 to £4,999 9. £5,000 to £9,999 10. £10,000 or more

END LOOP FOR LOANS

Household Bills

DHBany	*Ask HRP*
	SHOWCARD L15
	Not everyone is able to pay every bill on time. May I ask, are you (and your household) currently 2 or more consecutive payments behind with any of the bills on this card?
	CODE ALL THAT APPLY
	10. Behind with the electricity bill
	11. Behind with the gas bill
	12. Behind with Council Tax
	13. Behind with telephone bill
	14. Behind with water rates
	15. Behind with rent
	16. Behind with child maintenance payments
	17. Behind with Court fines
	18. Behind with Income Tax payments
	19. Behind with Value Added Tax payments
	20. Behind with other bills
	21. Not behind with any of these

LOOP FOR EACH BILL/ PAYMENT TYPE

DHBamt	*If respondent is behind with any bill*
	If DHBAny = 10-20
	Could you tell me how much in total you owe on the missed or overdue payments for [TYPE OF BILL]?
	ENTER AMOUNT IN £s
DHBest	*If respondent does not know how much they are overdue*
	If DHBamt = DK/Ref
	SHOWCARD L16
	Looking at this card, can you give me an estimate of the amount you owe on the missed or overdue payments for [TYPE OF BILL]?
	1. Less than £50
	2. £50 to £99
	3. £100 to £249
	4. £250 to £499
	5. £500 to £749
	6. £750 to £999
	7. £1,000 to £2,499
	8. £2,500 or more

END OF LOOP FOR EACH BILL/PAYMENT TYPE

Debt Burden

DBurd	*If it is not a proxy interview and the respondent has debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills* *If PersProx = 1 AND (FCOvDSh = 1 OR FCOvDin = 1 OR CheckCC = 1 OR CheckST = 1 OR CheckMO = 1 OR CheckHP = 1 OR CheckDL = 1 OR CheckHB = 1)* [*] Thinking about the [overdraft(s)/credit card(s)/store card(s)/ credit agreement(s)/loan(s)/bill payments] you have just told me about, to what extent is keeping up with the repayment of them and any interest payments a financial burden to you? Would you say it was… RUNNING PROMPT 1. A heavy burden 2. Somewhat of a burden 3. Or, not a problem at all?
DBurdA	*If it is not a proxy interview and the respondent has debt on bank accounts, credit/store cards, mail order catalogues, has any hire purchase agreement or loans, or is behind with bills* *If PersProx = 1 AND (FCOvDSh = 1 OR FCOvDin = 1 OR CheckCC = 1 OR CheckST = 1 OR CheckMO = 1 OR CheckHP = 1 OR CheckDL = 1 OR CheckHB = 1)* Have you sought any help or advice because of debt in the last two years? 1. Yes 2. No
DBurdW	*If respondent has sought help or advice because of debt in the last two years* *If DburdA = 1* SHOWCARD L17 Who have you sought advice from? CODE ALL THAT APPLY 1. A free advice agency (Citizens Advice Bureau, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline) 2. A fee-charging debt advice company 3. An insolvency practitioner 4. Accountant, bank manager or other financial adviser 5. Solicitor or lawyer 6. Friends or relatives 7. Some other source
DAdvMth	*If respondent has sought professional advice* *If DBurdW = 1-5* On balance, was the debt advice you have received mainly given… RUNNING PROMPT (CODE ONE RESPONSE ONLY) 1. in a face to face meeting 2. by telephone 3. via the internet? 4. Can't say / not one way more than another (SPONTANEOUS ONLY)
DAdvAct	*If sought help or advice because of debt in the last two years*

	If DburdA = 1 Did you take any of the following actions after receiving debt advice? Did you… READ LIST AND CODE ALL THAT APPLY 1. Cut down your expenditure? 2. Develop a household budget? 3. Consolidate your loans? 4. Negotiated with creditor to reduce repayment amount 5. Negotiated with creditor to reduce or freeze interest 6. Increased income (social security benefits for earnings) 7. Take no action / not yet taken action?

Bankruptcy

XInsol	*Ask All* I'd now like to ask you whether you have entered into any formal insolvency proceedings or into a Debt Management Plan (DMP) in the last year? By formal insolvency proceedings, I mean bankruptcy, Debt Relief Order (DRO), or an Individual Voluntary Arrangement (IVA). 1. Yes 2. No
XIntyp	*If respondent has entered some sort of insolvency proceedings* *If XInsol = 1* What type of insolvency or debt management proceedings have you entered into – is it …? RUNNING PROMPT 1. Bankruptcy, 2. Individual Voluntary Arrangement, 3. Debt Management Plan 4. Or a Debt Relief Order?
XInCse	*If respondent has entered some sort of insolvency proceedings* *If XInsol = 1* SHOWCARD L18 What is the primary cause of you entering into insolvency proceedings? PLEASE SELECT ONE 1. Living beyond means 2. Business failure 3. Loss / significant reduction in own or household income 4. Illness / accident 5. Loss on the sale of a property 6. Relationship breakdown 7. Guarantee liabilities 8. Gambling or other speculation 9. Other

Other income (exc. Earnings and Benefits)

RentIncPay	*Ask all* Now there are some more questions about your income [Apart from income from your business(es) you have already told us about, are/Are] you currently receiving any rent from property, including business property or subletting? Where two or more people in the household claim to be in receipt of rental income, please check if this income is from the same source and if so please ensure that the amount of rental income is split accordingly amongst the recipients rather than assigning the total amount received to each recipient. 1. Yes 2. No

RentIncTy	*If receives income from rent*
	If rentIncPay=1
	
	Is this rent from...
	
	 Running prompt
	
	    1. a boarder or lodger at this address,
	    2. property or land at a different address
	    3. or both?

RentIncLdg	*If rent received from a border or lodger at this address or both* *If RentIncTy = 1 or 3* How much rent do you receive each month rent from boarders or lodgers, before deducting income tax but after deducting all allowable expenses? Only rent received from boarders / lodgers living at this address should be included here. Do not include rent received from other properties. Allowable expenses: Rent; rates; insurance; repairs; maintenance services; legal and professional costs; interest on loans to purchase property; wear and tear on furnishings ENTER AMOUNT
RentIncAm	*If rent received from a property or land at a different address or both* *If RentIncTy = 2 or 3* In total how much do you receive each month, before deducting income tax but after deducting allowable expenses? Where two or more people in the household claim to be in receipt of rental income please check if this income is from the same source and if so please ensure that the rental income is split accordingly amongst the recipients rather than assigning the total amount received to each recipient. Allowable expenses: Rent; rates; insurance; repairs; maintenance services; legal and professional costs; interest on loans to purchase property; wear and tear on furnishings. ENTER AMOUNT

RentIncBnd	*If respondent does not know rent income amount*
	If RentIncAm = DK/Ref
	
	SHOWCARD M2
	
	On average, how much would you say you received each month?
	
	   1. £1 up to £216,
	   2. £217 up to £432,
	   3. £433 up to £866,
	   4. £867 up to £1,299
	   5. £1300 up to £1,732
	   6. £1,733 up to £2,166
	   7. £2,167 up to £2,599
	   8. £2,600 up to £3,032
	   9. £3,033 up to £3,466
	  10. £3,467 up to £3,899
	  11. £3,900 up to £4,332
	  12. £4,333 up to £6,499
	  13. £6,500 up to £8,666
	  14. £8,667 or more

OthSrc	*Ask all* SHOWCARD M1 Please look at this card and tell me whether you are receiving any regular payment of the kinds listed on it? INCLUDE ALL REGULAR PENSION INCOME – EVEN IF COVERED IN THE PENSIONS SECTION CODE ALL THAT APPLY 1. Occupational pensions from former UK employer(s) 2. Occupational pensions from a spouse's former UK employer(s) 3. Personal pensions or annuities 4. Regular redundancy payments from former employer(s) 5. Government Training Schemes, such as Youth Training allowance 6. None of these

OiNOePr	*If respondent has Occupational pensions from former UK employer(s)*
	If OthSrc = 1
	
	How much do you usually receive from occupational pensions from your former employer(s), after tax is deducted (that is Net)?
	
	   1. Weekly amount
	   2. Monthly amount
	   3. Annual amount
	  97. Neither (collect details of frequency of payments)

OiNOeAm	*If respondent receives Occupational pension payment weekly, monthly or yearly.* *If OiNOePr = 1,2 or 3* Enter amount in £s 1..9999997

OiNEB	*If respondent does not know how much they usually receive from occupational pensions from their former UK employer(s)* *If OiNOePR =DK/REF OR OiNOeAm= DK/REF* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from occupational pensions from your former employer(s), after tax? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNOeSp	*If respondent does not know frequency of payment* *If OiNOePr = 97* Record details of amount and frequency of payments, after tax is deducted
OiGOePr	*If respondent has Occupational pensions from former UK employer(s)* *If OthSrc = 1* How much do you usually receive from occupational pensions from your former employer(s), before tax is deducted (that is Gross)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiGOeAm	*If respondent receives payment from Occupational pensions from former UK employers weekly, monthly or yearly.* *If OiGOePr = 1,2 or 3* Enter amount in £s 1..9999997

OiGEB	*If respondent does not know how much they usually receive from payment from occupational pensions from former UK employers* *If OiGOePR OR OiGOeAm= DK/REF* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from occupational pensions from your former employer(s), before tax? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiGOeSp	*If respondent does not know frequency of payment* *If OiGOePr = 97* Record details of amount and frequency of payments, before tax is deducted
OiNOsPr	*If respondent receives occupational pensions from a spouse's former UK employer(s)* *If OthSrc = 2* How much do you usually receive from occupational pensions from your spouse's former employer(s), after tax is deducted (that is Net)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNOsAm	*If respondent receives payment from Occupational pension from spouses former UK employer weekly, monthly or yearly.* *If OiNOsPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNSB	*If does not know how much* *If OiNOsPr OR OiNOsAm= DK/Ref* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from your spouse's former employer(s) after tax? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNOsSp	*If respondent does not know frequency of payment* *If OiNOsPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiGOsPr	*If respondent receives occupational pensions from a spouse's former UK employer(s)* *If OthSrc = 2* How much do you usually receive from occupational pensions from your spouse's former employer(s), before tax is deducted (that is Gross)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiGOsAm	*If respondent receives payments from Occupational pension from spouses former UK employer(s) weekly, monthly or yearly.* *If OiGOsPr = 1,2 or 3* Enter amount in £s 1..9999997

OiGSB	*If respondent does not know how much* *If OiGOsPr OR OiGOsAm= DK/Ref* Looking at this card, can you tell me the approximate amount you receive each month from your spouse's former employer(s), before tax? SHOWCARD M2 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 *14. £8,667 or more*
OiGOsSp	*If respondent does not know frequency of payment* *If OiGOsPr = 97* Record details of amount and frequency of payments, before tax is deducted
OiNPpPr	*If respondent receives personal pensions or annuities* *If OthSrc = 3* How much do you usually receive each month from personal pensions or annuities, after tax is deducted (that is Net)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNPpAm	*If respondent receives payments from personal pensions or annuities weekly, monthly or yearly.* *If OiNPpPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNPb	*If respondent does not know how much they receive each month from personal pensions or annuities* *If OiNPpPr OR OiNPpAm= DK/Ref* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from your personal pensions or annuities, after tax? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 *14. £8,667 or more*
OiNPpSp	*If respondent does not know frequency of payment* *If OiNPpPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiGPpPr	*If respondent receives personal pensions or annuities* *If OthSrc = 3* How much do you usually receive each month from personal pensions or annuities, before tax is deducted (that is Gross)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiGPpAm	*If respondent receives personal pension or annuities payments weekly, monthly or yearly.* *If OiGPpPr = 1,2 or 3* Enter amount in £s 1..9999997

OiGPB	*If respondent does not know how much*
	If OiGPpPr OR OiGPpAm= DK/Ref
	
	SHOWCARD M2
	Looking at this card, can you tell me the approximate amount you received each month from your personal pensions or annuities, before tax?
	
