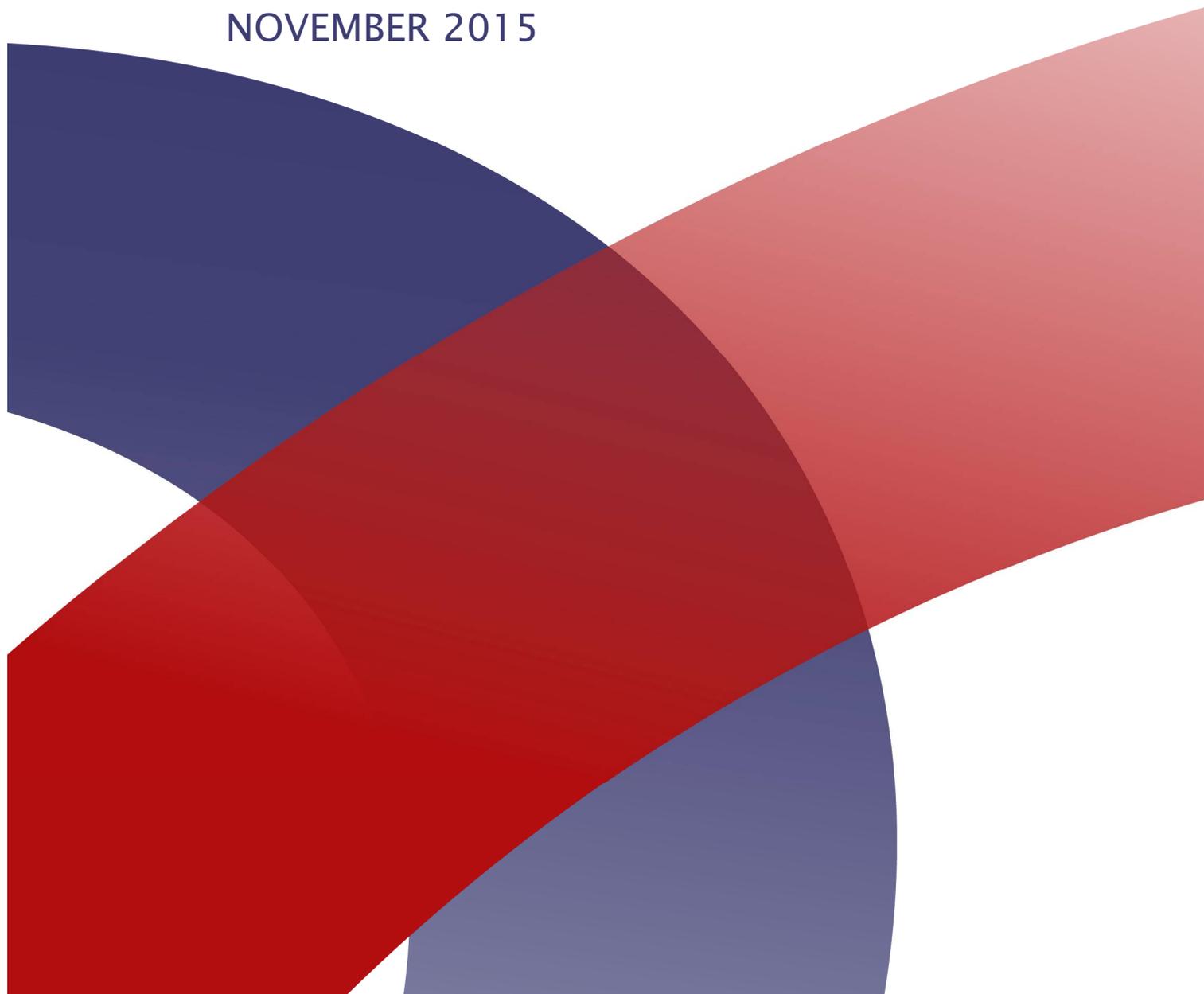




PAYMENT PROTECTION INSURANCE RESEARCH

TECHNICAL REPORT

NOVEMBER 2015



ABOUT COMRES

ComRes provides specialist research and insight into reputation, public policy and communications. It is a founding member of the British Polling Council, and its staff are members of the UK Market Research Society, committing it to the highest standards of research practice.

ComRes won the 2014 Market Research Society Award for Public Policy / Social Research for its innovative research into online communications.

The consultancy also conducts regular public research for organisations including The Independent, ITV News, the BBC, and other media outlets, as well as a wide range of public sector and corporate clients. ComRes is a member of the British Polling Council and abides by its rules.

For further information about ComRes, this research or any other research requirements please contact Katharine.Peacock@comres.co.uk.



BACKGROUND AND OBJECTIVES

In February 2015, the Financial Conduct Authority (FCA) commissioned ComRes to conduct a large-scale quantitative study into Payment Protection Insurance (PPI) from a consumer perspective, and more specifically the trends in PPI complaints. In July 2015, the FCA decided to expand the scope of the project and commissioned ComRes to double the interview sample, and also explore consumers' attitudes towards the PPI-related Plevin case.

This technical report is designed to accompany the separate analytical report of the findings.

The key objectives of the study were:

- To understand the market in terms of PPI holders, PPI complainants and potentially eligible future PPI complainants;
- To explore understanding and perceptions of PPI and the complaints process;
- To discover prompts, barriers and motivations to making a PPI complaint;
- To assess intended future behaviour regarding complaining about PPI;
- To analyse the potential impact of the Plevin vs. Paragon Personal Finance case on complaining behaviour regarding PPI;
- To understand the potential protection gap following PPI.

This quantitative survey forms part of a wider programme aimed at assessing whether the current FCA approach to PPI redress is continuing to meet the objectives of securing appropriate protection for consumers and enhancing the integrity of the UK's financial system.

The views expressed in this report are those of the authors and not necessarily those of the FCA, nor do they reflect FCA policy or constitute guidance to firms.



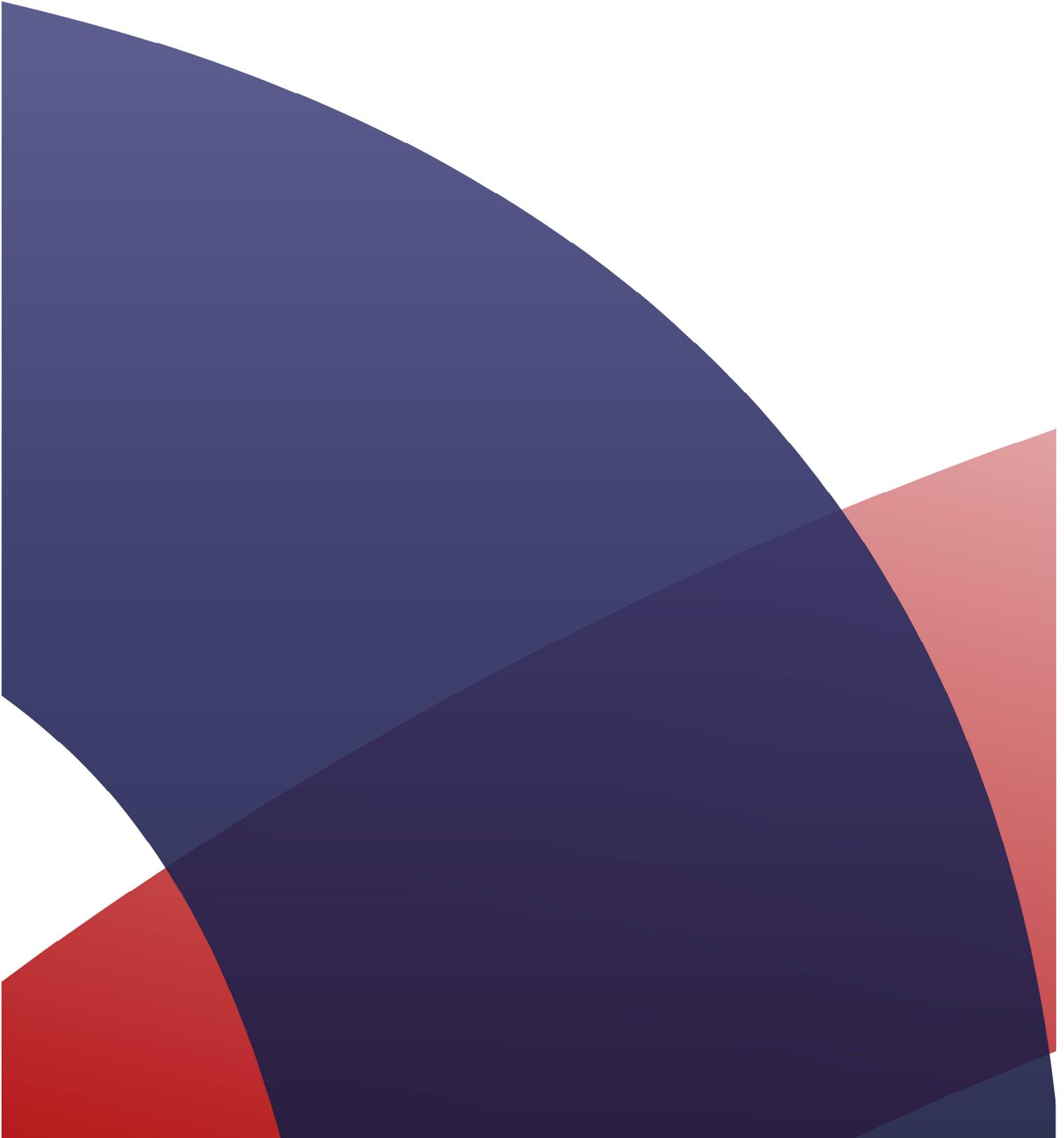
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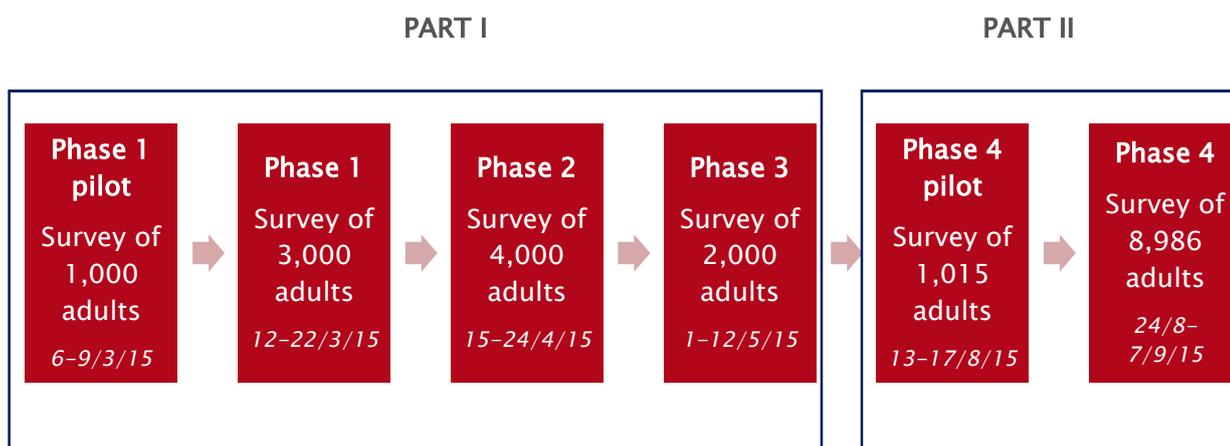
1. METHODOLOGY



1.1 METHODOLOGY

ComRes conducted this research through a multi-phase online study of 20,001 UK adults aged 18 and over (with no upper age limit), as described in Figure 1. The fieldwork was conducted in six distinct phases, with breaks between each to analyse the data and assess potential areas for further exploration.

Figure 1: Multi-phase project



Sample data were weighted to the profile of all UK adults aged 18+ by gender, age, socio-economic grade and region. The key subgroups used for analysis – and their unweighted sample sizes – are included in Figure 6.

During the course of fieldwork, responses to the survey remained relatively consistent across the four main phases (pilots are analysed together with their full phase) – a full, phase-by-phase analysis of the results for each question is given in the data tables. Our analysis suggests that external events such as the Plevin vs. Paragon Personal Finance case (detailed in Section 7 of the analytical report) did not have a disruptive effect during the fieldwork period, i.e. they did not make the results from one phase noticeably different from the results from another.

1.2 PANEL PROFILE

ComRes used the panels of ICM Direct and Research Now for this study – ICM Direct’s panel was used for phases 1–3 of the research, and Research Now’s panel for phase 4. Throughout the research, the look and feel of the survey was identical, so that respondents at all stages of the research had exactly the same experience of completing the survey. As mentioned above, our ongoing analysis throughout fieldwork showed that responses to the survey were consistent across the various phases of the research.

Throughout the multiple phases of fieldwork, ComRes and its partners took care to ensure that there were no duplicates (i.e. respondents completing the survey twice), both within and across the two different panels used – ICM Direct managed this process, ensuring that we reached 20,001 unique respondents during the course of fieldwork. Measures taken included de-duplicating the sample lists to be approached for each element of the study, and only approaching panellists who had not previously completed the survey at each stage. As ICM Direct’s panel was used for Part I of the study, any duplicates identified within the Research Now panel were not invited to take part in the survey during Part II. Where these individuals had already completed the survey during Part I, their responses were included in the study.

Similarly, quality control during and after fieldwork led to the removal of respondents who were speeding and/ or “straight-lining” through the survey – i.e. those whom our analysis indicated were not paying full attention to the survey. The survey also included a small number of trap questions (testing and re-testing responses to key questions such as age and gender), to ensure panellist quality.

Within the main body of the survey itself, it was not possible for respondents to skip questions, meaning that there was no missing data in terms of closed questions. For open-ended questions, our data processing team reviewed the quality of responses during fieldwork and removed respondents who provided numerous nonsensical answers to these questions. These respondents were replaced with fresh respondents.

Where inconsistent or illogical answers were given, these were judged on a case-by-case basis – where this was done repeatedly and appeared to reflect poor engagement with the survey, respondents were removed from our sample. Where any inconsistencies were isolated and appeared to indicate an ‘honest’ mistake, values were adjusted to null for that specific question but respondents were not removed from the whole survey – an occasional error is considered reasonable given the length and complexity of the survey for some respondents, particularly for those with multiple PPI policies. An example of where some respondents were given null values is at Q23b (When did you become aware that you held this policy?) and Q24a (When did you complain about the payment protection insurance (PPI) policy which you had?), where 69 respondents were given null values (i.e. their responses were given a value of 0 for this question).

ICM Direct’s newvista panel is one of the largest in the UK, containing approximately 100,000 people; Figure 2 shows how the panel splits into age by gender and region by gender segments. Panellists are typically advised to complete 3–4 studies (both qualitative and quantitative in nature) per month, with ICM Direct seeking to strike a balance between keeping respondents engaged and not fatiguing them.