	    1. £1 to £216,
	    2. £217 to £432,
	    3. £433 to £866,
	    4. £867 to £1,299
	    5. £1300 to £1,732
	    6. £1,733 to £2,166
	    7. £2,167 to £2,599
	    8. £2,600 to £3,032
	    9. £3,033 to £3,466
	   10. £3,467 to £3,899
	   11. £3,900 to £4,332
	   12. £4,333 to £6,499
	   13. £6,500 to £8,666
	   14. £8,667 or more

OiGPpSp	*If respondent does not know frequency of payment* *If OiGPpPr = 97* Record details of amount and frequency of payments, before tax is deducted

OiNRrPr	*If respondent receives regular redundancy payments from former employer(s)*
	If OthSrc = 4
	
	How much do you usually receive each month from regular redundancy payments from former employer(s), after tax is deducted (that is Net)?
	
	    1. Weekly amount
	    2. Monthly amount
	    3. Annual amount
	  97. Neither (collect details of frequency of payments)

OiNRrAm	*If respondent receives payments from regular redundancy weekly, monthly or yearly.* *If OiNRrPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNRB	*If respondent does not know how much* *If OiNRrPr OR OiNRrAm= DK/Ref* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from former employer(s), after tax is deducted (net)? 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNRrSp	*If respondent does not know frequency of payment* *If OiNRrPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiNGTPr	*If respondent receives money from Government Training Schemes, such as Youth Training allowance* *If OthSrc = 5* How much do you usually receive each month from Government Training Schemes after tax is deducted (that is Net)? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNGTAm	*If respondent receives payments from Government training schemes weekly, monthly or yearly.* *If OiNGTPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNGB	*If respondent does not know how much they usually receive each month from Government Training Schemes*
	If OiNGTPr OR OiNGTAm= DK/Ref
	
	SHOWCARD M2
	Looking at this card, can you tell me the approximate amount you receive each month from Government Training Schemes, after tax is deducted (that is Net)
	
	   1. £1 to £216,
	   2. £217 to £432,
	   3. £433 to £866,
	   4. £867 to £1,299
	   5. £1300 to £1,732
	   6. £1,733 to £2,166
	   7. £2,167 to £2,599
	   8. £2,600 to £3,032
	   9. £3,033 to £3,466
	  10. £3,467 to £3,899
	  11. £3,900 to £4,332
	  12. £4,333 to £6,499
	  13. £6,500 to £8,666
	  14. £8,667 or more

OiNGTSp	*If respondent does not know frequency of payment* *If OiNGTSPr = 97* Record details of amount and frequency of payments, after tax is deducted
ReglrPy	*Ask all* SHOWCARD M3 Now please look at this card and tell me whether you are receiving any regular payments of the kind listed on it? CODE ALL THAT APPLY 1. Educational grant 2. Regular payments from friends or relatives outside the household 3. Maintenance, alimony or separation allowance 4. Royalties e.g. from land, books or performances 5. An occupational pension from an overseas government or company, paid in foreign currency 6. None of these

OiNEGPr	*If respondent is receiving an educational grant*
	If ReglrPy = 1
	
	How much do you usually receive each month from the educational grant, after tax is deducted?
	
	   1. Weekly amount
	   2. Monthly amount
	   3. Annual amount
	  97. Neither (collect details of frequency of payments)

OiNEGAm	*If respondent receives payments from educational grant weekly, monthly or yearly.* *If OiNEGPr = 1,2 or 3* Enter amount in £s 1..9999997
OiNEGB	*If respondent does not know amount they usually receive each month from the educational grant* *If OiNEGPr OR OiNEGAm= DK/Ref* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive from the educational grant, after tax is deducted 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNEGSp	*If respondent does not know frequency of payment* *If OiNEGPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiNFRPr	*If receiving regular payments from friends or relatives outside the household* *If ReglrPy = 2* How much do you usually receive each month from friends or relatives outside the household, after tax is deducted? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNFRAm	*If respondent receives payments from friends and family weekly, monthly or yearly.* *If OiNFrPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNFrB	*If respondent does not know amount they usually receive each month from friends or relatives outside the household*
	If OiNFrPr OR OiNFrAm= DK/Ref
	
	SHOWCARD M2
	Looking at this card, can you tell me the approximate amount you receive from friends or relatives outside the household, after tax is deducted?
	
	   1. £1 to £216,
	   2. £217 to £432,
	   3. £433 to £866,
	   4. £867 to £1,299
	   5. £1300 to £1,732
	   6. £1,733 to £2,166
	   7. £2,167 to £2,599
	   8. £2,600 to £3,032
	   9. £3,033 to £3,466
	  10. £3,467 to £3,899
	  11. £3,900 to £4,332
	  12. £4,333 to £6,499
	  13. £6,500 to £8,666
	  14. £8,667 or more

OiNFRSp	*If respondent does not know frequency of payment* *If OiNFrPr = 97* Record details of amount and frequency of payments, after tax is deducted

OiNMAPr	*If respondent is receiving maintenance, alimony or separation allowance*
	If ReglrPy = 3
	
	How much do you usually receive each month from maintenance/ alimony/ separation allowance, after tax is deducted?
	
	   1. Weekly amount
	   2. Monthly amount
	   3. Annual amount
	  97. Neither (collect details of frequency of payments)

OiNMAAm	*If respondent receives maintenance, alimony or separation allowance payments weekly, monthly or yearly.* *If OiNMAPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNMAB	*If respondent does not know amount they receive each month from maintenance/ alimony/ separation allowance* *If OiNMaPr OR OiNMaAm= DK/Ref* SHOWCARD M2 Looking at this card, can you tell me the approximate amount you receive each month from maintenance/ alimony/ separation allowance, after tax is deducted 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNMASp	*If respondent does not know frequency of payment* *If OiNMAPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiNRoPr	*If respondent is receiving royalties e.g. from land, books or performances* *If ReglrPy = 4* How much do you usually receive each month from royalties, after tax is deducted? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNRoAm	*If respondent receives payments from royalties weekly, monthly or yearly.* *If OiNRoPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNRoB	*If does not know amount they usually receive each month from royalties* *If OiNRoPr OR OiNRoAm= DK/Ref* SHOWCARD M2 *Looking at this card, can you tell me the approximate amount you receive each month from royalties after tax is deducted* 1. £1 to £216, 2. £217 to £432, 3. £433 to £866, 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNRoSp	*If respondent does not know frequency of payment* *If OiNRoPr = 97* Record details of amount and frequency of payments, after tax is deducted
OiNOPPr	*If respondent receives an occupational pension from an overseas government or company, paid in foreign currency* *If ReglrPy = 5* How much do you usually receive each month from the occupational pension from overseas, after tax is deducted? 1. Weekly amount 2. Monthly amount 3. Annual amount 97. Neither (collect details of frequency of payments)
OiNOPAm	*If respondent receives payments from occupational pension from overseas weekly, monthly or yearly.* *If OiNOPPr = 1,2 or 3* Enter amount in £s 1..9999997

OiNOPB	*If does not know amount they usually receive each month from the occupational pension from overseas* *If OiNOPPr OR OiNOPAm= DK/Ref* SHOWCARD M2 *Looking at this card, can you tell me the approximate amount you receive each month from the occupational pension overseas, after tax is deducted?* 1. £1 to £216 2. £217 to £432 3. £433 to £866 4. £867 to £1,299 5. £1300 to £1,732 6. £1,733 to £2,166 7. £2,167 to £2,599 8. £2,600 to £3,032 9. £3,033 to £3,466 10. £3,467 to £3,899 11. £3,900 to £4,332 12. £4,333 to £6,499 13. £6,500 to £8,666 14. £8,667 or more
OiNOPSp	*If respondent does not know frequency of payment* *If OiNOPPr = 97* Record details of amount and frequency of payments, after tax is deducted

Financial Situation/ Expectations

OSitCh	*Ask all except proxies* *If PersProx = 1* [*] Compared with two years ago, do you think your general financial position is… RUNNING PROMPT 1. better 2. worse, 3. or, about the same?
OImpRs	*If respondent says that their financial situation is better* *If OSitCh = 1* SHOWCARD M4 [*] What are the main reasons for your household's financial situation getting better? CODE ALL THAT APPLY 1. Increase in household income 2. Receipt of lump sum payment (e.g. inheritance, gambling, redundancy, insurance or compensation claim payments) *3.* Borrowed more money to make ends meet 4. Reduction in debt payments (inc. paid off debt) 5 Children no longer dependent (inc. left home) 6. General reduction in spending 7. Change in household circumstances (e.g. setting up home with a new partner or partner returning) 8. Reduction in caring responsibilities

	9. Other reasons
OWrsRs	*If respondent says that their financial situation is worse* *If OSitCh = 2* SHOWCARD M5 [*] What are the main reasons for your household's financial situation getting worse? CODE ALL THAT APPLY 10. Reduction in household income 11. Retired 12. Increased debt repayments 13. Increased spending on children in household 14. Unexpected or high bills 15. General increase in spending 16. Change in household circumstances (e.g. separation from partner / widowed) 17. Increased caring responsibilities 18. Losses from gambling or other speculation 19. Additional child(ren) in the household 20. Other
ORetInc	*If it is not a proxy interview and the respondent is not retired and the they are aged 40 or over* *If PersProx = 1 AND DVAge >= 40 AND PSit <> 4* Now thinking about your retirement, how much money do you think you will have to live on compared to your income now? SHOWCARD M6 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
ReleaseEquity	*If it is not a proxy interview and the respondent is not retired and the they are aged 40 or over* *If PersProx = 1 AND DVAge >= 40 AND PSit <> 4* SHOWCARD M7 Are you planning to do any of the following in order to fund your retirement? CODE ALL THAT APPLY 1. Sell any property other than main residence 2. Use an equity release scheme where you can stay in your own home but release some of the equity 3. Move to a smaller less expensive property to release equity 4. None of these

	Child Trust Funds / Junior ISAs *Asked from scratch for new parents*

Data items fed forward*: **R**PersProx*; ***R**Cactf*; ***R**CaType1; **R**CaOpen*

LOOP FOR EACH DEPENDENT CHILD IN HOUSEHOLD (all aged 0 to 15 plus children aged 16-18 and in full-time education)

SelectAd	*Ask for each dependent child* PLEASE SELECT WHICH ADULT IS ANSWERING QUESTIONS ON CHILDREN'S INCOME FOR [CHILD'S NAME] - PREFERENCE SHOULD BE GIVEN TO ONE OF THE PARENTS OF THE CHILD
CaCTF	*Ask for each child born on or after 01/09/2002 unless refused at SelectAd* *If SelectAd <> Ref AND (Birth >= 2002,9,1 AND <= Birth2011,1,2)* Now I am going to ask some questions about Child Trust Funds. A Child Trust Fund is a savings and investment account for children. Children born on or after 1 September 2002 and on or before 2 January 2011 receive a voucher for £250 from the government to start their account. Does [Child's name] have a Child Trust Fund? EXCLUDE TRUSTS THAT ARE NOT SPECIFICALLY THE GOVERNMENT'S CHILD TRUST FUND 1. Yes 2. No IN CERTAIN CIRCUMSTANCES, EXTRA AMOUNTS WILL BE RECEIVED
CaJISA	*Ask for each child born on or after 03/01/2011 OR under 18 and born before September 2002 unless refused at SelectAd* *If SelectAd <> Ref AND (Birth >= 2011,1,3 OR (DVAge < 18 AND Birth < 2002,9,1))* Now I am going to ask some questions about Junior ISAs. A Junior ISA (or Junior Individual Savings Account) is a tax efficient account designed for adults to save and invest on behalf of their children. This type of ISA is available to children resident in the UK born on or after 3 January 2011 and children who are under 18 and born before September 2002. It allows parents to save up to £ 3,600 tax-free for their child per tax year. Does [Child's name] have a Junior ISA? 1. Yes 2. No
CaCtV	*If child has a trust fund or a junior ISA* *If CaCTF = 1 OR CaJISA = 1* How much is currently in his/ her Child Trust Fund/Junior ISA?
CaCTvB	*If respondent does not know how much is in their trust fund/junior ISA* *If CaCtV = DK OR CaCtV = Ref* (Looking at this card), can you tell me about how much is currently in his/her Child Trust

	Fund/Junior ISA? SHOWCARD M8 1. Less than £1000 2. £1,000 to £1,999 3. £2,000 to £2,999 4.£3,000 to £3,999 5 £4,000 to £4,999 6. £5,000 to £5,999 7. £6,000 to £6,999 8. £7,000 to £7,999 9. £8,000 to £8,999 10. £9,000 to £9,999 11. £10,000 or more
CaType1	*If child has a trust fund now but did not have a trust fund at the previous wave* *If CaCTF = 1 AND **R**CaType = EMPTY OR **R**CaType=Response* What type of Child Trust Fund does [Child's name] have? 1. A Stakeholder Account 2. A Non-stakeholder Cash Account 3. A Non-Stakeholder Stocks and Shares account? 4. Don't Know
CaOpen	*If child has a trust fund now but did not have a trust fund at the previous wave* *If CaCTF = 1 AND **R**CaType = Empty OR **R**CaType=Response* Was the account opened by… 1. Yourself, a family member, or a guardian 2. HMRC *3.* Don't know
CaType2	*If child has a Junior ISA* *If CaJISA = 1* What type of Junior ISA does [Child's name] have? 1. A cash Junior ISA 2. A stocks and shares Junior ISA 3. Both – a cash Junior ISA and a stocks and shares Junior ISA 4. Don't know
CaContr	*If child has a trust fund or a junior ISA* *If CaCTF = 1 OR CaJISA = 1* Apart from Child Trust Fund vouchers received from the Government, during the last 2 years who contributed to the Child Trust Fund/Junior ISA? CODE ALL THAT APPLY 1. Child's parent inside the household 2. Child's parent outside the household 3. Child's grandparents 4. Child's other relatives 5. Friend of the family 6. Other 7. No Contribution

LOOP UP TIMES 6 DEPENDING ON HOW MANY CONTRIBUTIONS	
CaContram1	*If someone has contributed to the child's Trust Fund in the last 2 years* *If CaContr = 1, 2, 3, 4, 5, 6* How much did [the parent(s) inside the household/the parent(s) outside the household/child's grandparent(s)/ other relative(s)/friend(s) of the family/the other people]put into [child's name] account in the last 2 years? IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES. PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.
CaContram b1	*If respondent does not know the amount contributed* *If CaContram1 = DK/RF* SHOWCARD M9 (Looking at this card), can you tell me about how much [the parent(s) inside the household/the parent(s) outside the household/child's grandparent(s)/ other relative(s)/friend(s) of the family/the other people] put into [Child's name] account in the last 2 Years? 1. Less than £50 2. £50 to £99 3. £100 to £199 4. £200 to £299 5. £300 to £499 6. £500 to £799 7. £800 or more IF MORE THAN ONE PERSON CONTRIBUTES TO THE ACCOUNT IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY PARTIES. PLEASE CONSULT DOCUMENTATION SUCH AS A CHILD TRUST FUND LETTER OR STATEMENT WHERE POSSIBLE.
END LOOP FOR CONTRIBUTIONS	
CaExtra	*If child's parent is inside of the household* *IF (((QRelGrid.QTRelTo.QRelTo[SelectAd].RFrom[LChInc] = Child) OR (QRelGrid.QTRelTo.QRelTo[SelectAd].RFrom[LChInc] = StChild)) AND (Cacontr = CAParl))* SHOWCARD M10 Imagine that Child Trust Funds do not exist. Thinking only about the money that you have saved in [child's name] Child Trust Fund, what is the main thing that you would have done with this money if Child Trust Funds did not exist? 1.Spent the money 2.Saved or invested the money 3.Spent some and saved or invested some the money 4.Given the money away 5.Other

	6.Don't know (spontaneous only)
CaSav	*Ask for each child* *If SelectAd <> Ref* [Aside from the Child Trust Fund/Junior ISA], does [Child's name] have any savings in a bank or building society account, or any National Savings and Investments such as Children's Bonus Bonds, or any stocks and shares, or other investments? EXCLUDE ANY ASSETS ALREADY RECORDED AS OWNED BY ADULTS IN THE HOUSEHOLD INCLUDE ANY ASSETS HELD IN A TRUST, EXCLUDING CHILD TRUST FUND, IF THESE ARE HELD ON BEHALF OF THE CHILD 1. Yes 2. No
CaSvV	*If respondent has other assets* *If CaSav = 1* *[Aside from the Child Trust Fund/Junior ISA], what would you say is the current value of the savings and investments held by [Child's name]?* MORE THAN £99,999,999, ENTER 99999999 RECORD ALL SAVINGS EXCLUDING CHILD TRUST FUND ENTER AMOUNT IN £s
CaSvB	*If respondent does not know the current value of the savings held by [Child's name]* *If CaSvV = DK/Ref* SHOWCARD M11 Looking at this card, can you estimate the current value of the savings and investments held by [Child's name] [aside from the Child Trust Fund/Junior ISA]? 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
CaOlder	*If child has a Trust Fund and there are older children who are not eligible in the household* *If CaCTF = 1 and there are older children who are not eligible in the household* Thinking about [Child's name] account, has the existence of this account stimulated you to save any more for your other children who do not have such an account: 1.Yes 2.No
CaOther	*If respondent saves more for other children not eligible for a child trust fund* *If CaOlder = Yes*

	What effect has this Child Trust Fund account had on the amount of money you save for other members of your family? CODE ALL THAT APPLY 1.I save more for my other children 2.I save less for my other children 3.I save more for other members of my family 4.I save less for other members of my family 5.It has affected how much I save in another way – please specify
CaOthO	*If the child trust fund account has affected how much they save for other members of the family in a way, other than those listed* *If CaOther = 5* ENTER DETAILS
OCSvR	*Ask each adult with dependent children (once)* SHOWCARD M12 What do you think are the most important reasons for your child(ren) to have savings or investments? CODE ALL THAT APPLY 1. To help pay for further or higher education 2. To help pay for a deposit on a house or for rent 3. To buy a car or pay for driving lessons 4. To go on holiday 5. To pay for a hobby 6. General savings for the future 7. In case of a crisis or emergency 8. Other 9. None of these

Inheritance		Page 230 equivalent blank

Inheritance	

Inheritances received	

Data items fed forward : **R***PersProx,* **R***IHRecnt,* **R***IHRcNum*	

InhIntend	*Ask everyone, except proxies.* *If (PersProx=1)* Do you intend to leave any of the following as an inheritance? SHOWCARD N4 COPE ALL THAT APPLY 1. House / flat / land or share in property 2. Money or savings 3. Personal items (such as car, jewellery or ornaments) 4. Stocks, shares, trusts or other investments 5. A business 6. Other 7. I do not intend to leave an inheritance
InhVal	*If intends to leave an inheritance.* *If (InhIntend =1, 2, 3, 4, 5 or 6)* How much do you intend to pass on as inheritance? Please include the value of any assets that you intend to be part of your estate. *If the respondent is unsure of an exact value, an estimate is sufficient* 0..10,000,000
InhVIB	*If refuses or doesn't know the value they intend to pass on as inheritance* *If (InhVal = RF / DK)* SHOWCARD N5 Can you tell me approximately how much you intend to pass on as inheritance? 1. Up to £1,000 2. £1,000 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 to £249,999 8. £250,000 or more
IHRecnt	*Ask all* In the last two years, have you personally received an inheritance valued at £1,000 or more, that is in money, property, or goods of any kind? IF MORE THAN 3, THE FOLLOWING QUESTIONS SHOULD BE ASKED FOR THE 3 MOST VALUABLE INHERITANCES

	INCLUDE ANY INHERITANCE FROM A SPOUSE OR PARTNER Last time, we recorded that you had received… 1. Yes 2. No
IHRcNum	*If respondent has received an inheritance* *If IHRecnt = 1* How many inheritances of £1,000 or more have you received in the last two years? ENTER NUMBER

LOOP FOR UP TO 3 INHERITANCES	
IWat	*If respondent has one or more inheritance* *If IHRcNum >= 1* SHOWCARD N1 Thinking of your [first/second/third inheritance what] did you receive in your [first/second/ third] inheritance? CODE ALL THAT APPLY 1. House / flat / land or share in property 2. Money or savings 3. Personal items (such as car, jewellery or ornaments) 4. Stocks, shares, trusts or other investments 5. A business 6. Other
IWho1	*If respondent has one or more inheritance* *If IHRcNum >= 1* From whom did you receive that inheritance? INCLUDE IN-LAWS AT RELEVANT CODES 1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt 6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour) 10. Don't know/can't remember
IVal1	*If respondent has one or more inheritance* *If IHRcNum >= 1* [Still thinking of your [first/second/ third] inheritance what] was the total value, at that time, of everything you inherited, after tax and other deductions? ENTER AMOUNT IN £s
IValB1	*If respondent does not know the total value inherited* *If IVal1 = DK/ Ref* SHOWCARD N2

	Looking at this card, what was the approximate value of the inheritance at that time (after tax and other deductions)?
	1. £1,000 to £4,999 2. £5,000 to £9,999 3. £10,000 to £19,999 4. £20,000 to £49,999 5. £50,000 to £99,999 6. £100,000 to £249,999 7. £250,000 or more
IHse	*If respondent received property* *If IWat = 1* SHOWCARD N3 What did you do with the property or share in the property that you received? CODE ALL THAT APPLY 1. Sold it 2. Live in it as main home 3. Use it as a second home 4. Family member lives in it 5. Rent it out 6. Other
IGds	*If respondent received non-property inheritance* *If IWat = 2-5* What did you do with the (non-property) inheritance that you received? CODE ALL THAT APPLY 1. Spent it 2. Gave it away to others 3. Saved/ invested it 4. Paid off debts 5. Kept it (e.g. personal items/ businesses) 6. Sold it (e.g. personal items/ businesses) 7. Other