Figure 2: ICM Direct panel breakdown

Age	Male	Female	Region	Male	Female
18-24	11%	12%	Scotland	8%	8%
25-34	30%	32%	North East	4%	4%
35-44	23%	25%	North West	11%	10%
45-54	17%	17%	Yorkshire & Humberside	9%	9%
55-64	11%	10%	East Midlands	7%	7%
65+	8%	4%	West Midlands	9%	9%
Total	40%	60%	Wales	4%	5%
			East of England	10%	10%
			London	15%	13%
			South East	13%	14%
			South West	8%	9%
			Northern Ireland	2%	2%

Research Now's panel contains approximately 525,000 people in the UK, and is broken down in Figure 3. Category exclusions are in place so that if - for example - a panellist responded to a survey on the topic of finance, they would not be invited to take part in a similar survey for 90 days.

Figure 3: Research Now panel breakdown

Age	Male	Female	Region	Male	Female
18-24	3%	4%	Scotland	8%	7%
25-34	9%	15%	North East	4%	4%
35-44	14%	18%	North West	10%	10%
45-54	20%	21%	Yorkshire & Humberside	8%	8%
55-64	26%	23%	East Midlands	7%	7%
65+	28%	18%	West Midlands	8%	8%

Total	40%	60%	Wales	4%	4%
			East of England	10%	10%
			London	14%	14%
			South East	17%	17%
			South West	9%	9%
			Northern Ireland	2%	2%

1.3 INCENTIVISATION

Newvista panellists are incentivised to participate in surveys over time using a points-based system – points are awarded based on questionnaire duration and complexity, but typically range from 50 points per survey (the equivalent of 50p) to 100 points (£1). Once panellists have accumulated £50 in points, they are sent a cheque for £50 at the next payment date. After this, with each £50 that panellists accumulate, further payments of £50 are made.

ResearchNow panellists are also incentivised using a similar system. Panellists on their Valued Opinions panel receive a cash reward for participating – the amount varies for each survey but is clearly stated in the invitation email and related to the survey length, interest and complexity. Typically, incentives for consumer surveys range between 50p and £5. Once a panellist’s reward balance reaches £10, they redeem a voucher.

For this study, incentives were offered to all respondents who passed through basic screening questions on age and region. **No distinction was made between those who had had PPI and those who had not in terms of incentivisation.**

2. QUESTIONNAIRE DESIGN



During the research design phase, every effort was made to ensure that the research was “blinded” to be not immediately obvious that the subject matter was Payment Protection Insurance (PPI). This was achieved through a range of measures, including:

- Prior to undertaking the survey, panellists were sent an invitation to participate in a study “about financial services”;
- The opening questions were “blinded” to ensure that it was not obvious that PPI was the primary focus of the research – for example, other options were included alongside PPI in some of the questions.

2.1 UPDATING THE QUESTIONNAIRE – PART I

The FCA and ComRes collaborated to conduct a pilot phase to assess the initial functionality of the survey in terms of delivering valuable data, and to explore early trends and adapt the questionnaire to allow for these. After this first phase of research, among 1,000 people, fieldwork was paused, the data were reviewed and a number of small amendments to the questionnaire were made. These amendments were:

- Moving question 9 (about whether people had held PPI and other insurance products) further towards the front of the survey, to add to the “blinding” effect and ensure that metrics on people’s experience of PPI were not in any way affected by a perception that the core focus of the survey was PPI. Moving this question did not have any noticeable effect on response patterns, and so data from the initial pilot phase was included in the overall sample.
- To add in a “since 2010” option at Q10, to allow for the possibility that people say that they have purchased PPI since 2010.
- Adjusting the wording at Q27 from “did you contact the Financial Ombudsman” to “did you refer your complaint to the Financial Ombudsman”, to provide greater clarity for respondents.
- Adding in two additional options at Q36 of “My complaint has already been resolved” and “I do not have any other PPI policies” to reflect comments made using the “other, specify” option at this question. Responses from the “other, specify” option which fell into these categories were recoded into the relevant categories accordingly.
- Adjusting the wording at Q38 from “within 6 months” and “within 12 months” to “0–6 months” and “7–12 months”.

Fieldwork was then re-started. After the first 4,000 responses had been completed, fieldwork was then paused again, as per the project plan. The data were analysed in detail and a small number of

amendments to the questionnaire were made. These can be categorised into two different sets of objectives:

Exploring the behaviour of those who had complained about their PPI policy in further detail

- Adding an additional question at Q23b, to understand when people who had complained about PPI had first become aware that they had held this policy.
- Adding an additional question at Q24b, to understand what prompted PPI complainants to complain.

Exploring the potential complaining behaviour of those who were not sure whether they held a PPI policy

- Adding an additional question at Q23c, to introduce the hypothetical scenario where those not sure whether they had held PPI checked and found they had PPI – they were then asked how likely they would be to complain about their PPI policy.
- Adding an additional question at Q23d, to understand (in this hypothetical scenario) how people might complain.
- Adding an additional question at Q23e, as an “other, specify” option for Q23d.

2.2 UPDATING THE QUESTIONNAIRE – PART II

Following the completion of the first half of the research (n=10,000), a number of changes were made to explore the impact of the Plevin vs. Paragon Personal Finance case. These were:

- Inserting additional questions from Q48 – Q60, to explore whether knowing about the outcome of the Plevin case and its implications had an impact on the likelihood and timing of consumers complaining about their PPI policy, as well as to explore whether the removal of PPI from the market had left a group of consumers whose need was unfulfilled.

In the final report, the figures reported for these questions are based on the final 10,000 respondents – i.e. those who completed the survey during phase 4 (and the pilot phase for phase 4).

- Removing questions Q23c, Q23d, Q23e, Q31, Q32, Q46 and Q47, to keep the overall length of the questionnaire as close as possible to its length during part I of the research and mitigate the risk of increased respondent fatigue after the addition of Q48–Q60.

In the final report, the figures reported for these questions are based on the first 10,000 respondents – i.e. those who completed the survey during phases 1–3 (and the pilot phase for phase 1).

- Adjusting the answer options for Q19a and Q38, to explore whether referencing specific calendar years (2015, 2016, etc.) rather than timeframes (0–6 months, etc.) had an impact on perceived likelihood of complaining.

This amendment was subsequently changed back to the answer options used in phases 1–3 of the research, following this pilot phase. The respondents who completed the survey during the pilot phase for phase 4 are therefore omitted from the figures used for Q19a and Q38 in the final report.

- Adding an additional definition at Q11, to add greater clarity around the distinction between claiming on PPI and complaining about PPI.

Our analysis revealed that this change to the wording of Q11 did not have an impact on responses to this question. In the final report we therefore report figures from all 20,001 respondents to this question.

- Adjusting the wording at Q28a, to add greater clarity around the distinction between complaints concluded directly by the provider and complaints concluded after Financial Ombudsman involvement.

Our analysis revealed that this change to the wording of Q28a did not have an impact on responses to this question. In the final report we therefore report figures from all 20,001 respondents to this question.

- Adjusting answer options for Q36, to respond to the findings from the concurrent qualitative research into this topic (conducted by the agency ESRO) and investigate the different typologies identified during the qualitative research.

These new answer options are very different from those used in part I of the research. In the final report we have therefore used figures solely from phase 4 of the research (and its pilot) – this version of the question is referred to as Q36ii. The figures from the question asked in phases 1–3 (referred to as Q36i) are included separately as an appendix to the separate Analytical Report, for reference.

- Inserting additional answer options for Q44, to include “a deadline on complaining” and “communications from the government explaining how to complain”.

In the final report, the figures given for these answer options are based on those respondents who were shown these answer options, i.e. the final 10,001 respondents.

- Adjusting Q44 to amend the option “media advertisements explaining how to complain” to “media advertisements from Claims Management Companies (CMCs) explaining how to complain”.

Given the substantial difference in wording here, these have been reported as separate answer options in the final report. Figures for “media advertisements explaining how to complain” are therefore based on the first 10,000 respondents to the survey (phases 1–3 including the phase 1 pilot) and figures for “media advertisements from Claims Management Companies (CMCs) explaining how to complain” based on the final 10,001 respondents to the survey (phase 4 including the phase 4 pilot).

Following the initial pilot phase of part II of the research, ComRes made a number of further adjustments to the questionnaire:

- Adjusting the answer options for Q19a, Q38 and Q51b, to align these with the wording used in phases 1–3 of the research.

In the final report, the responses from the initial 1,015 respondents contacted during the pilot phase are not included, due to the different answer options that they were shown.

- Adjusting the routing for Q33b, to adjust the focus of the questionnaire from those who had claimed against their PPI policy to those who had complained about their PPI policy.

In the final report, only the figures from phase 4 of the research are shown – i.e. the final 8,986 respondents, once this change had been made.

- Inserting Q53d, Q53e, Q53f, Q54b to explore further the perceptions of people who previously did not know whether they intended to complain about their PPI policy.

In the final report, the figures given for Q53d, Q53e, Q53f, Q54b are based on all who were shown these questions (n=13-117).

- Adjusting the routing at Q57 and Q60 to explore further the perceptions and experiences of those who select “don’t know” at Q56 and Q57, respectively.

In the final report, the figures given for Q57 and Q60 are based on all who were shown these questions (n=3342 for Q57 and n=3067 for Q60).

Throughout the survey, our analysis showed that the amends made to the questions highlighted above had no statistical impact on responses to other questions – these were very consistent across the various phases of the research. In the final report, we have therefore reported the figures for all 20,001 respondents for all other questions. A phase-by-phase analysis of the fieldwork results can be conducted by reviewing the full data tables for the research, published on www.comres.co.uk.

3. WEIGHTING AND STATISTICAL RELIABILITY



3.1 WEIGHTING

For this study, sample data were weighted to the profile of all UK adults aged 18+ (including non-telephone owning households) by gender, age, socio-economic grade and region.

This weighting was conducted because although the survey used a quota-based approach, a marginally different profile of interviews was achieved relative to the quota targets. The quotas were based on the 2013 National Readership Survey and are given in Figure 5 along with the total number of achieved interviews. As a result, a small degree of weighting was required so that the profile of the achieved sample matches the UK adult population on key characteristics. Weighting was consistent across the whole research, as the target quotas used when conducting fieldwork using the panels of Research Now and ICM Direct were identical. The first 10,001 interviews were achieved using ICM Direct's panel, and the second 10,000 interviews were achieved using Research Now's panel.

When interpreting the figures in this report, please note that only statistically significant differences (at the 95% level) are reported and that the effect of weighting is taken into account when significance tests are conducted. Differences are highlighted in the full data tables and calculated as the differences between the subgroup in question and the other subgroups identified – subgroup differences highlighted in the analytical report are therefore always relative to other directly relevant subgroups (e.g. more financially sophisticated vs. less financially sophisticated people, AB vs. DE). Where differences between subgroups and the total sample have been given for any question, this is based on a statistical significance test for the subgroup relative to the total including the subgroup.

The weights were derived from the 2013 National Readership Survey, which is widely used for studies of this nature – the effect of this weighting is outlined in the sample profile below. The 2013 National Readership Survey (NRS) is widely acknowledged as an excellent source of key demographic data:

- It is based on a random sample of 36,000 adults aged 15+ in Great Britain (those aged 15, 16 and 17 were then removed from this 36,000 for the purposes of this study and our respondents in Northern Ireland were assumed to behave the same as those in the rest of the UK);
- It is conducted annually, face-to-face through double-screen CAPI (all material is shown to respondents on a tablet that is connected to the interviewer's laptop via a radio link);
- Only specifically selected individuals can be interviewed to ensure that the sample is representative – there are no quotas, and no substitutions.

In the context of this specific research study, there are four key advantages to using the NRS as a source of weighting data:

1. Firstly, the NRS works from Census data, meaning that there is a robust starting point for the research.
2. Secondly, because it is conducted face to face, we can compensate for the fact that we are using an online panel to conduct fieldwork. This helps to mitigate any possible sample bias derived from the online approach – typically we would expect online survey respondents to be slightly different from the overall population, but by imposing effective quotas and weighting the sample to be nationally representative through the NRS, this study accounts for this.

3. Thirdly, the NRS data are more up-to-date than Census data – we are using the 2013 NRS, whereas the alternative would be to use the 2011 Census. This is important in terms of taking account of recent changes in behaviour, specifically relating to the rapid growth in internet use.
4. Finally, using the NRS allows us to weight by socio-economic grade – this is very difficult to do using Census data. ComRes weights by socio-economic grade as standard for its research, and we believe that it is very important to do this for this study.

RIM weighting was used for this study. Phases 1–3 and phase 4 were weighted separately and the weighting efficiency is outlined in Figure 4.

Figure 4: Weighting efficiency

	PHASES 1–3	PHASE 4
RIM weighting efficiency	95.6%	97.3%
Maximum respondent RIM weight	3.443	2.336
Minimum respondent RIM weight	0.809	0.817

The impact of the weighting scheme is shown in Figure 5.