END OF LOOP

Other sums received
Intro	~~Now I would like to ask you some questions about gifts and loans transferred between family and friends during lifetime - that is a gift or loan worth £500 or more at any one time~~
TransIntro	*Ask All* I would like to ask you some questions about gifts and loans transferred between family and friends during lifetime – that is, a gift or loan worth more than £500 at any one time.
ILGift	*Ask All* ~~In the last two years, have you received either goods or any cash GIFTS worth £500 or more?~~

	PLEASE DO NOT INCLUDE MONEY RECEIVED FROM A TRUST FUND. ~~PLEASE DO NOT INCLUDE MONEY RECEIVED FROM A TRUST FUND.~~ ~~1. Yes~~ ~~2. No~~
RGift	*Ask All* First I would like to ask you about gifts. In the last two years have you received either goods or cash gifts worth £500 or more? PLEASE DO NOT INCLUDE ANY MONEY RECEIVED FROM A TRUST FUND 1. Yes 2. No
RGfFrom	*If respondent has received goods or cash gifts* *If RGift = 1* From whom did you receive these gifts? SHOWCARD N6 CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt 6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour) 10. Child 11. Don't know/can't remember
Looped for each response at RGfFrom (These follow on questions will be given different names to distinguish between family members but for ease I have just shown as a loop)
IRGfWho1	*If respondent has received goods or cash gifts* *If RGift = 1* Who gave you the Highest/Second Highest/Third Highest total value of gifts over the last two years? SHOWCARD N6 1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt 6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour)

	10. Child 11. Don't know/can't remember
IRGfVal1	*If respondent received cash gifts worth £500 or more in the last two years* *If RGfFrom = 1,2,3,4,5,6,7,8,9,10,11* What is the total value of the goods and cash gifts you received from (response at IRGfWho1) in the last two years? As mentioned before, please do not include any money received from a trust fund. ENTER AMOUNT IN £s

IRGfVB1	*If respondent does not know value of gift received*
	If IRGfVal1 = DK/Ref
	
	SHOWCARD N7
	
	Looking at this card, what is the approximate value of goods and cash gifts that you received (response at IRGfWho1) in the last two years?
	
	  1. £500 to £999
	  2. £1,000 to £2,499
	  3. £2,500 to £4,999
	  4. £5,000 to £9,999
	  5. £10,000 to £24,999
	  6. £25,000 to £49,999
	  7. £50,000 or more

IRGfUse1	*If respondent received cash gifts worth £500 or more in the last two years*
	If RGfFrom = 1,2,3,4,5,6,7,8,9,10,11
	
	CODE ALL THAT APPLY (from 1809)
	
	What did you do with any cash gifts that you received from (response at IRGfWho1)?
	
	SHOWCARD N8
	
	  10. Property purchase or improvements
	  11. Purchase of car or driving lessons
	  12. Items for new baby
	  13. Educational expenses
	  14. Major family expenses e.g. wedding, party
	  15. Holiday
	  16. Used to start or run a business
	  17. Used to pay off debts
	  18. Spent on general living expenses
	  19. Saved or invested it
	  20. No cash gifts received

END LOOP	
GGift	*Ask all* In the last two years, have you given any goods or any cash GIFTS worth £500 or more? PLEASE DO NOT INCLUDE MONEY GIVEN VIA A TRUST FUND 1. Yes

	2. No

GGfTo	*If respondent has given any goods or any cash gifts worth £500 or more*
	If GGift = 1
	
	To whom did you give these gifts?
	
	SHOWCARD N6
	
	CODE ALL THAT APPLY
	
	INCLUDE IN-LAWS AT RELEVANT CODES
	
	    1. Spouse/ partner (including ex.)
	    2. Parent/parent in-law
	    3. Grandparents
	    4. Great grandparents
	    5. Uncle/aunt
	    6. Great uncle/ aunt
	    7. Brother/sister
	    8. Other relative
	    9. Non relatives (friend/ neighbour)
	    10. Child
	    11. Don't know/can't remember

Looped for each response at GGfTo (These follow on questions will be given different names to distinguish between family members but for ease I have just shown as a loop)

IGGfWho1	*If respondent has given goods or cash gifts*
	If GGift = 1
	
	Who did you give the Highest/ Second Highest/ Third Highest total value of gifts to over the last two years?
	
	SHOWCARD N6
	
	    1. Spouse/ partner (including ex.)
	    2. Parent/parent in-law
	    3. Grandparents
	    4. Great grandparents
	    5. Uncle/aunt
	    6. Great uncle/ aunt
	    7. Brother/sister
	    8. Other relative
	    9. Non relatives (friend/ neighbour)
	    10. Child
	    11. Don't know/can't remember

IGGfVal1	*If respondent gave goods or cash gifts worth £500 or more in the last two years* *If GGfTo =1,2,3,4,5,6,7,8,9,10,11* What is the total value of the goods and cash gifts that you have given in the last two years? As mentioned before, do not include money given via a trust fund. ENTER AMOUNT IN £s

IGGfVB1	*If respondent does not know value of gift given*
	If IGGfVal1 = DK/Ref
	
	SHOWCARD N7
	
	Looking at this card, what is the approximate value of the goods or cash gifts that you have given in the last two years?
	
	    1. £500 to £999
	    2. £1,000 to £2,499
	    3. £2,500 to £4,999
	    4. £5,000 to £9,999
	    5. £10,000 to £24,999
	    6. £25,000 to £49,999
	    7. £50,000 or more

IGGfUse1	*If respondent received cash gifts worth £500 or more in the last two years*
	If GGift = 1
	
	CODE ALL THAT APPLY (from 1809)
	
	What was done with any cash gifts you gave to ^LGGSource?
	
	SHOWCARD N8
	
	    10. Property purchase or improvements
	    11. Purchase of car or driving lessons
	    12. Items for new baby
	    13. Educational expenses
	    14. Major family expenses e.g. wedding, party
	    15. Holiday
	    16. Used to start or run a business
	    17. Used to pay off debts
	    18. Spent on general living expenses
	    19. Saved or invested it
	    20. No cash gifts given

END LOOP	

RLoan	*Ask all*
	
	SHOWCARD N8
	
	Now I would like to ask you about loans from family or friends.
	In the last two years, have you received a cash loans of £500 or more from family or friends to help with expenses such as those shown on the card?
	
	PLEASE DO NOT INCLUDE ANY LOANS THAT YOU REPORTED EARLIER IN THE LOANS SECTION
	
	    10. Property purchase or improvements
	    11. Purchase of car or driving lessons
	    12. Items for new baby
	    13. Educational expenses
	    14. Major family expenses e.g. wedding, party
	    15. Holiday
	    16. Used to start or run a business
	    17. Used to pay off debts

	18. Spent on general living expenses 19. Saved or invested it 1. Yes 2. No
RLnFrom	*If respondent has received loans* *If RLoan = 1* From whom did you receive this cash loan? SHOWCARD N6 CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt 6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour) 10. Child 11. Don't know/can't remember

Looped for each response at RLNFrom (These follow on questions will be given different names to distinguish between family members but for ease I have just shown as a loop)

IRLnWho1	*If respondent has received a cash loan of £500 or more* *If RLoan = 1* Who gave you the Highest/ Second Highest/ Third Highest total value of loans over the last two years? SHOWCARD N6 1. Spouse/ partner (including ex.) 2. Parent/parent in-law 3. Grandparents 4. Great grandparents 5. Uncle/aunt 6. Great uncle/ aunt 7. Brother/sister 8. Other relative 9. Non relatives (friend/ neighbour) 10. Child 11. Don't know/can't remember
IRLnVal1	*If has received cash loan from someone* *If RLnFrom = 1,2,3,4,5,6,7,8,9,10,11* What is the total value of the cash loans you received from ^LRLSource in the last two years?

	ENTER AMOUNT IN £s
IRLnVB1	*If respondent does not know value of the cash loan received* *If IRLnVal1 = DK/Ref* SHOWCARD N7 Looking at this card, what is the approximate value of the cash loans you received in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 or more
IRLnUse1	*If respondent has received money for any of the uses shown on the card* *If RLnFrom = 1,2,3,4,5,6,7,8,9,10,11* SHOWCARD N8 CODE ALL THAT APPLY What did you do with the money loaned to you? 10. Property purchase or improvements 11. Purchase of car or driving lessons 12. Items for new baby 13. Educational expenses 14. Major family expenses e.g. wedding, party 15. Holiday 16. Used to start or run a business 17. Used to pay off debts 18. Spent on general living expenses 19. Saved or invested it
IRLnPyBk1	*If respondent has a loan* *If RLnFrom = 1,2,3,4,5,6,7,8,9,10,11* Do you intend to pay back some or all of the loan(s) you have received? 1. Yes - all 2. Yes - some 3. No
IRLnPBkAm1	*If respondent has plans to pay back some of the loan(s) received* *If IRLnPyBk = 2* How much of the loan/ loans do you intend to pay back? ENTER AMOUNT IN £s
END LOOP	
GLoan	*Ask all*

	In the last two years, have you given a cash loan of £500 or more to family or friends to help with expenses such as those shown on the card?
	
	SHOWCARD N8
	
	    10. Property purchase or improvements
	    11. Purchase of car or driving lessons
	    12. Items for new baby
	    13. Educational expenses
	    14. Major family expenses e.g. wedding, party
	    15. Holiday
	    16. Used to start or run a business
	    17. Used to pay off debts
	    18. Spent on general living expenses
	    19. Saved or invested it
	
	    1. Yes
	    2. No

GLnTo	*If respondent given money*
	If GLoan = 1
	
	To whom did you give these cash loans?
	
	SHOWCARD N6
	
	CODE ALL THAT APPLY
	
	INCLUDE IN-LAWS AT RELEVANT CODES
	
	    1. Spouse / partner (including ex.)
	    2. Parent / parent in-law
	    3. Grandparents
	    4. Great grandparents
	    5. Uncle / aunt
	    6. Great uncle / aunt
	    7. Brother / sister
	    8. Other relative
	    9. Non relatives (friend / neighbour)
	    10. Child
	    11. Don't know / can't remember

Loop for responses at GLnTo (These follow on questions will be given different names to distinguish between family members but for ease I have just shown as a loop)	

IGLnWho1	*If respondent has given a cash loan of £500 or more*
	If GLoan = 1
	
	Who did you give the Highest/ Second Highest/ Third Highest total value of loans to over the last two years?
	