Figure 5: Impact of weighting

Sample profile	Target quota	Achieved number of interviews	Unweighted %	Weighted % (weighted to NRS)
Gender				
Male	9,800	9,676	48.38	49.00
Female	10,200	10,325	51.62	51.00
Age				
18–24	2,400	2,111	10.55	12.00
25–34	3,200	3,142	15.71	16.00
35–44	3,800	3,802	19.01	19.00
45–54	3,400	3,514	17.57	17.00
55–64	3,000	3,120	15.60	15.00
65+	4,200	4,312	21.56	21.00
Socioeconomic grade				
AB	5,400	5,710	28.55	27.00
C1	5,800	6,013	30.06	29.00
C2	4,200	3,207	16.03	21.00
DE	4,600	5,071	25.35	23.00
Region				
North East	800	827	4.13	4.00
North West	2,200	2,272	11.36	11.00
Yorkshire and the	1,600	1,652	8.26	8.00

Humberside				
East Midlands	1,400	1,451	7.25	7.00
West Midlands	1,800	1,762	8.81	9.00
East of England	1,800	1,758	8.79	9.00
London (greater and central)	2,400	2,460	12.30	12.00
South East (excluding London)	2,800	2,947	14.73	14.00
South West	1,800	1,847	9.23	9.00
Wales	1,000	1,013	5.06	5.00
Scotland	1,800	1,685	8.42	9.00
Northern Ireland	600	327	1.63	3.00

3.2 STATISTICAL RELIABILITY

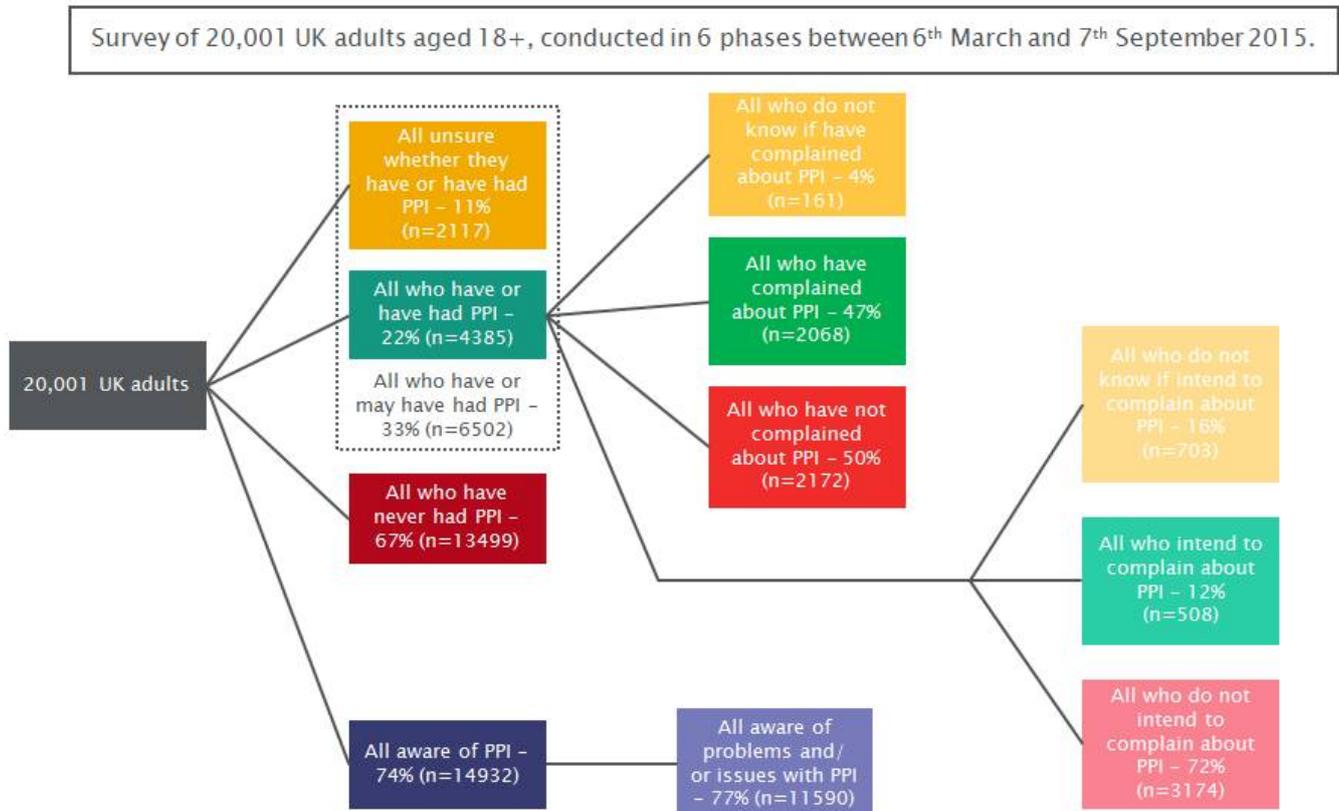
The 20,001 respondents are only a sample of the total population – we therefore cannot be certain that our statistics are exactly those that we would have obtained if we had interviewed the entire UK adult population on this topic.

However, we can calculate the margin of error around the data that is included in this report. For figures involving the total sample of 20,001 respondents, the margin of error for a binary question (the worst case scenario) is +/- 0.69% – meaning that we can be confident (at the 95% level) that the “real” value falls within 1.38 percentage points of the given value.

Strictly speaking, these ranges apply only to random samples – however, they provide an approximation for the quota design used by the current study. High-quality, quota-based surveys have been shown to behave very similarly to research derived from random probability studies.

Throughout this report, the only differences reported between certain subgroups (e.g. socioeconomic grades AB vs. socioeconomic grades DE) are **statistically significant differences**. This means that we are confident (to the 95% level) that these differences are “real” – in other words, in 95 cases out of 100 this will represent real variation rather than simple natural statistical fluctuation. The sample sizes of key subgroups used for analysis are included in Figure 6– these all represent sufficiently large samples of people to enable robust statistical analysis. In the analytical report, we have not included any analysis based on samples of fewer than 100 respondents.

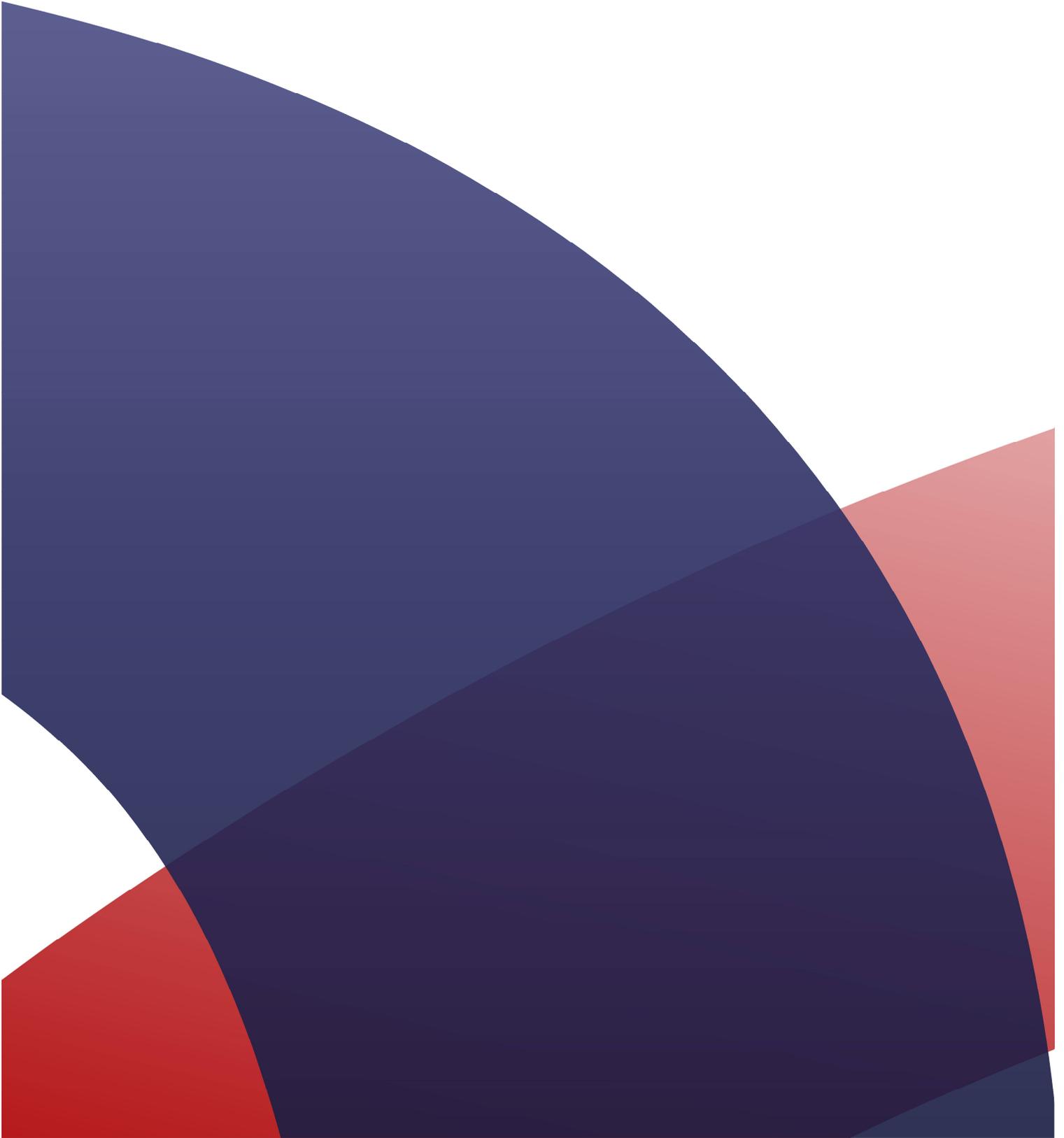
Figure 6: Key base sizes



The base sizes given are unweighted. The percentages may not match the base figures given due to weighting.

Where the answers to open-ended questions were coded, this has been highlighted in the report. Coding was performed by trained specialist coders, who are highly experienced in coding vast quantities of verbatim responses in a rigorous, systematic and intelligent way.

APPENDIX: QUESTIONNAIRES



A. PART I

The following lays out the questionnaire used for the research between the first pilot phase and phase 3. **Green** font highlights changes implemented after the initial launch (n=1000); **blue** font highlights changes implemented after the first phase (n=4000).

Financial situation		
Q1	<p>[ASK ALL] Have you ever had any of the financial products listed below? Please select all that apply. [MULTI CODE, RANDOMISE OPTIONS 1-9, FIX 10]</p>	
	Personal loan	1
	Current account	2
	Savings account	3
	General insurance policy	4
	An investment product	5
	Pension	6
	Credit card	7
	Overdraft	8
	Mortgage	9
	None of these	10
	<p>Definitions [TO BE DISPLAYED TO THOSE WHO RIGHT-CLICK ON EACH OPTION]:</p> <ul style="list-style-type: none"> • Personal loan: By personal loan we mean an agreement with a bank, building society, finance house, Student Loan Company, credit union, pawnbroker, Social Fund, Payday Loan company, hire purchase agreement, home collected credit • Credit card: Plastic card issued by a financial institution which consumers use to buy goods and services on credit. The issuer actually pays for the product and the consumer repays the issuer later. Interest begins to accrue after a specified interval on the outstanding amount to be repaid. • Overdraft: By overdraft we mean a borrowing facility through your current account, either by request or automatically offered by your bank. • Mortgage: By mortgage we mean a loan taken out to buy property or land. • Savings account: at a bank or building society. Including cash ISA. • GIP: home, content, car or other, travel, pet, mobile insurance • Pension: that you pay into yourself • Current account: an account with a bank or building society from which money may be withdrawn without notice • An investment product: e.g stocks or shares 	Q2 Q2 Q2 Q2 Q2 Q2 Q2 Q2 Q2 Q2 Q3

Q2	[ASK ALL WHO SELECT CODES 1–9 AT Q1] Do you currently have any of the financial products listed below? Please select how many you have of each product. [SET AS SINGLE SELECT GRID – ROW FOR EACH, RANDOMISE OPTIONS 1–9, FIX 10]		
	Personal loan [0/1/2/3+]	1	Q3
	Current account [0/1/2/3+]	2	Q3
	Savings account [0/1/2/3+]	3	Q3
	General insurance policy [0/1/2/3+]	4	Q3
	An investment product [0/1/2/3+]	5	Q3
	Pension [0/1/2/3+]	6	Q3
	Credit card [0/1/2/3+]	7	Q3
	Overdraft [0/1/2/3+]	8	Q3
	Mortgage [0/1/2/3+]	9	Q3

Knowledge of PPI and mis-selling

Q3	<p>[ASK ALL] Are you aware of any of the following insurance products? [SHOW AS SINGLE SELECT GRID, RANDOMISE OPTIONS A–D]</p> <p>a. Professional liability insurance b. Personal accident insurance c. Mobile phone insurance d. Payment protection insurance (often referred to as ‘PPI’)</p> <p style="text-align: right;">Yes 1 Q4 No 2 Q9 Don’t know 3 Q9</p> <p>[DEFINITION FOR THOSE WHO RIGHT-CLICK ON EACH OPTION]</p> <ul style="list-style-type: none"> • Professional liability insurance is a form of liability insurance that helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit. • Personal accident insurance is designed to provide financial help if you have a serious accident or injury, or if you suffer a fatal accident. • Mobile phone insurance covers you in case your phone is lost, stolen or broken. • By PPI policy we mean a financial insurance product that would act as a safety net for a particular debt and cover your repayments if you were unable to work, either through illness, accident or redundancy. 		
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<p>Q9</p>	<p>[ASK ALL] Have you ever had any of the following financial products? [SHOW AS SINGLE SELECT GRID, RANDOMISE OPTIONS A–D]</p> <p>a. Professional liability insurance b. Personal accident insurance c. Mobile phone insurance d. Payment protection insurance (often referred to as ‘PPI’)</p> <p style="text-align: right;">Yes 1 No 2 I am not 100% sure 3 Really don’t know 4</p> <p>[DEFINITION FOR THOSE WHO RIGHT-CLICK ON EACH OPTION]</p> <ul style="list-style-type: none"> Professional liability insurance is a form of liability insurance that helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit. Personal accident insurance is designed to provide financial help if you have a serious accident or injury, or if you suffer a fatal accident. Mobile phone insurance covers you in case your phone is lost, stolen or broken. By PPI policy we mean a financial insurance product that would act as a safety net for a particular debt and cover your repayments if you were unable to work, either through illness, accident or redundancy. 		<p>Q10 – Q16 Q16</p>
<p>Q4</p>	<p>[ASK ALL WHO SELECT 1 FOR PPI AT Q3] Which of the statements below best describes your understanding of payment protection insurance (PPI)? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">I have a good understanding of what PPI is 1 I have some understanding of what PPI is 2 I have heard of PPI but do not know what it really is 3</p>		<p>Q5 Q5 Q5</p>
<p>Q5</p>	<p>[ASK ALL WHO SELECT 1 FOR PPI AT Q3] Are you aware of any problems and/or issues with payment protection insurance (PPI)? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">Yes 1 No 2 Don’t know 3</p>		<p>Q6 Q9 Q9</p>

<p>Q6 [ASK ALL WHO SELECT 1 AT Q5] When did you first become aware of problems and/or issues with payment protection insurance (PPI)? Please select the one answer that best fits your situation. [SINGLE CODE, FIX LIST]</p> <p>I first heard about the problems and/or issues within the last year</p> <p>I first heard about the problems and/or issues around 2 or 3 years ago</p> <p>I first heard about the problems and/or issues around 4 or 5 years ago or more</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	<p>Q7</p> <p>Q7</p> <p>Q7</p> <p>Q7</p>
<p>Q7 [ASK ALL WHO SELECT 1 AT Q5] How did you first become aware of problems and/or issues with payment protection insurance (PPI)? Please pick the most relevant option [SINGLE CODE, RANDOMISE OPTIONS 1-5, FIX 6 AND 7]</p> <p>Media advertisements</p> <p>Media news stories</p> <p>Letter from my provider</p> <p>Through friends/family</p> <p>Cold call from Claims Management Company (CMC)</p> <p>Other</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p>	<p>Q9</p> <p>Q9</p> <p>Q9</p> <p>Q9</p> <p>Q9</p> <p>Q8</p> <p>Q9</p>
<p>Q8 [ASK ALL WHO SELECT 6 AT Q7] Please specify how you first became aware of problems and/or issues with payment protection insurance (PPI).</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		<p>Q9</p>
<p>Personal PPI experience</p>		

<p>Q10 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Please provide details of the payment protection insurance (PPI) policy/policies you have/had</p>		
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<p>using the drop-down menus below. [USE DROP DOWNS, ALLOW OPEN TEXT BOX FOR D. ALLOW MULTIPLE RESPONSES (UP TO 10)]</p> <p>a) What financial product is/was the PPI policy associated with? (Personal loan; Credit card; Overdraft; Mortgage; Don't know)</p> <p>b) When did you get this financial product? (Since 2010; 2005–2010; 2000–2004; before 2000; Can't remember)</p> <p>c) Is/was this policy in one name only or in joint names? (Sole; Joint; Don't know)</p> <p>d) Assign a name for each product that you have/had a PPI policy on. E.g. my student loan</p> <p>E.g.</p> <table border="0"> <tr> <td>1. Personal loan</td> <td>2005–2010</td> <td>Joint</td> <td>University loan</td> </tr> <tr> <td>2. Personal loan</td> <td>before 2000</td> <td>Sole</td> <td>Car loan</td> </tr> <tr> <td>3. Mortgage</td> <td>2000–2004</td> <td>Joint</td> <td>Main mortgage</td> </tr> </table>	1. Personal loan	2005–2010	Joint	University loan	2. Personal loan	before 2000	Sole	Car loan	3. Mortgage	2000–2004	Joint	Main mortgage		Q11
1. Personal loan	2005–2010	Joint	University loan											
2. Personal loan	before 2000	Sole	Car loan											
3. Mortgage	2000–2004	Joint	Main mortgage											
<p>Q11 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Have you ever made a claim on any of your payment protection insurance (PPI) policy/policies, because you became ill, had an accident or became unemployed and needed the policy to cover your loan or other debt repayments? [SHOW AS SINGLE SELECT GRID, PIPE NAMES OF PRODUCTS FROM Q10D, ONE PRODUCT PER ROW]</p> <p>NB: This question is about a claim on the policy as opposed to complaining about how the policy was mis-sold</p> <table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Yes</td> <td style="text-align: center;">1</td> <td style="text-align: right;">Q12</td> </tr> <tr> <td style="text-align: right;">No</td> <td style="text-align: center;">2</td> <td style="text-align: right;">Q13</td> </tr> <tr> <td style="text-align: right;">Don't know</td> <td style="text-align: center;">3</td> <td style="text-align: right;">Q13</td> </tr> </table>	Yes	1	Q12	No	2	Q13	Don't know	3	Q13					
Yes	1	Q12												
No	2	Q13												
Don't know	3	Q13												
<p>Q12 [ASK ALL WHO SELECT 1 AT Q11] As a result of your claim on any of your payment protection insurance (PPI) policy/policies, did the insurer pay out on your claim and cover your repayments while you were ill or unemployed etc.? [PIPE IN ROW OPTIONS FOR EACH PPI ON Q10]</p> <p>NB: A pay-out on the policy is different from the compensation received after making a valid complaint.</p>														

		Yes	1	Q13
		No	2	Q13
		My claim is still on-going	3	Q13
		Don't know	4	Q13
Q13	[ASK ALL WHO SELECT 1 FOR CODE D AT Q9] How did you become aware you have/had payment protection insurance (PPI) policy/policies? Please select the one answer that best fits your situation. [DISPLAY AS SINGLE SELECT GRID; RANDOMISE OPTIONS 1-6, PIPE IN ROW OPTIONS FOR EACH PPI ON Q10D]			
		I knew all along	1	Q22
		I checked my documents	2	Q15
		Someone checked my documents on my behalf	3	Q22
		I contacted my provider	4	Q22
		My provider contacted me and told me	5	Q22
		A Claims Management Company (CMC) contacted me and told me	6	Q22
		Other	7	Q14
Q14	[ASK ALL WHO SELECT 7 AT Q13] Please specify how you became aware that you were sold a payment protection insurance (PPI) policy with a product. [OPEN TEXT BOX]			
		Open end		Q15
	[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]			
Q15	[ASK ALL WHO SELECT 2 OR 7 AT Q13] In general, how difficult or easy was it to check if you had a PPI policy or policies? [SINGLE CODE, FIX LIST]			
		Very difficult	1	Q22
		Fairly difficult	2	Q22
		Neither difficult nor easy	3	Q22
		Fairly easy	4	Q22
		Very easy	5	Q22
Q16	[ASK ALL WHO SELECT 3 OR 4 FOR CODE D AT Q9] How likely, if at all, would you say that you are to check whether you have ever had a			

	<p>payment protection insurance (PPI) policy? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">Very likely 1 Q17 Fairly likely 2 Q17 Not very likely 3 Q20 Not at all likely 4 Q20 Don't know 5 Q20</p>	
Q17	<p>[ASK ALL WHO SELECT 1 OR 2 AT Q16] Why do you plan to check whether you have ever had a payment protection insurance (PPI) policy? Please select ALL that apply. [MULTI CODE, RANDOMISE OPTIONS 1-5, FIX 6]</p> <p style="text-align: right;">For my own records 1 Q19a To better understand if I should be concerned 2 Q19a I am concerned about whether my PPI policy was mis-sold to me 3 Q19a A Claims Management Company has advised me to do so 4 Q19a Because I might be eligible for compensation 5 Q19a Other 6 Q18</p>	
Q18	<p>[ASK ALL WHO SELECT 6 AT Q17] Please specify why you plan to check whether you have ever had a payment protection insurance (PPI) policy?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p style="text-align: right;">[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>	Q19a
Q19a	<p>[ASK ALL WHO SELECT 1 OR 2 AT Q16] How likely, if at all, would you say that you are to check, within the following time periods, whether you have ever had a payment protection insurance (PPI) policy? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID]</p> <p style="text-align: right;">In 0-6 months 1 Q19b In 7-12 months 2 Q19b In 1 - 3 years 3 Q19b In more than 3 years 4 Q19b Don't know 5 Q19b</p>	

Q19b	<p>[ASK ALL WHO SELECT 1 OR 2 AT Q16] What would encourage you to check whether you have ever had a payment protection insurance (PPI) policy? Please provide as much detail as possible.</p> <p>[OPEN END TEXT BOX]</p>		Q20
Q20	<p>[ASK ALL WHO SELECT 3 OR 4 FOR CODE D AT Q9] What would you say is the reason that you have not checked so far whether or not you have ever had a payment protection insurance (PPI) policy? Please select all that apply. [MULTI CODE, RANDOMISE OPTIONS 1–5, FIX 6]</p> <p>Haven't had time 1</p> <p>Can't locate documents 2</p> <p>I don't know how to check 3</p> <p>I can't be bothered to check 4</p> <p>I am not sure that it would be worth it 5</p> <p>Other 6</p>		Q22a Q22a Q22a Q22a Q22a Q21
Q21	<p>[ASK ALL WHO SELECT 6 AT Q 20]</p> <p>Please specify <u>what</u> has prevented you from checking whether or not you have ever had a payment protection insurance (PPI) policy?</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q22a
Q22a	<p>[ASK ALL WHO SELECT 1, 3 OR 4 FOR CODE D AT Q9] To what extent do you agree or disagree with the following statements?</p> <p>Strongly agree / Tend to agree / Neither agree nor disagree / Tend to disagree / Strongly disagree [DISPLAY AS SINGLE RESPONSE GRID, RANDOMISE OPTIONS]</p> <p>I have/had concerns about the way the PPI policy was sold to me</p> <p>I have/had concerns about the cost of PPI</p> <p>I thought the PPI covered me but when I claimed it was rejected</p> <p>I was not aware, until recently, that I had a PPI policy</p>	Scale	Q22b

<p>Q22b [ASK ALL WHO SELECT 1, 3 OR 4 FOR CODE D AT Q9] To what extent do you agree or disagree with the following statements?</p> <p>Strongly agree / Tend to agree / Neither agree nor disagree / Tend to disagree / Strongly disagree [DISPLAY AS SINGLE RESPONSE GRID, RANDOMISE OPTIONS]</p> <p style="text-align: center;">I do/did not know what the PPI policy entitles me to</p> <p style="text-align: center;">I do/did not understand the terms and conditions associated with the PPI policy</p> <p style="text-align: center;">I have no concerns about the PPI policy</p>	Scale	Q23
PPI complaints		
<p>Q23a CODE FROM Q10 AND ASK Q23 FOR EACH POLICY.</p> <p>[ASK ALL WHO SELECT 1 FOR CODE D AT Q9; Qs 23–26 ARE A LOOP AND SHOULD BE ASKED FOR EACH PRODUCT SPECIFIED AT Q10] Have you complained about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, FIX LIST]</p>	Yes 1 No 2 Don't know 3	Q23b Q35 Q35
<p>Q23b [ASK ALL WHO SELECT 1 AT Q23a] When did you become aware that you held this policy?</p>	2015 1 2014 2 2013 3 2012 4 2011 5 2010 6 2009 7 2008 8 2007 or earlier 9	Q24a Q24a Q24a Q24a Q24a Q24a Q24a Q24a Q24a
<p>Q23c [ASK ALL WHO SELECT 3 or 4 AT Q9] Imagine that you checked whether you had payment protection insurance (PPI) and discovered that you had one or more PPI policies.</p> <p>How likely, if at all, would you say that you would be to complain within</p>		

<p>the following time periods? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p>		
<p>Q23d [ASK ALL WHO SELECT 3 or 4 AT Q9] Imagine that you discovered that you had PPI and wanted to complain about the policy that you had.</p> <p>How would you complain? Please select the one answer that best fits your likely situation. [SINGLE CODE, RANDOMISE OPTIONS 1-4]</p>	<p>In 0-6 months 1 In 7-12 months 2 In 1 - 3 years 3 In more than 3 years 4 Don't know 5</p>	<p>Q23d Q23d Q23d Q23d Q23d</p>
<p>Q23e [ASK ALL WHO SELECT 5 AT Q23e] Please specify how you would intend on complaining?</p>	<p>Directly to the provider of the PPI 1 Via a Claims Management Company (CMC) 2 Via a financial advisor 3 Via a lawyer 4 Other 5 Don't know 6</p>	<p>Q43 Q43 Q43 Q43 Q23e Q43</p>
<p>Q23e [ASK ALL WHO SELECT 5 AT Q23e] Please specify how you would intend on complaining?</p>	<p>[OPEN END TEXT BOX]</p>	<p>Q43</p>
<p>Q24a [ASK ALL WHO SELECT 1 AT Q23] When did you complain about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, FIX LIST]</p>	<p>2015 1 2014 2 2013 3 2012 4 2011 5 2010 6 2009 7 2008 8 2007 or earlier 9 Don't know 10</p>	<p>Q24b Q24b Q24b Q24b Q24b Q24b Q24b Q24b Q24b Q24b</p>

<p>Q24b</p>	<p>[ASK ALL WHO SELECT 1 AT Q23] What prompted you to complain about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, RANDOMISE OPTIONS 1–7, FIX 8]</p> <p>Letter from my provider explaining how to complain Media advertisements explaining how to complain Media news stories explaining how to complain Cold call from a CMC (Claims Management Company) explaining how to complain Advice from friends/family Successful complaint by family and friends Other</p>	<p>1 2 3 4 5 6 7</p>	<p>Q25 Q25 Q25 Q25 Q25 Q25 Q25</p>
<p>Q25</p>	<p>[ASK ALL WHO SELECT 1 AT Q23] How did you go about complaining about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had?[SINGLE CODE, RANDOMISE OPTIONS 1–4, FIX 5]</p> <p>I complained directly to the provider of the PPI I complained via a Claims Management Company (CMC) I complained via a financial advisor I complained via a lawyer Other</p>	<p>1 2 3 4 5</p>	<p>Q27 Q27 Q27 Q27 Q26</p>
<p>Q26</p>	<p>[ASK ALL WHO SELECT 5 AT Q25] Please specify how you went about complaining?</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question] [LOOP ENDS]</p>		<p>Q27</p>
<p>Q27</p>	<p>[PPI CLAIM LOOP ENDS] [ASK ALL WHO SELECT 1 AT Q23] With regard to your most recent payment protection insurance (PPI) policy complaint, did you refer your complaint to the Financial Ombudsman? [SINGLE CODE, FIX LIST]</p> <p>Yes No Don't know</p>	<p>1 2 3</p>	<p>Q28a Q28a Q28a</p>

<p>Q28a [ASK ALL WHO SELECT 1 AT Q23] With regard to your most recent payment protection insurance (PPI) policy, is your complaint concluded/resolved now? [SINGLE CODE, FIX LIST]</p>		
<p>Q28b [ASK ALL WHO SELECT 3 AT Q28A] Why is your complaint not resolved yet?</p>		
<p>Q29 [ASK ALL WHO SELECT 1 AND 2 AT Q28A] With regard to your most recent payment protection insurance (PPI) policy, how much compensation, if any, did you receive as a result of your complaint? [SINGLE CODE, FIX LIST]</p>		
<p>Q30 [ASK ALL WHO SELECT 1-6 AT Q29] Taking everything into consideration, to what extent would you say that you are satisfied or dissatisfied with this sum of compensation? [SINGLE CODE, FLIP LIST]</p>		

Q31	<p>[ASK ALL WHO SELECT 1–6 AT Q29] Thinking of the compensation you got as one-off unexpected additional income, can you recall how you used it? Please select all that apply. [MULTI CODE, RANDOMISE OPTIONS 1–9, FIX 10]</p>		
	<p style="text-align: right;">Saved it in my bank account</p> <p style="text-align: right;">Saved /invested it in dedicated account/ investment plan</p> <p style="text-align: right;">Used it to pay down mortgage</p> <p style="text-align: right;">Used it to pay down/back other debts (e.g. bank loan; payday loan)</p> <p style="text-align: right;">Used it to pay down / clear overdraft</p> <p style="text-align: right;">Used it to pay down credit card debt</p> <p style="text-align: right;">Used it to pay down student loan debt</p> <p style="text-align: right;">Spent it on everyday expenses (e.g. groceries, bills, clothes)</p> <p style="text-align: right;">Spent it on a large purchase (e.g. car, holiday, home improvement etc.)</p> <p style="text-align: right;">Other</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">2</p> <p style="text-align: right;">3</p> <p style="text-align: right;">4</p> <p style="text-align: right;">5</p> <p style="text-align: right;">6</p> <p style="text-align: right;">7</p> <p style="text-align: right;">8</p> <p style="text-align: right;">9</p> <p style="text-align: right;">10</p>	<p style="text-align: right;">Q33a</p> <p style="text-align: right;">Q32</p>
Q32	<p>[ASK ALL WHO SELECT 10 AT Q31] Please specify how you used the compensation you received?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p style="text-align: right;">[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		<p style="text-align: right;">Q33a</p>
Q33a	<p>[ASK ALL WHO SELECT 1 AT Q23] With regard to your most recent payment protection insurance (PPI) policy, how difficult or easy did you find the process of complaining about PPI? [SINGLE CODE, FIX LIST]</p>		
	<p style="text-align: right;">Very difficult</p> <p style="text-align: right;">Fairly difficult</p> <p style="text-align: right;">Neither difficult nor easy</p> <p style="text-align: right;">Fairly easy</p> <p style="text-align: right;">Very easy</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">2</p> <p style="text-align: right;">3</p> <p style="text-align: right;">4</p> <p style="text-align: right;">5</p>	<p style="text-align: right;">Q34</p>
Q33b	<p>[ASK ALL WHO CODE 1 AT Q11 FOR MORE THAN 1 COMPLAINT] Thinking about your other PPI complaints, did these experiences differ from your most recent PPI complaint? If yes, please specify how the experience of your other claims was different. [SINGLE CODE, FIX LIST]</p>		
	<p style="text-align: right;">Yes (please specify) [OPEN END TEXT BOX]</p> <p style="text-align: right;">No</p> <p style="text-align: right;">Don't know</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">2</p> <p style="text-align: right;">3</p>	<p style="text-align: right;">Q34</p> <p style="text-align: right;">Q34</p> <p style="text-align: right;">Q34</p>