	SHOWCARD N6
	
	    1. Spouse / partner (including ex.)
	    2. Parent / parent in-law
	    3. Grandparents
	    4. Great grandparents

	5. Uncle / aunt 6. Great uncle / aunt 7. Brother / sister 8. Other relative 9. Non relatives (friend / neighbour) 10. Child 11. Don't know / can't remember
IGLnVal1	*If has loaned money to someone* *If GLnTo = 1,2,3,4,5,6,7,8,9,10,11* What is the total value of the money you loaned in the last two years? ENTER AMOUNT IN £s
IGLnVB1	*If respondent does not know value of the cash loan given* *If IGLnVal1 = DK/Ref* SHOWCARD N7 Looking at this card, what is the approximate value of the money you loaned in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 or more
IGLnUse1	*If has loaned money to someone* *If GLnTo =1,2,3,4,5,6,7,8,9,10,11* What was done with the money you loaned? CODE ALL THAT APPLY SHOWCARD N8 10. Property purchase or improvements 11. Purchase of car or driving lessons 12. Items for new baby 13. Educational expenses 14. Major family expenses e.g. wedding, party 15. Holiday 16. Used to start or run a business 17. Used to pay off debts 18. Spent on general living expenses 19. Saved or invested it
IGLnPyBk1	*If has loaned money to someone* *If GLnTo =1,2,3,4,5,6,7,8,9,10,11* Do you expect to receive back some or all of the money you loaned? 1. Yes - all 2. Yes - some 3. No

IGLnPBkAm1	*If respondent expects to receive back some of the loan(s) received* *If IGLnPyBk = 2* How much of the money you loaned do you expect to receive back? ENTER AMOUNT IN £s

END LOOP	

ILump	*Ask all* SHOWCARD N9 Have you personally received a payment of £500 or more from any of these sources shown on this card, or any other source in the last two years? EXCLUDE GIFTS / LOANS FROM FAMILY AND FRIENDS COVERED IN THE PREVIOUS QUESTIONS 1. Yes 2. No
ILumTy	*If respondent received a payment of £500 or more from any sources on the card* *If ILump = 1* SHOWCARD N9 From which sources have you received £500 or more in the last two years? CODE ALL THAT APPLY 1. A life insurance policy 2. A lump sum pension pay-out 3. A personal accident plan or some other form of compensation 4. Any other insurance payment 5. A redundancy payment 6. Any gambling win, such as beting, lottery or bingo wins 7. Other payment
ILife	*If respondent received money from a life insurance policy* *If ILumTy = 1* About how much in total, after tax, have you received from your life insurance policy in the last two years? ENTER AMOUNT IN £s
ILifb	*If respondent does not know amount of money received from a life insurance policy* *If ILife = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your life insurance policy in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999

	8. £100,000 to £249,999 9. £250,000 or more
ILuPp	*If respondent received money from a lump sum pension pay-out* *If ILumTy = 2* About how much in total, after tax, have you received from your lump sum pension pay-out in the last two years? ENTER AMOUNT IN £s
ILuPb	*If respondent does not know amount of money received from lump sum pension pay-out* *If ILuPp = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your lump sum pension pay-out in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILAcc	*If respondent received money from a* personal accident plan or some other form of compensation *If ILumTy = 3* About how much in total, after tax, have you received from your personal accident plan or other form of compensation in the last two years? ENTER AMOUNT IN £s
ILAcb	*If respondent does not know amount of money received from a* personal accident plan or some other form of compensation *If ILAcc = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your personal accident plan or other form of compensation in the last two years? 1. £500 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
ILIns	*If respondent received money from any other insurance payment* *If ILumTy = 4* About how much in total, after tax, have you received from your other insurance

	payment in the last two years? ENTER AMOUNT IN £s
ILInb	*If respondent does not know amount of money received any other insurance payment* *If ILIns = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your other insurance payment in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILRed	*If respondent received money from a redundancy payment* *If ILumTy = 5* About how much in total, after tax, have you received from your redundancy payment in the last two years? ENTER AMOUNT IN £s

ILRdb	*If respondent does not know amount of money received from a redundancy payment* *If ILRed = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your redundancy payment in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILWin	*If respondent received money from a gambling wins, such as betting, lottery or bingo wins* *If ILumTy = 6* About how much in total, after tax, have you received from your win on the football pools, national lottery or other form of gambling in the last two years? ENTER AMOUNT IN £s
ILWnb	*If respondent does not know amount of money received from a gambling wins, such as betting, lottery or bingo wins* *If ILWin = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your win in the last two years? 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more
ILOth	*If respondent received money from* another payment *If ILumTy = 7* About how much in total, after tax, have you received from your other payment in the last two years? ENTER AMOUNT IN £s CHECK THAT MONEY RECEIVED FROM INVESTMENTS HAS NOT BEEN INCLUDED ELSEWHERE

ILOtb	*If respondent does not know amount of money received from other payment* *If ILOth = DK/Ref* SHOWCARD N10 Looking at this card can you tell me the approximate amount you have received from your other payment in the last two years? CHECK THAT MONEY RECEIVED FROM INVESTMENTS HAS NOT BEEN INCLUDED ELSEWHERE 1. £500 to £999 2. £1,000 to £2,499 3. £2,500 to £4,999 4. £5,000 to £9,999 5. £10,000 to £24,999 6. £25,000 to £49,999 7. £50,000 to £99,999 8. £100,000 to £249,999 9. £250,000 or more

Trusts	
Questions for settlers (who have put their own assets into a trust)	
*Data items fed forward: **R**PersProx, **R**TSett, **R**TSNum1, **R**TVal1, **R**TValB1.*	
TIntro	*Ask all* (Earlier we talked about unit trusts, investment trusts and other types of financial products.) I would now like to ask some questions about a kind of trust which is set up by a specific arrangement, such as a deed of Trust. In a trust of this kind, assets like money, investments or property are put in the care of Trustees. The Trust specifies how these assets can be managed or given away, on behalf of beneficiaries who can be named individuals or sometimes charities.
TSett	*If no trusts at previous wave* *If **R**TSett = 2* [Last time we interviewed you, we recorded that you did not have any assets in a trust that you had set up. Can I check have any of your own assets been put into a trust since that date?/ Have any of your own assets been put into a trust?] EXCLUDE : TRUSTS SET UP ON BEHALF OF SOMEONE ELSE IF THE RESPONDENT'S OWN ASSETS WERE NOT PUT INTO THE TRUST AT ANY STAGE. EXCLUDE : SITUATIONS WHERE THE RESPONDENT WILL BECOME THE OWNER OF THE ASSETS AT A LATER DATE (I.E. AS A BENEFICIARY) AND FOR THIS REASON CONSIDERS THE ASSETS AS 'THEIRS', BUT WHERE IN FACT THOSE ASSETS HAVE NEVER ACTUALLY BEEN OWNED BY THE RESPONDENT. 1. Yes 2. No
TSNum1	*If respondents assets have been put into a trust* *If TSett = 1* How many separate trusts do you currently have assets in? ENTER NUMBER
TSNew	*If respondent had assets in a trust at previous wave* *If **R**TSett = 1* In the last two years, have you set up a new trust? CODE NO IF HAS ADDED ASSETS TO AN EXISTING TRUST 1. Yes 2. No

TSNum2	*If respondent had settled a trust at previous wave* *If **R**TSett = 1* ASK OR RECORD In total, how many separate trusts do you currently have assets in. ENTER NUMBER
TCont1	*If respondent had assets before or has assets now* *If TSett = 1 OR **R**TSett = 1* I am going to ask some questions about the [two] trusts that you have [the most] assets in. [Please give an answer for those which you know about, starting with the most valuable.] PRESS '1' TO CONTINUE
LOOP FOR UP TO 2 TRUSTS	
TJnt	*If respondent has one or more trusts* *If TSNum1 >= 1 OR TSNum2 >= 1* [Thinking of the [first / second] (most valuable) trust, can] I just check, does the trust contain only your own assets or was it set up jointly with another person in this household or with someone else? CODE ALL THAT APPLY 1. Solely by respondent 2. Jointly with another person in this household 3. Jointly with someone outside the household
TPs1	*If trust is held jointly with someone in this household* *If TJnt = 2* With which other person (or people) in this household did you set this trust up? CODE ALL THAT APPLY
TAcc1	*If respondent has one or more trusts* *If TSNum1 >=1 OR TSNum2 >= 1* Would you be able to withdraw these assets for your own use in the future if you wanted to? 1. Yes 2. No

TBen	*If respondent has one or more trusts* *If TSNum1 >= 1 OR TSNum2 >= 1* SHOWCARD O1 Who are the beneficiaries of the trust? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Self 2. Spouse / partner 3. Son / daughter (in-law) 4. Grandchild 5. Nephew / niece 6. Brother / sister (in-law) 7. Other relative 8. Other non-relative / friend / charity etc.
TVal1	*If respondent has one or more trusts* *If TSNum1 >= 1 OR TSNum2 >= 1* Now thinking about the current value of the trust, what is the approximate current value of (your share of) the assets in the trust after paying off any debts? ENSURE VALUE IS SPLIT BETWEEN COUPLES WHO ARE JOINT SETTLORS ENTER AMOUNT IN £s
TValB1	*If respondent does not know value of trust* *If TVal1 = DK/Ref* SHOWCARD O2 Looking at this card, can you estimate the current net value of (your share of) the assets? 1. Less than £5,000 2. £5,000 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
TDup1	*If respondent has given a value* *If TVal1 OR TValB1 = Response* Have you already included any of the assets in this trust when answering other questions in this interview? 1. Yes 2. No
TDupA1	*If respondent included assets in the trust elsewhere in the interview* *If TDup1 = 1* Does that include all of the assets in the trust or just some? 1. All 2. Some

TAddVl1	*If respondent only included some of the assets in the trust elsewhere in the interview* *If TDupA1 = 2* Can you tell me the approximate current value of (your share of) the assets in the trust that have not already been covered in this interview? ENTER AMOUNT IN £s
TAddVB1	*If respondent does not know the amount not already covered* *If TAddVl1 = DK/Ref* SHOWCARD O2 Looking at this card, can you estimate the net current value of (your share of) the assets that have not already been covered in this interview? 1. Less than £5,000 2. £5,000 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

END OF LOOP FOR TRUSTS

Questions for beneficiaries	Page 250

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

*Data items fed forward : **R**TBenef, **R**TBenNum*

TBenef	*Ask all*
	Are you the beneficiary of a trust? That is, do you currently receive money from a trust, or will you receive money or capital from a trust in the future? [Last time, we recorded that you were [not] the beneficiary of a trust.] EXCLUDE TRUSTS WHERE RESPONDENT IS ALSO THE SETTLOR (COVERED IN THE PREVIOUS SECTION) 1. Yes 2. No
TBenNum	*If respondent is the beneficiary of a trust* *If TBenef = 1* Can I just check, how many separate trusts are you the beneficiary of? ENTER NUMBER
TCont2	*If respondent is beneficiary of one or more trusts* *If TBenNum >= 1* *[I am going to ask some questions about the two most valuable trusts.]* PRESS '1' TO CONTINUE

LOOP FOR UP TO 2 TRUSTS

TWho	*If respondent is beneficiary of one or more trusts* *If TBenNum >= 1* [Thinking of the [first / second] (most valuable) trust], by whom was the trust set up? CODE ALL THAT APPLY INCLUDE IN-LAWS AT RELEVANT CODES 1. Respondent 2. Spouse/ partner 3. Parent/ Parent in-law 4. Grandparent/great-grandparent 5. Uncle/aunt 6. Brother/sister (in-law) 7. Other relative 8. Other non-relative/friend