<p>Q34 [ASK ALL WHO SELECT 1 AT Q23] If you could make <u>one change to the process</u> of complaining about your payment protection insurance (PPI) policy what would it be?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p>		Q35
<p>Q35 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Do you intend to complain (or make another complaint) about any of the payment protection insurance (PPI) policies you have? [SINGLE CODE]</p>	<p style="text-align: right;">Yes 1 No 2 Don't know 3</p>	<p style="text-align: right;">Q38 Q36 Q43</p>
<p>Q36 [ASK ALL WHO SELECT 2 AT Q35] Why do you not intend to complain about the payment protection insurance (PPI) policy you have? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-5, 7 and 8, FIX 6 at bottom]</p>	<p style="text-align: right;">1 2 3 4 5 6 7 8</p>	<p style="text-align: right;">Q43 Q43 Q43 Q43 Q43 Q37 Q43 Q43</p>
<p>Q37 [ASK ALL WHO SELECT 6 AT Q36] Please specify why you do not intend to complain about the payment protection insurance (PPI) policy which you have.</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p style="text-align: center;">[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q43
<p>Q38 [ASK ALL WHO SELECT 1 AT Q35] You have indicated that you do intend</p>		

<p>to complain about the payment protection insurance (PPI) policy that you have.</p> <p>How likely, if at all, would you say that you are to complain within the following time periods? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p>		
<p style="text-align: right;"> In 0-6 months 1 Q39 In 7-12 months 2 Q39 In 1 - 3 years 3 Q39 In more than 3 years 4 Q39 Don't know 5 Q39 </p>		
<p>Q39 [ASK ALL WHO SELECT 1 AT Q35] How are you intending to complain? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-4]</p> <p style="text-align: right;"> Directly to the provider of the PPI 1 Q41 Via a Claims Management Company (CMC) 2 Q41 Via a financial advisor 3 Q41 Via a lawyer 4 Q41 Other 5 Q40 </p>		
<p>Q40 [ASK ALL WHO SELECT 5 AT Q39] Please specify how you intend on complaining?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q41
<p>Q41 [ASK ALL WHO SELECT 1 AT Q35] What has prevented you from complaining already? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-3]</p> <p style="text-align: right;"> I have not had the time/energy 1 Q43 I am not sure how to 2 Q43 I had to check if I ever had PPI 3 Q43 Other 4 Q42 </p>		
<p>[ASK ALL WHO SELECT 4 AT Q41]</p>		

Q42	<p>Please specify what has prevented you from complaining already.</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q43
Q43	<p>[ASK ALL WHO SELECT CODES 1, 3 OR 4 AT Q9D] How difficult or easy do you think the process of complaining about a PPI policy might be? [SINGLE CODE, FLIP LIST]</p>		<p>Very difficult 1 Q44</p> <p>Fairly difficult 2 Q44</p> <p>Neither difficult nor easy 3 Q44</p> <p>Fairly easy 4 Q44</p> <p>Very easy 5 Q44</p>
Q44	<p>[ASK ALL WHO SELECT CODES 1, 3 OR 4 AT Q9D] How likely, if at all, would you say the following scenarios would be to prompt you to complain, or, if you are already intending to complain, to do so sooner? Very likely / Fairly likely / Not very likely / Not at all likely / Don't know [SHOW AS SINGLE SELECT GRID, RANDOMISE 1-5, FIX 6]</p>		<p>Letter from my provider explaining how to complain 1 Q46</p> <p>Media advertisements explaining how to complain 2 Q46</p> <p>Media news stories explaining how to complain 3 Q46</p> <p>Cold call from a CMC (Claims Management Company) explaining how to complain 4 Q46</p> <p>Advice from friends/family 5 Q46</p> <p>Successful complaint by family and friends 6 Q46</p> <p>Other 7 Q45</p>
Q45	<p>[ASK ALL WHO CODE 6 AT Q45] You said that another factor would make you more likely to complain sooner. Please specify what would encourage you to complain sooner.</p> <p>[OPEN END TEXT BOX]</p> <p>Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q46

<p>Q46</p>	<p>[ASK ALL WHO SELECT CODES 1, 3 OR 4 AT Q9D] If you do complain and receive compensation as one-off additional income, how do you think you would use it? Please select all that apply. [MULTI SELECT, RANDOMISE OPTIONS 1-9, FIX 10 and 11]</p> <p style="text-align: right;">Save it in my bank account 1</p> <p style="text-align: right;">Save/invest it in dedicated account/investment plan 2</p> <p style="text-align: right;">Use it to pay down mortgage 3</p> <p style="text-align: right;">Use it to pay down other debts (e.g. bank loan; payday loan) 4</p> <p style="text-align: right;">Use it to pay down/clear overdraft 5</p> <p style="text-align: right;">Use it to pay down credit card debt 6</p> <p style="text-align: right;">Use it to pay down student loan debt 7</p> <p style="text-align: right;">Spend it on everyday expenses (e.g. groceries, bills, clothes) 8</p> <p style="text-align: right;">Spend it on a large purchase (e.g. car, holiday, home improvement) 9</p> <p style="text-align: right;">Other 10</p> <p style="text-align: right;">Don't know [EXCLUSIVE] 11</p>		<p style="text-align: right;">-</p> <p style="text-align: right;">Q47</p> <p style="text-align: right;">-</p>
<p>Q47</p>	<p>[ASK ALL WHO CODE 10 AT Q46] Please specify how you would use the compensation.</p> <p style="text-align: center;">[OPEN END TEXT BOX, DO NOT FORCE RESPONSE]</p> <p style="text-align: center;">Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		<p style="text-align: right;">-</p>

B. PART II

The following lays out the questionnaire used for the second pilot phase and the phase 4 of the research. **Red** font highlights changes implemented after the third phase (n=10000). **Orange** font highlights changes added after the pilot phase for phase 4 of the research, text highlighted in **grey** indicates where changes introduced in the pilot phase were reverted to their previous format (i.e. from Part 1).

Financial situation		
Q1	[ASK ALL] Have you ever had any of the financial products listed below? Please select all that apply. [MULTI CODE, RANDOMISE OPTIONS 1–9, FIX 10]	
	Personal loan	1 Q2
	Current account	2 Q2
	Savings account	3 Q2
	General insurance policy	4 Q2
	An investment product	5 Q2
	Pension	6 Q2
	Credit card	7 Q2
	Overdraft	8 Q2
	Mortgage	9 Q2
	None of these	10 Q3
	Definitions [TO BE DISPLAYED TO THOSE WHO RIGHT-CLICK ON EACH OPTION]:	
	<ul style="list-style-type: none"> Personal loan: By personal loan we mean an agreement with a bank, building society, finance house, Student Loan Company, credit union, pawnbroker, Social Fund, Payday Loan company, hire purchase agreement, home collected credit Credit card: Plastic card issued by a financial institution which consumers use to buy goods and services on credit. The issuer actually pays for the product and the consumer repays the issuer later. Interest begins to accrue after a specified interval on the outstanding amount to be repaid. Overdraft: By overdraft we mean a borrowing facility through your current account, either by request or automatically offered by your bank. Mortgage: By mortgage we mean a loan taken out to buy property or land. Savings account: at a bank or building society. Including cash ISA. GIP: home, content, car or other, travel, pet, mobile insurance Pension: that you pay into yourself Current account: an account with a bank or building society from which money may be withdrawn without notice 	

	<ul style="list-style-type: none"> An investment product: e.g stocks or shares 		
Q2	<p>[ASK ALL WHO SELECT CODES 1–9 AT Q1] Do you currently have any of the financial products listed below? Please select how many you have of each product. [SET AS SINGLE SELECT GRID – ROW FOR EACH, RANDOMISE OPTIONS 1–9, FIX 10]</p>		
	<p style="text-align: right;">Personal loan [0/1/2/3+] 1</p> <p style="text-align: right;">Current account [0/1/2/3+] 2</p> <p style="text-align: right;">Savings account [0/1/2/3+] 3</p> <p style="text-align: right;">General insurance policy [0/1/2/3+] 4</p> <p style="text-align: right;">An investment product [0/1/2/3+] 5</p> <p style="text-align: right;">Pension [0/1/2/3+] 6</p> <p style="text-align: right;">Credit card [0/1/2/3+] 7</p> <p style="text-align: right;">Overdraft [0/1/2/3+] 8</p> <p style="text-align: right;">Mortgage [0/1/2/3+] 9</p>		<p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p> <p>Q3</p>
Knowledge of PPI and mis-selling			
Q3	<p>[ASK ALL] Are you aware of any of the following insurance products? [SHOW AS SINGLE SELECT GRID, RANDOMISE OPTIONS A–D]</p> <p>a. Professional liability insurance</p> <p>b. Personal accident insurance</p> <p>c. Mobile phone insurance</p> <p>d. Payment protection insurance (often referred to as ‘PPI’)</p>		
	<p style="text-align: right;">Yes 1</p> <p style="text-align: right;">No 2</p> <p style="text-align: right;">Don’t know 3</p>		<p>Q4</p> <p>Q9</p> <p>Q9</p>
	<p>[DEFINITION FOR THOSE WHO RIGHT-CLICK ON EACH OPTION]</p> <ul style="list-style-type: none"> Professional liability insurance is a form of liability insurance that helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit. Personal accident insurance is designed to provide financial help if you have a serious accident or injury, or if you suffer a fatal accident. Mobile phone insurance covers you in case your phone is lost, stolen or broken. By PPI policy we mean a financial insurance product that would act as a safety net for a particular debt and cover your repayments if you were unable to work, either through illness, accident or redundancy. 		

<p>Q9 [ASK ALL] Have you ever had any of the following financial products? [SHOW AS SINGLE SELECT GRID, RANDOMISE OPTIONS A–D]</p> <p>a. Professional liability insurance b. Personal accident insurance c. Mobile phone insurance d. Payment protection insurance (often referred to as ‘PPI’)</p> <p style="text-align: right;">Yes 1 No 2 I am not 100% sure 3 Really don’t know 4</p> <p>[DEFINITION FOR THOSE WHO RIGHT-CLICK ON EACH OPTION]</p> <ul style="list-style-type: none"> Professional liability insurance is a form of liability insurance that helps protect professional advice– and service–providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit. Personal accident insurance is designed to provide financial help if you have a serious accident or injury, or if you suffer a fatal accident. Mobile phone insurance covers you in case your phone is lost, stolen or broken. By PPI policy we mean a financial insurance product that would act as a safety net for a particular debt and cover your repayments if you were unable to work, either through illness, accident or redundancy. 		<p>Q10 Q56 Q16 Q16</p>
<p>Q4 [ASK ALL WHO SELECT 1 FOR PPI AT Q3] Which of the statements below best describes your understanding of payment protection insurance (PPI)? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">I have a good understanding of what PPI is 1 I have some understanding of what PPI is 2 I have heard of PPI but do not know what it really is 3</p>		<p>Q5 Q5 Q5</p>
<p>Q5 [ASK ALL WHO SELECT 1 FOR PPI AT Q3] Are you aware of any problems and/or issues with payment protection insurance (PPI)? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">Yes 1 No 2</p>		<p>Q6 Q9</p>

		Don't know	3	Q9
Q6	[ASK ALL WHO SELECT 1 AT Q5] When did you first become aware of problems and/or issues with payment protection insurance (PPI)? Please select the one answer that best fits your situation. [SINGLE CODE, FIX LIST]			
	I first heard about the problems and/or issues within the last year		1	Q7
	I first heard about the problems and/or issues around 2 or 3 years ago		2	Q7
	I first heard about the problems and/or issues around 4 or 5 years ago or more		3	Q7
	Don't know		4	Q7
Q7	[ASK ALL WHO SELECT 1 AT Q5] How did you first become aware of problems and/or issues with payment protection insurance (PPI)? Please pick the most relevant option [SINGLE CODE, RANDOMISE OPTIONS 1–5, FIX 6 AND 7]			
	Media advertisements		1	Q9
	Media news stories		2	Q9
	Letter from my provider		3	Q9
	Through friends/family		4	Q9
	Cold call from Claims Management Company (CMC)		5	Q9
	Other		6	Q8
	Don't know		7	Q9
Q8	[ASK ALL WHO SELECT 6 AT Q7] Please specify how you first became aware of problems and/or issues with payment protection insurance (PPI).			
	[OPEN END TEXT BOX]			Q9
	[Include question wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]			
Personal PPI experience				
Q10	[ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Please provide details of the payment protection insurance (PPI) policy/policies you have/had using the drop-down menus below. [USE DROP DOWNS, ALLOW OPEN			