TBInc1	*If respondent is beneficiary of one or more trusts* *If TBenNum >= 1* At present, are you able to take any income or capital from the trust, whether you have to apply for permission or not? 1. Income only 2. Capital only 3. Both income and capital 4. Neither
TBRec1	*If respondent is able to take income or capital from the trust* *If TBInc1 = 1,2,3* Thinking of the last 12 months (that is since [1 year ago]) how much have you received in total from the trust after tax and any deductions? ENTER AMOUNT IN £s
TBRecB1	*If respondent received income or capital from the trust in the last 12 months* *If TBRec1 = DK/ Ref* SHOWCARD O3 Looking at this card, how much do you estimate that you have received from the trust in the last 12 months, after tax and deductions? 1. Less than £500 2. £500 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
TBCap1	*If respondent is beneficiary of one or more trusts* *If TBenNum >= 1* At some time in the future, will you receive all, or your share of, the assets held in the trust? 1. Yes 2. No
TBCKno1	*If respondent will receive all of the assets held in the trust at some point in the future* *If TBCap1 = 1* Will you receive the assets on a specified date in the future? 1. Yes 2. No
TBCapY1	*If respondent will receive assets on a specific date in the future* *If TBCKno1 = 1* In which year do you expect to have access to the assets in the trust? ENTER YEAR

TBValB1	*If respondent will receive all of the assets held in the trust at some point in the future* *If TBCap1 = 1* SHOWCARD O2 Looking at this card, what is the approximate current value of your share of the assets? 1. Less than £5,000 2. £5,000 to £9,999 3. £10,000 to £24,999 4. £25,000 to £49,999 5. £50,000 to £99,999 6. £100,000 – £249,999 7. £250,000 to £499,999 8. £500,000 to £999,999 9. £1 million or more

END OF LOOP FOR TRUSTS

OthAsCh	*Ask all* Do you have any other assets with financial value that we have not covered in this interview? 1. Yes 2. No
OthAsTy	*If respondent has other assets with financial value* *If OthAsCh = 1* What sort of assets are they? ENTER DESCRIPTION
OthAsVl	*If respondent has other assets with financial value* *If OthAsCh = 1* What is the current value of (all of) these assets? ENTER AMOUNT IN £s
OthAsVb	*If respondent does not know value of these assets* *If OthAsVl = DK/Ref* SHOWCARD O4 Looking at this card, what is the approximate current value of these assets? 1. Less than £500 2. £500 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

Financial acuity

Commi	*All except proxies*
	If Persprox = 1
	
	SHOWCARD P1
	
	Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?
	
	    1. Keeping up with all of them without any difficulties
	    2. Keeping up with all of them, but it is a struggle from time to time
	    3. Keeping up with all of them, but it is a constant struggle
	    4. Falling behind with some of them
	    5. Having real financial problems and have fallen behind with many of them
	    6. Don't have any commitments

ORunOut	*All except proxies* *If Persprox = 1* [*]In the past 12 months, how often have you run out of money before the end of the week or month or needed to use a credit card or overdraft to get by? RUNNING PROMPT 1. Always, 2. Most of the time, 3. Sometimes, 4. Hardly ever, 5. Or, never? 6. Too hard to say/varies too much to say (SPONTANEOUS ONLY)
ORunDo	*If respondent always, most or some of the time runs out of money* *Ask if ORunOut = 1,2,3* SHOWCARD P2 [*] What do you usually do when you run out of money? CODE ALL THAT APPLY 10. Borrow from family or friends 11. Cut back spending or do without 12. Use authorised / arranged overdraft 13. Use unauthorised overdraft 14. Use credit or store card(s) 15. Take out commercial loan 16. Use a pawn brokers or cash converters 17. Draw money out of savings or transfer savings which you had not planned to use 18. Do overtime / earn extra money 19. Depends on amount needed / varies too much to say 20. Something else
IfBankAcc	*If respondent does not have a current account and not proxy* *If FInvTy <> 10 AND PersProx = 1* Can I check, do you have a day-to-day bank or building society account either in your own name or jointly with someone else?"

	1. Yes 2. No
IncDrop	*All except proxies* *If PersProx = 1* [*] For how long would you [and your partner] be able to make ends meet if you lost the main source of income coming into your household? RUNNING PROMPT 1. Less than one week 2. One week or more but less than one month 3. One month or more but less than three months 4. Three months or more but less than six months 5. Six months or more but less than twelve months 6. Twelve months or more?
FndCash	*All except proxies* *If PersProx = 1* SHOWCARD P3 [*] How would you [and your partner] find the money to meet an unexpected major expense? By major, I mean an expense equivalent to your whole income for a month or more. PROBE FULLY, DO NOT PROMPT 1. Draw money from current account (excluding any overdraft facility) 2. Use existing savings / investments 3. Borrow the money (including use an overdraft) 4. Get help from family / friends 5. Some other way (e.g. sell something, earn extra money, cut spending) 6. Would not be able to find money
ShtTermBuff	*All except proxies* *If PersProx = 1* SHOWCARD P4 [Still] thinking about an unexpected bill which <you/you and your partner/spouse> have to pay within seven days from today. Which, if any of the following would you do to pay a bill of £300? If you think you would do more than one, please select the main thing you would do, that is the one you would get the most money from. CHOOSE ONE OPTION ONLY 1. I / we would pay it with my / our own money, without dipping into savings or cutting back on essentials 2. I / we would pay it with my / our own money, without dipping into savings, but I / we would have to cut back on essentials 3. I / we would have to dip into savings 4. I / we would use a form of credit (e.g. credit card, take out a loan or make use of an authorised overdraft facility) 5. I / we would go overdrawn without authorisation 6. I / we would get money from friends or family as a gift or loan 7. I / we would have to sell personal / household items to get the money 8. I / we would not be able to pay this expense 9. Don't know

	10. Prefer not to say
STCont	*All except proxies* *If PersProx = 1* Please tell me how strongly you agree or disagree with the following statements PRESS 1 TO CONTINUE
OSavA	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] My income is enough to meet the costs of my everyday outgoings RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
Orgnsed	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] I am very organised when it comes to managing my money day to day RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
LVtday	*Al except proxies* *If PersProx = 1* SHOWCARD P5 [*] I tend to live for today and let tomorrow take care of itself RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
RnyDay	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] I always make sure that I have money saved for a rainy day

	RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
DiffFin	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] Nothing I do will make much difference to my financial situation RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
TooBus	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] I am too busy to sort out my finances at the moment RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion
GStdNw	*All except proxies* *If PersProx = 1* SHOWCARD P5 [*] If I had to choose, I would rather have a good standard of living today than save for retirement RUNNING PROMPT 1. Agree strongly 2. Tend to agree 3. Tend to disagree 4. Disagree strongly 5. Don't know, no opinion, 6. Already retired - SPONTANEOUS only
Prodts	*All except proxies* *If Persprox = 1* SHOWCARD P6

	Please could you tell me which, if any, of the following financial products you have personally taken out in the last two years? CODE FIRST THAT APPLIES. INCLUDE BOTH NEW PRODUCTS TAKEN OUT AND RENEWALS 1. Investments (e.g. an equity ISA, PEP, unit trust or investment trust, investment bond, stocks and shares or an endowment policy that was not linked to a mortgage) 2. Mortgage 3. Life insurance, payment or income protection insurance, critical illness insurance 4. A credit card 5. A loan or other type of credit agreement 6. General insurance e.g. car insurance, home insurance or private medical or dental insurance 7. A savings account, eg a cash ISA, National savings and investment account or premium bonds 8. A current account 9. A personal pension 10. None of the above
Eye	All except proxies *If Persprox = 1* SHOWCARD P8 Which, if any, of the following do you personally keep an eye on? CODE ALL THAT APPLY 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
IndFreq	*If respondent personally keeps an eye on some things* *If Eye <> 9* And how frequently do you monitor these things? RUNNING PROMPT 1. At least once a week 2. At least once a month, but not once a week 3. Less than once a month?
AdvSrc	*All except proxies* *IF PersProx = 1* SHOWCARD P9 Which of the following sources of information have you used in the last year to find out about anything to do with money – whether that is how to budget or plan your

	finances, the best insurance, banking or credit options available, how to claim benefits or grants, or to get any help or advice etc Please include those you have used personally or jointly with your partner or spouse. SELECT ALL THAT APPLY 1. Friends and family 2. Financial Institutions e.g. bank, building society, insurance company, mortgage, insurance or tax broker 3. Professional financial advisor 4. Employer / in the workplace 5. Press/social media e.g. financial magazines, newspapers, TV, radio, Facebook, Twitter etc 6. Internet searches e.g. Google, Yahoo 7. Best buy information/Price Comparison Websites 8. Free advisory services e.g. Money Advice Service, Citizens Advice Bureaux, Which, debt advice charity (such as Stepchange), local debt advice service or other charities or consumer organisations 9. Other e.g. Government, local council, student finance agencies, student loan companies or college/university 10. None - I haven't accessed money information or advice in the past 12 months
QuizIntro	*If New cohort or did not answer one of the Quiz question previously* *If (PersProx = 1) AND (RInflation <> RESPONSE OR RBnkStat <> RESPONSE OR RIntRate <> RESPONSE)* The next few questions are a bit different. They are designed as quiz questions rather than asking about your personal finances. Please do not worry if you can not answer them, some of these questions are designed to be difficult. 1. Press <1> to continue
Inflation	*If New cohort or did not answer question in previous wave* *If (PersProx = 1 AND RInflation <> RESPONSE)* SHOWCARD P11 If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time? PLEASE SELECT ONE ONLY 1.More 2.The same 3.Less 4.Don't know
BnkStat	*If New cohort or did not answer question in previous wave* *If (PersProx = 1 AND RBnkStat <> RESPONSE)* SHOWCARD P12 Looking at this example of a bank statement, please can you tell me how much money was in the account at the end of February? ENTER AMOUNT TO NEAREST POUND

	0..9997
IntRate	*If New cohort or did not answer question in previous wave* *If (PersProx = 1 AND RIntRate <> RESPONSE)* SHOWCARD P13 Suppose you put £100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made? ENTER AMOUNT TO NEAREST POUND

Attitudes to Risk

ORiska	*Ask all except proxies* *If PersProx = 1* [*] If you had a choice between a guaranteed payment of one thousand pounds and a one in five chance of winning ten thousand pounds, which would you choose? 1. Guaranteed payment of £1,000 2. One in five chance of £10,000 3. Don't know / no opinion (SPONTANEOUS ONLY)
ORiskc	*Ask all except proxies* *If PersProx = 1* [*] If you had a choice of receiving a thousand pounds today or one thousand one hundred pounds in 12 months which would you choose? 1. £1,000 today 2. £1,100 next year 3. Don't know / no opinion (SPONTANEOUS ONLY)
OSafeSav	*Ask all except proxies* *If PersProx = 1* SHOWCARD R1 Here are some things some people have said about savings and stock market investments. Please tell me to what extent you agree or disagree with each. It is better to play it safe with your savings even if investing in higher risk investments could make you more money? 1. Agree Strongly 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Disagree strongly
ORisks	*Ask all except proxies* *If PersProx = 1* SHOWCARD R1