<p>TEXT BOX FOR D. ALLOW MULTIPLE RESPONSES (UP TO 10)]</p> <ol style="list-style-type: none"> What financial product is/was the PPI policy associated with? (Personal loan; Credit card; Overdraft; Mortgage; Don't know) When did you get this financial product? (Since 2010; 2005–2010; 2000–2004; before 2000; Can't remember) Is/was this policy in one name only or in joint names? (Sole; Joint; Don't know) Assign a name for each product that you have/had a PPI policy on. E.g. my student loan <p>E.g.</p> <table border="0"> <tr> <td>4. Personal loan</td> <td>2005–2010</td> <td>Joint</td> <td>University loan</td> </tr> <tr> <td>5. Personal loan</td> <td>before 2000</td> <td>Sole</td> <td>Car loan</td> </tr> <tr> <td>6. Mortgage</td> <td>2000–2004</td> <td>Joint</td> <td>Main mortgage</td> </tr> </table>	4. Personal loan	2005–2010	Joint	University loan	5. Personal loan	before 2000	Sole	Car loan	6. Mortgage	2000–2004	Joint	Main mortgage		Q11
4. Personal loan	2005–2010	Joint	University loan											
5. Personal loan	before 2000	Sole	Car loan											
6. Mortgage	2000–2004	Joint	Main mortgage											
<p>Q11 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Have you ever made a claim on any of your payment protection insurance (PPI) policy/policies, because you became ill, had an accident or became unemployed and needed the policy to cover your loan or other debt repayments? [SHOW AS SINGLE SELECT GRID, PIPE NAMES OF PRODUCTS FROM Q10D, ONE PRODUCT PER ROW]</p> <p>NB: This question is about a claim on the policy as opposed to complaining about how the policy was mis-sold. For example, you might have claimed against your policy if you were made redundant, to cover the repayments on your loan until you could find a new job.</p>	<p>Yes 1</p> <p>No 2</p> <p>Don't know 3</p>	<p>Q12</p> <p>Q13</p> <p>Q13</p>												
<p>Q12 [ASK ALL WHO SELECT 1 AT Q11] As a result of your claim on any of your payment protection insurance (PPI) policy/policies, did the insurer pay out on your claim and cover your repayments while you were ill or unemployed etc.? [PIPE IN ROW OPTIONS FOR EACH PPI ON Q10]</p> <p>NB: A pay-out on the policy is different from the compensation received after making a valid complaint.</p>	<p>Yes 1</p> <p>No 2</p> <p>My claims process is still on-going 3</p> <p>Don't know 4</p>	<p>Q13</p> <p>Q13</p> <p>Q13</p> <p>Q13</p>												

<p>Q13 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] How did you become aware you have/had payment protection insurance (PPI) policy/policies? Please select the one answer that best fits your situation. [DISPLAY AS SINGLE SELECT GRID; RANDOMISE OPTIONS 1-6, PIPE IN ROW OPTIONS FOR EACH PPI ON Q10D]</p>		
<p>Q14 [ASK ALL WHO SELECT 7 AT Q13] Please specify how you became aware that you were sold a payment protection insurance (PPI) policy with a product. [OPEN TEXT BOX]</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q15
<p>Q15 [ASK ALL WHO SELECT 2 OR 7 AT Q13] In general, how difficult or easy was it to check if you had a PPI policy or policies? [SINGLE CODE, FIX LIST]</p>	<p>Very difficult 1</p> <p>Fairly difficult 2</p> <p>Neither difficult nor easy 3</p> <p>Fairly easy 4</p> <p>Very easy 5</p>	<p>Q22</p> <p>Q22</p> <p>Q22</p> <p>Q22</p> <p>Q22</p>
<p>Q16 [ASK ALL WHO SELECT 3 OR 4 FOR CODE D AT Q9] How likely, if at all, would you say that you are to check whether you have ever had a payment protection insurance (PPI) policy? [SINGLE CODE, FIX LIST]</p>	<p>Very likely 1</p> <p>Fairly likely 2</p> <p>Not very likely 3</p> <p>Not at all likely 4</p> <p>Don't know 5</p>	<p>Q17</p> <p>Q17</p> <p>Q20</p> <p>Q20</p> <p>Q20</p>

<p>Q17 [ASK ALL WHO SELECT 1 OR 2 AT Q16] Why do you plan to check whether you have ever had a payment protection insurance (PPI) policy? Please select ALL that apply. [MULTI CODE, RANDOMISE OPTIONS 1–5, FIX 6]</p>		
<p style="text-align: right;">For my own records 1</p> <p style="text-align: right;">To better understand if I should be concerned 2</p> <p style="text-align: right;">I am concerned about whether my PPI policy was mis-sold to me 3</p> <p style="text-align: right;">A Claims Management Company has advised me to do so 4</p> <p style="text-align: right;">Because I might be eligible for compensation 5</p> <p style="text-align: right;">Other 6</p>		<p>Q19a</p> <p>Q19a</p> <p>Q19a</p> <p>Q19a</p> <p>Q19a</p> <p>Q18</p>
<p>Q18 [ASK ALL WHO SELECT 6 AT Q17] Please specify why you plan to check whether you have ever had a payment protection insurance (PPI) policy?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		<p>Q19a</p>
<p>Q19a [ASK ALL WHO SELECT 1 OR 2 AT Q16] You have indicated that you are likely to check whether you have ever had a Payment Protection Insurance (PPI) policy. When are you most likely to check whether you ever had a payment protection insurance (PPI) policy? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID]</p> <p>How likely, if at all, would you say that you are to check, within the following time periods, whether you have ever had a payment protection insurance (PPI) policy? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID]</p>		
<p style="text-align: right;">2015 In 0–6 months 1</p> <p style="text-align: right;">2016 In 7–12 months 2</p> <p style="text-align: right;">2017 In 1 – 3 years 3</p> <p style="text-align: right;">2018 In more than 3 years 4</p> <p style="text-align: right;">2019 or after 5</p> <p style="text-align: right;">Don't know</p>		<p>Q19b</p> <p>Q19b</p> <p>Q19b</p> <p>Q19b</p> <p>Q19b</p>

Q19b	<p>[ASK ALL WHO SELECT 1 OR 2 AT Q16] What would encourage you to check whether you have ever had a payment protection insurance (PPI) policy? Please provide as much detail as possible.</p> <p>[OPEN END TEXT BOX]</p>		Q20
Q20	<p>[ASK ALL WHO SELECT 3 OR 4 FOR CODE D AT Q9] What would you say is the reason that you have not checked so far whether or not you have ever had a payment protection insurance (PPI) policy? Please select all that apply. [MULTI CODE, RANDOMISE OPTIONS 1-5, FIX 6]</p> <p style="text-align: right;"> Haven't had time 1 Can't locate documents 2 I don't know how to check 3 I can't be bothered to check 4 I am not sure that it would be worth it 5 Other 6 </p>		Q22a Q22a Q22a Q22a Q22a Q21
Q21	<p>[ASK ALL WHO SELECT 6 AT Q 20] Please specify <u>what</u> has prevented you from checking whether or not you have ever had a payment protection insurance (PPI) policy?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q22a
Q22a	<p>[ASK ALL WHO SELECT 1, 3 OR 4 FOR CODE D AT Q9] To what extent do you agree or disagree with the following statements? Strongly agree / Tend to agree / Neither agree nor disagree / Tend to disagree / Strongly disagree [DISPLAY AS SINGLE RESPONSE GRID, RANDOMISE OPTIONS]</p> <p style="text-align: right;"> I have/had concerns about the way the PPI policy was sold to me I have/had concerns about the cost of PPI I thought the PPI covered me but when I claimed it was rejected I was not aware, until recently, that I had a PPI policy </p>	Scale	Q22b
Q22b	<p>[ASK ALL WHO SELECT 1, 3 OR 4 FOR CODE D AT Q9] To what extent do you agree or disagree with the following statements?</p>		

<p>Strongly agree / Tend to agree / Neither agree nor disagree / Tend to disagree / Strongly disagree [DISPLAY AS SINGLE RESPONSE GRID, RANDOMISE OPTIONS]</p> <p>I do/did not know what the PPI policy entitles me to I do/did not understand the terms and conditions associated with the PPI policy I have no concerns about the PPI policy</p>	Scale	Q23
PPI complaints		
<p>Q23a CODE FROM Q10 AND ASK Q23 FOR EACH POLICY. [ASK ALL WHO SELECT 1 FOR CODE D AT Q9; Qs 23–26 ARE A LOOP AND SHOULD BE ASKED FOR EACH PRODUCT SPECIFIED AT Q10] Have you complained about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, FIX LIST]</p>	<p>Yes 1 No 2 Don't know 3</p>	<p>Q23b Q35 Q35</p>
<p>Q23b [ASK ALL WHO SELECT 1 AT Q23a] When did you become aware that you held this policy?</p>	<p>2015 1 2014 2 2013 3 2012 4 2011 5 2010 6 2009 7 2008 8 2007 or earlier 9 Don't know 10</p>	<p>Q24a Q24a Q24a Q24a Q24a Q24a Q24a Q24a Q24a Q24a</p>
<p>Q24a [ASK ALL WHO SELECT 1 AT Q23] When did you complain about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, FIX LIST]</p>	<p>2015 1 2014 2 2013 3 2012 4 2011 5 2010 6 2009 7 2008 8</p>	<p>Q24b Q24b Q24b Q24b Q24b Q24b Q24b Q24b</p>

		2007 or earlier	9	Q24b
		Don't know	10	Q24b
Q24b	[ASK ALL WHO SELECT 1 AT Q23] What prompted you to complain about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had? [SINGLE CODE, RANDOMISE OPTIONS 1-6, FIX 7]			
	Letter from my provider explaining how to complain		1	Q25
	Media advertisements explaining how to complain		2	Q25
	Media news stories explaining how to complain		3	Q25
	Cold call from a CMC (Claims Management Company) explaining how to complain		4	Q25
	Advice from friends/family		5	Q25
	Successful complaint by family and friends		6	Q25
	Other		7	Q25
Q25	[ASK ALL WHO SELECT 1 AT Q23] How did you go about complaining about the [INSERT NAME FROM Q10D] payment protection insurance (PPI) policy which you had?[SINGLE CODE, RANDOMISE OPTIONS 1-4, FIX 5]			
	I complained directly to the provider of the PPI		1	Q27
	I complained via a Claims Management Company (CMC)		2	Q27
	I complained via a financial advisor		3	Q27
	I complained via a lawyer		4	Q27
	Other		5	Q26
Q26	[ASK ALL WHO SELECT 5 AT Q25] Please specify how you went about complaining? [OPEN END TEXT BOX] [Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question] [LOOP ENDS]			Q27
Q27	[PPI CLAIM LOOP ENDS] [ASK ALL WHO SELECT 1 AT Q23a] With regard to your most recent payment protection insurance (PPI) policy complaint, did you refer your complaint to the Financial Ombudsman? [SINGLE CODE, FIX LIST]			
	Yes		1	Q28a
	No		2	Q28a
	Don't know		3	Q28a

Q28a	<p>[ASK ALL WHO SELECT 1 AT Q23a] With regard to your most recent payment protection insurance (PPI) policy, is your complaint concluded now? [SINGLE CODE, FIX LIST]</p> <p>Yes – concluded by the PPI provider (without Financial Ombudsman involvement)</p> <p>Yes – concluded after Financial Ombudsman involvement</p> <p>No – complaint is still with either the PPI provider or the Financial Ombudsman</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	<p>Q29</p> <p>Q29</p> <p>Q28b</p> <p>Q33a</p>
Q28b	<p>[ASK ALL WHO SELECT 3 AT Q28A] Why is your complaint not concluded yet?</p> <p>[OPEN END TEXT BOX]</p> <p>Don't know</p>	<p>1</p> <p>2</p>	<p>Q33a</p> <p>Q33a</p>
Q29	<p>[ASK ALL WHO SELECT 1 AND 2 AT Q28A] With regard to your most recent payment protection insurance (PPI) policy, how much compensation, if any, did you receive as a result of your complaint? [SINGLE CODE, FIX LIST]</p> <p>£500 or less</p> <p>£501–£1000</p> <p>£1001 – £2000</p> <p>£2001–£5000</p> <p>£5001–£10000</p> <p>£10001 or more</p> <p>I did not receive compensation</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p>	<p>Q30</p> <p>Q30</p> <p>Q30</p> <p>Q30</p> <p>Q30</p> <p>Q30</p> <p>Q33a</p>
Q30	<p>[ASK ALL WHO SELECT 1–6 AT Q29] Taking everything into consideration, to what extent would you say that you are satisfied or dissatisfied with this sum of compensation? [SINGLE CODE, FLIP LIST]</p> <p>Very satisfied</p> <p>Fairly satisfied</p> <p>Fairly dissatisfied</p> <p>Very dissatisfied</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>Q33a</p> <p>Q33a</p> <p>Q33a</p> <p>Q33a</p> <p>Q33a</p>
Q33a	<p>[ASK ALL WHO SELECT 1 AT Q23] With regard to your most recent</p>		

<p>payment protection insurance (PPI) policy, how difficult or easy did you find the process of complaining about PPI? [SINGLE CODE, FIX LIST]</p>		
<p>Q33b [ASK ALL WHO CODE 1 AT Q11 Q23a FOR MORE THAN 1 COMPLAINT PPI POLICY] Thinking about your other PPI complaints, did these experiences differ from your most recent PPI complaint? If yes, please specify how the experience of your other claims complaints was different. [SINGLE CODE, FIX LIST]</p>	<p>Very difficult 1 Fairly difficult 2 Neither difficult nor easy 3 Fairly easy 4 Very easy 5</p>	<p>Q34 Q34 Q34 Q34 Q34</p>
<p>Q34 [ASK ALL WHO SELECT 1 AT Q23] If you could make <u>one change to the process</u> of complaining about your payment protection insurance (PPI) policy what would it be?</p>	<p>Yes (please specify) [OPEN END TEXT BOX] 1 No 2 Don't know 3</p>	<p>Q34 Q34 Q34</p>
<p>Q35 [ASK ALL WHO SELECT 1 FOR CODE D AT Q9] Do you intend to complain (or make another complaint) about any of the payment protection insurance (PPI) policies you have?[SINGLE CODE]</p>	<p>[OPEN END TEXT BOX]</p>	<p>Q35</p>
<p>Q36 [ASK ALL WHO SELECT 2 AT Q35] Why do you not intend to complain about the payment protection insurance (PPI) policy you have? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1–8 AND 10, FIX 9 at bottom]</p>	<p>Yes 1 No 2 Don't know 3</p>	<p>Q38 Q36 Q43</p>
<p>I am happy and have no concerns about the policy that was sold to me I do not care about PPI or the possibility that my policy may have been mis-sold to me I am not sure whether I should be concerned</p>	<p>1 2 3</p>	<p>Q43 Q43 Q43</p>

	<p>The level of compensation I might receive would not be worth the time and effort I think it would take for me to complain</p> <p>Complaining could lead to negative actions towards me by my PPI provider</p> <p>I do not want to think about the period of my life when I had my policy</p> <p>In general, I do not like complaining about anything</p> <p>I do not know how to go about complaining</p> <p>Other</p> <p>My complaint has already been resolved and I do not have any other policies</p>	4 5 6 7 8 9 10	Q43 Q43 Q43 Q43 Q43 Q37 Q43
Q37	<p>[ASK ALL WHO SELECT 9 AT Q36]</p> <p>Please specify why you do not intend to complain about the payment protection insurance (PPI) policy which you have.</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q43
Q38	<p>[ASK ALL WHO SELECT 1 AT Q35] You have indicated that you do intend to complain about the payment protection insurance (PPI) policy that you have.</p> <p>When are you most likely to complain? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p> <p>How likely, if at all, would you say that you are to complain within the following time periods? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p>	<p>2015 In 0-6 months</p> <p>2016 In 7-12 months</p> <p>2017 In 1 - 3 years</p> <p>2018 In more than 3 years</p> <p>2019 or after</p> <p>Don't know</p>	1 2 3 4 5 Q39 Q39 Q39 Q39 Q39
Q39	<p>[ASK ALL WHO SELECT 1 AT Q35] How are you intending to complain? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-4]</p> <p>Directly to the provider of the PPI</p>	1	Q41

	<p>Via a Claims Management Company (CMC) 2 Q41</p> <p>Via a financial advisor 3 Q41</p> <p>Via a lawyer 4 Q41</p> <p>Other 5 Q40</p> <p>Don't know 6 Q41</p>	
Q40	<p>[ASK ALL WHO SELECT 5 AT Q39]</p> <p>Please specify how you intend to complain?</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>	Q41
Q41	<p>[ASK ALL WHO SELECT 1 AT Q35] What has prevented you from complaining already?</p> <p>Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-3]</p> <p>I have not had the time/energy 1 Q43</p> <p>I am not sure how to 2 Q43</p> <p>I had to check if I ever had PPI 3 Q43</p> <p>Other 4 Q42</p>	
Q42	<p>[ASK ALL WHO SELECT 4 AT Q41]</p> <p>Please specify what has prevented you from complaining already.</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>	Q43
Q43	<p>[ASK ALL WHO SELECT CODES 1, 3 OR 4 AT Q9D] How difficult or easy do you think the process of complaining about a PPI policy might be? [SINGLE CODE, FLIP LIST]</p> <p>Very difficult 1 Q44</p> <p>Fairly difficult 2 Q44</p> <p>Neither difficult nor easy 3 Q44</p> <p>Fairly easy 4 Q44</p> <p>Very easy 5 Q44</p>	

<p>Q44 [ASK ALL WHO SELECT CODES 1, 3 OR 4 AT Q9D] How likely, if at all, would you say the following scenarios would be to prompt you to complain, or, if you are already intending to complain, to do so sooner? Very likely / Fairly likely / Not very likely / Not at all likely / Don't know [SHOW AS SINGLE SELECT GRID, RANDOMISE 1-9, FIX 10]</p> <p style="text-align: right;">A deadline on complaining 1</p> <p style="text-align: right;">Letter from my provider explaining how to complain 2</p> <p style="text-align: right;">Media advertisements from Claims Management Companies (CMCs) explaining how to complain 3</p> <p style="text-align: right;">Communications from the government explaining how to complain 4</p> <p style="text-align: right;">Media news stories explaining how to complain 5</p> <p style="text-align: right;">Cold call from a CMC (Claims Management Company) explaining how to complain 6</p> <p style="text-align: right;">Advice from friends/family 7</p> <p style="text-align: right;">Successful complaint by family and friends 8</p> <p style="text-align: right;">Other 9</p>		
<p>Q45 [ASK ALL WHO CODE 10 AT Q44] You said that another factor would make you more likely to complain sooner. Please specify what would encourage you to complain sooner.</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p> <p>Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q48
<p>Q48 [ASK ALL WHO SELECT 1 AT Q35]</p> <p>Recently a Court ruled that the sale of a PPI policy to a customer was unfair as they were not told that nearly 75% of the price would be kept as</p>		

	<p>commission rather than paying for the insurance. As a result, the customer was given some of their money back.</p> <p>The PPI you bought may have included a high level of commission that was not revealed to you. So it is possible that if you complain now, you may also get back some or all of what you paid for your PPI because of undisclosed high commission.</p> <p>You previously indicated that you already intend to complain about your PPI policy. Has this new information about commission changed when you intend to complain? Please select the one answer that best fits your situation. [SINGLE CODE, FLIP LIST]</p> <p style="text-align: right;">I now intend to complain sooner than I said before 1 Q49 I still intend to complain at the same time as I said before 2 Q56 I now intend to complain later than I said before 3 Q49</p>	
Q49	<p>[ASK ALL WHO SELECT 1 or 3 at Q48] Why has this new information changed your mind about when you will complain?</p> <p style="text-align: right;">[OPEN END TEXT BOX]</p>	Q56
Q50	<p>[ASK ALL WHO SELECT 2 AT Q35]</p> <p>Recently a Court ruled that the sale of a PPI policy to a customer was unfair as they were not told that nearly 75% of the price would be kept as commission rather than paying for the insurance. As a result, the customer was given some of their money back.</p> <p>The PPI you bought may have included a high level of commission that was not revealed to you. So it is possible that if you complain now, you may also get back some or all of what you paid for your PPI because of undisclosed high commission.</p> <p>You previously indicated that you do not intend to complain about your PPI policy. In light of this new information, do you now intend to complain? [SINGLE CODE, FIX LIST]</p> <p style="text-align: right;">Yes 1 Q51a No 2 Q54a Don't know 3 Q56</p>	
Q51a	<p>[ASK ALL WHO SELECT 1 AT Q50] You have indicated that you now intend to complain about your PPI policy. Why has this new information changed your mind about whether you will complain?</p>	

	[OPEN END TEXT BOX]		Q51b
Q51b	<p>[ASK ALL WHO SELECT 1 AT Q50] You have indicated that now, in light of the new information, you do intend to complain about your payment protection insurance (PPI) policy.</p> <p>When are you most likely to complain? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p> <p>When do you think you are likely to complain? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p>	<p>2015 In 0-6 months 1 Q52</p> <p>2016 In 7-12 months 2 Q52</p> <p>2017 In 1 - 3 years 3 Q52</p> <p>2018 In more than 3 years 4 Q52</p> <p>2019 or after 5 Q52</p> <p>Don't know 5 Q52</p>	
Q52	<p>[ASK ALL WHO SELECT 1 AT Q50] How are you intending to complain? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-4]</p>	<p>Directly to the provider of the PPI 1 Q56</p> <p>Via a Claims Management Company (CMC) 2 Q56</p> <p>Via a financial advisor 3 Q56</p> <p>Via a lawyer 4 Q56</p> <p>Other 5 Q53a</p> <p>Don't know 6 Q56</p>	
Q53a	<p>[ASK ALL WHO SELECT 5 AT Q52]</p> <p>Please specify how you intend to complain?</p> <p>[OPEN END TEXT BOX]</p> <p>[Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]</p>		Q56
Q53b	[ASK ALL WHO SELECT 3 AT Q35]		

<p>Recently a Court ruled that the sale of a PPI policy to a customer was unfair as they were not told that nearly 75% of the price would be kept as commission rather than paying for the insurance. As a result, the customer was given some of their money back.</p> <p>The PPI you bought may have included a high level of commission that was not revealed to you. So it is possible that if you complain now, you may also get back some or all of what you paid for your PPI because of undisclosed high commission.</p> <p>You previously indicated that you do not know whether you intend to complain about your PPI policy. In light of this new information, do you now intend to complain? [SINGLE CODE, FIX LIST]</p>	<p>Yes 1 No 2 Don't know 3</p>	<p>Q53c Q54b Q56</p>
<p>Q53c [ASK ALL WHO SELECT 1 AT Q53b] You have indicated that you now intend to complain about your PPI policy. Why has this new information changed your mind about whether you will complain?</p> <p>[OPEN END TEXT BOX]</p>		<p>Q53d</p>
<p>Q53d [ASK ALL WHO SELECT 1 AT Q53b] You have indicated that now, in light of the new information, you do intend to complain about your payment protection insurance (PPI) policy.</p> <p>When are you most likely to complain? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p> <p>When do you think you are likely to complain? Please indicate how likely on a scale of 0 to 10 where 0 = not likely at all and 10 = certain. [DISPLAY AS SINGLE SELECT GRID, FLIP OPTIONS 1-4, FIX 5]</p>	<p>2015 In 0-6 months 1 2016 In 7-12 months 2 2017 In 1 - 3 years 3 2018 In more than 3 years 4 2019 or after 5 Don't know 5</p>	<p>Q53e Q53e Q53e Q53e Q53e</p>
<p>Q53e [ASK ALL WHO SELECT 1 AT Q53b] How are you intending to complain? Please select the one answer that best fits your situation. [SINGLE CODE,</p>		

RANDOMISE OPTIONS 1-4]			
	Directly to the provider of the PPI	1	Q56
	Via a Claims Management Company (CMC)	2	Q56
	Via a financial advisor	3	Q56
	Via a lawyer	4	Q56
	Other	5	Q53f
	Don't know	6	Q56
Q53f	[ASK ALL WHO SELECT 5 AT Q53e] Please specify how you intend to complain? [OPEN END TEXT BOX]		Q56
Q54a	[ASK ALL WHO SELECT 2 AT Q50] Why, despite the new information, do you still not intend to complain about the payment protection insurance (PPI) policy you have? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-11, FIX 12 AT BOTTOM]		
	I am happy and have no concerns about the policy that was sold to me	1	Q56
	I do not care about PPI or the possibility that my policy may have been mis-sold to me	2	Q56
	I am not sure whether I should be concerned	3	Q56
	The level of compensation I might receive would not be worth the time and effort I think it would take for me to complain	4	Q56
	Complaining could lead to negative actions towards me by my PPI provider	5	Q56
	I do not want to think about the period of my life when I had my policy	6	Q56
	In general, I do not like complaining about anything	7	Q56
	I do not know how to go about complaining	8	Q56
	My complaint has already been resolved and I do not have any other policies	9	Q56
	I am not interested in this new information about commission	10	Q56
	I don't really understand this new information about commission	11	Q56
	Other	12	Q55
Q54b	[ASK ALL WHO SELECT 2 Q53b] Why, despite the new information, do you still not intend to complain about the payment protection insurance (PPI) policy you have? Please select the one answer that best fits your situation. [SINGLE CODE, RANDOMISE OPTIONS 1-11, FIX 12 AT BOTTOM]		
	I am happy and have no concerns about the policy that was sold to me	1	Q56

	I do not care about PPI or the possibility that my policy may have been mis-sold to me	2	Q56
	I am not sure whether I should be concerned	3	Q56
	The level of compensation I might receive would not be worth the time and effort I think it would take for me to complain	4	Q56
	Complaining could lead to negative actions towards me by my PPI provider	5	Q56
	I do not want to think about the period of my life when I had my policy	6	Q56
	In general, I do not like complaining about anything	7	Q56
	I do not know how to go about complaining	8	Q56
	My complaint has already been resolved and I do not have any other policies	9	Q56
	I am not interested in this new information about commission	10	Q56
	I don't really understand this new information about commission	11	Q56
	Other	12	Q55
Q55	[ASK ALL WHO SELECT 12 AT Q54] Please specify why you do not intend to complain about the payment protection insurance (PPI) policy which you have. [OPEN END TEXT BOX] [Include question in wave 1 to pick up any options we have missed. Include suitable options in following waves and delete the please specify question]		Q56
Q56	[ASK ALL WHO SELECT ONE OR MORE PRODUCTS FOR CODES 1,7 OR 9 AT Q2 AND CODE A OR B AT QD] The next question is about repayments for any loan / credit card / mortgage products that you may have. If you became unable to work for longer than a month due to accident, sickness or unemployment, which of the following would best describe your situation? [SINGLE CODE, RANDOMISE 1-3] I would probably not be able to pay some or all of my repayments I have insurance to cover all of my repayments (e.g. by payment protection insurance, short term income protection insurance) I would still be able to pay all of my repayments (e.g. from savings, borrowing from family, income from spouse) I do not have any borrowing or repayments Don't know	1 2 3 4 5	Q57 - Q57 - Q57
Q57	[ASK ALL WHO SELECT 1, 3 or 5 AT Q56]		

<p>Have you considered taking out insurance that protects your repayments, or insurance that protects your short term income, if you become unable to work for longer than a month through accident, sickness or unemployment? Please select one answer only. [SINGLE CODE, RANDOMISE 1-3]</p>		
<p>Yes, I have already purchased this type of insurance</p> <p>Yes, I have considered and am interested in buying this type of insurance</p> <p>Yes, I have considered this type of insurance but decided against it</p> <p>No, I have not considered taking out this type of insurance</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>Q58</p> <p>Q60</p> <p>Q60</p> <p>Q60</p> <p>Q60</p>
<p>Q58 [ASK THOSE WHO SELECT 1 at Q57] Which type of insurance product did you purchase? Examples of credit products include loans, mortgages and credit cards. [MULTI CODE, RANDOMISE 1-3]</p>		
<p>I have Payment Protection Insurance (PPI) for one or more credit products</p> <p>I have other repayment insurance (that is not PPI) for one or more credit products</p> <p>I have short-term income protection insurance for one or more credit products</p> <p>Other, please specify [OPEN TEXT BOX]</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>Q59</p> <p>Q59</p> <p>Q59</p> <p>Q59</p> <p>Q59</p>
<p>Q59 [ASK THOSE WHO SELECT 1 at Q57] Thinking about the financial products that you don't have insurance for, which of the following best describes why you have not purchased this type of insurance for your other loan, credit card or mortgage? [MULTI CODE, RANDOMISE 1-7]</p>		
<p>I couldn't find these types of insurance</p> <p>I found these types of insurance but they were too expensive</p> <p>I haven't reached a decision yet on whether to purchase these types of insurance</p> <p>I don't trust the providers of these types of insurance</p> <p>I've been refused these types of insurance</p> <p>I don't need these types of insurance</p> <p>I don't understand these types of insurance</p> <p>Other, please specify [OPEN TEXT BOX]</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p>	<p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p>
<p>Q60 [ASK THOSE WHO SELECT 2, 3, 4 OR 5 at Q57] Which of the following best describes why you have not purchased or not considered purchasing this type of insurance product? [MULTICODE, RANDOMISE 1-7]</p>		

I couldn't find these types of insurance	1	-
I found these types of insurance but they were too expensive	2	-
I haven't reached a decision yet on whether to purchase these types of insurance	3	-
I don't trust the providers	4	-
I've been refused these types of insurance	5	-
I don't need insurance for this	6	-
I don't understand these types of insurance	7	-
Other, please specify [OPEN TEXT BOX]	8	-
Don't know	9	-

Demographics

ASK A-C AND J UPFRONT AND D-I AT THE END

A. [ASK ALL] Are you male or female? [SINGLE RESPONSE]

- a) Male
- b) Female

B. [ASK ALL] Which of the following age bands do you fall into? [SINGLE RESPONSE]

- a) Under 18 yrs [SCREEN OUT]
- b) 18-24 yrs
- c) 25-34 yrs
- d) 35-44 yrs
- e) 45-54 yrs
- f) 55-64 yrs
- g) 65 yrs or over

C. [ASK ALL] In which of the following regions do you live? Please select one answer only. [SINGLE RESPONSE, DROP DOWN LIST]

- a) North East
- b) North West
- c) Yorkshire and the Humberside
- d) East Midlands
- e) West Midlands
- f) East of England
- g) London (greater and central)
- h) South East (excluding London)
- i) South West
- j) Wales
- k) Scotland
- l) Northern Ireland
- m) Channel Islands
- n) None of these [SCREEN OUT]

- D. [ASK ALL] Which of the following best applies to you? Please select one answer only. [SINGLE RESPONSE, FIX LIST]**
- a) Working full time (30+ hrs a week)
 - b) Working part time (fewer than 30 hrs a week)
 - c) Not working but seeking work
 - d) Not working and not seeking work
 - e) Retired on a pension
 - f) Student
 - g) Prefer not to say
- E. [ASK ALL] Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?**
- a) 1 Yes – mental condition
 - b) 2 Yes – physical condition
 - c) 3 Yes – disability
 - d) 4 Yes – other
 - e) 5 No
 - f) Prefer not to answer
- F. [ASK ALL] What is your annual household income before tax? [SINGLE RESPONSE, DROP DOWN LIST]**
- a) Up to £10,000
 - b) £10,001–£20,000
 - c) £20,001–£30,000
 - d) £30,001–£40,000
 - e) £40,001–£50,000
 - f) £50,001–£60,000
 - g) £60,001–£70,000
 - h) £70,001–£80,000
 - i) £80,001–£90,000
 - j) £90,001–£100,000
 - k) £100,001–£110,000
 - l) £110,001–£120,000
 - m) More than £120,000
 - n) Prefer not to answer
- G. [ASK ALL] Is the house or flat in which you live...?**
- a) Owned outright – without mortgage
 - b) Owned with a mortgage or loan
 - c) Rented from the council
 - d) Rented from a housing association
 - e) Rented from someone else
 - f) Rent free
- H. [ASK ALL] Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income.**

If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation.