	You can't expect to get a good return on your money if you don't take certain risks? 1. Agree Strongly 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Disagree strongly

Health	
QHealth1	*Ask all except proxies* *If Persprox = 1* [*] How is your health in general; would you say it was... RUNNING PROMPT 1. very good, 2. good, 3. fair, 4. bad, *5.* or very bad?
LSill	*Ask all except proxies* *If PersProx = 1* Do you have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time? 1. Yes 2. No
IllLim	*If respondent has a disability* *If LSill = 1* Does this illness or disability (Do these illnesses or disabilities) limit your activities in any way? 1. Yes 2. No

DisType	*If respondent has a disability* *If LSill = 1* SHOWCARD T1 Does this health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life? CODE ALL THAT APPLY 10. Mobility (moving about) 11. Lifting, carrying or moving objects 12. Manual dexterity (using your hands to carry out everyday tasks) 13. Continence (bladder and bowel control) 14. Communication (speech, hearing or eyesight) 15. Memory or ability to concentrate, learn or understand 16. Recognising when you are in physical danger 17. Your physical co-ordination (e.g. balance) 18. Other health problem or disability 19. None of these (SPONTANEOUS ONLY)
DisEver	*If does not have a disability* *If LSill = 2* Have you ever had a long-term illness, disability or infirmity (lasting for a year or more) that affected your ability to carry out normal day-to-day activities? 1. Yes 2. No

Status of parents	
FBInt	*If respondent is aged 25 or over and did not answer this section in previous wave* *If (DVAGE >= 25 AND NewPerson = yes) OR (NewPerson = no AND (DVAGE-2 < 25) AND DVAGE >= 25)* We are interested in how living standards compare across the generations so the following questions are about your family and parents. I'd like you to think back to when you were a young teenager, say between the ages of 12 and 16. IF WANT A SPECIFIC AGE, SAY 14
FBSitu	*If respondent is aged 25 or over and did not answer this section in previous wave* *If (DVAGE >= 25 AND NewPerson = yes) OR (NewPerson = no AND (DVAGE-2 < 25) AND DVAGE >= 25)* SHOWCARD T2 Looking at this card, which of these best describes your family situation when you were a young teenager? RECORD SITUATION WHICH LASTED MOST TIME WHEN A YOUNG TEENAGER CODE ONE ONLY 1. With both parents 2. With lone parent (mother) 3. With lone parent (father) 4. With mother and mother's new partner / husband 5. With father and father's new partner / wife 6. In another private household, foster home 7. In a collective household or institution 8. Other
FBSibs	*If respondent did not grow up in a collective house or institution* *If FBSitu <> 7* How many brothers and sisters did you have living with you when you were a young teenager? INCLUDE STEP-BROTHERS AND SISTERS AND ADOPTED CHILDREN DO NOT INCLUDE FOSTER CHILDREN ENTER NUMBER
FBTen	*If respondent did not grow up in a private household or foster home* *If FBSitu <> 6* SHOWCARD T3 Thinking back to when you were a young teenager, in which of these ways did your household occupy their accommodation? 1. Owned it outright 2. Buying it with the help of a mortgage or loan 3. Paid part rent and part mortgage (shared ownership) 4. Rented it 5. Lived there rent-free 6. Other 7. Don't know

FBFaEd	*If respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu = 1,3,4,5* SHOWCARD T4 Now thinking about your father's educational qualifications, please look at this card and tell me which best describes the type of qualifications your father (or your mother's new partner/ husband) gained? 1. Did not go to school at all 2. Left school before the age of 15 3. Left school at 15 or 16 4. Left school at 17 or 18 5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates) 6. Gained a university degree or higher degree 7. Don't know
FthEcSt	*If respondent lived with both parents, lone father, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu = 1,3,4,5* SHOWCARD T5 Looking at this card, which of these best describes what your father (or your mother's new partner / husband) mainly did when you were a young teenager, around the age of 14? 1. Employee 2. Self-employed 3. Unpaid family worker 4. Unemployed 5. Retired, early-retired 6. Looking after home or family 7. Long-term sick or disabled 8. Other 9. Don't know
FthJobT	*If respondents father* (or mother's new partner/ husband) was an employee, self-employed or unpaid family worker *Ask if FthEcst = 1,2,3* What was your father's (or your mother's new partner/ husband's) main job? ENTER TEXT
FBMoEd	*Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu = 1,2,4,5* SHOWCARD T4 And thinking about your mother's educational qualifications, please look at this card and tell me which best describes the type of qualifications your mother (or your father's new partner/ wife) gained? 1. Did not go to school at all 2. Left school before the age of 15 3. Left school at 15 or 16 4. Left school at 17 or 18 5. Gained further qualifications or certificates after leaving school (e.g. an apprenticeship, nursing or teaching qualification, City and Guilds certificates) 6. Gained a university degree or higher degree 7. Don't know

MthEcSt	*Ask if respondent lived with both parents, lone mother, with mother and her new partner or with father and father's new partner/ wife* *If FBSitu = 1,2,4,5* SHOWCARD T5 Looking at this card, which of these best describes what your mother (or your father's new partner/ wife) mainly did when you were a young teenager, around the age of 14? 1. Employee 2. Self-employed 3. Unpaid family worker 4. Unemployed 5. Retired, early-retired 6. Looking after home or family 7. Long-term sick or disabled 8. Other 9. Don't know
MthJobT	*If respondents mother* (or father's new partner/ wife) was an employee, self-employed or unpaid family worker *Ask if MthEcst = 1,2,3* What was your mother's (or your father's new partner/ wife's) main job? ENTER TEXT

KITE (Keeping in touch exercise) for panel survey	
Data items fed forward: CFNP1SNa; CFNP1FNa; CFNP1Ad1; CFNP1Ad2; CFNP1PCd; CFNP1T1; CFNP2SNa; CFNP2FNa; CFNP2Ad1; CFNP2Ad2; CFNP2PCd; CFNP2T1	
Intro	*Ask All* ASK OR RECORD May I just check... ONS will be carrying out a follow-up to this survey in about two year's time. Would it be alright for us to contact you again to see if you would be willing to take part? (Proxies or non-contacts will automatically be coded as 'Don't Know' code). (This is a panel survey. Please explain we would like to come back and mention that each adult respondent will receive a £10 voucher after completion of the next interview) 1. Yes 2. No 3. Don't know (CODE FOR NON-CONTACTS, REFUSALS AND PROXIES ONLY)
IntroFU	*If respondent is willing to take part again* *If Intro = 1* ASK OR RECORD May I just check... In the future, there may be additional follow-up studies covering some of the topics included in this survey. We would like your permission to use your name and address to get in touch in the future. We will not pass on any of the other answers that you have given today. Any further research would be conducted by ONS or another approved social research organisation contracted under confidentiality rules consistent with the National Statistics Code of practice. Press 1 to continue.
FollowUp	Ask All ASK OR RECORD May I just check... Would you be willing to be contacted again to see if you would take part in further research? PROXIES OR NON-CONTACTS WILL AUTOMATICALLY BE CODED AS 'DON'T KNOW' CODE <4> 1. Yes 2. Yes, with conditions (Please Specify) 3. No 4. Don't know (Code for non-contacts, refusals and proxies only)
FutCond	*If respondent agrees to be contacted again but with conditions*

	If FollowUp = 2 Note qualifications/conditions of recall DESCRIBE THE CONDITIONS/EXPLANATION SPECIFIED BY THE RESPONDENT
KiTitle	*If respondent is willing to take part again* *If Intro = 1* ASK OR RECORD What is your title? 1. Mr 2. Mrs 3. Miss 4. Ms 5. Dr 6. Prof 7. Rev 8. Sir 9. Lady 10. Lord 11. Dame
KiFiNme	*If respondent is willing to take part again* *If Intro = 1* ASK OR RECORD By which name do you prefer to be known? EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME]], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)
KiSuNme	*If respondent is willing to take part again* *If Intro = 1* ASK OR RECORD What is your surname? EARLIER YOU RECORDED THIS PERSON'S NAME AS [NAME], IF THIS IS CORRECT, PRESS "" (THE DOUBLE INVERTED COMMAS KEY)
Contact	*If respondent is willing to take part again* *If Intro = 1* Before we come back and see you in two years time, would it be OK to make an initial contact on ... INDIVIDUAL PROMPT 1. your landline telephone? 2. a Mobile telephone? 3. an Email address? 4. None of these (SPONTANEOUS ONLY)
STDC1	*If it is OK to contact respondent by landline* *If Contact = 1* Enter the STD code This number can be three, four or five digits in length

NumEnt1	*If it is OK to contact respondent by landline* *If Contact = 1* Enter remaining digits of the number.
LandPh	DERIVED: Full landline number.
FivDig1	*If it is OK to contact respondent by mobile phone* *If Contact = 2* ENTER FIRST 5 DIGITS OF MOBILE NUMBER
SixDig1	*If it is OK to contact respondent by mobile phone* *If Contact = 2* ENTER FIRST 5 DIGITS OF MOBILE NUMBER
MobPh	DERIVED: Full mobile number.
Email2	*If it is not OK to contact respondent by email* *If Contact <>3* We would very much like to share some results from the survey with you in future. Do you have an email address that we could use to send a summary of these results to you? INDIVIDUAL PROMPT 1. Yes 2. No
Email	*If it is OK to contact respondent by email* *If Contact = 3 OR Email2 = 1* RECORD EMAIL ADDRESS PLEASE TYPE IN THE ADDRESS CAREFULLY USING THE CORRECT PUNCTUATION. HERE ARE SOME COMMON FORMATS: jane.brown@hotmail.com janebrown@yahoo.co.uk j_brown@aol.co.uk
CheckAdd	*If respondent is willing to take part again* *If Intro = 1* Is this address correct? [ADDRESS] 1. Yes 2. No
Prem1	*If address for respondent is incorrect* *If CheckAdd = 2* What is the first line of your address? IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION

Prem2	*If address for respondent is incorrect* *If CheckAdd = 2* What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Prem3	*If address for respondent is incorrect and they have given a second line* *If CheckAdd = 2 AND Prem2 = Response* What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Prem4	*If address for respondent is incorrect and they have given a third line* *If CheckAdd = 2 AND Prem3 = Response* What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
Know PC	*If address for respondent is incorrect* *If CheckAdd = 2* Do you know your postcode? 1. Yes, 2. No, 3. Entered
Letter	*If address for respondent is incorrect and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response* *If CheckAdd = 2 AND MKnowPC = 1 AND MOutCode = Response* Certain E, EC, SW, W and WC postcodes include a letter at the end of the first part. If known, please add final letter of first part of postcode, e.g. 'v' for SW1V
District	*If address for respondent is incorrect* *If CheckAdd = 2* And in which district is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
PostTown	*If address for respondent is incorrect* *If CheckAdd = 2* And in which town is your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
InCode	*If address for respondent is incorrect and they know the postcode and outcode (derived first part of postcode, from lookup) = Response* *If CheckAdd = 2 AND KnowPC = 1 AND OutCode = Response* PLEASE ENTER SECOND PART OF POSTCODE
Postcode	*If address for respondent is incorrect* *If CheckAdd = 2* If you know it, what is the postcode for this address?

Move	*If respondent is willing to take part again* *If Intro = 1* How likely is it that you may move within the next year? 1. Will be moving, and new address known 2. Definitely moving, but new address not known 3. Planning to move, arrangements in hand but not finalised 4. Hoping to move, but no arrangements made yet 5. No plans (as yet) to move 6. Definitely unlikely to move
MovAdd1	*If respondent will be moving in the next year and the address is known* *If Move = 1* What is the first line of your new address, please include the house number or name, and the name of the street or road? IF [NAME] SHARES THE SAME ADDRESS AS THAT OF THE PREVIOUS PERSON, I.E. [ADDRESS LINE 1], PRESS " (THE DOUBLE INVERTED COMMAS KEY) PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd2	*If respondent will be moving in the next year and the address is known* *If Move = 1* What is the second line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd3	*If respondent will be moving in the next year and the address is known* *If Move = 1* What is the third line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MovAdd4	*If respondent will be moving in the next year and the address is known* *If Move = 1* What is the fourth line of your address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MKnowPC	*If respondent will be moving in the next year and the address is known* *If Move = 1* DO YOU KNOW THE POSTCODE OF YOUR NEW ADDRESS
MLetter	*If respondent will be moving in the next year and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response* *If Move = 1 AND MKnowPC = 1 AND MOutCode = Response* Certain E, EC, SW, W and WC postcodes include a letter at the end of the first part. If known, please add final letter of first part of postcode, e.g. 'v' for SW1V
MovDist	*If respondent will be moving in the next year and the address is known* *If Move = 1* What is the district of your address (if there is one)? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION

MovTown	*If respondent will be moving in the next year and the address is known* *If Move = 1* And what is the post town of your address? AN ADDRESS'S POST TOWN APPEARS IMMEDIATELY BEFORE THE (COUNTY AND) POSTCODE; FOR ADDRESSES IN GREATER LONDON WHERE 'LONDON' APPEARS IN THE ADDRESS, 'LONDON' IS THE POST TOWN. PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
MInCode	*If respondent will be moving in the next year and the address is known and they know the postcode and outcode (derived first part of postcode, from lookup) = Response* *If Move = 1 AND MKnowPC = 1 AND MOutCode = Response* PLEASE ENTER SECOND PART OF POSTCODE
MovPostC	*If respondent will be moving in the next year and the address is known* *If Move = 1* If you know it, what is the postcode for this address?
MEffdat	*If respondent will be moving in the next year and the address is known* *If Move = 1* May I know what date you will be moving into your new address please? IF EXACT DAY IS UNKNOWN ENTER 15 FOR THE DAY
Nominate	*If respondent is willing to take part again and they do not already have a nominated person from the last wave* *If Intro = 1 AND CFNP1FNa <> Response AND CFNP1SNa <> Response* You are very important to the success of our survey, is there anyone you could suggest we could contact just in case we were unable to reach you?" 1. Yes 2. No
Nom1Det1	*If respondent is willing to take part again and they already have a nominated person from the last wave* *If Intro = 1 AND CFNP1FNa = Response OR CFNP1SNa = Response* We have [respondent's name] first nominated person details recorded as: [Name of nominated person] [Address of nominated person] Contact telephone number: [Contact number of nominated person] Is this correct? 1. Yes 2. No
NP1_FNam	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2* What is the (fore)name of your first nominated person?
NP1_SNam	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2*

	(And) what is [name's] surname? IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)
NP1_Add1	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2* What is the first line of [name's] address, please include the house number or name, and the name of the street or road?
NP1_Add2	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2* And in which town (and county) is this address ([address line 1])?
NP1_Postc	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2* If you know it, what is the postcode for this address ([address line 1])?
NP1_Tel	*If respondent can give a nominee or the details of the current nominee are incorrect* *If Nominate = 1 OR Nom1Det1 = 2* What is the telephone number of your first nominated person? (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)
Nom2Det1	*If respondent is willing to take part again and they already have two nominated people from the last wave* *If Intro = 1 AND CFNP2FNa = Response OR CFNP2SNa = Response* We have [respondent's name] second nominated person details recorded as: [Name of nominated person] [Address of nominated person] Contact telephone number: [Contact number of nominated person] Is this correct? 1. Yes 2. No
Another	*If respondent can give a nomineeIf Nominate = 1* ASK OR RECORD Could you give us the name of another person in addition to [name]? 1. Yes 2. No
NP2_FNam	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2* What is the (fore)name of your second nominated person?
NP2_SNam	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2*

	(And) what is [name's] surname? IF [NAME] SHARES THE SAME SURNAME AS THAT OF YOUR FIRST NOMINATED PERSON, I.E. [SURNAME], PRESS " (THE DOUBLE INVERTED COMMAS KEY)
NP2_Add1	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2* What is the first line of [name's] address, please include the house number or name, and the name of the street or road?
NP2_Add2	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2* And in which town (and county) is this address ([address line 1])?
NP2_Postc	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2* If you know it, what is the postcode for this address ([address line 1])?
NP2_Tel	*If respondent can give a second nominee or the details of the current second nominee are incorrect* *If Another = 1 OR Nom2Det1 = 2* What is the telephone number of your second nominated person? (MUST BE STD CODE AND NUMBER - PLEASE INCLUDE A SPACE AFTER THE STD CODE)
TABLE FOR RECORDING DETAILS FOR SENDING VOUCHERS	
Intro	*If PersProx = 1,2* We will be sending [name] a £10 e-voucher, which can be used for an on-line purchase on the 'Amazon.co.uk' web-site as a thank you for helping us with this survey. This will be sent in an email by our office. [This email will also include your current address details, which we hold on our system, to give you the opportunity to inform us in case your address changes.] As an alternative we offer a £10 gift voucher. This will be posted from our office in a white envelope with the ONS logo on. It may take six to eight weeks for either the e-voucher or gift voucher to arrive. PRESS <1> TO CONTINUE
Vouch1	*If the respondent has been read the intro* *If Intro = Response* Would you/[Name's] like to receive the £10 e-voucher by email or the £10 gift voucher by post 1. £10 e-voucher by email 2. £10 gift voucher by post

SampNam	*If the respondent has been read the intro* *If Intro = Response* PLEASE CHECK THAT THE REPONDENT'S NAME IS CORRECT The name we currently have is: [Name] IF NAME IS BLANK PRESS 2 (NOT CORRECT) 1. Correct 2. Not Correct
Title	*If the respondent's name is incorrect or blank* *If SampNam = 2, Empty* Please enter respondent's title *1. Mr* *2. Mrs* *3. Miss* *4. Ms* *5. Dr* *6. Prof* *7. Rev* *8. Sir* *9. Lady* *10. Lord* *11. Dame*
PNam	*If the respondent's name is incorrect or blank* *If SampNam = 2, Empty* Please enter respondent's full name E.g. Jane Smith or Joe Bloggs Please do not use any commas or punctuation. IF NAME REFUSED, PLEASE ENTER "THE RESIDENT"
Vouch2	*If the respondent would like to receive the voucher by post* *If Vouch1 = 2* May I just check that we have the correct name and address to which to send the gift voucher? PRESS <1> TO CONTINUE
SampAdd	*If the respondent would like to receive the voucher by post* *If Vouch1 = 2* We will send the voucher to the following address: [Address] PLEASE CHECK THAT THE ADDRESS DETAILS ARE CORRECT. IF NO ADDRESS IS DISPLAYED PRESS '2' NOT CORRECT. 1. Correct 2. Not Correct

VAdd1	*If the respondent's address is incorrect* *If SampAdd = 2* What is the first line of your/[Name's] address, please include the house number or name, and the name of the street or road? [If [Name] shares the same address as that of the previous person, i.e. [Address], press " (the double inverted commas key)] PLEASE DO NOT USE ANY COMMAS OR PUNCTUATION
VAdd2	*If the respondent's address is incorrect* *If SampAdd = 2* What is the second line of your/[name's] address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VAdd3	*If the respondent's address is incorrect* *If SampAdd = 2* What is the third line of your/[name's] address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VAdd4	*If the respondent's address is incorrect* *If SampAdd = 2* What is the fourth line of your/[name's] address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VDstrct	*If the respondent's address is incorrect* *If SampAdd = 2* And in which district is your/[name's] address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VPstTwn	*If the respondent's address is incorrect* *If SampAdd = 2* And in which town is your/[name's] address? PLEASE DO NOT USE ANY COMMAS OR OTHER PUNCTUATION
VPostCd	*If the respondent's address is incorrect* *If SampAdd = 2* If you know it, what is the postcode for this address? PLEASE ENSURE FULL POSTCODE IS RECORDED
Vouch3	*If there was an email entered for the respondent at the KITE block* *If Email <> Empty* May I just check that we have the correct email address to which to send the e-voucher? I want to make sure that I enter the email address correctly. To avoid any mistakes could you please spell the email address for me and also mention upper and lower case letters, numbers and characters such as full stop, hash, underscore etc.

	PRESS <1> TO CONTINUE
Vouch6	*If there was an email entered for the respondent at the KITE block* *If Email <> Empty* PLEASE CHECK THAT THE RESPONDENT'S EMAIL ADDRESS IS CORRECT. If email address is blank press 2 (Not correct) The email address we currently have is [Email] IF THE EMAIL ADDRESS IS CORRECT IT WILL BE USED TO PREFILL VOUCH4 AND WILL NEED TO BE REPEATED AT VOUCH5 1. Correct 2. Not Correct
Vouch4	*If there was no email entered for the respondent at the KITE block* *If Email = Empty* What is your/[Name] email address? I want to make sure that I enter the email address correctly. To avoid any mistakes could you please spell the email address for me and also mention upper and lower case letters, numbers and characters such as full stop, hash, underscore, etc. ENTER EMAIL ADDRESS
Vouch5	*If there was no email entered for the respondent at the KITE block or is there was no email entered for the respondent at the KITE block and the email address is correct* *If (Email <> Empty AND Vouch6 = 1) OR Email = Empty* Can you please repeat the email address. FOR VALIDATION PURPOSES PLEASE RE-ENTER THE EMAIL ADDRESS

VMveAlt	*Derived*
	
	 Whether additional address is moving address or alternative address.
	
	    1. moving address
	    2. alternative address

In admin block Accuracy	*Ask all* OVERALL, HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT TO FINANCIAL QUESTIONS WERE 1. Very accurate 2. Fairly accurate 3. Not very accurate 4. Not at all accurate
In admin block AccurOth	*Ask all* PLEASE RECORD ANY FURTHER COMMENTS ABOUT THE ACCURACY OF ANSWERS ENTER DETAILS

Appendix A

Table of changes to Questionnaire routing during R7.			
Variable	**Month Change occurred**	**Old Routing / Wording**	**New Routing / Wording**
InhIntend	1805	Not routed to in 1804	Var added in 1805
InhVal	1805	Not routed to in 1804	Var added in 1805
InhVIB	1805	Not routed to in 1804	Var added in 1805
OAccess	1805		Var added in 1805
SPAAdvOt	1805		Var added in 1805
IRLnUse1	1806	Not routed to in 1804 & 1805	Included in the RULES to be routed to
IGLnUse1	1806	Not routed to in 1804 & 1805	Included in the RULES to be routed to