If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

- a) Semi or unskilled manual work (e.g. Manual workers, All apprentices to be skilled trades, Caretaker, Park keeper, Non-HGV driver, Shop assistant)
- b) Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/Ambulance Driver, HGV driver, AA patrolman, Pub/Bar Worker, etc)
- c) Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc)
- d) Intermediate managerial/ professional/ administrative (e.g. Newly qualified (under 3 years) doctor, Solicitor, Board director small organisation, Middle manager in large organisation, Principle officer in civil service/local government)
- e) Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation [200+ employees, top level civil servant/public service employee])
- f) Student
- g) Casual worker - not in permanent employment
- h) Housewife/ Homemaker
- i) Retired and living on state pension
- j) Unemployed or not working due to long-term sickness
- k) Full-time carer of other household member
- l) Other

I. [ASK ALL] To which of the following ethnic groups do you consider you belong?

- a) White
- b) Mixed
- c) Asian
- d) Black
- e) Chinese
- f) Other ethnic group
- g) Prefer not to answer

J. [ASK ALL] How much do you agree or disagree with the following statements about your attitude towards your finances?

	Disagree strongly	Disagree slightly	Neither agree nor disagree	Agree slightly	Agree strongly
A: I take an active interest in my finances and regularly read the financial news	1	2	3	4	5

B: I have a good understanding about the investments I hold	1	2	3	4	5
C: I think I am more clued up about money than the average person	1	2	3	4	5

C. ASSESSING FINANCIAL SOPHISTICATION

More financially sophisticated individuals are those who give scores of 4 or 5 at least twice across the three statements asked in question J (above). Less financially sophisticated individuals are those who give scores of 1 or 2 at least twice across these three statements. The remainder are categorised as balanced / unsure.

D. TABLE OF BASES AND GLOSSARY

Figure 7: Table of bases

BASES					
Question	Total	Phases 1–3	Phase 4	Base description	Base shorthand
1	20001	10000	10001	All adults aged 18+	All adults
2	5748–18471	2646–9185	3102–9286	All adults who have ever had the relevant financial product	N/A
3	20001	10000	10001	All adults	All adults
4	14932	7360	7572	All adults who are aware of PPI	All aware of PPI
5	14932	7360	7572	All adults who are aware of PPI	All aware of PPI
6	11590	5687	5903	All adults who are aware of problems and/ or issues with PPI	All aware of problems and/ or issues with PPI
7	11590	5687	5903	All adults who are aware of problems and/ or issues with PPI	All aware of problems and/ or issues with PPI
8	516	231	285	All adults who answered ‘other’ at Q7	N/A
9	20001	10000	10001	All adults	All adults
10	4385	2179	2206	All adults who have or have had a PPI policy	All who have or have had PPI
10 alt	524	279	245	All adults who have or have had at least 4 PPI	All who have or have had at least 4

				policies	PPIs
11	4385	2179	2206	All adults who have or have had a PPI policy	All who have or have had PPI
12	1679	845	834	All adults who have claimed on a PPI policy	All who have claimed
13	4385	2179	2206	All adults who have or have had a PPI policy	All who have or have had PPI
14	293	126	167	All adults who answered 'other' at Q13	N/A
15	1264	605	659	All adults who have checked whether they have or have had a PPI policy	All who have checked whether they have or have had PPI
16	2117	958	1159	All adults who are not 100% sure or really don't know if they have had a PPI policy	All unsure whether they have or have had PPI
17	780	363	417	All adults who are unsure if they have ever had PPI and are likely to check if they have had it	All likely to check whether they have or have had PPI
18	23	11	12	All adults who answered 'other' at Q17	N/A
19a	735	363	372	All adults who are unsure if they have ever had PPI and are likely to check if they have had it (Excluding pilot for phase 4)	All likely to check whether they have or have had PPI
19b	775	360	415	All adults who are unsure if they have ever had PPI and are likely to check if they have had it	All likely to check whether they have or have had PPI
20	2117	958	1159	All adults who are not 100% sure or really don't know if they have had a PPI policy	All unsure whether they have or have had PPI
22a	6502	3137	3365	All adults who have or may have had a PPI policy	All who have or may have had PPI

22b	6502	3137	3365	All adults who have, have had or may have had a PPI policy	All who have or may have had PPI
23a	4385	2179	2206	All adults who have or have had a PPI policy	All who have or have had PPI
23b	1651	618	1033	All adults who have complained about at least one PPI policy (Asked only in phases 2, 3, 4)	All who have complained about PPI
23c	594	594	-	All adults who are not 100% sure or really don't know if they have had a PPI policy (Asked only in phases 2, 3)	All unsure whether they have or have had PPI
23d	594	594	-	All adults who are not 100% sure or really don't know if they have had a PPI policy (Asked only in phases 2, 3)	All unsure whether they have or have had PPI
24a	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI
24b	1651	618	1033	All adults who have complained about at least one PPI policy (Asked only in phases 2, 3, 4)	All who have complained about PPI
25	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI
26	82	38	44	All adults who answered 'other' at Q25	N/A
27	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI
28a	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI

28b	221	120	101	All adults who have not had their most recent PPI complaint resolved	All who have not had their most recent PPI complaint resolved
29	1708	865	843	All adults who have had their most recent PPI complaint resolved	All who have had their most recent PPI complaint resolved
30	1554	791	763	All adults who have complained about at least one PPI policy and received PPI compensation	All who have received compensation for PPI
31	791	791	-	All adults who have complained about at least one PPI policy and received PPI compensation (Asked only in phases 1, 2, 3)	All who have received compensation for PPI
32	43	43	-	All adults who answered 'other' at Q31 (Asked only in phases 1, 2, 3)	N/A
33a	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI
33b	427	-	427	All adults who have complained about more than one PPI policy	All who have complained about more than one PPI
34	2068	1035	1033	All adults who have complained about at least one PPI policy	All who have complained about PPI
35	4385	2179	2206	All adults who have or have had a PPI policy	All who have or have had PPI
36i	1611	1611	-	All adults who do not intend to complain/ complain again about at least one PPI policy (Asked only in phases 1, 2, 3)	All who do not intend to complain about PPI
36i alt	768	768	-	All adults who do not intend to complain about PPI and still have at least one policy that they have not complained about (Asked only in phases	All who are still potentially eligible to complain about PPI

				1, 2, 3)	
36ii	1563	-	1563	All adults who do not intend to complain/ complain again about at least one PPI policy (Asked only in phase 4)	All who do not intend to complain about PPI
36ii alt	891	-	891	All adults who do not intend to complain about PPI and still have at least one policy that they have not complained about (Asked only in phase 4)	All who are still potentially eligible to complain about PPI
38	474	248	226	All adults who intend to complain/ complain again about at least one PPI policy (Excluding pilot for phase 4)	All who intend to complain
39	508	248	260	All adults who intend to complain/ complain again about at least one PPI policy	All who intend to complain
41	508	248	260	All adults who intend to complain/ complain again about at least one PPI policy	All who intend to complain
43	6502	3137	3365	All adults who have, have had or may have had a PPI policy	All who have or may have had PPI
44 (1, 4, 5)	3365	-	3365	All adults who have, have had or may have had a PPI policy (Asked only in phase 4)	All who have or may have had PPI
44 (2, 6, 7, 8, 10)	6502	3137	3365	All adults who have, have had or may have had a PPI policy	All who have or may have had PPI
44 (3)	3137	3137	-	All adults who have, have had or may have had a PPI policy (Asked only in phases 1, 2, 3)	All who have or may have had PPI

44 (9)	5272	1907	3365	All adults who have, have had or may have had a PPI policy (Asked only in phases 2, 3, 4)	All who have or may have had PPI
45	6502	3137	3365	All adults who have, have had or may have had a PPI policy	All who have or may have had PPI
46	3137	3137	-	All adults who have, have had or may have had a PPI policy (Asked only in phases 1, 2, 3)	All who have or may have had PPI
47	109	109	-	All adults who answered 'other' at Q46 (Asked only in phases 1, 2, 3)	N/A
48	260	-	260	All adults who intend to complain/ complain again about at least one PPI policy (Asked only in phase 4)	All who intend to complain
49	139	-	139	All adults who intend to complain sooner or later about a PPI policy than they originally envisaged due to Plevin information (Asked only in phase 4)	All who intend to complain sooner or later than originally planned
50	1563	-	1563	All adults who do not intend to complain/ complain again about at least one PPI policy (Asked only in phase 4)	All who do not intend to complain about PPI
51a	201	-	201	All adults who changed their mind from not complaining about a PPI policy to complaining due to Plevin information (Asked only in phase 4)	All who changed from not complaining to complaining after Plevin information
51b	178	-	178	All adults who changed their mind from not complaining about a PPI policy to complaining due to Plevin information (Asked only in phase 4, excluding pilot)	All who changed from not complaining to complaining after Plevin information

52	201	-	201	All adults who changed their mind from not complaining about a PPI policy to complaining due to Plevin information (Asked only in phase 4)	All who changed from not complaining to complaining after Plevin information
53a	6	-	6	All adults who answered 'other' at Q52 (Asked only in the pilot of phase 4)	N/A
53b	383	-	383	All adults who do not know whether they intend to complain/ complain again about at least one PPI policy (Asked only in phase 4)	All who do not know whether they intend to complain about PPI
53c	118	-	118	All adults who changed their mind from not knowing whether to complain about a PPI policy to complaining after Plevin information (Asked only in phase 4)	All who changed from not knowing whether to complain to complaining
53d	118	-	118	All adults who changed their mind from not knowing whether to complain about a PPI policy to complaining after Plevin information (Asked only in phase 4)	All who changed from not knowing whether to complain to complaining
53e	118	-	118	All adults who changed their mind from not knowing whether to complain about a PPI policy to complaining after Plevin information (Asked only in phase 4)	All who changed from not knowing whether to complain to complaining
54a	937	-	937	All adults who previously did not intend to complain about a PPI policy and still do not intend to complain after Plevin information (Asked only in phase 4)	All who still do not intend to complain after Plevin information
54a alt	611	-	611	All adults who still do not intend to complain about PPI and previously did not intend to complain, excluding those who have no further	All who still do not intend to complain after Plevin information, excluding those who have no

				PPI policies left to complain about	further PPI policies left to complain about
54b	13	–	13	All adults who previously did not know whether they intended to complain about a PPI policy and now do not intend to complain after Plevin information (Asked only in phase 4)	All who changed from not knowing whether to complain to not complaining
56	4730	–	4730	All adults who have at least one credit product and are currently working (Asked only in phase 4)	All who have at least one credit product and are currently working (Asked only in phase 4)
57	3342	–	3342	All adults who have borrowings and do not have insurance to cover all of them (Asked only in phase 4)	All who have borrowings and do not have insurance to cover all of them
58	248	–	248	All adults who have purchased insurance cover for inability to work (Asked only in phase 4)	All who have purchased insurance cover
59	248	–	248	All adults who have purchased insurance cover for inability to work (Asked only in phase 4)	All who have purchased insurance cover
60	3067	–	3067	All adults who have not purchased insurance to cover for inability to work but may reconsider (Asked only in phase 4)	All who have not purchased insurance but may reconsider

GLOSSARY

Claims Management Company	A claims management company is a business that offers claims management services to the public, consisting of advice or services regarding claims for compensation, restitution, repayment or any other remedy for loss or damage, or in respect of some other obligation.
Financial advisor	An independent financial adviser shall offer a broad range of retail investment products, give consumers unbiased and unrestricted advice based on comprehensive and fair analysis of the relevant market and tell consumers before they advise them that they are an independent adviser. All financial advisers in the UK are regulated by the Financial Conduct Authority (FCA).
Financial Ombudsman	An impartial ombudsman that settles disputes between consumers and UK-based businesses providing financial services.
Mis-selling of PPI	PPI policies are deemed to have been mis-sold if consumers were unaware that they had purchased the insurance, if consumers could under no circumstances claim on their policy, or if the price of the policy would primarily go into commission instead of cover.
Mobile phone insurance	An insurance that covers you in case your phone is lost, stolen or broken.
'More financially sophisticated' vs. 'less financially sophisticated'	<p>Respondents are classified as 'more financially sophisticated' if they agree with at least two of the following statements:</p> <ul style="list-style-type: none">• I take an active interest in my finances and regularly read the financial news• I have a good understanding about the investments I hold• I think I am more clued up about money than the average person <p>Respondents are classified as 'less financially sophisticated' if they disagree with at least two of these statements. All other respondents are classified as 'balanced/unsure'.</p>
Payment Protection	A financial insurance product that would act as a safety net for a particular debt and cover your repayments if you

Insurance (PPI)	were unable to work, either through illness, accident or redundancy.
Personal accident insurance	An insurance designed to provide financial help if you have a serious accident or injury, or if you suffer a fatal accident.
Professional liability insurance	A form of liability insurance that helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit.
Plevin vs. Paragon Personal Finance	A recent landmark PPI case in which a Court ruled that the sale of a PPI policy to a customer was unfair as they were not told that nearly 75% of the price would be kept as commission rather than paying for the insurance. As a result, the customer was given some of their money back.

FURTHER INFORMATION

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